



Payday Super

How Australian employers
are preparing for
the big shift

June 2026

Rest
for Business

Foreword

From 1 July 2026, Payday Super will reshape how super is paid across Australia, impacting around one million employers and almost nine million working Australians¹, by requiring employers to pay super at the same time as wages.

For our more than 2.1 million members, more timely super payments mean greater visibility and confidence that contributions are being paid as expected, while supporting better long-term retirement outcomes.

The impact of the change will vary significantly, particularly for the quarter of a million small employers who are also transitioning away from the the Australian Taxation Office's Small Business Superannuation Clearing House² ahead of its closure on 1 July 2026.

Encouragingly, our research suggests most businesses feel broadly prepared and supportive of the reform. At the same time, the transition is expected to require meaningful changes to systems, processes and cashflow management with over half (54%) of businesses expecting to change their superannuation or payroll systems, a further 27% expect to invest in a new payroll or superannuation system, while 16% plan to automate the super process through either their accounting software or a superannuation clearing house.

At Rest, our focus is to make that transition simpler, by reducing complexity, providing practical tools and helping employers move forward with confidence.



Simone Van Veen
Chief Member Officer
Rest

¹ Australian Bureau of Statistics, Counts of Australian Businesses, June 2025 (994,178 employing businesses); Australian Treasury, Payday Super factsheet (around 8.9 million employees affected).

² Estimates suggest around 250,000–270,000 Australian small businesses currently use the ATO Small Business Superannuation Clearing House, which will close from 1 July 2026.

Headline findings

The findings show broad employer support for Payday Super, alongside clear expectations of operational change, cashflow pressure and added administration.

94%

of businesses are confident their systems can support the change.



73%

of businesses support Payday Super as a reform.



66%

of businesses expect moderate or significant operational change.



44%

of businesses cite cashflow as the top concern post 1 July 2026.



35%

of businesses are concerned about additional administration requirements.



32%

of businesses are already spending more than 11 hours per month managing their superannuation obligations.



Methodology

This report is based on a national survey of 1,109 Australian employers, conducted online by Pure Profile between 15 May and 2 June 2026, including employers who use Rest as their default fund and those who do not. Results reflect self-reported employer experiences.

The big shift

66%

of Australian businesses expect significant changes to systems, processes and cashflow management once the Payday Super transition is completed.



Micro businesses of 2-4 employees are twice as likely to expect no changes to their operations compared to large organisations (**36%** versus **16%**). While this may reflect greater reliance on payroll platforms with embedded super contribution solutions, some smaller businesses may still be underestimating the practical impact of Payday Super on their systems, processes and cash flow.

Payroll and super process

54%

of businesses expect to change their super and payroll systems to support Payday Super.



While **38%** of employers are confident with their existing super and payroll systems, more than half expect them to change.

For many employers, the shift will require more than a simple change in payment frequency, it may involve reviewing payroll processes, how new employees are onboarded, internal controls and how salary and super is managed across the business.

The greatest changes are expected among larger organisations (**61%**), and the most impacted industry sector is construction and trade (**61%**).

Technology

27%

of businesses have invested, or expect to invest in a new payroll or super system.



For **16%**, this is likely to involve a superannuation clearing house or will be automated as part of their accounting software. West Australian (**39%**) and larger organisations (**31%**) are the most likely to invest in payroll or super systems. The findings point to the importance of practical, integrated solutions that can reduce manual effort and support smoother compliance.

Cashflow management

46%

of businesses will make working capital changes to their cashflow.



For some employers, the move from quarterly to more frequent payments may not change the total amount paid, but it may change how cashflow is managed across each pay cycle.

56% of businesses say cashflow will have a moderate or significant impact on their business. For **25%** of businesses in South Australia, cashflow management will be the single biggest change they will need to make. Cashflow is particularly important for the construction industry (**30%**) and is of least concern for the retail sector (**15%**).

Industry comparison

Preparedness and likely impacts vary by industry, reflecting differences in payroll complexity, specific margins and current systems.

