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Payday Super Working Group

Access information from meetings of our Payday Super Working group.

Payday Super Working Group key messages 11 March 2025



Key topics discussed at the Payday Super Working Group meeting 11 March 2025.

Payday Super Working Group key messages 7 February 2025



Key topics discussed at the Payday Super Working Group meeting 7 February 2025.

Payday Super Working Group key messages 6 December 2024



Key topics discussed at the Payday Super Working Group meeting 6 December 2024.

Payday Super Working Group key messages 8 November 2024



Key topics discussed at the Payday Super Working Group meeting 8 November 2024.

QC 103534

Payday Super Working Group key messages 11 March 2025

Key topics discussed at the Payday Super Working Group meeting 11 March 2025.

Published 9 April 2025

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STP technical working group

Topics discussed at the recent Single Touch Payroll (STP) technical working group included:

- understanding the broader context around Payday Super, including the SuperStream changes
- progress of technical specification documents
- timing of the exposure draft release and concerns from members about meeting the implementation date of 1 July 2026.

A separate working group has been formed to discuss how existing Australian Taxation Office (ATO) guidance on ordinary time earnings can be improved.

SuperStream technical working group

The second round of technical documents and a timeline and roadmap explaining key delivery items have been shared with the technical working group for feedback.

The group is working through the key design scope of items that will deliver improved error messaging, reduce the number of errors and enable faster payments.

Items under consultation within the STP and SuperStream technical working groups fall within the ATO's administrative scope and do not require legislation to change.

Industry feedback on key implementation issues

Members discussed a range of issues around what they view as the key implementation areas for their respective industries. Issues raised included:

- Significant investment is required for digital service providers (DSPs) to build STP and SuperStream changes into their software products, without understanding the broader impacts of the elements of Payday Super that are dependent on legislative changes.
- DSPs will need full technical documents so the changes can be scoped and costed before they allocate resources.
- Members expressed concern that the implementation date of 1 July 2026 is unachievable, and a longer transition period is needed.

The working group will not meet once the federal election is announced and government agencies enter caretaker mode.

Attendees

Attendees list

Organisation	Member or Attendee
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ATO	Emma Rosenzweig (Chair), Superannuation and Employer Obligations
ATO	Amanda Keeble, Frontline Risk and Strategy
ATO	Justin Micale, Superannuation and Employer Obligations
ATO	Karen Blok, Enterprise Solutions and Technology
ATO	Naomi Westwood, Superannuation and Employer Obligations
ATO	Peta Lonergan, Superannuation and Employer Obligations
Access Software	Phillipa Durante
Australian Bookkeepers Association	Peter Thorp
Australian Chamber of Commerce and Industry	Peter Grist
Australian Payroll Association	Jasmine Fernance
Australian Retirement Trust	Matt Dickson
Automatic Data Processing Limited	Graham Coutts
Bluebird Accounting	Julian Shimmin
Chartered Accountants Australia and New Zealand	Tony Negline
Council of Small Business Organisations Australia	Adele Sutton

Digital Service Providers Australia New Zealand	Maggie Leese
Financial Services Council	Kirsten Samuels
Genesis Accounting	Pat McCarthy
Giuntabell	Nunzio Giunta
Institute of Certified Bookkeepers	Matthew Addison
KPMG	Andy Larmour
SuperChoice	Nikki Murray
Super Members Council	Kate Brown
The Association of Payroll Specialists	Jason Low
The Tax Institute	Robyn Jacobson
Treasury	Adam Hawkins
Treasury	Benjamin Murphy
Woolworths	Coral Hargrave
Xero	Erin Adams

Guest attendees

Guest attendees list

Organisation	Attendee
ATO	Amanda Keeble, Frontline Business Improvement
ATO	Anne Vandenhurk, Policy, Analysis and

	Legislation
ATO	Jason Aitchison, Frontline Services
ATO	Michael Thompson, Superannuation and Employer Obligations
ATO	Shane Moore, Superannuation and Employer Obligations

Apologies list

Apologies list

Organisation	Member
ATO	Adam O'Grady, Frontline Business Improvement
ATO	Michelle Allen, Superannuation and Employer Obligations
ATO	Sheridan Harvey, Policy, Analysis and Legislation
Australian Council of Trade Unions	Casey Thompson
Australian Restaurant and Cafe Association	Wes Lambert
Brilliant Admin Solutions	Kerrie Jarius
Gateway Network Governance Body	Michelle Bower
The Association of Superannuation Funds of Australia	Hans Van Daatselaar

QC 104073

Payday Super Working Group key messages 7 February 2025

Key topics discussed at the Payday Super Working Group meeting 7 February 2025.

