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# Payday Super – Employer Guide 2026

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# Introduction



The Superannuation Guarantee (SG) is Australia’s mandatory retirement savings system. As an employer, you must make regular contributions to a complying superannuation fund for each eligible employee. These contributions help staff build their retirement savings and are a legal obligation you must meet each pay cycle.

This guide explains Payday Super — the reform that requires you to pay each employee’s SG contribution at the same time you pay their salary or wages. From 1 July 2026, you must make eligible contributions so the employee’s fund receives them within seven business days after payday (with limited exceptions, for example, new employees). The change affects payment frequency, not how SG is calculated, but it brings a number of practical and operational implications you need to manage.

The guide is written for busy employers and payroll teams, not tax specialists. Use this guide as a practical starting point for compliance. This Employer Guide covers:

- ▶ who counts as an employee for SG purposes
- ▶ what counts as qualifying earnings (QE) and how SG is calculated
- ▶ the new seven business-day on-time payment requirement and allowable longer periods
- ▶ the revamped penalty and compliance framework (including notional earnings, administrative uplift and choice loading)
- ▶ transitional rules and key dates, and
- ▶ practical steps — systems, onboarding, payroll, reconciliation and supplier checks — to get ready.

# Streamlining payment of super

From 1 July 2026, you must pay your employees' compulsory SG contributions at the same time you pay their salary or wages. This change only affects payment frequency, not how the SG is calculated, but it brings several important practical implications.

Through STP, an employer is already reporting wages, PAYG withholding and super liabilities directly from payroll for each pay period. While many payroll processes are largely automated and prepared for simultaneous cashflow, payroll errors are still common, which may be due to any number of factors. Even the largest most well-resourced employers have been reported to have widespread errors in their payrolls, usually underpayments of wages to employees. Such underpayments have flow-on effects for SG payments.

The impact of the changes will be wide-reaching, and it is estimated that a large proportion of employers in Australia will be required to change their processes as a result of the reform.

**Table 1:** Proportion of employers impacted by SG on payday by segment (per cent, FY 2022)

Employer segment	Change needed (%)	Uncertain impact (%)	No change needed (%)
Micro businesses	89	3	8
Small and medium enterprises	87	3	10
Not-for-profit	88	3	10
Large-market employer	62	5	33
Government	33	15	51
<b>Overall</b>	<b>88</b>	<b>4</b>	<b>9</b>

Source: Treasury Laws Amendment (Payday Superannuation) Bill 2025<sup>1</sup>

## Why are changes being made to super payments?

The introduction of Payday Super is to:

- ▶ ensure individuals receive their super contributions to their account as close to payday as possible, maximising the invested returns on these contributions;
- ▶ assist with employees identifying whether they have received the correct contributions by matching the SG contribution printed on their payslip with contributions information from their super fund; and
- ▶ enable the ATO to identify underpayments of super in a timely manner through matching data on employer super liabilities and actual super contributions for each pay period.

The ATO has been given greater data and compliance capabilities to enable it to be proactive in relation to unpaid SG rather than relying on employee complaints.

<sup>1</sup> Table 11, attachment 1, explanatory memorandum to the Treasury Laws Amendment (Payday Superannuation) Bill 2025 and the Superannuation Guarantee Charge Amendment Bill 2025 (Explanatory Memorandum).

## What is changing under Payday Super?

The ATO has summarised the main changes to include:<sup>2</sup>

What's out	What's in
<b>Deadline for super payments</b>	
SG payments must be received by an employee's super fund within 28 days of the end of the quarter, but can be paid quarterly or more frequently. The due dates are 28 October, 28 January, 28 April and 28 July.	SG payments must be paid to an employee's super fund at the same time as paying qualifying earnings (QE), on payday, and must be received by the super fund within seven business days. There are some exceptions to the seven-day deadline, such as for new employees.
<b>Calculating SG amounts</b>	
The SG amount is calculated as 12% of ordinary times earnings (OTE).	The SG amount is calculated as 12% of QE. QE includes OTE, salary sacrifice contributions and other amounts that are currently included in an employee's salary or wages SG purposes.
<b>Reporting super payments</b>	
You report either OTE or super liability through STP.	You report both QE and super liability through STP.
<b>Late payments and the super guarantee charge (SG Charge)</b>	
The SG charge applies when amounts are not received by a super fund within 28 days of the end of a quarter. The SG charge: <ul style="list-style-type: none"> <li>• is self-assessed, and you must lodge an SG charge statement</li> <li>• is calculated based on salary and wages</li> <li>• includes interest at 10% per annum</li> <li>• includes a flat administration fee</li> <li>• is not tax deductible.</li> </ul>	The SG charge applies when amounts are not received by a super fund within seven business days of payday (unless an extended timeframe applies, such as for new employees). The SG charge: <ul style="list-style-type: none"> <li>• is assessed by the ATO</li> <li>• is calculated based on QE</li> <li>• includes interest that compounds daily at the general interest charge (GIC) rate</li> <li>• includes an administrative uplift, which can vary based on an employer's history of meeting SG obligations and may be reduced by a voluntary disclosure</li> <li>• is tax deductible.</li> </ul>
<b>Small Business Superannuation Clearing House (SBSCH)</b>	
The SBSCH closed to new users on 1 October 2025. Existing users have access to the service until 30 June 2026.	SBSCH is no longer available. All users must transition to an alternative option to pay their employees' super.
<b>Checking employee data and processing payments</b>	
Super payments may take a number of days to be received by a super fund. You receive incomplete or inaccurate data from your employees, which causes errors when you try to contribute to a super fund and delayed payments. You are unaware of key changes to large super funds' details.	The SuperStream data and payment standards will be revised to: <ul style="list-style-type: none"> <li>• allow near real-time payments through the New Payments Platform</li> <li>• improve error messaging so employers can address errors faster</li> <li>• provide a new member verification request, which enables employers to confirm that a super fund can match their employee contribution to the super fund for the first time and will accept a contribution for them.</li> </ul> Improvements to the Fund Validation Service will also give employers early notice of key changes to large super funds' details, such as fund mergers, that could affect their ability to make contributions to super funds.
<b>Allocations by super funds</b>	
Super funds have 20 business days to allocate or return contributions.	Super funds have three business days to allocate or return contributions.
<b>Offering employees a stapled fund</b>	
You must provide your employees with a choice of super fund and request stapled super fund details from the ATO if you do not receive a choice form from an employee.	You can request a stapled super fund and offer this to the employee at the same time they provide their choice form. <sup>3</sup> You must still provide employees with a choice of super fund and request stapled super fund details from the ATO if you do not receive a choice form from an employee. Note: The scope of this change will not make any changes to the existing ATO stapling service.


<sup>2</sup> ATO, [About Payday Super](#), last updated 9 April 2026.

<sup>3</sup> Treasury Laws Amendment (Supporting Choice in Superannuation and Other Measures) Bill 2025, which received Royal Assent as Act no. 12 of 2026 on 26 March 2026.

# Payday Super – paying super to employees from 1 July 2026

From 1 July 2026, you must:

- ▶ pay a minimum 12% SG on the qualified earnings of employees
- ▶ make an eligible SG payment into the employee's super account within seven business days of payday (also referred to as the 'QE day').

 **Note:** Some employment contracts or awards may require super to be paid at a higher rate. While this will not change an employer's minimum obligations under the super or tax law, it may require super to be paid at a higher rate under contract or employment law.

