

Payday super

Top tips for payroll teams

Have questions on how to get payday super ready? You're not alone.

This fact sheet answers some of the most common questions we've received from our employers.



How can I make sure contributions are received and allocated within 7 business days?

a) Check your payment method

One of the fastest ways to improve the speed of your contributions is to review your payment method. Direct debit payments undergo a 3-business day clearance, taking up time from the 7-business day deadline.

- **Mercer Employer Portal:** Real-time payments are supported through the New Payments Platform (NPP). Switch to EFT (Direct Credit – see instructions under *How can I change my payment method in the clearing house?* below). You can then submit your file, and make payments using the provided BSB, account number, and an 18-digit payment reference. Including the payment reference number is essential for automatic processing and allocation without manual intervention.
- **Mercer QuickSuper:** EFT or OSKO/PayID for real-time payments are supported (make sure you confirm with your bank if real-time payments are supported).

b) Check your ABN

As part of Payday Super, the ATO requires that the ABN you provide us must be the same as the one sent through Single Touch Payroll – this will be how the ATO confirms your contributions are being made on time.

c) Streamline your internal business processes

To avoid delays, review and streamline your internal payment approval processes, aiming for same-day finance approval so payments can be made immediately after file upload.



How quickly will I receive refunds of rejected contributions?

Prior to 1 July 2026, legislation required contributions to be rejected or allocated within 20 business days. From 1 July 2026, this has reduced to 3 business days from when we receive the contribution.

If you pay super on an employee's payday using real-time payments, you can expect contributions to appear in our system within 2 business days. If a refund occurs 3 business days later, you may still have 2 business days to resubmit to the correct fund within the 7-business-day timeframe.



What is a Member Verification Request?

A Member Verification Request (MVR) is sent via your payroll or onboarding software to check if a super fund can accept a contribution for your employee. It confirms whether the details match an active account eligible to receive contributions.



How can I send a Member Verification Request?

This process is part of SuperStream. Contact your payroll platform support for setup details.



Will Member Verification Requests be available from 1 July?

MVR functionality is being introduced in a phased approach across the superannuation industry from 1 July 2026 through to February 2027. Like other funds, we're working to develop this ahead of time and anticipate readiness to receive and respond to MVR messages shortly after 1 July 2026. We expect to be one of the first super funds to enable this functionality for our employers, but until our MVR system is operational, we won't be able to respond to any requests.



What is the New Payments Platform?

The New Payments Platform (NPP) enables real-time payments. From 1 July 2026, all clearing houses must support real-time payment methods like EFT, OSKO, and PayID.

Mercer Employer Portal is already NPP-supporting EFT/Direct Credit.

Mercer QuickSuper also supports OSKO and PayID as real-time payment options



How can I change my payment method in the clearing house?

System	Steps
Mercer Employer Portal	<ol style="list-style-type: none"> 1. Log into the Mercer Employer Portal, and open the Maintenance menu, then select Employer Maintenance. 2. Click into the business entity. 3. Head to the Payment details tab. 4. Open the Payment method dropdown menu and select Direct Credit. 5. Click Save.
Mercer QuickSuper	<ol style="list-style-type: none"> 1. Log into Mercer QuickSuper and on the left side, open the Administration menu and select Payment Method. 2. Click Change payment method. 3. Select your preferred payment method. 4. Click Save.



Can I still use the ATO's Small Business Superannuation Clearing House?

The ATO's Small Business Superannuation Clearing House will be closed from 1 July 2026. The ATO has published an [alert for employers about the pending closure of the service](#), with new users unable to register since 1 October 2025. Current users will continue to have access to make payments until 30 June 2026.

If you use this service, you may wish to start looking at another SuperStream solution such as an enabled payroll software or speak to your default fund about its solution. If you use Mercer Super as your default fund, you may wish to use Mercer QuickSuper* to make SG contributions.

This can help future-proof your employer super contributions and ensure your systems are already set up for when Payday Super commences.

Learn more or sign up for Mercer QuickSuper on our website at mercersuper.com.au/howtopay



More information

For more information head to our website at mercersuper.com.au/paydaysuper or the ATO's website at ato.gov.au/paydaysuper

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