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

Updated: August 2024

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

Month	Deadline to file contribution remittance
January 2024	March 1, 2024
February 2024	March 28, 2024
March 2024	April 30, 2024
April 2024	May 30, 2024
May 2024	June 28, 2024
June 2024	July 30, 2024
July 2024	August 30, 2024
August 2024	September 27, 2024
September 2024	October 30, 2024
October 2024	November 29, 2024
November 2024	December 30, 2024
December 2024	January 30, 2025

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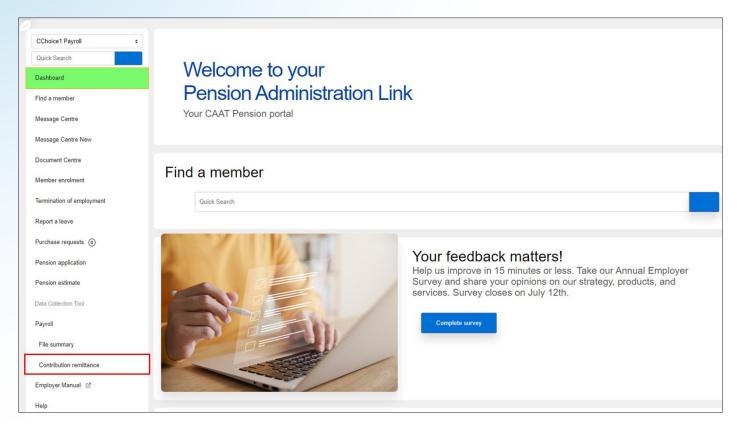
Benefits of
using PAL for remittances

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
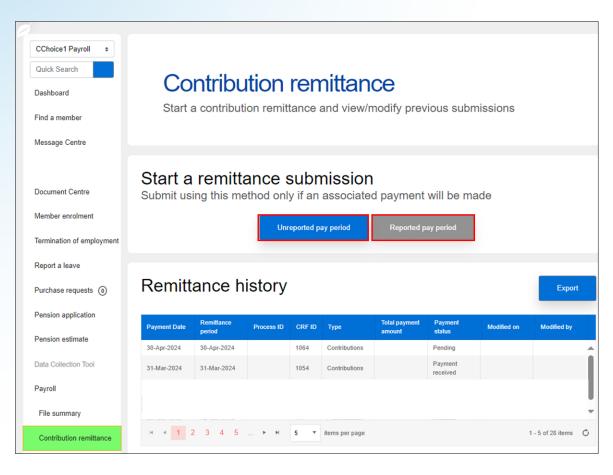
5. Allows you to edit a pending remittance if needed
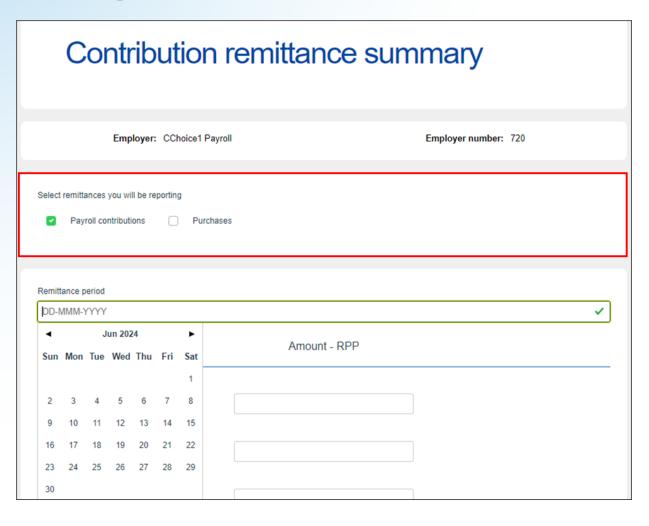
Contribution remittance
Log in