## Who is an employee?

The definition of 'employee' for superannuation purposes is broad, and the definition goes beyond what some may typically consider an employee. Employers will have an obligation to pay SG for:

- ▶ common law employees – such as full-time, part-time and casual employees, apprentices and trainees
- ▶ company directors entitled to remuneration
- ▶ people engaged under a contract for labour
- ▶ performance/creative workers, such as musicians, dancers, entertainers, sportspeople, etc. Includes individuals who provide services in connection to the performances, such as production staff
- ▶ members of executive bodies
- ▶ government officials, such as members of Parliament, and local government members.

## Liability for SG

Under the reforms, you will have a liability to pay SG if you have paid qualifying earnings to an employee on a particular day (whether paid directly or on your behalf).

### The SG amount

From 1 July 2026, the SG amount for each employee is calculated as follows:

$$\text{Total amount of qualifying earnings paid to the employee on the QE day} \times \frac{12^4}{100}$$

The day on which you pay qualifying earnings to or for an employee is the **QE day**.

**Qualifying earnings**, which is used to calculate your individual SG amount as well as the amount of any SG charge if you have an SG shortfall, will be aligned to OTE (the current earnings base for SG). Qualifying earnings will be made up of OTE, as currently defined, and the various adjustments under the current law which include, exclude or adjust the amounts upon which the SG charge is calculated. See below for more detail.

<sup>4</sup> This is the charge percentage that applies under the existing law in the SGA Act on and after 1 July 2025.

This means that the current approach for reporting OTE via STP for most employees will not change.

**Ordinary time earnings** (OTE) includes:<sup>5</sup>

- ▶ total earnings in respect of ordinary hours of work<sup>6</sup> and earnings consisting of over-award payments, shift-loading, or commission
- ▶ workers compensation payments whilst attending (or required to attend) work
- ▶ piece rates for work done during ordinary hours
- ▶ most types of leave payments
- ▶ amounts of OTE that have been sacrificed in exchange for an additional superannuation contribution under a salary sacrifice arrangement
- ▶ payments expressly included within 'salary or wages' under the extended meaning of employee in existing law (e.g. director's fees).

OTE does **not** include the following amounts paid to an employee on termination of employment:

- ▶ a payment in lieu of unused sick leave and
- ▶ an unused annual leave payment or unused long service leave payment within the meaning of the *ITAA 1997*.

**Qualifying earnings – inclusions and exclusions**

As previously mentioned, under the current law (until 30 June 2026) you calculate required SG contributions and any SG shortfall as OTE rather than using QE. For many employers, switching to QE does not change the amount of SG you currently pay for your employees.

QE includes:

- ▶ OTE (note: there are no changes to the payments that are considered OTE under Payday Super)
- ▶ all commissions paid to an employee, whether they are OTE or not – i.e. a payment made to an employee such as a salesperson on the basis of the volume of sales they achieve or other similar criteria
- ▶ salary sacrifice amounts that would qualify as QE had they not been sacrificed to superannuation
- ▶ OTE paid to workers who fall under the expanded definition of employee, including payments to independent contractors paid mainly for their labour, and payments to entertainers, musicians, sports persons and others.



**Example: payment for labour under a contract**

Ren is an IT consultant who has signed a 12-month contract with Company A to perform work upgrading their IT systems over that period.

The contract specifies that Ren is required to work an average of 30 hours per week. It also specifies Ren is to personally undertake the work required under the contract.

Ren has an ABN and invoices Company A weekly for the hours she works.

As Ren is working under a contract that is wholly or principally for her labour, she is an employee of Company A for super purposes and the weekly invoiced amounts for her labour are included in Ren's qualifying earnings.


Source: example 26 of ATO's Law Companion Ruling 2026/D1

<sup>5</sup> Refer to the [ATO's List of payments that are ordinary time earnings](#) last updated 6 August 2025.

<sup>6</sup> As defined in an award or agreement, or if the ordinary hours of work are not stated in an award or agreement or not separated from other hours, the total hours.

Some payments may fall into more than one category of qualifying earnings, such as commissions. Those payments are covered only once to the extent of the overlap in categories.

The definition of QE specifically **excludes** payment of an amount that represents the reversal of all or part of a sacrificed contribution.

 **Note:** A practical difference between the way SG is calculated relates to overtime. Overtime is not a part of OTE, but if an employer has a shortfall under the current rules, SG applies to any overtime paid. Under payday super however, overtime is not qualifying earnings, and no SG will become payable on any overtime paid.

The below table summarises the common types of payments and highlights any differences.


Payment	Salary and wages <sup>7</sup>	OTE	QE (from 1 July 2026)
<b>Hours and loading</b>			
Ordinary hours of work	Yes	Yes	Yes
Casual loading	Yes	Yes	Yes
Shift penalties (including public holiday penalties)	Yes	Yes	Yes
Overtime payments	Yes	No	No
<b>Leave types</b>			
Annual leave	Yes	Yes	Yes
RDOs – time taken and paid at ordinary rates	Yes	Yes	Yes
Sick, personal and carer’s leave	Yes	Yes	Yes
<b>Salary sacrifice</b>			
Salary sacrificed to superannuation – amount that would otherwise be OTE if paid to the employee	Yes	Yes	Yes
Salary sacrificed to superannuation – amount that would not otherwise be OTE if paid to the employee (such as paid parental leave or overtime)	Yes	No	No
<b>Commission</b>			
Commission payments	Yes	Yes	Yes
Commission solely for work performed entirely outside ordinary hours	Yes	No	Yes

<sup>7</sup> An employee’s ‘OTE’ and their ‘salary or wages’ are defined terms and are not interchangeable and will not always be the same amount. OTE is a subset of ‘salary and wages’. An amount can be part of an employee’s OTE only if it is salary or wages. However, payments specifically excluded from OTE are not necessarily excluded from being salary or wages. Prior to the Payday Super reforms, ‘salary or wages’ is relevant in calculating the employer’s individual SG shortfall for an employee for the quarter, where the employer has not provided the required minimum level of superannuation support.

### Ceiling on SG contributions payable by an employer


Under the new payday super rules, the cap on the total earnings an employer uses to calculate SG for an employee — called the MCB (maximum contributions base) — will be calculated for the whole year, instead of every quarter. The MCB will be calculated by taking the annual superannuation concessional contributions cap and dividing it by the SG rate (currently 12%), then rounding down to the nearest \$10.

From 1 July 2026, the concessional contributions cap rises to \$32,500. Using the formula above, the MCB becomes \$270,830.

 **Note:** If you are paying superannuation above the minimum obligation amount (i.e. 15% in lieu of 12%), this does not change the MCB for super or tax law purposes — your MCB will still be \$270,830 for the 2026–27 year. Under super and tax law, you do not have an obligation to contribute over this amount. However, you may be required to contribute above the MCB under the relevant award or employment contract.

What this means in practice:


- ▶ **Only use earnings up to the MCB:** When you calculate SG on a payment of qualifying earnings, you only count the portion of those earnings that keeps the employee's total for the year at or below the MCB. Any amount that would push the employee's year to date earnings above the MCB is ignored for SG purposes.
- ▶ **No SG once the MCB is exceeded:** If an earlier payment in the financial year already pushed an employee over the MCB, you treat any further qualifying earnings for the rest of that year as \$0 for SG calculation — you don't pay SG on them.


 **Example:** An employer pays their Chief Executive Officer (CEO) an annual salary of \$1.2 million (\$100,000 monthly) for the income year 1 July 2026 to 30 June 2027. The concessional contributions cap for this period is \$32,500.

The employer is required to contribute the following amounts to the CEO's super fund:

- ▶ \$12,000 for the July 2026 QE day
- ▶ \$12,000 for the August 2026 QE day
- ▶ \$8,500 for the September 2026 QE day
- ▶ Nil for the remaining QE days in the income year.

