



Australian Government
Australian Taxation Office

Payday Super: act now

ATO communication toolkit

March 2026 - June 2026

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Introduction

How to use this toolkit

As a valued partner, please help us inform and support audiences to act now for Payday Super.

This approved ATO messaging is valid from **1 March 2026 to 30 June 2026** and replaces the toolkit for November 2025 to February 2026.

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.

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 fact sheets.

The messaging theme is '**Act now**'.

Guide

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



When to seek ATO approval

Please use this content in your own fact sheets, resources and webinars.

You don't need to seek ATO approval if you copy the content or messaging for your own communications.

If you plan to prepare bespoke or altered content for external audiences, send the content for ATO approval to PaydaySuper@ato.gov.au.

Allow up to 5 business days for approval.

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

If you require a specific asset, please contact us at PaydaySuper@ato.gov.au.

Resources

ato.gov.au

GENERAL

Our two main pages for Payday Super information:

- ato.gov.au/paydaysuper - for the latest updates
- ato.gov.au/paydayresources - for useful resources including videos, fact sheets and checklists.

DIGITAL SERVICE PROVIDERS

Technical build specifications for digital service providers only:

- softwaredevelopers.ato.gov.au/Paydaysuper
- softwaredevelopers.ato.gov.au/ContributionV3

Media

For information only.

Access media releases, speeches and resources for journalists through our Media Centre at ato.gov.au/media-centre

Current releases

- [New year, new you, new super obligations, 28 January 2026](#)
- [ATO calls on employers to prepare for Payday Super, 11 November 2025](#)

Media enquiries

Please forward your enquiries to MediaUnit@ato.gov.au

Fact sheets

Fact sheets are available at ato.gov.au/paydayresources, including:

- [SuperStream changes](#)
- [Key changes to super guarantee](#)
- [Qualifying earnings](#)
- [Payday Super checklist for employers](#)
- [How to transition from the Small Business Superannuation Clearing House \(SBSCH\) checklist](#)

Resources

Promotional videos

Videos are available at ato.gov.au/paydayresources.

General information

- [Employers – get ready for Payday Super](#)
- [Countdown to Payday Super - 4 months to go](#)

Digital service providers

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

Small business employers

- [Payday Super: What small businesses need to know](#)

Tax professionals

- [Payday Super: What tax professionals need to know](#)

01

Key messages

General

For all audiences.

Benefits of Payday Super

This reform will strengthen the retirement income of millions of Australian workers. Super system infrastructure will be improved to allow faster processing and quicker payments. The ATO will be able to more effectively identify those employers who are not doing the right thing by their employees. More employers paying on time means more employees' super will be paid on time.

Payday Super is coming

- Take action now before Payday Super starts 1 July 2026.
- Go to ato.gov.au/paydaysuper for more information about what you need to know to be ready for this once in a generation change to Australia's super system.

Key changes starting 1 July 2026

- **Pay super each payday:** Employers must pay super for their employees for each payday.
- **New way of calculating super:** Employers must calculate super as 12% of qualifying earnings, or QE. This is a new term that includes ordinary time earnings, all commissions, salary sacrifice contributions, and other amounts paid to extended definition employees (e.g. contractors paid for their labour).
- **Deadlines for super payments:** super contributions must reach super funds within 7 business days after payday (unless longer applies).
- **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.
- **ATO's Small Business Superannuation Clearing House (SBSCH)** will permanently close 1 July 2026. There is no replacement.
- **System improvements:** 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).

The ATO's compliance approach for the first year

- Employers who try to do the right thing and resolve any issues quickly won't be the focus of ATO compliance actions in the first year of Payday Super.

General

Channel:

Newsletter/magazine

Headline

It's time to act. Payday Super is coming.

Australia's super system is changing on 1 July 2026.

Check out ato.gov.au/paydaysuper for more detail on what you need to know and what action you need to take to be ready.

Article

It's time to act. Payday Super is coming.

Understand what you need to know and what action you must take to get ready for the biggest change to Australia's super system in decades.

From 1 July 2026, employers must pay their employees' super for each payday. For some employers, this will mean switching from paying super quarterly to paying super each payday. This means increased super payments which, depending on payroll timing, could be monthly, fortnightly or weekly.

