



Australian Government  
Australian Taxation Office

# Payday Super

## ATO communication toolkit

November 2025 - February 2026

EXTERNAL

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# Introduction

**Payday Super is one of the most significant changes to Australia's superannuation system in decades.**

**From 1 July 2026, employers need to pay their employees' super at the same time as salary and wages, rather than quarterly. This change will help ensure super is paid in full, on time, and to the correct fund sooner – seeing many workers better off at retirement.**

For employers and intermediaries, this means updating systems and processes to align with the new requirements. For employees, it delivers greater confidence that their super is being paid as expected.

The communications messaging in this kit applies from 1 November 2025 to 28 February 2026.

This is the 'get ready' phase of ATO communications.

This toolkit will be updated with new messaging from March to June 2026, when we will be asking audiences to take action now.

# Introduction

## What you can do

As a valued partner, we're sharing this kit with you to help us inform and support audiences to get ready for Payday Super. This toolkit has been developed to support consistent, accurate, and accessible communication material and messaging. It includes adaptable content and resources that can be branded and tailored for your organisation and audiences.

By using this pack, you can help drive awareness and support the successful implementation of Payday Super ahead of its commencement.

In this kit you will find a range of pre-approved external communications resources including news article content, visual assets and fact sheets to help you communicate with your audiences.

There is general messaging followed by audience specific messages.

The toolkit consists of:

- Brief headline article
- Longer detailed article
- Social media posts
- Visual assets and images you can use
- Links to ATO Payday Super videos and factsheets.

## Clearances

If you are preparing bespoke or altered content for external audiences, please submit for approval prior to publishing at [PaydaySuper@ato.gov.au](mailto:PaydaySuper@ato.gov.au)

Allow up to 5 business days for approval.

# How to use this toolkit

This toolkit includes suggested content for various communication channels and links to downloadable visual assets.

Visual assets **should not** be altered or modified.

If you require a specific asset, please contact us at [PaydaySuper@ato.gov.au](mailto:PaydaySuper@ato.gov.au).

## Guide

You will find the intended audience at the top of each page:



Look for the  icon for links to download assets

## Web content

A central landing page, [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) is currently available.

The page includes detailed information and will be progressively updated over time with more detail. It is encouraged that communications direct audiences to this page for further information.

### GENERAL

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for the latest updates.

This page also has a comparison of the changes under the current system and new system.

### DIGITAL SERVICE PROVIDERS

Technical build specifications for **digital service providers** only:

- [softwaredevelopers.ato.gov.au/Paydaysuper](http://softwaredevelopers.ato.gov.au/Paydaysuper)
- [softwaredevelopers.ato.gov.au/ContributionV3](http://softwaredevelopers.ato.gov.au/ContributionV3)

# Media approach

For information only.

Access media releases, speeches and resources for journalists through our Media Centre at [ato.gov.au/media-centre](http://ato.gov.au/media-centre)

## **Current releases:**

- [ATO calls on employers to prepare for Payday Super, 11 November 2025](#)

## **Media enquiries:**

- Please forward your enquiries to [MediaUnit@ato.gov.au](mailto:MediaUnit@ato.gov.au)

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# Key messages

# General

For all audiences.

## What is Payday Super?

- From 1 July 2026, Australia's superannuation system is changing.
- Employers must pay their employees' super on payday, at the same time as their salary and wages, rather than quarterly.

## Why is this change happening?

- This once in a generation reform is designed to protect the retirement income of millions of Australians.
- Employees will benefit from more frequent and earlier super contributions that will grow and compound over their working life.
- It helps the ATO enforce the law and more quickly identify employers who are not making contributions. More employers paying on time, means more employee's super will be paid on time.
- Systems will be improved to handle the increased speed and volume and allow for near real-time payments.

## What are the key changes?

- Deadlines for super payments:** Super funds must receive contributions within 7 business days after payday.
- How super is calculated:** Employers will calculate super as 12%\* of qualifying earnings (QE).
  - QE is a new term that includes ordinary time earnings, salary sacrifice contributions, and other amounts paid to extended definition employees (e.g. contractors paid for their labour).

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

- Reporting:** Employers will report both QE and super liability amounts through Single Touch Payroll.
- Late payments and penalties:** Employers who don't pay the right

amount, on time, or to the correct fund, may need to pay the super guarantee charge (SGC). There may also be general interest and penalties for not paying SGC.

- Small Business Superannuation Clearing House (SBSCH):** The SBSCH will close from 1 July 2026.
- System improvements:** include faster payments through the New Payments Platform (a near real-time payment platform), clearer error messages for rejected contributions, and a new member verification request (MVR). This will allow employers to verify an employee's super fund details are valid and contributions can be accepted by the super fund before the contribution is made. This can be used for first time contributions or previous errors.

