



# Contribution Remittance Using Pension Administration Link (PAL) for Employers Using Payroll-based Reporting (PBR)

July 12, 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 20<sup>th</sup> of each month in respect of the previous month

< July 2023 >							< August 2023 >						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
25	26	27	28	29	30	1	30	31	1	2	3	4	5
2	3	4	5	6	7	8	6	7	8	9	10	11	12
9	10	11	12	13	14	15	13	14	15	16	17	18	19
16	17	18	19	20	21	22	<del>20</del>	21	22	23	24	25	26
23	24	25	26	27	28	29	27	28	29	30	31	1	2
30	31	1	2	3	4	5	3	4	5	6	7	8	9

If the 20<sup>th</sup> of the month falls on a weekend or holiday, the deadline is the closest previous business day.

# 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

The screenshot shows the Pension Administration Link dashboard. On the left, a navigation menu lists various options, with 'Contribution remittance' highlighted by a red rectangular box. The main content area features a 'Welcome to your Pension Administration Link' message, a 'Find a member' search bar, and a section titled 'Putting better pensions on the map' which includes a map of Canada with blue dots representing members and employers, and a '2022 Year in Review' button.

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



## Contribution remittance

# Start a submission and remittance history

CChoice1 Payroll

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

### Contribution remittance

Start a contribution remittance and view/modify previous submissions

#### Start a remittance submission

Unreported pay period | Reported pay period

#### Remittance history

Payment Date	Remittance period	Process ID	CRF ID	Type	Total payment amount	Payment status	Modified on	Modified by
31-May-2023	25-May-2023	9465	551	Contributions	25.00	Pending		
31-May-2023		9465	552	Purchases	20.00	Pending		
16-May-2023			589	Purchases	1,000.00	Pending		
11-May-2023		9484	565	Contributions	318.00	Pending	11-May-2023	CAAT
02-May-2023		9241	326	Purchases	250.00	Pending		

1 - 5 of 19 items

- Start a remittance submission:
  - Unreported pay period, or
  - Reported pay period
- **Remittance history** shows 2023 pending and completed remittances

# Contribution remittance

## Steps 1 & 2

CChoice1 Payroll

Quick Search

### Contribution remittance summary

Employer: CChoice1 Payroll      Employer number: 720

Select remittances you will be reporting

Payroll contributions     Purchases

Remittance period

DD-MMM-YYYY ✓

Jun 2023

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	

Amount - RPP

Amount - RPP

Amount - RPP

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

# Contribution remittance

## Step 3

Remittance period  
31-May-2023 ✓

Contribution type	Amount - RPP
Member	\$345.00
Employer	\$345.00
<del>Pregnancy/Parental - Member</del>	<del></del>
<del>Pregnancy/Parental - Employer</del>	<del></del>
<del>DBplus LTD/WCB - Member</del>	<del></del>
<del>DBplus LTD/WCB - Employer</del>	<del></del>

- Enter the contribution remittance amount under **Amount - RPP** — both the **Member** amount and the **Employer** amount
- Ignore the sections for **Pregnancy/Parental** leave and for **DBplus LTD/WCB**

## Contribution remittance

# Optional Steps 4 to 7

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

YES  NO

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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

## Step 8

Member ID	Purchase Type	Amount
180759 <input type="checkbox"/> <input type="button" value="🔍"/>	<input type="text" value="RPP Pre-Enrolment - Member"/> <input type="checkbox"/> <input type="button" value="⌵"/>	250.00 <input type="checkbox"/> <input type="button" value="🗑️"/>
<div style="border: 1px solid #ccc; padding: 5px;"><p>RPP Pre-Enrolment - Member</p><p>RPP Pre-Enrolment - Employer</p><p>RPP Pregnancy/Parental - Member (Lump sum)</p><p>RPP Pregnancy/Parental - Employer (Lump sum)</p><p>RPP Statutory Leave of Absence - Member</p><p>RPP Statutory Leave of Absence - Employer</p><p>RPP Unpaid Leave of Absence - Member Pay all</p></div>		
<input type="text" value="Comments"/>		
<b>Purchases total</b>		250.00

If you are also submitting contributions for a **pension purchase**:

- Search for the **Member ID**
- Select the **Purchase Type**
- Include the **Amount**
- Add **Comments** if you wish

## Contribution remittance

# Steps 9 to 12

Payment date  
31-May-2023 ✓

Total payment amount: \$940.00

Will you be submitting your remittance payment electronically?  
 YES  No, will send cheque

**Employer authorization**

Employer HR representative: John Smith  
Date: 25-May-2023

9. Confirm the **Payment date**
10. Select your **payment method**
  - Electronic submission (EFT)
  - Cheque
11. Complete the **Employer authorization**
12. 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

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### 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



Reported  
pay period

## Contribution remittance

# Submission for a reported pay period

The screenshot displays the 'Contribution remittance' section of the CChoice1 Payroll system. The left sidebar contains navigation options: 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 (highlighted), and Help.

