

# Payday Super Made Simple – A Business Guide

Based on legislation and guidance available as at 2 April 2026

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## Understanding Payday Super

This guide explains Payday Super requirements from 1 July 2026, starting with core obligations and moving through practical scenarios and exceptions. Employers can read from the top or jump to sections relevant to their business.

### 1. About Payday Super

Payday Super is a new legislated requirement that means employers will need to pay super contributions in line with their employees' regular pay cycle, so super is paid at the same time as wages, rather than quarterly.

The Australian Government introduced Payday Super to:

- improve transparency for employees,
- reduce the amount of unpaid super, and
- help contributions grow sooner for better retirement outcomes.

### 2. When does Payday Super start?

The legislation will commence on 1 July 2026. From this date, employers must ensure their payroll and super payment processes support paying super on payday.

### 3. Does Payday Super apply to all employers, or is it being rolled out in stages?

Yes, Payday Super applies to all employers, regardless of business size, industry, or workforce composition. There is no phased rollout. All employers must comply with the new Payday Super rules from 1 July 2026, including paying super on each payday and meeting the updated timing and reporting requirements.

### 4. My employees are in a defined benefit scheme, does Payday Super apply to me?

If your employees are members of a defined benefit scheme, Payday Super generally continues to apply, but the way compliance is assessed is different. For defined benefit members, notional employer contributions are taken to have been made on the Qualifying Earnings (QE) day. If the notional employer contribution rate shown in the benefit certificate is at least 12%, your Super Guarantee (SG) obligation is taken to be met and your SG shortfall for the quarter will be nil.

However:

- If the notional contribution rate is less than 12%, or
- If you have employees who are not members of the defined benefit scheme, you will be required to make SG contributions in line with Payday Super requirements, including paying super on payday for those employees.

To clarify your situation, you can contact the ATO for tailored technical assistance:

[Tailored technical assistance | Australian Taxation Office](#)

### 5. Can we keep paying super quarterly instead?

Quarterly payments will no longer apply. From 1 July 2026, super must be paid on Payday to remain compliant.

## 6. Will Payday Super work the same way as Single Touch Payroll?

Payday Super is similar to Single Touch Payroll in that it relies on payroll systems for reporting, but it requires super payments to be made on each payday, not quarterly. Employers must ensure their payroll and clearing house can support both reporting and timely payment.

If you use the AMP eSuper Clearing House, you can continue to use it for contribution payments, there is no change to file formats or submission methods.

## Employer readiness and registration

### 7. Do employers need to register for Payday Super?

No separate registration is required. To prepare for Payday Super, employers should:

- Check with your digital service provider (payroll or clearing house) on when your software will be ready to support:
  - improved error messaging, and
  - the new Member Verification Request (MVR) functionality,
  - and whether any changes are required on your side.
- Review error messages you currently receive from super funds. Contribution or registration messages that today return warnings or information responses may be rejected after 1 July 2026.
- Review how you pay super contributions, including:
  - when your payroll, clearing house or super fund will support New Payments Platform (NPP) payments,
  - whether any system updates are required, and
  - how long payments take to reach a super fund.
- Confirm your default super fund registration details are current and correct.
- Stay up to date by monitoring updates from:
  - the ATO,
  - your digital service provider, and
  - your super funds.

Most major payroll providers are updating their systems to support Payday Super. Employers should check directly with their provider for readiness timelines and updates.

### 8. Does Payday Super result in any new fees?

The ATO does not charge any fees for Payday Super. However, payroll software providers, clearing houses and banks may update their pricing, so employers should check directly with their chosen provider.

### 9. What is considered a payroll provider?

The ATO doesn't define a single, fixed definition of a 'payroll provider,' instead it provides employers with a list of software developers and products that support payroll, STP and SuperStream reporting.

Employers can refer to the [ATO SuperStream Product Register and ATO Software Developers list](#) to identify payroll and accounting solutions that are recognised as supporting ATO reporting requirements.

## 10. Is the ATO working with payroll software providers to ensure compliance?

Yes, the ATO is working closely with digital service providers (DSPs), including payroll software and clearing house providers, to support implementation of Payday Super and updated SuperStream standards. This includes system builds, testing, and changes to data and payment messaging ahead of 1 July 2026.

Employers should check directly with their payroll software provider to confirm readiness, understand required updates, and ensure their systems are configured correctly before the commencement date.

