

Payday Super

for Micro and Small Businesses

What is Payday Super?

From 1 July, 2026, when you pay wages to your employees, you will need to pay super to their chosen super fund **at the same time**.

7

Super contributions must arrive at the fund within **7 business days**.



Same rules for **all businesses**, even micro and small.



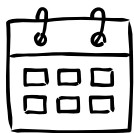
No change to the super guarantee rate — still **12%**.



The ATO super clearing house for small businesses will **close on 1 July**.

How will this impact me?

You will need to pay super when you pay your wages. For most small businesses that will mean paying super every **week** or **fortnight**, far more frequently than the previous quarterly payments.



Admin

More regular payments to keep on top of.



Cashflow

You may need to keep more money available in the bank.



Penalties

Penalties for late super payments are increasing.

What can I do today to prepare?

You could start paying super payments at pay day **now** via your payroll software, to get you used to the change. It's also a good opportunity to review your **payment terms** to get your customers to pay more quickly, as well as setting up **overdue payment reminders** and **online card payments** which generally speed up payments.

As a small business owner, you work hard and [you deserve to be paid on time](#).[↗]

Talk to your bookkeeper or accountant for more expert advice.