Australian Government
Australian Taxation Office

Payday Super

Key changes to super guarantee

What is Payday Super?

Payday Super is a change to how you calculate and when you pay your employees' super guarantee. From 1 July 2026 employers will need to pay employees their super guarantee on payday, at the same time as their salary and wages.

Super guarantee is:

- calculated as 12% of qualifying earnings (QE), which is a new term that brings together ordinary time earnings (OTE) and other payments
- paid to an employee's super fund on payday and received by the super fund within 7 business days (unless an extended timeframe applies, such as for new employees).

What employers need to do

- Check what is changing in the following table.
- Plan ahead. Review your payroll systems, super guarantee processes and get ready to pay super guarantee more frequently.
- Stay informed. Visit ato.gov.au/paydaysuper or speak to your tax professional for advice.

What is changing

Topic	Now	Changes from 1 July 2026
Super guarantee payments	• Must be received by a super fund within 28 days of the end of the quarter, but can be paid quarterly or more frequently e.g. monthly.	• Paid to an employee's super fund at the same time as paying qualifying earnings (QE), on payday, and received by the super fund within 7 business days.
Super guarantee contributions due date	• 28 October • 28 January • 28 April • 28 July	• Due within 7 business days of payday. Some exceptions may apply (including for new employees).

Topic	Now	Changes from 1 July 2026
Basis for super guarantee calculation	• Super is calculated as 12% of ordinary time earnings (OTE).	• Super guarantee is calculated as 12% of QE, which includes OTE and other payments.
Super guarantee charge (SGC)	• Applies when amounts aren't received by a super fund within 28 days of the end of a quarter. • Is calculated based on salary and wages. • Includes interest at 10% per annum. • Includes a flat administration fee. • Is self-assessed and requires the lodgment of an SGC statement. • A tax deduction can't be claimed for the payment of SGC.	• Applies when amounts aren't received by a super fund within 7 business days of payday (unless an extended timeframe applies, such as for new employees). • Is calculated based on QE. • Includes interest that compounds daily at the general interest charge rate. • Includes an administrative uplift which can vary based on an employer's history of meeting super guarantee obligations and may be reduced by a voluntary disclosure. • Is assessed by the ATO. • SGC is tax deductible.
Penalties	• Maximum of 200% of the SGC, which can be remitted in part or in full.	• 25% or 50% of the unpaid SGC depending on any prior penalties.
Single Touch Payroll (STP)	• Report either OTE or super liability.	• Report both QE and super liability.
Small Business Superannuation Clearing House (SBSCH)	• Closed to new users on 1 October 2025. • Existing users have access to the service until 30 June 2026. All users must transition to an alternative option to pay their employees' super. Visit ato.gov.au/howtopaysuper	• SBSCH is no longer available.
Employee data and payment processing	• Super payments may take a number of days to be received by a super fund.	• The SuperStream data and payment standards will be revised to allow payments made via the New Payments Platform and provide better error messaging to help employers address errors faster.

Topic	Now	Changes from 1 July 2026
Employee data and payment processing (continued)	• Employers receive incomplete or inaccurate data from their employees, which causes errors when they try to contribute to a super fund and delayed payments. • Employers are unaware of key changes to large super fund's details.	• A new member verification request will enable employers to confirm that a super fund can match their employee contribution to the super fund for the first time and will accept a contribution for them. • Improvements to the Fund Validation Service will give employers early notice of key changes to large super fund's details, such as fund mergers, that could affect their ability to make contributions to super funds.

Expected changes

This information is not yet law

The information below is intended to help you prepare for anticipated changes from 1 July 2026. For updates on the progress of the law visit ato.gov.au/paydaysuper.

Topic	Now	Changes from 1 July 2026
Stapled fund access	• Employers must provide their employees with a choice of super fund and request stapled super fund details from the ATO if no choice form was received from an employee.	• Employers can request a stapled super fund and offer this to their employee at the same time as they provide a choice form. • Employers must still provide their employees with a choice of super fund and request stapled super fund details from the ATO if no choice form was received from an employee.
Allocations by super funds	• Super funds have 20 business days to allocate or return contributions.	• Super funds have 3 business days to allocate or return contributions.

Tip for employers.

You don't need to wait until 1 July 2026 to start paying super at the same time as you pay salary and wages – you can start now.

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