Published 5 March 2025

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Legislative update

The draft legislation is nearing completion. Once released for exposure, a 4-week Treasury led consultation period is expected, where written feedback can be submitted for consideration. An explanatory memorandum will be supplied with the exposure draft.

Impacts of caretaker period on the Payday Super program

When the date of the federal election is announced, a caretaker period will begin and the ATO must cease consultation on Payday Super. This

is standard practice for all government agencies.

Payday Super information published on ato.gov.au may need to be removed or have a disclaimer added during the caretaker period.

The Payday Super Working Group will not meet during the caretaker period.

Small Business Superannuation Clearing House communications and transition

Members discussed the communication and transition approach for decommissioning the Small Business Superannuation Clearing House (SBSCH) which will close from 1 July 2026. SBSCH users will need to move to a commercial alternative before this date. Members also discussed the effectiveness of communications and change management approach.

SuperStream data and payment improvements

The SuperStream technical working group meet regularly to discuss:

- reducing errors and other irritants
- technical specifications
- implementation timeframes.

Single Touch Payroll data improvements

The Single Touch Payroll (STP) technical working group meet regularly to discuss:

- changes to STP reporting, including the mandatory reporting of ordinary time earnings (OTE) and super liability
- technical specifications
- re-mapping pay codes
- ATO guidance, including the definition of OTE under super guarantee legislation.

Attendees

Attendees list

Organisation	Member or Attendee
ATO	Emma Rosenzweig (Chair), Superannuation and Employer Obligations
ATO	Justin Micale, Superannuation and Employer Obligations
ATO	Karen Blok, Enterprise Solutions and Technology
ATO	Michelle Allen, Superannuation and Employer Obligations
ATO	Naomi Westwood, Superannuation and Employer Obligations
ATO	Peta Lonergan, Superannuation and Employer Obligations
Access Software	Phillipa Durante
Australian Bookkeepers Association	Peter Thorp
Australian Chamber of Commerce and Industry	Peter Grist
Australian Council of Trade Unions	Casey Thompson
Australian Payroll Association	Jasmine Fernance
Australian Restaurant and Cafe Association	Wes Lambert
Australian Retirement Trust	Matt Dickson

Automatic Data Processing Limited	Graham Coutts
Bluebird Accounting	Julian Shimmin
Brilliant Admin Solutions	Kerrie Jarius
Chartered Accountants Australia and New Zealand	Tony Negline
Council of Small Business Organisations Australia	Adele Sutton
Digital Service Providers Australia New Zealand	Maggie Leese
Financial Services Council	Kirsten Samuels
Gateway Network Governance Body	Michelle Bower
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Giuntabell	Nunzio Giunta
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KPMG	Andy Larmour
SuperChoice	Nikki Murray
The Association of Payroll Specialists	Jason Low
The Association of Superannuation Funds of Australia	Hans Van Daatselaar
The Tax Institute	Robyn Jacobson
Treasury	Benjamin Murphy
Treasury	Adam Hawkins

Woolworths	Coral Hargrave
Xero	Erin Adams

Guest attendees

Guest attendees list

Organisation	Attendee
ATO	Anne Vandenhurk, Policy, Analysis and Legislation
ATO	Caryn Kaluzinski, Superannuation and Employer Obligations
ATO	Michael Thompson, Superannuation and Employer Obligations
ATO	Renee Jones, Frontline Risk and Strategy
ATO	Shane Moore, Superannuation and Employer Obligations
Super Members Council	Sonia Hunyadi

Apologies list

Apologies list

Organisation	Member
ATO	Adam O'Grady, Frontline Business Improvement
ATO	Amanda Keeble, Frontline Risk and Strategy

ATO	Sheridan Harvey, Policy, Analysis and Legislation
Super Members Council	Kate Brown

QC 103913

Payday Super Working Group key messages 6 December 2024

Key topics discussed at the Payday Super Working Group meeting 6 December 2024.

