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Payday Super communication toolkit

View our communication toolkit with key messages and content on Payday Super for you to share.

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QC 106265

Introduction

How to use the toolkit and available resources.

Last updated 27 June 2026

How to use the toolkit

Payday Super is here. This toolkit is valid from 1 July 2026 to 30 September 2026.

This toolkit has been developed to support consistent, accurate, and accessible communication material and messaging. It includes adaptable content and resources that can be branded and tailored for your organisation and audiences.

The toolkit consists of:

- Brief headline article
- Longer detailed article
- Social media posts
- Links to ATO Payday Super videos and fact sheets.

The messaging theme is 'Payday Super in action'.

This toolkit is available as a PDF – see Payday Super Communication Toolkit July to September 2026 (PDF, 1.28MB)

When to seek ATO approval

Please use this content in your own fact sheets, resources and webinars.

You don't need to seek ATO approval if you copy the content or messaging for your own communications.

If you plan to prepare bespoke or altered content for external audiences, send the content for ATO approval to PaydaySuper@ato.gov.au.

Allow up to 5 business days for approval.

Resources

ato.gov.au

Our two main pages for Payday Super information:

- Payday Super – for the latest updates
- Payday Super resources – for useful resources including videos, fact sheets and checklists.

Technical build specifications for digital service providers only:

- Payday Super – ATO Software Developers
- Contribution standard v3.0 – ATO Software Developers

Media

For information only.

Access media releases, speeches and resources for journalists through our Media Centre.

Current releases

- The countdown is on: only 5 weeks until Payday Super starts, 25 May 2026
- Fact or fiction busting Payday Super myths, 8 April 2026
- New year, new you, new super obligations, 28 January 2026
- ATO calls on employers to prepare for Payday Super, 11 November 2025

Media enquiries

Please forward your enquiries to MediaUnit@ato.gov.au

Fact sheets

Fact sheets are available at Payday Super resources.

- SuperStream changes (PDF, 155KB)
- Key changes to super guarantee (PDF, 175KB)
- Qualifying earnings (PDF, 164KB)
- Payday Super checklist for employers (PDF, 199KB)
- How to transition from the Small Business Superannuation Clearing House (SBSCH) checklist (PDF, 767KB)
- Paying super for your employees (PDF, 804KB)
- Getting it right: compliance in the first year of Payday Super (PDF, 223KB)

Promotional videos

Videos are available at Payday Super resources.

General information

- Employers – get ready for Payday Super
- Countdown to Payday Super – one month to go

- Countdown to Payday Super – 4 months to go
- Managing the changeover to Payday Super
- Payday Super: changes to SG and SGC
- Payday Super yarn – what's changing and why it matters

Digital service providers

- Supporting digital service providers to get ready for Payday Super

Small business employers

- Payday Super: What small businesses need to know

Tax professionals

- Payday Super: What tax professionals need to know

QC 106266

General

Key messages, articles and social media content for all audiences.

Last updated 27 June 2026

Paying super

- Payday Super started on 1 July 2026.
- Go to ato.gov.au/PaydaySuper for more information about what employers need to do to pay super on time, in full, and to the correct fund.

How you need to pay and report super as of 1 July 2026

- **Pay super each payday**: Employers must pay super for their employees for each payday. How often employers need to pay

super will depend on how often they pay their employees – this could mean they pay super weekly, fortnightly, or monthly.

