

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

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- 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



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

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- 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

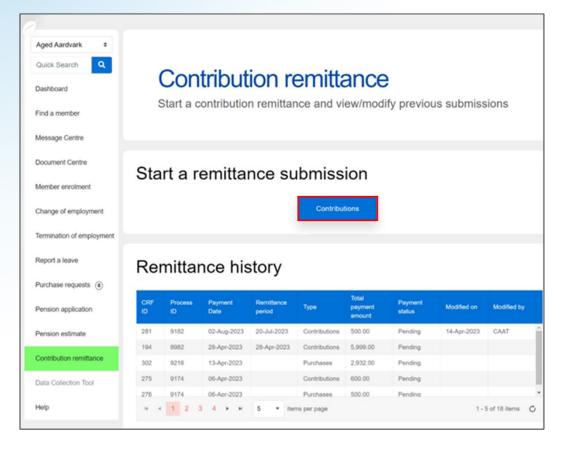
Remittance process walk-through

Contribution remittance

Aged Aardvark ¢	
Quick Search Q	
Dashboard	Welcome to your
Find a member	Pension Administration Link
Message Centre	Your CAAT Pension portal
Document Centre	
Member enrolment	Find a member
Termination of employment	Find a member
Report a leave	Quick Search Q
Purchase requests ()	
Pension application	
Pension estimate	Putting better pensions on the map
Data Collection Tool	In 2022, we welcomed new members
Payroll	& employers from across Canada. Read our highlights to see how
File summary	CAAT continues to provide a competitive edge in the marathon for
Reports	talent.
Contribution remittance	2022 Year in Review
Help	

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

Start and remittance history



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

Contribution remittance Steps 1 & 2

Aged Aardvark ¢ Quick Search									
Dashboard	Contributio	on r	em	itta	anc	e s	un	nma	ary
Find a member									
Message Centre			Employ	er: Age	d Aardva	rk			
Document Centre				, in the second s					
Member enrolment	Select remittances you will be reporting								
Change of employment	Payroll contributions	Purchases							
Termination of employment									
Report a leave	Remittance period	1		A	pr 202	3		•	
Purchase requests (0)	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							

- 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	Select remittances you will be reporting		
Change of employment	Payroll contributions Purch	nases	
Termination of employment			
Report a leave	Remittance period		
Purchase requests ()	31-Mar-2023		
Pension application	Contribution type	Amount - RPP	Amount - RCA
Pension estimate			
Contribution remittance	Member		
Data Collection Tool	-		
Help	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 O NO
Do you have any balance due to CAAT from your annual reconciliation to remit?
VES O NO
Do you have any member contributions not previously reported to include?
VES O NO
Do you have a credit amount from your annual reconciliation to apply?
YES O NO

If you wish, you can:

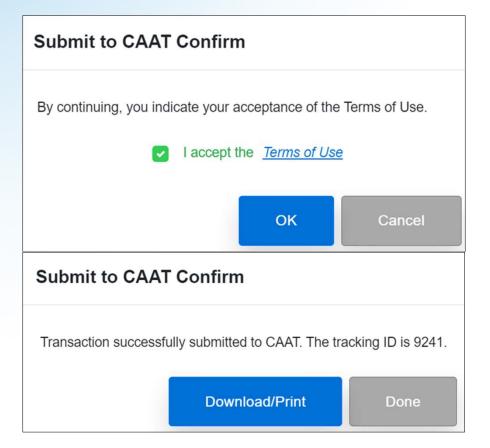
- 4. Pay any outstanding invoices
- 5. Pay any **balance due** from your annual reconciliation
- 6. Include an amount if you have **member contributions not previously reported** (e.g., a missed contribution)
- 7. Apply a credit amount, if any

Contribution remittance Steps 8 to 11

Douroll Contribution	RPP subtotal	RCA subtotal
Payroll Contribution Summary	1,150.00	0.00
,	RPP + RCA total	1,150.00
Payment date 19-Apr-2023	Total pa	yment amount: \$1,150.00
Will you be submitting your remittance paym YES No, will send chec		
Employer author	ization	
Employer HR representative	Date	
John Smith	19-Apr-2023	
	Send to CAAT Cano	cel

- 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



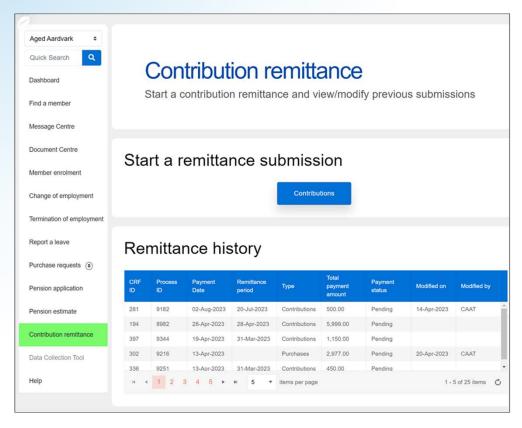
- Accept the Terms of Use
- Click OK
- Download/print if you wish, click Done

Contribution remittance Payment by cheque

Will you be submitting your remittance payment electr	ronically?	
Employer authorizat	tion	
Employer HR representative	Date	
John Smith	26-Apr-2023	
Send to CAAT	Print	Cancel

 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

Accessing submitted records



- 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	
Document Centre				
Member enrolment				
	Modify Information			
Change of employment				
Termination of employment	Are you reporting a data change	?		
Depart of laws	Modified Date		Modified By	
Report a leave	26-Apr-2023		Bob Jones	
Purchase requests (0)				
Pension application				
	Select remittances you will be reporting			
Pension estimate	Payroll contributions	Purchases		
Contribution remittance				
Data Collection Tool				
	Remittance period			
Help	31-Mar-2023			~
	Contribution type	Amou	Int - RPP	Amount - RCA
	Member	450.00	~	×
	Employer	450.00	~	~
	Dreameneu/Derestel Member			v
	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

уре	Amount - R	PP	Amount - RCA
ate contribution payment charge	100.00	✓	

- 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

O YES	NO					
Туре	Ye	ar	Amount - RPP		Amount - RCA	
Owed to CAAT -	2022	٥	50.00	 Image: A start of the start of		~
			Comments			
			2022 Outstanding amount.			
Owed to CAAT -	2022	\$	50.00	~		~
Employer			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

Member ID	Туре		Year	
180720 🗸	Member	\$	2022	¢
Amount - RPP		Amount - RCA		
25.00	 ✓ 			×
Comments				
2022 Missed member.				
Member ID	Туре		Year	
180720	Employer	¢	2022	¢
Amount - RPP		Amount - RCA		
25.00	×			~
Comments				
2022 Missed member.				

- 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

YES 🔿	NO		
Туре	Year	Amount - RPP	Amount - RCA
lember	\$		
		Comments	
mployer	\$		
		Comments	

- 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)

Update your payment and submit it

Povroll Contribution	RPP subtotal	RCA subtotal
Payroll Contribution Summary	1,150.00	0.00
Guillinary		
	RPP + RCA total	1,150.00
Payment date 19-Apr-2023	Total pay	ment amount: \$1,150.00
Will you be submitting your remittance payme	ent electronically?	
YES No, will send cheq	ue	
Employer author	ization	
Employer HR representative	Date	
John Smith	19-Apr-2023	
	Send to CAAT Cance	

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



Questions?

