



MicrOpay Evo

Payday Super Update



Agenda

- **Purpose of session**
- **Payday Super** — what you need to know
 - Update from product – Kirsty Boxer
 - Update from Learning Services – Melora Stern
 - Packages – Louise Barry
- **Beam Super Clearing**
- **Resources**



Payday Super Product Update



Qualifying Earnings (QE)

The ATO is replacing Ordinary Time Earnings (OTE) with Qualifying Earnings — a new measure for calculating super contributions. MicrOpay handles the reporting automatically.

What's changing

OTE is replaced by QE as the basis for super contributions. QE is reported to the ATO as 'Q' in every STP submission — including zero values when an employee is on unpaid leave.

What you'll see

Each pay component in setup has a classification that determines whether it counts toward QE. Your STP submission includes the QE value automatically — no manual calculation needed.

Before you go live

Review your pay component classifications — especially if you have allowances or lump sum payments. Lump Sum E amounts are split by component type to determine how much counts toward QE.

From FY2027. No action needed for current pay runs — MicrOpay will reflect QE when it takes effect.

Maximum Contribution Base (MCB) — Annual Cap

The MCB cap moves from quarterly to annual from 1 July 2026. MicrOpay tracks and applies the cap automatically every pay run.

Before (current)

- Quarterly cap applied each quarter
- Cap = \$62,500 per quarter (2025–26)
- Contributions above the quarterly cap excluded from SG



After (from 1 July 2026)

- Annual cap of \$270,830 applied across the full financial year
- MicrOpay tracks cumulative super contributions against the annual cap automatically
- Contributions above the annual cap excluded from SG
- Simpler for customers — no more quarterly resets to manage
- Cap calculation handled automatically each pay run — even if an employee changes funds during the year

From 1 July 2026. No setup changes required — MicrOpay will automatically apply the annual cap from the new financial year.

Learning Services



Payday Super ready, with Learning Services

[Register Today](#)

DON'T MISS

MicrOpay Payday Super Webinar **20 May 2026 12pm AEST**

Join our team for a live product readiness session. We'll walk through what's changing in MicrOpay for Payday Super, cover system setup, and run through real processing scenarios - including how to handle the 7-day payment window and Qualifying Earnings.

BOOK NOW

What's New in Payroll **14 May & 11 June 2026 2pm AEST**

Presented by Glynn Flaherty, two sessions covering the Federal Budget, Payday Super regulatory changes, PAYG, IR updates, and State budgets.

Visit the link above to view session dates, pricing, and registration.

Payday Super Masterclass



Overview:

Prepare your payroll for the Payday Super changes taking effect from 1 July 2026. This webinar walks through the practical steps required to verify fund and member data, configure your system correctly, and ensure your superannuation processes are ready for the new obligations.

What do you need to know?

The course assumes confidence in navigation and the use of MicrOpay, as well as an understanding of payroll principles and basic superannuation processing requirements.

Delivery Method

This webinar is delivered via the GoTo platform.

Duration

90 minutes.

What does this course cover:

Understanding Payday Super

- What Payday Super is and why it's changing.
- Key dates and compliance obligations.
- Impact on current payroll workflows.

Fund & Member Verification

- Key employee data to review.
- Checking fund details and USIs.
- Validating member numbers.
- SMSF requirements.

System Setup & Validation

- Identifying QE earnings in MicrOpay.
- Validating ABNs for SMSF.
- Setting up creditors for payments and super refunds.

Resources & Support

- ATO guidance and reference materials.
- Access support channels and documentation.

Q&A

- Live questions from participants.

Objectives:

- ✓ Understand the Payday Super requirements and what changes from 1 July 2026.
- ✓ Verify that fund details, USIs, and member numbers are accurate and complete.
- ✓ Validate SMSF ABNs via and confirm SMSF setup requirements.

Packages



All things Payroll & Payday Super



What's New in Payroll



Payday Super Masterclass

Dedicated Q&A Forum

Stay ahead of the changes shaping payroll 1st July and beyond. Join us for two comprehensive webinars designed exclusively for payroll professionals, covering everything you need to know, including but not limited to:

- Federal Budget's payroll implications and the practical steps to prepare for Payday Super.
- Latest PAYG tax rates, Industrial Relations developments, and State Budget changes.
- Clarity on STP disclosure obligations, keeping your payroll compliant and your business protected.
- Payday Super Webinar, for specific management within your payroll solution and payment processing options.
- Dedicated Chat Group to answer queries on your first live run in the New Financial Year.



Learning Bundle

\$900 GST inc. or 330 Flexpoints

[Access Payroll Training](#)

Or

apac.Learningservices@theaccessgroup.com

EoY Reconciliation & Payday Super Readiness Consulting Service for MicrOpay

Overview:

Our consulting session covers a full review of your Ordinary Time Earnings for conversion to Qualifying Earnings, super fund details and processing methods, as well as payroll reconciliation ahead of EOY rollover - so you're ready for 30 June and Payday Super.

