

## E-Remittance How-to

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When remitting your contributions electronically (E-Remit), you will be asked to complete several steps to make sure the information submitted meets pension plan standards. Before you begin, it might be helpful to gather the necessary documents and information. While entering information, you'll receive a warning message from the system if information is incorrect. To continue with your remittance, correct the error.

A user, who may be different from the one who originally completed the online remittance form, must approve the form and set the payment withdrawal date. Payments are automatically withdrawn from your account on this date, or the next banking day. If your annual remittances exceed \$100,000, we must receive payment within 15 calendar days of each pay day to avoid an overdue bill. For annual remittances under \$100,000, we must receive payment within 30 calendar days of each pay day to avoid an overdue bill.

### Create a new transaction

*Complete by a user assigned Role 6—Create Electronic Remittance*

1. Gather the information you'll need, such as your payroll data, invoices you are paying and adjustments that need to be made, to submit before logging on to E-Remit.
  - Your organization will need to develop its own process to prepare pension contributions for E-Remit. For example, record payments in your general ledger and let your cash management staff know about the withdrawal.
2. Log on to **your plan's** secure Employer website and click E-Remittance.
  - If you enter E-Remit from the wrong plan website, the system will alert you and direct you to log off and re-enter through the correct plan's website.
3. On the E-Remittance Application screen, click Create new transaction.
4. Complete the electronic E-Remittance Application by entering your total salary and contribution details in lines 1, 2 and 3. You will also be required to verify your totals; you are required to insert the total contributions into line 7.

**Note:** the purpose of this step is to make sure the numbers entered in lines 1, 2 and 3 are accurate.

- The system will check for arithmetic and dollar range mistakes in every step based on your EE (employee) and ER (employer) contribution rates; mistakes must be corrected before moving on.

## EMPLOYER REPORTING INSTRUCTIONS

### E-Remittance How-to

---

5. To pay an invoice item on **line 5 amount(s)**:

Insert the invoice(s) total on line 5

- if there are no regular contributions to include, enter 0.00 in lines 1,2 and 3.
- enter the invoice number(s) in the **Invoice Numbers and Comments (Line 5)** box.

6. You can make an adjustment to add salary and contributions for an employee(s) in past periods for the current fiscal year, or deduct for overpaid contributions in the current fiscal year.

- To record the adjustment, enter the combined EE (employee) and ER (employer) contributions on **line 6 Adjustments**.
- To collect money for overpaid contributions, enter a negative adjustment on line 6. If the refund required is more than your remittance, split the negative adjustment over more than one future remittance. If you need to collect more money than what you are paying on your remittance, you might need to split the adjustment into separate remittances; the minimum remittance total must be \$1.00.
  - If there is an amount other than zero in **line 6 Adjustments** enter adjustment details (including which pay period the adjustment is for) in the **Comments for Line 6** box.
  - Enter all the necessary information to identify the transaction:
    - › PE (pensionable earnings)
    - › EE (total employee contributions)
    - › ER (total employer contributions)
    - › Payroll pay date

**Note:** to pay an adjustment for a previous year, submit a Purchase of Service Application package, located in the Forms section of the secure Employer website. To request a refund for ineligible contributions for a previous year, contact our Plan Operations department.

- Enter the total payment on **line 7 Payment**.
  - Payment should equal the combined amount of lines 2, 3, 4, 5 and 6. The system will compare the amount entered to the amount calculated from the previous lines.
  - Only positive remittance amounts can be submitted electronically. If there is a negative amount, you will receive an error message. You will need to recalculate and enter the correct amount.
- Include a description of the remittance, along with the pay cycle frequency. Insert the appropriate letter of the frequency in the **Transaction Description** comment box.
  - M = monthly
  - S = semi-monthly
  - B = bi-weekly
  - O = off cycle

- Click Create Transaction.
- A confirmation screen showing the pending transaction will pop up. Inform the person in your organization authorized to approve remittances that there is a pending transaction.

