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Payday Super Working Group

Access information from meetings of our Payday Super Working group.

Payday Super Working Group key messages 7 November 2025



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

Payday Super Working Group key messages 10 October 2025



Key topics discussed at the Payday Super Working Group meeting 10 October 2025.

Payday Super Working Group key messages 5 September 2025



Key topics discussed at the Payday Super Working Group meeting 5 September 2025.

Payday Super Working Group key messages 7 August 2025



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

Payday Super Working Group key messages 6 June 2025



Key topics discussed at the Payday Super Working Group meeting 6 June 2025.

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 7 November 2025

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

Published 11 December 2025

Payday Super legislation

The ATO advised that the Payday Super legislation received Royal Assent on 6 November 2025. Members were updated on upcoming communication items and recent consultation activity.

Compliance strategy

The ATO provided an overview of the draft Payday Super compliance strategy. Members provided initial feedback, and consultation will continue as the strategy is further refined.

SuperStream technical working group

The ATO outlined current SuperStream development work and advised that updated technical artefacts and supporting materials will be published over the coming period. The technical working group will undertake a deep dive to better understand the issue of overpayments and adjustments, and connections to Single Touch Payroll and member account transaction services.

Single Touch Payroll technical working group

The external vendor testing environment for the new changes will be available in December. A digital service provider (DSP) webinar on the qualifying earnings changes how the ATO will support DSPs will be run by the ATO on 2 December. This was advertised via the DSP newsletter.

Small Business Superannuation Clearing House transition working group

The ATO has outlined progress on the Small Business Superannuation Clearing House closure, noting feedback from members around

communications and user guidance. Additional communication options are being explored to ensure a broader reach.

Attendees

Attendees list

| Organisation | Attendee |
|--------------|--|
| ATO | Emma Rosenzweig (Chair), Superannuation and Employer Obligations |
| ATO | Caryn Kaluzinski, Superannuation and Employer Obligations |
| ATO | Chris Rock, Frontline Business Improvement |
| ATO | James Vong, Superannuation and Employer Obligations |
| ATO | Jenny Archer, Superannuation and Employer Obligations |
| ATO | Justin Micale, Superannuation and Employer Obligations |
| ATO | Karen Blok, Enterprise Solutions and Technology |
| ATO | Naomi Westwood, Superannuation and Employer Obligations |
| ATO | Paul Beohm, Policy, Analysis and Legislation |
| ATO | Peta Lonergan, Superannuation and Employer Obligations |
| ATO | Renee Jones, Superannuation |

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|---|--|
| | and Employer Obligations |
| ATO | Usha Narain, Superannuation and Employer Obligations |
| Access Software | Philippa Durante |
| Australian Bookkeepers Association | Peter Thorp |
| Australian Chamber of Commerce and Industry | Peter Grist |
| Australian Council of Trade Unions | Casey Thompson |
| Australian Payroll Association | Maria Nikolettatos |
| 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 | David Delaney |
| Gateway Network Governance Body | Michelle Bower |

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| Genesis Accounting | Pat McCarthy |
| 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 | Mary Delahunty |
| The Tax Institute | Phil Roderick |
| Treasury | Benjamin Murphy |
| Treasury | Brendan Mckenna |
| Woolworths | Coral Hargrave |
| Xero | Erin Adams |

Apologies

Apologies list

| Organisation | Member |
|----------------------------|--|
| ATO | Shane Moore, Superannuation and Employer Obligations |
| Financial Services Council | Hans Van Daatselaar |
| Giuntabell | Nunzio Giunta |

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| Treasury | Lachlan Alvey |
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QC 105954

Payday Super Working Group key messages 10 October 2025

Key topics discussed at the Payday Super Working Group meeting 10 October 2025.

Published 5 December 2025

Payday Super legislation

Treasury gave an overview of the Payday Super legislation introduced to parliament on 9 October 2025, including changes since the exposure draft in March.

Communications strategy

The ATO provided an overview of the Payday Super communications strategy, focussing on delivering a streamlined and coordinated experience for all stakeholder groups.

Small business superannuation clearing house transition working group

The group discussed the closure of the small business superannuation clearing house to new registrants from 1 October 2025. The total number of users continues to steadily decline.

SuperStream technical working group

The ATO confirmed key testing and implementation guide and documents to support upcoming SuperStream changes were

published on 3 October 2025.

Single Touch Payroll technical working group

The Single Touch Payroll technical working group met on 2 October 2025 to discuss:

- preliminary updates to the business implementation guide
- draft validation rules.

