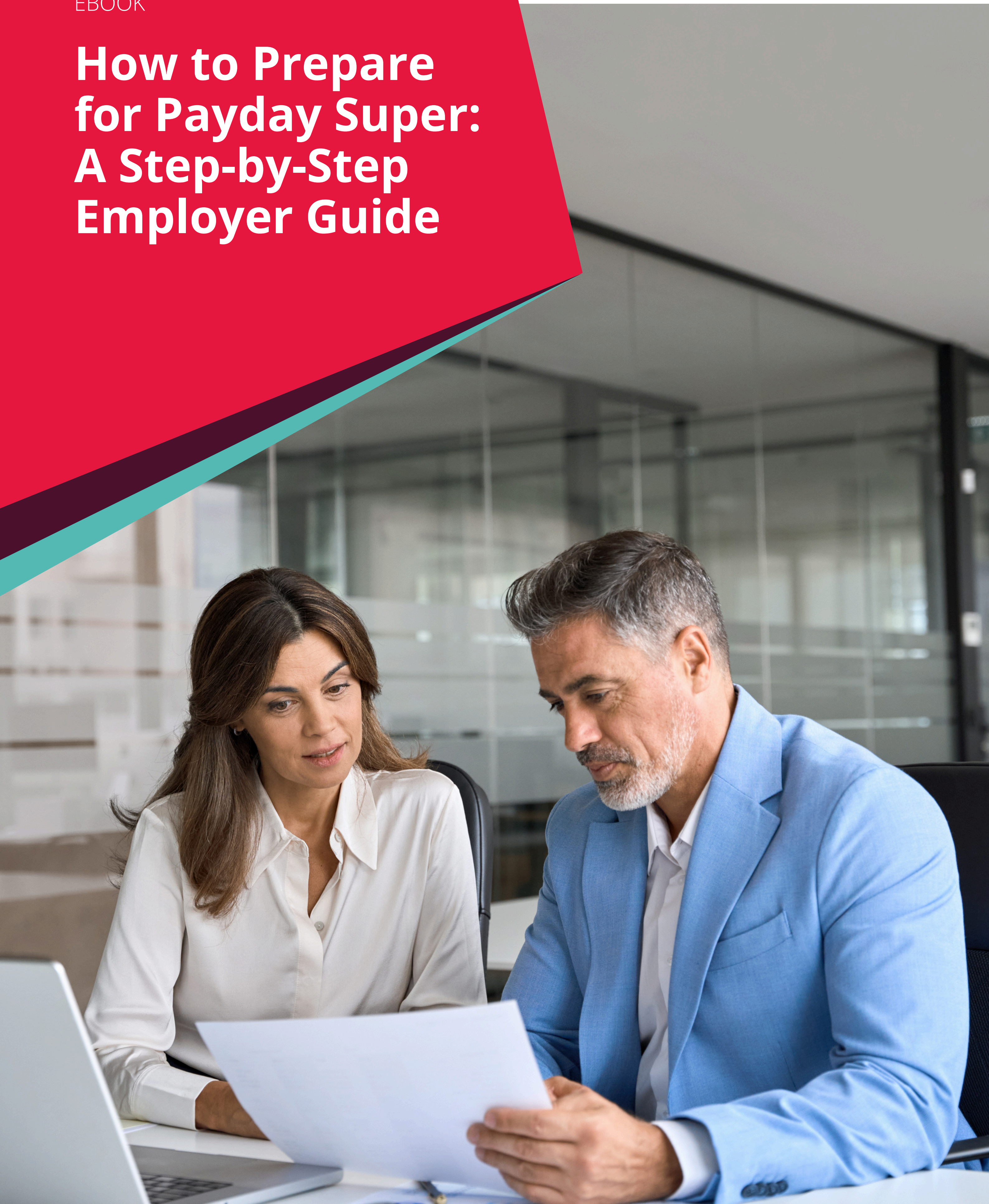
EBOOK

How to Prepare for Payday Super: A Step-by-Step Employer Guide



What Is Payday Super?