What does the review include:

- Payroll Company details (including multiple entities)
- Review of all Ordinary Time Earnings (OTE) for conversion to Qualified Earnings
- Superannuation Fund review for accurate completion of data including SMSF
- Reportable Fringe Benefit
- Exempt Foreign Income if applicable
- Audit Report Review and Reconciliation
- Balance YTD Payroll and Costing Report
- Review of STP reporting and adjustments if required
- YTD Values, Payroll Report, Costing Report & Journals



Single Database

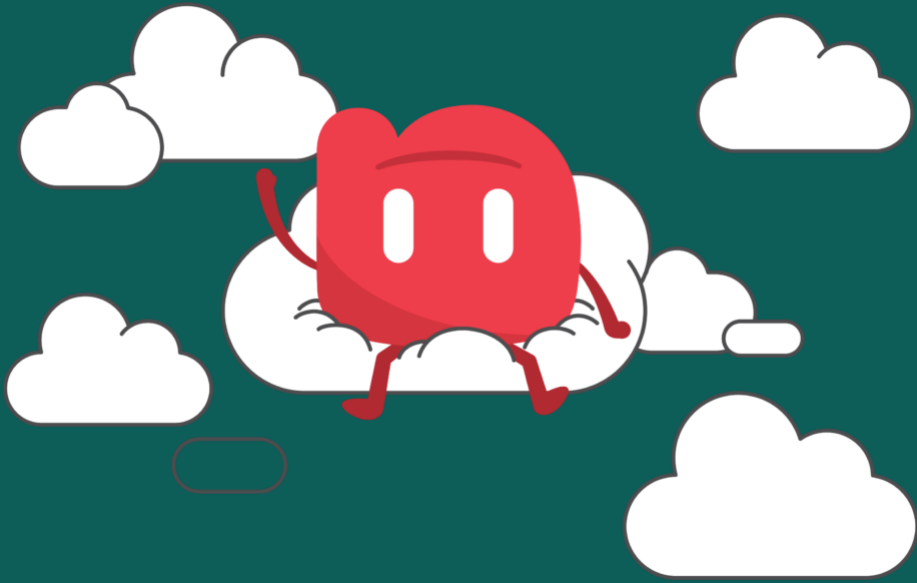
\$900 or 330 Flexpoints

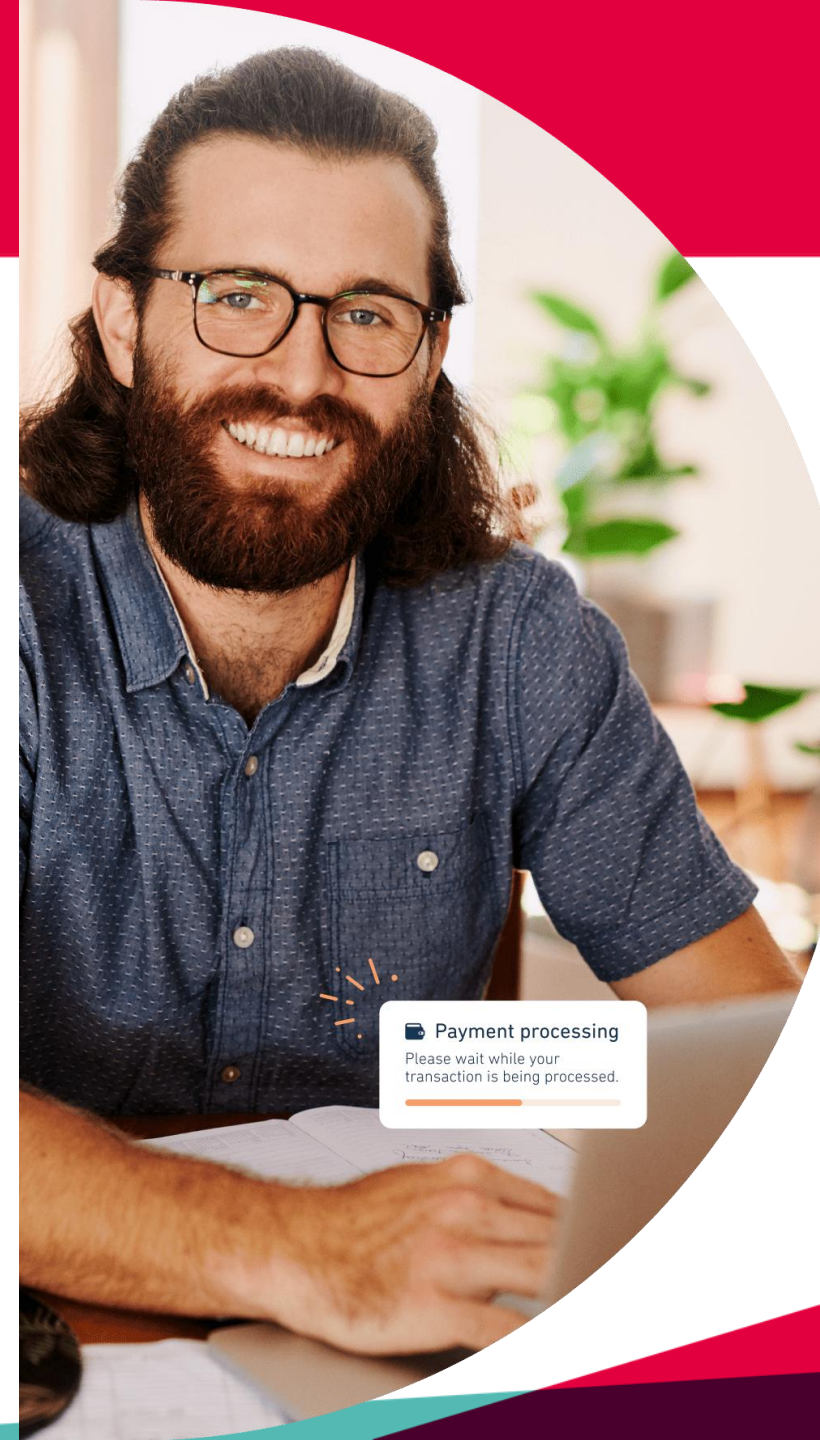
Multi database

\$1800 or 660 Flexpoints

apac.consulting@theaccessgroup.com

Welcome to Beam





Next-Generation Super

Beam isn't just a super clearing house, it's simply a better solution designed to eliminate manual processes and proactively prevent errors. The platform provides direct API integration within Micropay Evo, replacing file-based workflows with real-time validation and automated batch processing across all super funds.

Save Time

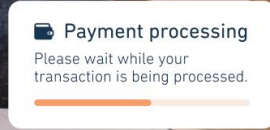
File exports, manual validations, and separate logins disappear with Beam, Beam automates the core admin, which means faster processing. It's estimated that the average Micropay customer can save approximately 15-20 hours saved per month (for 50 employee business)

Single Location and Access:

With Beam all super payments are recorded in one place, providing a comprehensive payment history that available at the click of a button. Micropay customers stay in control and on top of their super obligations

Future-Ready Compliance

Beam is designed with multiple layers of security to protect the privacy of Micropay customers and their employees. It's already Payday Super compliance well ahead of July 2026.



Let's hear from one of our customers