## When and how super must be paid (timing rules)

### 11. Can SG be paid 14 days after wages are paid?

No, from 1 July 2026, SG is only considered on time if it is received by the employee's super fund within 7 Australian business days after payday. There is no standard 14-day timeframe for paying super under Payday Super.

### 12. If super must be received by the fund within 7 business days of payday, why does super need to be paid on payday rather than later?

Under Payday Super, SG contributions must be received by the employee's super fund within 7 business days of payday. In practice, clearing houses, super funds, and other parts of the payment journey need time before payments are received and allocated. If super is paid several days after wages are paid, there is a higher risk it won't reach the fund within the required timeframe.

For this reason, paying super at the same time as salary and wages (on payday) is the safest and most reliable way to ensure the contribution is received by the fund within 7 business days.

The ATO's position is that **employers must pay SG on payday**, not simply at any point within the 7-day window.

### 13. What is a 'business day'?

A business day is any day other than:

- a Saturday or Sunday
- a national public holiday
- a public holiday that applies across an entire Australian state or territory

## Payment methods, clearing houses and processing times

### 14. What payment options are available under Payday Super?

From 1 July 2026, super payments must be electronic and SuperStream-compliant. Payment options may include:

- existing electronic payment methods supported by your provider, and
- the New Payments Platform (NPP), which enables near real-time payments.

Direct debit may still be available, but processing times can be longer. Employers should confirm whether faster options (such as NPP or BPAY®) are supported by their payroll or clearing house provider.

## **15. Is there a benefit to using AMP eSuper rather than paying directly through another provider?**

There is no regulatory advantage to using one clearing house or payroll-integrated solution over another. All providers must comply with SuperStream and Payday Super requirements. The right option depends on your business needs, such as:

- how your payroll is set up,
- whether you prefer an integrated payroll solution or a separate clearing house, and
- the level of reporting, support, and self-service you require.

Employers can choose the provider that best fits their processes, provided it remains SuperStream-compliant.

## **16. What are the expected processing times for clearing house payments under Payday Super?**

Processing times depend on the payment method used and the time required for clearing house and fund validation.

In general:

- Payments made via EFT or the New Payments Platform (NPP) are typically received by the super fund within 1–2 business days.
- Payments made via Direct Debit may take longer, as funds are treated as uncleared and may be held for 3–4 business days before being released to the receiving fund.

Employers should factor these processing times into their payment approach and, where possible, use faster electronic payment methods to reduce the risk of contributions not being received by the fund within the required 7-business-day timeframe.

## **17. What is the role of clearing houses under the new system?**

Under Payday Super, employers must ensure super contributions are received by the employee's super fund within 7 business days after payday. Payments are only considered on time when the fund receives the money, not when it's submitted to a clearing house.

If a clearing house is used, employers must allow enough time for data validation, payment processing, and settlement. Processing times vary by provider, payment method, and data quality. The receiving fund has up to 3 business days to allocate the contribution or reject it if it cannot be matched.

Weekends and public holidays are not business days and can extend overall processing time. To reduce timing risk, employers are encouraged to pay super on payday and use SuperStream-compliant software.

AMP processes contributions once funds are received and will allocate or reject them within the required timeframe but does not control clearing house processing times. An employer meets their obligation if the super fund receives the contribution within 7 business days after payday.

## **18. What are the requirements for file uploads versus manual entry under Payday Super, including automation, Member Verification Request checks and AMP file specifications?**

There is no change to how employers submit contribution files or enter contributions manually under Payday Super. Existing AMP file specifications and submission processes continue to apply, including automated payroll and clearing house integrations.

The key change is the introduction of the Member Verification Request (MVR).

## **19. When is Single Touch Processing Phase 3 active?**

The ATO currently recognises STP Phase 2 as the active and formal STP framework. STP Phase 3 has not been formally defined, announced, or activated by the ATO. Any references to STP Phase 3 are informal and not based on an official ATO program or mandate.

## **Small business and clearing house transition**

### **20. How do small businesses manage super obligations if they don't use a payroll provider?**

All employers, including small businesses, must use SuperStream-compliant methods to pay super contributions. The ATO Small Business Superannuation Clearing House (SBSCCH) was originally designed to support small businesses, but it will close from 1 July 2026 and can no longer be relied on. As a result, small businesses must transition to an alternative SuperStream-compliant solution.