Public advice and guidance

Members were invited to participate in a consultation session on 24 October to discuss the ATOs approach to public advice and guidance for Payday Super.

Attendees

Attendees list

| Organisation | Attendee |
|--------------|--|
| ATO | Emma Rosenzweig (Chair), Superannuation and Employer Obligations |
| ATO | Amanda Keeble, Frontline Resource Management |
| ATO | Caryn Kaluzinski, Superannuation and Employer Obligations |
| ATO | Jenny Archer, Superannuation and Employer Obligations |
| ATO | Justin Micale, Superannuation and Employer Obligations |
| ATO | Karen Blok, Enterprise Solutions |

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| | and Technology |
| ATO | Lauren Pamenter, Office of the Chief Tax Counsel |
| ATO | Mandy Chivers, ATO Corporate |
| ATO | Naomi Westwood, Superannuation and Employer Obligations |
| ATO | Paul Beohm, Policy, Analysis and Legislation |
| ATO | Peta Lonergan, Superannuation and Employer Obligation |
| ATO | Shaun Jamieson, Frontline Risk and Strategy |
| ATO | Shane Moore, Superannuation and Employer Obligations |
| ATO | Usha Narain; Superannuation and Employer Obligations |
| Australian Chamber of Commerce and Industry | Peter Grist |
| Australian Council of Trade Unions | Casey Thompson |
| Australian Payroll Association | Maria Nikolettatos |
| Australian Restaurant and Cafe Association | Wes Lambert |
| Australian Retirement Trust | Matt Dickson |
| Automatic Data Processing Limited | Graham Coutts |
| Bluebird Accounting | Julian Shimmin |

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| Chartered Accountants Australia and New Zealand | Tony Negline |
| Digital Service Providers Australia New Zealand | Maggie Leese |
| Financial Services Council | Hans Van Daatselaar |
| Gateway Network Governance Body | Michelle Bower |
| Genesis Accounting | Pat McCarthy |
| 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 | Mary Delahunty |
| The Tax Institute | Robyn Jacobson |
| Treasury | Benjamin Murphy |
| Treasury | Brendan McKenna |
| Woolworths | Coral Hargrave |
| Xero | Erin Adams |

Apologies

Apologies list

| Organisation | Member |
|---|--|
| ATO | Natasha Sekulic, Frontline Risk and Strategy |
| Access Software | Philipa Durante |
| Council of Small Business Organisations Australia | Adele Sutton |
| Treasury | Lachlan Alvey |

QC 105937

Payday Super Working Group key messages 5 September 2025

Key topics discussed at the Payday Super Working Group meeting 5 September 2025.

Published 3 December 2025

Treasury

Members discussed the importance of clear guidance to support the implementation of Payday Super, with Treasury noting this will be addressed through supporting materials.

Practical Compliance Guide

Members were invited to provide feedback on a draft compliance guide which outlines the ATO's proposed compliance approach for payday super.

Post meeting comment Note – since the meeting the practical compliance guide has been published for public consultation.

Public advice and guidance approach

The ATO will consult with stakeholders to identify priorities for public advice and guidance on Payday Super.

Preparation has already begun to support the 1 July start date. Members emphasised the importance of clear, simple communication to help with the transition.

Small business superannuation clearing house transition working group

The ATO held the first small business superannuation clearing house (SBSCH) Transition Working Group on 28 August.

Members shared valuable insights that will assist with communication activities and messaging.

Communications have begun to notify users of the closure of the SBSCH to new users from 1 October 2025.

SuperStream technical working group

The ATO confirmed the finalisation of updated technical documents to support upcoming SuperStream changes.

Single Touch Payroll technical working group

Members discussed upcoming changes to Single Touch Payroll including qualifying earning reporting from 1 July 2026.

Further information will be shared at a later to assist with implementation planning.

Attendees

Attendees list

| Organisation | Attendee |
|--------------|----------|
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|--|--|
| ATO | Emma Rosenzweig (Chair), Superannuation and Employer Obligations |
| ATO | Alex Affleck, Office of the Chief Tax Counsel |
| ATO | Amanda Keeble, Frontline Resource Management |
| ATO | Anne Vandenhurk, Policy Analysis and Legislation |
| ATO | Joanne Cameron, Superannuation and Employer Obligations |
| ATO | Lauren Pamenter, Office of the Chief Tax Counsel |
| ATO | Naomi Westwood, Superannuation and Employer Obligations |
| ATO | Natasha Sekulic, Frontline Risk and Strategy |
| ATO | Peta Lonergan, Superannuation and Employer Obligation |
| ATO | Scott Sargent, Superannuation and Employer Obligations |
| ATO | Shane Moore, Superannuation and Employer Obligations |
| ATO | Usha Narain; Superannuation and Employer Obligations |
| Access Software | Philipa Durante |
| Australian Chamber of Commerce and Industry | Peter Grist |

