Print whole section

Payday Super for employers

Understand how much, when and how to pay super guarantee for your employees under Payday Super.

About Payday Super

How employers calculate, pay and report super guarantee under Payday Super from 1 July 2026.

Paying super on payday

How to pay employee super guarantee under Payday Super from 1 July 2026, including due dates and qualifying earnings.

Payday Super: How to manage super during the changeover

How to change from quarterly super to the new Payday Super from 1 July 2026.

Quarterly super to 30 June 2026

Paying super contributions under the quarterly super guarantee system for pay periods up to 30 June 2026.

Work out if you have to pay super

Work out which types of employees are eligible to be paid super and when you need to pay.

Setting up super for your business

The 5 steps you must take as an employer to set up your business so you can pay your employees' super.

Missed or late Payday Super payments

About the super guarantee charge (SGC) and data matching under Payday Super from 1 July 2026.

Payday Super resources

Resources to help you understand and get ready for Payday Super (starting 1 July 2026).

Measuring Super guarantee compliance

Learn how we use data and statistics to improve compliance in employer reporting obligations.

Managing SuperStream

Explains SuperStream - the way business must pay super guarantee contributions to super funds, including SMSFs.

Self-managed super funds

A self-managed super fund (SMSF) is a way of saving for retirement. The members run it for their own benefit.

APRA-regulated funds

Services, support and obligations for super funds regulated by the Australian Prudential Regulation Authority (APRA).

QC 33737

About Payday Super

How employers calculate, pay and report super guarantee under Payday Super from 1 July 2026.

Last updated 10 August 2026

How Payday Super works

Payday Super is a change to how you pay your employees' super guarantee. From 1 July 2026 you must:

- pay employees their super guarantee for each payday (instead of quarterly)
- calculate super based on an employee's qualifying earnings, which is a new term that brings together ordinary time earnings and other payments.

Payday Super does not change:

- who you have to pay super for (you continue to pay super for eligible employees, including independent contractors paid mainly for their labour)
- the percentage you use to calculate super guarantee contributions (still 12%)
- the systems and platforms you use to make super guarantee contributions (except for the Small Business Super Clearing House, which has now closed).

Media: Payday Super is here https://tv.ato.gov.au/media/bi9or7orsim83t (**Duration:** 2:40)

You can download this page as a printable fact sheet, Payday Super (PDF 146KB).

What you need to do

- Check the information below about what's changed.
- Stay informed. Visit Payday Super for employers or speak to your tax professional for advice.

To find out how to pay super for your employees under Payday Super, see Paying super on payday.

Changes from 1 July 2026

- Deadline for super guarantee contributions
- Calculating super guarantee amounts
- Reporting super payments
- Late payments and the super guarantee charge
- Penalties
- Small Business Superannuation Clearing House (SBSCH)
- Checking employee data and processing payments
- Allocations by super funds
- Offering employees a stapled fund

Deadline for super guarantee contributions

Before 1 July 2026

Super guarantee contributions must be received by a super fund within 28 days of the end of the quarter, but can be paid quarterly or more frequently, e.g. monthly.

The due dates are 28 October, 28 January, 28 April and 28 July.

From 1 July 2026

Super guarantee contributions must be received by your employees' super funds within 7 business days after paying your employees, with enough information to allocate the contributions to the employees' member accounts.

There are some exceptions to the 7 business day deadline, such as for new employees.

For more information see Payment deadlines for Payday Super.

Calculating super guarantee amounts

Before 1 July 2026

The super guarantee amount is calculated as 12% of ordinary time earnings.

From 1 July 2026

The super guarantee amount is calculated as 12% of qualifying earnings. Qualifying earnings include ordinary time earnings, all commissions, salary sacrifice contributions and other amounts that were previously included in an employee's salary or wages for super guarantee.

For more information see What payments are qualifying earnings.

Reporting super payments

Before 1 July 2026

You report either ordinary time earnings or super liability through Single Touch Payroll (STP).

From 1 July 2026

You report both qualifying earnings and super liability through STP.

Late payments and the super guarantee charge

Before 1 July 2026

The super guarantee charge applies when amounts aren't received by a super fund within 28 days of the end of a quarter. The super guarantee charge:

- is self-assessed by the employer, who must lodge a super guarantee statement
- is calculated based on salary and wages
- includes interest at 10% per annum
- includes a flat administration fee
- is **not** tax deductible.

From 1 July 2026

The super guarantee charge applies when amounts aren’t received by a super fund within 7 business days after payday (unless longer applies, such as for new employees). The super guarantee charge:

- is assessed by the ATO (employers don't lodge a super guarantee statement)
- is calculated based on qualifying earnings
- includes interest that compounds daily at the general interest charge rate
- includes an amount to reflect the cost of enforcement and encourage early disclosure by employers – this is called the administrative uplift amount. It can be reduced if the ATO hasn't taken action in the past and if the employer lodges a voluntary disclosure statement
- is tax deductible.

For more information see:

- Missed or late Payday Super payments
- What happens if you don't pay super correctly.

Penalties

Before 1 July 2026

Penalties are a maximum of 200% of the super guarantee charge, which can be remitted in part or in full.

From 1 July 2026

Penalties are 25% or 50% of the unpaid super guarantee charge, depending on any prior penalties.

Small Business Superannuation Clearing House (SBSCH)

Before 1 July 2026

The SBSCH closed to new users on 1 October 2025.

Existing users had access to the service until 30 June 2026. All users must transition to an alternative option to pay their employees’ super.

See How to work out and pay super.

From 1 July 2026

SBSCH is no longer accessible.

Checking employee data and processing payments

Before 1 July 2026

- Super payments may take a number of days to be received by a super fund.
- Employers could receive incomplete or inaccurate data from their employees, which causes errors when they try to contribute to a super fund and delayed payments.
- Employers may be unaware of key changes to large super funds' details.

From 1 July 2026

To help employers and intermediaries meet the new deadlines, the SuperStream data and payment standards have been revised to:

- allow near real-time payments through the New Payments Platform
- improve error messaging so employers can address errors faster
- provide a new member verification request, which enables employers to confirm that a super fund can match their employee contribution to the super fund for the first time and will accept a contribution for them.

Improvements to the Fund Validation Service also give employers early notice of key changes to large super funds' details, such as fund mergers, that could affect their ability to make contributions to super funds.

Allocations by super funds

Before 1 July 2026

Super funds have 20 business days to allocate or return contributions.

From 1 July 2026

Super funds have 3 business days to allocate or return contributions. This timeframe does not include the day the contribution is received.

For more information see SuperStream changes.

Offering employees a stapled fund

Previously

You must provide your employees with a choice of super fund. If you don't receive a choice form from an employee, you can request stapled super fund details from the ATO.

From 27 March 2026

You can request details of an employee's stapled super fund and offer this to your employee at the same time you provide their choice form.

QC 105838

Payday Super: How to manage super during the changeover

How to change from quarterly super to the new Payday Super from 1 July 2026.

Last updated 10 August 2026

Media: Managing the changeover to Payday Super https://tv.ato.gov.au/ato-tv/media?v=bi9or7or5xz1ux (**Duration:** 3:18)

What you need to do in 2026

This information will help employers manage the changeover to Payday Super. Here are the key things to know from 1 July 2026.

- Employers pay super guarantee for each payday, instead of quarterly.

- Contributions are due in employees' super accounts within 7 business days after payday (unless longer applies, such as for new employees).
- The Small Business Superannuation Clearing House (SBSCH) has now closed. You need to switch to an alternative provider.
- For the quarter ending June, you will continue to pay super guarantee in full, on time and to the right fund, by the quarterly due date. This way, you will avoid the super guarantee charge. The final quarterly payment (June quarter) is due in employees' super accounts by 28 July.
  - If you miss the 28 July due date, you will need to lodge a super guarantee charge (SGC) statement and pay the SGC for the quarter ending 30 June 2026.
  - The late payment offset won't be available for the final June quarterly payment.

For a comparison of the differences between the current system and the changes from 1 July 2026, see About Payday Super.

How to pay super during the June–July changeover

How super contributions are allocated

How your super contributions are allocated against your super obligations during the changeover depends on when they reach your employee's super fund.

If you pay quarterly and Payday Super contributions on time, you don't risk incurring penalties.

Table 1: How super contributions are allocated during the June–July changeover

When the contribution is received by the employee's super fund	How the contribution is allocated
On or before 30 June 2026	The contribution is allocated to super guarantee obligations for

	the quarter ending 30 June 2026 (unless claimed as a late payment offset in a super guarantee charge statement for a quarter up to and including the quarter ending 31 March 2026). Any remaining amount is carried forward to the first available QE day (the day you make a payment of qualifying earnings). Amounts can be carried forward for up to 12 months.
From 1 July to 28 July 2026	The contribution is first allocated to super guarantee obligations for the quarter ending 30 June 2026. Any remaining amount is carried forward to the first available QE day (for up to 12 months).
On or after 29 July 2026	The contribution cannot be allocated to super guarantee obligations for the quarter ending 30 June 2026. It can only be allocated to available QE days from 1 July 2026 onwards.

Quarter ending 30 June 2026

For the quarter ending 30 June 2026, you continue to calculate, pay and report super guarantee for your employees (including eligible contractors) under the existing quarterly super guarantee rules. This means you:

- calculate super based on the ordinary time earnings you've paid to your employees between 1 April and 30 June
- pay before the due date of 28 July to allow time for super funds to receive and allocate the money to employees' accounts.

Be sure to finalise your June quarter payments by 28 July 2026 (or earlier).

If you miss this deadline:

- you must lodge a super guarantee charge statement by 28 August and pay the super guarantee charge to us for the June quarter
- the late payment offset is not available
- any super contributions received on or after 29 July will be applied under the new Payday Super rules, even if you intended these contributions to be made for any super you owe for the June quarter.

Pay runs from 1 July 2026

From 1 July 2026 you calculate, pay and report super guarantee for your employees (including eligible contractors) under the Payday Super rules.

This means you:

- calculate super based on the qualifying earnings you pay to your employees from 1 July (even if the work that earned this pay was done before 1 July)
- pay super guarantee for each payday so the money is in your employees' super accounts within 7 business days after payday (unless longer applies, such as for new employees).

Super for pay runs in July may be due before your final quarterly super payment is due on 28 July. Contributions received on or before 28 July will reduce any super owing for the June quarter **first**. If there is any remainder, contributions will then be used under Payday Super. If you pay quarterly and Payday Super contributions on time, you don't risk incurring penalties.

Example: paying super on time during the changeover

Priya has 5 employees. She pays their super quarterly and their wages fortnightly on a Monday. Priya knows that this July she will need to pay the super under the quarterly super system for the last time, as well as start paying under the new Payday Super system.

For Priya, this means she'll need to pay super for the:

- April to June 2026 quarter (due in employees' super accounts by 28 July 2026)
- payday on Monday 6 July 2026, now subject to the new Payday Super rules, (due to employees' super accounts by Wednesday 15 July, which is 7 business days after payday).

For the June quarter payment, Priya works out the super guarantee as 12% of the ordinary time earnings she paid to her employees between 1 April and 30 June 2026. The last pay run she includes in this calculation is the payday of Monday 22 June.

For the payday of 6 July 2026, Priya works out the super guarantee as 12% of the qualifying earnings she paid to her employees on that day.

Priya pays her first Payday Super payment on 6 July (payday), and it's received on 13 July.

She then finalises her quarterly contributions and pays that on 10 July, which is received on 15 July.

Priya knows that contributions received on or before 28 July will go to super owed for the June quarter first. This means her Payday Super payment will be used to pay a portion of the June quarter payment. She also knows that if she pays the correct amount for both her quarterly payment and her first Payday Super payment, in full by 15 July, both contributions will be made on time.

Example: paying late super contributions for the April to June 2026 quarter during the changeover

Leanne employs Reece and pays him a $4,000 wage on the 27th of each month.

On 27 July, Leanne owes Reece $1,920 in super guarantee:

- $1,440 for the April to June 2026 quarter ($4,000 × 3 months × 12%)
- $480 for the QE day 27 July.

When Leanne pays Reece his wage on 27 July, she also pays a $1,920 contribution to Reece's super fund through a clearing

house. The contribution is received by the fund on 31 July.

Payday Super obligations

The $480 portion of the contribution for the QE day 27 July is received within 7 business days.

Leanne has met her Payday Super obligations.

Quarterly super obligations

The $1,440 portion of the contribution for the April to June 2026 quarter is received after the 28 July 2026 due date.

Leanne hasn't met her quarterly super obligations and the contribution can't be applied to her super guarantee obligations for the June 2026 quarter.

Because Leanne missed the due date, the super guarantee charge applies. The Payday Super compliance approach does not apply to quarterly super, so to meet her obligations, Leanne must lodge a super guarantee statement. She must pay the super guarantee charge for the outstanding $1,440 she owes for the June 2026 quarter to the ATO.

Leanne can no longer reduce her quarterly super obligations by paying contributions to Reece's super fund.

Looking ahead

The $1,440 that Leanne has contributed to Reece's super fund late for the June 2026 quarter will be automatically applied against her super guarantee obligations for upcoming QE days. Leanne's future super obligations will continue to apply.

Managing your cash flow

You may have multiple super payments due during July 2026, including:

- super payments for each payday
- the final quarterly super payment due 28 July.

You should review your expected pay cycles for July to understand the impacts of paying super each payday. You may consider setting aside

additional funds to make sure you can meet your obligations. For more information, see Manage your business cash flow.

If your cashflow permits, you can pay your June quarter super on or before your first payday in July. If you do this, your business will have:

- a more seamless changeover to the Payday Super system
- time to correct any rejected contributions before the 28 July deadline.

How often to pay wages

The Fair Work Ombudsman provides information about when and how to pay your employees.

Most awards or agreements will set out when employees must be paid:

- weekly
- fortnightly, or
- monthly.

If it doesn't, employees must be paid at least monthly. For more information, visit the Fair Work Ombudsman's website.

Example: July cash flow when paying super quarterly

Mark has 7 employees. He currently pays their super quarterly and their wages fortnightly on a Monday.

To prepare for Payday Super, Mark reviews his pay cycles in June to figure out how many times he'll need to pay super in July. He works out that he'll have to pay super for 3 periods in July:

- the April to June 2026 quarter (super is due by 28 July 2026)
- the payday on Monday 6 July (Mark's first payday under the Payday Super rules which must be received and can be allocated by funds within 7 business days, by 15 July in this case)
- the payday on Monday 20 July (super is due to employee's super funds by 29 July).

Mark puts aside extra money to make sure he has enough to meet all his obligations on time.

Mark knows that super contributions received on or before 28 July go to super owed for the April to June quarter, first. He decides to pay his last quarterly super payment and his first Payday Super payment at the same time on 6 July so both contributions will reach employees' funds by 15 July.

How to report super in Single Touch Payroll

From 1 July 2026, employers must report the year-to-date amount of qualifying earnings for each employee through their Single Touch Payroll (STP) reporting each payday. Qualifying earnings is a new term for the types of payments you make to employees that are used to calculate the super guarantee under Payday Super.

Employers will also have to report the year-to-date super liability for each employee.

Employers can't report qualifying earnings prior to 1 July 2026. Until then, employers must report either OTE or super liability in STP to be compliant.

You should review your STP software and prepare to correctly map pay codes now. This will help you meet reporting obligations and ensure readiness when updated payroll software is available.

For more information, see When to start reporting qualifying earnings in STP.

If you don't use Single Touch Payroll yet

All employers should now be Single Touch Payroll (STP) reporting and transitioned to STP Phase 2 reporting, unless covered by a deferral or exemption.

If you are required to report using STP, you must report accurately and on time. Failing to report using STP may result in penalties. For further information, see draft PS LA 2026/D2: *Administration of penalties for failure to comply with Single Touch Payroll reporting obligations*.

If you can't report qualifying earnings and super liability from 1 July 2026, you should begin reporting these amounts as soon as possible after that date. From 1 July 2027, if you don't report these amounts, we'll reject your reporting and penalties may apply.

You don't need to request a deferral if you can start reporting qualifying earnings during the 2026–27 financial year.

If you don't use SuperStream

SuperStream is the way businesses must pay employee superannuation guarantee contributions to super funds.

If you pay direct to a fund and don't use SuperStream for super payments, you may receive returned payments without error codes.

If you use SuperStream, you can contact the super fund or clearing house (if you use one) directly to find out more about where to find errors.

Common errors include:

- incorrect unique superannuation identifier (USI) or member number
- ABN mismatch
- incorrect fund details
- inactive electronic service address (for payments to self-managed super funds)
- incorrect contribution amounts.

You should also speak with your clearing house (if you use one) and your employees' super fund to make sure that you are using a SuperStream compliant method.

Remember, employers must ensure super payments reach employees' super funds within 7 business days after payday (some longer timeframes may apply).

Preparing to meet the 7-day timeframe for Payday Super

Payments can take time to reach super funds. Sometimes errors occur and this adds additional processing time. When Payday Super starts, your payments must be received (and have enough information to be allocated) by super funds within 7 business days after payday to avoid the super guarantee charge (SGC). This timeframe needs to take into account the time it takes for processing and for errors to be rectified.

To make sure you're ready to meet this 7-business day timeframe, speak with your payroll provider, clearing house (if you use one) and your employees' super fund to understand:

- how long your clearing house takes to process payments
- whether payments are processed via the New Payments Platform (which is almost immediate)
- where you can find error messages (in your payroll product, clearing house portal, or from the fund)
- how long it takes for a payment to return if rejected (funds have 3 business days to allocate or return contributions to you if they're unable to be allocated. This timeframe does not include the day the contribution is received).

For steps you can follow to prepare for 1 July, see our Payday Super checklist for employers. We have released our compliance approach for the first year of Payday Super, for employers who may have difficulty changing over.

Example: meeting the 7-business day timeframe

Mandy is preparing for Payday Super and wants to ensure any contributions she makes will be received and can be allocated by her employee's super fund within 7 business days after payday.

Mandy speaks with her clearing house and learns that they'll upgrade to the New Payments Platform from 1 July 2026. This means payments will be processed within the same business day.

Mandy understands the fund will have 3 business days to reject the contribution if it can't be allocated to a member account. She also finds out where she can view error messages in case this occurs.

Knowing these timeframes, Mandy decides she will pay super on payday (not after). This will ensure she has time to process payments and resolve any errors with the fund within 7 business days after payday.

Member verification request

A new member verification request (MVR) allows you to use your payroll or software solution to verify an employees' super fund details before the contribution is made. An MVR can be used:

- before making a contribution to a super fund for the first time
- where there has been a change in employee information (such as name)
- where a contribution has previously been rejected.

To reduce errors from 1 July, speak to your payroll provider about how you can access the MVR.

How to tell your employees about Payday Super

Your staff may have questions or concerns about Payday Super. You can tell them:

- super will be paid every payday, instead of every quarter
- the super payment will still be shown on their payslip
- the super contribution will be received by their fund within 7 business days after payday, however it may not be visible in their account straight away (depends on how often the fund updates information)
- there is no change to the amount of super they will receive (unless their pay changes)
- they must keep their contact details up to date with the ATO, the super fund and their employer to avoid errors when paying their super.

Concessional contributions cap

The concessional contributions cap is the maximum super you can receive each year at a lower tax rate. For the 2026–27 year, the concessional contributions cap is $32,500.

Changes have been announced to avoid employees exceeding their concessional contributions cap in 2026–27, where this is a result of

having additional super payments made due to Payday Super starting. This is not yet law.

If you have difficulty changing over to Payday Super

If you start paying super for each payday from 1 July, but some payments are received late (for example, due to incorrect details and the super fund rejecting payments and you fix the error quickly) you're likely to be considered low risk by the ATO.

Our compliance approach

We have released a guide to outline our approach to compliance in the first year of Payday Super. Under this approach, you won't be the focus of ATO compliance action as long as you:

- make your payments for each payday on time
- fix any errors as soon as possible.

We will take a firmer approach to:

- serious or deliberate cases of non-compliance
- employers not attempting to pay super guarantee for each payday.

QC 106539

Work out if you have to pay super

Work out which types of employees are eligible to be paid super and when you need to pay.

Last updated 15 July 2026

When super guarantee is required

If you pay a worker that is eligible for super guarantee, you must work out contributions using at least the super guarantee rate. If you do not

pay enough super guarantee on time and to the right fund, you will be liable to pay a tax called the super guarantee charge.

Things to consider about paying super:

- Amount of earnings – you pay super regardless of how much you pay your employee (up to the maximum contribution base).
- Employee age – for employees who are
  - 18 years or older, you pay super regardless of how many hours they work
  - under 18 years old, you pay super if they work more than 30 hours in a week.
- Rate – the super rate is 12% (the super rate for Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027).
- How it is calculated – use your employee's qualifying earnings to work out the minimum contribution.
- How frequently you need to make super contributions – from 1 July 2026, you pay super guarantee to your employee's super fund for each payday. It generally needs to be received by the fund with sufficient information to allocate the payment within 7 business days after pay.
- What to do when you miss a payment or make a late payment
  - if you have not received an assessment for the super guarantee charge from us, pay the outstanding amount to the super fund as soon as possible
  - if you have received an assessment from us (which will be for more than you would have otherwise paid if you'd paid on time), you will need to pay the assessment amount to us.

Eligibility

Generally, all employees are eligible for super guarantee. It doesn't matter if the employee is:

- full time, part time or casual
- receiving a super pension or annuity while working (this includes employees on transition to retirement)

- a temporary resident, such as a backpacker
- a company director
- a family member working in your business.