There is no exemption from SuperStream or Payday Super requirements for businesses that don't use payroll software. To support this transition, the ATO provides a list of approved payroll software, clearing houses and gateways via the SuperStream Product Register / ATO Software Developers site, which includes links to provider websites and solution details.

### **21. We're currently using the ATO Small Business Superannuation Clearing House (SBSCCH), can we start using the AMP Clearing House now?**

Yes, employers can choose their preferred payroll and clearing house provider at any time, provided the service is SuperStream-compliant. The ATO maintains a SuperStream Certified Product Register to help employers identify compliant payroll and clearing house products.

If you would like to start using AMP eSuper, you can register by:

- emailing [eSuper@amp.com.au](mailto:eSuper@amp.com.au), or
- calling the AMP eSuper Helpdesk on 1800 802 266.

This allows employers to transition away from the ATO clearing house and make super contributions through AMP.

### **22. How can I tell whether I'm using the Small Business Clearing House (SBCH)?**

To confirm whether you're using the SBCH or another SuperStream compliant solution:

- Check with your payroll software provider. Many payroll systems already include integrated super payment functionality or connect to a clearing house.

- Speak with your tax agent or bookkeeper, who can confirm what service you're using today and recommend suitable alternatives if needed.
- Refer to the [ATO SuperStream Product Register](#), which lists approved payroll software, clearing houses and gateways that support SuperStream compliant super payments.

This is particularly important ahead of 1 July 2026, as the ATO SBCH will close and employers will need to use an alternative SuperStream compliant solution.

## Employee fund details and validation (Member Verification Request, stapling, correctness)

### 23. Is a membership number required if making contributions to the employee's choice fund?

Super funds will attempt to match a contribution to an employee's account using multiple data elements, such as the employee's name and date of birth. Where an employer has the employee's member number, including it in the contribution can help improve matching accuracy. The more accurate and consistent data provided by the employer, and the closer it matches what the fund already holds, the greater the likelihood the contribution can be successfully matched and accepted.

### 24. What is a Member Verification Request (MVR)?

An MVR is a SuperStream message used to confirm that an employee is a member of a nominated super fund and that the fund can accept super contributions for that employee before payment is made.

#### How MVR works:

- The employer (or their payroll/clearing house provider) submits an MVR through SuperStream-enabled software.
- The super fund responds electronically to confirm whether:
  - the employee's details match an active account, and
  - SG contributions can be accepted.

#### An MVR can be used:

- when paying a super fund for an employee for the first time
- when employee details change (for example, name changes)
- after a previous contribution has been rejected

#### MVRs must not be:

- used for routine, ongoing contribution cycle
- combined with other SuperStream message types

The introduction of MVR supports earlier issue detection and helps reduce rejected or returned contributions as payment timeframes shorten under Payday Super.

### 25. How can employers use Member Verification Request (MVR) during employee onboarding to identify incorrect super details earlier?

To use MVR, you must use **SuperStream-enabled payroll or clearing house software** that supports the upgraded SuperStream messaging with MVR functionality.

Trigger an MVR in specific situations to confirm:

- the employee is a member with the nominated super fund, and
- the fund can accept SG contributions for that employee.

An MVR cannot be used for routine, ongoing contributions.

### **Fund responds electronically**

The super fund confirms the employee details match an active account and that SG contributions can be accepted, helping prevent rejected or returned payments.

## **26. What tools are available to help employers track contributions and manage errors under Payday Super?**

Employers can track contributions in near real time through clearing house dashboards and payroll integrations. Member Verification Request (MVR) can be used to confirm fund membership, helping reduce errors and rejections.

## **27. How can employers check that an employee's super fund details are correct?**

For existing employees, employers can't proactively validate member details using a Member Verification Request (MVR). MVRs are only available for new employees or in specific situations, such as when a contribution is rejected or returned.

That said, there are still ways to confirm super details are valid:

1. Employers can check whether a super fund is eligible to receive SG contributions by using the [ATO Super Fund Lookup tool](#). This confirms the fund's compliance status but does not verify an individual's membership details.
2. Employees can review and confirm their own super fund and account details through ATO online services via myGov. This is the most reliable way to ensure member-specific details (such as account numbers) are correct.
3. For new employees who don't nominate a super fund, employers are required to request the employee's stapled super fund details from the ATO before making super payments.