## What should people do now?

- Employers can start paying super on payday now. Many already do.
- Small businesses using the SBSCH should transition to an alternative service now. Check with your current payroll provider – many already offer a super payment functionality.
- Employees should confirm their employer has the correct super fund details and update them if anything changes.
- Businesses and super funds should start looking at their processes and systems and make changes early to be ready by 1 July 2026.

## What is the ATO's compliance approach for the first year?

- The ATO will focus on employers who don't do the right thing.
- Employers who make the effort to pay super on time and fix up errors quickly will be considered low risk and won't be the focus of compliance actions.
- Late or missing payments will attract updated super guarantee charges, including interest and penalties.

# General

Channel:  
Newsletter/magazine

## Headline

### **Payday Super is coming. Are you ready?**

Australia's super system is changing on 1 July 2026. Employers need to pay super with salary and wages, rather than quarterly, helping Australians grow their retirement savings sooner.

## Article

### **Payday Super is coming. Are you ready?**

Payday Super is one of the most significant changes to Australia's super system in decades.

Right now, employers need to pay super into their employees' fund at least once every three months. But, from 1 July 2026, employers must pay their employee's super at the same time as salary and wages.

This change will strengthen retirement outcomes for millions of Australians by ensuring super is paid more often and on time.

Key changes include:

- Super needs to be received by the employee's super fund within 7 business days after payday.
- Updated software to accommodate new reporting requirements and handle the increased volume and speed of transactions.
- Faster payments and clearer error messages where a fund cannot allocate a payment.
- Updated super guarantee charge (SGC), including interest and penalties, for employers who don't pay on time, and interest and penalties for not paying the SGC.
- The Small Business Super Clearing House will close from 1 July 2026.

For more information and resources to help you get ready, visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

# General

Channel:  
Social media

Facebook

Salary and wages 💰 Super  
Australia's super system is changing on 1 July 2026.  
Are you ready?  
Super will be paid at the same time as salary and wages.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

X

Salary and wages 💰 Super. Employers must pay super on payday from 1 July 2026. Are you ready?  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

LinkedIn

Salary and wages 💰 Super  
From 1 July 2026, employers must pay super on payday.  
Are you ready?  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

# Employers

Specific key messages tailored to Employers.

## 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 penalties for not paying SGC (which are not tax deductible).

### 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.

# Employers

Specific key messages tailored to Employers.

## Key changes for employers continued

### 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](http://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:

- Begin making super payments more frequently (weekly, fortnightly, or monthly instead of quarterly). Speak with your tax professional if they do this for you.
- 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.
- Check your employees' super fund details are up to date. If you're getting error messages about rejected contributions, update your employees' records now.
- Ensure your ABN matches in SuperStream and Single Touch Payroll.
- Review internal governance and assurance processes for super reporting.
- If you use the SBSCH, start looking for alternatives now. Your existing payroll software may already offer this type of functionality.
- Download your historical SBSCH data before 30 June 2026.
- Review your cash flow to understand the impact of paying super more often.

# Employers

**Channel:**  
Newsletter/magazine

Headline

## **Employers, are you ready for Payday Super?**

How often you need to pay super is changing from 1 July 2026. Get ahead of the changes and start paying super on payday now.

Article

## **Employers, are you ready for Payday Super?**

How often you need to pay super is changing.

Right now, you need to pay super into your employees' fund at least once every three months. But, from 1 July 2026, you must pay their employee's super at the same time as salary and wages.

There are steps you can take now so you can get ahead of the changes, and put yourself in the best position to be ready for 1 July. These include:

- Start making your super payments more frequently. You may currently pay your employees their super every quarter. You can switch now to make these payments weekly, fortnightly or monthly.
- Check your employees' super fund details are up to date. An easy way to tell if you need to make updates is if you're receiving error messages about rejected contributions. Keeping accurate records now will save time down the track.
- Review your internal processes around super reporting. Good payroll governance helps your business run smoothly.
- Start looking for alternatives now if you're currently using the ATO's Small Business Super Clearing House, as this will close from 1 July 2026.
- Finally, look at your cash flow to understand how moving to paying super more frequently will affect your business.

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

# Employers

**Channel:**  
Social media

Facebook

Pay weekly, fortnightly, or monthly wages? Get super ready.

From 1 July 2026, employers must pay super contributions at the same time as salary and wages.

Many employers already pay super more often. If you don't, get ready by:

- Start paying more frequent super payments now
- Reviewing your payroll systems
- Understanding the changes
- Staying informed

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

X

Pay weekly, fortnightly, or monthly wages? Get super ready. Employers must pay super on payday from 1 July 2026.

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

LinkedIn

Pay weekly, fortnightly, or monthly wages? Get super ready.

From 1 July 2026, employers must pay super with salary and wages on payday, rather than quarterly.