For this employee, the employee's super contributions for the entire year (\$32,500) will be paid by the September 2026 QE day, resulting in a significant change to the business' cashflow.

 **Warning:** As the above example demonstrates, the change from a quarterly to annual MCB will impact high-income earners and those with variable pay (i.e. bonuses/commissions) and may affect the distributions between cash and super through the year.

 **Note:** Some employment contracts or awards may require super to be paid on the total compensation payable under the contract, i.e. over and above the MCB. While this will not change an employer's minimum obligations under the super or tax law, it may require super to be payable on a broader earning base under contract or employment law. Therefore, it is always imperative to check the applicable awards and employment contract, in addition to understanding the earning base for tax and super law purposes

**Further note:** Once super contributions are received by a super fund, they generally cannot be refunded due to the fund's obligations to hold and apply those amounts for the member under the superannuation law and the fund's trust deed. Therefore, it is important to monitor an employee's MCB to avoid accidentally paying above what is required by law. From an employee's perspective, any contributions over \$32,500 (the concessional contributions cap) will be treated as assessable income to the employee and taxed at their marginal rates (with a 15% tax offset available for the tax paid by the super fund). The employee can however elect to withdraw up to 85% of the excess contribution. This is a specialist area of law and beyond the scope of this guide.

<sup>8</sup> This is effectively the maximum amount of before-tax money you can put into your super each year (including employer SG, salary sacrifice, and personal deductible contributions) that is eligible for the lower tax rate of 15%.

# A new penalty regime

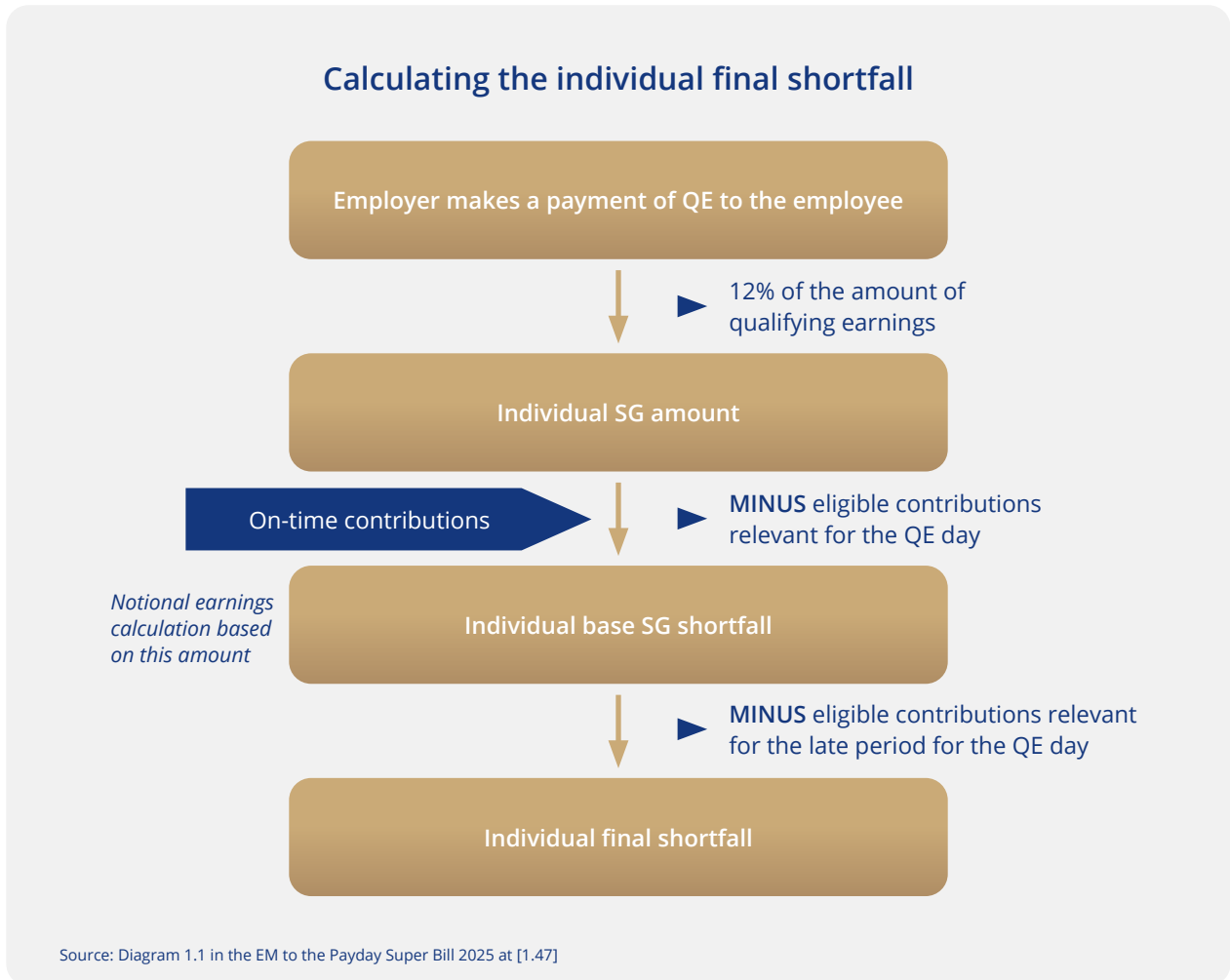
From 1 July 2026, Payday Super brings a faster, more agile penalty regime for late or missing super payments. Under the new rules, the ATO can match your payroll reports with super fund receipts quickly, so if you don't get contributions to the fund within seven business days after payday you may promptly face the SG charge and other penalties. In short, the window to get it right will be much smaller, mistakes must be identified sooner, and the financial and compliance consequences for employers who get it wrong will follow more quickly.

## The SG shortfall

Employers will have an SG shortfall for an employee if they fail to make sufficient SG contributions on the employee's qualifying earnings within seven business days of payday.

The SG shortfall is comprised of:

- ▶ Final SG shortfalls
- ▶ Individual notional earnings component
- ▶ Administrative uplift
- ▶ Employer's choice loadings.



## Final SG shortfalls

The final SG shortfall effectively consists of any outstanding amounts of SG. That is the amount of compulsory SG (12% of QE), less eligible payments — whether made on time or in the late period.

### Eligible contributions to reduce SG shortfalls

In simple terms, an eligible contribution is a payment that meets all of the following:

- ▶ **Goes to the right place:** you pay it to a complying super fund or a retirement savings account (RSA) for the employee's benefit.
- ▶ **Can be put in the employee's account:** the fund or RSA has the information it needs to allocate the contribution to that specific employee.
- ▶ **Covers a deceased employee:** if the employee has died, a contribution to their legal personal representative counts.
- ▶ **Includes defined benefit payments:** a payment that is notionally made to a defined benefit scheme under a valid benefit certificate also counts.

