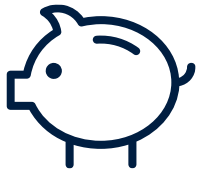


Getting ready for Payday Super

Based on legislation and guidance available as at 14 April 2026

What is Payday Super?

Payday Super is a **regulatory change** that alters how and when employers must pay Superannuation Guarantee (SG) contributions.



From 1 July 2026, SG contributions will need to be paid on **an employee's payday**, rather than quarterly, and generally received by the employee's super fund **within 7 business days**, subject to limited legislated exceptions.

The change shifts super from a periodic compliance obligation to a **pay-cycle-driven process**, increasing the importance of payroll accuracy, data quality and timely contribution processing.

Payday Super is supported by enhancements to SuperStream. This includes shorter error response timeframes, new payment methods (NPP) and the introduction of Member Verification Request (MVR) to help validate fund details before payment.

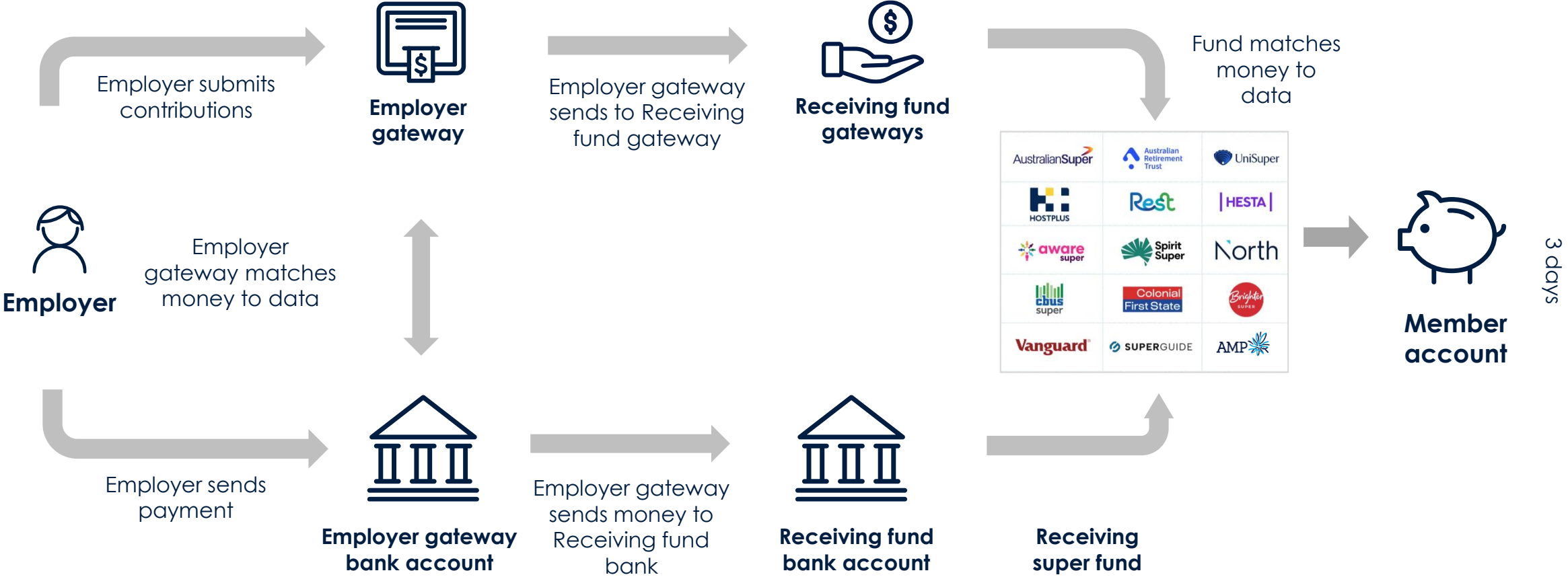
Before vs after Payday Super



Payday Super introduces changes to the timing and processing of SG contributions from **1 July 2026**.