Example: occasional employers

Each summer, Samir – a 32-year-old seasonal fruit picker – works at the ABC produce farm. He usually works 15 hours a month for 3 months, earning $435 a month before tax.

In 2025–26, Samir is eligible for super guarantee, which his employer pays at 12% of his qualifying earnings.

Employees under 18

Employees under 18 years old are eligible for super guarantee if they work for you for more than 30 hours in a week, regardless of how much you pay them.

As stated in Superannuation Guarantee Determination SGD 93/1, the number of hours worked is the actual number of hours the employee works in that week. You can't average the hours across fortnightly or monthly pay periods.

Example: under 18 years old and working different hours a week

Lily is 17 years old and has 2 jobs – working at a hardware shop and a local café.

Lily worked 32 hours in a week at the shop and earned $800 before tax.

Lily also works 6 hours a month in the café, earning $150.

As Lily has worked:

- more than 30 hours in one week in the hardware store, this employer pays her super guarantee for this week

- not more than 30 hours in a week in the café, this employer doesn't pay her super guarantee for this work.

Domestic or private workers

A domestic or private worker does work:

- relating personally to you (not to a business of yours)
- relating to your home, household affairs or family – such as a nanny, housekeeper or carer.

Domestic or private workers are eligible for super guarantee if they work for you for more than 30 hours in a week, regardless of how much you pay them.

Example: domestic or private worker and working less than 30 hours a week

Noah works in a private arrangement as a housekeeper for Scarlett and he does all the cleaning and cooking at her home for 25 hours a week.

As Noah has worked less than 30 hours in one week, Scarlett doesn't need to pay him super guarantee regardless of how much she pays him.

NDIS plan

You may also have to pay super guarantee for a domestic worker or carer if the following both apply:

- you have a National Disability Insurance Scheme (NDIS) plan that you manage yourself
- you use your funds to hire a carer or other domestic worker.

Independent contractors

Independent contractors who are paid mainly for their labour are eligible for super guarantee.

You calculate the super guarantee on the labour component of their invoice.

This applies even if they quote an Australian business number (ABN), and regardless of how much they earn.

Sportspeople, performers and film makers

Individuals who undertake any of the following activities are eligible for super guarantee on the payments they receive for those activities:

- playing sport, performing music, dance or entertainment, undertaking promotional activities, or an activity involving similar skills
- providing services that are required for the above activities to occur
- filming or recording any television or radio broadcast, or providing services that are required for that filming or recording to occur.

You calculate super guarantee on the component of the invoice that relates to their work.

This applies to sportspeople, performers and film makers even if they quote an ABN, and regardless of how much they earn.

International workers

Your worker is eligible for super guarantee even if they are a temporary resident, such as a backpacker or a working holiday maker.

If you send an Australian employee to work temporarily in another country, you must continue to pay super contributions for them in Australia.

If you have employees working overseas, you can apply for a certificate of coverage so you don't have to pay super in the other country as well.

However, you don't have to pay super for:

- non-resident employees who work outside Australia
- some foreign executives who hold certain visas or entry permits (phone us on **13 10 20** for information)

- employees temporarily working in Australia who are covered by a bilateral super agreement – you must keep a copy of the employee's certificate of coverage to prove the exemption.

If you're a non-resident employer, you don't have to pay super for resident employees for work they do outside Australia.

Self-employed

If you're self-employed as a sole trader or in a partnership, you don't have to pay super guarantee for yourself.

Armed forces reservists

You don't have to pay super guarantee for members of the army, naval or air force reserve for work carried out in that role.

High income earners who opt out of super

You don't have to pay super guarantee for high-income earners working for multiple employers if your employee has successfully applied to opt out.

We will send you a copy of the *Super guarantee employer shortfall exemption certificate* which will specify the period for which you do not have to pay super guarantee for a financial year.

Super for employees working overseas - certificate of coverage

Employers must pay super for Australians working temporarily overseas and should apply for a certificate of coverage.

Super for independent contractors

Super for independent contractors, including choice of fund and how much to pay.

Super for sole traders and partnerships

Self-employed sole traders or partners don't have to pay super guarantee but can make personal super contributions.

Super for sportspeople, performers, film makers and related activities

If you pay a sportsperson, performer, musician, film maker, or an individual involved in similar or related activities, you may need to pay them super.

QC 33749

Super for employees working overseas – certificate of coverage

Employers must pay super for Australians working temporarily overseas and should apply for a certificate of coverage.

Last updated 26 May 2021

How it works

Australia has bilateral social security agreements with some countries, allowing you to apply for a certificate of coverage. With this certificate, you don't have to pay super (or equivalent) in the other country.

Australian employers

It exempts Australian employers from their super obligations in the country where their employee is temporarily working. Australian employers must continue to pay SG contributions in Australia.

Non-Australian employers

The certificate exempts non-Australian employers from paying super in Australia. We may ask to see a copy of the certificate. Without it, non-Australian employers must pay super in Australia (unless they meet an exemption).

Example: Australian employee working in the United States

Simone is an Australian resident working for one year in the United States (US). Under US law, Simone and her Australian employer must pay compulsory social security (covering super) contributions.

Simone's employer must also pay SG contributions for her in Australia.

The bilateral agreement between Australia and the US means that Simone's employer doesn't need to pay US social security contributions.

To receive the US exemption, Simone's employer must request a certificate of coverage from the ATO.

Her employer must continue to pay SG contributions in Australia.

Example: United States employee working in Australia

Mac is a US resident working temporarily in Australia. A certificate of coverage issued by the US allows his employer to pay contributions solely under the US system.

With the certificate, Mac's employer is exempt from paying super under Australia's SG law.

Employer responsibilities

By applying for a certificate of coverage for your employee, you're declaring that you will:

- continue to make the required Australian SG contributions on behalf of your employee. These contributions must be made while your employee is working overseas

- keep records of the super paid on behalf of your employee.

We share information about certificates of coverage with authorities in the country your employee is working in.

If you fail to meet the above requirements, we will cancel the certificate and notify the relevant foreign authorities. A cancellation means that you or your employee will not be exempt from the super (or equivalent) obligations in the other country. This cancellation will apply for the period of the certificate. If you fail to pay super in Australia, you are liable to pay the SG charge to the ATO.

Self-managed super funds

If you pay SG contributions to your employee's self-managed super fund (SMSF), you should ask your employee to check their SMSF management arrangements before they leave Australia.

Employees travelling overseas need to check their SMSF maintains its complying Australian super fund status. If the SMSF is no longer a complying fund, you must pay SG contributions for your employee to another fund the employee has nominated as their chosen fund. If the employee has not chosen another fund use your default fund.

Apply for a certificate of coverage

Before you apply for a certificate of coverage, check the countries Australia has a bilateral social security agreement with.

Apply for the certificate of coverage before your employee leaves Australia.

We'll generally assess your application within 28 days. If your application is approved, a certificate of coverage will be issued to the nominated postal address within your application.

Australian business address

For employers:

1. Sign in to Online services for business.
2. Select **Lodgments**.
3. Select **Reports and forms**.
4. Select **Certificate of coverage request form**.

Forms can be saved and resumed within 7 days. After this period, the form will no longer be available.

For tax professionals:

1. Sign in to Online services for agents.
2. Select **Lodgment**.
3. Select **Client forms**.
4. Select **Certificate of coverage request form**.

Keep a record of this certificate as government authorities in the other country may require a copy. Give the original certificate to your employee to take with them overseas.

Amend an application

You can lodge an amendment to a submitted application providing it meets the specific terms of the agreement with the partner country.

For employers:

1. Sign in to the Online services for business.
2. Select **Lodgments**.
3. Select **Reports and forms**.
4. Select **Certificate of coverage request form**.
5. Select **History**.
6. Select **Submitted forms**.
7. Select **Edit** next to the form you want to amend.

For agents:

1. Sign in to Online services for agents.
2. Select **Lodgments**.
3. Select **Client forms**.
4. Select **Certificate of coverage request form**.
5. Under **History** select **Edit**.

Request an extension

You can request an extension beyond the maximum period of coverage (see the rules of each international agreement).

The maximum extension period is determined on a case-by-case basis. We only grant extensions when there is mutual agreement with the relevant agency in the other country.

To request an extension, you need to:

- Write to us explaining the reasons for the extension. Attach an official signed copy on your company letterhead.
- Attach the written request to the online form under the documentation tab
- Provide supporting documents giving reasons for the extension and include:
  - employee name
  - your previous certificate of coverage reference number
  - extended secondment date (dd/mm/yy).

A recent transfer of data has increased the number of processed requests under the **View previous request** tab. We've made every effort to migrate all previous requests. However, this is not possible in all instances.

Cancel certificate or application

If you've applied for or received a certificate of coverage and the employee is no longer required to travel, you must provide the details of cancellation. You can do this by contacting us:

- Email superannuationbilateralagreements@ato.gov.au
- Write to:

Superannuation Bilateral Agreements
Australian Taxation Office
GPO Box 9977

ADELAIDE SA 5001
AUSTRALIA

Help and support

- Troubleshooting
- Email superannuationbilateralagreements@ato.gov.au

Bilateral social security agreements

Learn about bilateral social security agreements Australia has with some countries to prevent double payment of super.

QC 33735

Bilateral social security agreements

Learn about bilateral social security agreements Australia has with some countries to prevent double payment of super.

Last updated 12 November 2024

Eligibility

Employees are only eligible to apply for a certificate of coverage if they accept an Australian employer's offer to work temporarily overseas. The nominated country must have a bilateral social security agreement with Australia.

You are **not** eligible if:

- you're an employee and you take a new job opportunity overseas
- you're self-employed.

About the agreements

Bilateral social security agreements deal with the issue of 'double super coverage'. This occurs when an employer sends an employee to work temporarily overseas and is required to pay superannuation (or equivalent) in both countries.

These agreements allow employers to apply for a certificate of coverage. The certificate exempts the employer from paying super (or equivalent) in the other country.

With a certificate of coverage, the employee is covered by a bilateral social security agreement. The super guarantee (SG) contributions are only required under the law of the country that your employee is most likely to retire in.

For each country there is a specific:

- start date for the bilateral agreement
- maximum period for a certificate of coverage.

These are set out in Countries with an agreement.

Example: sending an Australian employee to work temporarily overseas

Misha's Australian employer sends her to work in Austria for 2 years. While working in Austria, Misha is covered by Australia's super guarantee (SG) legislation and the Austrian laws. Therefore, double super coverage occurs.

Misha's employer can apply for a certificate of coverage. This will exempt Misha and her employer from making super contributions under the Austrian law.

Micha's employer must continue to make SG contributions in Australia.

Effect for different types of employees

Bilateral agreements only apply to employee SG contributions made on or after the start date of the relevant agreement.

Generally, for:

- self-employed people – you are not subject to SG in Australia and there is no double liability for superannuation
- diplomats and consular officials – the agreements apply, however the provisions of the Vienna Conventions on Diplomatic or Consular relations are not affected
- workers on a ship or aircraft in international traffic – the laws of the worker's resident country apply (except Japan)
- government workers – there is no maximum period for a certificate of coverage.

There are exceptions to these rules, which are explained in Countries with an agreement.

Countries with an agreement

The following countries have a bilateral social security agreement with Australia. These agreements all work in the way explained above. In addition, a few have special rules, which are noted below.

Country	Agreement start date	Maximum period for certificate of coverage
Austria	1 December 2012	5 years
Belgium	1 July 2005	5 years
Chile	1 July 2004	4 years
Croatia (check special rules)	1 July 2004	4 years
Czech Republic	1 July 2011	5 years
Finland	1 July 2009	5 years
Germany (check special rules)	1 October 2008	4 or 5 years

Greece (check special rules)	1 October 2008	4 years
Hungary	1 October 2012	4 years
India	1 January 2016	5 years
Ireland	1 January 2006	4 years
Japan	1 January 2009	5 years
Korea	1 October 2008	5 years
Latvia	1 January 2013	4 years
Netherlands (check special rules)	1 April 2003	5 years
Norway (check special rules)	1 January 2007	3 years
Portugal	1 October 2002	4 years
Republic of Estonia	1 January 2018	4 years
Republic of Poland	1 October 2010	5 years
Serbia	1 February 2024	3 years
Slovak Republic	1 January 2012	4 years
Switzerland	1 January 2008	5 years
United States of America	1 October 2002	5 years
Yugoslav Republic of Macedonia	1 April 2011	4 years

For more information on the agreements, visit the Department of Social Services.

Croatia

If double super coverage occurs for a person working on a ship or aircraft in international traffic, you should apply in writing to us for a certificate of coverage.

Send your written request to:

- email superannuationbilateralagreements@ato.gov.au
- **Superannuation Bilateral Agreements**
  Australian Taxation Office
  GPO Box 9977
  ADELAIDE SA 5001
  AUSTRALIA

Germany

The German agreement operates differently to most of the agreements Australia has with other countries.

When you apply for a certificate of coverage, you must indicate the relevant article of the agreement that applies to the employment situation.

Article 5 applies where the:

- employee remains employed by the same employer
- period of working in Germany is up to 4 years
- employee is a resident of Australia.

Example: detachment cases (Article 5)

Franz-Peter's Australian employer, XYZ Bank Limited sends him to work in Germany for 2 years.

While in Germany, Franz-Peter remains directly employed by XYZ Bank Limited. Franz-Peter is covered by Australia's SG legislation and the German laws.

As double super coverage occurs, Article 5 of the supplementary agreement will take effect. It will exempt Franz-Peter and his

employer from making contributions under the German law.

XYZ Bank Limited will continue to make contributions as required under SG legislation in Australia.

When applying for a certificate of coverage, XYZ Bank Limited must indicate that Article 5 is applicable in Franz-Peter's circumstances.

Article 8 applies where the:

- employee is employed temporarily by an associated employer
- period of secondment is up to 5 years
- application for a certificate of coverage is made within 6 months of starting employment in Germany.

Example: secondment cases (Article 8)

Kristina's Australian employer, JKL Pharmaceuticals Limited sends her to work in Germany for 2 years.

While in Germany, Kristina is employed by JKL Medical Research AG, a subsidiary of JKL Pharmaceuticals Limited. Kristina is covered by Australia's SG legislation and the German laws.

As double super coverage occurs and Kristina is employed by an associated employer, Article 8 of the supplementary agreement will take effect. It exempts Kristina and her employer from making contributions under German law.

JKL Pharmaceuticals Limited will continue to make contributions as required under SG legislation in Australia.

When applying for a certificate of coverage, JKL Pharmaceuticals Limited must indicate that Article 8 of the supplementary agreement is applicable in Kristina's circumstances.

Greece

The agreement applies to:

- Australian employees – those who are seconded (up to 4 years) by their Australian employer to work in Greece for a related entity

- Greek self-employed – those who are deemed to be self-employed by the Greek authorities but employed in Australia by an Australian employer. They may be eligible for a certificate of coverage provided their Australian employer continues to pay super contributions for them in Australia.

The employment in Australia can be completely unrelated to a person's 'self-employed' status in Greece.

Netherlands

An application for a certificate of coverage to work in Netherlands needs to be made within 3 months of starting employment.

Norway

Before your employee starts work in Norway, you must send a copy of the certificate of coverage to:

NAV Control
Postboks 6600
Etterstad 0607 Oslo
NORWAY

QC 65742

Super for independent contractors

Super for independent contractors, including choice of fund and how much to pay.

Last updated 2 September 2026

Super contributions for independent contractors

If you pay independent contractors mainly for their labour, they are employees for superannuation guarantee (SG) purposes. You may need to pay super to a fund for them.

It doesn't matter if the independent contractor has an Australian business number (ABN).

Make super contributions for independent contractors if you pay them:

- under a verbal or written contract that is mainly for their labour (more than half the dollar value of the contract is for their labour)
- for their personal labour and skills (payment isn't dependent on achieving a specified result)
- to perform the contract work (work cannot be delegated to someone else).

Example: employee for super guarantee purposes, not an independent contractor

David's Caravan Park has a contract with Amanda, a freelance administrative assistant, to answer phones and do administrative work for 15 hours per week.

The contract specifies that Amanda herself must perform the work. Amanda has an ABN and invoices David's Caravan Park weekly for the hours she works. Amanda is an employee for SG purposes because:

- her contract is wholly for the labour and skills she provides
- she is paid according to the number of hours worked
- she performs the work herself.

David's Caravan Park needs to pay SG contributions for Amanda in addition to her pay.

If you enter into a contract with a company, trust or partnership, you do not have to pay super for the person they employ to do the work.

Example: independent contractor, not employee for super guarantee purposes

Harry's Hobby Shop wants to paint their new shop. They contract Pete's Paints for the job. The entire job is completed by one painter from Pete's Paints.

- The contract is between Harry's Hobby Shop and Pete's Paints.
- Harry's Hobby Shop paid Pete's Paints to achieve a result.
- The painter is not an employee of Harry's Hobby Shop for SG purposes.

Harry's Hobby Shop does not have any SG obligations for the painter or Pete's Paints. This is the case even if Pete is a sole trader and does the work himself, because he was contracted to achieve a result.

Pete's Paints may have SG obligations for the painter.

For more information, see:

- employee or independent contractor information to work out if an independent contractor is an employee for super purposes
- work out if you have to pay super for additional information on eligibility.

Offering independent contractors choice of super fund

If your independent contractor is an employee for SG purposes and entitled to receive SG contributions, they are generally eligible to choose their own super fund. You must offer eligible independent contractors a choice of super fund within 28 days of their start date.

If your independent contractor is eligible to choose a super fund but doesn't, then to avoid penalties you must request their stapled super fund details from us.

Paying an additional amount equal to the SG percentage directly to the independent contractor, on top of their usual pay, does not count as a super contribution. To avoid the super guarantee charge, you must make the super contribution to the independent contractor's super fund by the relevant deadline.

Super for independent contractors on earnings from 1 July 2026

From 1 July 2026, to avoid the super guarantee charge, you must make super contributions equal to at least the SG percentage of the independent contractor's qualifying earnings on-time and to the right fund.

All payments that relate to the independent contractor's labour (whether undertaken during or outside of any ordinary hours of work) are included in the independent contractor's qualifying earnings. This includes any payments for overtime.

Do **not** include:

- contract payments that are for materials, equipment or other non-labour items
- GST.

Super for independent contractors on earnings paid up to 30 June 2026

For quarters ending on or before 30 June 2026, to avoid the super guarantee charge, you needed to make super contributions equal to at least the SG percentage of the independent contractor's ordinary time earnings.

The ordinary time earnings for independent contractors was generally the labour component of the payments made under the contract.

Do **not** include:

- contract payments that were for materials, equipment or other non-labour items
- overtime for which the independent contractor was paid overtime rates
- GST.

Labour and non-labour components of a contract

If a contract covers both labour and non-labour items, the value of each should be detailed separately. If it isn't, you can use reasonable market value to work out the amount of the payment that is for the independent contractor's labour. We'll consider normal industry practices. You must keep records showing how you worked out the labour part of the payment.

QC 33854

Super for sole traders and partnerships

Self-employed sole traders or partners don't have to pay super guarantee but can make personal super contributions.

Last updated 26 April 2024

Choosing to make personal super contributions

If you're self-employed as a sole trader or in a partnership, you don't have to pay super guarantee for yourself.

You can choose to make personal super contributions to save for your retirement.

Make sure your super fund has your tax file number (TFN). If not:

- contributions are taxed an additional 32%
- your fund may not accept personal contributions
- you may miss out on a super co-contribution, if eligible
- it will be harder to keep track of your super.

Personal super contributions

You can choose to make personal super contributions from your after-tax income. For example, you can contribute directly from your bank

account to your super fund.

Most people can claim a tax deduction for personal super contributions until they turn 75 years old.

Contributions you make may attract extra tax if they exceed the contribution cap for that year.

Super co-contribution

You may also be eligible for the super co-contribution, which helps eligible low-to-middle income earners save for their retirement.

If you're eligible and you make personal super contributions, the government will match your contribution up to certain limits. You don't have to apply. We will work out your co-contributions when you lodge your tax return.

If you claim a tax deduction for your personal super contribution, it's not eligible for a co-contribution.

QC 33761

Super for sportspeople, performers, film makers and related activities

If you pay a sportsperson, performer, musician, film maker, or an individual involved in similar or related activities, you may need to pay them super.

Last updated 16 September 2026

Super obligations for certain payments

Individuals engaged in certain activities, for example musicians, entertainers, sportspersons, film makers and performers, are eligible for super guarantee. If you engage one of these eligible individuals and are liable (i.e. legally responsible) to pay them, you may also need to make super guarantee contributions for them.

You must pay super guarantee in full, on time, to the right fund and at the correct rate to avoid an extra tax called the super guarantee charge.

You must pay super guarantee on payments you are liable to make to an individual for the following activities (except in specific circumstances):

- playing sport, performing or presenting music, dance or entertainment, undertaking promotional activities, or an activity involving similar skills (performers)
- providing services connected with the above activities (this means providing services that are required for the above activities to occur, see required support services for the performance)
- making a film, tape or disc, filming or recording any television or radio broadcast, or providing services that are required for that filming or recording to occur (filming or broadcasting).

An individual who you are liable to pay for one or more of the activities described above, will be considered your employee for super guarantee purposes, even if they:

- are not a professional
- have an ABN
- issue invoices
- are engaged on a one-off basis
- refer to themselves as an independent contractor
- are a hobbyist
- provide you with a Statement from Supplier Form (some industries refer to this as the hobby form)
- are retired or are receiving a super pension or annuity while working (this includes employees on transition to retirement).

