




# Business days decoded: why it matters for your fund

Learn how business days are defined under Payday Super and what this means for your fund's processing times.

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Under the new [Regulations](#) , you must allocate or return super contributions within 3 business days, reduced from 20 business days.

Understanding what qualifies as a business day is critical, as it directly affects your fund's processing times.

## Definition of a business day

For your fund, a business day is any day that is not:

- a Saturday or Sunday
- a public holiday that applies to the whole of an Australian state or territory, including nationwide public holidays such as New Year's Day, Australia Day, Anzac Day, Christmas Day and Boxing Day.

If a state or territory-wide public holiday applies anywhere in Australia, it is not a 'business day' for the purposes of Payday Super, even if your fund is not located in that state or territory.

However, regional public holidays (for example, Royal Hobart Show Day), still count as a business day for Payday Super purposes.

Different parts of superannuation law use different definitions of a business day. These definitions apply differently to employers and super funds.

## Why this matters

Because the rules differ, your fund and employers may count business days differently.

**Employer payment deadlines:**

- A business day excludes weekends and any full state or territory public holiday anywhere in Australia.
- This definition determines employer super payment deadlines.

**Super fund processing timeframes:**

- A business day excludes weekends and any public holiday in the location where your fund operates.
- Regional public holidays may affect your processing obligations.
- If you are unable to allocate a contribution within that timeframe, you'll need to return the contribution within 3 business days.


Understanding these differences will help your super fund to allocate or return contributions quickly and within the required timeframes.

**What this means for you**

Review your internal processes, including:

- allocation procedures and automated checks
- employer communication processes
- system changes required to support faster decision-making.

Visit [ato.gov.au/paydaysuper](https://ato.gov.au/paydaysuper) for all the latest information.

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