Other significant changes starting from 1 July include:

- A new base for calculating super contributions called 'qualifying earnings' or QE
- The requirement to report both super liability and qualifying earnings via Single Touch Payroll
- Super payments must reach super funds within 7 business after each payday. Some exceptions apply
- Improvements to processing times so super is paid more quickly into employees' super funds
- Better error messaging if super funds reject payments
- Updated software to enable the increase in super payment volume and frequency
- Changes to penalties and charges if super is not received on time, into the correct fund and for the right amount
- The permanent closure of the ATO's Small Business Super Clearing House.

For more information and resources to help you get ready, visit ato.gov.au/paydaysuper.

General

Channel:
Social media

Facebook

There's a super shake up starting 1 July 2026

Take action now to be ready for the biggest change to Australia's super system in decades: Payday Super

Super will be paid each payday, instead of quarterly.

Visit ato.gov.au/paydaysuper for more info

X

Take action 🍷 **Payday Super starts 1 July 2026**

Act now so you're ready for the biggest change to Australia's super system in decades.

Visit ato.gov.au/paydaysuper

LinkedIn

Payday Super is coming 🍷 Take action

The countdown is on! Act now to be ready for 1 July 2026.

Employers must pay super each payday.

Visit ato.gov.au/paydaysuper for more info

Employers

Specific key messages tailored to Employers.

Recommended action for employers to take now to be ready for 1 July

1. Prepare your payroll to align with your super payments.
2. Review your cash flow to manage more frequent super payments.
3. Understand what qualifying earnings (QE) is and how this is reported through Single Touch Payroll (STP). For most employers there is no change to the amount of super you need to pay, but both super liability and QE must be reported through STP.
4. Check your software will support QE reporting from 1 July 2026 and you are ready to use updated SuperStream v3 to process your payments.
5. Check employee super funds details are up to date.
6. Know where to check for rejected super payment processing errors and what you must do to correct these. This could be your super fund, clearing house or digital service provider (DSP).
7. Understand the 7 business days rule. Employers must ensure super payment reach employees' super funds in this timeframe. This includes any rejected payments as there is no extension to the 7 business days if the payment is rejected by the super funds. Some exceptions apply to first-time payments to funds for new employees.
8. Understand how long it will take for super contributions to be received by the super funds.
9. Understand the consequences of late payments and the changes to super guarantee charge (SGC). Late payment offset is not available for late super payments for the final quarter due 28 July 2026. Under Payday Super, late payments will be automatically applied under the law.
10. Subscribe to an ATO newsroom for regular updates on Payday Super or check our website for the latest.

Employers

Specific key messages tailored to Employers.

Detailed recommendations

Prepare your payroll and cash flow processes

- Take time to understand what changes you may need to make to your payroll management and cash reserves.
- Employers who currently pay quarterly may have multiple super payments due in July 2026. This includes super payments due for each payday as well as the final quarterly super payment due 28 July.
- Manage cash flow. Review your expected pay cycles for July to understand the impacts of paying super each payday. Set aside additional funds if needed.
- If you outsource payroll or bookkeeping, discuss potential cash flow impacts with them early.

Check your software supports reporting

- From 1 July, you must report both qualifying earnings (QE) and super liability in Single Touch Payroll (STP).
- Reporting QE may require configuration in your payroll software.
- If you haven't heard from your software provider by May, contact them to confirm what you need to do to report QE from 1 July.

Understand the timing for super payments

- Super must generally be received by the super fund within 7 business days after payday.
- For new employees or payments to a super fund for the first time, you will have 20 business days for the initial contribution.
- Minimise any potential timing issues by paying super on each payday. Don't leave it to the last day of the 7 business days after payday to make your super payment.
- Speak with your payroll provider, clearing house (if you use one) and your super fund to understand:
 - how long your clearing house will take to process payments
 - whether payments are processed via New Payments Platform (NPP), Bulk Electronic Clearing System (BECS) or direct debit
 - how you will be able to find error messages (in your payroll product or clearing house portal),
 - how long it takes for a payment to return if rejected
 - and review your contributions processes to ensure they remain compliant with the SuperStream changes.
- If you're concerned about the processing timeframes or the types of services being offered by your digital service providers (DSPs), consider moving to other providers that offer faster and more integrated services.

Employers

Specific key messages tailored to Employers.

Detailed recommendations

Know where you can find errors and how to fix them immediately

- You will need to be able to identify and fix errors quickly to meet the 7 business day timeframe and avoid the super guarantee charge (SGC).
- Take action now to understand error messages for rejected super payments, where to find them and what you need to do to fix them.
- If and how errors are presented can vary between different products across payroll providers. Employers can check their payroll provider's help content or review documentation.

