



# PAYDAY SUPER

## The 7 Business Day **Countdown**

A practical Day 0 - Day 7  
timeline for employers

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# 01.

## Introduction



# Purpose of This Guide

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From **1 July 2026**, employers must ensure superannuation contributions are received by employees' super funds **within 7 business days of each payday**.

This guide shows **how that 7-day window plays out in practice**, and where timing risks typically arise, so payroll, HR and finance teams can align their processes and avoid late-payment exposure.



Su	Mo	Tu	We	Th	Fr	Sa
		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	31		

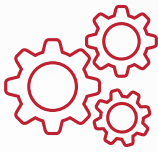
# 02.



**Day 0 - Day 7 Timeline**

# Day 0: Payday (QE Day)

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## What Happens:

- Employees are paid their wages or salary
- Superannuation amounts are calculated based on qualifying earnings

## Best Practice:

- Initiate super payments on the same day as payday
- Ensure super data is complete and ready to transmit via SuperStream



## Key Risk:

- Delaying initiation compresses the already-tight timeline

# Day 1-2: Process & Validate



## What Happens:

- Payments and data move through clearing houses or intermediaries
- SuperStream validations occur (USIs, member details, data integrity)

## Best Practice:

- Use validated employee super data and maintain exception alerts for rejected or failed contributions



## Key Risk:

- Incorrect or missing member details can cause silent rejections
- Lost time correcting errors eats into the 7-day window

# Day 3-5: Funds in Transit

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## What Happens:

- Payments move through banking and clearing systems
- Batch cycles and daily cut-off times apply

## Best Practice:

- Understand clearing-house cut-off times and avoid last-minute initiation that relies on favourable processing speed



## Key Risk:

- Bank cut-offs, batching delays and public holidays can extend processing without visibility

# Day 6-7: Received by the Fund

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## What Happens:

- Contributions must be received and allocated by the employee's super fund

## Best Practice:

- Build internal timelines to ensure contributions are typically received well before Day 7, not on it



## Key Risk:

- If contributions are not received by the fund by the end of Day 7, the payment is late and compliance risk arises



03.

**Timing Risks & Exceptions**

# Timing Risks

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1

Clearing houses adding multiple business days of processing time



2

SuperStream rejections due to incorrect USIs or member details



3

Late internal approvals delaying payment release after payday



4

Cash-flow constraints leading to postponed super payments



5

Public holidays miscounted as business days



6

Manual payroll adjustments delaying final super calculations



# Important Exceptions

In certain situations, extended deadlines apply:



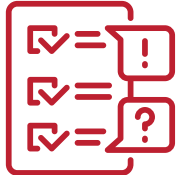
## New employees

The first super contribution for a new employee may be paid within 20 business days of their first qualifying earnings day.



## Out-of-cycle payments

Super for one-off or out-of-cycle payments (such as bonuses) is generally due with the next regular payday contribution.






## Declared exceptional circumstances

The Australian Taxation Office (ATO) may extend deadlines in specific situations, such as natural disasters, for affected employers.

## PRACTICAL TAKEAWAY

Payday Super turns superannuation into a pay-cycle-aligned, time-critical obligation. **Success depends less on understanding the law**, and more on:

-  System readiness
-  Data accuracy
-  Payment timing discipline



**There is little room to recover once delay occur**



04.

**About Polyglot Group**

# How Can We Help You?

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At Polyglot Group, we'll ensure your business is fully prepared for Payday Super in a clear, supportive and practical way.

Here's how we do it:

01

## Understand Your Current Process

This allows us to see timing issues, delays, or bottlenecks — and what might cause problems once Payday Super begins.

## Identify Risks & Gaps

This includes timing risks, workflow limitations, system configuration issues or areas where teams may need clearer handovers.

02

03

## Strengthen Your Workflow

We work with you to strengthen your process, align your teams and ensure every part of your workflow supports the new rules from Day One.

# Meet our Experts

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**Xavier Heyman**

Head of Corporate Services



**Claire Denut-Samuels**

Global Head of HR Services



**Marshall Deng**

Senior Payroll Manager

**Be ready before 1 July 2026!**

**Avoid penalties, delays, and unnecessary stress.**

[Book a Consultation](#)

# Disclaimer

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This document is based on recent laws and regulations and does not purport to be comprehensive, nor is it intended to replace the tax or legal advice required for specific transactions.

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If advice concerning individual matters or other expert assistance is required, the services of a competent professional advisor should be sought.

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