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

# SBSCH users

## Small business employers using the Small business superannuation clearing house (SBSCH)

Additional key messages on the closure of the SBSCH.

### Key changes for SBSCH users

- The Small Business Superannuation Clearing House (SBSCH) will close permanently from 1 July 2026 as it will not support the higher transaction volumes under Payday Super.
- Payroll software solutions now offer integrated, faster, more accurate, and cost-effective options for paying super compared to the SBSCH.
- Understand how the SBSCH closure impacts the last quarterly payment in 2026. If you are still using the SBSCH for the April-June 2026 quarter, all super must be paid before 30 June 2026.

#### What should SBSCH users do now?

Don't wait until last minute. Transition to an alternative service now.

Here's how:

- Firstly, check with your payroll software provider. Many already include super payment functionality in their software.
- Talk to your tax agent or bookkeeper. They can recommend suitable options.
- Use the [SuperStream product register](#) to find approved alternatives.
- Download your SBSCH historical data before 30 June 2026

#### Alternative services include:

- Payroll software with integrated super payment functions
- Software that offers payroll solutions
- Commercial clearing houses
- Super funds with clearing house services
- Messaging portals that send compliant SuperStream data to funds directly.

For more information on these options see [SuperStream for employers](#).

#### Acting now means you will:

- Have an established process for upcoming quarters (if you're still paying quarterly)
- Reduce the risk of late payments for the April to June 2026 quarter
- Have time to set up your cash flow for more frequent super payments
- Finalise payments and download reports before the SBSCH closes.

# STP users

Additional key messages on on Single Touch Payroll updates.

## What is Single Touch Payroll (STP)?

- STP is a system that sends tax and super information from your STP-enabled payroll or accounting software to the ATO when you run your payroll.
- Your STP-enabled payroll software sends the ATO a report that includes the information they need from you, such as:
  - salaries and wages
  - PAYG withholding
  - super liability information.

## What is changing?

- STP enabled products and software will be updated by 1 July 2026 to be ready to report both QE and super liability.
- 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 they pay.

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

## What should employers do?

- The ATO is working with digital service providers to update their STP products to enable you to start reporting QE from 1 July 2026.
- It's important to remember that all STP-enabled solutions have different functionality and will be updated in different ways at different times.
- You should start reviewing your paycodes to work out which codes need to be mapped to QE.
- What you need to do to report both QE and super liability amounts in STP will depend on your product.
- Your STP reporting is an integral part of ATO having visibility of your compliance and will be even more important from 1 July 2026.
- Your DSP will let you know when they have updated their products to enable you to start reporting QE and meet updated SuperStream requirements.

# Digital service providers

## Specific key messages tailored to DSPs.

### Key changes for digital service providers (DSPs)

Digital service providers offering Single Touch Payroll (STP) services need to prepare for upgrades to the SuperStream standard.

The Contribution Standard v3.0 release introduces enhancements to reduce errors and improve speed and integrity of data and payments, including:

- Standardised and simplified error messages
- Payments via the New Payments Platform (NPP) added as an approved method
- New message for employers to verify member details before making a contribution
- Updates to the Fund Validation Service (FVS) to include NPP details, capture USI closure reasons, along with successor fund transfer details.

The ATO is asking users of the SBSCH to find an alternative service now. Payroll and software providers may receive calls asking whether you offer an equivalent super payment functionality.

Draft specifications and EVTE testing environment will be made available from the ATO from December 2025.

### What DSPs need to do now

- Review ATO build specifications and ensure readiness by 1 July 2026. There are guides on the software developers website.
- Prepare updated products early so employers can report mandatory amounts from 1 July 2026.
- Updates to Single Touch Payroll will need to include a new code for qualifying earnings (QE), code Q, in the Superannuation Entitlements year-to-date tuple.
- Business scenario testing will be required for some DSPs for STP changes. The ATO will engage directly with those DSPs to monitor readiness.
- Update products to:
  - Maintain SuperStream compliance, including new error messaging and the new member verification request.
  - Enable reporting of QE and super liability (SL) in STP, and distinguish QE from industrial super amounts in STP reporting
  - Support year-to-date reporting for employers starting part-way through 2026-27.

# Digital service providers

**Channel:**  
Newsletter/magazine

## Headline

### Get ready for Payday Super

Make sure your systems are ready to support more frequent super payments from 1 July 2026.

## Article

### Payday Super is now law – are your systems ready?

From 1 July 2026, under the new Payday Super legislation, employers must pay superannuation contributions at the same time as salary and wages.