## **28. What processes help detect and manage changes or closures in employee super accounts?**

Employers can use Member Verification Request (MVR) through their payroll system or clearing house to detect changes to employee super accounts. MVR helps identify issues such as closed or suspended accounts, fund changes, or details that would result in rejected contributions, allowing employers to correct them earlier and reduce delays.

## **29. What happens if employees don't provide valid super fund details?**

Employers must follow ATO rules under Payday Super. If an employee doesn't provide valid super fund details, the employer must:

- Pay Super Guarantee (SG) contributions to the employee's stapled super fund, if one exists; or
- If the employee does not have a stapled fund, pay SG into the employer-nominated default fund, where permitted.

Employers must not delay paying super while waiting for fund details. The obligation remains to ensure super is paid on time and to the correct fund in accordance with choice-of-fund and stapling rules.

### 30. What employee information is required for insurance when AMP is the default super fund?

For default AMP super members, insurance cover depends on certain employee details being provided during onboarding. While the employee's super account can still be created and contributions accepted if some details are missing, insurance cover may be pending, limited, or unable to commence until the information is received.

To help ensure insurance can be assessed and set up correctly, employers should 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
- Employment status (full time, part time or casual) and
- Occupation type (collar rating or job title), where applicable.

If any of this information is missing, members may not receive insurance automatically and may be required to apply through underwriting to obtain cover.

### 31. Is there a way to know if an employee has changed their super fund, other than being told by the employee, to avoid bounced payments and delays?

No, there is currently no automated mechanism that allows employers to detect when an employee changes their superannuation account. It is the employee's responsibility to notify their employer of any changes to their super fund details. Employers cannot access fund status or account changes directly due to privacy and compliance restrictions.

#### What this means in practice (example):

- An employer pays super contributions to Fund A.
- The employee has closed their account with Fund A.
- Fund A rejects the contribution and returns the payment.

In this scenario, the employer generally has an extended timeframe of up to 20 business days from payday to ensure the contribution is received by the correct fund.

During this period, the employer should:

1. Request updated super fund details from the employee. Once received, the employer may choose to submit a Member Verification Request (MVR) to confirm the new fund can accept the contribution. (MVR can be accessed through a SuperStream-compliant payroll software or via an approved clearing house).
2. Pay the contribution to the new fund (Fund B) within the remaining timeframe.

#### Example timing:

If the rejected payment is received 4 business days after payday, the employer has 16 business days remaining for the contribution to be paid to Fund B and received by the fund.

## What happens when something goes wrong (rejections and corrections)?

### 32. When a super contribution is rejected or bounced back, does the 7-day timeframe restart from the rejection date?

No. The 7-business-day rule does not automatically restart from the date a contribution is rejected. Under Payday Super, super contributions are generally required to be received by the employee's super fund within 7 Australian business days of payday.

However, the ATO recognises limited exceptions where an extended timeframe of up to 20 business days from payday may apply. One of these is where a contribution is rejected and needs to be paid to a different fund. In these cases, the employer may have up to 20 business days from payday for the contribution to reach the correct fund.

### 33. How should employers handle corrections and ensure systems are ready for upcoming ATO requirements?

If a super payment is rejected, employers should update the incorrect details and re-submit the contribution as soon as possible. Any corrections should also be reported through STP to reduce the risk of penalties. From 1 July 2026, the New Payments Platform (NPP) will be available within SuperStream, enabling near real-time super payments. Faster payments help employers respond more quickly to rejections, fund suspensions and data issues. Employers should ensure their payroll software, clearing house and banking platforms are ready to support NPP and SuperStream changes, including updated messaging and payment capabilities.

### 34. How should employers handle overpayments, refunds and corrections (Including terminations)?

Existing refund and adjustment processes will continue to apply under Payday Super. Where an overpayment occurs (including following a termination), employers should take prompt action to correct the issue. This may include:

- Adjusting super contributions in a subsequent pay cycle, where appropriate, or
- Requesting a refund directly from the super fund, noting that funds typically require supporting documentation to process refunds.

Overpaid amounts cannot be offset or corrected through Single Touch Payroll (STP) reporting. Employers must ensure STP data remains accurate and reflects the corrected position. The ATO does not apply penalties for super overpayments. However, employers should maintain records of any refunds, adjustments or corrections to support reconciliation and ongoing compliance.