From **1 July 2026**, employers must pay superannuation guarantee (SG) contributions at the same time as salary and wages — not quarterly.

The employee's super fund must receive contributions **within 7 business days** of the Qualifying Earnings Day (QE Day).

This is now law following the passing of the Treasury Laws Amendment (Payday Superannuation) Act 2025 and the Superannuation Guarantee Charge Amendment Act 2025.

Importantly, the underlying SG rules do not change — SG is still calculated on ordinary time earnings, the rate remains at 12%, and eligibility rules stay the same. What changes and when the super must be paid.

Effective date: 1 July 2026

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Key changes at a glance

Payday Super becomes mandatory - employers must pay superannuation with wages, not quarterly. Preparation must begin NOW.

Area	Before 1 July 2026	From 1 July 2026
Payment frequency	Quarterly (due 28 days after quarter end)	Each payday
Deadline	28 days after quarter end	7 business days after payday
Calculation basis	Ordinary Time Earnings (OTE)	Qualifying Earnings (QE)
SG rate	12% of OTE	12% of QE
Super fund allocation window	20 business days	3 business days
ATO visibility	Limited	Real-time monitoring via STP data
Reconciliation frequency	Quarterly	Weekly, fortnightly, or monthly
SBSCH availability	Available	Closed permanently
SGC penalties	Up to 200% (remittable)	25%–50% of unpaid SGC based on compliance history

Important: Super is only considered paid when accepted by the employee's fund, not when sent to your clearing house. Any delays or errors in processing could trigger penalties.

Source: The Access Group — Payday Super: Why Integration Makes All the Difference

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Understanding Qualifying Earnings (QE)

Qualifying Earnings (QE) is a new term that consolidates the existing earnings base used to calculate SG. QE includes:

- Regular ordinary time earnings (OTE) as currently defined
- Salary sacrifice superannuation contributions
- Other payments specifically included as part of salary or wages for SG purposes.

From 1 July 2026, employers must report QE using the new “Q” code in their Single Touch Payroll (STP) enabled software.

The Challenges of Payday Super

As The Access Group highlights in their resource hub and blog content, Payday Super is not just a change in timing — it’s a fundamental shift that impacts multiple aspects of business operations.

Key challenges include:

- **Tighter cash flow:** The quarterly cash buffer disappears. One in three SMBs says they’ll need to build cash reserves to stay afloat when super payments shift to per-pay-cycle.

- **Frequent reconciliations:** What was a quarterly activity becomes weekly, fortnightly, or monthly — significantly increasing the operational load on payroll teams.

- **No room for error:** The ATO’s enhanced data-matching capabilities and real-time STP monitoring leave no margin for delays or inaccuracies.

- **SBSCH retirement:** The Small Business Super Clearing House will be retired on 1 July 2026, requiring businesses to adopt alternative clearing solutions.

- **Payroll system strain:** Manual processes and disconnected systems will struggle to meet the demands of this new regime.

A shocking 15% of SMBs are still unaware of these changes — businesses that prepare early gain a competitive advantage and peace of mind.

Source: The Access Group — Payday Super: Why Integration Makes All the Difference

Step-by-Step Preparation Checklist

Phase 1— NOW: Understand the New Requirements

□ **Learn what's changing**
Visit the ATO's Payday Super page (ato.gov.au/paydaysuper) and The Access Group's Payday Super Resource Hub for employer-specific guidance, FAQs, and practical preparation steps.

□ **Read The Access Group's foundational explainer**
Payday Super will change how you pay super: Here's what you need to know — this covers what Payday Super is, why it's being introduced, and benefits for employers and employees.

□ **Watch the ATO's Payday Super video** for an overview of the key changes.

□ **Ensure key stakeholders understand the changes**
Ensure payroll, finance, HR, and advisors all need to understand the new payment cadence.