Key changes include:

- Employers must pay super at the same time as salary and wages. Super contributions will generally need to arrive in employees' super funds within 7 business days after payday.
- Updates to Single Touch Payroll to include a new code for qualifying earnings (QE). Reporting of QE will be mandatory along with super liability.
- Updates to SuperStream standard and Fund Validation Service technical documents and guidance are being uploaded to [softwaredevelopers.ato.gov.au/ContributionV3](http://softwaredevelopers.ato.gov.au/ContributionV3).
- The Small Business Superannuation Clearing House (SBSCH) closes to existing users from 1 July 2026. Users are being asked to talk with their software and payroll providers and seek alternatives services before this time.

You will need to update your products for all employers to report qualifying earnings, be compliant with the updated SuperStream contribution standard, handle the volume and speed of transactions, and support employers to pay super more frequently.

More information is available at [softwaredevelopers.gov.au/paydaysuper](http://softwaredevelopers.gov.au/paydaysuper)

# Digital service providers

**Channel:**  
Social media

Facebook

Stronger systems for a smoother Payday 🤝

Make sure your systems are ready for the increased speed and transactions starting from 1 July 2026.

Build specifications available at  
[softwaredevelopers.ato.gov.au/paydaysuper](https://softwaredevelopers.ato.gov.au/paydaysuper)

X

Stronger systems for a smoother Payday 🤝

Make sure your systems are ready from 1 July 2026.  
Build specifications available at  
[softwaredevelopers.ato.gov.au/paydaysuper](https://softwaredevelopers.ato.gov.au/paydaysuper)

LinkedIn

Stronger systems for a smoother Payday 🤝

Make sure your systems are ready for the increased speed and transactions starting from 1 July 2026.

Build specifications available at  
[softwaredevelopers.ato.gov.au/paydaysuper](https://softwaredevelopers.ato.gov.au/paydaysuper)

# Tax professionals

## Key changes for tax professionals

- From 1 July 2026, employers must pay super at the same time as salary and wages – whether weekly, fortnightly, or monthly.
- Contributions must generally be received by the employee's super fund within 7 business days after payday.
- For new employees or first-time payments to a fund, employers have 20 business days for the initial payment.

## Calculating super guarantee (SG)

- 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.
- For most employers, QE won't change the amount of super they pay.
- Employers must report both QE and super liability through Single Touch Payroll (STP).

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

## Late payments and super guarantee charge (SGC)

- The redesigned SGC applies when contributions are not received by the super fund within 7 business days after payday (unless extended for new employees or a longer time applies).
- 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, which can vary based on an employer's compliance history and may be reduced by a voluntary disclosure
  - is now tax deductible.
  - There may also be general interest and penalties for not paying SGC (which are not tax deductible).

**SBSCH closure:** The Small Business Superannuation Clearing House closes from 1 July 2026. Employers should transition to alternative services now.

# Tax professionals

## Key changes for tax professionals continued

**SuperStream updates:** To help employers meet deadlines, SuperStream standards will be updated to:

- Enable near real-time payments via the New Payments Platform (NPP).
- Improve error messaging for faster resolution.
- 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).
- Update the Fund Validation Service to provide early notice of fund mergers and USI changes.
- SMSF clients must have an active Electronic Service Address (ESA).

### What should tax professionals do to get ready?

- Encourage clients to review payroll processes, adjust cash flow, and prepare for more frequent payments.
- Be ready to advise on QE reporting and STP changes.
- Discuss alternative services with SBSCH users.
- Expect client queries and update your knowledge using ATO resources at [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper).

# Tax professionals

**Channel:**  
Newsletter/magazine

## Headline

### **Are your clients ready for Payday Super?**

How often employers pay super is changing from 1 July 2026. Help your clients to get ahead of the changes and start paying super on payday now.

## Article

### **Are your clients ready for Payday Super?**

Right now, employers need to pay superannuation guarantee (SG) into their employees' fund at least once every three months. But, from 1 July 2026, employers must pay their employee's super at the same time as salary and wages.

Stay informed about the upcoming Payday Super changes so you can guide your employer clients through the transition to Payday Super.

Key changes include:

- SG contributions generally need to be received by the employee's super fund within 7 business days after being paid, unless a longer period applies.
- SG contributions are calculated from a new term called qualifying earnings
- Qualifying earnings includes ordinary time earnings, salary sacrifice contributions, and other amounts paid to extended definition employees (like contractors engaged wholly or principally for their labour).
- STP-enabled software will be updated to report both QE and super liability.
- Late or missed payments will attract updated SG charges, including interest and penalties.

The Small Business Superannuation Clearing House (SBSCH) will close from 1 July 2026. Let your clients who use the SBSCH know about:

- choosing an alternative that benefits them
- changes in payment options and the consequences of non-compliance.
- downloading reports before SBSCH closes.

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for updates and resources.

# Tax professionals

Channel:  
Social media

Facebook

📢 Are you ready for it? Payday Super is coming.  
From 1 July 2026, employers must pay super at the same time as salary and wages, rather than quarterly.  
Don't wait – plan ahead for Payday Super.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info.