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| Australian Council of Trade Unions | Casey Thompson |
| Australian Payroll Association | Maria Nikoletatos |
| Australian Restaurant and Cafe Association | Wes Lambert |
| 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 | Hans Van Daatselaar |
| Gateway Network Governance Body | Michelle Bower |
| Genesis Accounting | Pat McCarthy |
| Institute of Certified Bookkeepers | Matthew Addison |
| KPMG | Andy Larmour |
| SuperChoice | Nikki Murray |
| Super Members Council | Kate Brown |
| The Association of Payroll Specialists | Jason Low |

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| The Association of Superannuation Funds of Australia | Mary Delahunty |
| The Tax Institute | Robyn Jacobson |
| Treasury | Benjamin Murphy |
| Treasury | Lachlan Alvey |
| Woolworths | Coral Hargrave |
| Xero | Erin Adams |

Apologies

Apologies list

| Organisation | Member |
|------------------------------------|---|
| ATO | Caryn Kaluzinski, Superannuation and Employer Obligations |
| Australian Bookkeepers Association | Peter Thorp |
| Brilliant Admin Solutions | Kerrie Jarius |
| Giuntabell | Nunzio Giunta |

QC 105932

Payday Super Working Group key messages 7 August 2025

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

Published 26 September 2025

Payday Super program status

Treasury representatives provided an overview of the process for preparing the Payday Super legislation for introduction as soon as possible. They were unable to provide any further detail on timing or inclusions.

Discussions centred around the proposed implementation timeframes, software build and test requirements.

SuperStream implementation planning

Members discussed the SuperStream implementation approach that was agreed by the Payday Super STP Technical Working Group, including enabling fast payments via the new payment platform, improving error messaging, an enhanced suite of fund validation services and broader contribution messaging changes including the member verification request.

Single Touch Payroll

An update was provided regarding Single Touch Payroll (STP), noting that broader guidance on ordinary time earnings (OTE) has recently been published.

The Payday Super STP Technical Working Group is being re-engaged and will explore the qualifying earnings component and its connection to ordinary time earnings (OTE) and STP in greater detail.

Small Business Superannuation Clearing House

Work is continuing towards the planned closure date of the Small Business Superannuation Clearing House (SBSCH) on 1 July 2026.

Members discussed the planned communication strategy and the importance of timely messaging for the current user population.

Attendees

Attendees list

| Organisation | Attendee |
|--|--|
| ATO | Emma Rosenzweig (Chair), Superannuation and Employer Obligations |
| ATO | Caryn Kaluzinski, Superannuation and Employer Obligations |
| ATO | Chontelle Weyman, 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 |
| ATO | Renee Jones, Superannuation and Employer Obligations |
| ATO | Shane Moore, Superannuation and Employer Obligations |
| ATO | Usha Narain, Superannuation and Employer Obligations |
| Access Software | Philippa Durante |
| Australian Bookkeepers Association | Peter Thorp |
| Australian Chamber of Commerce and Industry | Peter Grist |

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| Australian Council of Trade Unions | Casey Thompson |
| Australian Payroll Association | Maria Nikoletatos |
| 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 | David Delaney |
| Financial Services Council | Hans Van Daatselaar |
| Gateway Network Governance Body | Michelle Bower |
| Genesis Accounting | Pat McCarthy |
| Institute of Certified Bookkeepers | Matthew Addison |
| KPMG | Andy Larmour |
| SuperChoice | Nikki Murray |
| Super Members Council | Kate Brown |

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| The Association of Payroll Specialists | Jason Low |
| The Association of Superannuation Funds of Australia | Mary Delahunty |
| The Tax Institute | Robyn Jacobson |
| Treasury | Benjamin Murphy |
| Treasury | Brendan McKenna |
| Woolworths | Coral Hargrave |
| Xero | Erin Adams |

Apologies list

Apologies list

| Organisation | Member |
|--------------|--|
| ATO | Amanda Keeble, Frontline Risk and Strategy |
| ATO | Justin Micale, Superannuation and Employer Obligations |
| ATO | Paul Beohm, Policy, Analysis and Legislation |
| Giuntabell | Nunzio Giunta |

QC 105542

Payday Super Working Group key messages 6 June 2025

Key topics discussed at the Payday Super Working Group meeting 6 June 2025.