Phase 2 — March - April 2026: Plan and Prepare

Plan Your Transition

□ **Set a target start date**
You must be compliant from 1 July 2026, but you can start paying super each payday now. Starting early helps spread payments evenly and reduce transition risk.

□ **Review your cash flow**
Model your new operational expenses to ensure you have liquidity for every pay cycle. As The Access Group notes, for many employers this is a timing shift rather than an increase in total cost — but businesses with tight margins or irregular income may notice the change acutely.

The ATO's Cash Flow Kit (smallbusiness.taxsuperandyou.gov.au) has tools to help.

Prepare Your Data and Records

□ **Audit employee super fund details**
Confirm you have up-to-date and accurate details for all eligible employees, including member account numbers, Unique Superannuation Identifiers (USIs), fund ABNs, and Electronic Service Addresses (ESAs).

□ **Review and resolve existing error messages**
Any payments currently receiving warning or information messages from super funds may be **rejected after 1 July 2026**, causing late payments and potential SGC liability.

□ **Verify employee onboarding processes**
From 1 July 2026, you can request a new employee's stapled fund details during onboarding and present them alongside the choice of fund form.

Phase 3 — April to June 2026: Lock In Your Plans

Payroll Systems and Software

□ **Confirm that your payroll software is Payday Super-ready**
Contact your digital service provider or payroll software vendor to find out when their system updates will be rolled out.

□ **Test your payroll system ahead of 1 July to assess readiness**
As The Access Group recommends: map workflows, ensure data accuracy, and simulate Payday Super now while quarterly payments still apply so you're fully prepared before July 2026.

□ **Ensure STP integration is active**
Ensure your payroll software can report QE amounts and super liability under the new STP reporting fields from 1 July 2026.

□ **Confirm SuperStream and payment readiness**
Check that your payroll provider, clearing house, and bank are ready for SuperStream v3.0 and the New Payments Platform (NPP) from 1 July 2026.

Super Payment Method

□ **If you use a clearing house or super fund portal,** confirm they are ready for payday-frequency processing and check if you need to make any updates. Review clearing house processing times and confirm how and when payments are passed on to super funds.

□ If you use the ATO's Small Business Superannuation Clearing House (SBSCH) — transition NOW, **The SBSCH will close to new users on 1 October 2025 and will shut down on 1 July 2026.**

- Options include: commercial clearing houses, payroll-integrated super payment solutions, or direct super fund portals.
- Download your records from the SBSCH before closure.
- Use the ATO's SBSCH transition checklist to guide your move.

□ **Consider an integrated payroll and super solution**
Like The Access Group's MicrOpay Evo or Definitiv Evo with Beam super payments. Integrated solutions automate super calculations, STP reporting, and payment processing within a single workflow — eliminating double entry, manual reconciliation, and compliance pressure.

(See "How The Access Group Can Help" below).

□ **Review your payment method**
Some traditional methods (e.g., ABA batch bank transfers) don't clear instantly and may take several days. Consider faster options such as Osko or other real-time transfer services to meet the 7-business-day deadline.

Error Handling

□ **Set up a process to quickly correct contribution errors**
This ensures the super fund still receives the corrected payment within 7 business days of payday.

Understand Qualifying Earnings

□ **Read the ATO's QE factshee**t and understand how QE applies to calculating your SG payments. Visit ato.gov.au/QE.

□ **Final Quarterly Payment**
Pay your SG for the January–March 2026 quarter by 28 April 2026. This is your last quarterly payment under the old system.

Phase 4 - July 2026: Payday Super Starts

□ **Payday Super is now the law —** from 1 July, every pay cycle must include:

- SG calculation — 12% of Qualifying Earnings (QE)
- STP reporting — report both QE and super liability (O and Q codes)
- Super contribution submission — paid so the employee's super fund receives it within 7 business days of payday
- Confirmation — that the fund has received the contribution

□ **Make your final quarterly payment** for the April–June quarter by 28 July 2026.

