



Contribution Remittance Using Pension Administration Link (PAL)

May 9, 2023





Agenda

1. Contribution remittance — Overview
2. Benefits of PAL remittance process
3. Remittance process walk-through
4. Revising a remittance
5. Special situations
6. Question period

Contribution remittance — Overview

Contribution remittance — Overview

- Essential responsibility of CAAT participating employers
- Accurate contribution data facilitates accurate pension calculations for members
- Remittance data identifies contribution amounts and reporting period

- Contributions must be received by CAAT by the 20th of each month in respect of the previous month



A calendar for the month of May. The days of the week are listed at the top: S, M, T, W, T, F, S. The dates are arranged in a grid. The date 20 is highlighted in yellow. The dates 30, 7, 14, 21, and 28 are in red.

MAY						
S	M	T	W	T	F	S
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

Closest previous business day applies if the 20th of the month falls on a weekend or holiday

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Benefits of PAL remittance process

Benefits of PAL remittance process

1. Saves time for employers and for CAAT
2. Allows you to see your remittance history at a glance
3. Produces a record to accompany your funds so the amount is easily and accurately matched with remittance data
4. Allows you to combine payments or apply credits
5. Allows you to edit a pending remittance if needed

Remittance process walk-through

Contribution remittance

Log in

Aged Aardvark

Quick Search

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Termination of employment

Report a leave

Purchase requests

Pension application

Pension estimate

Data Collection Tool

Payroll

File summary

Reports

Contribution remittance

Help

Welcome to your Pension Administration Link

Your CAAT Pension portal

Find a member

Quick Search

Putting better pensions on the map

In 2022, we welcomed new members & employers from across Canada. Read our highlights to see how CAAT continues to provide a competitive edge in the marathon for talent.

2022 Year in Review

- Log in to PAL
- Select **Contribution remittance** from left navigation

Contribution remittance

Start and remittance history

Contribution remittance
Start a contribution remittance and view/modify previous submissions

Start a remittance submission

[Contributions](#)

Remittance history

CRF ID	Process ID	Payment Date	Remittance period	Type	Total payment amount	Payment status	Modified on	Modified by
281	9182	02-Aug-2023	20-Jul-2023	Contributions	500.00	Pending	14-Apr-2023	CAAT
194	8982	28-Apr-2023	28-Apr-2023	Contributions	5,999.00	Pending		
302	9216	13-Apr-2023		Purchases	2,932.00	Pending		
275	9174	06-Apr-2023		Contributions	600.00	Pending		
276	9174	06-Apr-2023		Purchases	500.00	Pending		

- Select **Contributions**
- **Remittance history** shows 2023 pending and completed remittances

Contribution remittance

Steps 1 & 2

Contribution remittance summary

Employer: Aged Aardvark

Select remittances you will be reporting

Payroll contributions Purchases

Remittance period

DD-MMM-YYYY

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

1. Select the nature of your remittance: for **Payroll contributions** and/or **Purchases**
2. Select the end-date of your **Remittance period**
 - This date should be the end of the month for which contributions are being remitted and **not** the date you are submitting the remittance information

Contribution remittance

Step 3

Member enrolment

Change of employment

Termination of employment

Report a leave

Purchase requests ⓘ

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Select remittances you will be reporting

Payroll contributions Purchases

Remittance period

31-Mar-2023

Contribution type	Amount - RPP	Amount - RCA
Member		
Employer		
Pregnancy/Parental - Member		
Pregnancy/Parental - Employer		
DBplus LTD/WCB - Member		
DBplus LTD/WCB - Employer		

- Enter the contribution remittance amount under **Amount – RPP** for the **Member** and for the **Employer**
- Add **Member** and **Employer** amounts for the **RCA**, if applicable
- Add amounts in respect of **Pregnancy/Parental Leave**, if applicable to this remittance
- Add amounts for the RPP only if you have contributions for **DBplus members in respect of LTD/WCB**

Contribution remittance

Optional Steps 4 to 7

Do you have any outstanding invoices you would like to include?

YES NO

Do you have any balance due to CAAT from your annual reconciliation to remit?

YES NO

Do you have any member contributions not previously reported to include?

YES NO

Do you have a credit amount from your annual reconciliation to apply?

YES NO

If you wish, you can:

4. Pay any **outstanding invoices**
5. Pay any **balance due** from your annual reconciliation
6. Include an amount if you have **member contributions not previously reported** (e.g., a missed contribution)
7. Apply a **credit amount**, if any

Contribution remittance

Steps 8 to 11

Payroll Contribution Summary

RPP subtotal	1,150.00	RCA subtotal	0.00
RPP + RCA total		1,150.00	

Payment date
19-Apr-2023 ✓

Total payment amount: \$1,150.00

Will you be submitting your remittance payment electronically?

YES No, will send cheque

Employer authorization

Employer HR representative	Date
John Smith	19-Apr-2023

8. Confirm the **Payment date**
9. Select your **payment method**
 - Electronic submission (EFT)
 - Cheque
10. Complete the **Employer authorization**
11. Select **Send to CAAT**

Contribution remittance

Confirmation

Submit to CAAT Confirm

By continuing, you indicate your acceptance of the Terms of Use.

I accept the [Terms of Use](#)

OK

Cancel

Submit to CAAT Confirm

Transaction successfully submitted to CAAT. The tracking ID is 9241.