- **New way of calculating super**:
  - Employers must calculate super as 12% of qualifying earnings. This is a new term that includes ordinary time earnings, all commissions, salary sacrifice contributions, and other amounts paid to extended definition employees (e.g. independent contractors paid for their labour).
  - The super guarantee rate of 12% has not changed.
  - For many employers, the new concept of qualifying earnings doesn't change the amount of super they're currently paying for their employees.
- **Deadlines for super payments**: Super contributions must reach super funds within 7 business days after payday to be considered on-time (unless longer applies, such as for new employees).
- **Reporting**: Employers will report both qualifying earnings and super liability amounts through Single Touch Payroll (STP). The ATO uses data from STP reporting and super fund data to check how much super needs to be paid and if it was paid on time.
- **ATO's Small Business Superannuation Clearing House (SBSCH)** permanently closed 1 July 2026.
- **System improvements including**:
  - updated SuperStream error messages for rejected contributions
  - a member verification request (MVR) which allows employers to verify an employees' super fund details are valid and can be accepted by their super fund before a contribution is made
  - faster payments through the New Payments Platform (a near real-time payment platform).
- **Late payments and penalties**:
  - Employers who don't pay the right amount, on time, and to the correct fund, are liable for the super guarantee charge (SGC).
  - The SGC is calculated by the ATO. An employer no longer needs to lodge a super guarantee statement to the ATO.

  - Once the ATO has calculated an employer's SGC, they will send a notice of assessment to the employer. Until an employer receives the notice, they should pay late contributions to their employees' super funds.
  - If the ATO raises an SGC assessment, employers may be liable for general interest charge and penalties for not paying the SGC.
- **Changeover period:** Employers will have had multiple super payments due in July 2026. This may include the final quarterly super payment due 28 July as well as super payments due for each payday.

The ATO's compliance approach for the first year

Employers who try to do the right thing and resolve any issues quickly won't be the focus of ATO compliance actions in the first year of Payday Super. Read the guide to the ATO's compliance approach for the first year of Payday Super at ato.gov.au/PDScompliance.

Newsletter or magazine content

Headline

All together now: super, salary and wages

Employers pay their employees' super for each payday – in line with salary and wages. Depending on payroll timing, they could pay super weekly, fortnightly or monthly.

Visit ato.gov.au/PaydaySuper to learn more.

Article

Super is now paid for every payday

Employers must pay their employees' super for each payday, in line with their salary and wages. Depending on payroll timing, they could be paying super weekly, fortnightly or monthly.

Employers who haven't made this change from 1 July should visit ato.gov.au/PDScompliance to learn more.

Remember, employers who try to do the right thing by paying for each payday and fixing issues quickly won't be the focus of ATO compliance

action in the first year.

Social media content

Facebook

All together now: super, salary and wages

Employers must pay their employees' super for each payday – in line with salary and wages. Depending on payroll timing, they could be paying super weekly, fortnightly or monthly.

Visit ato.gov.au/PaydaySuper for more info.

LinkedIn

All together now: super, salary and wages

Employers must pay their employees' super for each payday – in line with salary and wages. Depending on payroll timing, they could be paying super weekly, fortnightly or monthly.

Visit ato.gov.au/PaydaySuper for more info.

X

Employers must pay their employees' super for each payday – in line with salary and wages. Depending on payroll timing, they could be paying super weekly, fortnightly or monthly.

Visit ato.gov.au/PaydaySuper.

QC 106267

Employers

Key messages, articles and social media content for employers.

Last updated 27 June 2026

What changed

- Many rules stay the same under Payday Super. You still apply the same eligibility rules to work out who you pay super for, including for independent contractors.
- Employers who don't pay the right amount, on time, and to the correct fund, are liable for the super guarantee charge (SGC).
- Super is calculated at 12% of qualifying earnings.
- Super is now paid for each payday, in line with salary and wages, whether that's paid weekly, fortnightly or monthly.
- Super must generally be received by the super fund within 7 business days after payday to be considered on-time (unless longer applies, such as for new employees).
- For new employees or payments to a super fund for the first time, you will have 20 business days for the initial contribution.
- Both qualifying earnings and super liability amounts need to be reported through Single Touch Payroll.
- The Small Business Superannuation Clearing House (SBSCH) has closed permanently.

What to do in July

- Employers will have multiple super payments due in July 2026. This may include the final quarterly super payment due 28 July as well as super payments due for each payday.
- Between 1 July 2026 and 28 July 2026, transitional rules apply to allocate any contributions made to outstanding quarterly payments first, before being applied to payday periods.
- From 29 July 2026, super will only be allocated towards Payday Super amounts.
- If the employee's super fund doesn't receive the contributions for the final quarter ending 30 June 2026 by 28 July, the employer will need to lodge an SG statement and pay the SGC to the ATO. No late payment offset is available for this quarter.
- In Payday Super, late payments will automatically be applied to the oldest outstanding payday super amount.

