

Webinar:

Payday Super

A Guide by
Acacia Consulting Services



AGENDA

- Introductions
- Exploring Payday Super
- Next Steps
- Key Takeaways
- Q & A

SPEAKERS



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EXPLORING PAYDAY SUPER



What is Payday Super?

This is a New Federal Government Bill which received Royal Assent in Nov 2025.

Payday Super will provide greater benefit to the superannuation balances of employees.

It impacts the timing of payments and the calculation of superannuation for employees.

It increases the compliance requirements for superannuation payments and penalties for non-compliance.

COMMENCES 1st JULY 2026

EXPLORING PAYDAY SUPER



What Is Changing?

Now

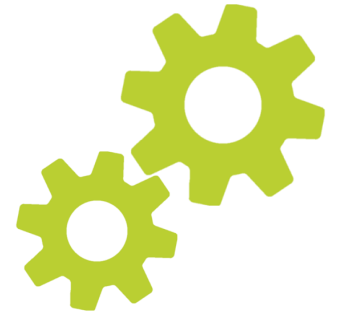
- Super is calculated on Ordinary Time Earnings
- Super must be paid within 28 days of the end of the quarter (or can be paid monthly)
- Overdue Super Guarantee Charge (SGC) calculation:
 - Based on salary and wages
 - Includes interest at 10% pa.
 - Includes a flat administration fee
 - Is self-assessed
 - Cannot be tax deducted

From 1 July 2026

- Super is calculated on Qualified Earnings
- Super must be received by your employee's super fund within 7 business days of payroll payment
 - *Some exceptions apply*
- Overdue Super Guarantee Charge (SGC) calculation:
 - Based on qualified earnings
 - Includes compounded interest calculated daily based on the general interest charge rate
 - Includes an administrative uplift charge which varies
 - Is assessed by the ATO
 - Is tax deductible

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EXPLORING PAYDAY SUPER



What Is Changing?

Other changes

- Additional penalties will change
- The information sent via STP lodgments will change
- The ATO Small Business Superannuation Clearing House will close
 - You MUST find a new clearing house
- SuperStream data (used by clearing houses) will change for faster processing times and improved error messaging

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EXPLORING PAYDAY SUPER



What are Qualified Earnings?

Essentially Ordinary Time Earnings

+ Salary Sacrifice for Superannuation

+ Other SG relevant payments like Directors' Fees and
payments to Contractors

EXPLORING PAYDAY SUPER



Timing of Superannuation Payments

Superannuation payments **must** now be **received** by your employees' superannuation funds (with enough information for the fund to distribute the money correctly) within 7 business days of the employee being paid.

If you pay weekly, you have 7 business days after that week's pay

If you pay fortnightly, you have 7 business days after that fortnight's pay

For new employees, you have 20 days to ensure the first superannuation payment is received by the superannuation fund

EXPLORING PAYDAY SUPER



Timing of Superannuation Payments

These 7 business days includes the correction of super payment errors. ie if the Super Fund returns the money, you have fewer days to repay to the correct super fund; the 7 business days requirement does **not** re-start

Super Funds must refund any money with updated error messaging within 3 business days

THEREFORE, PAY SUPERANNUATION ON THE DAY YOU PAY YOUR WAGES

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NEXT STEPS - 1



Check Employee Data

- Employment status (Full-time, Part-time, Casual)
- Pay Items on standard pay
- Super fund and Member ID
- Tax file number
- Contact details

Check Super Fund Data

- Correct USI for all funds
- Check for merged funds
- Check accuracy for SMSF

Check Pay Item Data

- Ensure accurate flags for superannuation and ATO categories

NEXT STEPS - 2



Check Super Clearing House

- Locate an appropriate super clearing house;
eg MYOB PaySuper
- Start using the super clearing house (if new) to test functionality; eg uploading files

Consider Cashflow

- Consider and prepare for the implication of Payday Super on cashflow (including the last quarter/month for the April – June 2025 period).
- Can you start paying super payments more frequently?

Consider Payroll Data

- Consider payroll data capture processes
- Improve data capture for payroll accuracy

NEXT STEPS - 3



Software Readiness

Your MYOB software will be compliant.

Updates will be made available in due course (we will advise you).

Current functionality with MYOB PaySuper allows for paying super on the same day as pays are processed.

Consideration on processing payroll corrections/amendments.

