



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

Updated: May 2025





Topics

1. Overview of contribution remittance
2. Benefits of PAL remittance process
3. Remittance process walk-through
4. Revising a remittance
5. Special situations

Contribution remittance overview

Contribution remittance overview

- Key responsibility of all CAAT participating employers
- Accurate contribution data facilitates accurate pension calculations for members
- Remittance data identifies contribution amounts and the reporting period
- Contributions must be received by CIBC Mellon by the 30th calendar day following the end of the month to which the contributions relate

For example, contributions in respect of the month of May must be received **no later than** June 30.

Exception: If the 30th day following the end of the month falls on a weekend or statutory holiday, the due date shifts to the previous business day.

This remittance timeline applies to all CAAT participating employers, including where a Participation Agreement and/or MOA between a participating employer and the Plan may provide for a less generous timeline.

Month	Deadline to file contribution remittance
January 2025	February 28, 2025
February 2025	March 28, 2025
March 2025	April 30, 2025
April 2025	May 30, 2025
May 2025	June 30, 2025
June 2025	July 30, 2025
July 2025	August 29, 2025
August 2025	September 29, 2025
September 2025	October 30, 2025
October 2025	November 28, 2025
November 2025	December 30, 2025
December 2025	January 30, 2026

If the 30th of the next month falls on a weekend or holiday, the deadline is the closest previous business day.

Benefits of using PAL for remittances

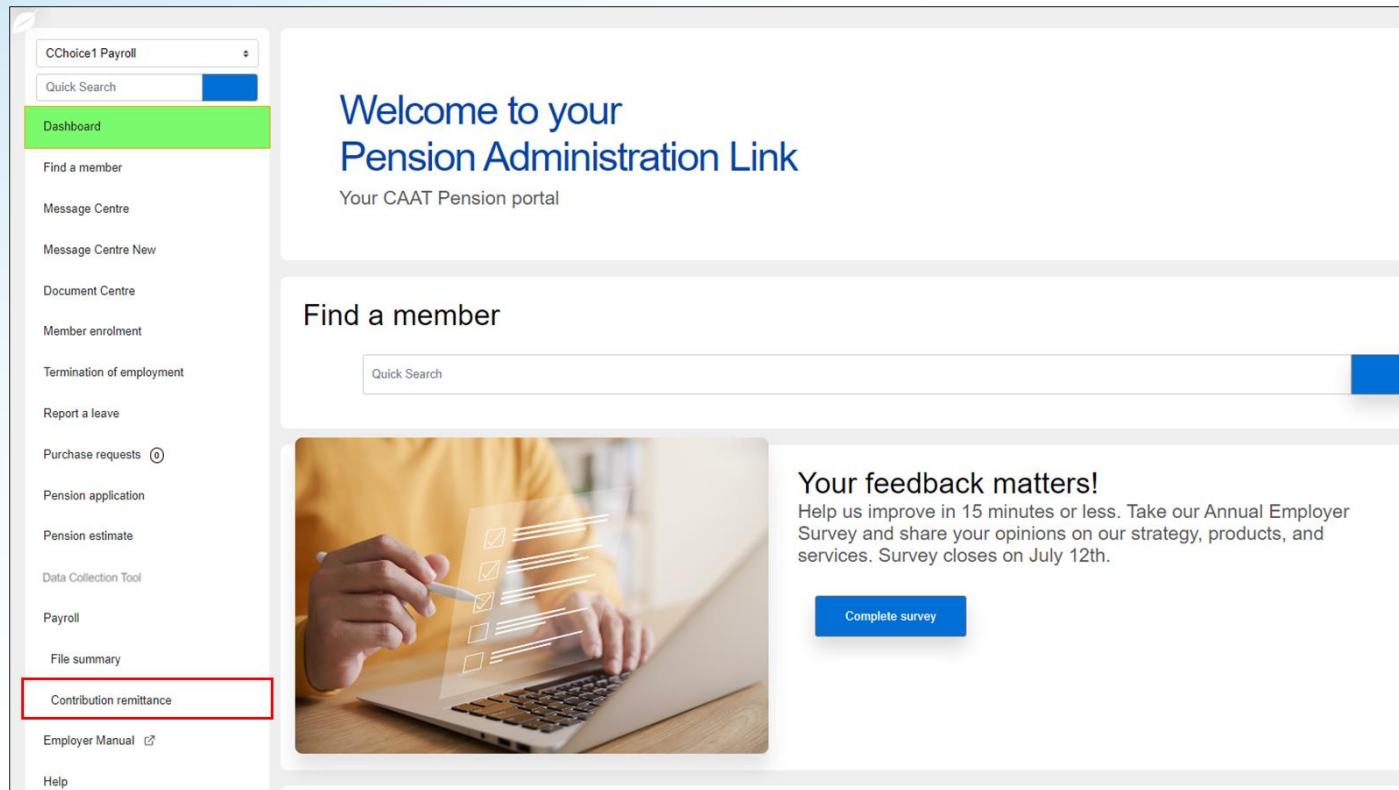
Benefits of PAL remittance process

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



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

Start a submission and remittance history

The screenshot shows the 'Contribution remittance' page in the CChoice1 Payroll system. The left sidebar contains 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, and File summary. The 'Contribution remittance' item is highlighted in green at the bottom. 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 the instruction 'Submit using this method only if an associated payment will be made'. It features two buttons: 'Unreported pay period' (highlighted with a red border) and 'Reported pay period' (greyed out). The 'Remittance history' section includes an 'Export' button and a table with columns: Payment Date, Remittance period, Process ID, CRF ID, Type, Total payment amount, Payment status, Modified on, and Modified by. The table lists two entries: one for 30-Apr-2024 with a 'Pending' status, and another for 31-Mar-2024 with a 'Payment received' status. At the bottom, there is a pagination control showing '1 - 5 of 28 items' and a dropdown for '5 items per page'.

