



Payday Super 2026: What Every Employer Needs to Know

A step-by-step guide to help you
stay compliant from day one.



Getting Ready

What Payday Super means for small businesses



What's changing from 1 July 2026

From 1 July 2026, employers must pay Superannuation Guarantee (SG) contributions at the same time as salary and wages.

Super must be received by the employee's fund within 7 business days of payday, unless extended timeframes apply (for example, new employees). This replaces the current quarterly super system.

Reporting STP

STP reporting will also require employers to report:

- **Qualifying Earnings (QE)**
- **Super Liability**

The ATO will use this data to determine whether SG obligations have been met. This change applies to all Australian employers with employees.



Why the government is introducing payday super

Payday Super is designed to:

- Ensure employees receive super sooner
- Reduce unpaid or late super
- Improve transparency
- Strengthen compliance using STP data





What doesn't change

- **The super guarantee rate**
- **How super is calculated**
- **Who you pay super to**
- **Your obligation to report payroll through STP**

Instead of paying quarterly, super becomes part of each pay cycle, just like wages.

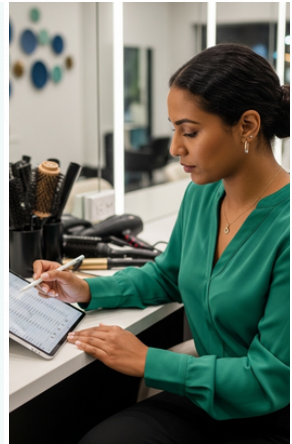
It changes when you pay it.

What Payday Super means in practice

If you run payroll:

- **Weekly → you pay super weekly**
- **Fortnightly → you pay super fortnightly**
- **Monthly → you pay super monthly**

Instead of holding super and paying quarterly, it becomes part of each pay cycle.



The cash flow impact

Under the current system, businesses have up to three months before super is due.

From July 2026, that buffer disappears. This means:

- **Higher outflow each pay run**
- **Less money sitting in your account**
- **Tighter payroll planning required**

Businesses that prepare early will transition smoothly. Those who leave it until mid-2026 may feel pressure.

How to prepare your business

Payday super changes the timing of when super is paid out of your account. From 1 July 2026, superannuation must be paid at the same time as wages and received by the employee's fund within the required timeframe. That means payroll becomes a single, complete transaction, wages and super together.

Preparing now gives you time to adjust your cash flow, review your payroll processes, and ensure your systems support the updated STP reporting requirements.

The goal isn't complexity. It's clarity, consistency and compliance.

The earlier you build the right structure, the smoother the transition will be.



Get Payday Super ready

- 1 Know your true payroll cost**
Calculate wages plus super for every pay cycle so you understand your real outflow.
- 2 Review your payroll schedule**
Super will follow your pay frequency, weekly, fortnightly or monthly.
- 3 Separate payroll funds**
Consider a dedicated payroll account to avoid mixing operating and payroll cash.
- 4 Build a buffer**
Aim to hold at least one full pay cycle in reserve.
- 5 Forecast ahead**
Map upcoming pay runs against expected income so there are no surprises.

Compliance changes to be aware of



STP updates

From 1 July 2026, STP reporting will require:

- Qualifying Earnings (QE)
- Super Liability

OTE reporting will be deprecated.

Payment timeframe

Super must be received by the employee's fund within 7 business days.

Super Guarantee Charge (SGC)

If superannuation is not received within the required timeframe, employers may be liable for the new SG charge.

SBSCH closure

The ATO Small Business Superannuation Clearing House closes 30 June 2026. Businesses must have an alternative solution in place before 1 July 2026.

Common questions about Payday Super



Will this cost me more?

No. The total super amount does not change.

What if my cash flow varies?

Preparation and forecasting become critical.

Do I need new payroll software?

You need a system that can:

- Calculate super every pay run
- Support updated STP reporting
- Help ensure contributions are made on time

If your current system cannot support this, it's worth reviewing now, not after 1 July 2026.

How Payroller helps

Payroller is built for Australian small businesses. It:

- Calculates super automatically each pay run
- Supports STP compliance
- Gives visibility of total payroll costs
- Reduces manual errors
- Helps you stay ahead of compliance changes

When payday super begins, super simply becomes part of your normal pay cycle.

No scrambling. No quarterly catch-ups.

Payday Super checklist

Before July 2026, confirm:

- I understand the new payment timing
- I've reviewed my payroll frequency
- I've calculated wages + super per cycle
- I've prepared for the cash flow impact
- My payroll system supports QE and Super Liability reporting
- I have a solution in place before SBSCH closes

Payday Super is a significant shift in timing, not in cost. With preparation, updated systems, and good cash flow planning, it's manageable. The businesses that prepare now will barely notice the transition in 2026.



Payday super doesn't have to be complicated.

With Payroller, super is calculated automatically every pay run, STP reporting stays compliant, and your total payroll cost is visible in real time.

From 1 July 2026, super becomes part of each pay cycle, and Payroller makes that transition seamless.

[GET STARTED](#)

 payroller

