# Busting Payday Super myths

We're myth busting again about Payday Super! Employers should find out what's true to help them get it right.

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## Myth: 'If I don't report something through Single Touch Payroll (STP), Payday Super doesn't apply'

**Fact: under Payday Super, you need to report both qualifying earnings and super liability amounts through STP.**

You need to report employees' payroll information through your STP-enabled software. This includes:

- salaries and wages
- pay as you go (PAYG) withholding
- qualifying earnings
- super liability.

Not reporting these amounts doesn’t remove your obligations.

If you haven’t started reporting qualifying earnings and super liability, start reporting these amounts as soon as possible. In your first lodgment, make sure you report the correct year-to-date figure for these.

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

From 1 July 2027, if you don't report qualifying earnings and super liability, we'll reject your report and penalties may apply.

See STP reporting under Payday Super for more information.

## Myth: 'If I miss a super payment, I can fix it in the next payday with no consequences'

**Fact: if you don't pay the right amount, on time and to the correct fund, you're liable for the super guarantee charge (SGC).**

If you miss a super payment, you should fix this as soon as possible by paying outstanding amounts to your employee's super fund. Even if you can't pay the full amount, making a partial payment to the fund will reduce any SGC that you become liable to pay.

Where you're liable for the SGC, we'll issue you a notice of assessment and you'll you need to pay the SGC to us.

## Myth: 'Payday Super changes who I need to pay super for'

**Fact: Payday Super changes how often you pay super, not who you need to pay super for.**

Depending on your payroll, you could now be paying super weekly, fortnightly or monthly. You need to continue to pay super 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 mostly for their labour.

If you're unsure, we have information to help you work out if you have to pay super.

## Myth: 'If I pay within 7 business days, it's on time'

**Fact: payments only count once they're received by your employee's fund, not when you submit them.**

Generally, the super fund must receive the super within 7 business days after payday to be considered on time (unless a longer timeframe

applies, such as for new employees).

Check processing times for payments and understand how rejected payments are communicated, so you can identify and fix any errors quickly. Funds must allocate contributions to a member's account or return unallocated contributions to you within 3 business days.

Don't leave paying super to the end of the 7-business days because you won't have enough time to correct any issues. There are no extensions to the timeframe if a payment is rejected by a super fund.

See more tips on meeting the 7 business day timeframe.

Find more information and resources, see Payday Super.

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