Understand the consequences of late payments

- If super payments are not received by super funds within 7 business days after payday, the SGC applies.
- The SGC is assessed by the ATO, is calculated based on QE, includes daily compounding interest, includes an administrative uplift amount (which may be reduced through voluntary disclosure), and is tax deductible.
- Additional penalties for failing to pay SGC are not tax deductible.

Know the key dates

- 28 April 2026 – January to March quarterly super payment due.
- 11:59 PM AEST 30 June 2026 – SBSCH access ends. Download all records before this time.
- 1 July 2026 – Payday Super starts. Super must be paid for each payday.
- 14 July 2026 – STP finalisation for 2025-26 (no change to this process).
- 28 July 2026 – final quarterly super payment due.
- 29 July 2026 – all super payments will be allocated towards Payday Super super guarantee (SG).

NOTE: Between 1 July 2026 and 28 July 2026 transitional rules apply to allocate any contributions made to outstanding quarterly payments first, before being applied to payday periods.

Subscribe to our Small Business newsroom or Business Bulletins. You can also check the ATO website for regular updates.

Employers

Channel:

Newsletter/magazine

Headline

Employers, act now to set yourself up for Payday Super success

From 1 July 2026, you'll have to pay super for each payday. Know what you need to do to prepare and act now.

Article

Employers, make sure you're Payday Super ready

How often you need to pay super is changing.

Right now, you need to pay super into your employees' funds at least once every three months. But, from 1 July 2026, you must pay for each payday.

You must act now to ensure you're ready by:

1. Preparing your payroll and cash flow processes
2. Checking your software will support reporting qualifying earnings (QE)
3. Checking your employees' information is correct – if you're receiving errors now, you need to review this data and fix the errors before 1 July
4. Understanding how long it takes for your super payments to reach employees' funds
5. Knowing where rejected payment errors could appear and how to fix them immediately
6. Leaving the ATO's Small Business Super Clearing House (SBSCH) and downloading your transaction history
7. Understanding the consequences of late payments
8. Knowing the key dates.

Visit ato.gov.au/paydaysuper for all the latest information.

Employers

Channel:
Social media

Facebook

The countdown is on for Payday Super!

If you're an employer, take action now to get ready so you're prepared for the biggest change to Australia's super system in decades.

Starting 1 July 2026, employers must pay super contributions for each payday.

Take action now by:

- ✔ Reviewing your payroll systems and cash flow
- ✔ Understanding the changes
- ✔ Considering whether your business can start paying super more frequently
- ✔ Staying informed

Visit ato.gov.au/paydaysuper for more info

X

Act now to get Payday Super ready. Employers must pay super for each payday from 1 July 2026.

Visit ato.gov.au/paydaysuper for more info

LinkedIn

Employers: act now for Payday Super

Starting 1 July 2026, employers must pay super for each payday, rather than quarterly.

Get ahead by getting ready. Visit ato.gov.au/paydaysuper for more info

SBSCH users

Small business employers using the Small business super 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 on 1 July 2026.
- Understand how the SBSCH closure impacts the last quarterly payment due 28 July 2026. You won't be able to use the SBSCH to make this payment after 30 June 2026.
- If you are still using the SBSCH for the April-June 2026 quarter, all super must be paid by 30 June 2026.

Act now

Don't wait until the 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 professional or bookkeeper. They can recommend suitable options.
- Use the [SuperStream product register](#) to find approved alternatives.
- Plan your exit after the third quarter payment due 28 April for the January to March period. Make your payment, download your records and move across to your new provider.
- Know the deadlines. You will have no access to the SBSCH after 11:59 PM AEST 30 June 2026, this includes being able to view and download your records. User logins will be disabled.

Alternative services to the SBSCH 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:

- Be ready to go with your new provider with your payroll set up to pay super for each payday from 1 July
- Allow time to balance cash flow reserves to support more frequent super payments
- Allow enough time to finalise payments and download reports before the SBSCH closes permanently on 1 July 2026. Remember you will have no access to your records after this date.

Use our transition checklist

Follow the ATO's step by step [guide](#) to exiting the SBSCH at ato.gov.au/paydayresources.

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
 - pay as you go (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 qualifying earnings (QE) and super liability.
- Super is calculated as 12%* of QE. QE is a new term which includes ordinary time earnings, all commissions, 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. You can find more information on QE at ato.gov.au/QE.

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

What should employers do now?