X

[Tax professionals/agents/bookkeepers], help us spread the word about Payday Super 📣  
Employers must pay super on payday from 1 July 2026.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info.

LinkedIn

📢 Are you ready for it? Payday Super is coming.  
From 1 July 2026, employers must pay super at the same time as salary and wages, rather than quarterly.  
Don't wait – plan ahead for Payday Super.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info.

# Super funds

Specific key messages tailored to super funds.

## Key changes for super funds

### Deadlines for super payments

- From 1 July 2026, contributions must generally be received by the employee's super fund within 7 business days after payday. This means you will have different patterns and volumes of receiving super contributions.
- Employers onboarding new staff or paying to your fund for the first time will have 20 business days for their first payment.
- From 1 July 2026, the timeframe Super funds must allocate or return unallocated contributions is being reduced to within 3 business days (down from 20).

### Late payments and the super guarantee charge (SGC)

- The SGC will apply to employers if contributions aren't received by your fund within 7 business days (unless extended timeframes apply).

## Checking employee data and processing payments

SuperStream standards will be updated to:

- Enable near real-time payments via the New Payments Platform.
- Improve error messaging for faster resolution.
- Include a new member verification request so employers have confidence your 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).
- Fund Validation Service improvements will give employers early notice of fund detail changes, such as mergers.

### What should super funds do to get ready?

- All funds (including SMSFs and non-regulated funds using SuperStream) must be ready by 1 July 2026.
- Talk to your digital service providers about build and support plans for these new services.

# Super funds

**Channel:**  
Newsletter/magazine

Headline

## Payday Super is coming

How often employers pay super is changing. From 1 July 2026, employers must pay super at the same time as salary and wages. Is your fund ready?

Article

## Payday Super is coming

From 1 July 2026, employers must pay super at the same time as salary and wages.

Key changes for super funds include:

- Employers must pay SG at the same time as salary and wages. SG contributions will generally need to arrive in employees' super funds within 7 business days after payday. This means you will have different patterns and volumes of receiving super contributions.
- The deadline for super funds to allocate or return contributions that cannot be allocated will be reduced to 3 business days, down from 20.
- The SuperStream data and payment standards will be revised to allow faster payments via the New Payments Platform and improve error messaging to ensure employers and intermediaries can quickly address errors.
- A new SuperStream member verification request (MVR) message is also being developed for employers to verify an employee's super fund details are correct and the super fund will accept a contribution prior to making a payment to the fund.
- All funds, including SMSFs and non-regulated funds that voluntarily participate in SuperStream, will need to ensure they are ready to implement these changes by 1 July 2026.
- Funds should talk to their digital service providers about build and support plans for the [release of these new services](#).

For more information, visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper).

# Super funds

**Channel:**  
Social media

Facebook

- 📢 Ready your systems. Payday Super is coming.  
From 1 July 2026, employers must pay super guarantee contributions at the same time as salary and wages.
- ⌚ Payments must generally reach super funds within 7 business days after payday.
- ⌚ Funds will have 3 business days to allocate or return contributions that cannot be allocated.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

X

- 📢 Ready your systems. Payday Super is coming.  
From 1 July 2026, employer super contributions will generally need to reach funds within 7 business days after payday.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info.

LinkedIn

- 📢 Ready your systems. Payday Super is coming.  
Employers will be required to pay super guarantee contributions on payday.
- ⌚ Payments must generally reach super funds within 7 business days after payday.
- ⌚ Funds will have 3 business days to allocate or return contributions that cannot be allocated.  
Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info

# Employees

Specific key messages tailored to employees.

## Key changes for employees

- From 1 July 2026, your employer will pay your super at the same time as they pay your salary and wages.
- For many this means you'll be paid your super more often, so you'll be better off in retirement.
- Some employers already pay super on payday. This means you won't see a change.
- If you're worried about not receiving your super, this change means the ATO can quickly spot when employers don't pay on time.

## What do employees need to do?

- Your employer will make the change to more frequent payments. You can talk to your employer to make sure they're ready.
- Make sure your super fund details are correct with your employer, and don't forget to let your employer know if you change funds. This is important to make sure they can pay you correctly.

- You need to make sure you provide the correct details to your employer, your super fund, and the ATO. If your details don't match, the ATO won't know if you're not being paid on time.
- You can check your super details and balance directly with your super fund.
- If you're worried you're not being paid super there is information on the ATO website outlining the steps you can take at [ato.gov.au/unpaysuper](http://ato.gov.au/unpaysuper).

# Employees

Channel:  
Newsletter/magazine

## Headline

### **Payday just got more Super**

How often your employer needs to pay your super is changing. From 1 July 2026, you'll be paid your super every payday, rather than quarterly.

