



# Payday Super consultation continues

Stay up to date as consultation continues with the Payday Super reform.

**Last updated** 27 February 2025

## **The Australian Government is now in Caretaker.**

Announced measures that are not yet law will be subject to consideration by the incoming government. In these circumstances, you need to self-assess based on the current law. If you choose to anticipate new law in line with the announcement and it is not enacted, you may need to seek an amendment.


For more information, see [Administrative treatment of retrospective legislation](#).

The ATO is continuing to engage with industry and stakeholders on the government's Payday Super reform to begin from 1 July 2026. This measure is not yet law. Consultation updates are available on our [Payday Super Working Group](#) webpage at [ato.gov.au](http://ato.gov.au)

Key topics discussed to date include:

- The establishment of a special purpose working group to look at end-to-end administrative solutions, including design parameters. Separate technical groups for updates impacting SuperStream and Single Touch Payroll (STP) are now in operation.
- Redesign of the super guarantee (SG) charge that applies when employers don't pay the correct amount to the right fund on time. An updated SG charge calculation will apply, including
  - changes to how late contributions are recognised.

- consideration of employer behaviour such as efforts to disclose and rectify an error.
- Contributions will need to arrive in employees' super funds within 7 calendar days of payments with an ordinary time earnings (OTE) component.
- The SuperStream data and payment standards will be revised to allow payments made via the New Payments Platform. It'll also improve error messaging to make it easier for employers and intermediaries to address errors.
- Employers will need to report both OTE and Super Liability fields via their STP software.
- Additional penalties may apply for failure to pay a SG charge debt raised by the ATO.
- Closure of the **Small Business Super Clearing House** from 1 July, 2026. Current users are encouraged to transition to an alternative service before this date.
- Revisions to the choice of fund rules. These revisions will allow employers to show an employee's existing stapled fund to them as part of the onboarding process if they choose. The scope of these revisions won't include making changes to the existing ATO stapling service.

The Payday Super measure is not yet law. For more details check the Treasury [factsheet \(PDF, 255KB\)](#)  or visit [ato.gov.au/paydaysuper](https://ato.gov.au/paydaysuper).

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