- Review your pay codes to work out which codes need to be mapped to QE.
- Check your product to understand what you need to do to report both QE and super liability amounts in STP.
- Wait for your DSP to let you know they have finalised updating their STP products. Subscribe to their website or newsletter for updates.
- Your DSP will let you know when they have updated their products to enable you to start reporting QE and meet updated SuperStream requirements. If you haven't heard from them by May, contact them to find out when their software will be ready for this change.

Digital service providers

Specific key messages tailored to DSPs.

Act now

Digital service providers must act now to ensure their payroll and software products support employers to meet their Payday Super payments from 1 July 2026.

You need to:

1. Upgrade your products to support the updated SuperStream standard
2. Enable STP reporting of qualifying earnings (QE) and super liability
3. Ensure your systems support more frequent super payments
4. Surface clear error messages and provide guidance on how employers fix mistakes
5. Support member verification request (MVR) functionality
6. Support appropriate payment channels, including NPP where available
7. Communicate readiness and required actions to employer clients
8. Follow the key dates.

Upgrade your products to support the updated SuperStream standard

- Your products must support the updated Contribution Standard, including new data fields, error messages, and validation rules.
- Enhancements include standardised error codes, support for New Payments Platform (NPP) payment details, improved fund information, and the new member verification request (MVR) message.
- Your systems must handle increased contribution frequency and higher transaction volumes.
- Ensure you have tested SuperStream v3 message structures with your clearing house or gateway provider.

Enable STP reporting of qualifying earnings (QE) and super liability

- From 1 July, employers must report QE and super liability in STP.
- QE includes ordinary time earnings, all commissions, salary sacrifice, and payments to workers under the extended definition (such as contractors paid mainly for their labour). DSPs must support correct mapping for these scenarios.
- You must enable the QE field (code Q) in STP and ensure your products distinguish QE from industrial super amounts.
- Provide clear instructions for employers on how to map pay codes for all employee types (including under 18s, irregular hours workers and salary-sacrifice arrangements).
- If QE reporting functionality will not be available by May–June 2026, you must communicate updated delivery timelines to your clients early.

Digital service providers

Specific key messages tailored to DSPs.

Act now

Ensure your systems support more frequent super payments

- Employers will shift from quarterly payments to paying super for each payday.
- Your systems must support this increased frequency without compromising performance or accuracy.
- Provide employers with clear information about how your product handles batch files, contribution creation, and payment submissions.
- If your product facilitates payments, you must clarify whether payments move through NPP, BECS or direct debit and what processing times employers should expect.

Surface clear error messages and provide guidance on how employers fix mistakes

- Employers must fix errors immediately to ensure payments are received by an employee's fund within 7 business days after payday.
- Your product must clearly surface contribution errors and return codes so employers can act quickly.
- Employers need to know where errors will appear (in-product, portal or through the clearing house). Make this clear.
- Provide guidance explaining common employer mistakes and how to correct them (for example incorrect USI, invalid member number, inactive ESA, mismatched ABN or incorrect amounts).
- Support employers in understanding what happens if a payment is rejected and what steps they must take next.

Support member verification request (MVR) functionality

- MVR will allow employers to validate member details before paying a contribution, reducing errors.
- Your products must support MVR messaging, including sending and receiving MVR responses.
- Employers need clarity on how to access MVR within your product and how to interpret MVR outcomes.

Support appropriate payment channels, including NPP

- NPP is a faster payment channel that reduces timing risk for employers.
- Your product must clearly communicate whether:
 - you support NPP
 - employers must opt in
 - NPP differs between your payroll and clearing house solutions.
- If you can't support NPP, you must provide realistic settlement timeframes for BECS or direct debit.

Digital service providers

Specific key messages tailored to DSPs.

Act now

Communicate readiness and required actions to employer clients

- Employers need clear information on when your updates will be released and what they must configure.
- Provide practical guides, FAQs and help articles on QE mapping, MVR, error handling and payment timing.
- Ensure employers understand which parts of the rollout are automated and which require their action.

Know the key dates

- April – 30 June 2026 – MVR and Contribution Transaction Request (CTR) changes to be tested and released.
- May – 30 June 2026 – Errors to be tested and released for SuperStream.
- 30 June 2026 – SBSCH users have no access after 11:59 PM AEST, including being able to download records. User logins will be disabled. DSPs should support clients by ensuring payment options are ready.
- Before 1 July 2026 – For STP: Complete testing in EVTE and release upgrades for employers to start reporting.
- 1 July 2026 – Payday Super starts. QE reporting and updated SuperStream requirements must be fully supported in your product.
- After July 2026 – Funds must return unallocated contributions in 3 business days. This increases the need for accurate data and strong error handling.