- Log in to PAL

- Select **Contribution remittance** from the left navigation

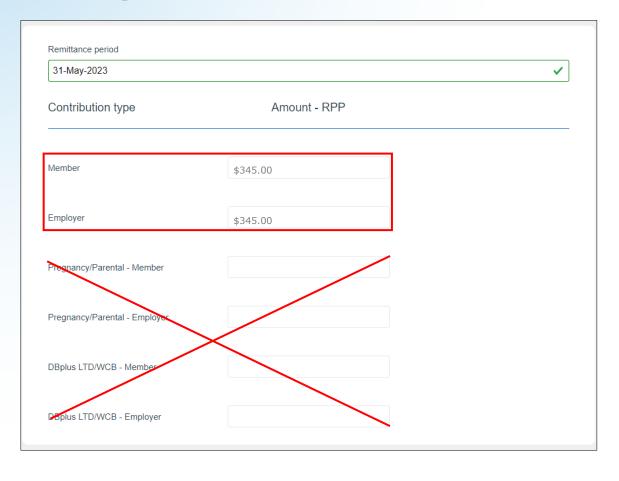# Start a submission and remittance history

- Start a remittance submission:
  - **Unreported pay period**, or
  - **Reported pay period**

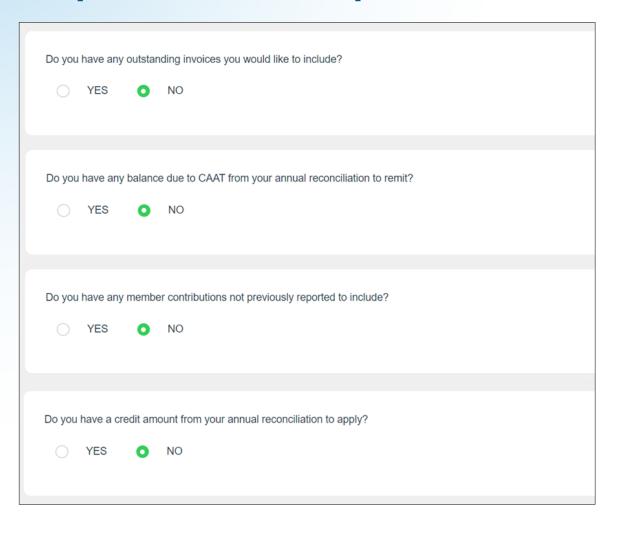- **Remittance history** shows 2024 pending and completed remittances

Steps 1 & 2

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

Step 3

- Enter the contribution remittance amount under **Amount - RPP** — both the **Member** amount and the **Employer** amount

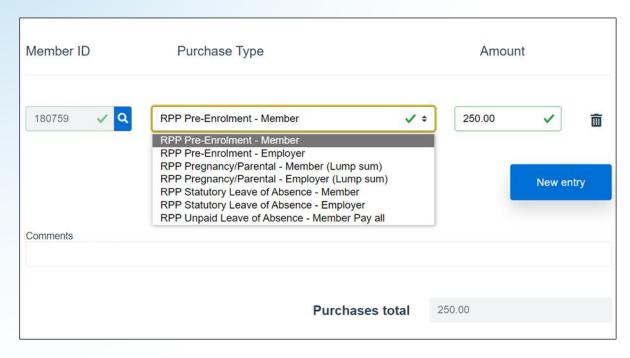- Ignore the sections for **Pregnancy/Parental** leave and for **DBplus LTD/WCB**

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)
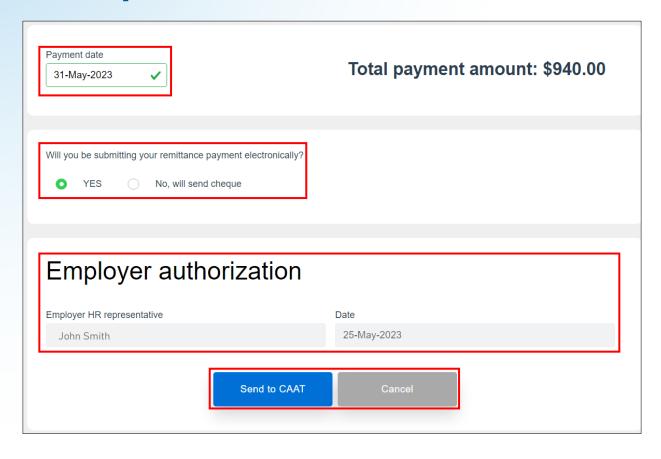
7. Apply a **credit amount**, if any