Super guarantee is calculated on the part of the payment that relates to the individual's work, this is usually on the invoice. You and the individual you are paying should negotiate and agree whether the payment includes super or whether super is payable in addition to the payment. Regardless of the way you calculate the amount, you will need to pay the super contribution to the individual's nominated super

fund (or another complying fund that can receive the contribution). You cannot satisfy the obligation by paying the amount directly to the individual. This applies even if the payment to the individual is agreed at a rate inclusive of super.

Your super guarantee obligations do not depend on the size or nature of your undertaking. A community organisation hiring performers for a local arts festival has the same super guarantee obligations as a private business. However, the type of payer can make a difference if the performance is of a private or domestic nature.

Generally, for super guarantee purposes, your super contribution for the individual must be received by the individual's super fund within 7 business days after payday. This is extended to 20 business days after payday for first time or recommenced contributions. Find out more about payment deadlines for Payday Super.

When you don't have to pay super

To meet your super guarantee obligations, it is important to understand who you are paying and in what capacity you are paying them. It is also important for performers to understand their own legal structure (as this can vary) so they can explain it to the entity paying them at the time they agree to provide a performance.

You only have super guarantee obligations for payments you make to people entering arrangements in their individual capacity. This means there are some circumstances when you don't have to pay super.

Partnerships

You will not have super guarantee obligations for payments you make to a partnership. A partnership, for super guarantee purposes, means a general law partnership. A payer dealing with a group of performers who operate as a partnership would generally expect to see the partnership ABN. Payers can use ABN Lookup to check an ABN is active.

Performers considering entering into a partnership should seek appropriate advice. For more information on partnerships see Taxation Ruling 94/8 Income Tax: Whether business is carried on in partnership (including 'husband and wife' partnerships).

To better understand your tax obligations as a partnership, see Business, partnership and trust income.

Individual members of the partnership can choose to make personal super contributions.

Example 1: hiring a group of performers – as a partnership

Liam, Mark, and Chloe operate their dance troupe, Black Lantern, as a partnership.

Harbourline Plaza engages the troupe under a verbal contract. Liam, on behalf of himself, Mark and Chloe, tells Harbourline Plaza the group operates as a partnership and provides the ABN for their partnership.

Harbourline Plaza pays the troupe for their performance by transfer to the partnership's joint bank account.

The payment is a payment for the performance of dance. However, Harbourline Plaza will not have to pay super for any member of the troupe, as the payment was made to a partnership. Liam, Mark and Chloe can choose to make personal super contributions.

Companies and trusts

You will not have super guarantee obligations for payments you make to an incorporated entity (a company or incorporated association) or a trust. However, the entity itself may have to pay super for individuals they engage to provide services.

Individuals

You may have super guarantee obligations for payments you make to an individual, unless:

- you engage them under an arrangement that is wholly or principally domestic or private in nature, **and**
- the individual is paid for less than 30 hours of work per week.

You will also not have super guarantee obligations for payments to individuals who are under 18 years old and who work for you for less than 30 hours a week.

Performers

If you are liable to pay an individual to perform or present, or to participate in the performance or presentation of, any of the activities listed in the table below (performance categories), that individual is considered to be your employee for super guarantee purposes.

As their employer you will have to pay super guarantee on payments you make to the individual (except in specific circumstances).

An individual's performance, presentation or participation only needs to fall into one category (they may, however, fall into several categories). For example, an actor who is paid to act in a theatre production is considered to be paid to perform in a play and to perform entertainment.

Table 1: Examples of performers who are considered employees for super guarantee purposes

Performance categories	Examples of individuals performing, presenting or participating in the relevant activity (this is not an exhaustive list)
Music	Singers, instrumentalists, member of a band, DJs
Play	Actors
Dance	Dancers (principal/backup/ensemble)
Entertainment	Stand-up comedians, magicians, party performers (including children's performers such as face painters), film and television actors, television presenters, hosts and guests, circus performers
Sport	Athletes (hobbyist, amateur or professional), fitness, Pilates and yoga instructors who physically demonstrate the movements

Display or promotional activity	Fashion models, social media influencers
An activity similar to those listed above involving the exercise of intellectual, artistic, musical, physical or other personal skills	Guest speakers at events, Esports competitors, live streamers, live art demonstrators (e.g. painting in front of an audience), fitness, Pilates and yoga instructors who physically demonstrate the movements

Example 2: engaging a fashion model

Gabrielle is a fashion model. She is engaged by fashion labels and businesses to wear and model their clothing at fashion shows, and for magazine and television ads.

Gabrielle is a sole trader, operates under an ABN and invoices for her services.

These entities engage Gabrielle to perform in a promotional activity or display. As such, each business will have to pay super guarantee to Gabrielle's nominated super fund.

Example 3: hiring a Pilates instructor

Jason is a mat Pilates instructor who works as a sole trader with an ABN.

Jason is engaged by multiple corporate businesses in the Melbourne CBD to run Pilates sessions at their offices for their staff members' wellbeing. Jason physically demonstrates the Pilates movements as part of his sessions.

These engagements are irregular for each respective business, with no guarantee of future engagement. Jason will invoice each business $250 for conducting a one-hour session.

Pilates, if not a sport, is an activity similar to sport involving the physical and other skills of Jason as instructor. Each business will

have to pay super guarantee to Jason's nominated super fund.

Example 4: engaging a social media influencer

Paul is an avid 4WD enthusiast with a prominent social media profile. Paul operates as a sole trader and has an ABN. Offroading HQ Pty Ltd is a large 4WD accessory retailer looking for new ways to promote its business.

Offroading HQ Pty Ltd reaches out to Paul to enquire whether he would be willing to promote their products on his social media.

They agree that Paul will promote Offroading HQ's products on his social media with 2 posts a week, in exchange for $500 for each post.

Paul is being paid to present in promotional activities. Offroading HQ Pty Ltd will have to pay super guarantee to Paul's nominated super fund.

Required support services for the performance

If you are liable to pay an individual to provide a service that is required for one of the above performance categories to occur, that individual is considered your employee for super guarantee purposes. As their employer, you will have to pay super guarantee on payments you make to the individual (except in specific circumstances). The required service the individual provides may be provided before, during, or after the relevant performance category.

Table 2: Examples of services that are required to support a performance

Performance categories	Examples of individuals providing services that are required for the performance or

	presentation to occur (this is not an exhaustive list)
Music	Stagehands, stage crew that are required for the performance to occur, props masters, technicians and assistants, sound, lighting and audio engineers, technicians, operators and assistants, guitar technicians, repetiteurs/accompanists, conductors, make-up artists, workers who assemble and disassemble stages, fencing etc.
Play	Stagehands, stage crew that are required for the performance to occur, props masters, technicians and assistants, sound, lighting and audio engineers, technicians, operators and assistants, directors, vocal and dialect coaches, dramaturgs, intimacy coordinators, make-up artists, workers who assemble and disassemble stages, fencing etc.
Dance	Stagehands, stage crew that are required for the performance to occur, props masters, technicians and assistants, sound and lighting engineers, technicians, operators and assistants, choreographers, make-up artists, workers who assemble and disassemble stages, fencing etc.
Entertainment	Staff script writers, film and television editors, film and television crew that are required for the performance to occur, props masters, technicians and assistants, sound, lighting and audio engineers, technicians, operators and assistants, make-up artists, workers who assemble and disassemble stages, fencing etc.

Sport	Referees, timekeepers, mandated first aid individuals at live sporting events, lighting engineers, technicians and assistants required for night games, siren operators
Display or promotional activity	Stagehands, sound, lighting and audio engineers, technicians, operators and assistants, workers who assemble and disassemble stages
An activity similar to those listed above involving the exercise of intellectual, artistic, musical, physical or other personal skills	Stagehands, sound, lighting and audio engineers, technicians, operators and assistants, live streaming moderator, workers who assemble and disassemble stages, fencing etc.

Examples of services that are not required to support a performance:

- security
- advertising
- management, representative or agency services. A performer's manager, representative or agent are generally not considered to be providing services required for a performance to occur. However, these individuals may be an employee if you pay them under a contract that is mainly for their labour.

For more information on intermediary arrangements see Engaging performers through an intermediary.

Example 5: hiring a lighting technician

Stacey is a lighting technician for large scale events. Stacey operates as a sole trader with an ABN. Stacey is occasionally engaged by music festival promoters to provide stage lighting services for artists' performances at these festivals.

Stacey is paid by the music festival promoters to provide a service that is required for the music performance and entertainment event to occur.

The music festival promoter will have to pay super guarantee to Stacey's nominated super fund.

Filming or broadcasting

An individual is considered to be your employee for superannuation guarantee purposes if you are liable to pay them to perform services:

- in the making of a film, tape or disc
- in recording content for online streaming
- in any television or radio broadcast
- required for that filming, recording or broadcasting to occur.

As their employer, you must pay super guarantee on payments you make to the individual (except in specific circumstances).

Example 6: hiring a camera operator

Gavin is a professional videographer. Gavin operates as a sole trader with an ABN. Gavin is engaged by various clients to attend and film events such as sporting matches and concerts.

Gavin charges a fixed fee agreed upfront with his clients, which covers his time at the event as well as the post-production and associated tasks.

These clients pay Gavin to make a film and to provide services in making that film. As such, each client will have to pay super guarantee to Gavin's nominated super fund.

For more information see:

- Taxation Ruling TR 2023/4 *Income tax and superannuation guarantee: who is an employee?*
- Superannuation Guarantee Ruling SGR 2009/1 *Superannuation guarantee: payments made to sportspersons.*

Engaging performers or service providers directly

To meet your super guarantee obligations, you should check with any performers, support service providers, or film or broadcasting service providers you engage to understand:

- who you are liable to pay, and
- what you are paying them for.

Example 7: hiring a group of performers - as individuals

Renee's Hotel Co. engages a band, the Quiet Rivets, to play at their venue.

The Quiet Rivets is made up of Joel, Ted and Jasmine.

Renee's Hotel Co. engages the members of Quiet Rivets under a verbal contract. Joel arranges for Renee's Hotel Co. to directly pay the members of the band $280, inclusive of super.

As Renee's Hotel Co. is liable to pay Joel, Ted and Jasmine individually for the performance, it will have to:

- collect super fund details for each of them, and
- pay super guarantee on the amount for each of Joel, Ted and Jasmine, calculated as 12% of $250 (being the super inclusive amount of $280 divided by 1.12). This equals $30 payable directly to each of their nominated super funds.

The balance of $250 is to be paid to each of Joel, Ted and Jasmine.

Example 8: hiring a performer – for a wedding

James and Hayley are getting married and directly approach Diana, a Harpist, to perform at their wedding reception. Diana

operates as a sole trader with an ABN. James and Hayley agree with Diana that they will pay $1,000 for the performance.

James and Hayley are paying Diana for the performance of music and entertainment. However, the wedding is classed as private or domestic in nature that requires Diana to perform for less than 30 hours a week. As such, James and Hayley will not have super guarantee obligations for Diana.

Calculating the portion of a performer or support service provider's payment

Super guarantee only applies to the part of the payment to a performer, support service provider, or film or broadcasting service provider, that relates to the performance or presentation or filming or broadcast activity. That will generally be the whole payment.

However, parts of a payment will not be subject to super where they are for:

- the following expenses incurred by the individual
  - rehearsal studio hire
  - equipment hire
  - freight costs
  - travel and accommodation expenses
  - engaging the services of other individuals or entities
- the use, or purchase, of intellectual property
- the use of equipment owned by the individual.

Check with the individual if you are unsure if part of the payment does not relate to the relevant performance or presentation, or filming or broadcasting activity. This can occur if:

- an invoice is not provided, or
- the invoice is not itemised.

In this situation, you can also work out the amount you need to pay super guarantee on based on the reasonable market value of the item

or services provided by the individual (or any relevant industry award for the service).

Ordinarily you would not expect the whole of a payment to a performer, support service provider, or film or broadcasting service provider to be attributable to items and services other than their work.

Example 9: obligation to pay super only applies to part of a payment

The Southern State Soccer League (SSSL), a not-for-profit incorporated association, has engaged Jarrah to film its soccer games for the 2026 season for live streaming and broadcast purposes. Jarrah is a sole trader with an ABN and runs a small film production company which specialises in the filming and streaming of sporting events.

Jarrah owns all the equipment, infrastructure (e.g. machinery, cranes, streaming servers etc) and cameras required to run his business and charges his customers for the hire of this equipment. While Jarrah usually undertakes all camera work and production work himself, on occasion he engages the services of contractors for support. Jarrah also incurs travel and accommodation expenses for this work.

The SSSL is paying Jarrah to make multiple films and for services in relation to the making of multiple broadcasts. Accordingly, SSSL has super guarantee obligations in relation to Jarrah.

In his first invoice to the SSSL for the 2026 season Jarrah charges $6,950. The following expenses are itemised in his invoice:

- Filming fee $5,000
- Equipment hire fee $1,000
- Contractor wages $500
- Travel and accommodation costs $450.

SSSL will only need to pay super guarantee contributions for the $5,000 filming fee. This is because the $5,000 amount relates to Jarrah's film making and broadcasting activities, and the other

amounts relate to equipment hire, Jarrah's staffing costs and travel and accommodation costs.

SSSL will need to collect the super fund details for Jarrah and pay super guarantee in relation to the $5,000 filming fee directly to Jarrah's nominated fund.

Engaging performers or service providers through an intermediary

In arrangements involving intermediaries, it's important to understand who has the legal liability to pay the performer(s), support service provider(s), or film or broadcasting service providers. An intermediary includes band leaders, booking agents, promoters, managers and entertainment agencies. This will ensure you meet your super guarantee obligations (if any).

An intermediary acts as a go-between, arranging and facilitating bookings between performers and hirers.

Whether an intermediary has the liability to pay the performer, support service provider, or film or broadcasting service provider will depend on whether they are acting:

- as an agent on behalf of someone else (that is, the principal – this could be the performer or the hirer, it will depend on the situation), or
- in their own right.

If you are liable to pay the performer, support service provider, or film or broadcasting service provider their fee, then you are also responsible for any super guarantee obligations.

Intermediary acting as an agent

An agent is someone who has the legal authority to:

- act on behalf of the party they represent (the principal), and
- bind them in contracts with others.

Whether an agency relationship exists requires consideration of the substance of the arrangement and conduct of the parties. Labelling yourself as an agent is not sufficient.

If an intermediary is acting as an agent, and they pay a performer, support service provider, or film or broadcasting service provider on behalf of the principal, the principal is considered to have the liability for that payment. This means the principal is responsible for any super guarantee for the performer, even though the agent transfers the money.

Where an entity hires a performance act, the agent could be:

- engaged by a venue to manage performances
- acting on behalf of the performer or performance act, support service provider, or film or broadcasting service provider
- an individual performer or service provider who is acting on behalf of a group of performers or service providers.

For more information on when an agency relationship exists, see Superannuation Guarantee Ruling 2026/D1 Superannuation Guarantee: Work arranged by intermediaries.

Example 10: hiring a group of performers – paying a lump sum to one member who is acting as an agent

Neisha performs sometimes as a solo act and sometimes with other musicians. Neisha operates as a sole trader and has an ABN.

The Young Elm Pub engages Neisha to play at their venue for a one-off event under a verbal contract.

Neisha asks Fatima and Mohammed to perform with her for this event.

Neisha agrees with Fatima and Mohammed that she will act as the agent for the group in relation to their performance at The Young Elm Pub.

Neisha makes it clear to The Young Elm Pub that they can deal with her on behalf of the 3 performers. She agrees with The Young Elm Pub that she, Fatima and Mohammed will perform.

All parties understand that:

- the Young Elm Pub will pay a gig-fee of $980 inclusive of super to Neisha as the agent for the group (this was

negotiated by Neisha and The Young Elm Pub and agreed to by Fatima and Mohammed)

- Neisha's share of the gig fee will be $420 which includes super guarantee
- Fatima's and Mohammed's share of the gig fee is $280 each, including their super guarantee amounts, and Neisha will facilitate their performance payments.

The Young Elm Pub's payment to Neisha is a payment to a person to perform music. However, The Young Elm Pub has the legal responsibility to pay super for Neisha, Fatima and Mohammed in the proportions agreed, even though all parties agree that Neisha will facilitate the performance payments to Fatima and Mohammed.

The Young Elm Pub will need to:

- collect super fund details for each of the performers
- pay super guarantee for the
  - $420 amount for Neisha, calculated as 12% of $375 (being the super inclusive amount of $420 divided by 1.12). This equals $45 payable directly to Neisha's nominated super fund
  - $280 amount for Fatima, calculated as 12% of $250 (being the super inclusive amount of $280 divided by 1.12). This equals $30 payable directly to Fatima's nominated super fund
  - $280 amount for Mohammed, calculated as 12% of $250 (being the super inclusive amount of $280 divided by 1.12). This equals $30 payable directly to Mohammed's nominated super fund
- pay Neisha $875 for the group's performance (Neisha is then required to pay Fatima and Mohammed $250 each for the group's performance).

Example 11: hiring a performer – using a third-party agent

The promoters of The Sunset Sounds Festival engage Axel Storm, a magician, to perform at its festival. Axel Storm is represented by Tom, a talent agent.

Tom negotiates a written contract, on behalf of Axel Storm, with the promoters for a performance fee of $1,200 for Axel's appearance at the festival.

The promoters pay the performance fee into an account nominated by Tom. Tom receives the performance fees as agent for Axel Storm. It is Tom's responsibility to disperse the funds to Axel Storm as agreed between himself and Axel. Tom and Axel have agreed that Tom is entitled to 10% of any performance fee payable to Tom as payment for his services as agent of Axel Storm. Axel is liable to pay Tom this agent fee. The promoters are aware of this due to an itemised invoice received.

The promoters are making a payment for the performance of entertainment. All parties understand that the promoters have the legal responsibility to pay Axel Storm for his performance, and that Tom receives the payment as an agent for Axel Storm. The promoters have negotiated with Tom that super is to be paid in addition to the payment made to Axel Storm.

As such, the promoters of The Sunset Sounds Festival will need to:

- collect the super fund details of Axel Storm
- pay $1,200 to Tom as agent for Axel, and
- pay super guarantee on the net amount of the performance fee ($1,080) which is paid for the performance (the $1,200 amount less the 10% that is paid to Tom as agent fee) equal to $129.60 ($1,080 × 12%) directly to Axel's nominated super fund.

Intermediary acting in their own right

If an intermediary is acting in their own right and not on behalf of someone else, they have the liability to make the payment to the

performer, support service provider, or film or broadcasting service provider. The intermediary will be liable for super guarantee charge if they do not pay super for the payment to the performer, support service provider, or film or broadcasting service provider.

Example 12: hiring a group of performers – paying a lump sum to one member who is not acting as an agent

Sophie is a singer who sometimes performs as a solo act and sometimes with other musicians. Sophie operates as a sole trader and has an ABN.

The Old Oak Inn engages Sophie to play at their venue for a one-off event under a verbal contract. They agree to pay Sophie $900 for the performance.

Sophie:

- decides she will ask Ryan, a guitarist, and Amelia, a keyboardist, to perform with her.
- does not operate a performance business with Ryan and Amelia in partnership or in any other legal form.
- agrees separately with Ryan and Amelia that she will pay them $200 each for their performance. The Old Oak Inn is not aware that Ryan and Amelia will be performing with Sophie.

The Old Oak Inn's lump sum payment to Sophie is a payment to a person to perform music. The Old Oak Inn will have to pay super guarantee to Sophie's nominated super fund for the entire $900. It should ensure it has collected Sophie's super fund details.

Sophie's payments to Ryan and Amelia are also payments for the performance of music. Sophie has engaged Ryan and Amelia directly and must pay them for their performance. She will need to pay super guarantee to Ryan and Amelia's nominated super funds when she pays them the agreed upon $200 each if she is to avoid super guarantee charge.

Sophie should negotiate with both Ryan and Amelia as to whether her payment to each of them is inclusive of super or whether super should be paid on top of the payment. Either way,

the super guarantee contribution needs to be paid by Sophie to Ryan and Amelia's nominated funds.

Sophie should ensure she has collected the super fund details for Ryan and Amelia.

This outcome would be different if Sophie had:

- organised for The Old Oak Inn to engage the performers as individuals, rather than only agreeing to engage Sophie, or
- made an agreement with Ryan and Amelia to act as agent for the group, and explain that to The Old Oak Inn.

In both of those scenarios, The Old Oak Inn would be liable to pay super guarantee for all three performers.

Example 13: hiring a band for a wedding – using an entertainment agency

Chris and Nicole engage Bands R Us, a live entertainment agency, to hire a DJ for their wedding.

Bands R Us' customers are people like Chris and Nicole, as well as music festivals and other public event organisers. Bands R Us maintains a list of independent performers like Mateo, a DJ. Mateo is a sole trader and has an ABN.

Chris and Nicole discuss with Bands R Us the kind of entertainment they would like for their wedding. Bands R Us recommend Mateo as the best fit for Chris and Nicole's preferences and budget.

Chris and Nicole agree to pay Bands R Us a fee of $2,500 to hire Mateo for the wedding.

Bands R Us enter into a written contract with Mateo for him to play at the wedding for $2,000.