Digital service providers

Channel:

Newsletter/magazine

Headline

Are your systems Payday Super ready? Act now

Know what you need to do now so your systems are ready to support more frequent super payments from 1 July 2026.

Article

Are your systems ready for Payday Super?

From 1 July 2026, employers must pay super for each payday.

Digital service providers need to ensure systems are ready to support the biggest change to Australia's super system in decades.

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.

Check out the ATO's resources, including videos and fact sheets at ato.gov.au/paydayresources.

More information is available at softwaredevelopers.ato.gov.au/paydaysuper.

Digital service providers

Channel:
Social media

Facebook

Stronger systems for a smoother Payday 🙌

Payday Super is coming 1 July!

Take action now to get ready: build specifications available at softwaredevelopers.ato.gov.au/paydaysuper

LinkedIn

Stronger systems for a smoother Payday 🙌

Digital service providers are critical partners in supporting Payday Super, starting 1 July.

Take action now to be ready for the increased speed and transactions. Build specifications available at softwaredevelopers.ato.gov.au/paydaysuper

X

Stronger systems for a smoother Payday 🙌

1 July sees the biggest change to Australia's super system in decades with the start of Payday Super.

Take action now to get ready. Build specifications available at softwaredevelopers.ato.gov.au/paydaysuper

Tax professionals

Act now

- Remind your employer clients that they must be ready to pay super for each payday from 1 July, whether this is weekly, fortnightly or monthly.
- Employers who currently pay quarterly may have multiple super payments due in July 2026. This includes super payments due for each payday as well as the final quarterly super payment due 28 July.
- Help your employer clients to begin planning now to manage July cash flow demands. They should review expected pay cycles for July to understand the impacts of paying super for each payday. They should also set aside additional funds if needed.
- There are timing considerations your employer clients must understand. They have 7 business days after payday to ensure their super payments reach employees' super funds. They will need to be able to identify and fix errors quickly to meet the 7 business day timeframe and avoid the super guarantee charge (SGC). Some exceptions apply.
- Encourage your employer clients to understand error codes for rejected super payments, where to find them and what they need to do to fix them.
- Different products across payroll providers have a range of ways they might show error codes. Employers can check their payroll provider's help content or review documentation. If employers don't use a payroll provider for super payments, they can contact the super fund directly to find out more about error codes.

Understand the new method of calculating super: Qualifying earnings

- Super is calculated as 12%* of qualifying earnings (QE). QE is a new term which includes ordinary time earnings, all commissions, 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.*

Need more detail about QE?

The ATO published detailed guidance in late January 2026. Check out this [fact sheet](#) and other resources at ato.gov.au/paydayresources.

Tax professionals

Act now

Know the SuperStream improvements

SuperStream is the way that employers pay contributions, including superannuation guarantee (SG), for their employees.

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 (MVR). The MVR will enable your employer client to check whether a super 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).

If your employer clients are using the ATO's Small Business Super Clearing House (SBSCH)

- The SBSCH permanently closes on 1 July 2026.
- Encourage your employer clients to find alternative providers now and leave the SBSCH.
- Discuss alternative services with SBSCH users.
- Encourage them to use the SBSCH for the last time for the third quarter payment due 28 April.
- Remind them that they will have no access to the SBSCH, including to view and download records, after 11:59 PM AEST on 30 June 2026.

Penalties, charges and the super guarantee charge (SGC)

The redesigned super guarantee charge (SGC) applies when contributions are not received by the super fund within 7 business days after payday (unless longer applies, for example for new employees).

- 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).

The ATO has published information about the compliance approach for the first year of Payday Super. More information is available [here](#).

Subscribe to the [Tax Professionals newsroom](#) for regular updates on Payday Super or check our website for the latest.



Tax professionals

Act now

What can tax professionals do now to support employer clients?

- Check with your clients that they're ready to start paying super for each payday, including reviewing their payroll processes and adjusting their cash flow as needed.
- Be ready to advise on QE reporting and STP changes.
- Watch the ATO's [video](#) explaining the key changes for tax professionals.
- Encourage your employer clients to use the ATO's [checklist](#) to help them get ready.
- Expect client queries and subscribe to regular updates via ATO's channels including the [Tax Professionals newsletter](#) and ato.gov.au.

Tax professionals

Channel:
Newsletter/magazine

Headline

Your clients must be 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 for each payday now.

