Payday super.
Confidence every pay run.

Practical guidance to help employers navigate payday super.

Super payment brilliance™

beam.

The employer guide to making payday super simple.

Payday super changes the rhythm of payroll. With employers now required to pay and report super with every pay run.

For many businesses, this means super is no longer a quarterly task. It becomes part of every payroll cycle.

That shift creates practical questions for employers:

- How do you make sure super payments are submitted on time?
- What happens if employee details are wrong?
- How do you reduce the risk of rejected or delayed payments?
- What if you were previously using the ATO Small Business Superannuation Clearing House (SBSCH)?
- How can your payroll process support smoother compliance every pay run?

This guide brings together practical advice to help employers navigate payday super with more confidence, including:

- The key payday super questions employers are asking
- Practical steps to help keep super payments on track
- The role of a Beam payroll partner in supporting smoother payments
- Simple checks that can help reduce admin and avoid delays.

Beam's goal is simple - confidence every pay run.

Payday super is here

With super now paid every pay run, disconnected payroll and super processes can create extra admin, errors and delays.

For businesses with efficient, integrated payroll systems, this may simply mean adjusting workflows. For others, particularly those using separate systems, manual uploads or disconnected processes, payday super may increase admin and compliance pressure.

A Beam connected payroll partner can help employers manage super from within their payroll workflow, helping reduce manual handling, flagging errors earlier and keeping payments moving across multiple funds.

Top 6 employer payday super questions — answered

Below are some of the most common questions we're hearing from employers.

1 What happens if a super payment bounces?

Under payday super, employers are required to reprocess returned or rejected contributions so that super funds receive it within the same seven business days after payday.

A super contribution is considered on time if the employee's super fund receives it, along with all required allocation details, within seven business days after paying the employee. This requirement applies even if the error relates to:

- Incorrect fund details
- Outdated employee information
- A name mismatch
- Account closure.

The responsibility remains with the employer to ensure contributions are successfully paid within the required timeframe.

This makes early error detection important. Platforms like Beam, that can validate information and flag errors before payments are submitted can help reduce risk.

2 Is there a grace period beyond seven days?

Currently, the legislation states that employers must resolve and reprocess returned payments within seven business days. There are limited exceptions to this rule.

This means preparation and payroll system capability are more critical than ever.

Businesses relying on manual uploads, file exports or delayed reconciliation processes may find it harder to meet this timeframe consistently.

Automation of super payments, with Beam technology can help reduce that pressure.

3 When does the 7-business day rule start?

The timing is linked to when the payment obligation arises, generally the day you pay salary and wages. Under payday super, 'payday' is the date an employer makes a Qualifying Earnings (QE) payment to an employee. It's "Day 0" of the 7-business day timeframe.

Understanding how reporting interacts with payment timing is important to ensure compliance. Employers should confirm how their payroll system handles:

- Pay date
- STP submission timing
- Super payment processing.

Clarity around these mechanics avoids confusion and helps ensure obligations are met correctly.

4 If incorrect fund details are provided, is it still the employer's responsibility?

Yes.

Even where an employee provides incorrect or outdated information, employers remain responsible for ensuring contributions are successfully paid within the required timeframe.

This is one of the most common areas of concern for small businesses. Under payday super, reliance on employee updates alone may not be sufficient. Super payments technology such as Beam, can validate fund details and identify errors early which can reduce the likelihood of rejected payments.

5 What can I do now to keep my super payments on time?

One of the simplest ways to keep payments on track is to make sure your data is clean and complete.

Incorrect, incomplete or outdated employee super details can lead to errors and delays that could cause you to miss payday super timeframes and face penalties.

To help avoid issues:

- Make sure employee super details are complete and up to date.
- Check that details match what's held by the fund.
- Look for any missing or incorrect SuperStream data points.
- Make sure your current process can detect and flag errors early.

Ask employees to confirm their super details and review how easily errors can be identified and corrected. Small fixes now can make every pay run smoother.

6 What if you used the ATO Small Business Superannuation Clearing House (SBSCH)?

The ATO Small Business Clearing House (SBSCH) has closed as part of the payday super reform.

Employers who previously relied on the SBSCH need an alternative way to manage super contributions.

There are two main ways business owners can manage super payments:

1. **Payroll software with built-in super payments**

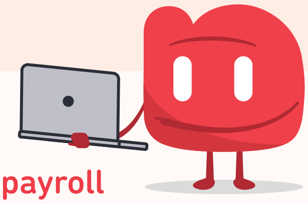
   Beam-connected payroll systems make super payments simpler and cut down on extra admin for busy business owners.