### 35. How should negative super amounts be handled (for example, when reversing a payment)?

In some situations, payroll corrections may result in a negative super amount, for example, where a payment that originally attracted super is reversed and replaced with a payment that does not attract super (such as certain workers' compensation payments).

In these cases:

- Super contributions should be reported based on the actual earnings for the pay event (that is, the facts at the time).

- If a super contribution paid for a Qualifying Earnings (QE) day is higher than required, the excess amount may be carried forward and applied to a future QE day (for up to 12 months).
- Where an error has occurred, super funds may re-report contributions to correct the record.

## Special payment scenarios and workforce arrangements

### 36. How does Payday Super apply to Super Guarantee (SG)-eligible contractors paid weekly through accounts payable?

If an independent contractor is deemed an employee for Super Guarantee (SG) purposes, SG obligations apply. Under Payday Super, SG is payable each time qualifying earnings are paid. This means that where SG-eligible contractors are paid weekly, the ATO framework implies that SG is tied to each pay event, rather than being aggregated and paid less frequently.

At this stage, the ATO has not issued explicit guidance or worked examples that address situations where accounts payable (AP) payment cycles and Single Touch Processing (STP) reporting cycles are misaligned (for example, weekly AP payments but fortnightly STP reporting).

Practical implication: Employers should assume that, where a contractor is SG-eligible, SG obligations arise at each pay event and should review payroll and AP processes to ensure they can calculate, report and pay SG in line with the actual payment frequency.

### 37. How are termination payments processed outside the regular payroll cycle treated under Payday Super?

The ATO recognises out of cycle payments under Payday Super. It does not define 'regular' termination runs as standard pay cycles. Whether a termination payment is treated as part of the ordinary payroll cycle depends on the specific facts and circumstances of the payment, and how it is processed. The ATO has not published a single rule that applies in every case.

### 38. How are employer contributions managed for employees with a self-managed super fund (SMSF)?

An SMSF can receive employer super contributions, provided the fund is ATO regulated and has a complying status. Employer contributions made to a complying SMSF can qualify as SG payments. To manage SMSF contributions correctly:

- Employers must verify the SMSF's compliance status using the [ATO Super Fund Lookup tool](#). This confirms whether the SMSF is eligible to receive employer SG contributions.
- SMSFs must have an Electronic Service Address (ESA) recorded with the ATO to receive employer contributions via SuperStream.
- Without an ESA, the SMSF cannot receive employer contributions or rollovers electronically, and contributions may be rejected.

## Offshore processing and timing edge cases

### 39. If payroll and bank approvals are completed overseas, can super be paid the following day due to time-zone differences?

Yes, provided the payment timing still meets Australian requirements. Under the SG rules, super contributions must be received by the employee's super fund within 7 Australian business days of payday. The ATO does not provide time-zone based concessions for payroll processing or payment approvals completed overseas.

As a result, employers must ensure that payment timing, even where payroll or approvals occur offshore, continues to meet Australian business day requirements.

## Pay calculations, QE, TRP and contribution caps

### 40. For employees on a total remuneration package (TRP), how does Payday Super affect SG calculations and payments?

For employees on a TRP where super is effectively funded from within the total package, the total TRP does not change, but how super is calculated and paid does under Payday Super. From 1 July 2026, under Payday Super:

- SG must be calculated as 12% of Qualifying Earnings (QE).
- SG must be paid on each payday and received by the fund within 7 business days.
- SG is assessed per pay event, not averaged over a quarter or across the year.

This means that where a TRP previously relied on smoothing SG across the year, that approach will no longer meet Payday Super requirements. The cash and super split must be adjusted each payday so that SG equals 12% of QE for that pay period.

Once the employee reaches the Maximum Contributions Base (MCB) for the financial year, SG can cease for the remainder of that year. The employee may be able to opt out of SG in certain circumstances. For more information visit [www.ato.gov.au](http://www.ato.gov.au).

**Please note:** When an employee changes jobs, the new employer does not have visibility of super contributions made by previous employers. Each employer applies the MCB independently, based on the earnings they pay. Managing the concessional contributions cap is handled by the ATO at the individual level, not by employers.