Article

Your clients must be ready for Payday Super

Right now, employers need to pay superannuation guarantee (SG) into their employees' funds at least once every three months. But, from 1 July 2026, employers must pay their employee's super for each payday.

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

Your employer clients need to follow these key steps to be ready:

1. Preparing their payroll and cash flow processes
2. Checking their software supports reporting qualifying earnings (QE)
3. Checking their employees' information is correct
4. Understanding how long it takes for their super payments to reach employees' funds
5. Knowing where rejected payment errors could appear and how to fix them immediately
6. Leaving the ATO's Small Business Super Clearing House (SBSCH) and downloading their transaction history
7. Understanding the consequences of late payments
8. Knowing the key dates.

Visit ato.gov.au/paydaysuper for updates and resources.

Tax professionals

Channel:
Social media

Facebook

 The clock is ticking for Payday Super

Take action now to support your employer clients to be ready for the biggest change to Australia's super system, starting 1 July.

Don't wait – plan ahead for Payday Super.

Visit ato.gov.au/paydaysuper for more info.

LinkedIn

The clock is ticking for Payday Super

Act now so you can understand the biggest changes to Australia's super system starting 1 July. Your employer clients will need your expertise.

Don't wait – plan ahead for Payday Super.

Visit ato.gov.au/paydaysuper for more info.

X

[Tax professionals/agents/bookkeepers], help us spread the word about Payday Super 

Employers must pay super for each payday from 1 July 2026. Visit ato.gov.au/paydaysuper for more info.

Super funds

Specific key messages tailored to super funds.

Take action now to be Payday Super ready for 1 July 2026

Super funds must act now to ensure they are ready to receive more frequent contributions, support faster allocation and return timeframes, and meet updated SuperStream obligations from 1 July 2026.

You will need to:

- Prepare your systems for increased contribution volumes and faster processing
- Support the updated SuperStream standard, including new error messages and the member verification request (MVR)
- Ensure your super fund can meet the new 3-business day allocation and return requirement
- Confirm your payment channels, including New Payment Platform (NPP) readiness. Once you're ready you can let the ATO know to add you to the product register.
- Provide clear and timely error messaging to employers and intermediaries
- Communicate your readiness and any changes to employers, payroll providers and clearing houses
- Know the key dates.

Prepare your systems for increased contribution volumes and faster processing.

Know the key dates

- April – 30 June 2026 – MVR and Contribution Transaction Request (CTR) changes to be tested and released.
- May – 30 June 2026 – Errors to be tested and released for SuperStream.
- From 1 July 2026 – Payday Super starts. Super funds will start receiving contributions more frequently and they must return unallocated contributions in 3 business days. This increases the need for accurate data and strong error handling.

SMSFs

Specific key messages tailored to self-managed super funds.

Self-managed super funds (SMSF) specific requirements

- SMSFs also need to comply with all Payday Super and SuperStream changes.
- Where an SMSF receives a super contribution from an unrelated employer, they need to ensure:
 - their bank account is reachable by New Payments Platform (NPP)
 - they're registered for, and continue to maintain, an active electronic service address (ESA).
- The ESA is how SuperStream contribution messages are delivered to an SMSF, usually through an administrator or messaging provider.
- With the SuperStream upgrades supporting Payday Super, employers can send a member verification request to the SMSF before they can make a contribution. This confirms an SMSF's ESA is active before attempting to make a contribution.
- If the ESA is not active (this could mean it is not registered or correctly maintained):
 - the employer will receive an error and won't be able to make the contribution
 - the contribution could be delayed or rejected
 - and this may unintentionally expose the employer to super guarantee charge (SGC), if the contribution isn't made within the required timeframe.
- This could mean the employer opens an account with a default super fund to avoid the SGC.
- This makes maintaining an active ESA a critical readiness item for SMSFs.

Super funds

Channel:
Newsletter/magazine

Headline

Act now! The countdown is on for Payday Super

Make sure your super fund is Payday Super ready for 1 July's biggest change to Australia's super system in decades.

