

# Getting you ahead of Payday Super

**Rest**  
for Business

**The government's new Payday Super legislation requires all Australian businesses to pay employees' super at the same time as their regular wages.**

That means super payments must be made per pay cycle, whether your business pays weekly, fortnightly, or monthly starting 1 July 2026.

This quick guide covers the main changes employers need to be aware of, with a checklist to help you get your systems, processes and teams ready.

## Key changes and dates

### Until 30 June 2026

- Super can be paid weekly, monthly, or quarterly
- The payment must be received by an employee's fund by the quarterly due date

### From 1 July 2026

- Super must be paid on each pay day
- The payment must reach an employee's super fund within 7 business days of payday!

## Other major changes coming into effect 1 July 2026



### Single Touch Payroll Reporting

Under the new rules you will need to report your super payments on payday, not quarterly. Your clearing house or payroll system needs to be able to handle this level of reporting.



### Super Guarantee Statement and Charge

The Super Guarantee Charge is based on QE, applied from the affected pay cycle, includes daily compounding interest, and comes with higher admin fees.



### Qualifying Earnings

The day you run payroll becomes Qualifying Earnings or QE day, and you must use QE to work out how much super you need to pay. Check out the ATO's **full list of QE**.



### The Small Business Superannuation Clearing House is closing

The SBSCH will close on 1 July 2026. Existing users can keep using it until 11.59pm AEST 30 June 2026, but after that it won't be available for payments or records.

## Rest Pay. Your payday super solution.

In preparation for Payday Super legislation, we've upgraded to a new super contributions platform. Rest Pay\* is a simple way to manage all your super contributions – for any super fund – from one place. It's purpose-built to help you manage your super obligations and was designed to save you time.



### No cost

Rest Pay is an included service for all Rest default employers.



### Market leading security

Including Multi Factor Authentication, bank account verification, and anti-money laundering protections.



### Simple

Rest Pay is intuitive, with a user-friendly interface and real time contribution tracking.



### Payday Super ready

Fast, easy-to-make contributions help you meet super obligations and avoid penalties.

[Register now](#)

## Payday Super checklist

### How to prepare **Before 1 July 2026**

- **Check employee details:** Double-check you've got the right member numbers, TFNs and fund details set up in your payroll system to prevent bounce backs.
- **Update onboarding:** Capture Choice of Fund early for new hires, to avoid more work later.
- **Trial cash flow:** If you can, adopt a per-pay-cycle payment structure early, it can help you spot forecasting issues without added pressure from a 7-day deadline.
- **Review payroll systems:** Ask your service provider if they're ready for Payday Super. If you use a clearing house, like the ATO's Small Business Clearing House tool, or fund portal, check if you need to move or update.
- **Get familiar with QE:** Set your teams, systems and processes up to calculate super based on QE.
- **Pay super for final the quarters:** For Jan to Mar quarter you'll need to pay super by 28 April 2026, and make sure your final quarterly super payment is submitted by 28 July 2026. Keep in mind there's no late payment offset for this quarter.
- **Speak to an expert:** If you're unsure about timing, software changes, or best practice, speak with a Rest Business Specialist.

### Payday Super is live **From 1 July 2026**

- Make sure super contributions are received by employees' super funds within 7 business days after payday.
- Calculate super based on Qualifying Earnings.
- Report QE and SG liability through your STP-enabled payroll software.
- Late, incomplete or incorrect payments may trigger the Super Guarantee Charge (SGC).

# We're here to help

When it comes to super changes,  
you don't need to navigate them alone.  
Reach out to us today.

Let's make super simple.  
**Together.**

[Book a call](#)



\*Rest Pay is the brand name for the clearing house solution provided by Wrkr Ltd (ABN 50 611 202 414) and ClickSuper Pty Ltd (ABN 48 122 693 985, AFSL 337805) trading as Wrkr PAY. The clearing house solution includes the Clearing House issued by ClickSuper Pty Ltd and the PDS is available at [restsuper.zendesk.com](https://restsuper.zendesk.com) (Help Guides) or you can [click here](#). You should consider the PDS before deciding whether to use or keep using the Clearing House. Wrkr Ltd and ClickSuper Pty Ltd are solely responsible for the clearing house solution.

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