- You won’t need to do anything differently during the transitional period, the rules will apply automatically.
- Visit ato.gov.au/PaydaySuperChange for examples.

Paying super contributions late for quarter ending 30 June 2026

- Super for the quarter ending 30 June 2026 is due by 28 July 2026. If you miss this deadline:
  - you must lodge an SG statement by 28 August and pay the SGC to the ATO for the June quarter.
  - any super payments received on or after 29 July will be applied under the new Payday Super rules, even if you intended these payments to be made for any super you owe for the June quarter.
  - you are unable to claim late payment offset (LPO) to transfer these amounts to the quarterly super regime.

Note: The final quarter you can claim LPO was for the quarter ending 31 March 2026. Late payment offsets can only be claimed for the March quarter and earlier if the payment was made on or before 30 June 2026.

Checking funds will accept your contributions

- Before you pay super for the first time for an employee, if your payroll software solution or clearing house provides this functionality, you must check that your employee's super fund will accept your contributions by submitting a new member verification request.
- The super fund will quickly confirm if your employee's details match an active account and that they can accept your contributions for that employee.
- You can also submit a member verification request:
  - where there has been a change in employee information (such as name)

- where a contribution has been previously rejected.

Know where you can find errors and how to fix them immediately

- You need to identify and fix errors quickly to pay super within the 7 business day timeframe to avoid the super guarantee charge (SGC).
- If and how errors are presented can vary between different products across payroll providers. Employers can check their payroll provider's help content or review documentation.
- If you don't pay using a SuperStream compliant method, your contributions may be rejected without an error message and you won't know of the error until the payment returns to your bank account.

What to do if something goes wrong

- If you make a mistake you should fix it as soon as possible and keep a record of what happened and how you corrected it.
- If you miss a super payment, pay the wrong amount or pay to the wrong fund, pay any outstanding super to your employee's correct fund as soon as possible. You can find out more about what to do at ato.gov.au/PDScompliance.

Common scenarios

My contribution was rejected by the fund:

- Review the error, correct the details and resubmit the contribution quickly. There's no extension to the deadline if a payment is rejected.
- If you are outside of the 7 business days due date, you should pay the outstanding amount to the employee's super fund as soon as possible.

I missed paying super contributions or paid the wrong amount:

- Until you receive a notice of assessment from the ATO, pay any unpaid super guarantee to the super fund as soon as possible and update your reporting as needed.
- If you receive a notice of assessment, pay the super guarantee charge to the ATO by the due date.

I've identified an error in my reporting:

- If you identify an error, correct it through your payroll system as soon as possible.
- Check your reporting and contribution details match (for example ABN in your payroll and contribution file, and employee details such as TFN).
- Review your STP reporting to make sure your year-to-date (YTD) amounts reflect what you've paid.
- Keep good records, especially when corrections are made.
- Make any outstanding payments to the fund.

Paying super contributions late

- Under Payday Super, super contributions are automatically applied to the oldest outstanding amount owed (if any) in the order they are received by the fund. This means if you miss one or more payments, your next payment will be allocated towards the first missed amount, even if it was intended for a different period.
- If super payments are not received by the right super fund by the due date and in the correct amount, you are liable for the super guarantee charge (SGC). Generally, payments must be received within 7 business days after payday, unless longer applies.
- The SGC is:
  - assessed by the ATO
  - calculated based on qualifying earnings
  - includes daily compounding interest
  - includes an administrative uplift amount
  - includes a choice loading

  - tax deductible.
- You cannot claim a tax deduction for:
  - any interest that accrues on the SGC
  - the late payment penalty that was imposed for failing to pay the super guarantee charge.
- Once the ATO has calculated your SGC, they will send you a notice of assessment. The assessment is made on the day the notice is provided to you.
- The SGC is due and payable on the day the ATO makes the assessment.