Step 8

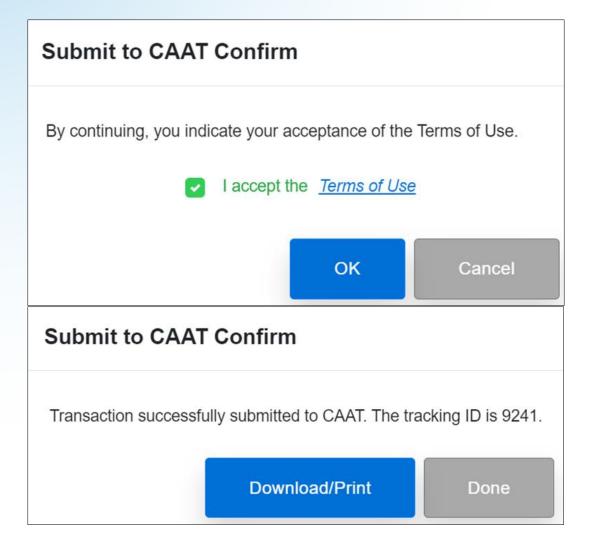If you are also submitting contributions for a **pension purchase**:

- Search for the **Member ID**

- Select the **Purchase Type**

- Include the **Amount**
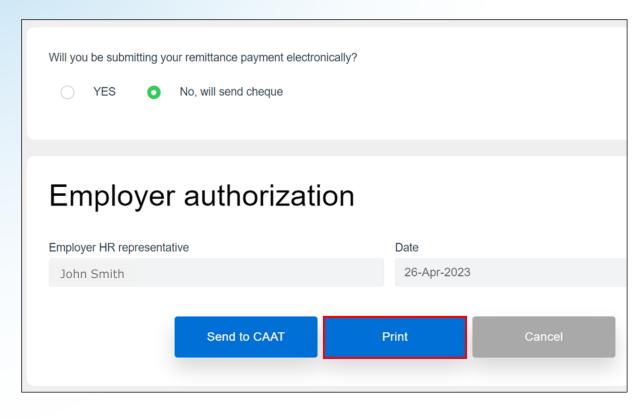
- Add **Comments** if you wish

Steps 9 to 12

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**

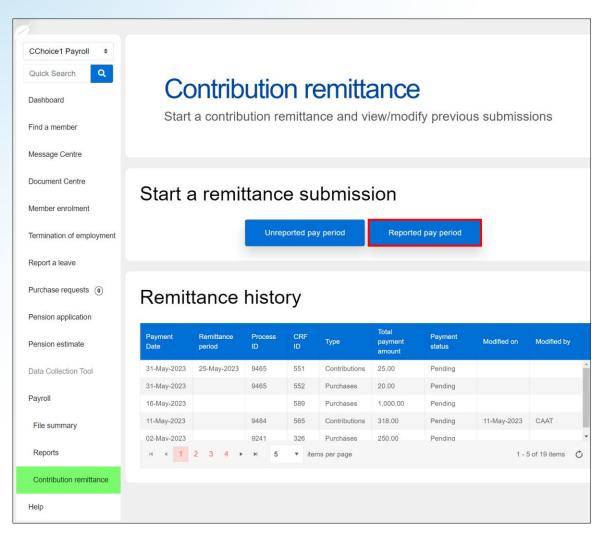- **Download/print** if you wish, click **Done**

Payment by cheque

- 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
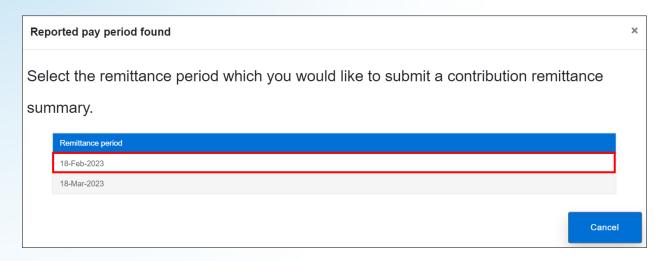
Reported pay period