Bands R Us is making a payment for the performance of music and entertainment. Bands R Us is legally liable to make the payment to Mateo. The engagement is not considered private or domestic, because:

- Chris and Nicole have not engaged Mateo directly for their private wedding event, and
- Mateo has been engaged by Bands R Us, who are in the business of sourcing entertainment acts.

Bands R Us has negotiated with Mateo that super is to be paid in addition to the $2,000 fee paid to him.

As such, Bands R Us will need to:

- collect the super fund details of Mateo, and
- pay super guarantee on the $2,000 for Mateo, equal to $240 (2,000 × 12%) payable directly to Mateo's nominated super fund, noting the payment is exclusive of super.

Performers sharing revenue

A performer may enter into a revenue sharing arrangement with another party, rather than being paid by a party for their performance. These arrangements are commonly referred to in the industry as 'door deals' or 'profit shares'.

Example 14: revenue share arrangements

Barry Blunder is a stand-up comedian. Barry is speaking with venues around Australia to secure locations for an upcoming tour.

Barry enters into a written contract with The Derwent Devil Hotel for the Tasmanian leg of his tour. The Derwent Devil Hotel agrees to provide their venue to Barry to perform his stand-up comedy show and to market the show. The Derwent Devil Hotel and Barry agree that the Derwent Devil Hotel will:

- collect the ticket sales
- deduct from those sales its venue hire fee, equipment hire costs, door staff costs, and its agreed percentage share of the tickets sales, and
- pay the balance to Barry.

Barry and The Derwent Devil Hotel's contractual relationship reflects that they are operating a commercial venture together. This means The Derwent Devil Hotel is not making a payment to Barry for his performance. Rather, it is passing on Barry's share of the tickets sales from that venture.

The Derwent Devil Hotel will not have to pay super for Barry.

How to pay super

To find out how to pay super to any persons you engage who perform the relevant activities, see How to pay super.

Super checklist for sportspeople, performers, film makers and related activities

Checklist to help determine if super guarantee applies to sportspeople, performers, film makers and related activities.

QC 107606

Super checklist for sportspeople, performers, film makers and related activities

Checklist to help determine if super guarantee applies to sportspeople, performers, film makers and related activities.

Published 24 September 2026

Checklist use

This information is also available as a PDF. See Employer checklist: Paying super for sportspeople, performers, film makers and other related activities (PDF, 805KB)

Use this checklist to:

- help determine if super guarantee applies
- understand your responsibilities
- pay super correctly.

Step 1: Check if super guarantee applies

Super guarantee can apply if you:

- have hired an individual to do any of the following:
  - play sport, perform or present music, dance or entertainment, undertake promotional activities, or an activity involving similar skills
  - provide services that are required for the above activities to occur
  - perform services in, or required for, the making of any film, tape or disc or any television or radio broadcast.

Individuals in these categories are your employees for super guarantee purposes.

- confirm no exceptions apply.

Remember, super guarantee still applies even if they:

- aren't a professional
- have an ABN
- issue an invoice
- describe themselves as a contractor
- perform occasionally or at a one-off event
- are doing this as a hobby or have provided you a 'hobby form' (also known as a *Statement from Supplier* form)
- have retired, or are receiving a super pension or annuity while working.

Exceptions

You’re not required to pay super guarantee if the individual is one of the following:

- being engaged as a company, partnership or trust
- in an arrangement with you for something entirely or mostly private or domestic in nature **and** they work for you less than 30 hours a week
- under 18 **and** they work for you less than 30 hours a week
- genuinely volunteering and working for free.

Step 2: Confirm who is paying them for their work

If you're paying the individual directly and are liable to make that payment, you're also liable to pay their super guarantee.

If you're paying one individual who will distribute payments to others, check if they are acting as an agent for those other individuals.

If they are not acting as an agent:

- you only need to pay super guarantee for the person you're paying
- the person distributing the payment is responsible for paying super guarantee for the other people involved, unless you've engaged each of them individually.

If they are acting as an agent:

- you need to pay super guarantee for each of the individuals – this is despite the fact that another person is distributing payment to them.

Step 3: Agree on payment and super arrangements

Discuss whether super guarantee will be included or is on top of the agreed gig fee. Regardless of the agreement, super guarantee must be paid to the individual's nominated super fund and cannot be paid directly to the individual.

Calculate the super contribution. Super guarantee:

- is calculated on the part of the payment that relates to the individual's work or labour
- is not payable on parts of a payment not attributable to such work or labour (for example parts of payments relating to equipment hire, the use or purchase of intellectual property, reimbursement of expenses)
- needs to be at least 12% of qualifying earnings.

Step 4: Collect the information you need

Hiring someone for the first time or starting a new arrangement

- Ask the individual for their current details, including
  - full name
  - tax file number
  - fund details
    - Australian business number (ABN)
    - unique superannuation identifier (USI)
    - member account number.
- You can ask them to complete a *Standard choice form* to get this information.
- Check what other information your payroll system or payroll provider requires.
- Confirm the fund can receive contributions before making payment by submitting a member verification request.
- Check the fund is a complying fund. You can check the compliance status of a super fund using Super Fund Lookup.

More information is available on paying super for a new employee or to a new fund.

Rehiring someone or if you have an ongoing arrangement

- Confirm the individual is still engaged in the same way as previous engagements.
- Review your obligations if the engagement arrangement has changed or an exception now applies.
- Confirm super fund details are current.

Step 5: Pay super on time

- Pay the contribution to the individual's nominated super fund within
  - 7 business days after payday
  - 20 business days after payday if this is the first contribution you're making to someone, you're paying to a newly nominated fund, or you've rehired an individual for a new arrangement.
- You need to pay using a SuperStream compliant method.

Step 6: Keep good records

Keep records of:

- the engagement
- how much you agreed to pay for the performance or service
- who you paid
- how much you paid to the individual
- how much you paid to their nominated super fund
- the individual's super fund choice.

Records for super guarantee contributions need to be kept for 5 years from the date of the contribution.

Resources

For more resources, including additional fact sheets on paying super, visit Payday Super resources.

For more detailed information on paying super for sportspeople, performers, film makers and other related activities, including detailed

examples for the music industry, visit Super for sportspeople, performers, film makers and related activities.

QC 108069

Setting up super for your business

The 5 steps you must take as an employer to set up your business so you can pay your employees' super.

Last updated 1 November 2021

As an employer, you need to set up your business to pay super into your eligible employees' chosen super funds or their stapled super fund where no choice has been made.

If your employee hasn't made a choice and doesn't have a stapled super fund, you can contribute their super to your default super fund.

What you need to do:

1. Select your default super fund.
2. Offer employees a choice of super fund and keep records that show you've done this.
3. Request your employee's stapled super fund details if they do not make a choice
4. Provide employees' TFNs to their funds.
5. Set up your systems to pay super contributions electronically to the right fund.

If you pay extra super for an employee:

- under a salary sacrifice agreement, see How to set up salary sacrifice for super
- you must report the amounts, see Identify reportable employer super contributions.

Select your default super fund

Employers must select a default nominated super fund for employees who don't have a chosen or stapled super fund.

Offer employees a choice of super fund

Employers must offer eligible employees a choice of super fund and a standard super choice form.

Provide employees' TFNs to their super funds

If an employee gives you their TFN you must give it to their super fund within 14 days, or you will be penalised.

Withholding payer number super obligations

Super obligations if you have a withholding payer number (WPN).

How to set up salary sacrifice for super

Employers can set up a salary sacrifice for super arrangement with their employee to benefit from a salary sacrifice.

Identify reportable employer super contributions

Find out about reportable and non-reportable employer super contributions, record keeping and information for employees.

Simple checks for super success

Use this checklist to see if you're meeting your super obligations.

Get your super guarantee reporting right

Tips to check that your employee and payroll information reported to the ATO through STP and to super funds is correct.

Record keeping for Payday Super

What records you must keep to show you've met your Payday Super contributions.

QC 33755

Select your default super fund

Employers must select a default nominated super fund for employees who don't have a chosen or stapled super fund.

Last updated 2 December 2024

As an employer, you must select a default super fund that you will pay your employee's super into if they:

- haven't chosen a fund, and
- don't have a stapled super fund.

Why you need a default super fund

Most employees can choose a super fund or they will have a stapled super fund.

You must have a nominated (default) super fund and pay your employee's super into this fund if:

- your employees don't choose a fund, or aren't eligible to choose one, and
- we advise you that your employees don't have a stapled super fund.

You don’t need to offer a choice of super fund to some employees, but you may still need to request their stapled super fund details before paying to your default fund.

This includes employees that are:

- temporary residents
- covered by an enterprise agreement or workplace determination made before 1 January 2021.

You may need to use multiple default funds to align with different industry awards, agreements and employee requirements.

However, you can only offer one default fund to each employee.

You give your employees the details of this fund in section **C** of the Standard choice form.

Selecting a fund

The super fund you nominate must:

- be a complying fund (one that meets specific requirements and obligations under super law)
- be registered by the Australian Prudential Regulation Authority (APRA) and offer a MySuper product (these are cost-effective superannuation products with a basic set of features).

To confirm that a fund meets these requirements, you can:

- contact the fund
- check Superfund Lookup (our register of complying super funds).

Ensure you keep records confirming that your nominated fund offers a MySuper product.

Incentives

It is illegal for a super fund to give benefits to employers as an incentive to use them as their default fund.

Example of incentives include:

- corporate hospitality

- free or discounted holidays
- discounted rates on products or services.

If you think a fund is offering incentives to join, you can report it to ASIC.

However, it is not illegal for a super fund to give benefits to your employees as an incentive for them to choose their fund. These could include financial literacy seminars or preferential death benefits.

Next step:

- Offer your employees a choice of fund

QC 33736

Offer employees a choice of super fund

Employers must offer eligible employees a choice of super fund and a standard super choice form.

Last updated 17 September 2026

Identify eligible employees

Your employee **is eligible** to choose their super fund if they are:

- employed under a federal award
- employed under a notional agreement preserving state award (NAPSA)
- employed under an award or industrial agreement that does not need super contributions
- employed under an enterprise agreement or workplace determination made on or after 1 January 2021
- not employed under any state award or industrial agreement – this includes contractors that are eligible employees for super purposes.

Existing eligible employees can change their choice of fund as often as they like. However, you only have to accept a new choice from them once in any 12-month period.

If you're not sure what award or industrial agreement covers your employee:

- visit the Fair Work website
- phone the workplace relations department in your state or territory
- check with your employer association.

Provide a Superannuation standard choice form

You must provide eligible employees a Superannuation standard choice form within 28 days of their start date.

You must also provide one if:

- your employee asks for one
- you can't contribute to their chosen fund or it's no longer a complying fund
- you change the employer-nominated fund into which you pay the employee's contributions.

You must provide your employee with details of your nominated default super fund. On the *Superannuation standard choice form*, this information goes in **Section C**.

You are not required to provide a Superannuation standard choice form to an employee on a temporary visa. However, the employee may still request a choice of fund by giving you a *Superannuation standard choice form*.

You don't have to use our form, but any alternative document must cover the same information. Your software provider should follow our data specifications for the *Superannuation standard choice form*, which outlines which fields in the form are mandatory to be replicated in software.

Employees can complete pre-filled standard choice forms through ATO online services linked to myGov. They will need to print out the summary of their choice and give it you.

Giving your employees information and advice

You can give your employees information about choosing a fund, such as:

- why they need to choose a super fund
- the process of choosing a super fund
- your obligations to pay super guarantee and provide a default fund
- how they nominate their chosen fund.

You **cannot** provide recommendations or advice about super to your employees, unless you are licensed by the Australian Securities & Investments Commission (ASIC) to provide financial advice.

Examples of recommendations or advice include:

- which super fund employees should choose
- their level of super contributions
- consolidating their super.

For more information on how you can communicate to your employees about superannuation choices without breaking the law, visit ASIC's Communicating with employees about choice of superannuation fund: What you can and cannot do.

If your employee would like further information about how they can find their super fund details and complete the *Superannuation standard choice form*, encourage them to visit Getting your super started.

Record keeping

You must keep a copy of the completed form or ATO online printed summary for 5 years.

Your records must show:

- how much super guarantee you paid for each employee and how it was calculated
- that you offered each eligible employee a choice of super fund
- details of employees who are not eligible for choice.

You do not need to send a copy of these records to us or to your employee's chosen super fund.

Act on your employee's choice

If your employee provides their choice of super fund, you must pay their contributions to that fund.

You may need to pay the super guarantee charge, including a choice loading, if you don't:

- offer your eligible employees a choice of fund
- pay their super to their chosen fund.

From 1 July 2026, your super guarantee contributions need to reach your employee's super fund within 7 business days after payday. This timeline is extended to 20 business days for the first eligible contribution you make:

- for a new employee
- to a new complying super fund for an existing employee (after you have stopped making contributions to another super fund for them).

If you have obligations to contribute before this time and cannot pay to the chosen fund, see Employee has not provided fund details.

Employee has not provided fund details

If your employee does not choose a fund, or has not provided information about their choice of fund by the time their first super guarantee contribution is due, you need to pay to:

- their 'stapled super fund' (unless they joined you before 1 November 2021)
- your employer default fund (if we advise you that your employee does not have a stapled super fund).

A stapled super fund is an existing super account which is linked, or 'stapled', to an individual employee so that it follows them as they change jobs.

You can request your employee's stapled super fund details from us via ATO online services. For new employees, you can make a request

once they accept the offer of employment and until they choose their own fund.

You will also need to request stapled super fund details for employees who aren't eligible to choose their own fund, including:

- temporary residents
- those covered by an enterprise agreement or workplace determination made before 1 January 2021.

If the employee started with you before 1 November 2021, you're not required to pay their super into a stapled super fund. You can pay to your employer default fund (or another fund that meets the choice of fund rules).

Help and support

- Ask ATO Community – our online community-driven forum
- Contact us.

Stapled super funds for employers

How to request stapled super fund details for new employees who don't choose a super fund.

QC 33746

Stapled super funds for employers

How to request stapled super fund details for new employees who don't choose a super fund.

Last updated 16 November 2026

What is an employee's stapled super fund

A stapled super fund is an existing super account linked, or 'stapled', to an individual employee so it follows them as they change jobs.

This aims to reduce account fees and avoid new super accounts being opened every time an employee starts a new job. If you don't meet *your choice of super fund* obligations, the super guarantee charge may apply.

For more information, download our Stapled super funds – Reference guide for employers (PDF, 287KB).

When to request stapled super fund details

Whether you need to request stapled super fund details depends on the date your employee started working for you:

- after 1 November 2021
- before 1 November 2021.

If your employee started working for you after 1 November 2021

You must request your employee's stapled super fund details from us if:

- they are eligible to choose a super fund but don't (this includes independent contractors who are employees for super guarantee purposes)
- they are not eligible to choose a super fund.

You can request stapled super fund details from us via ATO online services. For new employees, you can make a request once they accept the offer of employment and until they have chosen a fund.

If your employee started working for you before 1 November 2021

You don’t need to request a stapled super fund if your employee started working for you before 1 November 2021. You can pay super into their chosen fund, or your employer default super fund if there is no valid chosen fund.

Before you request stapled super fund details

Before you make a stapled super fund request, you need to:

- offer your employees' a choice of super fund
- check access permissions for ATO online services
- establish an employment relationship.

Offer your employees a choice of super fund

You need to offer your eligible employees' a choice of super fund. You can do this before or at the same time as requesting their stapled super fund details.

Most employees are eligible to choose what fund their super goes into. If your employee doesn't choose a super fund, you need to request their stapled super fund details from us.

Check access permissions for ATO online services

You or your authorised representatives can request stapled super fund details using ATO online services.

Check and update the access levels of your authorised representatives in Access Manager, so they have either:

- full access in ATO online services
- custom access, including the **Employee commencement form** permission (make sure to remove this permission when no longer needed, to protect your employee's personal information).

Tax practitioners can request stapled super fund details for you in Online services for agents.

You need to meet the same requirements if you're using payroll software to request stapled super fund details.

Establish an employment relationship

You need to establish a 'link' to your employee before you can request their stapled fund details. This is called an 'employment relationship'.

You can establish an employment relationship by submitting either a:

- Tax file number (TFN) declaration
- Single Touch Payroll (STP) pay event.

Make sure the link is established in time for you to make the request before your super contributions are due.

Once you have an employment relationship to your employee, you can request their stapled super details.

Troubleshooting for establishing an employment relationship

In some circumstances you won't be able to establish an employment relationship to your employee before you need to request their stapled super fund details from us.

See the following guidance for common scenarios:

- Independent contractors entitled to super guarantee contributions
- Incomplete employee information on pay slips
- Using payroll software
- Employment relationship not established.

Independent contractors entitled to super guarantee contributions

Your independent contractors might not be included in your STP pay events, which means you won't have an employment relationship with them in our systems.

You need to request an independent contractor's stapled super fund details using the **secure mail** function in ATO online services.

When you submit the request, include:

- Topic: **Superannuation**
- Subject: **Stapled Superfund Contractor Request**
- Description: include reference to 'Stapled super fund request for independent contractor'
- Attachments
  - a completed and signed Contractor stapled super fund request form (NAT 75404)
  - a written contract signed by both parties for the working agreement.

Make sure you submit all the required information as missing information will delay your request.

Incomplete employee information on pay slips

Sometimes you don't have enough information from your employee to run an STP pay event, because:

- you have no TFN declaration
- your payroll software won’t allow you to lodge a pay event without super details.

We have worked with the Fair Work Ombudsman to provide the following guidance to help employers to meet both the choice of fund rules and pay slip requirements in this situation.

You are exempt from including the name or number of a new employee's super fund on their pay slip if:

- the pay slip is required to be given to the employee within 14 days, commencing on the first day the employer pays an amount to the employee for work, and
- by the time the pay slip is given to the employee
  - the employee hasn't provided you with a completed *Superannuation standard choice* form, and
  - we haven't notified you or your agent whether we are satisfied there is a stapled fund for the employee and, if there is, the details of that fund.

For more information, see Pay slips.

Using payroll software

If your payroll software:

- allows you to leave the super fund information blank for the first pay slip, you can do this and submit your pay event
- requires you to include super fund information, you should include details in the **fund name** field indicating it is pending a stapled super fund request (for example, 'Pending stapled super fund request').

You must still include your super liability and the amount of any qualifying earnings for the period.

This will establish the employment relationship link so you can make a stapled super fund request and determine the employee's relevant super fund details.

Employment relationship not established

In most cases, submitting a TFN declaration or STP pay event establishes that you have an employment relationship or link to your employee. Once this link is established, you can submit a stapled fund request for that employee.

If you follow this process and receive the following stapling request outcome, 'We cannot confirm an employment relationship' – there may have been problems processing the TFN declaration or STP pay event. The steps to fix this depend on **when** you lodge your next STP pay event.

If you:

- **will** lodge another STP pay event before the super guarantee due date – wait until you lodge again. The next day, submit another stapled super fund request for the employee
  - If the outcome is still 'We cannot confirm an employment relationship' – phone us on **13 10 20** for assistance.
- **won't** lodge another STP pay event before the super guarantee due date – phone us on **13 10 20** for assistance.

Request stapled super fund details

You can request stapled super fund details in either:

- ATO online services
- your payroll software.

If you need stapled super fund details for more than 100 employees', you can make a bulk request.

ATO online services

To request stapled super fund details in ATO online services, you, or an authorised representative, need to:

1. Log in to ATO online services for business.
2. Navigate to the **Employees** menu.

3. Select **Employee super account**.
4. Select **Request** to open the form.
5. If this is your first request for the employee's stapled fund details, select the **No** option under the **Requesting an alternative super account** heading.
6. If you have previously requested a stapled super fund account for the employee and the account was unable to receive super contributions, select the **Yes** option under the **Requesting an alternative super account** heading. The results of this request should exclude super fund account details that were notified in previous outcomes submitted in the 6 months before.
7. Enter your employee's details, including their
    - TFN (you can enter an exemption code where an employee can't provide their TFN, but this could result in processing delays)
    - full name, including 'other given name' if known
    - date of birth
    - address (residential or postal) if TFN not given.
8. Read and click the **declaration** to sign it or to request stapled super fund details for additional employees, tick the box under **More employees to request?**
9. Submit your request.

Registered tax or BAS agents can also complete this for you in Online services for agents.

You should be notified of the result of the stapled super fund request (on-screen) within minutes, but in some cases it may take longer (up to 24 hours).

Our online system uses rules based on the regulations to work out and return a stapled super fund in response to a request:

- We notify your employee of your request and the fund details we provided. If an authorised representative made the request on your behalf, we notify you of the outcome of that request.
- We monitor the service to ensure employers are using it appropriately and making genuine requests for stapled super fund

details. If you are using the service incorrectly, such as requesting information for individuals who are not currently employed by you, we may remove your access.

To avoid the super guarantee charge, you must pay super guarantee contributions to the:

- employee's chosen fund
- stapled super fund we provide in our response to your request if they haven't chosen a fund
- employer default fund if the employee hasn't chosen a fund and there is no stapled fund.

Unable to access online services

If you're unable to access online services, phone us on **13 10 20** (or **+61 2 6216 1111** for overseas callers) to request details of a stapled super fund.

Before providing information over the phone, we must establish the identity of the person making the request. If you don't have access to Online services for business, the primary contact for your business needs to contact us to give you authority to request stapled super fund details on their behalf.

Payroll software

Your payroll software may allow you to make requests directly from the product. Contact your software provider:

- to find out if it is available to you
- for instructions on how to use the service in your payroll software.