Our compliance approach for the first year (1 July 2026 – 30 June 2027)

The ATO will:

- take a supportive approach, recognising employers who try to do the right thing and resolve issues quickly
- acknowledge that it may take time for employers to adjust to the new requirements
- focus their compliance action on employers who are not trying to pay on time or not pay super at all
- consider you:
  - low risk – if you're trying to pay super guarantee contributions on time for all of your eligible employees (including eligible contractors) and fixing any errors as soon as possible
  - medium risk – if you're not switching to paying super on a payday cycle or fixing errors quickly but still making payments based on the previous quarterly system
  - high risk – if you have ongoing late payments, errors and underpayments which have not been resolved within 28 days of the end of a quarter
- You can find out more about what to do at ato.gov.au/PDScompliance.

Subscribe to our Small Business newsroom or Business Bulletins. You can also check the ATO website for regular updates.

Newsletter or magazine content

Headline

Paying super, salary and wages together

Super needs to be paid for each payday. Depending on when you pay salary and wages, you could be paying super weekly, fortnightly or monthly.

If you didn't make this change from 1 July, visit ato.gov.au/PDScompliance to learn more.

Article

Paying super for each payday

Super now needs to be paid for each payday. Depending on when you pay salary and wages, you could be paying super weekly, fortnightly or monthly.

This is a change from paying super quarterly, but if you're trying to do the right thing by paying on payday and fixing issues quickly, you won't be the focus of ATO compliance action in the first year.

If you haven't made the change from 1 July, visit ato.gov.au/PDScompliance

Social media content

Facebook

Super + Salary and wages: the perfect payday combo.

Super needs to be paid for each payday, along with salary and wages.

Visit ato.gov.au/PaydaySuper for more info.

LinkedIn

Super + Salary and wages: the perfect payday combo.

Super needs to be paid for each payday, along with salary and wages.

Visit ato.gov.au/PaydaySuper for more info.

X

Super needs to be paid for each payday, along with salary and wages.

Visit ato.gov.au/PaydaySuper for more info

QC 106268

SBSCH users

Key messages for Small Business Superannuation Clearing House (SBSCH) users.

Last updated 27 June 2026

Key changes

- The Small Business Superannuation Clearing House (SBSCH) closed permanently on 1 July 2026.
- You can no longer access the SBSCH to view or download records.
- If you haven't yet found an alternate provider, you must do so now so you can continue to meet your super payments.

Alternative services to the SBSCH include:

- Payroll software with integrated super payment functions
- Commercial clearing houses
- Super funds with clearing house services
- Messaging portals that send compliant SuperStream data to funds directly.

For more information on these options, see SuperStream for employers.

QC 106269

STP users

Key messages for Single Touch Payroll (STP) users.

Published 27 June 2026

What is Single Touch Payroll (STP)?

- STP is a system that sends tax and super information from your STP-enabled payroll or accounting software to the ATO when you run your payroll.
- Your STP-enabled payroll software sends the ATO a report that includes the information they need from you, such as:
  - salaries and wages
  - pay as you go (PAYG) withholding
  - super liability information.

What has changed?

- STP enabled products and software were updated on 1 July 2026 to require the reporting of both qualifying earnings (QE) and super liability.
- Super is calculated as 12%* of qualifying earnings. This is a term which includes ordinary time earnings, all commissions, salary sacrifice contributions, and other amounts paid to extended definition employees (e.g. independent contractors paid for their labour).
- For most employers, qualifying earnings won't change the amount of super you pay. You can find more information on QE at ato.gov.au/QE.
- You continue to report the same amounts for super liability as you have previously.