KEY TAKEAWAYS



Payday Super Starts 1 July 2026

Start preparing now

Be aware of your obligations

Commence your Cash Flow planning now (consider paying monthly in 2026)

Follow information on :

Acumatica: <https://info.myob.com/payday-super-changes>

MYOB Exo Payroll: <https://info.myob.com/preparing-for-payday-super-changes-01>

ATO: <https://www.ato.gov.au/businesses-and-organisations/super-for-employers/payday-super>

More information to come!

REMINDER



Public Holidays in Acumatica

With the Christmas period approaching, you may want to establish public holidays for the 2026 and 2027 calendar years to assist with holiday processing.

<https://publicholidays.com.au>

Work Calendar
AUCALENDAR - Australian Calendar

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* Calendar ID: AUCALENDAR - Australian Calendar 🔍 Workday Hours: 07:36
Description: Australian Calendar
Time Zone: (GMT+10:00) Canberra, Melbourne, ... ▾

CALENDAR BREAK TIMES **EXCEPTIONS**

Year: 2025 🔍

🔄 + × |←| |→| ☒

| * Date | Day Of Week | Description | Work Day | * Start Time | * End Time | * Break Duration |
|--------------|-------------|----------------|--------------------------|--------------|------------|------------------|
| 1/01/2025 | Wednesday | New Year's Day | <input type="checkbox"/> | 9:00 AM | 6:00 PM | 00:00 |
| > 27/01/2025 | Monday | Australia Day | <input type="checkbox"/> | 9:00 AM | 6:00 PM | 00:00 |

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PUBLIC HOLIDAYS and LOTS OF WORK CALENDARS



| | A | B | C | D | E | F | G | H |
|----|-------------|------------|-------------|---------------------------|----------|------------|------------|-----------------|
| | Calendar ID | Date | Day Of Week | Description | Work Day | Start Time | End Time | Goods Are Moved |
| 1 | AUCALENDAR | 01/01/2026 | | New Year's Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 2 | AUCALENDAR | 26/01/2026 | | Australia Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 3 | AUCALENDAR | 09/03/2026 | | Labour Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 4 | AUCALENDAR | 03/04/2026 | | Good Friday | False | 9:00:00 AM | 6:00:00 PM | False |
| 5 | AUCALENDAR | 04/04/2026 | | Day following Good Friday | False | 9:00:00 AM | 6:00:00 PM | False |
| 6 | AUCALENDAR | 05/04/2026 | | Easter Sunday | False | 9:00:00 AM | 6:00:00 PM | False |
| 7 | AUCALENDAR | 06/04/2026 | | Easter Monday | False | 9:00:00 AM | 6:00:00 PM | False |
| 8 | AUCALENDAR | 25/04/2026 | | Anzac Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 9 | AUCALENDAR | 08/06/2026 | | King's Birthday | False | 9:00:00 AM | 6:00:00 PM | False |
| 10 | AUCALENDAR | 25/09/2026 | | AFL Grand Final Friday * | False | 9:00:00 AM | 6:00:00 PM | False |
| 11 | AUCALENDAR | 03/11/2026 | | Melbourne Cup Day * | False | 9:00:00 AM | 6:00:00 PM | False |
| 12 | AUCALENDAR | 25/12/2026 | | Christmas Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 13 | AUCALENDAR | 28/12/2026 | | Boxing Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 14 | AUCALENDAR | 01/01/2027 | | New Year's Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 15 | VIC | 01/01/2026 | | New Year's Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 16 | VIC | 26/01/2026 | | Australia Day | False | 9:00:00 AM | 6:00:00 PM | False |
| 17 | VIC | 09/03/2026 | | Labour Day | False | 9:00:00 AM | 6:00:00 PM | False |
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Public Holidays

If you work with numerous
'Work Calendars'.

We have an 'Import file' layout that will
allow you to import your public holidays
in bulk into your many work calendars.

Acacia will assist you to establish an
'import scenario' so that every year you
can just update the Excel file and
upload.

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PUBLIC HOLIDAYS IMPORTS



Public Holidays Import Scenario and Excel import Template

- If you are on an Acacia 'Full Support Plan' we will be providing this at no additional charge.
- Takes about 1 hour to establish and import the data. The appointment would need to be scheduled.

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QUESTIONS?



If you have any queries,
please reach out to us at
helpdesk@acaciacs.com.au

This webinar will be available on our website.

Also, if you want to do more in your payroll....

Employee Self Service, Employee Onboarding, Time importing, Public holiday processing.....

Reach out to us - to perform a review of your current / future payroll needs.

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