Payday super – refund process

1 July 2026

Key actions for employers

- Pay super on payday (day 0)
- Double-check contribution and payment details before submitting
- Submit data and the payment on the same day
- Make sure the correct Payment Reference Number (PRN) is provided. This will help avoid rejections.
- Monitor the status from your payroll software dashboard for error or rejection messages
- Act immediately on any error or rejection notice to avoid non-compliance or delays in member entitlements
- If the status is still showing **'Awaiting Payment'** despite using the correct PRN, we recommend contacting your payroll provider on the next business day for further assistance.
- Keep documentation when you can't resolve errors outside your control
- Ensure your payroll and finance team know the new deadlines and processes.

How does Beam Super Payments process employer contributions?

1. Employer submits contribution batch and payment to Beam Super Payments.
2. If you pay via EFT or BPAY, Beam Super Payments checks that the payment matches the submitted contribution data, including the PRN and the amounts paid.
3. If you pay by Direct Debit, make sure there are enough funds in your account, as the payment will be processed and sent to the fund(s) within 5 business days.

If it's all correct, funds are distributed to the nominated super funds for each employee and the status changes from "**Awaiting payment**" to "**Sent to fund**".

Shorter payment timelines mean there's less room for error. Employers need to make sure that information they have on their employees is correct and up to date.

Top reasons for rejections

At Beam Super Payments:

- Payment Reference Number (PRN) for the contribution batch doesn't match the contribution batch
- Payment amount doesn't match the contribution batch
- Delayed payment: data has been submitted but payment has not been received.

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Beam Super Payments error and refund workflow

Employer: Contribution **batch** submitted + payment sent on the same day. These need to be submitted and paid before 3:30pm AEST time (before bank processing cut off times).

Beam Super Payments: Reconciles contribution file and payment file

Beam Super Payments: Batch validation

- If error → If there is an error in the contribution batch, Beam Super Payments will prevent the employer from submitting. Errors must be resolved before employer can proceed with submission of contribution batch.
- If pass → Processed through clearing house, if payment and data match money will be sent to fund/s within the required timeframe associated with their chosen payment method:
  - EFT/BPAY® – within 3 business days.
  - Direct Debit – within 5 business days.

Summary

Most rejections and refunds will now happen within 1-3 business days – not up to 20 days as before. Beam Super Payments and participating funds will immediately reject/refund contributions where data does not match to help avoid delays within the new 7 business day timeframe.

Notifications can be seen on the Beam Super Payments dashboard within your payroll software.

Contribution data

Data employers should provide:

Employee details

- First name
- Last name
- TFN *
- Date of birth (in the format DD/MM/YYYY)
- Phone number *
- Gender *
- Residential address *

* if supplied by the employee

Super fund and contribution details

- Contribution period (start and end dates)
- Fund name, ABN and USI (Unique Superannuation Identifier)
- Contribution amount and type (e.g. Super Guarantee)
- PRN (Payment Reference Number)

What about 'mandatory' SuperStream data?

Some fields (like phone number or gender) are 'mandatory' for SuperStream, but clearing houses and funds may not reject contributions solely for missing these fields.

Instead, you'll see warning messages in the platform. However, continuous missing data could lead to compliance issues and warnings. Also, different super funds may require different data, so employers should always provide complete and up-to-date information.