***Note:** Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027.

STP reporting under Payday Super

- You report qualifying earnings as year-to-date (YTD) amounts for each employee in your STP reports.
- The ATO uses the amounts you report through STP to check that the right amount of super guarantee is paid. To work out how much super you should have paid, they will subtract the previous pay period's YTD qualifying earnings from the current pay period's YTD qualifying earnings and multiply this amount by the super guarantee rate.
- Once your employee's earnings reach the maximum contribution base, you don't need to report any further YTD qualifying earnings for that employee in STP. Your employee's qualifying earnings YTD amount should continue to be reported as the maximum contribution base amount for the rest of the financial year.
- You will need to follow instructions from your digital service provider on what you are required to do to report qualifying earnings accurately. This may include reconfiguring your software.
- 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, the ATO will reject your reporting and penalties may apply.
- Until 30 June 2027, the ATO will still accept reporting of super liability and/or ordinary time earnings (OTE) in pay events. Once you start reporting qualifying earnings, OTE reporting will no longer be accepted.
- You don't need to request a deferral if you can start reporting qualifying earnings during the 2026–27 financial year.

Digital service providers

Key messages, articles and social media content for digital service providers.

Last updated 15 July 2026

Specific key messages tailored to DSPs

Digital service providers must ensure their payroll and software products support employers to meet their Payday Super payments as of 1 July 2026.

Are your products upgraded to support the updated SuperStream standard?

- Your products must support the updated Contribution Standard, including new data fields, error messages, and validation rules.
- Enhancements include standardised error codes, support for faster payments through the New Payments Platform (NPP), improved updates to fund information through the fund validation services, and the new member verification request (MVR) message.
- Your systems must handle increased contribution frequency and higher transaction volumes.

Enable STP reporting of qualifying earnings (QE) and super liability

- As of 1 July, employers must report both qualifying earnings and super liability in Single Touch Payroll (STP).
- Qualifying earnings includes ordinary time earnings, all commissions, salary sacrifice, and payments to workers under the extended definition (such as independent contractors paid mainly for their labour). DSPs must support correct mapping for these scenarios.
- You must enable the qualifying earnings field (code **Q**) in STP and ensure your products distinguish qualifying earnings from industrial super amounts.

- You should provide clear instructions for employers on how to map pay codes for all employee types (including under 18s, irregular hours workers and salary-sacrifice arrangements).
- Reporting for contractors remains voluntary in STP, however if an employer chooses to report in STP for contractors they must also include qualifying earnings and super liability.

Surface clear error messages and provide guidance on how employers fix mistakes

- Employers must fix errors immediately to ensure payments are received by an employee's fund within 7 business days after payday.
- Your product must clearly surface contribution errors and return codes so employers can act quickly.
- Employers need to know where errors will appear (in-product, portal or through the clearing house). Make this clear.
- Provide guidance explaining common employer mistakes and how to correct them (for example incorrect USI, invalid member number, inactive ESA, mismatched ABN or incorrect amounts).
- Support employers in understanding what happens if a payment is rejected and what steps they must take next.

Support member verification request (MVR) functionality

- MVR will allow employers to validate member details before paying a contribution, reducing errors.
- The ATO recommends your products support MVR messaging, including sending and receiving MVR responses.
- Employers need clarity on how to access MVR within your product and how to interpret MVR outcomes.

Support appropriate payment channels, including NPP

- NPP is a faster payment channel that reduces timing risk for employers.

- Your product must clearly communicate whether
  - you support NPP
  - employers must opt in to use NPP
  - NPP differs between your payroll and clearing house solutions
- If you can't support NPP, you must provide realistic settlement timeframes for BECS or direct debit.

Communicate readiness and required actions to employer clients

- Employers need clear information on when your updates will be released and what they must configure.
- Provide practical guides, FAQs and help articles on QE mapping, MVR, error handling and payment timing.
- Ensure employers understand which parts of the rollout are automated and which require their action.

Newsletter or magazine content

Headline

Super is now paid for each payday

Your systems are vital in supporting more frequent super payments.

Article

Supporting super payments each payday

With employers paying super for each payday, your systems are vital in making it happen.

Your products should be updated for all employers to report qualifying earnings, be compliant with the updated SuperStream contribution standard, handle the volume and speed of transactions, and support employers to pay super
more frequently.