 **Note:** Contributions made as part of a salary-sacrifice arrangement do not count as eligible contributions for reducing an SG shortfall


### On-time vs late contributions: 'seven-day' requirement

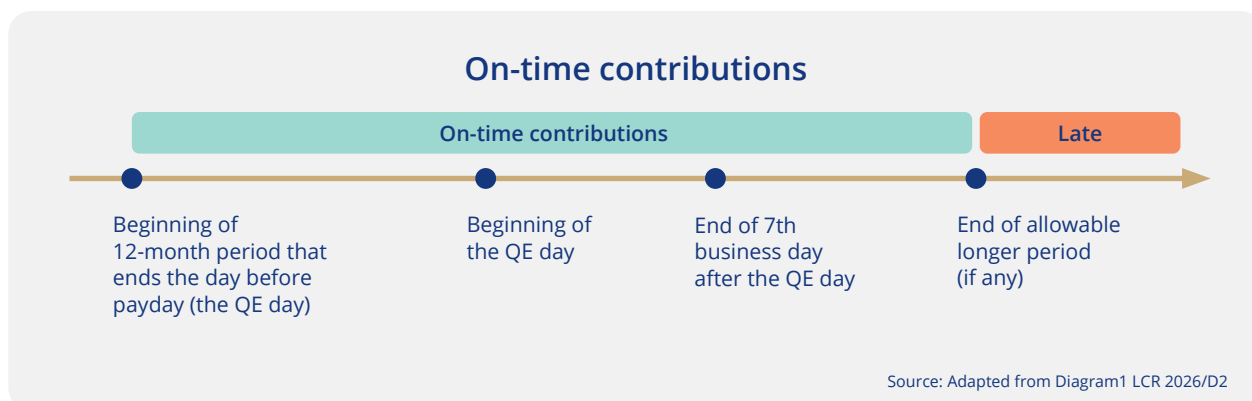
Under Payday Super, you can avoid an individual base SG shortfall by making eligible contributions that arrive at the employee's fund within the seven-business-day period. An on time contribution is the portion of an eligible payment that the fund actually receives for the employee within the prescribed on time window — generally the seven business days after payday. On time contributions are applied to the relevant QE day in the order received by a super fund, and a contribution will only count as on time for a QE day if it has not already been used as an on time or late contribution for an earlier QE day. Crucially, on time contributions can reduce an individual base SG shortfall to nil but cannot reduce the shortfall below zero.

If a contribution arrives after the on time window but within the late period, it is treated it as a late contribution. Late contributions are likewise applied to the QE day in the order received and cannot be used more than once for earlier QE days. A late contribution reduces the individual final SG shortfall for that QE day, but it also cannot reduce the final shortfall below zero.

 **Note:** The late period is the period starting the day after the on-time period ends and finishes the day before the Commissioner makes an SG assessment.

The practical difference between an on time and a late contribution is simply when the super fund receives the money. On-time payments are received within the on-time period and reduce the base shortfall (potentially to nil); late payments are received later and reduce the final shortfall. To minimise your compliance risk and potential liability, aim to make eligible contributions so they are received by the fund within the seven business days after payday — that is the period that will eliminate the employer's base SG shortfall for the QE day.

 **Note:** A contribution will be on-time even if it is paid before the employee's payday, as long as it is not before the 12-month period ending on the day before payday.



### Allowable longer periods

Under the new rules, there is an allowable longer period for contributions to be made in four specific situations.

1. **New worker engagement:** 20 business days after first payday
2. **Existing employee who has changed super funds:** 20 business days after next payday
3. **Out-of-cycle payment:** Seven business days after the next regular payday
4. **Exceptional circumstances determination:** The later of:
  - 20 business days after payday
  - 20 business days after the day that the determination is made.

## Individual notional earnings component

The purpose of the SG charge is to incentivise employers to make the SG contributions at the same time as they pay the QE to their employees.

The individual notional earnings component is imposed to compensate employees for earnings forgone as a result of the employer's delay in paying the minimum SG contribution.


Under the new SG rules, the notional earnings component replaces the current nominal interest calculation. It starts to accrue from the first day an employer has an individual base SG shortfall for a QE day and compounds daily during the late period for each day the employer still has an individual final SG shortfall.

In plain terms: the longer a late contribution remains outstanding, the more the notional earnings grow. It's calculated using the ATO's General Interest Charge (GIC) rate applied daily to the outstanding shortfall, plus any previously accrued notional earnings.

The notional earnings stop accruing on the earlier of:

- ▶ the day a late contribution fully clears the employee's final SG shortfall for that QE day, or
- ▶ the day before the ATO makes an assessment for that QE day.

If a late contribution does not fully eliminate the final shortfall, notional earnings continue to accrue on the remaining shortfall.

 **Note:** Because employers may not know exactly when a fund receives and allocates a late payment, they might not be aware when the notional earnings stop. If you file a voluntary disclosure that reports you paid the late contribution but does not show when the fund received it, the contribution is treated, for notional earnings purposes only, as received by the fund 7 business days after the day you paid it.

## Administrative uplift amount

Alongside the notional earnings, employers will may be liable for an administrative uplift equal to 60% of the total of the employer's individual final SG shortfalls plus the individual notional earnings for the QE day. This replaces the old flat \$20 per employee administration fee and covers the ATO's compliance and administration costs.

You can reduce the uplift in two ways:

- ▶ **Voluntary disclosure:** lodging an approved voluntary disclosure with the ATO for the QE day, before the ATO issues an assessment, can reduce the uplift. The earlier you lodge, the bigger the reduction:
  - Within 30 days of the QE day: reduce by 40% (i.e. to 20%)
  - 31–60 days: reduce by 35% (i.e. to 25%)
  - 61–120 days: reduce by 30% (i.e. to 30%)
  - More than 120 days: reduce by 15% (i.e. to 45%)
- ▶ **Clean compliance history:** if the ATO has not made a Commissioner-initiated assessment or estimate against you in the previous 24 months (note: this 24-month lookback cannot start before 1 July 2026), you get a further 20% reduction.

These reductions stack, so the final uplift can range from 0% up to 60% depending on timing and your recent compliance history. For example, lodging an approved voluntary disclosure within 30 days plus having no relevant ATO assessments in the prior 24 months reduces the uplift by 60% — bringing it to 0%. The final outcomes will be as follows:

Lodgment date of voluntary disclosure statement	No Commissioner-initiated assessments in past 24 months	Commissioner-initiated assessment in the 24 months
Before the end of 30 days starting on the QE day	0%	20%
31 days to 60 days starting on the QE day	5%	25%
61 days to 120 days starting on the QE day	10%	30%
More than 120 days starting on the QE day	25%	45%
Not lodged before assessment	40%	60%

A Commissioner-initiated assessment is an original SG charge assessment the ATO makes on its own initiative (not one based on a voluntary disclosure). Only original assessments (not amended ones) count for the lookback test. The ATO can also make an estimate of your SG charge liability where it lacks reliable information; such estimates also count for the 24-month lookback.

**Example:** Employer Co paid QE on 19 October 2028 but the employer’s contributions did not reach the funds within the seven business day on time window; the funds received them on 8 November 2028 (inside the late period). Although the late contributions eventually cleared the final SG shortfalls for the employees, notional earnings accrued from the first day of the late period until the day the shortfalls were cleared. Employer Co lodged an approved voluntary disclosure on 8 November (within 30 days), and had no Commissioner initiated assessments or estimates in the prior 24 months, so the administrative uplift was reduced to 0% and no uplift was payable.<sup>9</sup>



## Choice loading

Most employers must offer new employees a choice of super fund and provide the standard choice form during onboarding. If a new employee doesn’t choose a fund, you must request their stapled super fund from the ATO; if they don’t have one, you pay into your default fund.

If you make contributions that don’t comply with these choice requirements, the choice loading applies. This is an extra charge equal to 25% of the eligible contributions for the QE day where you failed to meet the choice rules (and it also applies to certain defined benefit amounts). The choice loading cap is \$1,200 per notice period (up from the current \$500). A notice period can cover multiple QE days and runs from the later of 1 July 2026, the employee’s start date, or the day after a previous notice period ended, until the Commissioner ends the period in writing.

Choice loading is reduced if you relied on stapled fund information provided by the Commissioner but the stapled fund refused the contribution and you then paid another fund for the employee’s benefit.

<sup>9</sup> Adapted from Example 11 of the ATO’s Law Companion Ruling 2026/D3.