Download/Print

Done

- Accept the **Terms of Use**
- Click **OK**
- **Download/print** if you wish, click **Done**

Contribution remittance

Payment by cheque

Will you be submitting your remittance payment electronically?

YES No, will send cheque

Employer authorization

Employer HR representative

Date

- If you select payment by cheque, be sure to print a copy of your remittance information, so you can include it along with your cheque

Revising a remittance

Contribution remittance

Accessing submitted records

The screenshot shows the 'Contribution remittance' interface. On the left is a sidebar menu with options like 'Dashboard', 'Find a member', 'Message Centre', 'Document Centre', 'Member enrolment', 'Change of employment', 'Termination of employment', 'Report a leave', 'Purchase requests', 'Pension application', 'Pension estimate', 'Data Collection Tool', and 'Help'. The 'Contribution remittance' option is highlighted in green. The main content area has a header 'Contribution remittance' with the subtitle 'Start a contribution remittance and view/modify previous submissions'. Below this is a section 'Start a remittance submission' with a blue 'Contributions' button. The 'Remittance history' section contains a table with the following data:

CRF ID	Process ID	Payment Date	Remittance period	Type	Total payment amount	Payment status	Modified on	Modified by
281	9182	02-Aug-2023	20-Jul-2023	Contributions	500.00	Pending	14-Apr-2023	CAAT
194	8982	28-Apr-2023	28-Apr-2023	Contributions	5,999.00	Pending		
397	9344	19-Apr-2023	31-Mar-2023	Contributions	1,150.00	Pending		
302	9216	13-Apr-2023		Purchases	2,977.00	Pending	20-Apr-2023	CAAT
336	9251	13-Apr-2023	31-Mar-2023	Contributions	450.00	Pending		

At the bottom of the table, there is a pagination control showing '1 - 5 of 25 items' and a '5' items per page dropdown.

- Return to the **Remittance history** table
- Select any record to **view** it
- Select any **Pending** record to
 - **Revise** it, or
 - **Delete** it
- Submissions that combined payroll contributions and purchases will be shown as two separate records

Contribution remittance

Revising a record

Employer: Aged Aardvark

Modify Information

Are you reporting a data change?

Modified Date: 26-Apr-2023 Modified By: Bob Jones

Select remittances you will be reporting

Payroll contributions Purchases

Remittance period: 31-Mar-2023 ✓

Contribution type	Amount - RPP	Amount - RCA
Member	450.00 ✓	✓
Employer	450.00 ✓	✓
Pregnancy/Parental - Member	✓	✓
Pregnancy/Parental - Employer	✓	✓
DBplus LTD/WCB - Member	✓	✓
DBplus LTD/WCB - Employer	✓	✓

- Click the check box “**Are you reporting a data change?**” in order to edit the form
- Indicate the **Modified Date**
- Include your name in **Modified By**
- The form will show the fields with checkmarks; click in a field to edit it

Special situations

Contribution remittance

Outstanding invoices

Do you have any outstanding invoices you would like to include?

YES NO

Type	Amount - RPP	Amount - RCA
Late contribution payment charge	100.00 ✓	✓
RCA fee - Annual	✓	✓

- You can pay any outstanding invoices
 - Late contribution payment charge
 - RCA fee, if applicable
- Include the amount in the appropriate field

Contribution remittance

Balance due

Do you have any balance due to CAAT from your annual reconciliation to remit?

YES NO

Type	Year	Amount - RPP	Amount - RCA
Owed to CAAT - Member	2022	50.00 ✓	✓
Comments 2022 Outstanding amount.			
Owed to CAAT - Employer	2022	50.00 ✓	✓
Comments 2022 Outstanding amount.			

- If there is a balance due to CAAT from your annual reconciliation, it can be included
- Select the year
- Include the amount
- Add comments (optional)

Contribution remittance

Unreported member contributions

Do you have any member contributions not previously reported to include?

YES NO

Member ID: 180720 ✓ Type: Member Year: 2022

Amount - RPP: 25.00 ✓ Amount - RCA: ✓

Comments: 2022 Missed member.

Member ID: 180720 ✓ Type: Employer Year: 2022

Amount - RPP: 25.00 ✓ Amount - RCA: ✓

Comments: 2022 Missed member.

New entry

- You can add a missed contribution from a previous period
 - Select the Member ID
 - Indicate the type of contribution
 - Select the year
 - Enter the amount
 - Add comments (optional)
- Add another member with the **New entry** button

Contribution remittance

Credit amount

Do you have a credit amount from your annual reconciliation to apply?

YES NO

Type	Year	Amount - RPP	Amount - RCA
Member	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Comments	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Comments	<input type="text"/>

- You can apply a credit amount from your annual reconciliation, if applicable
 - Select the year
 - Enter the amount(s) for Member and Employer, as applicable
 - Add comments (optional)

Contribution remittance

Update your payment and submit it

Payroll Contribution Summary

RPP subtotal	1,150.00	RCA subtotal	0.00
RPP + RCA total		1,150.00	

Payment date
19-Apr-2023 ✓

Total payment amount: \$1,150.00

Will you be submitting your remittance payment electronically?

YES No, will send cheque

Employer authorization

Employer HR representative	Date
John Smith	19-Apr-2023

8. Confirm the **Payment date**
9. Select your **payment method**
 - Electronic submission (EFT)
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10. Complete the **Employer authorization**
11. Select **Send to CAAT**



Questions?



caat

PENSION PLAN