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HR RESOURCE

# Payday Super Changes

## WHAT EMPLOYERS NEED TO KNOW BEFORE 1 JULY 2026



# Payday Super Changes
# A Guide For Employers

From 1 July 2026, employers must pay Super Guarantee (SG) at the same time employees are paid, instead of quarterly.

This reform is commonly referred to as "Payday Super" and is being introduced by the Australian Taxation Office (ATO).

The change will impact payroll timing, cash flow, and reporting obligations for all employers.

## What does Payday Super mean?

From 1 July 2026:

- Super must be paid on each payday.
- Contributions must be received by the employee's super fund within 7 calendar days of payday.
- Super will be calculated using a new earnings base called **Qualifying Earnings (QE)**
- Employers must report QE and super liability through Single Touch Payroll (STP)
- The Small Business Superannuation Clearing House (SBSCH) will permanently close

This replaces the current quarterly super payment system.

## What are "Qualifying Earnings"?

From 1 July 2026, SG will be calculated on **Qualifying Earnings (QE)** instead of the current Ordinary Time Earnings (OTE) framework.

At a high level, QE includes:

- Ordinary earnings
- Paid leave
- Commissions
- Certain bonuses and allowances
- Salary sacrifice amounts that would otherwise be salary and wages
- Some contractor payments where the contractor is paid mainly for their labour

QE is broader than the earnings base many employers currently use.

For detailed guidance on what is included and excluded, refer to the ATO resource:

**ATO resource: What are Qualifying Earnings**

## Closure of the Small Business Superannuation Clearing House

If you currently use the SBSCH:

- The service closes permanently on 1 July 2026
- Access will not be available after 30 June 2026
- You will need to transition to an alternative clearing house or payroll solution before this date

The ATO recommends planning your final SBSCH contribution early in 2026 to allow time to transition and test new systems.

ATO resource:

**ATO resource: Leaving The SBSCH**

## SuperStream updates

From 1 July 2026, SuperStream standards will also be updated to support:

- Improved error messaging
- Reduced rejected contributions
- Better validation of employee fund details
- Faster payment processing in some cases

Employers should speak with their payroll or software provider about readiness and implementation timelines.

ATO resource:

**ATO resource: SuperStream Changes**

## What this means for your business

The shift from quarterly to payday super means:

- Super payments will occur more frequently
- Cash flow planning must allow for super to leave your account each pay cycle
- Payroll data accuracy becomes more important
- Rejected contributions will need to be resolved quickly

While this is primarily a payroll and tax change, business owners remain responsible for ensuring super obligations are met.

## What you should be doing now

We recommend that employers:

1. Speak with your payroll provider to confirm system readiness for Payday Super
2. Review the potential cash flow impact of paying super each pay cycle
3. Check employee super fund details are accurate and up to date
4. If using the SBSCH, plan your transition well before 30 June 2026

ATO Employer Checklist:

**ATO Resource: Employer Checklist**

## How Now Actually can support you

We are not tax advisers, accountants or payroll processors.

However, we can support you to:

- Prompt and guide discussions with your payroll provider to confirm system readiness
- Ensure you are aware of the compliance changes and taking reasonable steps to prepare

The technical configuration, calculation and reporting requirements should be confirmed directly with your payroll provider and accountant.

## Communicating with Employees

Although this change is administrative, it is good practice to notify employees that:

- You are aware of the 1 July changes
- Super will be paid on payday from that day
- Your business is preparing to comply

Clear communication reinforces transparency and trust.



## Need support?

**Get expert assistance tailored to your business with Now Actually.**

**Book a Discovery Call**