## Assessment of SG shortfall and charge

The ATO can assess your SG shortfall and the SG charge in two ways: either from information you provide in an approved voluntary disclosure statement, or on the ATO's own initiative using data it holds (for example, Single Touch Payroll (STP), super fund reports or employee notifications). There is no time limit on when the Commissioner can make an initial SG charge assessment for a particular QE day.

If you lodge a valid voluntary disclosure statement for a QE day, that does not automatically create an assessment – but the Commissioner can use the information in your disclosure to make an assessment. The ATO may also delay assessment to check or reconcile your disclosure against other information it has. Even when the ATO checks other sources, the assessment can still be treated as one based on your voluntary disclosure. If the ATO later discovers that information in your valid disclosure was incorrect, it may amend the assessment, but the original assessment remains one that was based on a voluntary disclosure. This is important for the administrative uplift discussed above.

If you do not lodge a voluntary disclosure, or if the statement you lodge is not in the approved form, the Commissioner can make an assessment on their own initiative using available data. This typically happens when the ATO's information suggests you owe an SG charge.

 **Note:** Under the new SG framework, on-time SG contributions, late SG contributions, and SG charges will be deductible for tax purposes.

## Penalties

When the ATO assesses that you owe an SG shortfall and the related SG charge for a specific QE day, the SG charge becomes payable on the day the Commissioner makes that assessment. The Commissioner can make this assessment either from a voluntary disclosure you lodge or on their own initiative using data they hold.

If you don't pay the SG charge within **28 days** of it becoming payable, the ATO may issue a formal notice requiring you to pay. The notice will set a payment period that starts on the day the notice specifies (which will be on or after the 28-day trigger), and ends 28 days later. The notice will also warn that an administrative penalty will apply if you fail to pay within that period.

### General Interest Charge

The ATO will charge the GIC on any unpaid SG charge from the date it becomes due until it is paid.

Unlike the current rules, the GIC applies to the whole SG charge amount, not just the individual shortfalls.

GIC continues to accrue even after the ATO issues a notice to pay and becomes part of the debt you must settle, although the GIC amount may not be shown on the notice itself.

### Standard late payment penalty

If you still haven't paid the SG charge and any GIC by the end of the 28-day notice period, the ATO will impose a late payment penalty equal to 25% of the unpaid amount.


The ATO must give you written notice of that penalty. The penalty notice will set a due date for that penalty at least 14 days after the notice is given. GIC does not apply to the late payment penalty itself.

### Higher penalty for repeat late payers

If you have been charged a late payment penalty within the previous 24 months, the late payment penalty for a new breach doubles to 50% of the unpaid amount.

The law prevents the Commissioner from remitting (reducing or cancelling) the 25% or 50% late payment penalty once it is assessed.

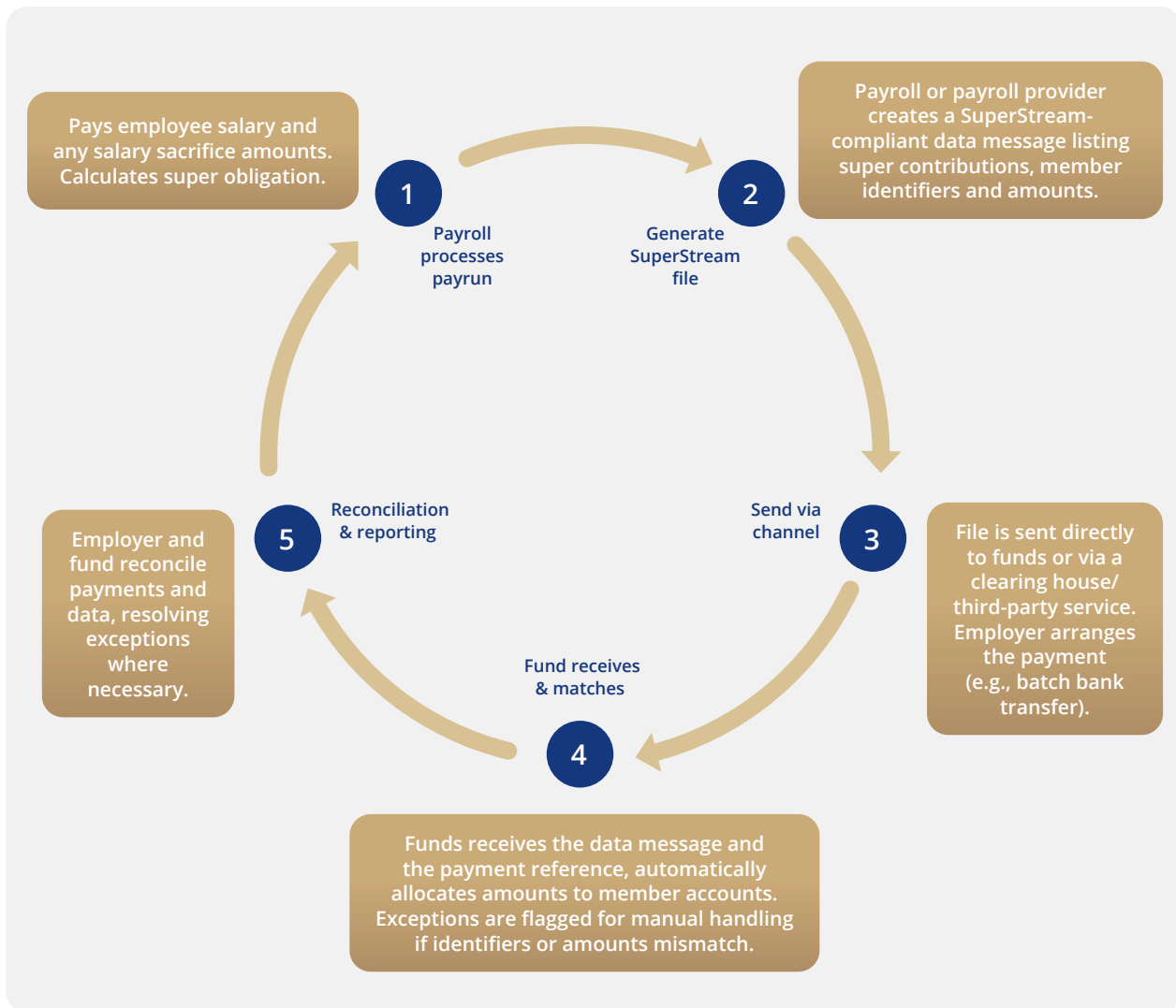
In short: once the ATO assesses an SG charge, unpaid amounts quickly start to attract interest and, if left unpaid after the formal notice period, significant penalty percentages apply — higher again for repeat offenders. Staying within the seven-business-day on-time window under Payday Super is the best way to avoid these charges.

 **Note:** While SG contributions and SG charge will be deductible under the Payday Super rules, any GIC related to the SG charge and any late payment penalty will not be deductible.

# Preparing for Payday Super

## Payroll systems and processes/reporting under Payday Super

A typical payroll process is outlined below:



Modern employment awards typically mandate that employees are paid weekly or fortnightly, though some allow for monthly pay if agreed upon. If an award does not specify, employees must be paid at least monthly. Pay must be made via electronic funds transfer (EFT), cheque, or cash.

The most common pay cycles are:

- ▶ Weekly – Common in industries with high casual staff or shift workers (e.g., hospitality, construction).
- ▶ Fortnightly – The most popular pay cycle in Australia, acting as a middle ground for administration and budgeting.
- ▶ Monthly – Common for corporate or salaried positions; reduces administration but requires more financial management by employees.

Regardless of the pay cycle, employers must provide pay slips within one working day of payment.