## Article

### **Payday just got more Super**

From 1 July 2026, your employer must pay your super every time they pay your salary and wages.

You might think this already happens because you see super on your payslip. But right now, employers only need to pay super into your fund at least once every three months.

With Payday Super, your contributions will reach your fund sooner, helping your super balance grow faster.

All you need to do right now is make sure your employer, your super fund, and the ATO, all have the correct super fund details. This will make the change seamless.

You can find more information on Payday Super at [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

Want to check your super details or balance? Contact your fund directly or review it on ATO online. If you're worried you're not being paid super, there is information on the ATO website outlining the steps you can take at [ato.gov.au/unpaidsuper](http://ato.gov.au/unpaidsuper).

# Employees

**Channel:**  
Social media

Facebook

Payday just got more super 

From 1 July your employer will pay your super on payday, at the same time as salary and wages (rather than quarterly). For many Australians, this means more \$\$ when you retire.

Make sure your employer has your correct and up to date super fund details.

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper) for more info.

X

Payday just got more super 

From 1 July, you'll get your super paid every payday. That means more \$\$ for retirement.

Make sure your employer has your correct super fund details.

Visit [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

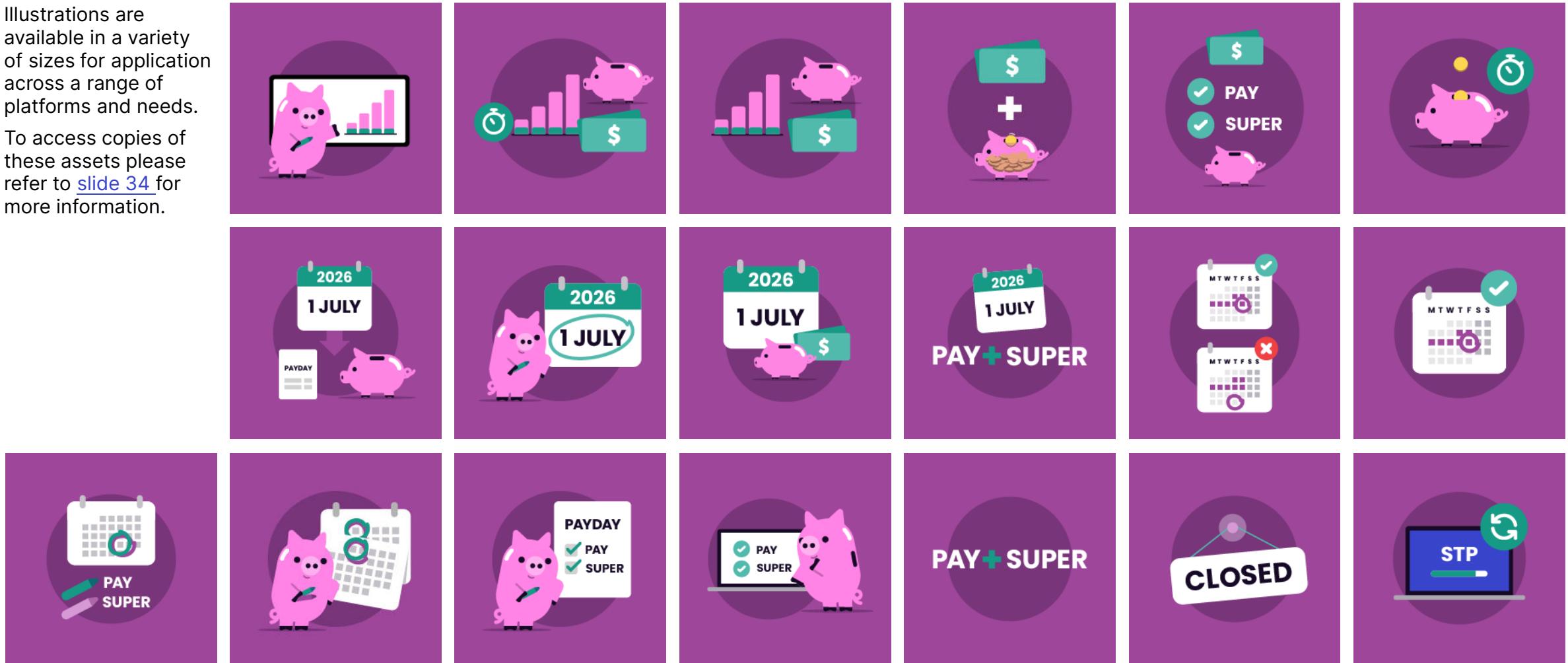
02

# Visual assets

# Illustration assets

Illustrations are available in a variety of sizes for application across a range of platforms and needs.

To access copies of these assets please refer to [slide 34](#) for more information.

