



IMPORTANT INFORMATION \*

# Payday Super: What Employers Need to Know

From 1 July 2026, employers must pay super at the same time as wages — the quarterly system is ending. This factsheet explains what is changing, what to get ready, and how we will help you make the switch.

 From 1 July 2026

 For employers paying wages

 Superannuation Guarantee (SG)

\* General information only. Kristy Pan & Co. provides this material for general knowledge; it does not constitute tax or financial advice and does not take account of your specific circumstances. Please speak with us before acting.

## 1 What is changing from 1 July 2026

From 1 July 2026, the Australian Government introduces Payday Super, which changes how and when employers must pay superannuation guarantee (SG) contributions. In short: super is paid at the same time as wages, and must reach the employee's fund within 7 business days.



### Paid every payday

Super is paid at the same time as wages and must be received by the super fund within 7 business days.



### Quarterly system ends

The current quarterly SG payment system will be abolished.



### No clearing houses for SG

Super clearing houses will no longer be permitted for SG payments.



### Paid directly to funds

Payments must be made directly to employees' nominated super funds.

## 2

## Getting ready: four things to check

Four areas need your attention before 1 July 2026.



### Payroll systems

Make sure your payroll software can calculate and process super on each pay cycle, and pay funds directly — not via a clearing house.



### Cash flow

Super becomes a real-time cost, payable with every pay run. Plan ahead so funds are available on each payday.



### Super fund details

Employees' super fund details must be accurate and up to date to avoid failed or late payments.



### Compliance

The ATO will monitor compliance more closely under the new rules.



#### WATCH THIS

Late or missed super payments attract penalties and interest.

Under the new rules, late or missed super payments will attract penalties and interest, and the ATO will monitor compliance more closely. Paying super straight from your payroll software on each payday is the simplest way to stay compliant.

## 3

## Employer readiness checklist

A quick self-check before the rules take effect. Tick each item as you confirm it.

## Are you ready for Payday Super?

For your own tracking only — nothing here is saved or sent.

My payroll software can calculate and process super on every pay run.

I can pay super directly to funds (not through a clearing house).

All employee super fund details are accurate and up to date.

I have planned cash flow for super as a real-time cost each payday.

I understand the quarterly payment system is ending on 1 July 2026.

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**0 of 5 confirmed.**

Tick each item as you confirm it.

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## How we help

As your accountant, we will review your payroll and superannuation processes, help you transition away from clearing houses, update your systems and procedures, and provide ongoing guidance as further detail is released. We strongly recommend switching to paying super directly from your payroll software as early as possible.

[↓ Download the ATO flyer \(PDF\)](#)

[Talk to us →](#)

[Read the ATO's Payday Super guidance ↗](#)

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## Glossary of terms

### Payday Super

The reform, effective 1 July 2026, requiring employers to pay super at the same time as wages rather than quarterly.

### SG

Superannuation Guarantee — the minimum super an employer must pay on an employee's wages.

## Super Clearing House

A service that distributes a single super payment to multiple funds; no longer permitted for SG payments under Payday Super.

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## Pay Cycle

Each pay run (weekly, fortnightly or monthly) on which wages — and now super — are paid.

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## ATO

Australian Taxation Office, the regulator that administers super guarantee obligations.

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### DISCLAIMER

This factsheet contains general information only and is based on the Payday Super measures announced for 1 July 2026; details may change as legislation is finalised. It does not take into account your circumstances and is not a substitute for advice. Please consult Kristy Pan & Co. before acting.

**Kristy Pan & Co.**

CPA AUSTRALIA

CONTACT

(03) 9910 5205

NOTICE

General information only.