You need to grant permission to your payroll software provider to request stapled super fund details on your behalf.

Make a bulk request

You can complete a bulk request form if you:

- need to request stapled super fund details for over 100 new employees at once
- have an employment relationship link with each of the new employees.

Bulk requests have a service standard of up to 14 business days. Under Payday Super, your first super contribution for a new employee must reach their super fund within 20 business days after their first payday.

You can download and complete the Stapled super fund bulk request template (XLSX, 468KB).

You, or an authorised representative, can submit the bulk request form through the **secure mail** function in ATO online services, noting:

- you should only submit one form per request
- if you are a member of a consolidated group, each entity must submit their own forms separately
- only an authorised person can submit a request.

When you submit the request, you need to include:

- Topic: **Superannuation**
- Subject: **Stapled Superfund Bulk Request**
- Description: include reference to ‘Stapled super fund bulk request'.

Once your file is processed, you will receive a response through the secure mail function within online services. The response contains the file submitted to us with the outcomes of the stapled super fund request for each employee.

You will not be able to request alternative stapled super fund details via a bulk request. These will need to be lodged via ATO online services.

Status of the bulk request process

The bulk request process is an interim service that may be decommissioned in the future.

We encourage you to discuss your options with your payroll software provider.

The payroll software solution is available for software providers to incorporate into their software. It allows you to request stapled super fund details from within payroll software, rather than making separate requests via ATO online services.

When to pay super

From 1 July 2026, your super guarantee contributions need to reach your employee's super fund within 7 business days after payday. This timeline is extended to 20 business days for the first eligible contribution you make:

- for a new employee
- to a new complying super fund for an existing employee (after you have stopped making contributions to another super fund for them).

If you haven’t made a request when you should

If you contributed to a super fund your employee did not choose, and you have not made a stapled super fund request, you are liable to pay the super guarantee charge, including a choice loading.

You should immediately request a stapled super fund for your employee. Begin making contributions to the fund that is returned in response to your request.

If the fund will not accept your super guarantee payment

Before you pay a contribution to a new fund for an employee for the first time, you must send a message to the fund to confirm the member's account can accept contributions. This is called a 'member verification request'.

You may generate a member verification request via your payroll software or the clearing house you use to make your payments.

You need to ask for an alternate super fund to make the super guarantee payment to if the stapled super fund we have provided:

- advises they cannot accept contributions in response to your member verification request
- rejects your super guarantee payment.

You can do this by:

- asking your employee to choose an alternative super fund

- submitting an alternate stapled super fund request using ATO online services and selecting the **Yes** option to indicate you were unable to make contributions to the previously notified fund.

If you have requested an alternate fund and the online request gives you the same stapled super fund details, you will need to phone us on **13 10 20** to request an alternate fund.

QC 66591

Provide employees' TFNs to their super funds

If an employee gives you their TFN you must give it to their super fund within 14 days, or you will be penalised.

Last updated 26 May 2021

When an employee gives you their tax file number (TFN), you must give it to their super fund.

- For a new employee, provide their TFN to their super fund more than 14 days before you make their first super contribution.
- For an existing employee, provide their TFN to their super fund within 14 days of receiving it.

Super funds need your employee's TFN so that:

- the super fund can accept personal contributions from the employee
- the employee will not pay extra tax on super
- the employee can find all their super accounts.

If a current employee has not given you a TFN declaration since 1 July 2007, they can complete the Authority to provide your tax file number to your super fund form.

If you use a third party to manage your payroll or a clearing house to distribute super contributions, ensure your contract allows them to share TFNs with the super funds.

If you, or a third party you use, do not give your employee's TFN to their fund, you will be penalised.

QC 33742

Withholding payer number super obligations

Super obligations if you have a withholding payer number (WPN).

Last updated 26 May 2021

We give certain partners in partnerships and non-individual entities a withholding payer number (WPN). This is so you can meet your tax and superannuation obligations.

A WPN is only offered to entities who are not eligible for an ABN, have PAYG withholding obligations and are required to pay super for eligible employees.

WPN holders must make super guarantee (SG) contributions for their eligible employees to avoid the super guarantee charge (SGC).

Non-individual WPN holders include:

- embassies
- international entities
- school canteens
- sporting clubs.

If you are eligible for a WPN but don't have one, you can complete the form on the Application to register a PAYG withholding account page.

QC 59728

How to set up salary sacrifice for super

Employers can set up a salary sacrifice for super arrangement with their employee to benefit from a salary sacrifice.

Last updated 29 July 2022

Employers can set up a salary sacrifice for super arrangement with their employee to get the benefits of a salary sacrifice.

Salary sacrificing changes

From 1 January 2020, you are required to pay super guarantee on your employee's ordinary time earnings (OTE) base.

The OTE base includes any amounts that would have been OTE had they not been salary sacrificed. You can't use the reduced salary.

This means salary sacrifice can't be used to reduce OTE and can't be counted as a contribution for super guarantee purposes.

Benefits of a salary sacrifice

You benefit because the amount sacrificed is:

- not a fringe benefit and not subject to fringe benefits tax
- tax deductible.

Your employee benefits because the salary-sacrificed amount is:

- not declared as assessable income
- not subject to PAYG tax
- taxed in the super fund at the concessional rate of 15%, which is usually less than the PAYG tax rate.

There is no limit to how much super employees can contribute each year. However, if the cap is exceeded, they may need to pay extra tax.

An effective arrangement

To create an effective salary sacrifice arrangement, you must:

- set up the arrangement for employees' future earnings
- document the arrangement
- use a complying fund

Set up the arrangement for employees' future earnings

The arrangement must be set up for your employee's future earnings. It can't include previously earned or accrued:

- salary, wages or entitlements
- annual or long service leave.

Document the arrangement

You and your employee must prepare and sign a document that states the terms of the salary sacrifice arrangement. If you don't have this documentation, it may be difficult to establish the facts of your arrangement.

Employees can renegotiate the arrangement at any time, within the terms of their employment contract or industrial agreement. If your employee has a renewable contract, you can renegotiate the salary sacrifice amount before the start of each renewal.

Use a complying fund

The salary sacrifice amount must be contributed to a complying fund for the period of the arrangement.

Contributions can't be accessed until the employee satisfies a condition of release, such as reaching retirement age.

A non-effective arrangement

If the arrangement is **not effective**, super contributions made under the arrangement are:

- considered a payment of salary or wages
- considered a personal contribution, not an employer contribution
- counted towards the employee's non-concessional contributions cap.

This means:

- the contributions are included in your employee's assessable income and subject to PAYG withholding tax
- you are not entitled to a tax deduction for the sacrificed amount
- your employee will be subject to excess non-concessional contributions tax (if they exceed the cap).

Reporting and record keeping

Reports you need to submit

When you report online through Single Touch Payroll (STP), the amount will automatically appear on the income statement. You don't need to provide a payment summary.

Records you need to keep

When you enter into a salary sacrifice arrangement, you need to keep relevant records for 5 years, including:

- copies of the arrangement
- evidence of any expenses.

Tax deductions and obligations

Contributions to an employee's super fund made under an effective salary sacrifice arrangement are considered deductions.

As an employer, you have obligations under the *Fair Work Act 2009* for deductions made from an employee’s wages.

You can only deduct money for a salary sacrifice if:

- you document the arrangement, and the employee agrees in writing to a deduction from their wages
- the deduction
  - is for the employee's benefit
  - complies with the employee's enterprise agreement
  - is allowed by a law, a court order, the Fair Work Commission or an employee's award.

Claiming deductions

You can claim a tax deduction for salary sacrifice contributions for your employees if you meet all 3 conditions:

1. The contributions are made under an effective salary sacrifice arrangement.
2. The contributions are made to a complying super fund.
3. The employee is under 75 years old. In some situations, you can claim for older employees.

When to pay contributions to claim a deduction

You can only claim a deduction for a salary sacrifice contribution in the financial year the super fund receives it.

Example: super fund receives payment after financial year

- Sally pays her employee's super contribution to the Small Business Superannuation Clearing House on 30 June 2020.
- The super fund receives the contribution on 3 July 2020.
- Sally can't claim a tax deduction in the 2019–20 financial year. She can claim the deduction for the 2020–21 financial year. This is the year the super fund received the contribution.

Salary sacrificed contributions

Salary sacrifice amounts and extra tax

There's no limit to how much employees can salary sacrifice (unless there's a limit in their employment contract or agreement). If their contributions exceed their concessional contributions cap, they will pay more tax.

Your employee needs to consider:

- whether the amount salary sacrificed together with their super guarantee contributions will exceed their concessional contributions cap
- how excess contributions will affect their tax.

When setting up salary sacrifice arrangements, you should tell your employee:

- when you will pay contributions
- how they can adjust their contributions to stay under their contribution cap
- to contact their fund to work out their contributions for the financial year.

Your employee can ask you to change the timing of their super contributions but not the employer contributions.

Contribution cap

Salary sacrificed amounts are paid from pre-tax salary. This means they are part of the employee's concessional contributions for the financial year.

Contributions above the cap will mean they pay more tax.

Concessional contributions include:

- employer contributions – such as super guarantee payments
- salary sacrificed contributions.

If an employee has more than one super fund, all concessional contributions are combined. They are also counted towards their contributions cap.

Which year contributions apply to

Super contributions you make for an employee count towards their contribution caps in the financial year the super fund receives them.

For example, if you pay June 2019 contributions in July, they will count towards the 2019–20 financial year.

The timing of your contributions can have consequences for your employee's contributions caps and tax. It could also have a consequence for the year you're entitled to a deduction. Make sure you leave enough time for the super fund to process your contributions.

Help and support

- Phone the Fair Work Ombudsman on **13 13 94**
- Ask ATO Community – our online community-driven forum
- Contact us

QC 33744

Identify reportable employer super contributions

Find out about reportable and non-reportable employer super contributions, record keeping and information for employees.

Last updated 17 April 2026

Reportable contributions

Reportable employer super contributions aren't included in your employee's assessable income. They don't affect the way you calculate super contributions for your employees.

The following employer super contributions are **reportable**:

- additional contributions as part of an employee's individual salary package
- additional contributions under a salary sacrifice arrangement

- pre-tax amounts paid to an employee's super fund at the employee's direction, such as directing an annual bonus into super.

You must report extra contributions if:

- your employee can influence the rate or amount of super you contribute for them; and
- the contributions are in addition to the compulsory contributions you must make under
  - super guarantee
  - a collectively negotiated industrial agreement
  - the rules of a super fund
  - federal, state or territory law.

The extra contributions are **reportable** super contributions for employees, unless you show that:

- the extra contributions are made for administrative simplicity
- a documented policy is in place that doesn't allow an employee to influence the contributions you make on their behalf.

Example: extra contributions – individual employment contract

Adnan is an employee of Johnson Pty Ltd. While negotiating his individual common law employment contract Johnson Pty Ltd agrees to pay Adnan super contributions of 12% of his salary for the 2022–23 financial year.

Johnson Pty Ltd has no policy about the employer contributions it pays for its employees. It allows employees to negotiate any rate of employer contribution they wish over the super guarantee rate which in 2022–23 was 10.5%. Adnan and the other employees have contributions made on their behalf at varying rates.

Johnson Pty Ltd must record the extra contributions made for Adnan as reportable employer super contributions. In the 2022–23 financial year, Adnan's ordinary time earnings are the same as his salary, so the amount recorded is 1.5% of Adnan's salary. That

is, the amount that is additional to the minimum contributions Johnson Pty Ltd must make under super guarantee law to avoid the super guarantee charge.

Summary:

- The extra contributions are based on Adnan's individually negotiated salary package.
- Johnson Pty Ltd must record extra contributions.
- The extra reportable amount for Adnan is 1.5% of his salary.

Example: non-arm's length agreement

Tula is an employee and director of MGK Pty Ltd. Tula's employment conditions are governed by an industrial agreement. The agreement was negotiated between Tula and the other employees of MGK Pty Ltd.

The other employees are Tula's husband and their 2 adult children. There was no external involvement in the negotiation of the agreement. It was not made at arm's length. The agreement requires MGK Pty Ltd to make super contributions equal to 15% of the employees' salaries to super.

The employer contributions made on behalf of Tula and her fellow employees are required under the terms of an agreement. The agreement wasn't negotiated at arms' length. Therefore, Tula and the other employees could influence the contributions. For all 4 employees, MGK Pty Ltd must report the difference between the minimum amount required to meet legislative super guarantee obligations and the amount paid under the industrial agreement.

Summary:

- Industrial agreement is not negotiated at arm's length.
- Employees can influence the super contributions.
- MGK Pty Ltd must report the difference between the:

- minimum super guarantee amount required to meet super guarantee obligations
- amount paid under the agreement as reportable employer super contributions.

Example: employee influence on outcome

Under Jill's industrial agreement, for the 2022–23 financial year she is required to contribute 5.75% of her ordinary time earnings to an industry super fund. Jill can make the contribution from either her pre-tax or post-tax income. She decides to make the contribution from her pre-tax income.

While Jill's contribution is in accordance with her industrial agreement, she has the capacity to influence the way that the amount is contributed so that her assessable income is reduced. This amount is a reportable employer super contribution.

Non-reportable contributions

The following employer super contributions are **not reportable**:

- super guarantee employer contributions
- contributions required by collectively negotiated industrial agreements
- matching contributions under a collective agreement (matching contributions under an individual agreement are reportable)
- to a defined benefit fund (exceptions may apply)
- contributions required by super fund rules or a law
- extra contributions that the employee could not influence, such as extra contributions for administrative simplicity or accepted employer policy
- contributions from the employee's after-tax income.

Example: industrial agreement without employee influence

Amanda operates a business employing 20 workers. Under their industrial agreement for the 2022–23 financial year, Amanda must contribute 13% of her employees' ordinary time earnings to a super fund, which is more than the amount required under super guarantee law.

Apart from voting on the agreement, Amanda's employees have no influence over the amount of super she contributes. This means that the super contributions Amanda makes for her workers aren't reportable employer super contributions.

Extra contributions without employee influence

You could pay more super than required because of:

- an employer policy or similar arrangements
- administrative or payroll simplicity.

If your employee can't influence these contributions, they are not reportable. It doesn't matter if the employee is employed under a collectively negotiated industrial agreement or individual employment contract.

Example: extra contributions under employer policy

Clarke Pty Ltd employs different types of workers on individual contracts and collective industrial agreements. Clarke Pty Ltd has always paid employer contributions at a minimum rate of 15% of their employee's salary since the 2022 financial year. This is regardless of the type of agreement. Employees aren't able to negotiate an employer contribution rate lower than 15%.

The company policy is long-standing and is documented in Clarke Pty Ltd's record-keeping system. No employee is receiving less than 15% employer contribution support.

The 15% employer super contributions aren't reportable because the employees have no influence over the contribution rate.

If employees do have the power to vary their employer contribution rate, the amounts over any compulsory contributions made will be reportable employer super contributions.

Summary:

- Clarke Pty Ltd pays employer super contributions at 15% of employees' salary.
- The 15% employer super contributions aren't reportable.
- In accordance with company policy, employee contributions over the compulsory 15% are reportable.

Keeping records

You must keep records to show whether your employee influenced the super contributions you made on their behalf.

This includes records of:

- how you calculated reportable employer super contributions
- how you calculated the employee-influenced portion of the total employer contribution
- how you calculated your employee's super guarantee on
  - ordinary time earnings for quarters ending on or before 30 June 2026
  - qualifying earnings from 1 July 2026
- relevant salary sacrifice agreements
- relevant industrial agreements.

You must keep your records:

- for 5 years after they are prepared, obtained, or the transactions are completed – whichever occurs last
- in English, or in a form we can access and understand, so that we can work out the tax you're liable to pay.

Information for your employees

Reportable employer super contributions aren't included in your employee's assessable income. However, these contributions are included in the income tests for a range of government benefits and obligations.

What your employees need to do

Your employees must include the reportable employer super contribution amount on their tax returns.

The information will be pre-filled on their tax return if they complete their return online and you have:

- finalised your data through Single Touch Payroll
- sent us your PAYG payment summary annual report.

If not, your employee will need to copy the amount to their tax return.

We will calculate their entitlements or obligations by including the reportable employer super contribution in certain income tests.

Effect on benefits and obligations

Reportable employer super contributions are included in the income tests for:

- some benefits and obligations administered by Centrelink and the Child Support Agency
- the following benefits and obligations that we administer
  - Medicare levy surcharge threshold calculation
  - Medicare levy surcharge (lump sum payment in arrears) tax offset
  - all dependant tax offsets
  - senior Australians tax offset
  - pensioner tax offset
  - mature age worker tax offset
  - spouse super contributions tax offset
  - entrepreneurs' tax offset

- super co-contributions
- deduction for personal super contributions
- low income super contributions
- Division 293 tax on contributions
- Higher Education Loan Program and Student Financial Supplement Scheme repayments
- tax concessions for certain employee share schemes
- deductions for non-commercial losses.

Reportable employer super contribution types

Employers need to know if the type of super contribution made on behalf of employees are reportable or non-reportable.

How to report reportable super contributions

Employers can report reportable super contributions through Single Touch Payroll or a payment summary annual report.

QC 21716

Reportable employer super contribution types

Employers need to know if the type of super contribution made on behalf of employees are reportable or non-reportable.

Last updated 1 July 2024

Matched contributions

Matched contributions are:

- **reportable** super contributions under individual contracts. This is because the employee directly influenced the terms of the agreement
- **not reportable** under collectively negotiated industrial agreements. This is the case, even though it's triggered by an employee choice.

Example: matching contribution triggered by collective agreement

Rodger's employer is required under an industrial agreement to make an additional employer contribution for Rodger's benefit.

The agreement allows Rodger to elect to contribute 0%, 5% or 8% of his salary as a personal after-tax contribution.

His employer is required to contribute 9.5%, 11.5% or 13% respectively, based on Rodger's election under the industrial agreement.

Rodger elects to contribute 8% as a personal after-tax contribution. His employer contributes 13% super as the employer contribution.

None of the amounts the employer contributes are reportable employer super contributions. This is because the additional employer contributions are required under industrial agreement.

Additionally, none of Rodger's personal after-tax super contributions are reportable employer super contributions. This is because they are already included in Rodger's assessable income.

Summary:

- Under an industrial agreement, Rodger's employer makes additional employer contributions for Rodger's benefit.
- None of the amounts the employer contributes are reportable employer super contributions.

- None of Roger's personal after-tax super contributions are reportable employer super contributions.

Example: matching contributions triggered by an individual agreement

Charlotte negotiated an individual common law employment contract with her employer.

Under the contract, if she elects to make 5% personal super contributions her employer would match them with a 2% contribution. This is in addition to the amount her employer already contributes for Charlotte to comply with super guarantee obligations.

Charlotte decides to make a 5% after-tax contribution to super. This personal contribution is not a reportable employer super contribution because it's part of Charlotte's assessable income.

However, the additional 2% employer super contribution is reportable. This is because Charlotte had the capacity to influence the terms of the contract requiring her employer to make the additional contribution.

Defined benefit fund contributions

Employer super contributions to a defined benefit fund for employees with defined benefit interests are **not reportable**.

This is because the amount you must contribute for defined benefit members is decided by the fund's actuary, not your employee.

Extra contributions are **reportable** if your employee:

- asks you to make extra contributions to their fund account from their pre-tax income
- has an accumulation account in the defined benefit fund (or any other fund).

Example: contributions to a defined benefit fund

Indira works for a large company and is a member of a defined benefit super fund. The company makes contributions to the fund according to the fund rules. These employer contributions are worked out by the fund's actuary.

Indira has no influence over, or choice about, this amount. Therefore, it is not a reportable employer super contribution.

Indira can choose to contribute up to 5% extra from her pre-tax income and decides to do so. The extra contribution goes into her account within the defined benefit fund. This extra amount is a reportable employer super contribution and must be reported on Indira's payment summary or through STP. If reported through STP, the extra amount is included on the income statement.

After-tax income contributions

Super contributions made by your employee from their after-tax (net) income are not reportable employer super contributions. These are considered the employee's personal super contributions. This is the case even if you deduct the amounts from your employee's take-home pay and forward the amount to their super fund on their behalf.

Example: contributions from after-tax income

- Jo asks her employer to pay $50 a fortnight to her super fund from her after-tax pay.
- Although Jo has directly influenced the amount of super paid on her behalf, the additional $50 is not a reportable employer super contribution because it comes from Jo's after-tax income.
- The $50 payments are Jo's personal (member) contributions and are part of her assessable income.

QC 65743

How to report reportable super contributions

Employers can report reportable super contributions through Single Touch Payroll or a payment summary annual report.

Last updated 26 May 2021

> **Important**
>
> This information applies only for pay periods ending before 1 July 2026.

Reportable super contributions can be reported to us online through Single Touch Payroll (STP) or through a payment summary annual report.

Single Touch Payroll

Reporting online through Single Touch Payroll (STP) is the way of reporting and finalising extra super contributions for your employees. If you choose not to report these amounts through STP, you must give payment summaries to your employees. You will need to submit a payment summary annual report to the ATO covering these amounts.

All employers must report salary sacrificed amounts that would have constituted ordinary time earnings (OTE) or salary and wages.

You can work out how to report with the STP reporting checklist.

Payment summaries

What to include

When issuing your employees with their annual payment summaries, you must include any reportable employer super contributions. Do this at the label **Reportable employer superannuation contributions.**

Reportable employer super contributions are reported for the income year related to the contributions. This may be different to the year in which they are received by the super fund.