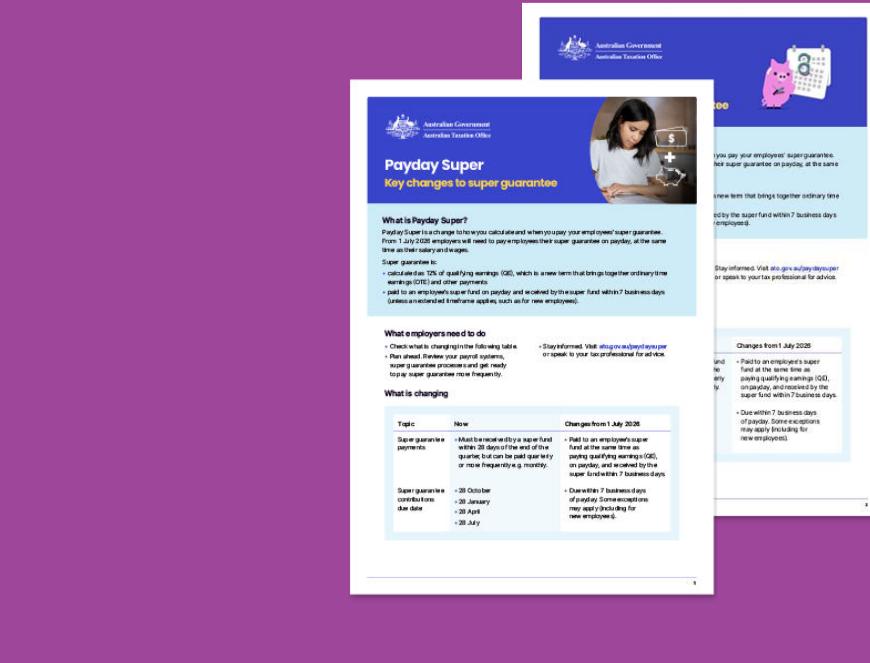
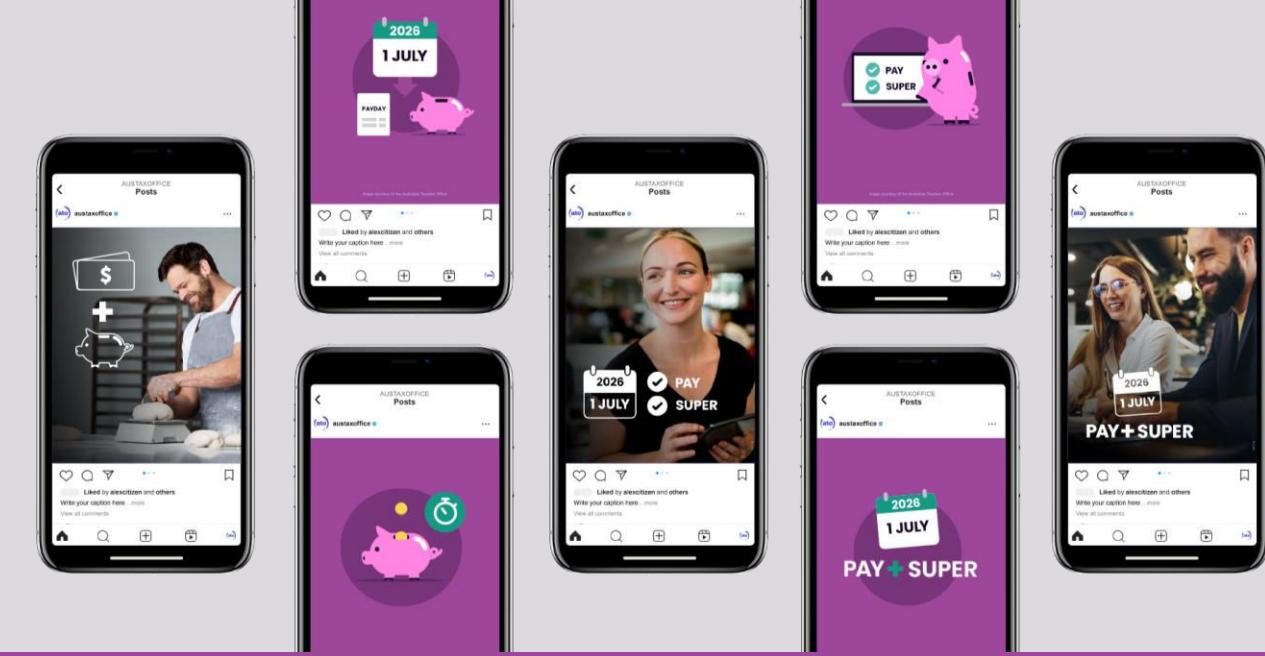
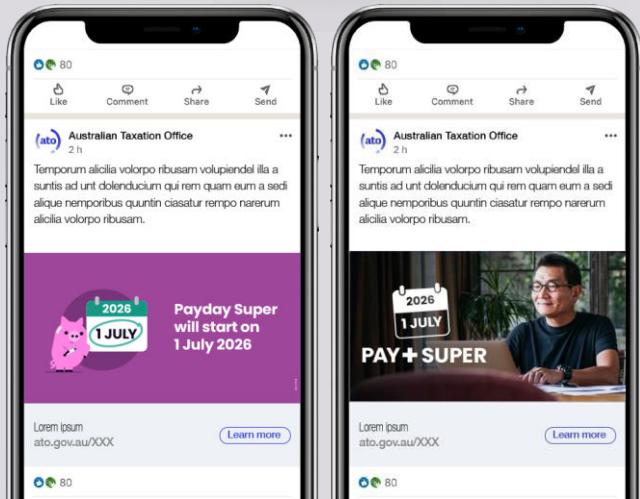
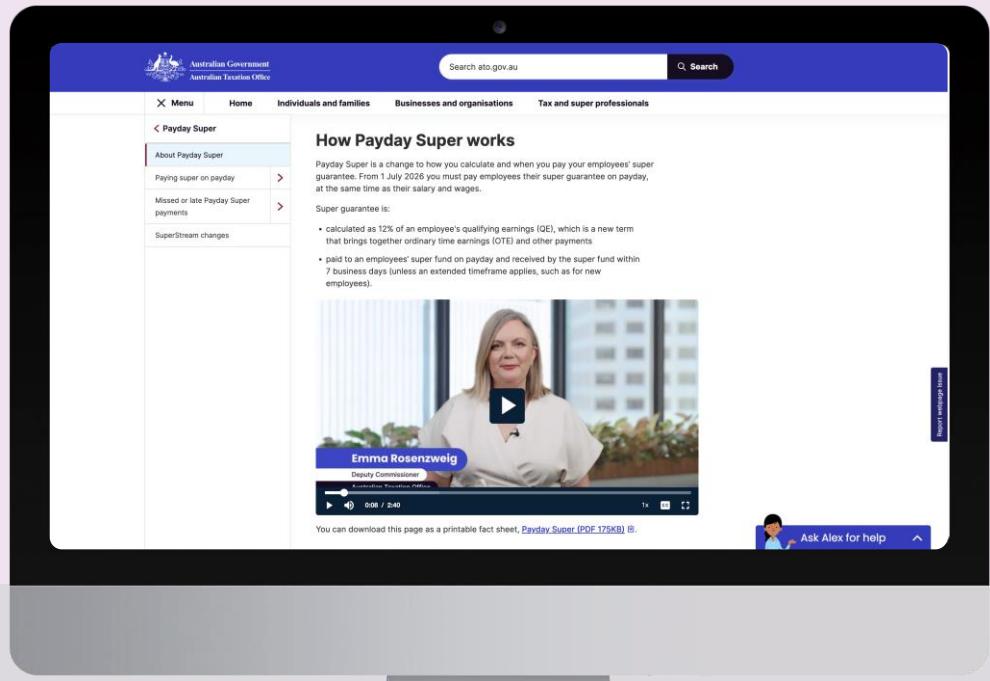