Retail



Most prepared

79% feel mostly or fully prepared for Payday Super transition.

Only **5%** do not feel prepared at all.

Only **15%** of retail businesses are concerned with cashflow management compared to around **20%** across all industries.

Health and Aged care



Moderate readiness

67% feel mostly or fully prepared for Payday Super transition.

Only **6%** do not feel prepared at all.

26% believe they will need to invest in a new payroll or super system.

Hospitality



Least prepared

62% feel mostly or fully prepared for Payday Super transition.

11% do not feel prepared at all.

While cashflow pressure will hit hard, hospitality businesses report their existing payroll processes are sufficient to support the super frequency changes.

The top concerns

The findings suggest employers largely understand the intent of the reform, but many remain focused on what it will mean in practice for operations, compliance and day-to-day administration.

73%

of businesses support Payday Super as a reform, recognising the long-term benefits of more timely super contributions for working Australians.

However, employers are already under significant administrative and cashflow pressure, with Payday Super expected to increase this pressure without the right systems and support in place.



Cashflow



For employers used to quarterly payment cycles, more frequent super contributions may require tighter working capital planning and changes to payroll timing.

Cash flow is the most significant challenge businesses face with the introduction of Payday Super. 44% expect increased operational costs after 1 July.



State

The concern is strongest in Queensland, where almost half of businesses (49%) expect cash flow impacts, compared to 44% in New South Wales.



Business size

There is no reportable difference in concern by business size, with micro, small, medium and large businesses all expecting to feel the same impact.



Industry

The impact is expected to be particularly acute in the transport and logistics sector (55%).

This reinforces the need for early preparation and practical systems support, particularly in sectors where payment cycles are tighter.

2nd

Compliance



For some businesses, compliance concerns are likely to reflect the need to update processes, maintain accurate payroll data and ensure contributions are paid correctly and on time.

More than one third of employers (37%) are concerned about the additional compliance requirements and costs associated with meeting their new obligations.



State

West Australian businesses are the most concerned about understanding compliance obligations (50%), with South Australian and Victorian businesses being the least concerned (35%).



Business size

Large organisations (49%) are considerably more likely than micro businesses (27%) to cite compliance obligations as a key challenge.

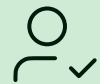


Industry

Technology businesses are the most likely to be concerned about reputational damage (34%), while 24% of the transport and logistics sector businesses have no compliance concerns.

3rd

Admin



For employers already spending significant time on super administration, reducing manual processes is likely to be part of preparing for Payday Super.

Beyond compliance, 35% of employers are concerned about the additional administrative requirements Payday Super will create with 32% of employers already spending more than 11 hours per month managing their current super obligations.



State

New South Wales businesses are the most likely to anticipate an increase in administrative workload (37%) and Victorian employers the least (32%).



Business size

Larger organisations are expected to be impacted a lot more than micro businesses (38% versus micro 29%).



Industry

The technology sector is expected to be impacted the most (40%), compared to only 26% for hospitality sector businesses.

Rest is supporting employers during the transition and beyond

Payday Super represents a major change in how super is paid, with implications for employers' systems, processes and cashflow. It also represents a positive shift to more timely super contributions for working Australians.

Our research shows that while many businesses feel broadly prepared and support the reform, a significant number still expect increased administration, compliance demands and cashflow pressure as they prepare.

At Rest, we are focused on helping our over 300,000 employers prepare and navigate the transition with confidence — through practical support, guidance and tools that reduce complexity.

This includes practical solutions like Rest Pay*, a Payday Super-ready clearing house solution designed to help employers integrate super with payroll, reduce manual processes and support compliance.

As implementation approaches, the priority for many businesses will be turning awareness into action and having the right support in place to make the change as smooth as possible.

For more information about how Rest can support your organisation's transition to Payday Super, visit the Rest Pay webpage on [visit.rest.com.au/rest-pay-info](https://www.rest.com.au/rest-pay-info).



Scan the QR code to visit the Rest Pay website for more information.

*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 [Wrkr Platform Terms & Conditions and Wrkr PDS – Rest](#). 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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