Published 17 January 2025

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Consultation and delivery roadmap

Members discussed the draft *Payday Super consultation and delivery roadmap*. The ATO has designed the roadmap to provide more certainty on which items are dependent on legislative change and where the ATO will be working on items that are not law dependant. Additional detail on timelines and inter-dependencies will be clearer once Treasury releases an exposure draft. Once finalised, it is intended

that the roadmap will be published and can be shared publicly to support conversations with stakeholders.

SuperStream data and payment improvements

The SuperStream technical working group has met regularly to identify and work through key improvements to the contributions process to support Payday Super.

Members discussed the current and future state for contributions processing using a common employer scenario and provided feedback for the technical working group's consideration on:

- fast payments and the limitations of the New Payments Platform (NPP)
- error codes and reducing the likelihood of errors occurring
- exploring new messaging that assists with pre-verification of choice data before a super guarantee (SG) payment is made.

The ATO is working to finalise the first draft scope of changes before Christmas 2024, to be shared with technical working group members before being shared more broadly with relevant stakeholders.

Administration of SG charge

The administration of the SG charge is still subject to legislative and administrative design. Members discussed indicative scenarios and provided feedback for consideration around:

- the data matching process and how long it would take the ATO to identify non-payment of SG
- concerns related to the lack of visibility for employers and tax practitioners where payments are received by the super fund outside of the required timeframe
- SG charge calculation and the need to provide a statement of calculations to employers
- voluntary disclosures
- processes for self-managed super funds.

The ATO will always use the definition of ordinary time earnings (OTE) as outlined in the *Superannuation Guarantee (Administration) Act 1992*.

Attendees

Attendees list

Organisation	Member or Attendee
ATO	Usha Narain (Chair), Superannuation and Employer Obligations
ATO	Adam O'Grady, Frontline Business Improvement
ATO	Amanda Keeble, Frontline Risk and Strategy
ATO	Justin Micale, Superannuation and Employer Obligations
ATO	Michelle Allen, Superannuation and Employer Obligations
ATO	Naomi Westwood, Superannuation and Employer Obligations
ATO	Peta Lonergan, Superannuation and Employer Obligations
ATO	Sheridan Harvey, Policy, Analysis and Legislation
Access Software	Phillipa Durante
Australian Bookkeepers Association	Peter Thorp
Australian Chamber of Commerce and Industry	Peter Grist

Australian Council of Trade Unions	Casey Thompson
Australian Payroll Association	Jasmine Fernance
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Council of Small Business Organisations Australia	Adele Sutton
Digital Service Providers Australia New Zealand	Maggie Leese
Financial Services Council	Kirsten Samuels
Gateway Network Governance Body	Michelle Bower
Genesis Accounting	Pat McCarthy
Giuntabell	Nunzio Giunta
Institute of Certified Bookkeepers	Matthew Addison
KPMG	Andy Larmour
SuperChoice	Nikki Murray
Super Members Council	Kate Brown

The Association of Payroll Specialists	Jason Low
The Association of Superannuation Funds of Australia	Hans Van Daatselaar
The Tax Institute	Robyn Jacobson
Treasury	Adam Hawkins
Treasury	Benjamin Murphy
Woolworths	Coral Hargrave

Guest attendees

Guest attendees list

Organisation	Attendee
ATO	Caryn Kaluzinski, Superannuation and Employer Obligations
ATO	Kathryn Lentell, Enterprise Solutions and Technology
ATO	Shane Moore, Superannuation and Employer Obligations

Apologies list

Apologies list

Organisation	Member
ATO	Karen Blok, Enterprise Solutions and Technology

Xero	Erin Adams
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QC 103700

Payday Super Working Group key messages 8 November 2024

Key topics discussed at the Payday Super Working Group meeting 8 November 2024.

Last updated 6 December 2024

Group overview

This was the first meeting of the Payday Super Working Group. Members discussed the purpose and expectations of the group, including the scope, charter, meeting cadence and membership.

The group will provide advice on the end-to-end administrative solution for payday super and delegate detailed design issues to technical working groups for deliberation and reporting back.

In determining membership of the group, the ATO engaged with existing stewardship and consultation groups to seek industry nominations. The ATO considered the broad range of expertise, knowledge and experience of all nominees across different sectors with relevance to the purpose of the group.

Smaller technical sub-working groups will be formed in future. This will provide opportunities for consultation with additional stakeholders.

The charter was endorsed by the group, pending updates captured in action item 20241108_01.