If you make reportable employer super contributions to an employee, you must provide them with an income statement or payment summary. You must do this even if you have not paid them salary or wages.

Do not include

Super guarantee amounts or other compulsory contributions on payment summaries.

Example: reporting year

Pieter and his employer, ABC Pty Ltd, have an agreement that ABC contributes $1,200 per month to Pieter's super fund. Of this amount, $725 is a salary sacrificed amount and $475 is the compulsory super guarantee payment.

For the 2015–16 income year, ABC makes its employer contributions to Pieter's super fund. This is made on the 28th day after the end of the month in which the sacrificed income was withheld. This means the last payment (for the month of June) is made on 28 July 2016.

Reportable employer super contributions are reported for the year they accrued, not the year they were paid. Therefore, all the 2015–16 contributions are included. This is the case even though the last contribution was actually paid in the 2016–17 financial year.

At the end of the income year, ABC includes $8,700 on Pieter's payment summary as reportable employer super contributions:

Employer contributions ($1,200 × 12)	$14,400
Less Pieter's super guarantee entitlement ($475 × 12)	– $5,700

Reportable employer super contributions	**$8,700**

The super guarantee amount of $5,700 is not included anywhere on the payment summary.

QC 65744

Simple checks for super success

Use this checklist to see if you're meeting your super obligations.

Last updated 1 July 2026

Check your obligations

Meeting your super guarantee payments as an employer means you're contributing towards the financial future of your workers.

You must pay super guarantee on time, to the right fund and at the correct rate to avoid an extra tax called the super guarantee charge.

Super guarantee eligibility

Generally, all workers are eligible for super guarantee. There are additional rules for workers who are:

- under 18 years old
- domestic or private workers
- independent contractors
- international workers
- self-employed.

It's important to correctly classify your workers to avoid outstanding tax and super obligations. For more information see Work out if you have to pay super.

Check: pay super for the correct workers

Have you determined:

- each eligible worker that you have to pay super for, which may include independent contractors
- if you have workers overseas
  - consider if you should apply for a certificate of coverage so you don't have to pay super in 2 countries.

Check: select the right super fund to pay your workers

Make sure you have offered your eligible workers a choice of super fund within 28 days of their start date. Have you:

- provided your workers with a Superannuation standard choice form
  - this form allows your workers to tell you their choice of super fund
- requested your worker's stapled super fund details
  - these can be requested and provided to your employee during the onboarding process while they consider their choice of fund
  - they must be requested if they don't make a choice
- selected your default super fund if your worker doesn't have a stapled super fund and hasn't chosen a fund
- provided your worker's tax file number (TFN) to their super fund once selected
- understood how to pay super and checked you're paying to a complying fund or retirement savings account (RSA).

Pay and report electronically

You'll need to work out how much super to pay for your eligible workers. This includes knowing what payments count as qualifying earnings.

The current super guarantee rate is 12% of your eligible worker's qualifying earnings.

For Norfolk Island, the super guarantee rate is 11% for the 2026–27 financial year, increasing to 12% in 2027–28.

Check: pay and transfer data to your worker's super fund

Have you complied with SuperStream by making payments and providing data electronically, through either:

- a SuperStream compliant payroll system
- a commercial clearing house
- your super fund, if it offers this service.

Check: pay contributions on time

Have you:

- allowed enough time for the contribution to be processed
  - your eligible employees' super funds must receive and be able to allocate your super guarantee contributions within 7 business days after payday (longer may apply in limited circumstances)
  - processing times can vary
  - if you use a commercial clearing house, make sure you allow time for your payments to reach your worker's super fund. Super payments are considered 'paid' on the date they're received (and can be allocated) by the fund, not the commercial clearing house
- provided all information the super funds need to be able to allocate each payment to the right employee.

Missed or late super payments

Missed or late super guarantee payments could mean you end up paying the super guarantee charge. This is more than you would have otherwise paid in super guarantee to your employee's super fund.

You can claim a tax deduction for any super guarantee charge that you pay for a period from 1 July 2026. However, you are not able to claim a tax deduction for any super guarantee charge that you pay for quarters ending prior to 1 July 2026.

Check: if you haven't paid on time

If you haven't paid on time for a period after 1 July 2026:

- you should continue to pay your late contributions to your employee's super fund unless we have sent you a notice of assessment for the period
- you can consider lodging a voluntary disclosure statement to reduce your super guarantee charge (if you haven't received a notice of assessment from us) – making late contributions to your employee's super fund before you lodge a voluntary disclosure statement will further reduce your super guarantee charge
- we will calculate your super guarantee charge and send you a notice of assessment
- you should pay the super guarantee charge to us. It is due and payable on the day we make the assessment (usually this is the day you receive the notice).

Note: For quarters ending prior to 1 July 2026, you must lodge a super guarantee statement to us. Use the Super guarantee statement instructions when completing this form. It's important to take the time to get this right to ensure we can accept your Super guarantee statement.

If you need help, you can contact us or a tax professional.

Record keeping requirements

You are required to keep records of super contributions you have made for each eligible worker for a minimum of 5 years. We recommend you retain these records for the entire time the worker is your employee. These records can be used as evidence of meeting your super guarantee payments.

Get your super payments right

We match data and can see if employers don't pay super guarantee correctly. We take non-compliance seriously.

Workers can also notify us of unpaid super. Don't wait for your workers to come to us. You are liable for the super guarantee charge for missed or late super payments.

Make sure you're regularly checking that you're up to date and meeting your super guarantee payments.

If you use a tax agent, you should also check in with them.

QC 50339

Get your super guarantee reporting right

Tips to check that your employee and payroll information reported to the ATO through STP and to super funds is correct.

Last updated 16 March 2026

Your super guarantee reporting obligations

We rely on accurate and complete Single Touch Payroll (STP) reporting to determine if you are meeting your super guarantee (SG) obligations. We do this by matching SG liabilities you report to us with contribution data provided to us by super funds. We use this information to detect any non-payment, under-payment or late payment of SG.

Reporting correctly

It is important that the employee and payroll information you report to us through STP and super funds is correct. We may need to contact you if the information indicates you have not met your SG obligations, or we can’t match your information due to reporting errors. This may include conducting an audit.

Tips to get it right

Here are some simple tips to help ensure your SG reporting is correct:

- Ensure you are SuperStream compliant to assist your employees' super funds to report contributions to us correctly.

  - You must use the same Australian business number (ABN) in your STP reporting as the one included in the contribution file you send to your clearing house. You are not required to change who makes your super payments (for example, in a company group arrangement).
  - If you make super contributions to a fund without including your ABN, or if the ABN you provide differs from the one used in your STP reporting, we may be unable to match these contributions to you or your employees.
- Check your STP information is accurate and up to date for all your employees.
  - Include the correct payment date and submit your report on time. Otherwise, we may not match the correct pay periods.
- Ensure you record and report a valid tax file number (TFN) for your eligible employees.
  - If you need to use a substitute TFN in your STP reporting, use it appropriately and update with the correct details when necessary. See what to do if a TFN is not provided or incorrect.
  - Ensure you include the employee's TFN when paying super contributions to their super fund.
- Make sure you are regularly checking for STP and super contribution error messaging.
  - If you receive an error message regarding your STP reporting or super contribution, address these issues as quickly as possible. Refer to STP reporting issues and errors for what to do if you find any issues.

QC 105868

Record keeping for Payday Super

What records you must keep to show you've met your Payday Super contributions.

Published 27 June 2026

Why keep Payday Super records

You're required by law to keep accurate and complete records.

Good record keeping helps to show that you're paying super guarantee contributions for your employees in full, on time and to the right fund.

We assess whether you have any super guarantee shortfalls by matching data you report through Single Touch Payroll (STP) with information reported by your employees' super funds. If we investigate a super guarantee shortfall, or don't receive complete or timely data, we may ask you to provide your own records about the super contributions you make for your employees.

Complete and accurate records also make it easier to:

- manage your cash flow
- meet your tax and superannuation obligations
- claim tax deductions for your super guarantee contributions
- understand how your business is doing.

What records you must keep

You need to keep records for your employees that show:

- you offered them a choice of super fund
- details of your super guarantee contributions and calculations

Choice of super fund

Keep records that show:

- that you offered your eligible employees a choice of super fund within 28 days of their start date, including
  - evidence you've given employees the standard choice form, or similar documentation that captures the same information (for example, letters or emails sent to your employees)
  - the written information each employee provided when they chose a super fund

- details of any employees you don't have to offer a choice of super fund to
- the outcome of your stapled super fund request, if you make one
- why you haven't made a request for a stapled super fund if either
  - you advertised a MySuper product during onboarding
  - your employee didn’t choose a fund
- that your nominated (default) super fund offers a MySuper product.

Super guarantee contributions and calculations

Keep records that show you've made super contributions for each eligible employee. This includes:

- details of the super fund you contributed to (this is especially important for contributions to a self-managed super fund or defined benefit fund)
- how much super guarantee you contributed for each employee
- details of the qualifying earnings you used to calculate super guarantee for each employee.

Evidence can include receipts or other documents issued by a super fund or bank records of the contributions made.

You're still responsible for keeping your own records of super guarantee contributions even if you use a clearing house to pay super contributions.

It's particularly important to keep records for certain payroll or STP reporting scenarios, such as:

- the first time you contribute super for a new employee, or the first time you pay super for an existing employee who has switched to another super fund
- making a payment of qualifying earnings to your employee that is out-of-cycle with their regular payday
- if you are an employer that is part of a class of employers covered by an exceptional circumstances determination, such as a natural disaster or widespread IT outage

- overpayments or reimbursements, particularly if they apply to multiple QE days (the day you make a payment of qualifying earnings)
- an STP correction
- missed or incomplete STP reporting (for example, when an STP submission is unable to be processed by the ATO).

Your records also provide supporting evidence in situations where we cannot match your employee or your ABN to the contribution data provided by super funds.

How to keep records

You can use whatever method you like to keep these records, as long as:

- your records explain all transactions
- the records are written in English (or in a format that can be easily accessed and converted into written English).

If you keep electronic records, you need to have the necessary software and hardware to access these records.

How long should I keep records

You must keep records for at least 5 years. If an employee works for you for longer than 5 years, it's a good idea to keep their records for the entire time that they work for you.

This supports compliance and any future review or amendment activities. It also helps you when information is incomplete or hard for you to verify later – for example, if an employee does not have a TFN, or they have a self-managed super fund.

- For super contributions for employees – keep records for at least 5 years from the date you make the contribution.
- For choice of super fund – keep records for at least 5 years from the date your employee starts, or is offered, chooses or changes their choice of super fund.

Lost or damaged records

Most employers will have electronic copies of records lodged through Single Touch Payroll. However, if your records are not electronic and are lost or damaged in a disaster, you can make an estimate of super guarantee contributions using old records. You could get these records from:

- your employees
- your bank
- the super funds you pay contributions to
- records of PAYG withholding payments you've made.

Make sure your employees understand how you have calculated their super payments using an estimate.

For more information, see Support in difficult times.

QC 107590

Payday Super resources

Resources to help you understand and get ready for Payday Super (starting 1 July 2026).

Last updated 21 July 2026

Fact sheets and checklists

To help you understand and get ready for Payday Super, we've developed the following resources.

- Key changes to super guarantee (PDF, 175KB) fact sheet compares the super systems that apply before and after 1 July 2026, so you can see what's changing.
- Qualifying earnings (QE) (PDF, 164KB) fact sheet explains what you need to know about QE. For more detailed information, see What payments are qualifying earnings.

- SuperStream changes (PDF, 155KB) fact sheet explains the changes happening to SuperStream.
- Payday Super checklist for employers (PDF, 199KB) includes information on when and how to prepare for Payday Super.
- Small Business Superannuation Clearing House (SBSCH) checklist (PDF, 771KB) explains how to transition from the SBSCH.
- Payday Super year 1: getting it right (PDF, 223KB) outlines our compliance approach for the first year of Payday Super.
- Paying super for your employees (PDF, 804KB) outlines employers' super guarantee obligations from 1 July 2026.
- Payday Super – easier to read Easier to read information about Payday Super changes for employees.

Super Product Register

The Super Product Register is a list of commercially available software products. These products allow you to process super contributions in line with SuperStream standards and Payday Super from 1 July 2026.

The register only includes products where details have been provided to the ATO. It is not a complete list of all commercially available products.

You can use this register to help decide which products are right for meeting your super obligations.

Videos

Media: Payday Super is here!
https://tv.ato.gov.au/ato-tv/media?v=bi9or7orh18o7k (**Duration:** 0:45)

Media: Payday Super yarn - what's changing and why it matters
https://tv.ato.gov.au/ato-tv/media?v=bi9or7or78jgd6 (**Duration:** 2:38)

Media: Countdown to Payday Super - one month to go https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurhu7hjb (**Duration:** 2:34)

Media: Managing the changeover to Payday Super https://tv.ato.gov.au/ato-tv/media?v=bi9or7or5xz1uxExternal Link (**Duration:** 3:18)

Media: Changes to SG and SGC https://tv.ato.gov.au/ato-tv/media?v=bi9or7or5sq5yqExternal Link (**Duration:** 3:21)

Media: Countdown to Payday Super: 4 months to go https://tv.ato.gov.au/ato-tv/media?v=bi9or7or3×5bw8 (**Duration:** 2:50)

Media: Employers – get ready for Payday Super https://tv.ato.gov.au/ato-tv/media?v=bi9or7orsim83t (**Duration:** 2:40)

Media: Payday Super: what small businesses need to know https://tv.ato.gov.au/ato-tv/media?v=bi9or7orz9pjfh (**Duration:** 3:07)

Media: Payday Super: What tax professionals need to know https://tv.ato.gov.au/ato-tv/media?v=bi9or7oraf53j3 (**Duration:** 4:09)

Webinars

Media: Payday Super webinar for tax professionals https://tv.ato.gov.au/ato-tv/media?v=bi9or7or4obqoi (**Duration:** 61:11)

Media: Payday Super webinar for employers https://tv.ato.gov.au/media/bi9or7or5aex8c (**Duration:** 38:10)

Media: Payday Super webinar recording now available
https://tv.ato.gov.au/media/bi9or7or34mzem (**Duration:** 51:11)

Media: Payday Super webinar for digital service providers
https://tv.ato.gov.au/media/bi9or7or5djjuq (**Duration:** 61:15)

Explaining qualifying earnings

An overview of qualifying earnings for employees under Payday Super.

Payday Super checklist for employers

Use this checklist to get ready for Payday Super, which starts 1 July 2026.

How to transition from the SBSCH

The SBSCH closes permanently on 1 July 2026. Download your records now.

Payday Super – terms we use

Brief definitions of new or unfamiliar terms used in Payday Super.

Paying super for your employees

Paying super from 1 July 2026 – find out who, how much and when to pay, plus how to meet reporting obligations.

QC 106087

Explaining qualifying earnings

An overview of qualifying earnings for employees under Payday Super.

Published 2 September 2026

> **This information is only for employee earnings paid from 1 July 2026.**
>
> For employee earnings paid up to 30 June 2026, the quarterly super guarantee rules apply. See How much quarterly super to pay.

This information is also available as a PDF – see Qualifying earnings fact sheet (PDF, 164KB).

What are qualifying earnings?

Qualifying earnings (QE) are the types of payments made to employees that are used to calculate their super guarantee (SG) under Payday Super.

QE includes:

- ordinary time earnings (OTE) i.e. payments for ordinary hours of work including certain types of paid leave, allowances, bonuses and lump sum payments, find out what payments are considered OTE
- all commissions paid to an employee
- salary sacrifice amounts that would qualify as QE had they not been sacrificed to superannuation
- certain payments specifically included for individuals who fall under the expanded definition of employee, including
  - payments to independent contractors paid mainly for their labour, where that payment is made in respect of the person's labour
  - payments to a sportsperson, performer, musician, film maker, or an individual involved in similar or related activities, where the payment is in respect of the provision or performance of a specified activity or service.

For more information about qualifying earnings for individuals who fall under the expanded definition of employee, see:

- Super for independent contractors
- Super for sportspeople, performers, film makers and related activities.

What does QE mean for employers

From 1 July 2026 all employers will use qualifying earnings (QE) as the base to calculate both the SG amount and the super guarantee charge (SGC). Currently employers calculate SG and SGC on different earnings bases.

For many employers, the new concept of QE doesn't change the amount of SG you are currently paying for your employees.

Most employees are eligible for SG. Independent contractors paid mainly for their labour are considered employees for SG purposes.

How to calculate, pay and report SG

Before 1 July 2026

- Calculate SG as 12% of eligible employees' OTE
- Pay super at least once a quarter
- Report OTE or super liability (or both) in Single Touch Payroll (STP)

From 1 July 2026

- Calculate SG as 12% of eligible employees' QE
- Pay super at the same time as QE (on pay day)
- Report both QE and super liability in STP

When to start reporting QE in STP

From 1 July 2026, employers will be required to report the year-to-date amount of QE for each employee through their STP reporting each payday.

Employers will also have to report the year-to-date super liability for that employee.

Reporting payments made to independent contractors

It isn't mandatory to report payments made to independent contractors paid mainly for their labour in STP. You'll need to confirm their eligibility for super.

If you do choose to report for these workers, you'll need to report both QE and super liability.

Changes to reporting in STP

Before 1 July 2026

Employers need to report one or both of OTE and super liability for each eligible employee.

From 1 July 2026

It is mandatory to report each eligible employee's QE and super liability.

STP reports that don't include both amounts by 1 July 2027 will be rejected.

Why both QE and super liability are reported

QE replaces OTE as the base for calculating an employer's SG payments.

An employer may have additional obligations to pay super under an industrial instrument, such as an award or agreement. These amounts **may not** be QE but can continue to be reported as super liability in STP.

Examples

Example 1: allowance that is not OTE or QE

EmployerA Pty Ltd pays under an award that requires employees to be paid 38 ordinary hours and $22.96 tool allowance per week. The award requires their super to only be paid on ordinary hour payments (not allowances).

The tool allowance is an expense allowance paid with the reasonable expectation that the amount will be fully expended by the employee in the course of providing their services.

The tool allowance is not ordinary time earnings (OTE) or qualifying earnings (QE).

In STP, EmployerA Pty Ltd:

- reports the total amount paid for the 38 ordinary hours per week as QE
- does not report the tool allowance as QE
- includes the total amount of super payable on the 38 ordinary hours at Superannuation Liability.

Example 2: superannuation on paid parental leave under an industrial instrument

EmployerB Pty Ltd has an enterprise agreement in which employees are entitled to 12 weeks paid parental leave paid by the employer. Their enterprise agreement also stipulates that superannuation is to be paid on all paid leave.

Paid parental leave is not ordinary time earnings (OTE) or qualifying earnings (QE).

EmployerB Pty Ltd still calculates and pays super on the paid parental leave amounts because they have the additional industrial obligation to do so.

In STP, EmployerB Pty Ltd:

- does not report the paid parental leave amount as qualifying earnings
- includes the total superannuation amount payable on the paid parental leave at Superannuation Liability.

Example 3: superannuation on overtime under an industrial instrument

EmployerC Pty Ltd pays all its employees (within the ordinary meaning of that term), under an industrial agreement that has a clause requiring superannuation to be paid on all remuneration, including overtime.

Generally, overtime is not ordinary time earnings (OTE) or qualifying earnings (QE) for employees within the ordinary meaning of that term.

Since EmployerC Pty Ltd has the additional industrial obligation to do so, they do calculate and pay super on the overtime amounts.

In STP, EmployerC Pty Ltd:

- does not report the overtime amounts as qualifying earnings
- includes the total superannuation amount payable on QE and overtime at Superannuation Liability.

Working out OTE and QE

Below is an example of the most common types of OTE and QE payments for employees within the ordinary meaning of that term. It does not cover qualifying earnings that relate to payments to an individual who falls under the expanded definition of employee.

For more information, see What payments are qualifying earnings.

Payment	Salary and wages	OTE	QE (from 1 July 2026)
Hours and loading			

Ordinary hours of work	Yes	Yes	Yes
Casual loading	Yes	Yes	Yes
Shift penalties (including public holiday penalties)	Yes	Yes	Yes
Overtime payments	Yes	No	No
Leave types			
Annual leave	Yes	Yes	Yes
Rostered days off – time taken and paid at ordinary rates	Yes	Yes	Yes
Sick, personal and carers leave	Yes	Yes	Yes
Salary sacrifice			
Salary sacrificed to superannuation – amount that would otherwise be OTE if paid to the employee	Yes	Yes	Yes
Salary sacrificed to superannuation – amount that would not otherwise be OTE if paid to the employee (such as paid parental leave or overtime)	Yes	No	No
Commission			
Commission payments	Yes	Yes	Yes
Commission solely for work performed entirely outside ordinary hours	Yes	No	Yes

How to get ready to report QE

Your digital service provider will let you know when your software is ready to report QE. You can check with them to find out when their STP product will be updated.

Review your STP reporting. Make sure you're lodging on time, your pay codes and employee details are correct, and your contact details are up to date.

Visit Payday Super for details about QE and how to be ready.

QC 106088

Payday Super checklist for employers

Use this checklist to get ready for Payday Super, which starts 1 July 2026.

Published 27 January 2026

> **This information is only for employee earnings paid from 1 July 2026.**
>
> For employee earnings paid up to 30 June 2026, the quarterly super guarantee rules apply. See Super for employers.