Submission for a reported pay period
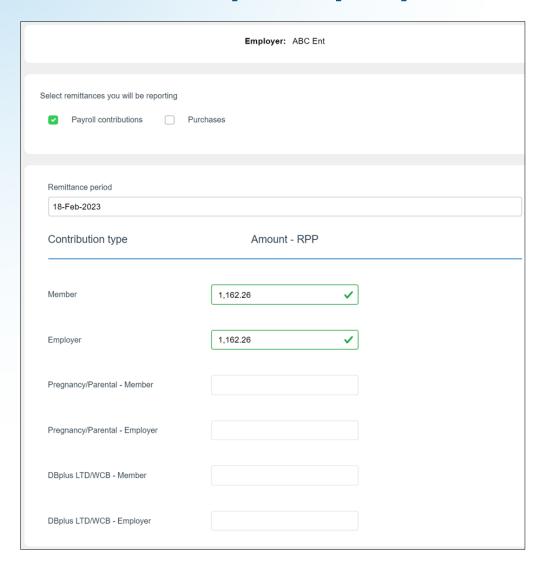

- Start a remittance submission if you have already posted your payroll file:
  - Select **Reported pay period**
- Button is enabled only if you have submitted and 100% posted your payroll file for the remittance period

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
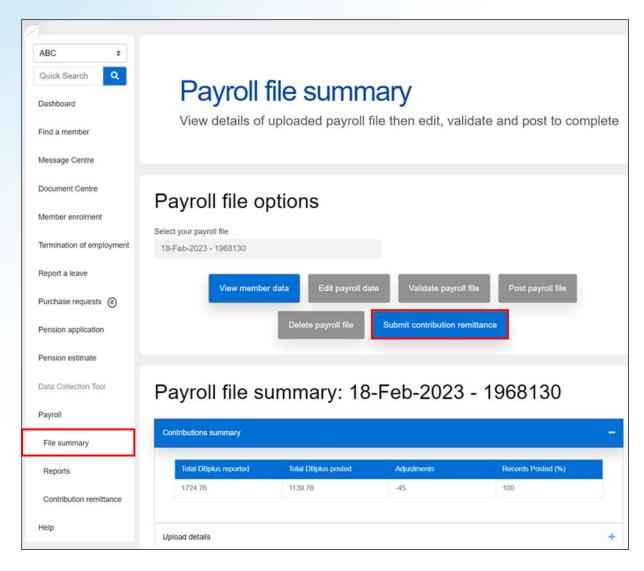
Contribution remittance
Data is pre-populated

- Contribution amounts are pre-populated based on your PBR record for that period

