

Client eBrief



LAKEHOUSE BOOKS
PROFESSIONAL BOOKKEEPING SERVICES



Payday Super Is Now Law

What It Means for Employers

Significant changes are coming to how superannuation is paid. The government's Payday Super reform is now law and will take effect from **1st July 2026**. This means employers will be required to pay their employees' superannuation **at the same time as their salary and wages**.

Business owners should start preparing now to ensure a smooth transition to Payday Super. Early action will help your business stay compliant, manage cash flow effectively, and avoid unnecessary pressure as the start date approaches.

What is Payday Super

Payday Super is a change to how employers pay superannuation. From 1st July 2026, employers will be required to pay super **at the same time as wages**.

The ATO has also introduced a draft [Practical Compliance Guideline \(PCG 2025/D5\)](#) outlining its approach to compliance during the first year of Payday Super.

The ATO intends to focus its compliance efforts on employers who fail to pay the minimum SG contributions and do not take prompt action to rectify any issues. Employers who make genuine efforts to comply and resolve issues quickly are less likely to face compliance action.

How It Will Work

- Super contributions must reach the fund within **seven calendar days** of payday.
- Payment frequency will align with payroll cycles.

What Small Businesses Can Do Now?

There are practical steps that can be taken now to prepare for July 1st:

- **Review payroll cycles:** Weekly pay will require weekly super payments, and monthly pay will require monthly payments.

These dates are from the ATO website and do not account for possible extensions.

You remain responsible for ensuring that the necessary information is with us in time.

See [ATO Due dates by month](#) to check monthly lodgment and payment dates.

BAS/IAS Monthly Lodgements

Final dates for lodgements and payments:

November Activity Statement
21 December 2025

December Activity Statement
21 January 2026

BAS Quarterly Lodgements

Final dates for lodgements and payments:

2nd Quarter 2026 Financial Year:
December Quarter 2025 (incl. PAYGI)
28 February, 2026

3rd Quarter 2026 Financial Year:
March Quarter 2026 (incl. PAYGI)
28 April, 2026

When a due date falls on a Saturday, Sunday or Public Holiday*, you can lodge or pay on the next business day.

*A day that is a public holiday for the whole of any state or territory in Australia.

Due date for super guarantee contributions:

2nd Quarter 2026 Financial Year:
October to December 2025 – contributions must be **in the fund** by 28 January, 2026

3rd Quarter 2026 Financial Year:
January to March 2026 – contributions must be **in the fund** by 28 April, 2026

Late payments of superannuation are **not** tax deductible.

- **Check payroll software:** Confirm that systems can manage more frequent payments or identify suitable alternatives.
- **Update employee super details:** Ensure fund information is accurate and active.
- **Plan for cash flow:** More frequent super payments will place greater demand on cash flow.
- **Stay informed:** Monitor updates from the ATO and ICB as the reform progresses.

Supporting Small Business

This reform represents one of the most significant payroll changes in recent years, and there is limited time to prepare. Bookkeepers and BAS Agents play a key role in helping small businesses understand what is coming and plan accordingly.

The best approach is to stay informed, start planning early, and help clients prepare for change.



The ATO's Small Business Superannuation Clearing House is Closing

What's Changing?

The ATO's Small Business Superannuation Clearing House (SBSCH) will close permanently from 1st July 2026. This means employers will no longer be able to use the SBSCH to make super payments.

Key Dates

- New employer registrations closed: 1st October 2025.
- Final quarter for SBSCH use: March 2026.
- No payments processed after 30th June 2026.

What This Means

Employers who currently use the SBSCH will need to move to a new way of paying super before July 2026. Options include:

- Paying directly into each employee's super fund (via SuperStream).
- Using a commercial super clearing house.
- Using payroll software that sends contributions to multiple funds automatically.

The change means businesses will need to review how they pay super to ensure contributions continue to be made correctly and on time once the SBSCH closes.

What To Do Now

It's best to start planning early. Taking a few simple steps now will make the transition smoother and less stressful:

- **Check the current setup.** Confirm whether the business is using the SBSCH.
- **Explore alternatives.** Look at other super payment options, such as direct payments, a commercial clearing house, or payroll software that handles multiple funds.

- **Test the new process.** Set up and trial the chosen method before mid-2026 to catch any issues early.
- **Review employee details.** Make sure each employee's super fund and account information are accurate and up to date.
- **Keep clear records.** Document payments, confirmations, and any system changes.
- **Plan for deadlines.** Schedule payments so contributions are made on time and avoid last-minute rushes.
- **Seek guidance if needed.** A bookkeeper can help review processes, check compliance, and troubleshoot potential problems.

Starting early not only ensures a smoother transition but also gives time to compare options, train staff if needed, and ensure payments will continue correctly once the SBSCH closes. Preparing now reduces the risk of errors, missed payments, or compliance issues down the track.

Your Bookkeeper's Role

Bookkeepers can guide businesses through this change by reviewing current processes, recommending suitable alternatives, and helping with setup and compliance. Early conversations between bookkeepers and business owners will help everyone stay organised, confident, and ready for the SBSCH closure.



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