If you're not ready and need more information, visit softwaredevelopers.ato.gov.au/PaydaySuper for more information.

Social media content

Facebook

Employers are now paying super for each payday, and they need your systems to do it.

If your systems aren't ready, or you need information, visit softwaredevelopers.ato.gov.au/PaydaySuper

LinkedIn

Employers are now paying super for each payday, and they need your systems to do it.

If your systems aren't ready, or you need information, visit softwaredevelopers.ato.gov.au/PaydaySuper

X

Employers are now paying super for each payday, and they need your systems to do it.

If your systems aren't ready, or you need information, visit softwaredevelopers.ato.gov.au/PaydaySuper

QC 106271

Tax professionals

Key messages, articles and social media content for tax professionals.

Published 27 June 2026

Key changes

- Remind your employer clients that they must pay super for each payday, whether this is weekly, fortnightly or monthly.
- Super must be calculated as 12%* of qualifying earnings.

- Employers must report both qualifying earnings and super liability through Single Touch Payroll (STP).
- Employers will have multiple super payments due in July 2026. This includes super payments due for each payday as well as the final quarterly super payment due 28 July.
- There are timing considerations your employer clients must understand. They have 7 business days after payday to ensure their super payments reach employees' super funds (unless longer applies, such as for new employees).
- They will need to be able to identify and fix errors quickly to meet the 7 business day timeframe and avoid the super guarantee charge (SGC).
- Encourage your employer clients to understand error codes for rejected super payments, where to find them and what they need to do to fix them.
- Different products across payroll providers have a range of ways they might show error codes. Employers can check their payroll provider's help content or review documentation. If employers don't use a payroll provider for super payments, they can contact the super fund directly to find out more about error codes.

***Note:** Norfolk Island is 11% from 1 July 2026 and 12% from 1 July 2027.

Small Business Superannuation Clearing House (SBSCH)

- The SBSCH closed permanently on 1 July 2026.
- Employers can't use the service to view or download records.
- If your client didn't find an alternative provider, they need to find one as soon as possible to continue making their super payments.

Paying super contributions late for quarter ending 30 June 2026

- Super for the quarter ending 30 June 2026 is due by 28 July 2026. If an employer misses this deadline:

  - they must lodge an SG statement by 28 August and pay the SGC to the ATO for the June quarter
  - any super payments received on or after 29 July will be applied under the new Payday Super rules, even if they intended these payments to be made for any super they owe for the June quarter
  - they are unable to claim late payment offset (LPO) to transfer these amounts to the quarterly super regime.

Note: The final quarter you LPO can be claimed for was the quarter ending 31 March 2026. Late payment offsets can only be claimed for the March quarter and earlier if the payment was made on or before 30 June 2026.

Paying super contributions late

- Under Payday Super, super contributions are automatically applied to the oldest outstanding super owed (if any) in the order they are received by the fund. This means if they miss one or more payment, their next payment will be allocated towards the first missed amount, even if it was intended for a different period.
- If super payments are not received by the right super fund by the due date and in the correct amount, the employer is liable to the super guarantee charge (SGC). Generally, payments must be received within 7 business days after payday. Some exceptions apply.
- The SGC is:
  - assessed by the ATO
  - calculated based on qualifying earnings
  - includes daily compounding interest
  - includes an administrative uplift amount
  - includes a choice loading
  - tax deductible.
- A tax deduction cannot be claimed for:
  - any interest that accrues on the SGC

  - the late payment penalty that was imposed for failing to pay the super guarantee charge.
- Once the ATO has calculated the SGC, they will send the employer a notice of assessment. An employer no longer needs to lodge a super guarantee charge statement to the ATO.
- Until an employer receives the notice of an assessment, they should pay late contributions to their employees' super funds.
- If they receive a notice of assessment, the employer must pay the amount to the ATO by the due date.
- The assessment is made on the day the notice is provided to them.
- Employers must pay the SGC on the day the assessment is made.