The main content area is titled 'Contribution remittance' with the subtitle 'Start a contribution remittance and view/modify previous submissions'. Below this, there is a section 'Start a remittance submission' with two buttons: 'Unreported pay period' and 'Reported pay period'. The 'Reported pay period' button is highlighted with a red border.

Below the submission buttons is a 'Remittance history' table with the following data:

Payment Date	Remittance period	Process ID	CRF ID	Type	Total payment amount	Payment status	Modified on	Modified by
31-May-2023	25-May-2023	9465	551	Contributions	25.00	Pending		
31-May-2023		9465	552	Purchases	20.00	Pending		
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The table includes a pagination control at the bottom showing '1 - 5 of 19 items' and a dropdown menu for '5 items per page'.

- Start a remittance submission if you have already posted your payroll file:
  - Select **Reported pay period**
- Button is enabled only if you have submitted and 100% posted your payroll file for the remittance period

## Contribution remittance

# Select the remittance period

Reported pay period found ×

Select the remittance period which you would like to submit a contribution remittance summary.

Remittance period
18-Feb-2023
18-Mar-2023

Cancel

- Select the applicable remittance period to start your contribution remittance

## Contribution remittance

# Data is pre-populated

Employer: ABC Ent

Select remittances you will be reporting

Payroll contributions  Purchases

Remittance period

18-Feb-2023

Contribution type	Amount - RPP
Member	1,162.26 ✓
Employer	1,162.26 ✓
Pregnancy/Parental - Member	
Pregnancy/Parental - Employer	
DBplus LTD/WCB - Member	
DBplus LTD/WCB - Employer	

- Contribution amounts are pre-populated based on your PBR record for that period
- You can add purchases, if applicable

# Payroll file summary pathway

# Submission for a reported pay period

The screenshot shows a web interface for payroll management. On the left is a navigation menu with items like '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', and 'Help'. The 'File summary' item is highlighted with a red box. The main content area is titled 'Payroll file summary' and includes a sub-header 'View details of uploaded payroll file then edit, validate and post to complete'. Below this is a section 'Payroll file options' with a dropdown menu showing '18-Feb-2023 - 1968130'. There are five buttons: 'View member data', 'Edit payroll date', 'Validate payroll file', 'Post payroll file', and 'Submit contribution remittance'. The 'Submit contribution remittance' button is highlighted with a red box. Below the buttons is a section 'Payroll file summary: 18-Feb-2023 - 1968130' containing a 'Contributions summary' table.

Total DBplus reported	Total DBplus posted	Adjustments	Records Posted (%)
1724.76	1139.76	-45	100

- To start a remittance submission if you have posted your payroll file:
  - Select **File summary**
- **Submit contribution remittance** button is enabled only if you have submitted and 100% posted your payroll file for the remittance period

# Revising a remittance

# Accessing submitted records

CChoice1 Payroll

Quick Search

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Termination of employment

Report a leave

Purchase requests

Pension application

Pension estimate

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File summary

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## Contribution remittance

Start a contribution remittance and view/modify previous submissions

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1 2 3 4 5 items per page 1 - 5 of 19 items

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



# Contribution remittance

## Revising a record

Employer: CChoice1 Payroll

### Modify Information

Are you reporting a data change?

Modified Date: 03-Jun-2023      Modified By: Bob Jones

Select remittances you will be reporting

Payroll contributions     Purchases

Remittance period: 31-May-2023 ✓

Contribution type	Amount - RPP
Member	220.00 ✓
Employer	220.00 ✓
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
Late contribution payment charge	100.00 ✓

- You can pay any outstanding invoices, e.g.,
  - Late contribution payment charge
- Include the amount in the 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
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

# Credit amount

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

YES  NO

Type	Year	Amount - RPP
Member	2022 ✓ ↕	(101.00)
Comments		
Credit owed		
Employer	2022 ✓ ↕	(101.00) ✓
Comments		
Credit owed		

- 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

The screenshot shows a web form for updating a contribution remittance. It includes a date selector for the payment date, a total payment amount, a radio button selection for electronic submission, an employer authorization section with text input fields for the representative and date, and two buttons at the bottom: 'Send to CAAT' and 'Cancel'.

Payment date  
03-Jun-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: Bob Jones  
Date: 03-Jun-2023

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