- You will not be able to use the SBSCH for this payment.
- There is no late payment offset available for this quarter.

□ **Monitor fund confirmations**
Ensure contributions are being received and allocated by super funds (funds now have only 3 business days to allocate or return contributions).

□ **Monitor for bounced payments**
If a payment is returned (e.g. because a fund has closed or merged), identify the cause and redirect the contribution to a valid fund as soon as possible.

Penalties and the Super Guarantee Charge (SGC)

If the super fund does not receive contributions within 7 business days of payday, the employer will be liable for the SGC. The updated SGC framework includes:

1. **SG shortfall amount** — the underpaid super
2. **Notional earnings** — interest on unpaid amounts
3. **Administrative uplif**t — a penalty component that varies based on the employer's compliance history (can be reduced by voluntary disclosure)
4. **Choice loadings** — additional charges if fund choice rules were breached

If the SGC remains unpaid 28 days after assessment, further penalties of 25% or 50% of the outstanding amount apply, depending on whether the employer has received a penalty notice in the preceding 24 months.

Important: Under Payday Super, late payment offsets on SG contributions are no longer available. Paying late before an ATO assessment will not reduce the SGC.

First Year Compliance Approach - 1 July 2026 – 30 June 2027

The ATO has published PCG 2026/1, outlining a risk-based compliance approach for the first year:

Risk Category	Profile	ATO Action
Low risk	Employers making genuine efforts to comply, with evidence of good governance and timely correction of errors	Unlikely to face compliance action in the first year
Medium risk	Some compliance gaps, but demonstrating efforts to improve	May receive guidance and support
High risk	Significant non-compliance, patterns of missed payments, or no evidence of genuine effort	Prioritised for compliance action

There are no special waivers for small businesses, but the ATO will take a lighter approach during the first year and prioritise higher-risk cases.

Tip: Voluntary disclosure of SG shortfalls before the ATO issues an assessment can **significantly reduce penalties**.

Where employers make genuine attempts to meet their obligations, identify issues early, and correct errors promptly, this may be taken into account under the ATO's compliance approach.

How The Access Group can help you

The Access Group is a **leading provider of business management software and payroll solutions in Australia** and Asia-Pacific, serving over 55,000 customers and drawing on more than 35 years of payroll expertise. They've partnered with Beam to ensure their payroll platforms are ready for Payday Super.

Why Integration Makes All the Difference

As we explained in our blog: Why Integration Makes All the Difference, Payday Super is not just a change in timing — it's a fundamental shift that impacts payroll, cash flow, reconciliation, and compliance.

For businesses with complex payrolls, the increased frequency of payments amplifies the risk of errors. Integrated payroll and super systems eliminate these risks by automating data flow so contributions are calculated, validated, and paid on time.

MicrOpay Evo and Definitiv Evo — Payday Super Ready

The Access Group has partnered with Beam to ensure MicrOpay Evo and Definitiv Evo are ready for the new payment and timing requirements. and clearing house logins

Through Access and Beam partnership, we deliver:

- **Seamless integration** — payroll and super data flow automatically, so every contribution is calculated, validated, and paid on time with no double entry.
- **Built-in compliance** — award rules, salary sacrifice, and fund details are preserved and validated before each run, reducing the risk of costly errors.

- **Complete visibility** — track payments from payroll to super fund in real time, with instant alerts if anything needs attention
- **Early testing environment** — simulate Payday Super now while quarterly payments still apply, so you're fully prepared before July 2026
- **Automated superannuation processing** — super is calculated as part of each pay run, and contributions are submitted electronically via SuperStream, removing manual file uploads and clearing house logins

Managed Payroll Services

For businesses that prefer to hand off payroll complexity, The Access Group also provides managed payroll outsourcing services — shifting the operational burden of more frequent super processing to experienced specialists.