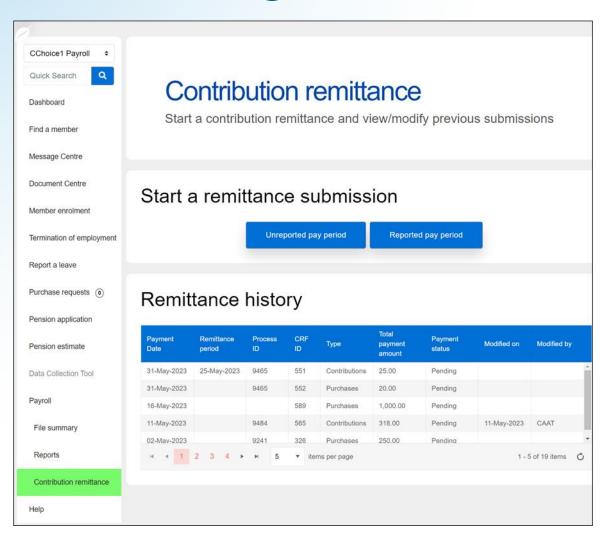- You can add purchases, if applicable

Payroll file summary pathway

Submission for a reported pay period

- 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
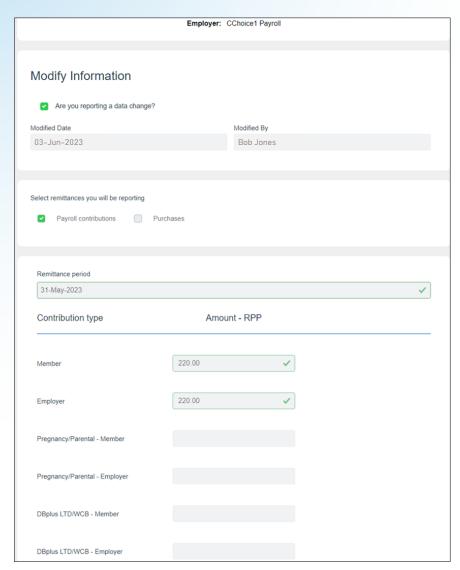
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Revising a remittance

Accessing submitted records

- 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

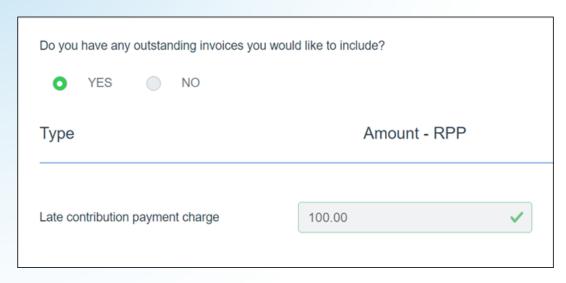# Contribution remittance
Revising a record

- 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
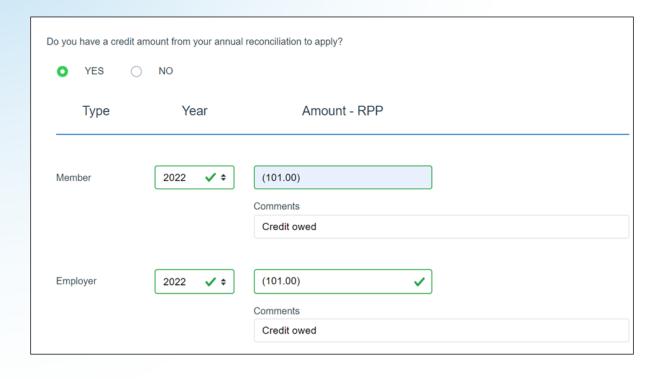
Late contribution payment charge   100.00   ✓

- You can pay any outstanding invoices, e.g.,
  - Late contribution payment charge

- Include the amount in the field

Balance due

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

○ YES   ○ NO

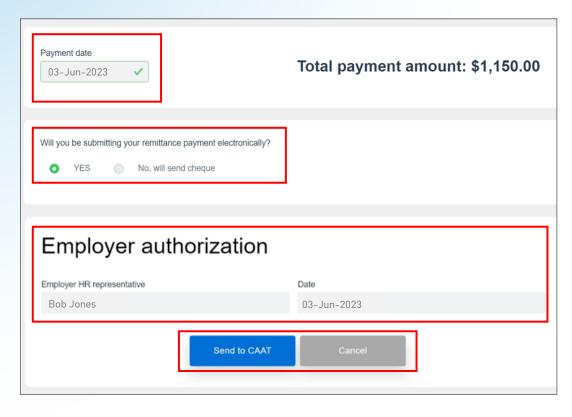| Type	Year	Amount - RPP
Owed to CAAT - Member	2022	50.00 ✓
		Comments
		2022 Outstanding amount.
Owed to CAAT - Employer	2022	50.00 ✓
		Comments
		2022 Outstanding amount.

- 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

- 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)

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Update your payment and submit it

Payment date	Total payment amount: $1,150.00
03-Jun-2023 ✓	

Will you be submitting your remittance payment electronically?

◉ YES ○ No, will send cheque

Employer authorization

Employer HR representative	Date
Bob Jones	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**