

Payday Super Timeline



Over the next six weeks business should prepare for Payday Super. This fact sheet will help you prepare by setting out a pathway to follow.



Overview of the change

What is Payday Super

Payday Super is the term given to the new way employers will be required to pay their employees' compulsory superannuation from 1 July 2026. Payday Super aligns the payment of compulsory Super Guarantee (SG) contributions with the payment of salary or wages.

Timing

As the name suggests, payment of super will need to be on payday.

Penalties (known as super guarantee charge or SGC) will apply if super is not received by an employees' super fund within 7 business days of each payday as the rules focus on when SG contributions are able to be allocated to an employee's superannuation fund, rather than when the SG contributions leave the employer's bank account.

The challenges and benefit

Challenges

- ▶ Tighter cash flow – SG must be paid more frequently.
- ▶ Higher risk of errors – more due dates mean more chance of errors.
- ▶ No transition period for small businesses – the new rules apply to all employers from 1 July 2026.
- ▶ Small Business Superannuation Clearing House (SBSCH) will be closed.

Benefits

- ▶ Penalties for getting it wrong are smaller and therefore more manageable.
- ▶ Earlier detection of shortfalls allow issues to be fixed before they escalate.
- ▶ Tax deductions will be available for late contributions and the SGC, reducing the overall cost impact.

Key differences between current system and Payday Super

Up to 30 June 2026

- ✗ SG must be received by a super fund within 28 days of the end of the quarter.
- ✗ Salary and wages or super liability is reported through Single Touch Payroll (STP).
- ✗ SGC is self-assessed and is not tax deductible.
- ✗ Super funds have 20 business days to allocate or return contributions Salary and wages or super liability is reported through Single Touch Payroll (STP).

From 1 July 2026

- ✓ SG must generally be paid on payday and received by the super fund within 7 business days.
- ✓ Both salary and wages, and the super liability are reported through STP.
- ✓ SGC is assessed by the ATO and is tax deductible.
- ✓ Super funds have 3 business days to allocate or return contributions.



Where to find more information
[Payday Super | Australian Taxation Office](#)



Productivity, Education and Training Fund
 An Australian Government Initiative