



Fact or fiction? What you can expect with Payday Super

Deputy Commissioner Emma Rosenzweig busts some Payday Super myths.

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With just 3 months to go until Payday Super begins, I've been hearing a lot of questions from employers, and a few common myths too.

Let's clear up a few of the biggest misconceptions I'm hearing.

Myth: “There’s nothing to do until 1 July 2026”

I want to address this one early. While Payday Super starts on 1 July, many employers will need time to prepare.

That might mean planning for cashflow changes, checking payroll systems are ready, or transitioning away from the ATO's Small Business Superannuation Clearing House (SBSCH), which permanently closes 1 July.

Remember, you won't be able to access the service or your SBSCH records once it closes. There will be no read-only access. So, make sure you download your SBSCH records and transition early to your new provider.

Myth: “I can just change how often I pay my employees”

Payday Super doesn't change pay frequency. How often you pay your employees is set by employment contracts, awards or enterprise

agreements.

What does change is when super must be paid.

From 1 July 2026, you must pay super each payday, in line with how often you pay wages. So, if you pay wages weekly, you pay super weekly or if you pay wages fortnightly, then you pay super fortnightly.

Super payments also need to be received by the employee's super fund within 7 business days after payday. Importantly, a payment only counts once it's received by the fund, not when it's submitted.

Waiting until day 7 can be risky, especially if a payment is rejected and needs correcting. That's why we recommend paying super on payday, where possible, to give yourself the most time.

Myth: “I’ll be penalised straight away if something goes wrong”

We know most employers want to do the right thing.

Employers who make an honest mistake and take steps to fix it quickly won't be the focus of our compliance action. Our [Payday Super - first year ATO compliance approach](#) provides information on where we'll be focussing our compliance attention in the first year.

We've also recently published the [Payday Super draft law companion rulings](#) outlining how the new rules will apply to help your business prepare for Payday Super changes. To have your say on these rulings, provide your feedback by 1 May.

Finally, I encourage you to take the time now to prepare, and you'll head into July with confidence.


Find out more at [Payday Super](#).

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