## Single Touch Payroll

When the salary and wages are processed through the payroll software, amounts are reported to the ATO via Single Touch Payroll (STP).

STP is a government initiative to streamline employers' reporting to government agencies. Instead of separate end-of-year or periodic reports, STP sends employees' payroll information each time employees are paid through STP enabled payroll software or service.

Reported payroll information includes:

- ▶ salaries and wages
- ▶ PAYG withholding
- ▶ superannuation liability information.

## SuperStream

SuperStream is Australia's electronic data and payments framework for the superannuation industry. It was introduced to improve efficiency, reduce administrative burden and lower processing costs by standardising how employers, super funds and clearing houses transmit contributions and associated data.

Using SuperStream is mandatory for employers where they have at least one employee and make super contributions. The ATO monitors compliance and can take administrative action for persistent non-compliance.

It is imperative that you ensure that your payroll system is SuperStream compliant. [The SuperStream Product register](#) lists commercially available software products that support employers to meet their SuperStream requirements.

Key changes to SuperStream will commence on 1 July 2026 to support Payday Super requirements, including:

- ▶ a new payments platform which will enable faster, same-day processing
- ▶ improved error messaging, including a Member Verification Request (MVR) service, to allow an employee's super fund details to be confirmed prior to contributions being made.

## Paying superannuation for employees

As a general rule, a super contribution is considered made when the funds are received by the super fund.

There are several options for paying employee SG contributions:

- ▶ BPAY/EFT to the super fund's bank details: two days for a payment to process
- ▶ Direct debit (PayID and Payto): two days for a payment to process
- ▶ Clearing house — clearing houses consolidate payments to multiple funds and simplify reporting: payment processing times vary
- ▶ Payroll software — some payroll systems integrate with funds/clearing houses and can authorise transfers and generate SG statements: payment processing times vary.

## Using clearing houses

Clearing houses can simplify Payday Super by handling multiple fund payments in a single transaction, but you remain responsible for meeting the seven-business day deadline after payday. A practical risk is that, once you hand funds to a clearing house, you may not be able to see exactly when each payment reaches individual super funds. You should confirm the clearing house's cut off times, obtain reliable receipts or reporting that show fund receipt dates, and build a small timing buffer into your processes (e.g. earlier submission or approved payment authorisation) to ensure contributions are received within the on time window. If a payment is rejected or delayed by the clearing house or a fund, follow up immediately and re send the contribution as soon as reasonably practicable to reduce penalty risk.

As part of the Payday Super reform, the ATO's Small Business Superannuation Clearing House (SBSCH) will close on 1 July 2026. New users have been unable to register to use the service since 1 October 2025.

If you currently use the SBSCH, you must move to an alternative way to make SuperStream-compliant contributions so they still meet the Payday Super timeframes.

When considering an alternative provider to the SBSCH:

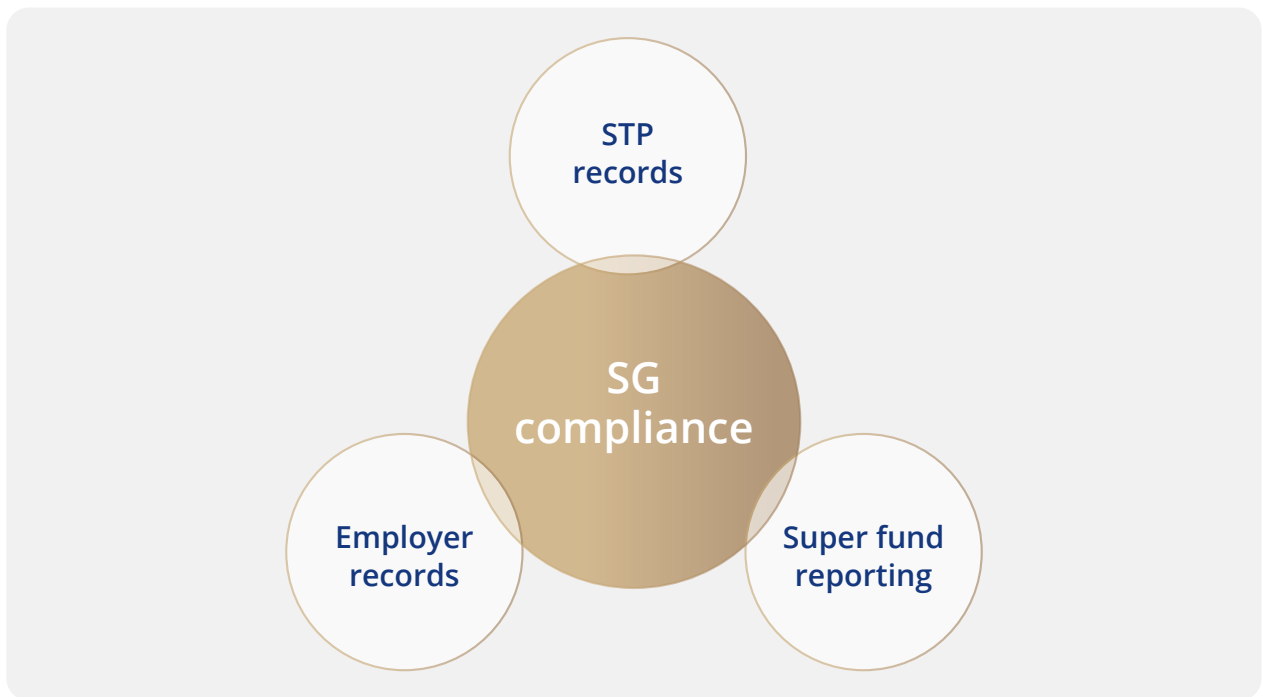
- ▶ Employers should check existing payroll software as it may already have super payment functions.
- ▶ Check other payroll software or providers – see the [SuperStream Product Register](#).
- ▶ Find a commercial clearing house or super fund that provides payment options. This might include the employer’s default super fund.

**Warning:** Make sure you download all historical records from the SBSCH prior to 30 June 2026, as you will not be able to log in to the SBSCH to submit instructions or view records after 11:59 pm AEST on 30 June 2026.



## Reconciliation and reporting

The Payday Super changes will increase the visibility of SG contributions for the ATO to match employer STP data and super fund reporting.<sup>10</sup>



The ATO currently uses STP data to assess an employer’s super obligations. An employer’s STP report is due on or before the day employees are paid. From 1 July 2026, employers must report year-to-date amounts of QE, which are used to calculate the minimum SG amounts that must be paid for the benefit of the employees.

The day employees are paid, as reported in STP, will be used to determine when super contributions are due. The data received from super funds will be used to determine if employers have paid the minimum SG contributions for employees, and whether they were received by the relevant due date.

The ATO will use the YTD QE amount reported in STP reports to determine the QE amount that affects the individual SG amount owing for a specific payday. It will do this by subtracting the previous period’s YTD qualifying earnings from the current period’s YTD qualifying earnings.

<sup>10</sup> ATO, [How we match data for super guarantee](#), last updated 4 February 2026.

## Onboarding new employees under the new rules

When onboarding new employees under the new rules, there are several important things to remember:

- ▶ You must offer new employees the choice of fund or face choice loading equal to 25% of the eligible contributions for the QE day where you failed to meet the choice rules
- ▶ You can request an employee's stapled super fund<sup>11</sup> details via ATO online services after you have established an employment relationship or link with the employee. This is done by submitting a TFN declaration or after the first STP pay event. This can be done prior to, at the time, or after the time the employee is given a standard choice form.
- ▶ You are allowed a longer period of 20 business days from the first QE day to make a super contribution for a new employee, in lieu of the usual seven days. While extra time is allowed, this still represents a significant decrease in turnaround time when compared to the rules pre-1 July 2026.