Article

Payday Super is coming

From 1 July 2026, employers must pay super for each payday. Be ready for these changes by taking action now to understand what these changes mean for super funds:


- Employers will have 7 business days after payday to ensure super payments reach funds. There will be different patterns and volumes of receiving super contributions.
- Funds will have 3 business days to allocate or return contributions that cannot be matched. This is a reduction from the current 20 business days under the quarterly regime.
- SuperStream improvements will enable faster payments via the New Payments Platform.
- Improved error messaging will help employers and intermediaries quickly address errors.
- The new SuperStream member verification request (MVR) message will give employers the ability 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. This applies for first time contributions or in other specific circumstances (such as where employee details have changed, or a previous contribution had errors). The use of this service should reduce error processing needed by funds.
- Super funds will need to use the new Fund Validation Services (FVS) to update USI details from 1 July 2026.
- 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.
- SMSFs must have an active electronic service address (ESA).
- 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.


Super funds


Channel:
Social media

Facebook

 Ready your systems. Payday Super is coming.


From 1 July 2026, employers must pay super guarantee contributions for each 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 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 for more info.

LinkedIn

 Ready your systems. Payday Super is coming.

Employers will be required to pay super guarantee contributions for each 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 for more info

Employees

Specific key messages tailored to employees.

What employees need to understand about Payday Super

- Help your employer get ready for Payday Super by keeping your super fund details up to date, including if you change funds. If your details are wrong, your super payment may be rejected by the super fund.
- Your employer will pay your super for each payday from 1 July. Currently they must pay super quarterly, although many employers pay more frequently.
- Although you may see super being paid on your payslip now, employers currently only have to pay super into your super fund a minimum of once every three months. But from 1 July, employers must pay super each payday.
- Depending on your employer's payroll timing, your super will be paid weekly, fortnightly or monthly from 1 July 2026.
- Check your super details and balance directly with your super fund. You may not see your super being paid in real time, so find out from your super fund how often they update your balance.
- Employers have 7 business days after payment to make sure their super payments reach your super fund.

Employees

Channel:

Newsletter/magazine

Headline

Super paid for each payday starts 1 July 2026

Your employer must pay your super each payday, starting 1 July. Find out more at ato.gov.au/paydaysuper.

Article

Heard about the biggest change to Australia's super system? This benefits YOU

From 1 July 2026, your employer must pay your super for each payday.

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. If you're unsure of what super accounts you hold, you can log in to ATO online services (including ATO App) through myGov to monitor your super.

You can find more information on Payday Super at 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.

Employees

Channel:

Social media

Facebook

Super shake up starts 1 July 🧑

The biggest change to Australia's super system starts 1 July. For many Australians, this means more super \$\$ when you retire.

Help your employer get ready for Payday Super by making sure your super fund details are up to date.

Visit ato.gov.au/paydaysuper for more info.

X

Super shake up! Payday Super is coming 🧑

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

Make sure your employer has your correct super fund details.

Visit 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.

Assets are numbered for reference and do not appear on final requested assets.

To access copies of these assets please refer to [slide 38](#) for more information.

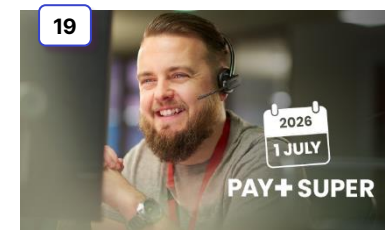
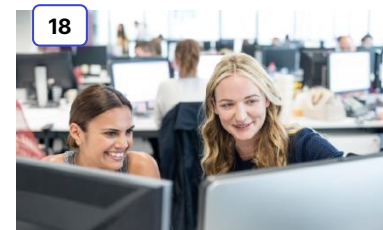
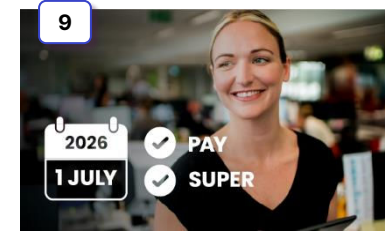
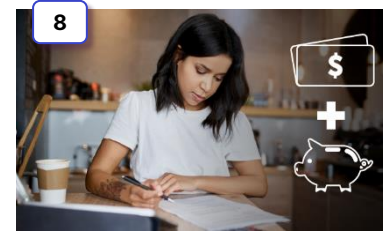