“We used to pay super quarterly, and it would take me anywhere from three to four days for the client base that we had. Now we encourage most of our clients to do monthly super, and it takes me anywhere from three to six hours. It’s not a burden anymore.”

Soonah Walkom

Head of Bookkeeping at We Love Bookkeeping

Resources



Payday Super Resources

Payday Super – A Guide for Employers in Australia

Australian superannuation law has changed. From 1 July 2026, super must be paid alongside wages on payday. This guide covers what this means for your business, what the law requires, and how to prepare.

- 01 Introduction
- 02 Why Payday Super is being introduced
- 03 What Payday Super means for employers
- 04 Who is affected by Payday Super
- 05 Employer obligations under Payday Super
- 06 Operational changes employers need to prepare for
- 07 Risks of non-compliance
- 08 Benefits of Payday Super for employers
- 09 How to get your business ready before 1 July 2026

[Visit the Page](#)

Payday Super Resource Centre

Your central destination for managing Payday Super with confidence. Access essential guide, tools, legislative updates and more.



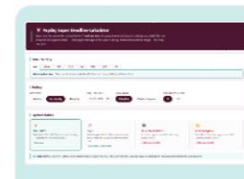
Payday Super – A Guide for Employers in Australia

[Learn More](#)



Payday Super Glossary — Employer Guide

[Learn More](#)



Free Tool: Australian Payday Super Deadline Calculator

[Open Tool](#)



Free Tool: Annual Cap + Payday Super Calculator

[Open Tool](#)

[Visit the Page](#)

Payday Super Glossary — Employer Guide

Payday Super starts 1 July 2026. Employers must pay super at the same time as wages, with funds received by the employee's super fund within 7 business days of payday.

[Visit the Page](#)



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Where to Next

- [Superannuation Processing Solution](#)
- [Payday Super](#)
- [Payday Super: Why Integration Makes All the Difference | Access Group](#)
- [Beam Super and MicroPay](#)
- [Contact us](#)