Payday Super shifts many of the super-related risks and timing pressures into the immediate onboarding window. Employers must treat super fund details, TFN declarations, salary-sacrifice authorisations and choice-of-fund information as critical, time-sensitive onboarding tasks rather than optional or low-priority items. Employers must collect and validate data earlier, to ensure any errors or mismatches are identified and rectified as soon as possible. Delays in obtaining fund details could result in missed payment deadlines and exposure to SG charge liabilities.

From 1 July 2026 onwards, employers will need to ensure:

- ▶ super fund nomination forms (standard choice form) are completed promptly
- ▶ stapled super requests are made without delay
- ▶ payroll teams are aligned with onboarding processes.

### Onboarding checklist

#### 1. Review onboarding process:

- Update welcome packs, intranet pages and HR scripts to reflect Payday Super requirements.
- Provide short checklists for managers and new starters outlining the documents and forms needed before the first payday.
- Define and communicate internal cut-off times for new hire paperwork (e.g. payroll needs completed starter details X days before first payday).

#### 2. Onboard employee

- Provide employee with TFN declaration;
- Offer choice of fund by providing the standard choice form (paper or electronic), record the employee's choice and keep a dated copy;
- Request the stapled fund from the ATO (via ATO online services) if the employee does not nominate a fund. Document and keep records. Use default fund if employee does not have a stapled fund;
- Set up payroll to pay SG on payday – Configure payroll systems to calculate SG on qualifying earnings (QE) and to trigger payments on each payday. Ensure the SG calculation uses current rates and note any MCB limits and any salary-sacrifice exclusions.

#### 3. Pay super

- Make contributions so the fund receives them within the longer allowable period of 20 business days for new employee. Consider voluntary disclosure if you discover an error.
- Check for rejected or unallocated contributions promptly
  - Monitor fund receipts and reports (and STP confirmations). Follow up immediately on any rejected or unallocated contributions.
  - Fix and re-send contributions as soon as reasonably practicable; quick remediation helps keep you in the ATO's low-risk zone.

<sup>11</sup> A stapled super fund is an existing super account linked, or 'stapled', to an individual employee so it follows them as they change jobs.

## Contractor payments

If a contractor is considered an employee for SG purposes, you must pay super for them under payday super. The seven-business-day payment requirement applies in the same way as it does for any common-law employee, even if the contractor's payments are irregular.

**Tip:** Review your contractor onboarding process to identify whether contractors meet the SG definition of an employee and ensure you collect the necessary superannuation details upfront. Also assess how and when Accounts Payable shares contractor payment information with Payroll to ensure super can be paid within the seven-day timeframe.



# Transitional rules – what employers need to know



## Old rules still apply for earlier quarters

The new Payday Super rules start on 1 July 2026 and apply to any QE day on or after that date. That means payments for work done before, on or after 1 July 2026 can fall under the new rules if the QE day is on or after 1 July 2026. The old rules still apply for earlier quarters.

- ▶ **Liabilities from quarters ending before 1 July 2026 stay under the old law.** If you have SG shortfalls or related liabilities for quarters that ended before 1 July 2026, you must deal with those under the old rules, including lodging SG statements and paying any SG charge amounts for those quarters, even if those lodgments or payments happen after 1 July 2026.
- ▶ **Related liabilities (interest, additional tax) also follow the old law.** For example, GIC and any additional tax that applies to unpaid SG charge for those earlier quarters will continue to be calculated and applied under the old rules, even if the liability arises after 1 July 2026.

## Late payment offset

The late payment offset under the old rules only applies to late contributions made before 1 July 2026. It will not apply to:

- ▶ contributions for the quarter ending 30 June 2026 if those contributions are made after 28 July 2026, or
- ▶ any other late contributions for earlier quarters that you make after 1 July 2026.

This exception avoids confusion about which QE day a post-1 July contribution should be applied to.

## Reversals of salary sacrifice contributions

If an employee's salary sacrifice contribution made before 1 July 2026 is reversed on or after 1 July 2026 and a payment flows to the employee, that reversal is not treated as QE under the new rules. This prevents the same amount being counted twice under the old and new systems.

### Using pre-1 July 2026 contributions under the new rules

If you made excess contributions under the old law (before 1 July 2026), those contributions can count as eligible contributions under the new rules for a future QE day, provided the contribution was made within 12 months before that QE day. The 12-month window may start before 1 July 2026.

The rules prevent double counting. Any part of a contribution already applied under the old law (for example, to reduce the charge percentage or as a late payment offset) cannot be used again under the new law; only the remaining amount can be treated as an eligible contribution.

### Overlap period: contributions between 1 July and 28 July 2026

There is a short overlap between the old quarterly deadlines and the new seven business day deadlines. To remove uncertainty, any contribution made between 1 July 2026 and 28 July 2026 that could count under both regimes will be applied first under the old law. Any remainder will then be applied under the new Payday Super rules.

**Practical effect:** if you make a contribution in that window, part of it may reduce an earlier quarter's shortfall first, and only the leftover amount will apply to current QE days under the new rules.



For example:

- ▶ If you wait until 28 July to pay the SG for the April–June 2026 quarter, the transitional rules may cause you to have a SG shortfall if you have a weekly payday i.e., if your payday falls on 1 July 2026, and you pay your first SG payment under Payday super by the due date of 8 July 2026, this amount will automatically be allocated to the outstanding amount from the previous quarter, and not the intended amount from the 1 July 2026 payday. This could leave an SG shortfall come 8 July 2026, which could quickly compound if left unaddressed. In order to avoid this and to avoid confusion, it is recommended that you pay any SG owed for the April–June 2026 quarter, prior to the first payday on or after 1 July 2026.
- ▶ If you made an excess contribution before 1 July 2026, it can be automatically applied to later QE shortfalls after 1 July 2026, unless you elect to use it as a late payment offset (LPO) for an earlier quarter (if that is still possible).

## Commissioner's first year compliance approach

The Commissioner has issued a practical compliance guideline<sup>12</sup> explaining how the ATO will prioritise and approach compliance with Payday Super during its first year (from 1 July 2026 to 30 June 2027). It tells employers what behaviour the ATO will focus on and what practical steps the ATO will take to identify and address non-compliance.

The ATO will use a risk-based approach — focusing resources where unpaid or late super looks most likely or most serious — while encouraging early engagement and remediation for genuine or technical errors.

Risk zones, and what they mean for you:

**Low risk:** You tried to make on-time contributions, any problems (e.g. rejected payments or successor fund transfers) were fixed promptly, and final shortfalls are nil. The ATO will not prioritise these employers for review.

**Medium risk:** You did not meet the low-risk criteria but cleared final shortfalls by the end of the relevant quarterly remediation window (28 days after quarter end). These employers may be reviewed but will have lower priority than high-risk cases.

**High risk:** You still have final SG shortfalls more than 28 days after the end of the quarter, or you show continued, serious or unremedied failures (for example, wrong QE calculations, repeated rejections not fixed, or stopping payments). The ATO will prioritise compliance action here.

<sup>12</sup> PCG 2026/1: Payday Super - first year ATO compliance approach.

In summary, the ATO have indicated that it will be less likely to allocate compliance resources to an employer who is considered 'low risk'.