Our compliance approach for the first year (1 July 2026 – 30 June 2027)

The ATO will:

- take a supportive approach, recognising employers who try to do the right thing and resolve issues quickly
- acknowledge that it may take time for employers to adjust to the new requirements
- focus compliance action on employers who are not trying to pay on time or not pay super at all
- consider employers:
  - low risk – if they're trying to pay super guarantee contributions on time for all of their eligible employees (including eligible contractors) and they're fixing any errors as soon as possible
  - medium risk – if they're not switching to paying super on a payday cycle or fixing errors quickly but still making payments based on the previous quarterly system
  - high risk – if they have ongoing late payments, errors and underpayments which have not been resolved within 28 days of the end of a quarter.

For more information on our compliance approach for the first year of Payday Super, visit ato.gov.au/PDScompliance.

Newsletter or magazine content

Headline

Super is now paid for each payday

Your employer clients now pay super for each payday. They may need your expertise to help them understand their super obligations.

Article

Super is now paid for each payday

Your employer clients now pay their employee's super for each payday – in line with their salary and wages. Depending on payroll timing, they could be paying super weekly, fortnightly or monthly.

Your clients may need your expertise to help them understand their super obligations or make the change if they haven't already. Remember, employers who try to do the right thing by paying on payday and fixing issues quickly won't be the focus of ATO compliance action in the first year.

You can visit ato.gov.au/PDScompliance to learn more.

Social media content

Facebook

Employers now pay super for each payday. Your employer clients will need your expertise to understand their super obligations.

Visit ato.gov.au/PaydaySuper for more info.

LinkedIn

Employers now pay super for each payday. Your employer clients will need your expertise to understand their super obligations.

Visit ato.gov.au/PaydaySuper for more info.

X

Employers now pay super for each payday and will need your expertise to help understand their obligations. Visit ato.gov.au/PaydaySuper for more info.

QC 106272

Super funds

Key messages, articles and social media content for super funds, including SMSFs.

Published 27 June 2026

Specific key messages tailored to super funds

From 1 July 2026, super funds will receive contributions more frequently. They must allocate to a member's account or return unallocated contributions within 3 business days. This increases the need for accurate data and strong error handling.

The 3 business day timeframe doesn't apply to contributions to a defined benefit interest.

Payday Super and SuperStream for super funds

- 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).
- If you reject a contribution, you must send a contribution transaction error response (CTER) message explaining why the contribution was rejected.
- Member verification requests (MVRs) are a new message type designed to significantly reduce common errors that prevent contributions from reaching an employee's super fund.
- Super funds must respond to an MVR as early as possible, but no later than 24 hours after receiving a request. This is known as a member verification outcome response.
- Employers are most likely to send an MVR

  - before making a contribution to a super fund for the first time
  - where there has been a change in employee information (such as their name)
  - where a contribution has been previously rejected
- Funds will now provide additional data when going through a merger or closing a USI. Funds 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).

Self-managed super funds (SMSF) specific requirements

- You need to comply with all Payday Super and SuperStream changes.
- You 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.
- Where you receive a super contribution from an unrelated employer, you need to ensure
  - your bank account is reachable by New Payments Platform (NPP) – you can check this with the bank
  - you're registered for, and continue to maintain, an active electronic service address (ESA).
- The ESA is how SuperStream contribution messages are delivered to an SMSF, usually through an administrator or messaging provider.
- With the SuperStream upgrades supporting Payday Super, employers can send a member verification request to you before they can make a contribution. This confirms your ESA is active before attempting to make a contribution.
- If the ESA is not active (this could mean it is not registered or correctly maintained)
  - the employer will receive an error and won't be able to make the contribution to you
  - payments may be paid to an employer's default fund instead to avoid the SGC

  - this may unintentionally expose the employer to super guarantee charge (SGC) if the contribution isn't made within the required timeframe.
- Maintaining an active ESA is a critical readiness item for you.

Newsletter or magazine content

Headline

Super is now paid for each payday

Super funds have 3 business days to allocate or return super contributions.