The Access Group's Payday Super Resource Centre

The Access Group has published a comprehensive **Payday Super Resource Centre** with detailed guidance covering:

- What Payday Super is and why it's being introduced
- What payroll managers need to do now, before July, and from July onwards
- Impact on employers and employees
- Cash flow and business impact (including guidance by business size)
- Tax deductibility and EOFY timing considerations
- Clearing house and payment timing FAQs
- Bounced payments, contribution caps, and error correction
- SBSCH closure and transition guidance
- Compliance risk reduction strategies
- payments still apply, so you're fully prepared before July 2026

Key Access Group Content for Employers

Resource	Links	Resource
Payday Super Resource Hub	theaccessgroup.com/en-au/payroll/resources/payday-super	Payday Super Resource Hub
Payday Super: Why Integration Makes All the Difference (blog)	theaccessgroup.com/en-au/blog/prl-payday-super-why-integration-makes-all-the-difference	Payday Super: Why Integration Makes All the Difference (blog)
Payday Super will change how you pay super: Here's what you need to know (blog)	theaccessgroup.com/en-au/blog/prl-payday-super-will-change-how-you-pay-super-heres-what-you-need-to-know	Payday Super will change how you pay super: Here's what you need to know (blog)
Automated Superannuation Processing Solution	theaccessgroup.com/en-au/payroll/software/superannuation-processing	Automated Superannuation Processing Solution
Australian Payroll Compliance Update: What's Changing in 2026–2027 (blog)	theaccessgroup.com/en-au/blog/prl-australian-payroll-compliance-update-whats-changing-in-2026-2027	Australian Payroll Compliance Update: What's Changing in 2026–2027 (blog)
Comprehensive Payroll Outsourcing Guide (blog)	theaccessgroup.com/en-au/blog/prl-comprehensive-guide-to-payroll-outsourcing	Comprehensive Payroll Outsourcing Guide (blog)
Book a Payroll Demo	theaccessgroup.com/en-au/payroll/form/payroll-enquiry	Book a Payroll Demo

Quick Reference: Key Dates

Date	Action
Now	Start reviewing changes, audit employee super details, and read The Access Group's Resource Hub
	Plan transition, review cash flow, talk to your accountant
Apr 28, 2026	Final quarterly SG payment (Jan–Mar quarter)
Apr–Jun 2026	Confirm software readiness, transition from SBSCH, test systems
Jul 1, 2026	**Payday Super begins** — pay SG each payday; SBSCH closes
Jul 28, 2026	Final quarterly payment (Apr–Jun quarter); no late payment offset
1 July 2026 – 30 June 2027	ATO first-year risk-based compliance approach applies

Useful links

ATO Resources

- **ATO Payday Super hub:** ato.gov.au/paydaysuper
- **ATO Employer Checklist (PDF):** Available from the Payday Super resources page
- **ATO Qualifying Earnings factsheet:** ato.gov.au/QE
- **ATO SBSCH transition checklist:** Available from Payday Super resources
- **ATO Cash Flow Kit**: smallbusiness.taxsuperandyou.gov.au/cash-flow-kit
- **ATO Compliance Approach (PCG 2026/1):** Available on the ATO Legal Database
- **Fair Work — Payday Super:** fairwork.gov.au/newsroom/news/payday-super-new-rules-starting-1-july-2026
- **Treasury — Payday Super:** treasury.gov.au/policy-topics/superannuation/payday-super

This guide is for general information purposes only and is current as of March 2026. It is not financial or legal advice. Consult your tax professional or accountant for advice specific to your business circumstances. For the latest updates, visit the ATO website.

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About The Access Group

TheAccess Group is one of the leading providers of business management software to mid-sized UK and Asia Pacific organisations. It helps more than 60,000 customers across commercial and not-for-profit sectors become more productive and efficient. Its innovative Access Workspace cloud solutions transform the way business software is used, giving every employee the freedom to do more. Founded in 1991, The Access Group employs approximately 5,000 people.

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