This information is also available as a PDF - see Payday Super checklist for employers (PDF, 199KB)

Now: Understand the new requirements

Check the changes. Payday Super starts 1 July. Understand what this means for your business by visiting ato.gov.au/paydaysuper or watching our Payday Super video on the key changes.

February to March 2026: Plan and prepare

Plan your transition

Set a start date. You need to make a super contribution for eligible employees for each payday from 1 July.

Get advice if you need it. Talk to your tax professional if you're unsure about the best timing for your business to transition, or how you'll pay super going forward.

Prepare your business

Review cash flow. Update your business process so that you can pay super with each pay cycle. Our Cash Flow Kit has tools and resources to help you successfully manage cash flow.

Review payroll governance and business processes:

- Check you have up-to-date super fund details for all eligible employees. Check this information is correct (such as member account numbers and unique superannuation identifiers) to prevent any errors.
- Review and correct error messages you receive from super funds. Any payments you currently make that receive a warning or information message now could be rejected after 1 July 2026, causing a late payment.

April to June 2026: Lock in your plans

Confirm when your software will be ready. Contact your digital service or payroll provider to find out.

- If you use a clearing house or super fund portal, check if they are ready and if you need to make any updates.

If you're still using the Small Business Superannuation Clearing House (SBSCH), transition now to an alternative provider – see the SBSCH checklist.

Check payroll governance processes:

- Set up a process to quickly correct any errors with your super contributions so the super fund receives the contribution within 7 business days after payday.

Understand the new concept 'qualifying earnings' (QE):

- Read about how this applies to calculating your super guarantee (SG) payments at ato.gov.au/QE or on our factsheet.

Pay your SG for the January to March quarter by 28 April 2026.

You must switch to Payday Super from 1 July.

July 2026: Payday Super starts

Payday Super is now law. Super guarantee charge (SGC) may apply if contributions are not made on time, in full and to the correct fund.

When paying super, you must:

- ensure all SG contributions are received by, and can be allocated by, your eligible employees' super funds within 7 business days after payday (unless longer applies)
- calculate super from qualifying earnings
- report qualifying earnings and super liability in your Single Touch Payroll (STP)-enabled software.

Make your final quarterly payment by 28 July 2026

- Remember you won't be able to use the SBSCH for any payments on or after 1 July 2026.
- There is no late payment offset available for this quarter.

Tips and resources

Avoid SGC by paying your eligible employees' super in full, on time and to the correct fund. For Payday Super, this means contributions need to be received by, and can be allocated by, the super funds within 7 business days after payday (unless longer applies). We recommend you pay super on payday as you need to allow time for payment processing and any corrections to be made.

Understand the ATO's compliance approach for 2026–27.

For more resources, including the guide to leaving the SBSCH, visit Payday Super resources.

QC 106089

How to transition from the Small Business Superannuation Clearing House

The SBSCH closes permanently on 1 July 2026. Download your records now.

Published 16 July 2026

You won't be able to log in to the SBSCH to submit instructions or view records after 11:59 pm AEST on 30 June 2026.

This information is also available as a PDF – see How to transition from the Small Business Superannuation Clearing House checklist (PDF, 771KB)

What you need to do

Use this checklist to transition out of the SBSCH before it closes.

You should allow sufficient time to transition to an alternative provider and download your super records.

If you pay super quarterly, we recommend your super payment for the January-March quarter (due 28 April 2026) be the last payment you make through the SBSCH. After this payment, download your records and use an alternative option.

The April–June quarter payment (due 28 July 2026) cannot be made using the SBSCH after 30 June 2026.

You don't have to wait until 1 July to get ready – you can start now.

February to March 2026: Get ready

Choose an alternative provider to the SBSCH

- Check your existing payroll software - it may already have super payment functions.
- Check other payroll software or providers. See the Super Product Register.
- Find a commercial clearing house or super fund that provides payment options. This might include your default super fund.

Get advice if you need it. Talk with your tax professional if you're unsure about the best timing for your business to transition, or how you'll pay super going forward.

April 2026: Make your final SBSCH payment

Plan to use the SBSCH for the last time for the January–March quarter super payments, which is due on 28 April.

May to June 2026: Prepare to use your alternative provider

> **Follow these steps only after making your final payment through the SBSCH.**

Download each of your employee payment transaction records before 30 June 2026

1. Log in to the **SBSCH** via ATO online services.
2. Go to the **Payment Instruction** tab, then the **Historical** tab.
3. Select the relevant period to display the details of the **Payment** instructions for selected dates.
4. Select the **Print friendly version** button.
5. Save the files safely and securely for future reference or audit purposes.

Download each of your employees' details before 30 June 2026

1. Log in to the **SBSCH** via ATO online services.
2. Go to the **Employees** tab.
3. Filter for **All**, **Active** or **Inactive** employees.
4. Scroll to the bottom of the page and update the **Results per page** drop down to 100.
    a. If you have more than 100 employee records you will need to repeat these steps. Use the Page navigation below the list of employees to view the next page of employees.
5. Select the **down arrow** beside each displayed employee record. Note that the employee's Unique Superannuation Identifier (USI) may display as "Not provided" even if you have done so. If you need the employee's USI you will need to speak with them.
6. Access printer options from your internet browser.
7. Select the appropriate option to **Print to a PDF file**.
8. Save the PDF file safely and securely for use when manually transferring employee super fund details into your chosen clearing house or payroll software.

Stop using the SBSCH and test your new payment method

- Conduct a test pay run for super payments before 30 June 2026 through your new payment method.
- Make sure you're ready to pay super each payday and know how to handle rejected contributions and error alerts.

There is no access to the SBSCH after 11:59 PM AEST on 30 June 2026. Your login will be disabled.

July 2026: Use your alternative provider to pay super

Use your alternative provider to pay outstanding super for the April to June quarter due 28 July 2026

- This is the last quarterly super payment. Any payments made after 28 July will be for Payday Super.

From 1 July 2026, you must pay your employees' super each payday instead of quarterly

- This applies to employee earnings from 1 July 2026.
- For more information see Payday Super.
- See the Payday Super checklist for employers.

QC 106090

Payday Super – terms we use

Brief definitions of new or unfamiliar terms used in Payday Super.

Published 1 June 2026

- Administrative uplift amount
- Individual base super guarantee (SG) shortfall
- Individual final super guarantee (SG) shortfall
- Individual super guarantee (SG) amount
- Late eligible contribution
- Notional earnings

- On-time eligible contribution
- Qualifying earnings
- QE day
- Super guarantee charge
- Voluntary disclosure statement

QC 107417

Paying super for your employees

Paying super from 1 July 2026 – find out who, how much and when to pay, plus how to meet reporting obligations.

Last updated 10 August 2026

This information is also available as a PDF – see Paying super for your employees (PDF, 805 KB).

Key things to know

- Super eligibility rules remain the same from 1 July 2026 (including for independent contractors).
- Super guarantee is 12% of qualifying earnings.
- Pay super for each payday and ensure contributions are received by the fund within 7 business days after payday.
- Pay super to the right fund for each employee using SuperStream.
- Report qualifying earnings and super liability through Single Touch Payroll.
- Monitor and fix errors quickly.

Who do I need to pay super for?

You pay super guarantee for:

- most employees (full-time, part-time and casual)
- employees aged 18 and over
- employees under 18 if they work more than 30 hours per week
- independent contractors paid mainly for their labour.

If you're unsure, the ATO has information to help you work out if you need to pay super.

What stays the same

Many rules stay the same under Payday Super. You still:

- apply the same eligibility rules to work out who you pay super for
- calculate super using the same 12% rate
- pay into a complying super fund
- pay using SuperStream.

How much super do I have to pay?

The super guarantee rate is 12% of your eligible employee's qualifying earnings. The super guarantee rate for Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027.

Qualifying earnings includes:

- ordinary time earnings, such as wages and salary, paid leave, allowances and bonuses
- all commissions
- salary sacrifice amounts (that would otherwise be superable)
- payments to workers under the extended definition of employee (including eligible independent contractors).

You must pay super guarantee in full, on time and to the right fund. If you don't, you're liable to pay the super guarantee charge, including:

- unpaid super amounts

- notional interest
- an administrative amount.

Additional amounts may apply if you haven't followed the choice of fund rules.

If you make a mistake, or forget to pay, the most important thing is to pay the correct amount as soon as you can to your employee's super fund (if you haven't received a notice of assessment of super guarantee charge from us).

When do I pay super?

From 1 July 2026, you must pay super so it's received by your employee's super fund (with enough information to allocate to the employee's account) within 7 business days after each payday, to avoid the super guarantee charge.

To meet this requirement you should:

- pay super at the same time as wages where possible
- allow enough time for your payroll system, clearing house or provider to process the payment
- understand how long your chosen payment method takes.

In limited circumstances (such as when making the first contribution for a new employee), you may have a longer time period to pay. Check Payment deadlines for Payday Super to find out when this applies.

How do I pay and report super contributions?

You pay your employee's super guarantee contributions electronically to either a complying super fund or a retirement savings account. You can use Super Fund Lookup to check if a fund is compliant.

You must pay your employee super guarantee contributions using SuperStream. This sends money and data in a standard format.

You need to report the year-to-date amount of qualifying earnings and super liability for each employee through Single Touch Payroll (STP).

Checking payments and fixing errors

You need to monitor your super contributions for errors after you submit them.

A super fund has 3 business days to allocate or reject a payment. This timeframe does not include the day the contribution is received. If a payment is rejected or returned by a super fund you must identify the issue and fix it quickly.

There’s no extension to the 7-business day deadline if a payment is rejected by the fund.

You should:

- know where errors will appear (for example, in your payroll software or clearing house)
- understand common error messages
- correct issues as soon as possible so your payment can be resubmitted.

Example: employer pays super guarantee on time

On Friday 10 July 2026 Grace pays her employee Alan, his weekly wage of $1,000. This wage is for Alan's ordinary hours of work, so it is qualifying earnings.

Grace calculates Alan's super guarantee as 12% of $1,000, which is $120.

She pays the $120 super contribution to Alan's super fund on Friday 10 July 2026. It reaches his super fund on Monday 20 July 2026 with enough information to allocate to Alan’s member account.

Example: employer doesn't pay super guarantee on time

Michelle pays her employees each fortnight and has made super guarantee contributions for each payday since 1 July 2026. She pays her employee Jason his usual wage of $2,500 of qualifying earnings on 4 January 2028. However, she forgets to contribute 12% of this amount (which is $300) to Jason's super fund as super guarantee.

On the next payday, 18 January 2028, Michelle realises her mistake. She pays Jason $2,500 of qualifying earnings as usual. Because the ATO hasn't sent her a notice of assessment, she contributes $600 to his super fund on the same day. This includes $300 for each of the two paydays on 4 January 2028 and 18 January 2028.

The $600 reaches Jason's super fund on 25 January 2028. Making the missed payment as soon as possible reduces notional earnings Michelle would need to pay. Michelle has made super guarantee contributions on time since Payday Super began and corrected her missed payment as soon as she realised.

QC 107571

Managing SuperStream

Explains SuperStream - the way business must pay super guarantee contributions to super funds, including SMSFs.

Last updated 8 July 2026

SuperStream is the way businesses must pay employee superannuation guarantee contributions to super funds. With SuperStream money and data are sent electronically in a standard format.

It must be used by:

- employers
- self-managed super funds

- APRA-regulated funds

SuperStream transmits money and information consistently across the super system – between employers, funds, service providers and the ATO. The data is linked to the payment by a unique payment reference number.

This means:

- employers can make all their contributions in a single transaction, even if they're going to multiple super funds
- contributions and rollovers can be processed faster, more efficiently and with fewer errors
- people can be more reliably linked to their super, reducing lost accounts and unclaimed monies.

All employers should be SuperStream compliant. Visit the employers tab for more information. For new employers see link below

- Super for employers

Payday Super and SuperStream for super funds

Key requirements and changes for super funds under Payday Super, and updates to the SuperStream framework.

How Payday Super affects SMSFs

What self-managed super funds (SMSFs) must do to receive super contributions under Payday Super.

APRA-regulated funds

APRA funds must be able to send and receive electronic messages and payments using the SuperStream standard.

In detail

Detailed information about SuperStream.

QC 47540

Payday Super and SuperStream for super funds

Key requirements and changes for super funds under Payday Super, and updates to the SuperStream framework.

Last updated 10 August 2026

Contribution standard v3.0

The existing SuperStream standard has been upgraded to support Payday Super in a number of ways. This release improves the speed and integrity of payments through the system, and is important in enabling employers to make their super contributions.

New Payments Platform (NPP)

The New Payments Platform (NPP) is a real-time payments platform that enables payments to arrive around the same time as data, supporting faster reconciliation processes.

From 1 July 2026, you must be able to accept contributions made via the NPP.

The NPP is critical to employers' super contributions reaching employees' super funds within 7 business days after the relevant QE day (the day the employer pays qualifying earnings to an employee).

Dealing with contributions

Find out about:

- Timeframe to allocate or reject contributions
- Accepting and allocating contributions

- Rejecting contributions
- Increased contribution volumes

Timeframe to allocate or reject contributions

Faster inbound payments through the NPP support faster reconciliation. When you receive a super contribution from an employer, you must either allocate or reject the contribution within 3 business days. This timeframe does not include the day the contribution is received.

For this purpose, a business day is a day that's not a:

- Saturday
- Sunday
- public holiday in the fund's location.

Note that:

- SMSFs are allowed more time to deal with contributions
- the timeframe for employers to pay contributions uses a different definition of business day.

Accepting and allocating contributions

If you accept a contribution and allocate it to the intended employee's account, you must report that contribution to the ATO using the Member Account Transaction Service (MATS).

Rejecting contributions

If you reject a contribution, you must send a contribution transaction error response (CTER) message explaining why the contribution was rejected. These messages were standardised and simplified as part of the Contribution standard v3.0 release.

Error messages must be validated before they are sent to the employer.

Increased contribution volumes

From 1 July 2026, employers pay super for each payday rather than each quarter. This means you need to have the system capacity and

capability to manage an increased number and frequency of contribution payments.

Member verification requests

From 1 July 2026, employers are required to submit a member verification request before making a first-time super guarantee contribution to a super fund, provided their software supports this functionality.

Member verification requests are a new message type designed to significantly reduce common errors that prevent contributions from reaching an employee's super fund. These are part of the Contribution standard v3.0 release.

The employer makes a member verification request to confirm an employee's super fund details are valid. This provides them with confidence that the contribution will be accepted by the super fund.

You must respond to a member verification request as early as possible, but no later than 24 hours after receiving a request.

The response must confirm whether your super fund either:

- can match the employee information to an active account and accept a contribution from the employer
- can't find the member or can't accept the contribution.

If you can't accept the contribution, you must tell the employer why. This is done using reason codes in the response. More information about the response reason codes can be found in the technical documentation.

The employer may then resolve any issues with the employee before making the contribution.

Employers can also send a member verification request:

- where there has been a change in employee information (such as their name)
- where a contribution has been previously rejected.

Updated Fund Validation Service

As part of the Contribution standard v3.0 release, the Fund Validation Service has been enhanced to support faster payments and better data. This helps providers resolve technical issues and gives employers early notice of any changes that impact their payroll systems.

Table 1: How the 2014 and 2026 FVS services are related

2014 service action name	2026 service action name	Timeline for change
FVS List 2014 - List	None	Will be deprecated from 1 January 2028 with no replacement
FVS Get 2014 - Get (Single)	FVS 2026 - Get	2026 service available from 1 July 2026 2014 service will be deactivated on 1 July 2027
FVS Get 2014 - Bulk	FVS 2026 - List	2026 service available from 1 July 2026 2014 service will be deactivated on 1 July 2027
FVS Update 2014 - Submit	FVS 2026 - Submit	2014 service will be deactivated on 1 July 2026 2026 service available from 1 July 2026

The 2026 Get and List services will be available alongside the existing services until 1 July 2027.

Fund Validation Service Submit service

Super funds use this to provide unique superannuation identifier (USI) details to us.

You will now need to provide additional data when going through a merger or closing a USI. You must provide a reason for closing a USI. If this is due to a Successor Fund Transfer (SFT), you will also need to provide the ABN of the new fund and a USI (if known).

You will also be able to provide a PayID for NPP payments if you choose to have one.

Fund Validation Service, Get and List

Super funds and employers use these services to obtain details of a super product, including banking details, electronic service address and contact details.

These services can now return new information that supports:

- super funds and employers with early notice and traceability of USI changes
- faster payments via NPP.

What hasn't changed

Super funds must still meet all other obligations:

- APRA-regulated funds
- Self-managed super funds

QC 107598

How Payday Super affects SMSFs

What self-managed super funds (SMSFs) must do to receive super contributions under Payday Super.

Published 27 June 2026

Receiving contributions

Self-managed super funds (SMSFs) must comply with all Payday Super and SuperStream changes.

If your SMSF receives super contributions from an unrelated employer, you must ensure:

- your SMSF bank account can be reached using the New Payments Platform – you can check this with your bank

- your SMSF is registered for and continues to maintain an active electronic service address.

If your SMSF is not up to date with its administration and reporting requirements, it may not be able to receive contributions.

Employers can use Super Fund Lookup to check that an SMSF is able to receive contributions.

Timeframe to allocate or reject contributions

SMSFs have 28 calendar days after the end of the month in which a contribution is received to allocate or reject it. This has not changed under Payday Super.

Maintaining an active electronic service address

An electronic service address is how an SMSF receives SuperStream contribution messages. This is usually done through an administrator or messaging provider.

With the SuperStream upgrades supporting Payday Super, employers can send a member verification request to an SMSF. This enables the employer to confirm the SMSF's electronic service address is active before they make a contribution. An electronic service address will not be active if it is not registered or correctly maintained.

If an electronic service address is not active:

- the contribution will be delayed or rejected
- the employer may be liable for the super guarantee charge if the contribution doesn't reach the SMSF in full within the required time. To avoid this, the employer can request details of the employee's stapled super fund from us and pay the contribution to that fund, or (if there is no stapled super fund) pay the contribution to the employer's default fund.

Closely held SMSFs and related parties

Super guarantee contributions to closely held SMSFs must be made for each payday. However, there is no requirement for these to be made using SuperStream as they are excepted contributions.

These contributions must be reported through Single Touch Payroll (STP). STP reporting concessions have not changed.

QC 107600

APRA-regulated funds

APRA funds must be able to send and receive electronic messages and payments using the SuperStream standard.

Last updated 1 June 2021

APRA funds must:

- be able to send and receive electronic messages and payments using the SuperStream standard
- validate new member registrations using SuperTICK
- be able to receive contribution data and payments from employers using the SuperStream standard, and allocate contributions to member accounts within three business days
- use the SuperStream standard to process rollovers, and validate rollovers.
- use the SMSF Verification Service to verify self-managed super fund (SMSF) details before making rollovers to SMSFs.
- use the SMSF member verification system to confirm if a member requesting a rollover to an SMSF is a member of that SMSF.
- use the Fund Validation Service to update their product details.

Funds must use the SuperStream standard to process electronic release authorities after they have transitioned to SuperStream Rollovers version 3

Employers must use SuperStream and we encourage you to help employers to comply with SuperStream.

See also:

- Insurance contributions
- Online services and using information

Member registration

How to register a new member using SuperTICK.

Contributions

Rules on how to allocate contributions to a member's account.

Insurance contributions

Insurance contribution amounts paid by employers.

Rollovers

Find out about rolling member benefits between super funds using the SuperStream standard.

Fund Validation Service

Registering rollover and contribution details of products for APRA funds.

Online services and using information

Online services for large super funds.

QC 47554

Member registration

How to register a new member using SuperTICK.

Last updated 4 February 2019

For a new member registration an employer must give the following information to the fund – unless the employer has made reasonable efforts to get the information from the employee and been unable to do so:

- employee's full name
- employee's residential address
- employee's tax file number (TFN)
- employee's date of birth
- employee's sex.

Validating registrations using SuperTICK

You must use the SuperTICK service to validate initial registration information no later than three business days after receiving the required information from an employer.

Alternative arrangements allow an employer to send data to funds in a non-SuperStream format if employers meet certain conditions. By doing so, the employer is complying with the SuperStream Standard and you must use the SuperTICK service to validate initial registration information.

See also:

- SuperTICK user guide

Next steps:

- Contributions
- Rollovers

QC 47558

Contributions

Rules on how to allocate contributions to a member's account.

Last updated 26 July 2016

Funds must allocate contributions to a member's account within three business days of receiving the contribution payment (cleared funds) and the mandatory contribution information, whichever is the later.

Find out about:

- Minimum data requirements
- Incomplete data not affecting allocation
- Incomplete data affecting allocation
- Employers not entitled to an ABN
- Obtaining data not required by the standard
- Accepting data in alternative formats
- Payment methods

See also:

- Insurance contributions

Minimum data requirements

For a contribution an employer must give the following information to the fund – unless the employer has made reasonable efforts to get the information from the employee and has been unable to do so:

- employee's full name
- employee's residential address
- employee's TFN
- employee's phone number

- payment reference number.

Incomplete data not affecting allocation

If you receive a contribution with sufficient information to allocate it to a member account, you must do so within three days. This is the case even if the contribution is missing some mandatory information, such as the employee's phone number.

Your fund should attempt to obtain any mandatory member information that is missing from the contribution message, and has flexibility in how it goes about this. For example, you might use an existing process or contact the relevant employer as part of the initial contact.

Although technically a breach, the non-collection of phone contact details for members doesn't impact the core intent of having contributions allocated to member accounts. There is no expectation that funds would regard a breach of this type as significant.