Published 26 September 2025

Small Business Superannuation Clearing House

Members discussed the planned communications approach for the closure of the Small Business Superannuation Clearing House (SBSCH) on 1 July 2026.

Members noted low employer awareness of the SBSCH closure and acknowledged that communication has been limited due to the caretaker period and the measure being announced but not yet enacted. A working group is planned to support the SBSCH transition.

Payday Super exposure draft consultation

Treasury discussed the common themes identified in the consultation process including:

- start date concerns, including system readiness
- risk of penalties for employers due to delays outside of their control
- impacts on small businesses.

All consultation feedback was considered and provided to government to inform decision making.

Single Touch Payroll Technical Working Group

Single Touch Payroll (STP) Technical Working Group members have been consulting on the STP reporting changes being introduced with Payday Super. Industry feedback highlighted concerns about short timeframes for software development and the complexity for employers in remapping pay codes.

Updated technical documentation, including validation rules and guidance, has been released to the STP Technical Working Group

post-caretaker period, with further updates pending finalisation of the draft legislation.

Members supported clearer guidance but noted challenges in reconciling *Superannuation Guarantee (Administration) Act 1992* definitions with industrial award obligations; additional clarification is needed to support accurate reporting.

SuperStream Technical Working Group

SuperStream technical and business guidance documents were published on 28 March. Broader communication was delayed due to the caretaker period but will resume soon.

The SuperStream Technical Working Group members have reviewed updates to include the new payment platform as an approved payment method, removing the need for bilateral agreements. Limited feedback on the published documents will result in minor clarifications with updated versions to be reviewed and republished shortly.

The next tranche of documents to support testing and implementation for the SuperStream and fund validation service are in development and will be shared with stakeholders soon.

Attendees

Attendees list

| Organisation | Attendees |
|--------------|---|
| ATO | Usha Narain (Chair), Superannuation and Employer Obligations |
| ATO | Amanda Keeble, Frontline Risk and Strategy |
| ATO | Caryn Kaluzinski, Superannuation and Employer Obligations |
| ATO | Justin Micale, Superannuation and Employer Obligations |

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| ATO | Katina Chambers, Superannuation and Employer Obligations |
| ATO | Michael Thompson, Superannuation and Employer Obligations |
| ATO | Michelle Allen, International Support and Programs |
| ATO | Nicole Crameri, Enterprise Solutions and Technology |
| ATO | Peta Lonergan, Superannuation and Employer Obligations |
| ATO | Scott Sargent, Superannuation and Employer Obligations |
| ATO | Shane Moore, Superannuation and Employer Obligations |
| Access Software | Philippa Durante |
| Australian Bookkeepers Association | Peter Thorp |
| Australian Chamber of Commerce and Industry | Peter Grist |
| Australian Council of Trade Unions | Casey Thompson |
| Australian Payroll Association | Maria Nikolettatos |
| Australian Restaurant and Cafe Association | Wes Lambert |
| Australian Retirement Trust | Matt Dickson |
| Automatic Data Processing Limited | Graham Coutts |

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| 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 | Aiden Johnson |
| Financial Services Australia | Hans Van Daatselaar |
| Gateway Network Governance Body | Michelle Bower |
| Genesis Accounting | Pat McCarthy |
| 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 | Benjamin Murphy |
| Treasury | Brendan McKenna |
| Woolworths | Coral Hargrave |
| Xero | Erin Adams |

Apologies list

Apologies list

| Organisation | Member |
|---------------------------|---|
| ATO | Karen Blok, Enterprise Solutions and Technology |
| ATO | Naomi Westwood, Superannuation and Employer Obligations |
| ATO | Paul Beohm, Policy, Analysis and Legislation |
| Brilliant Admin Solutions | Kerrie Jarius |
| Giuntabell | Nunzio Giunta |

QC 105541

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

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 |
|--|--|
| 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 |

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|--|-----------------|
| 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 |

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| 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

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 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 |

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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 |
| 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 |

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

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 |

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|---|---|
| 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 |
| 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 |
| 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 |

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.

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|-----------------------|---|
| 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. |

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 |
| ATO | Peta Lonergan, Superannuation and Employment Obligations |
| Access Software | Phillipa Durante |
| Australian Bookkeepers Association | Peter Thorp |
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| Gateway Network Governance Body | Michelle Bower |
| Institute of Certified Bookkeepers | Matthew Addison |
| 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 | 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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