

# Payday super – what does this mean for employers?



You may have heard about payday super legislation, but what does this mean for employers? Let's break it down simply.

## What is payday super legislation?

From 1 July 2026, Australian employers will have to pay super at the same time as wages.

The new rule ensures that employees' super is deposited into their accounts more regularly.

## Why is it happening?

- Help employees grow their super faster (because the money is invested sooner).
- Make super payments more transparent — employees can easily check if their super has been paid.
- Reduce unpaid super — delaying super for three months can cause some employers to forget or avoid paying.

## What does this mean for employers?



### Calculating super

Employers need to accurately calculate the amount of super owed to each employee (Qualifying Earnings).



### Mandatory contribution timeframes

Super payments must be successfully received in the super fund bank account **no later than 7 business days** after payday (Qualifying Earnings day)<sup>1</sup>.



### Employee choice of fund

Employers must comply with the employee's choice of fund. If they don't, they may be charged an extra penalty.

## How to be payday super ready

### 1. Understand and stay informed

- Understand the new legislation, timeline and obligations.
- Follow ATO updates on the payday super rollout.
- Contact your ART Regional Manager if you have any concerns.

### 2. Review and update your payroll software

- Check your payroll software and super contribution processes to ensure it supports payday super.
- Do a test run, ensure it works smoothly before the rule becomes mandatory.
- Make sure your software is compliant by 1 July 2026.

### 3. Check your cash flow

- Paying super more often means you'll part with that money sooner.
- Review your budget to make sure you can meet more frequent payments comfortably.

### 4. Keep good records

Continue to record payment dates, amounts, and super fund details for each employee. This will protect you in case of an audit.

### 5. Update onboarding documents and communicate with employees

Update any onboarding documents that mention super payment timeframes and update your onboarding process to capture super choice early and check employee data. Let your employees know their super will be paid more regularly — they'll likely see contributions show up in their super fund sooner.

<sup>1</sup> Some exceptions apply. Visit [art.com.au/paydaysuper](https://art.com.au/paydaysuper) for more information