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

Contribution remittance

Contribution remittance

Start a contribution remittance and view/modify previous submissions

Start a remittance submission

Submit using this method only if an associated payment will be made

Unreported pay period

Reported pay period

Remittance history

Export

Payment Date	Remittance period	Process ID	CRF ID	Type	Total payment amount	Payment status	Modified on	Modified by
30-Apr-2024	30-Apr-2024		1064	Contributions		Pending		
31-Mar-2024	31-Mar-2024		1054	Contributions		Payment received		

1 2 3 4 5 ... 5 items per page

1 - 5 of 28 items

- Start a remittance submission:
 - Unreported pay period, or
 - Reported pay period
- **Remittance history** shows 2024 pending and completed remittances

Contribution remittance

Steps 1 & 2

Contribution remittance summary

Employer: CChoice1 Payroll

Employer number: 720

Select remittances you will be reporting

☒ Payroll contributions ☐ Purchases

Remittance period

DD-MMM-YYYY ✓

Jun 2024

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

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
Pregnancy/Parental - Member	
Pregnancy/Parental - Employer	
DBplus LTD/WCB - Member	
DBplus LTD/WCB - Employer	

- 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

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 ✓ 🔍	RPP Pre-Enrolment - Member ✓ ▾ RPP Pre-Enrolment - Member RPP Pre-Enrolment - Employer RPP Pregnancy/Parental - Member (Lump sum) RPP Pregnancy/Parental - Employer (Lump sum) RPP Statutory Leave of Absence - Member RPP Statutory Leave of Absence - Employer RPP Unpaid Leave of Absence - Member Pay all	250.00 ✓ 🗑
Comments		
Purchases total		250.00

New entry

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

The screenshot displays a web form for contribution remittance. It is divided into three main sections, each highlighted with a red border. The first section, 'Payment date', shows '31-May-2023' with a green checkmark. The second section, 'Will you be submitting your remittance payment electronically?', has 'YES' selected with a green radio button. The third section, 'Employer authorization', contains two input fields: 'Employer HR representative' with 'John Smith' and 'Date' with '25-May-2023'. At the bottom, there are two buttons: 'Send to CAAT' (blue) and 'Cancel' (grey). The total payment amount, '\$940.00', is displayed in the top right corner.

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

Send to CAAT Cancel

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

Confirmation

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

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

Contribution remittance

Payment by cheque

Will you be submitting your remittance payment electronically?

☐ YES ☒ No, will send cheque

Employer authorization

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

Reported
pay period

Submission for a reported pay period

The screenshot displays the CChoice1 Payroll system interface. On the left is a sidebar menu with options: Dashboard, Find a member, Message Centre, Document Centre, Member enrolment, Termination of employment, Report a leave, Purchase requests (with a notification icon), Pension application, Pension estimate, Data Collection Tool, Payroll, File summary, Reports, Contribution remittance (highlighted in green), 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's a section 'Start a remittance submission' with two buttons: 'Unreported pay period' and 'Reported pay period' (which is highlighted with a red border). Underneath is a 'Remittance history' section containing a table of past submissions.

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		

At the bottom of the table, there is a pagination control showing '1 - 5 of 19 items' and a dropdown menu for '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

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

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	

Payroll file summary pathway

Submission for a reported pay period

The screenshot shows a web application interface for payroll management. On the left is a sidebar menu with 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 (highlighted with a red box), Reports, Contribution remittance, and Help. The main content area is titled 'Payroll file summary' with the subtitle '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' (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

At the bottom of the table is a link 'Upload details' with a plus icon.

- 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

The screenshot displays the CChoice1 Payroll system interface. On the left is a sidebar menu with 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 in green), and Help. The main content area is titled 'Contribution remittance' with the subtitle 'Start a contribution remittance and view/modify previous submissions'. Below this is a section 'Start a remittance submission' with two buttons: 'Unreported pay period' and 'Reported pay period'. The 'Remittance history' section contains a 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		
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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		

Below the table is a pagination bar showing '1 - 5 of 19 items' and a dropdown menu for '5 items per page'.

- 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

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 picker for the payment date, a total payment amount, a radio button selection for electronic submission, an employer authorization section with fields for the HR representative and date, and two buttons at the bottom: 'Send to CAAT' and 'Cancel'. Red rectangular boxes highlight the 'Payment date' field, the 'Will you be submitting your remittance payment electronically?' section, the 'Employer authorization' section, and the 'Send to CAAT' button.

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

Send to CAAT Cancel

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