### 41. What are Qualifying Earnings (QE) under Payday Super, and how does salary sacrifice factor in?

Qualifying Earnings (QE) are the earnings used to calculate and report super under Payday Super. QE brings together Ordinary Time Earnings (OTE) and certain other payments so super can be calculated on each payday.

QE includes:

- Ordinary Time Earnings (OTE) – payments for ordinary hours of work, including certain paid leave, allowances, bonuses and lump sum payments (there is no change to what counts as OTE)
- All commissions paid to an employee

- Salary sacrifice amounts, including non-reportable amounts, that would have been QE if they had not been sacrificed to super
- Earnings paid to workers under the extended definition of employee, such as independent contractors paid mainly for their labour

OTE remains the core basis for calculating super from an SG perspective. The introduction of QE does not change how much super is paid for most employers, it is a timing and reporting change under Payday Super, not a redesign of the SG framework.

## 42. What is the impact of paying super in arrears on concessional contribution caps?

Under ATO rules, super contributions are counted toward an employee's concessional contribution cap in the financial year they are received by the super fund, not the financial year the wages relate to. This means:

- paying June wages' SG in July causes the contribution to be counted in the new financial year.
- this can result in more than 12 months of concessional contributions being counted in a single financial year.
- For some employees, particularly high-income earners, this may increase the risk of exceeding concessional contribution caps.

### Best practice approach (ATO aligned)

To reduce the risk of concessional cap issues:

- Pay SG in the same financial year the wages are paid, where possible.
- Avoid systematic arrears payment practices.

Monitor high income earners closely, particularly where contributions are close to annual concessional caps.

## Maximum Contributions Base (MCB) and high-income employees

### 43. What is the Maximum Contributions Base (MCB) and how does it affect SG payments?

The MCB is the upper limit on an employee's earnings on which an employer is required to pay SG contributions in a financial year.

Once an employee's qualifying earnings reach the MCB for that financial year, the employer is no longer required to pay the minimum SG on any additional qualifying earnings paid to that employee for the remainder of the year.

Under Payday Super, this means employers must pay 12% SG on qualifying earnings as they are paid, until the MCB is reached, rather than smoothing SG evenly across the year. Employers may choose to pay super above the MCB, but this is not required by Super annuation Guarantee law, and will result in the employee breaching their concessional contributions cap.

### 44. How is the Maximum Contributions Base (MCB) calculated?

The MCB is calculated using the ATO-prescribed formula (rounded down to the nearest \$10):

Concessional contributions cap  $\times$  100  $\div$  SG rate

For the 2026–27 financial year, the expected MCB is:

$\$32,500 \times 100 \div 12 = \$270,833$  (rounded down to \$270,830)

This calculation is based on:

- the concessional contributions cap of \$32,500, and
- the SG rate of 12%.

The final MCB for the 2026–27 financial year will be confirmed by the ATO before June 2026.

#### **45. What concessional contributions cap and SG rate are used in the calculation?**

The concessional contributions cap used in the Maximum Contributions Base (MCB) calculation is the basic concessional cap for the relevant financial year. From 1 July 2026, this cap will be \$32,500.

The SG charge percentage used in the calculation is the current SG rate, which is 12%. These two inputs are used together in the ATO-prescribed formula to determine the MCB for each financial year.

#### **46. What happens once an employee reaches the Maximum Contributions Base (MCB)?**

Once an employee's qualifying earnings reach the MCB for the financial year, the employer is no longer required to pay the minimum SG on any additional qualifying earnings paid to that employee for the remainder of that year.

For example, if the MCB is \$270,830 and an employee's qualifying earnings reach that amount during the year, no further mandatory SG contributions are required on earnings above that threshold. Employers may choose to pay super above the MCB, but this is not required by Superannuation Guarantee law.

#### **47. Can high-income employees opt out of SG if they will exceed the Maximum Contributions Base (MCB)?**

Yes, employees with multiple employers who expect their combined compulsory SG contributions to exceed their concessional contributions cap for a financial year can apply to the ATO for an SG employer shortfall exemption certificate.

If an employee provides a valid exemption certificate to you, you do not need to pay SG on their earnings for the period and employer(s) covered by the certificate. The certificate protects the employer from liability for the Super Guarantee Charge (SGC) for that period.

This process helps employees manage SG across multiple employers and avoid unintentionally exceeding their concessional contributions cap. Employers should note that exemption certificates are employee-initiated, time-limited, and apply only to the quarters specified in the certificate.