# Photography assets

Photographs are available in a variety of sizes for application across a range of platforms and needs.

To access copies of these assets please refer to [slide 34](#) for more information.





# Access assets

## Fact sheets

A range of fact sheets on Payday Super are available.

These fact sheets will be featured in a range of communication activities and can be found at:

[ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

Links:

- [SuperStream changes](#)
- [Payday Super - Key changes to super guarantee](#)

## Promotional videos

A range of promotional videos on Payday Super are available.

These videos will be featured in a range of communication activities and can be found at: [ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

Links:

- [Employers – get ready for Payday Super](#)
- [Supporting digital service providers to get ready for Payday Super](#)

## Illustrations

A range of illustrative assets are available in a variety of sizes for application across multiple platforms.

Email [PaydaySuper@ato.gov.au](mailto:PaydaySuper@ato.gov.au) to request an illustration. Provide the size you need and preferred image.

## Photography

A range of photographic assets are available in a variety of sizes for application across multiple platforms.

Email [PaydaySuper@ato.gov.au](mailto:PaydaySuper@ato.gov.au) to request a photo. Provide the size you need and preferred image.

## Quick links

[ato.gov.au/paydaysuper](http://ato.gov.au/paydaysuper)

[softwaredevelopers.ato.gov.au/Paydaysuper](http://softwaredevelopers.ato.gov.au/Paydaysuper)

[softwaredevelopers.ato.gov.au/ContributionV3](http://softwaredevelopers.ato.gov.au/ContributionV3)

## Get in touch

Email: [PaydaySuper@ato.gov.au](mailto:PaydaySuper@ato.gov.au)