Item	Before payday super	After payday super
Minimum frequency of SG payments	At least quarterly	On payday
Due date for SG contributions	Within 28 days after the end of each quarter	Contributions must be received by the employee's super fund within 7 business days after payday , subject to legislated exceptions
Assessment of SG compliance	Assessed quarterly	Assessed per payday
Payment methods	BECS (Format of payments ie Direct Debit, EFT / Direct Credit, BPAY)	BECS (Direct Debit is compliant, but funds may be held for up to four business days, reducing the time available to meet the seven-business-day receipt requirement.) and New Payments Platform (NPP)
New employees / fund changes	Standard quarterly SG timeframes apply	Extended timeframes apply in specific circumstances (first contribution for a new employee, fund change, certain out-of-cycle payments)
Fund validation prior to payment	No pre-validation mechanism	Member Verification Request (MVR) introduced as a new employer obligation to validate fund membership
Earnings base for SG calculation	Ordinary Time Earnings (OTE)	Qualifying Earnings (QE) (includes OTE, salary sacrifice and other included payments like commissions)
Consequences of non-compliance	Super Guarantee Charge (SGC) applies for SG shortfalls	SGC continues to apply - updated by the ATO for Payday Super. Penalties have been expanded depending on the type of compliance breach.
Time for funds to allocate or return contributions	Up to 20 business days (earlier where all information is received)	3 business days
Data accuracy	Up to 20 business days, depending on data completeness	Inaccurate data will result in contribution refunds which may impact insurance premium deductions and continuity of cover

SuperStream contribution flow



Good practice for employers

Addressing non-compliance early – The ATO applies a risk-based approach to Payday Super compliance and expects employers to identify, correct and **self-report** issues promptly where payments are missed or delayed. Early action helps reduce compliance risk and the likelihood of escalation.

Insurance considerations (where AMP is the default super fund) –Your plan's insurance cover is dependent on the member information that you provide. If the required insurance information (listed below) is not supplied, insurance may not be provided. If inaccurate information is provided the insurance and insurance premium may be calculated incorrectly. To avoid this, you need to provide:

- Employee start date
- Salary
- At Work (the member is at work performing their normal duties, or on employer approved leave other than sick leave)
- Benefit category
- Employee status (full time, part time, casual) and
- Member Occupation Type (collar rating or job title) where applicable.

Maintaining payroll – Keep payroll systems up to date and act promptly on error messages from super funds or clearing houses. Early correction of data or system issues helps reduce rejected payments and supports Payday Super compliance.

Payment method consideration – Although Direct Debit is compliant method of payment, processing delays of up to four business days can reduce the time available within the seven-business-day window. Employers may wish to consider whether alternative payment methods better support timely Payday Super compliance.

Small Business Superannuation Clearing House (SBSCH) transition – As the SBSCH is closing, small business employers currently using the service should plan to make their third-quarter contribution as their **final payment** through the SBSCH and transition to another SuperStream-compliant solution ahead of Payday Super.

Contribution due dates

What changes for employers?

- SG contributions must be **paid on an employee's payday**, rather than quarterly
- Contributions must be received by the employee's super fund within 7 business days
- Payroll, clearing house and data accuracy become critical to compliance
- Missed/delayed payments increase compliance risk and downstream remediation effort

Limited exceptions apply

- First-time payments for new employees
- Rejected contributions (including to stapled funds)
- Out-of-cycle payments (bonuses, commissions, back pay)
- Employees who change funds or re-join under a new employment contract
- Exceptional circumstances (natural disasters)

How employers can prepare for Payday Super



Payday Super represents a significant change for employers. We're working closely with industry and regulators to support readiness. Getting started early will help ensure a smoother transition.

No change is required to your Super file upload.



Existing submission processes remain unchanged.

Align super payments with employee pay cycles.



Assess and plan for any cash-flow impacts on your business.

Review your onboarding solutions and processes.



Ensure they support accurate employee setup.

Correct data issues at the source as soon as they're identified.



Early remediation reduces payment rejections.

Need more help?

If you'd like more information or support as you prepare for Payday Super, AMP has a range of resources to help you understand what's changing, choose the option that best suits your needs:



[Visit our website](#) - Access up-to-date information on Payday Super.



Read the FAQs provided to you in the email, or available online to find answers to common questions.



Important Information: The contents of this presentation and responses to any questions are general information only and does not constitute legal, tax or financial advice. It is based on ATO guidance and legislation current at the time of publication. Employers remain responsible for ensuring compliance with their Super Guarantee, SuperStream and Payday Super obligations, and should refer to the ATO, their payroll or clearing house provider, or seek professional advice where required. They should also refer to the relevant PDS of the relevant clearing house provider and consider their circumstances before making any decisions. Any advice provided is of a general nature only and is provided by AWM Services Pty Ltd ABN 15 139 353 496, AFSL 366121. This information is current as of 14 April 2026.