Article

Super for each payday: The fund's role

Employers must pay super for each payday which could be weekly, fortnightly, or monthly. They have 7 business days after payday to ensure super payments reach funds. So, what role do super funds have in keeping this system running?

- Funds will have 3 business days to allocate or return contributions that cannot be matched. Allocation rules for SMSFs haven't changed.
- If the contribution is allocated, funds will have to report the contribution to the ATO using the Member Account Transaction Service (MATS)
- If the contribution is rejected, funds must send a contribution transaction error response (CTER) message to explain why.
- Employers can send member verification requests (MVRs) to verify employees' super fund details before they make a contribution. Funds must respond to MVRs as soon as possible, but no later than 24 hours after receiving the request.
- Funds must use the Fund Validation Services (FVS) to update USI details.
- SMSFs must have an active electronic service address (ESA).

For more information, visit ato.gov.au/PaydaySuper.

Social media content

Facebook

Employers now pay super guarantee contributions for each payday.

Payments must generally reach super funds within 7 business days after payday.

Funds will have 3 business days to allocate or return contributions that cannot be allocated.

Visit ato.gov.au/PaydaySuper for more info

LinkedIn

Employers now pay super guarantee contributions for each payday.

Payments must generally reach super funds within 7 business days after payday.

Funds will have 3 business days to allocate or return contributions that cannot be allocated.

Visit ato.gov.au/PaydaySuper for more info

X

Employer super contributions will generally need to reach funds within 7 business days after payday.

Visit ato.gov.au/PaydaySuper for more info.

QC 106273

Employees

Key messages, articles and social media content for employees.

Last updated 27 June 2026

What employees need to understand about Payday Super

- Your employer now pays your super for each payday, instead of every quarter. There is no change to the amount of super you will receive, unless your pay changes.
- The amount of super for each pay will still be shown on your payslip.
- Depending on your employer's payroll timing, your super will be paid weekly, fortnightly or monthly.
- Employers have 7 business days after paying you to make sure their super payments reach your super fund. Sometimes longer time may apply.
- Check your super details and balance directly with your super fund. The payment may not be visible in your super account straight away – it depends on how often the fund updates information. You can find this out from your super fund.
- You can also check your contributions via the ATO app. Payments won't be visible straight away. You can view payments received by the fund by:
  - Logging in to the ATO app
  - Clicking the **Super** tab
  - Clicking the **View employer contributions** button.
- You can also see how much super your employer reported they were required to pay you by:
  - Logging in to the ATO app
  - Clicking the **Employment** tab
  - Click the **View superannuation contributions** button
  - The amounts shown could be different from how much super has been paid.
- You can help ensure your super is paid on time by keeping your super fund details up to date with your employer, your super fund and the ATO, including if you change funds. If your details are not up to date, your super payment may be rejected by the super fund.

Newsletter or magazine content

Headline

Your super. More often.

Your employer now pays your super each payday – in line with salary and wages. Find out more at ato.gov.au/PaydaySuper.

Article

Super more often? This benefits YOU

Your employer now pays your super for each payday.

You might think this already happens because you see super on your payslip. But previously, employers only needed to pay super into your fund at least once every three months.

Now, your contributions will reach your fund sooner, helping your super balance grow faster.

All you need to do is make sure your employer, your super fund, and the ATO all have the correct super fund details. If you're unsure of what super accounts you hold, you can log in to ATO online services (including ATO App) through myGov to monitor your super. You can also use the ATO online services to check your super details or track your balance and employer contributions, or you can contact your fund directly.

You can find more information on Payday Super at ato.gov.au/PaydaySuper.

Social media content

Facebook

A Super shake up!

Your employer now pays your super for each payday. For many Australians, this means more super $$ when you retire.

Help your super grow by making sure your super fund details are up to date.

Visit ato.gov.au/PaydaySuper for more info.

X

A Super shake up!

You now get your super paid for each payday. That means more $$ for retirement.

Make sure your employer has your correct super fund details.

Visit ato.gov.au/PaydaySuper

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Our commitment to you

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