 **Note that:**

- ▶ *The ATO will actively match STP, super fund reporting and other data to spot mismatches quickly.*
- ▶ *For lower risk situations the ATO is likely to use engagement and education first; for higher risk or repeat matters it may escalate to audits, assessments and penalties.*
- ▶ *Voluntary disclosures (when properly lodged) can improve outcomes and are encouraged.*

**Key practical points for employers:**

- ▶ Align payment processes with Payday Super (make eligible contributions so funds receive them within seven business days after payday) to avoid moving into higher risk zones.
- ▶ If a contribution is rejected or delayed, fix it as soon as reasonably practicable. Quick remediation tends to keep you in a lower risk zone.
- ▶ Continuing to pay quarterly without moving to more frequent payments (or not changing payroll processes) will generally put you at least in the medium risk zone for the first year.
- ▶ Repeated or deliberate non payment, cashflow stoppages or persistent errors will attract faster enforcement.

In summary, prioritise getting your payroll systems, timing and reconciliation right before 1 July 2026. If issues occur, correct them promptly and consider voluntary disclosure if you discover errors. Doing so reduces the likelihood of costly enforcement action.

# Are you ready?

## Checklist

### Operational readiness

- Confirm your payday schedule:** Document actual paydays (weekly, fortnightly, monthly) for all employee groups. Payday Super deadlines tie to the payday, not the quarter.
- Map payroll process end to end:** Identify who calculates pay/SG, who authorises payments, who sends them (in house, payroll provider, clearing house) and who reconciles receipts.
- Run test payrolls:** Do at least one full test cycle that includes SG calculation, payment file creation, payment initiation and fund allocation checks. Fix issues before 1 July 2026.
- Set internal cut offs:** Put an internal payment submission deadline earlier than your provider's cut off so payments have time to reach funds within seven business days.
- Check your employees' super fund details** are up to date. If you're getting error messages about rejected contributions, update employee records.
- Ensure your ABN is correct** in SuperStream and Single Touch Payroll.

### Systems, software and providers

- Confirm payroll software capabilities:** Ensure software supports Payday Super timing, correctly calculates SG (including MCB, exclusions, salary sacrifice, caps) and produces STP reporting.
- Implement upgrades if necessary:** Budget for and implement any required software updates or add ons well in advance.
- Check clearing house behaviour:** If you use a clearing house, confirm their processing times, submission cut offs, reconciliation reporting and when they forward funds to each super fund. (If you're using SBSCH, look for an alternative and download historic SBSCH data before the 30 June 2026 closure.)
- Get written confirmation of receipt reporting:** Ensure your provider can give fund level receipt dates or allocation confirmations so you can evidence on time receipt.
- Confirm external provider responsibilities:** Clarify roles and responsibilities with payroll providers, accountants and third party payment services in writing, including who follows up on rejections.

### Cashflow and payment mechanics

- Stress test cashflow:** Model the cashflow impact of making contributions on each payday rather than quarterly. Ensure you have funds available for payroll plus SG on each payday.
- Authorisation and payment method:** Confirm payment methods (EFT, bulk payment, clearing house) and authoriser sign offs; consider automated or delegated authorisations to meet timing.
- Build a timing buffer:** Schedule payments earlier than the seven business day limit where possible to allow for rejections or processing delays.

### Payroll calculations and classifications

- Review QE rules:** Ensure pay items (commissions, allowances, leave, bonuses) are correctly classified as QE or non QE.
- Apply MCB and caps correctly:** Ensure systems enforce annual MCB rules and the concessional cap calculations (and exclude salary sacrifice contributions where required).
- Check pay rate changes and backpay:** Have rules for how to treat retroactive pay or final pay outs so SG is applied to the correct QE day.
- Document salary sacrifice arrangements:** Ensure these are correctly excluded from eligible contributions where required.

### Recordkeeping and reconciliation

- ✓ **Reconciliation process:** Establish how often you will reconcile STP reports, payroll files, payment confirmations and fund receipts (recommend: weekly during transition).
- ✓ **Monitor fund receipts:** Track fund acceptance and allocation notifications. Follow up immediately on rejected or unallocated payments.
- ✓ **Retain records:** Keep choice forms, stapled fund responses, payment records, reconciliation reports and voluntary disclosure documentation for the required retention period, i.e. five years from onboarding the employee
- ✓ **Log follow ups and outcomes:** Maintain an audit trail of rejections, corrections and communications with funds/clearing houses.

### Choice of fund and stapled funds

- ✓ **Provide standard choice form at onboarding:** Have electronic and/or paper versions ready and store completed forms.
- ✓ **Request stapled fund:** Automate requesting stapled fund details from the ATO. Record ATO responses.
- ✓ **Use default fund only when required:** If no stapled fund and employee makes no choice, pay to your approved default fund and record the decision.

### People and training

- ✓ **Train payroll, HR and finance staff:** Ensure relevant staff understand the seven business day rule, eligible contributions, MCB and steps for handling rejections.
- ✓ **Assign clear responsibilities:** Appoint who monitors fund receipts, who follows up rejections and who makes voluntary disclosures if needed.
- ✓ **Prepare an escalation path:** Define who to notify (CEO/owner, CFO, external adviser) when shortfalls or repeated rejections occur.

### Testing, monitoring and early warning

- ✓ **Implement early monitoring:** For the first months, run daily/weekly checks on fund receipts and STP matches to spot issues early.
- ✓ **Use reports and alerts:** Configure alerts for rejected contributions, unallocated payments, or STP/fund mismatches.
- ✓ **Pilot with a subset of staff:** Consider piloting Payday Super payments for one team or payroll run before full rollout.

### Remediation and compliance options

- ✓ **Fix errors promptly:** If a contribution is rejected or late, correct and resend as soon as reasonably practicable. Quick remediation reduces ATO risk rating.
- ✓ **Voluntary disclosure readiness:** Have an approved voluntary disclosure process and form if you discover missed payments. Early, valid disclosures can reduce administrative uplift.
- ✓ **Know the late period rules:** Understand how late contributions reduce final shortfalls but do not eliminate notional earnings or administrative uplift.

### Policies and documentation

- ✓ **Update payroll and onboarding policies:** Include Payday Super timing, choice of fund process and stapled fund steps in written policies.
- ✓ **Document supplier contracts:** Update or obtain service level agreements with payroll providers and clearing houses covering payday timings and reporting.
- ✓ **Prepare a compliance pack:** Create a folder with templates for choice forms, stapled fund requests, evidence of payments and voluntary disclosure templates.

### Engage advisors and funds

- ✓ **Talk to your accountant/payroll provider:** Confirm they understand Payday Super and will support you with system changes and reconciliations.
- ✓ **Communicate with your default fund(s):** Confirm allocation, reporting requirements and how they will notify you of rejections or unallocated payments.
- ✓ **Seek specialist advice if unsure:** For complex arrangements (defined benefits, salary sacrifice reversals, MCB issues), get tax/super advice.

### Contingency planning

- ✓ **Plan for outages and holidays:** Have backup procedures for payroll system failures, bank outages or staff absence that might impact on time payments.
- ✓ **Prepare an incident response:** Template communications for employees if contributions are late and a plan for remediation and voluntary disclosure if required.
- ✓ **Insurance and financial contingency:** Consider short term finance options if unexpected lump sums (e.g. backpay) threaten cashflow.

### Communications and employee engagement

- ✓ **Tell employees what to expect:** Explain how and when you'll pay super, how to check their accounts and who to contact if they think payments are missing.
- ✓ **Encourage employees to check stapled fund status:** Ask new hires to confirm their stapled fund or supply preferred fund details promptly.

### Final preparatory steps (recommended 6–12 weeks before start date)

- ✓ Complete software upgrades and testing
- ✓ Train staff and confirm responsibilities
- ✓ Run a full end to end live test payroll and confirm receipt/allocations
- ✓ Document your processes and keep evidence of testing and provider confirmations.

### Schedule rolling reviews:

- ✓ Reconcile and review the first few pay cycles closely and adjust processes as required.



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