



Payday Super Is Coming

Is Your Business Ready?

From **1 July 2026** employers will need to pay employees their super guarantee on payday, at the same time as their salary and wages and received by the super fund within 7 business days (unless an extended timeframe applies, such as for new employees).

This reform eliminates quarterly super payments and introduces tighter compliance, greater ATO visibility, and significant operational change.

For many businesses, the impact won't just be administrative, it will affect **cash flow, payroll systems, funding structures and internal processes.**

WHAT'S CHANGING?

- Super must be paid every pay cycle
- The 7-business-day rule applies
- Quarterly payment deadlines are removed
- The ATO Small Business Superannuation Clearing House will close
- Increased ATO monitoring and stricter SGC penalties

WHY THIS MATTERS FOR YOUR BUSINESS

Payday Super will likely mean:

- More frequent cash outflows
- Tighter working capital cycles
- Increased payroll processing demands
- System capability reviews
- Greater compliance exposure
- Potential need for funding or revised credit facilities

Businesses that prepare early will protect cash flow and avoid disruption.

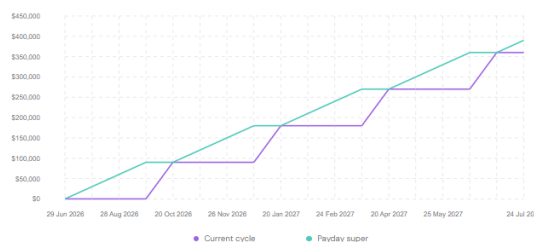
HOW WE CAN HELP

We provide a structured transition approach, including:

- ✓ **Cash Flow Impact** - Approximation to help identify working capital and cash requirements.

Maximum cash flow impact (12 months)	Super outflow per pay period
\$90,000	\$30,000

Cumulative super paid: current vs payday



- ✓ **Transition Plan & Compliance Checklist** - Practical roadmap to update payroll processes and meet new requirements.
- ✓ **Funding & Working Capital Solutions** - Review whether existing facilities remain appropriate and secure additional support if required.

DON'T LET PAYDAY SUPER DISRUPT YOUR BUSINESS.

Book your Payday Super Impact & Cash Flow review.



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