

Direct Deposit Pay (DDP) Process – Payroll

1

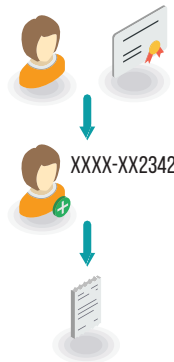
Meet with payroll contact to determine:

- payroll cycles
- payroll cutoff (i.e. friday before payday)
- payroll deadline - time needed to enter account and premium info into payroll
- which authorization form will be used (organization or PIOPAC)



2

Enroll participants in insurance products, assign account number, and have them sign the authorization form.



3

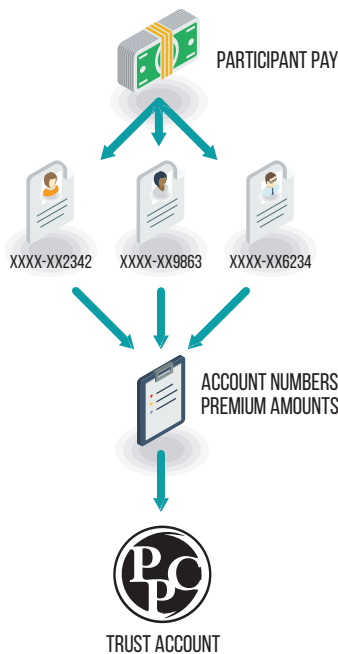
Forms are given to the payroll contact along with a report of all participants and their corresponding account numbers.



* This must be completed by the payroll deadline

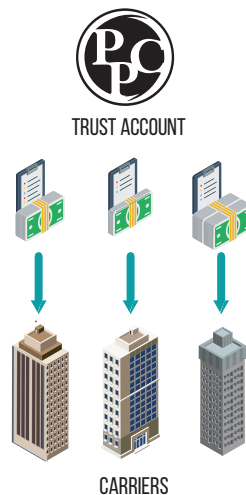
4

Specified premiums split off from participant's net pay to each participant's premium holding account.



5

PIOPAC remits premium along with the detailed invoice directly to each carrier.



6

Invoice Reconciliation and premium remittance are perpetual until modified by participant or organization.



For added protection, a secondary payment method can be captured to protect policy from lapsing due to non-payment.