**Note:** until this transaction has been approved (see instructions below), it can be updated or deleted.

### Approve and submit transaction

*Complete by a user assigned Role 7—Approve and Submit Electronic Remittance*

1. On the E-Remittance Application screen, click Manage transactions.
  - This will show all pending and approved transactions that have not been processed.
2. Select a pending transaction and click Approve.
3. For the selected transaction, enter a date in the Withdrawal Date field, select Set Approve Flag and click Approve This Transaction. Withdrawals cannot be made on weekends or statutory holidays; they will be made on the next business day.
  - The withdrawal date selected must be a business day; to avoid interest charges, it should allow the plan to receive the funds on or before the deadline (15 or 30 calendar days after pay day, whichever applies).
  - Transactions must be approved at least one day before the withdrawal date; they cannot be approved and withdrawn on the same day. The withdrawal date can be any banking day Monday through Friday (excluding statutory holidays), up to 30 days in advance.

The transaction will hold its **approved** status until the withdrawal date, when it will change to **processed**.

A confirmation screen will appear once the transaction has been approved. The payment amount is the amount that will be withdrawn from your bank account. The bank account number will not be displayed.

4. Print a copy of the remittance. While this is optional, it is recommended for auditing and reconciliation purposes.

**Note:** Once the remittance has been approved, it cannot be updated or deleted until it is unapproved. An approved remittance can be unapproved up to one day before the withdrawal date. Once a remittance is unapproved, its status returns to pending and a user assigned Role 6—Create Electronic Remittance will be able to update or delete the transaction (see instructions below).

## Change transaction (update or delete)

*Complete by a user assigned Role 6—Create Electronic Remittance*

1. Click on Manage transactions.
2. Select the unapproved pending transaction you want to change and click Update or Delete.

## Unapprove transaction

*Completed by a user assigned Role 7—Approve and Submit Electronic Remittance*

1. Click Manage transactions.
2. Select the approved transaction and click Un-approve Transaction.
  - The transaction will appear as a pending non-processed transaction in the system.

## E-Remittance tips

- A post-dated e-remittance can be set up 30 days in advance of a transaction date. Follow the above steps for creating and approving an e-remittance.
- A processed transaction cannot be changed.
- On the withdrawal date, the creator and approver of the remittance will receive a system-generated email confirming the payment will be withdrawn from your organization's chosen bank account.
  - You can also confirm the withdrawal date by clicking View processed transaction report.
- The View non processed transaction report screen lists all pending and approved transactions. The View processed transaction report screen lists all processed items. Entering a date range on this screen will allow the user to select specific transactions.
- If your bank rejects your transaction (for example, because of insufficient funds or an invalid account), it is returned to Royal Bank of Canada. We then change the transaction status from processed to rejected.
  - We will email you to let you know the payment was rejected, and you will have to re-enter the remittance.

## Links in the E-Remittance Application

### **Request remittance detail report**

- Download a delimited version (CSV) file or a PDF file of all remittances the plan has received for a specified period from your organization.
  - CSV files can be loaded into most spreadsheet programs.
  - Use this information to balance the amounts remitted to those contained in your annual or segment reports.

## EMPLOYER REPORTING INSTRUCTIONS

### E-Remittance How-to

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#### Balancing Help

- Review total remittances to date.
- Access guidelines for balancing remitted funds to payroll data.

#### View Missing Remittances Report

- View late remittances, pay cycle(s) created, next due date (15 or 30 days) for the cycle(s).

#### View Contribution Rates

- Access current and historical contribution rates and instructions about applying these rates.
- Use Message Board on the secure Employer website to provide us with new or amended pay-cycle details.

### Resources

Need help or have questions?

- Contact [Employer Operations Finance](#)
- Consult [Employer Web Services—E-Handbook](#)
- E-Remittance Q&A in E-Remittance found on the secure Employer website > E-Remittance section