Payday Super support

How to avoid common Payday Super contribution issues

Since Payday Super commenced on 1 July 2026, we've been monitoring how employer contributions are being processed and allocated. Most contributions are processing successfully, but we've identified some common issues that can cause delays in allocation or lead to returned payments.

To help avoid these issues, we've outlined simple checks employers can make before submitting contributions. These steps can help contributions reach the right account on time and reduce follow-up and corrections.

1 Redirect returned contributions to the employee's current fund

If an employee has changed super funds and their previous account is closed, a contribution sent to that account may be returned to you. You will then need to arrange payment to the employee's current chosen fund.

In these circumstances, employers have 20 business days to ensure the first contribution reaches the employee's new fund, instead of the standard 7 business days. This gives you time to obtain updated fund details and redirect the contribution. The standard 7-business-day timeframe applies to subsequent contributions.

What to check

- Ask employees to keep their super fund details up to date.
- Update payroll and clearing house records promptly.
- Check fund details before final, late or catch-up payments.
- Review returned contributions and update details if needed.
- Confirm current fund details before resubmitting contributions.
- Pay contributions within the required timeframe.

If a contribution is returned

Ask the employee for their current super fund details, update your records and arrange for the returned contribution to be paid to their chosen fund.

2 Prevent unmatched payments by using the correct PRN

The Payment Reference Number (PRN) is a mandatory part of the SuperStream process. It links your super payment to the employee contribution data you submit, helping contributions be matched and processed correctly. Under Payday Super, where contributions need to reach employees' super funds faster, an accurate PRN helps avoid delays, payment matching issues and potential compliance risks.

What to check

- Use the PRN provided for the contribution file you're submitting.
- Check the PRN on the payment exactly matches the PRN in the contribution file.
- Don't reuse a previous PRN unless your payroll or clearing house provider instructs you to.
- Review all payment details before submitting the payment to your bank. For Brighter Super's SuperChoice clearing house, see this guide for help finding the PRN: *Where to find the payment reference number? – Knowledge Base*

If a payment doesn't match

Check that you're using the correct PRN for the contribution file and that it matches the payment exactly. If the payment needs to be matched, corrected or resubmitted, contact your clearing house or payment provider for assistance.

3 Accurate termination dates matter

Providing an employee's termination date in the super contribution file is an important part of Payday Super and SuperStream contribution reporting. It helps ensure final super contributions are processed correctly, insurance changes are applied and unnecessary follow-up is reduced.

What to check

- Update the employee's termination details in your payroll system as soon as they leave.
- Include the termination date in the contribution file for their final super payment.

4 Accurate member account details

An accurate member account number and unique superannuation identifier (USI) helps the super fund match a contribution to the correct employee account. A missing or incorrect number or USI can cause processing delays, returned payments, and additional work for your business.

What to check

- Ask employees to provide complete and current super fund details when they start, including their USI and member account number.
- If a member account number is incorrect, the super fund may provide the correct account number after processing the contribution. Please update your payroll system with the corrected details.
- For SuperChoice, Brighter Super's clearing house, the correct member account number is required to avoid a mismatch during the contribution process.
- You can find member numbers in the SuperChoice clearing house by following these instructions: *How do I locate the member number for a new employee? – Knowledge Base*
- The USI to use for most Brighter Super members is **QLG0001AU** unless your employee has a corporate offer account, where the USI is **23053121564123**. Incorrect USIs may result in an additional member account being created or prevent you from submitting a contribution for an employee.
- Regularly review employee super details in your payroll or clearing house system.

What to do if a contribution can't be matched

If a contribution can't be matched to an employee's account, confirm the employee's correct member account number, update your payroll or clearing house system, and resubmit the contribution if required.

5 Faster payment methods

The way you pay can affect how quickly a contribution reaches the super fund. Direct credit payments are typically processed faster than direct debit payments, and some providers also offer New Payments Platform (NPP)-enabled payment options that can help funds receive contributions sooner.

What to check

- Ask your payroll or clearing house provider how long each payment method takes from start to finish. **For the Brighter Super SuperChoice clearing house, the preferred payment method is direct credit EFT.** Brighter Super's clearing house is NPP-enabled which supports faster EFT payments.
- Check whether direct credit or another faster payment option is suitable for your business.
- Ask whether your provider supports NPP fast payments end to end.
- Submit payments early enough to identify and correct any payment errors before the due date.

We're here to help

If you have any questions or need further support, please contact our Employer Services Team on **1800 444 396** or email **employers@brightersuper.com.au**.

We're here to help make your transition to Payday Super as smooth as possible.

Helpful resources

- ATO Payday Super overview
- ATO Payday Super resources
- Brighter Super Payday Super resources

Brighter SUPER

right by your side

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