#### **48. What guidance exists for managing concessional caps during the transition year?**

For concessional cap issues during the Payday Super transition year, employers and individuals should refer to Australian Taxation Office (ATO) guidance. The ATO will provide further information as needed to support the transition.

## Fund changes, mergers and closures

### 49. How are super contributions handled when a fund closes, and new details aren't yet available?

When a Successor Fund Transfer (SFT) or Intra-Fund Transfer (IFT) occurs, there is often a short blackout period where the existing fund can't accept super contributions. During this time, employers may need to temporarily hold contributions until the new fund details are available.

Once the new fund details are provided, employers should update their payroll systems as soon as possible so that the next super contribution is paid to the correct fund and processed successfully.

### 50. How will employers be notified of fund mergers and USI changes?

Employers will generally be notified of fund mergers and USI changes through:

- Clearing house and payroll software alerts, and
- ATO communications and updates relating to SuperStream and Payday Super.

Employers should monitor these communications and update USIs promptly to avoid rejected or delayed super contributions.

From 1 July 2026, the ATO's Fund Validation Services (FVS) will be enhanced to include:

- Future-dated changes, including upcoming fund mergers and USI closures, and
- Details of the receiving fund and replacement USI where a USI is closing due to a merger or successor fund transfer.

Employers and their service providers can use FVS to validate fund details and stay informed about upcoming changes. For more information, see [Updates to Fund Validation Services | Australian Taxation Office](#).

## Compliance, liability and penalties

### 51. Will there be changes to the Super Guarantee Charge (SGC) form for delayed payments?

Yes, employers will still be required to lodge a SGC statement where super is paid late or incorrectly. However, the SGC form and process will be updated to reflect Payday Super rules, including the new Qualifying Earnings (QE) calculation basis.

The ATO has advised that some Payday Super regulations and legislative details are still being finalised, so further information about the updated SGC form will be provided closer to implementation.

### 52. After super contributions are sent to the fund, does the employer have any further liability?

Once super contributions are successfully received by the correct super fund through a SuperStream-compliant process, the employer is not responsible for what happens within the fund, such as allocation or internal processing.

However, employers remain responsible for ensuring contributions are paid correctly and on time. Under Payday Super, Super Guarantee (SG) contributions must be paid at the same time as salary and wages and received by the fund within the required timeframe.

Late payments can result in Super Guarantee Charge (SGC) liabilities, penalties and loss of tax deductibility, even if the contribution is eventually received. Accurate and timely STP reporting is therefore critical to demonstrating compliance with Payday Super obligations and reducing the risk of SGC liabilities.

## AMP-specific and provider support

### 53. What is AMP doing to reduce the current timeframe of around one week from contribution lodgement to funds being credited to employee accounts?

The payment method used is a key factor in how quickly contributions reach the receiving fund. Payments made via electronic fund transfer (EFT) or new payments platform (NPP) are typically received within 1–2 business days, while Direct Debit payments are treated as uncleared funds and held for up to four business days before being released to AMP or other receiving funds.

### 54. Can I continue using Beam in QuickBooks Online under Payday Super, and what USI should I use for AMP eSuper?

Yes, you can continue using Beam in QuickBooks Online provided it remains SuperStream-compliant. Payday Super does not restrict the use of payroll-integrated clearing houses or other solutions, as long as they meet updated SuperStream requirements. When paying contributions to AMP eSuper (or any super fund), employers should use the correct Unique Superannuation Identifier (USI) for the relevant product. USIs should be confirmed using the [Super Fund Lookup](#) before processing contributions.

This helps ensure contributions are directed to the correct fund and reduces the risk of rejections or delays.

### 55. Will providers run webinars to support topics like MVR?

Many payroll and clearing house providers offer employer webinars and training sessions, including coverage of topics such as Member Verification Request (MVR).

Availability and content varies by provider, so employers should check directly with their payroll software provider or clearing house for details of upcoming webinars or training sessions.

### 56. Where can I get more help?

For support and further information on Payday Super, employers can:

- Stay up to date with guidance and updates published by the ATO, including resources on [Payday Super and SuperStream changes](#);
- Contact AMP eSuper directly for support related to AMP eSuper services on 1800 802 266.

**Important Information:** This FAQ is provided for 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 2 April 2026.