Incomplete data affecting allocation

If an employer provides incomplete data you must, within five business days of receiving the contribution details, ask the employer to provide the correct and complete information.

After you send a follow-up request the employer has 10 business days to make all reasonable efforts to provide the requested information.

If you're still unable to allocate the contribution to a member after the follow-up request period has expired, you must refund the contribution to the employer. You must complete the refund within 20 business days of having received the contribution from the employer.

When a refund occurs, the contribution is taken not to have been made to the fund by the employer.

See also:

- SuperStream administrative guidance – Collection of missing mandatory member information-v1.0 (PDF 67KB)

Employers not entitled to an ABN

Employers that aren't entitled to an ABN can use their withholding payer number (WPN) as their employer identifier to meet their SuperStream obligations.

They enter their WPN in the data field that would otherwise be used to record an ABN. To provide the WPN in the correct format for SuperStream, they add zeros to make it an eleven-digit number. So an employer with:

- an eight-digit WPN adds three zeros before their WPN
  - for example, 00012345678
- a nine-digit WPN adds two zeros before their WPN
  - for example, 00123456789.

Funds must accept contributions from employers using their WPN as described above.

Employers who are eligible for an ABN should use their ABN.

See also:

- SuperStream Technical guidance note (G032).

Obtaining data not required by the standard

You can ask employers to provide more data than that specified in the standard, but only if you have an agreement with the employer to this effect or the information is required by other legislation.

You'll find that many of the data fields you're likely to need are already specified in the standard. They may be listed in the standard as optional, and therefore come into use if you have an agreement for them to be supplied. Section 6.4.6.1 of the *Data and payment standards – contributions message implementation guide* describes how you can define data items that are truly unique to your fund's requirements while remaining true to the standard format for SuperStream message construction.

See also:

- *Data and payment standards – contributions message implementation guide* and associated taxonomies in SuperStream legislation, standards and schedules

Accepting data in alternative formats

Your fund can accept contribution data in an alternative format and still comply with the standard if certain conditions are met. This may involve direct data entry or a file upload process to an application hosted by the fund, such as an employer portal.

You must ensure that the:

- terms and definitions align with those set in Schedule 2 of the standard
- payment methods conform with Schedule 3 of the standard
- data elements and business rules align with Schedule 4(a) of the standard.

You and the employer must agree in writing to the alternative arrangements.

If you're planning to offer alternative file formats or portals to your employers, you should consider how you will tell employers about these arrangements, how they will provide consent and how these arrangements might change in the future. You need to be clear that an employer can choose to send contributions using the SuperStream messaging standard and can't be compelled to use an alternative channel.

Payment methods

Funds must be able to accept electronic payments from employers.

You must offer and accept both:

- BECS (direct entry)
- BPAY® (but BPAY is only required if an employer requests use of the BPAY method).

® Registered to BPAY Pty Ltd ABN 69 079 137 518

You may also use a mutually agreed alternative electronic payment method.

Employers must provide a payment reference number with each payment to a fund – at USI (unique superannuation identifier) level – to enable automated reconciliation of payment and data.

See also:

- Schedule 3 in the SuperStream legislation, standards and schedules

QC 47559

Insurance contributions

Insurance contribution amounts paid by employers.

Last updated 17 December 2015

Insurance contribution amounts paid by employers to funds are generally covered by the standard, but not in all circumstances. If an employer is responsible for paying insurance amounts on behalf of an employee and this forms part of their normal payroll/contribution cycle, they must be included.

The following examples illustrate which insurance amounts are covered by the standard and which are not.

Example 1 – premium paid as part of payroll process

A fund advises an employer of the contribution (premium) amount for each employee (member). The employer records this in their payroll system against each employee. These amounts are included in the usual payroll process and paid to the fund.

The SuperStream standard applies to these contributions whether they are classified as super guarantee contributions,

salary sacrifice contributions or voluntary employer contributions.

Example 2 – premium paid as lump sum

An employer has agreement to pay a lump sum insurance premium to a fund for one or many employees, perhaps annually, and this occurs outside of the normal payroll process. The monies paid by the employer are receipted into the fund's suspense or reserve account. The fund manages the allocation of the contribution and premium expense at the fund level.

The SuperStream standard doesn't apply to this payment. Lump sums are managed outside of the standard. However both parties can mutually agree to use the standard for these payments if they wish.

Example 3 – premium paid by partial rollover

A member has two superannuation accounts with two different providers, one for their accumulation benefits and the other for insurance only benefits, and chooses to fund their insurance benefits by way of a periodic partial rollover deduction process.

This insurance amount is not covered by the SuperStream standard as the member has an agreement to fund the insurance cost from their superannuation account. The insurance premium expense is debited from the accumulation account through a partial rollover using the rollover standard.

See also:

- Contributions

QC 47560

Rollovers

Find out about rolling member benefits between super funds using the SuperStream standard.

Last updated 19 August 2021

You must use the SuperStream Data and Payment Standards (SuperStream standard) when your member requests a rollover of their member benefits to another super fund. This includes where you are required to roll your member's benefits (including partial rollover requests) between APRA-regulated super funds, retirement savings accounts or self-managed super funds.

Exceptions

The SuperStream standard does not apply in these circumstances:

- When rolling to or from a non-complying fund.
- Closed products – a product that doesn't receive any contributions or rollovers, but for which a member's withdrawal benefit may be rolled over to another super entity.
- The calculation of preservation components or asset drawdown for partial rollovers – these calculations are done in line with other legal requirements prior to completing the rollover in SuperStream
- Rollover amendments and cancellation – these are managed through other processes between the relevant parties.
- In-specie rollovers – these can be managed through a process agreed between the parties.
- Internal fund rollovers – these can be handled by appropriate accounting and registry entries.

See also:

- SuperStream standard
- Reporting to receiving funds and members

- Member account reporting and validation
- SuperTICK user guide
- Fund Validation Service user guide

QC 47562

Fund Validation Service

Registering rollover and contribution details of products for APRA funds.

Last updated 20 October 2021

Your APRA-regulated fund must provide rollover and contribution details of its products on the Fund Details Register. You do this using the Fund Validation Service (FVS).

FVS web services

The FVS consists of the following web services:

- Lodge (FVSU) – this is the service you use to update your fund's unique superannuation identifier (USI) details. That is, the rollover and contribution details of your fund's products.
- Get (FVSG) – enables funds, intermediaries and employers to get details of a super product. This includes bank details, electronic service address and contact details.
- List (FVSL) – enables funds, intermediaries and employers to get a list of product names and USIs.

The FVS is accessed through the Standard Business Reporting (SBR) framework. You may need to build FVS-enabled software or purchase it from a digital service provider (DSP).

Mandatory use of the FVS

Use of the FVS is mandatory for APRA-regulated funds and retirement savings account (RSA) providers. The FVS user guide explains how to

use it and the FVS terms and conditions details who can access the service and their responsibilities.

Exempt public sector super schemes may choose to be listed on the register.

Updates to the FVS are only accepted through the FVSU (lodge) web service. Any super provider not able to access the FVSU web service must have alternate arrangements in place with a third-party provider.

To support the voluntary adoption of the standard by a life insurance company, we may publish details of annuity products in the register.

Self-managed super funds (SMSFs) are not included in the FVS. Payments to SMSFs will continue to be made at the fund level.

Unique superannuation identifier

A USI is used to identify super funds and individual super fund products for electronic rollovers and contributions. A super fund may have one USI or it may have a USI for each product. The USI allows monies to be paid to funds at the product or sub-fund level instead of fund level.

A fund is not limited by the regulations regarding the number of USIs it can nominate per registrable super entity. However, there are practical consequences flowing from a large number of USIs, including:

- the extra administrative burden of maintaining the associated fund details
- the potential to make it harder (rather than easier) for employers and funds to deal with you electronically.

You should consider minimising the number of USIs, bank accounts and service addresses a sender has to deal with. Wherever possible, it makes good business sense to shield external parties from the internal complexity of your systems, reducing the likelihood of allocation errors.

You can use a product's super product identification number (SPIN) as a USI.

Electronic service address

The regulations state that a trustee must provide one electronic service address for each USI of an entity, which will be a gateway intermediary service as its end-point. A second electronic service address may be provided for a USI if a fund chooses a different gateway intermediary for contributions and rollovers. In this instance, we will treat the contributions address as the primary service address and the rollover address as the secondary service address.

We have approved the use of a uniform resource locator (URL) as one kind of digital address for the receiving electronic communications.

Primary and secondary data

In the register, data to be used for contributions is recorded as primary data. Data to be used for rollovers is recorded as secondary data.

Only some data fields will have primary and secondary fields. Where a fund only provides primary data, this will by default be used for secondary (rollover) messages and payments.

Correcting errors

The fund trustee has the legal responsibility to correct errors.

If you discover a significant error in the register and this error is likely to cause rollovers or contributions to fail or be misdirected, you should immediately re-lodge an update to the USI record via the web service. The register will then be corrected.

When there is an error in critical information, such as effective dates, financial institution account details or service addresses, you should also advise us by emailing SPREnablingServices@ato.gov.au.

For critical issues relating to fund details in the Fund Details Register, visit the software developers site for more information.

Security and fraud risks

We've identified two main threats:

- A threat agent (internal staff or external collaborator) could attempt to create false USIs on your behalf or change the bank account or service address details of authentic USIs.

- A threat agent (internal staff, external collaborator and/or hacker) could try to change, steal or otherwise compromise the bank account details and other identifiers of funds by accessing your systems or intercepting your communications or download sessions with us.

You should consider how to mitigate risks to your systems. At a minimum, ensure you follow the lodgment and verification processes and security guidelines in the Fund Validation Service user guide.

You are responsible for applying appropriate fraud prevention and security controls within your environment. We have in place a comprehensive set of security and fraud controls to mitigate the risks associated with managing the register and associated interactions with you on data collection and dissemination.

Appointing another entity to access FVS updates

To appoint another entity to access FVS updates on your behalf:

1. The principal authority or authorisation administrator for the fund logs into Access Manager.
2. Select **who has access to my business** from the left menu.
3. You'll see a list of businesses already authorised for at least one activity. Check if the business you're seeking to appoint already has a current business appointment from your fund. If so, you don't need to take any further action.

If the business does not appear:

4. Click **appoint new business.**
5. Enter the ABN of the business you want to appoint.
6. Select **continue.**
7. Under the **Business Details** heading you'll see a list of online functionality. Select **Lodge super product details.**
8. **Save** the record. You have now granted the other entity the authority to update the FVS register on your behalf.

Table 1: Access Manager permissions and descriptions

Web-service name	Access Manager description	Business appointments
FVS Lodge (FVSU)	Lodge super product details	Available
FVS List (FVSL)	List super products	Available
FVS Get (FVSG) – Single	View super product details	Available
FVS Get (FVSG) – Bulk	Not displayed	Not available

If authorisation of an agent is withdrawn, you should remove the business appointment using Access Manager.

Fund validation service terms and conditions

Terms and conditions for the use of the Fund validation service.

QC 47563

Fund Validation Service terms and conditions

Terms and conditions for the use of the Fund validation service.

Last updated 26 April 2021

This document provides users with the terms and conditions relating to the Fund Validation Service.

SuperStream Fund Validation Service

The Fund Validation Service (FVS) is a suite of services supporting the implementation of the Superannuation Data and Payment Standard. It's also known as 'the standard' and is part of the government's Super Reform package.

The FVS supports the standard by providing a service for funds to meet their regulatory obligation to provide rollover and contribution information for the Fund Details Register.

The FVS also provides a number of lookup services for funds, employers and intermediaries to access this information to support rollovers and contributions in the standard.

Effective 1 July 2013, the transitional FVS was delivered via spreadsheet. Effective 13 July 2015, the FVSG web-service is the authoritative version of the Fund Details Register.

See also:

- Fund Validation Service user guide

What the FVS is designed for

The FVS is designed to allow super providers to:

- provide required message and payment delivery data to us
- obtain message and payment delivery data about other super providers required for the electronic processing of rollovers and payments.

The FVS is designed to allow employers to obtain equivalent message and payment delivery data about super providers in order to facilitate electronic contribution messages and payments.

The register may only be used for the purposes of making an employer contribution in accordance with SuperStream, or when an employer has express permission from a trustee to use the message or payment delivery data as part of an alternate arrangement.

The FVS is designed for internal use only and must not be incorporated into external services that a super provider, EPSSS, RSA provider, employer or their agents may provide.

Information provided to an authorised recipient may be reused to support the payment of contributions and rollovers by employers and

super providers.

See also:

- Regulation 3B.03 of the Superannuation Industry (Supervision) Regulations 1994
- Regulation 3A.03 of the Retirement Savings Accounts Regulations 1997
- Fund Validation Service user guide

Who can access the FVS

To access the FVS for a super provider or employer, you must hold a machine credential on behalf of either:

- that super provider or employer
- an entity with a current appointment or authorisation on behalf of that super provider or employer.

Your machine credential must have permission to access the FVS. This is granted through Access Manager.

To access the fortnightly electronic file, you will be provided with access to a data transfer facility after receipt of your mandatory user data.

See also:

- The data requirements for super providers and employers are detailed in the Fund Validation Service user guide
- Business software user or provider
- Assigning permissions in Access Manager

Using the FVS

Computer system, software and data compatibility and risks

It is your responsibility to ensure you have taken appropriate and adequate precautions to ensure that the information obtained through the FVS is free of viruses or other contamination that may interfere with or damage your computer system, software or data.

We accept no liability for any interference with or damage to a user's computer system, software or data occurring in connection with or relating to the FVS.

It is your responsibility to ensure that information received through the FVS to support SuperStream contributions and rollovers is managed appropriately to reduce the risk of fraud or error.

Accuracy of information

The FVS depends on information received from third parties (super providers). As such, we cannot make any guarantees as to the accuracy of the information. However, users should have a high degree of confidence in the accuracy of the FVS because super providers have a legal obligation to provide the Commissioner with up-to-date and correct information.

Non availability, interruptions and faults using the service

While we will make reasonable efforts to ensure that the FVS is made available, we make no guarantees that it will be continuously available or that access to it will be uninterrupted or fault free.

Breach of these terms and conditions

The FVS must only be used by or on behalf of super providers or employers and only for the purposes for which it is designed. Any breaches of the terms and conditions must be reported as a soon as possible to the Commissioner.

If you are the holder of a machine credential and access or use the FVS for purposes other than in accordance with these terms and conditions, we may:

- revoke the machine credential or your access to the data transfer facility or to FVS
- report the matter to the entity or entities who authorised your access.

This is in addition to any other rights we may have.

Privacy

We are a government agency bound by the *Privacy Act 1988* in terms of collection and handling of personal information and tax file numbers (TFNs).

You must ensure that any individuals whose personal information has been collected using the service are made aware of any matters referred to in subclause 5.2 of the Australian Privacy Principles as are reasonable in the circumstances. You must do this at the time, or before the time you use the FVS. If that is not practicable, you must do so as soon as practicable after you use the service.

See also:

- Privacy law requirements: Your privacy

QC 28146

Online services and using information

Online services for large super funds.

Last updated 6 March 2019

Online services for your members

Our online services – which can now be accessed through myGov – allow your members to:

- see all their super information in one place
- request the consolidation of their super accounts online – regardless of which fund holds their super.

We also prompt them to contact you or their other funds to decide how they may want to manage their super.

Information displayed

All super accounts

Via ATO online services, your members are able to see:

- all of their super accounts as reported by you via the Member Account Attribute Service (generally, the only accounts not displayed will be closed accounts)
- contributions information you have reported via the Member Account Transaction Service (MATS).
- any ATO-held super amounts we hold for them.

Fund information displayed online

Your members can still see the name of your fund online. Remember, this may not be your commercially known name your members recognise instantly. It will be the name you have recorded on the Australian Business Register (ABR). Your entity name, such as Trustee of XYZ Super Fund will be displayed.

Your members can see all of their super accounts reported to us (including pension accounts and inactive accounts).

Your members can see if:

- they have received any contributions for each account in the last financial year
- there is an insurance benefit attached to the account.

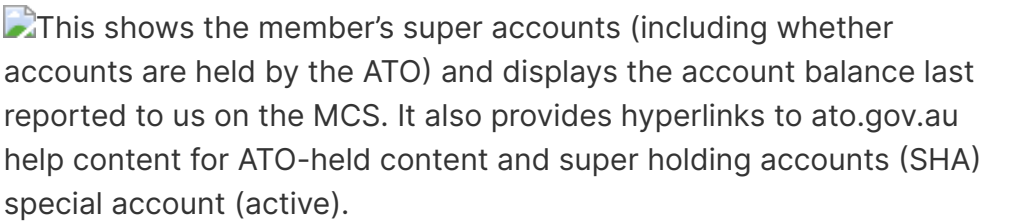
Member information displayed online

We show your member's address as last reported to us. Your member can see if the address you have for them is not current, and this may prompt them to contact you to provide their correct information.

If the account is a lost account, our online service for individuals shows your phone number as provided by you. We will display a message online to encourage the member to contact you so you can remove them from the lost members register at the next reporting date.

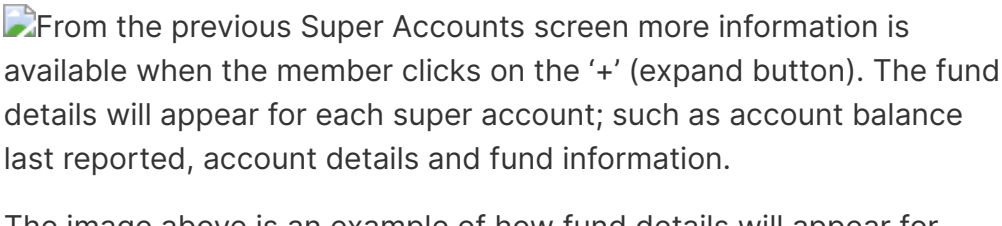
The number of inactive super accounts is expected to decline because members will be able to see these accounts on our online services and can consolidate these accounts online.

Image: Screenshot of member's super account balance


This shows the member's super accounts (including whether accounts are held by the ATO) and displays the account balance last reported to us on the MCS. It also provides hyperlinks to ato.gov.au help content for ATO-held content and super holding accounts (SHA) special account (active).

The image above is an example of how online services displays information for individuals. It also shows member super accounts including if accounts are held by us and displays the account balance last reported to us.

Image: Screenshot of super fund details

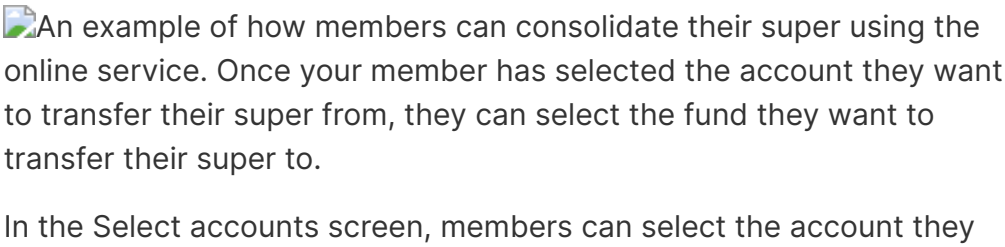

From the previous Super Accounts screen more information is available when the member clicks on the '+' (expand button). The fund details will appear for each super account; such as account balance last reported, account details and fund information.

The image above is an example of how fund details will appear for each account.

Consolidating super

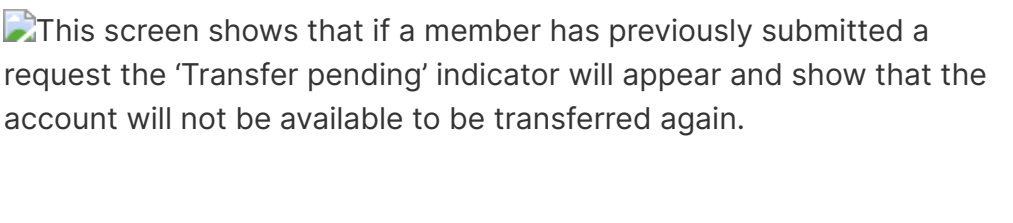
With the information displayed online, your members can consolidate their super accounts using the 'transfer super' functionality. Members can request the transfer of ATO-held super to a nominated super fund or the full rollover of an existing super account to their chosen fund.

Image: Screenshot of the Select accounts menu


An example of how members can consolidate their super using the online service. Once your member has selected the account they want to transfer their super from, they can select the fund they want to transfer their super to.

In the Select accounts screen, members can select the account they want to transfer super from and to. Your member can only request transfer or rollover of the whole account. Partial transfers or rollovers are not permitted. The member is advised to contact their fund for more information.

Image: Screenshot of transfer pending indicator


This screen shows that if a member has previously submitted a request the 'Transfer pending' indicator will appear and show that the account will not be available to be transferred again.

After the super transfer is completed, the ‘Transfer pending’ indicator will appear and this account will not be available for further transfers.

Once a MAAS report is received by us, the super accounts displayed on online services is updated with the most recent member information.

What you need to do

Once your member has submitted the request to rollover super accounts online, an *Electronic portability form* (EPF) is generated with most of the mandatory information required.

The EPF is an outbound message we send a super fund, or an intermediary acting on behalf of a fund, to notify the fund of a member's election to roll over their whole super benefit balance to another super fund

QC 52060

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

Copyright notice

© Australian Taxation Office for the Commonwealth of Australia

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).