

Payday Super

What employers need to know



From 1 July 2026, employers must pay superannuation contributions for employees at the same time as wages – every pay cycle.

For employees, the changes help Australians grow their retirement savings faster, reducing the risk of unpaid or delayed super contributions. For employers, this means paying super contributions each pay cycle and updating your payroll processes, data and reporting to stay compliant.

Brighter Super is here to help you prepare for the changes.

Key changes for employers to understand

Making super payments

- All employers will need to pay super at the same time as wages, based on your usual pay cycle.
- Super funds must receive contributions within **7 business days** of payday with all the information needed to allocate to an account.
- For a new employee or when paying into a new fund for an existing employee, you'll have up to **20 business days** after payday to make their first contribution.
- Funds have **3 business days** to allocate the payment or return it if something is missing.

Penalties for missed or late payments

- If contributions are not received by the superannuation fund within **7 business days** of payday, with all the required information to allocate to an account, employers may be liable for the **Super Guarantee Charge** (SGC) which includes the unpaid super, interest, administration fees and a choice loading if that applies.
- In the first year, the ATO's compliance approach recognises that employers who make a genuine effort to comply and resolve issues quickly should not be the focus of ATO compliance action. Visit the **ATO website** for more information.

Reporting and calculating super

- **Super Guarantee (SG)** will now be calculated on **Qualifying Earnings (QE)**. QE is a new term for the types of earnings used to calculate the SG under Payday Super.
- Your payroll system will need to report both QE and super amounts at every pay cycle through **Single Touch Payroll (STP)**. Most systems will update automatically but check with your provider.

Industry and technology updates

- New features in **SuperStream 3.0** and the introduction of the **New Payments Platform (NPP)** will support faster processing, fewer errors, and smoother contributions flows.
- New features like **Member Verification Request (MVR)** will check member details before processing payments, reducing errors and rejected contributions.
- Payroll and clearing house systems will soon get early alerts on major super fund changes, like mergers, so you can redirect contributions easily.
- The ATO's **Small Business Superannuation Clearing House (SBSCH)** will close on 1 July 2026. If you're using SBSCH you'll need to choose another option. Brighter Super's preferred clearing house partner, SuperChoice, is provided at no cost for employers.

Brighter Super sets you up for Payday Super

Brighter Super is consolidating its clearing house services to SuperChoice to help employers comply with Payday Super requirements. **Employers using QuickSuper through Brighter Super will need to transition by 30 June 2026.** QuickSuper will no longer be available through Brighter Super after this date. Our clearing house partner, SuperChoice, is available and offered to all our employers at no cost.

Learn more at brightersuper.com.au/SuperChoice



Learn more about Payday Super and Brighter Super support

Scan the QR code or visit
brightersuper.com.au/payday

We're here to help

If you have any questions about Payday Super or SuperChoice, contact our team on **1800 444 396** or email employers@brightersuper.com.au.