2. **Clearing house services offered by super funds**

   Some super funds offer their own clearing house services for employers with staff in their fund. Beam powers the super payment technology behind the Australian Retirement Trust (ART) clearing house, making it a cost-effective option for businesses to manage super contributions.

Reviewing your current approach early allows time to assess which pathway suits your business.

Five practical steps for confidence every pay run



Step 1

Review your current payroll and super setup

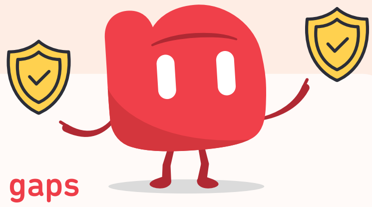
Start by assessing how super is managed today.

Ask yourself:

- Are your payroll and super connected?
- Are you using separate systems?
- Is any part of the process manual?
- Were you relying on the ATO clearing house?

> Recent research shows that **72% of employers have payroll and super disconnected.*** With payday super, this may increase admin and compliance risk.

Understanding your starting point is the foundation for making informed decisions.



Step 2

Identify compliance gaps

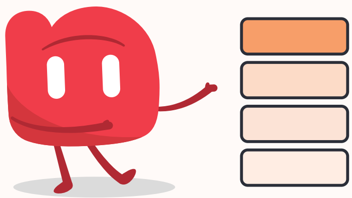
Next, consider how your business is meeting the new requirements.

- How is super processed every pay cycle?
- Can your current system validate errors automatically?
- How do you track reporting obligations?
- Who is responsible for ensuring compliance with each pay run?

This step often reveals whether current processes are sustainable under more frequent payment cycles.

Step 3

Choose an integrated solution



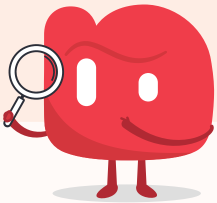
Automation can reduce admin and error risk.

Combining payroll and super with an integrated payments solution, allows payment to multiple funds in a single contribution, and supports more frequent contributions.

Within a connected payroll platform, super is automatically calculated.

Then Beam validates, flags errors and sends contributions in a single, streamlined workflow - across multiple funds. Integration reduces admin in real time.

*2025 research into employer needs, conducted jointly by ART & Precision Administration Services.



Step 4

Keep employee super data clean

Data quality is one of the simplest ways to support smoother payments.

Employers should check:

- Employee super details are complete
- Fund details are current
- Details match fund records
- SuperStream information is complete
- New starters are set up correctly
- Employee fund changes are captured quickly.

Ask employees to confirm their super details and review how easily you can identify and correct errors.

Small fixes can make every pay run smoother.

Step 5

Build payday super into business as usual

Payday super is not a one-off compliance task. It's now part of payroll every pay run.

Employers should make sure their regular process includes:

- Validating payroll and super data for accuracy before each pay run
- Establishing clear internal responsibilities
- Reviewing for errors before submission
- A process for resolving rejected payments
- Providing staff training where needed.

The goal is to move from reactive fixes to a repeatable, confident process. A Beam payroll partner can help make super payments simple and reduce admin.

How Beam helps employers build confidence every pay run

Payday super increases the importance of automation and connected systems.

Beam's payday super solution is designed to help save time and reduce administration.

Within a connected payroll platform:

- Super is automatically calculated
- Beam validates, flags errors and sends contributions
- Payments are processed in a single, streamlined workflow
- Contributions can be made across multiple funds.

✓ No downloads.

✓ No manual uploads.

✓ No multiple logins.

✓ No extra admin.

It can help make payday super simpler, every pay run.

Why confidence matters now?

Payday super has changed employer obligations, and with more frequent payments, it makes confidence more important than ever.

✓ Confidence that your data has been checked.

✓ Confidence that errors can be identified early.

✓ Confidence in a smoother payment process.

✓ Confidence that your payroll process can help support compliance every pay run.

For employers, the right payroll partner can make a meaningful difference.

Beam helps make payday super simpler by connecting payroll and super payments, reducing extra admin and supporting smoother payments across multiple funds.

> **Confidence every pay run starts with a connected payroll partner.**

Get connected with a Beam payroll partner today!

beamconnect.com.au/super-payment-marketplace

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