



PAYDAY SUPER FACT SHEET

KEY CHANGES FOR EMPLOYERS

DEADLINES FOR SUPER PAYMENTS

- From 1 July 2026, you must pay super at the same time as salary and wages – whether that's weekly, fortnightly, or monthly.
- Generally contributions must be received by the employee's super fund within 7 business days after payday.
- If onboarding new staff or paying to a fund for the first time, you'll have 20 business days for their first payment.

WHICH WORKERS OR EMPLOYEES DOES PAYDAY SUPER APPLY TO?

Most employees are eligible for super. For super purposes, 'employee' includes workers under the extended definition – such as independent contractors, sportspeople, and performers.

CALCULATING SUPER

- Super is calculated as 12%* of qualifying earnings (QE).
- QE is a new term which includes ordinary time earnings, salary sacrifice contributions, and other amounts paid to extended definition employees (e.g. contractors paid for their labour).
- For most employers, QE won't change the amount of super you pay.

*Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027.

REPORTING SUPER PAYMENTS

- Continue reporting through Single Touch Payroll (STP).
- You'll report both QE and super liability in STP under Payday Super.

LATE PAYMENTS AND THE SUPER GUARANTEE CHARGE (SGC)

- If contributions aren't received by the fund within 7 business days after payday (unless extended timeframes apply), you must pay SGC.

THE SGC

- Is assessed by the ATO.
- Is calculated based on QE.
- Includes interest that compounds daily at the general interest charge rate.
- Includes an administrative uplift (varies based on compliance history and may be reduced by voluntary disclosure).
- Is tax deductible.
- There may also be general interest and

SMALL BUSINESS SUPERANNUATION CLEARING HOUSE (SBSCH)

The SBSCH will close from 1 July 2026. Current users should look for alternative services now – your existing payroll software may already offer this type of function.



CHECKING EMPLOYEE DATA AND PROCESSING PAYMENTS

- To help employers meet new deadlines, SuperStream standards will be updated to:
- Enable near real-time payments via the New Payments Platform
- Improve error messaging for faster fixes
- Include a new member verification request so you have confidence a fund will accept a contribution. This applies for first time contributions or in other specific circumstances (such as where employee details have changed, or a previous contribution had errors).
- Improve the Fund Validation Service to give early notice of changes like fund mergers.

PAYROLL FREQUENCY

- Most awards or agreements set out when employees must be paid. For questions about changing pay frequency, visit fairwork.gov.au and search 'frequency of pay'.

WHAT SHOULD EMPLOYERS DO NOW?

- Your payroll software will be updated- your provider will contact you when this happens.
- You don't need to wait until 1 July 2026 – start paying super more often now.

STEPS TO GET READY

- 1 Begin making super payments more frequently (weekly, fortnightly, or monthly instead of quarterly). Speak with your tax professional if they do this for you.
- 2 If you already pay super on payday – you're ahead of the game. From 1 July, you'll notice improvements to the speed in which those super payments reach your employees' funds.
- 3 Check your employees' super fund details are up to date. If you're getting error messages about rejected contributions, update your employees' records now.
- 4 Ensure your ABN matches in SuperStream and Single Touch Payroll.
- 5 Review internal governance and assurance processes for super reporting.
- 6 If you use the SBSCH, start looking for alternatives now. Your existing payroll software may already offer this type of functionality.
- 7 Download your historical SBSCH data before 30 June 2026.
- 8 Review your cash flow to understand the impact of paying super more often.