Action item	20241108_01
Status	In Progress

Responsibility	Megan Micallef
Description	Update Charter scope statement and information about the distribution of key messages. Re-circulate charter to all members once updated.

Payday Super scope

The group discussed an overview of the scope of Payday Super, as set out in the [Treasury fact sheet](#) [📄](#) [\(PDF 256KB\)](#) [📄](#).

A technical working group to support the SuperStream changes has commenced. We have been engaging with industry to work out the required changes. This group includes a wide range of representatives from the Super ecosystem.

It is expected a technical working group for the Single Touch Payroll (STP) reporting changes (mandated reporting of both ordinary times earnings and total super liability) will be formed soon.

The Treasury fact sheet refers to revised Choice of fund rules to make it easier for employees to nominate their preferred super fund when they start a new job. The scope of this change will not make any changes to the existing ATO stapling service. The change will allow employers to show an employee's existing stapled fund to them as part of the onboarding process. It is expected these will be minor changes to the choice rules. There will not be a new onboarding service delivered by the ATO. Members raised concerns with the existing service and whether it will meet the needs of a Payday environment.

A roadmap is being developed by the ATO to outline the areas where there is certainty regarding timeframes for delivery and those where there are legislative dependencies.

Action item	20241108_02
Status	In Progress
Responsibility	Naomi Westwood

Description	Develop a roadmap to outline the legislative dependencies and the timeframes for delivery. Provide to the group for feedback.
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Policy

An overview of the Payday Super policy, currently being drafted by Treasury was discussed. The 3 main concepts covered by the fact sheet:

- What Payday super means about when to pay, and when employers are liable for Superannuation Guarantee (SG) charge.
 - The 7 calendar day period begins each time a payment with an ordinary times earnings component is paid. There is a focus on the importance of data quality to meet this timeframe.
 - Treasury confirmed that the 7 calendar day timeframe for payment of super guarantee to avoid additional charges, will not include extensions for public holidays.
- Re-design of the SG charge.
 - There will no longer be any late payment offset. Where there is a late contribution, it is automatically counted back to the first payday with an outstanding amount.
 - Where surplus contributions have been made, they will be carried forward to the next possible payday.
 - The payment of super contributions are deductible, regardless of if they are paid late or on time.
 - The charge components will consider behaviours of employers, including efforts to disclose and rectify an error.
 - Failure to pay a superannuation charge debt raised by the ATO will incur additional penalties.
- Broader eco-system changes that are happening to shape the future state.

Exposure drafts are expected to be released for consultation soon.

Member feedback

Members raised concerns in relation to several components of the announced policy:

- The 7 calendar day due date model not taking into account public holidays (particularly over Christmas or Easter where there are a number of public holidays in a row) and not allowing enough time for error correction.
- Confusion in relation to the scope of the statements in the Treasury Fact Sheet about the updates to choice rules/stapling. This included that there would be no data improvements for upfront information by employees, that is, no new ATO service to ensure employers could confirm correct details prior to payment or data transfer.
- Concerns that employers would not have visibility of ATO held data in order to self-correct or respond to notices from the ATO. It was clarified that data would be provided with notices, but that this would not be available in ATO online services.

Members also raised concerns in relation to the runway to implement the changes and have requested a forward plan from the ATO.

Attendees

Attendees list

Organisation	Member or Attendee
ATO	Emma Rosenzweig (Chair), Superannuation and Employer Obligations
ATO	Adam O'Grady, Frontline Business Improvement
ATO	Amanda Keeble, Frontline Risk and Strategy
ATO	Justin Micale, Superannuation and Employer Obligations
ATO	Karen Blok, Enterprise Solutions and Technology

ATO	Naomi Westwood, Superannuation and Employer Obligations
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The Tax Institute	Robyn Jacobson
Treasury	Benjamin Murphy
Xero	Erin Adams

Guest attendees

Guest attendees list

Organisation	Attendee
ATO	Caryn Kaluzinski, Superannuation and Employer Obligations
ATO	Anne Vandenhurk, Policy, Analysis and Legislation
KPMG	Stephanie Renshaw

Apologies list

Apologies list

Organisation	Member
ATO	Michelle Allen, Superannuation and Employer Obligations
ATO	Sheridan Harvey, Policy,

	Analysis and Legislation
Council of Small Business Organisations Australia	Adele Sutton
KPMG	Andy Larmour
Treasury	Adam Hawkins
Woolworths	Coral Hargrave

QC 103535

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