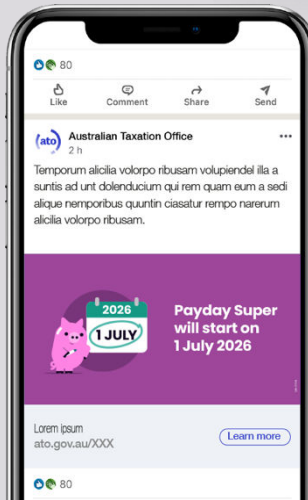
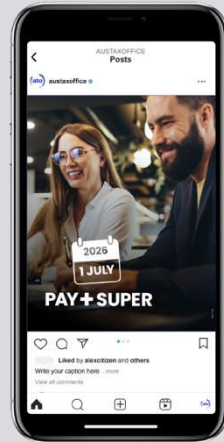
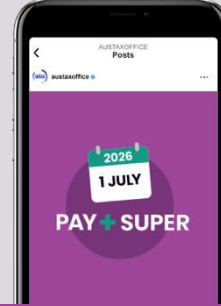
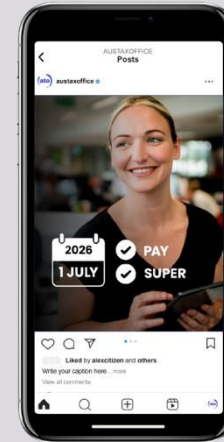
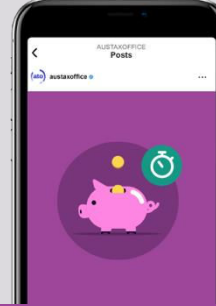
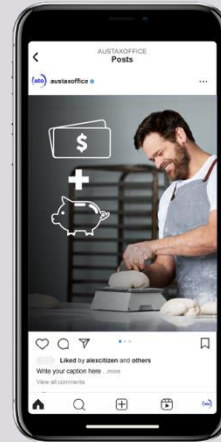
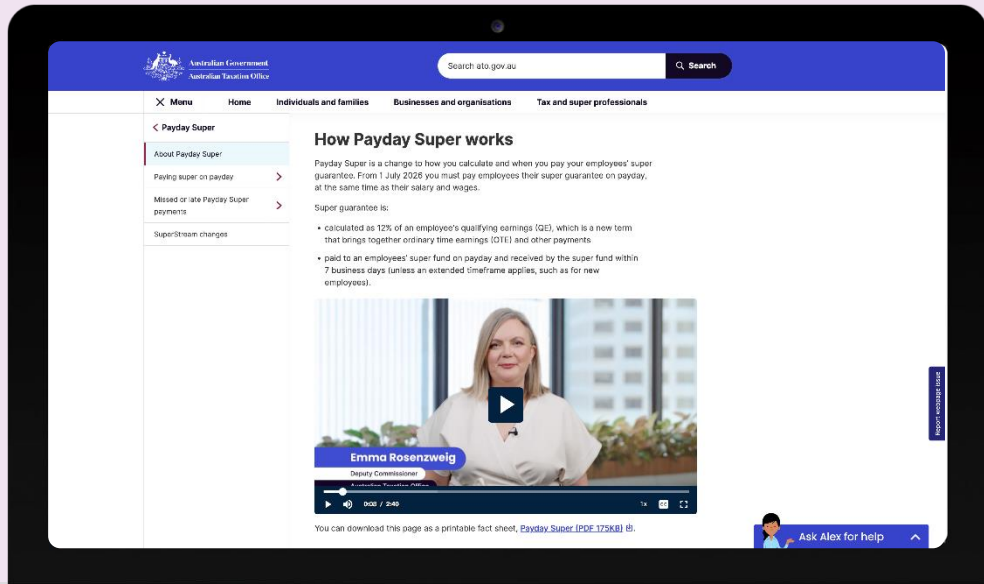
Photography assets

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To access copies of these assets please refer to [slide 38](#) for more information.





EXTERNAL

Access assets

Illustrations

A range of illustrative assets are available on request by emailing PaydaySuper@ato.gov.au.

Provide the size you need and preferred image.

When you email, please advise that you're requesting an illustration and indicate which asset/s you require using the numbers listed on [slide 35](#).

These assets are immediately available in the sizes:

- 1080 x 1350
- 1920 x 1080

Photography

A range of photographic assets are available on request by emailing PaydaySuper@ato.gov.au.

Email PaydaySuper@ato.gov.au to request a photo.

Provide the size you need and preferred image.

When you email, please advise that you're requesting a photo and indicate which asset/s you require using the numbers listed on [slide 36](#).

These assets are immediately available in the sizes:

- 1080 × 1350
- 1920 × 1080

Quick links

ato.gov.au/paydaysuper

ato.gov.au/paydayresources

ato.gov.au/PDScompliance

softwaredevelopers.ato.gov.au/paydaysuper

softwaredevelopers.ato.gov.au/contributionV3

Get in touch

Email: PaydaySuper@ato.gov.au