

WEBINAR

Tuesday 11 November 2025

1:00 PM AEDT

Payday Super

What advisors and small businesses need to know before July 2026



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Housekeeping Notes for Participants

- This session is recorded
- Drop questions in the chat anytime
- Free resources and links at the end



Today's Webinar Agenda

- What is Payday Super?
- The latest on the Payday Super bill
- New terminology
- Impact on micro and small businesses
- ATO Enforcement
- How Easy Super can help
- Grab a one-page PDF explainer to share with clients



What is Payday Super?



Requirement to make payments at **same time** as wages



Applies to **all businesses** .



Payments must be received by funds within **7 working days**



ATO clearing house (SBSCCH) **closes** entirely on 30 June 2026.

SBSCCH already closed for new registrations since 1 October.



Latest Updates

The bill has now passed (Royal Assent last week).

Key changes since the earlier draft:

- Changed the deadline for super to hit the fund from 7 calendar days to 7 **working** days.
- Changed the deadline for new employees (*or employees changing super fund*) from 21 calendar days to 20 **working** days.



New/Updated Terminology

Term	What it means	Layman's Terms
Qualifying Earnings "QE"	This term replaces "Ordinary Time Earnings" in the legislation, but has a similar meaning: OTE + commissions + salary sacrifice amounts.	The money you pay your employees
QE Day	The day a QE payment is made.	Pay day
SG shortfall	If you don't make a SG payment on time, this is the amount you haven't paid.	Unpaid (late) super
Superannuation Guarantee Charge (SGC)	Made up of the SG shortfall above plus notional earnings on said shortfall and an administrative uplift (and in cases where a superannuation choice of fund is not done, an additional charge for this).	A penalty for late payment, including interest and and a penalty charge
Administrative uplift	The administrative uplift is up to 60% of the (shortfall + notional earnings) of the SGC — voluntary disclosure will reduce this. The old \$20 charge is gone!	A potentially much bigger penalty than previously.

Payment Timelines

July 2026							<	Today	>
Mon	Tue	Wed	Thu	Fri	Sat	Sun			
29	30	1 Jul	2	3	4	5			
		QE Day = Pay Day							
6	7	8	9	10	11	12			
				Money must be with fund					

usual period, for a QE day and an employer, means the period:

- (a) starting on the QE day; and
- (b) ending on the seventh business day after the QE day.

- (1) An **eligible contribution**, made by an employer for the benefit of an employee, is:
 - (a) a contribution (other than a sacrificed contribution) made by the employer for the benefit of the employee that:
 - (i) is to a complying superannuation fund; and
 - (ii) is able to be allocated within the fund for the benefit of the employee; and

How will ATO enforce compliance?

*“Our proposed approach recognises that employers who **try to do the right thing** between 1 July 2026 and 30 June 2027 and that **resolve any issues quickly** should not be the focus of our compliance action.”*

Table 1: Risk zones – ATO approach

Risk zone	Unpaid superannuation query and proactive case selection
Low	We will not have cause to review the employer's actions.
Medium	Compliance resources may be applied to investigate whether the employer has an SG shortfall for one or more QE days. Medium-risk arrangements will be given lower priority than arrangements that are rated high risk.
High	Compliance resources will be applied to investigate whether the employer has an SG shortfall for one or more QE days. High-risk arrangements will be given the highest priority resourcing.

The ATO has issued a **draft** Practical Compliance Guide ([PCG 2025/D5](#)).

- Risk-based approach
 - Low = makes payments on pay day; resolves errors quickly
 - Medium = makes payments quarterly still
 - High = missing payments, even by old quarterly deadlines.

11. If we obtain information that an employer has an SG shortfall in respect of a QE day, we are required to apply the law to that employer even if they fall within the low-risk zone outlined at Table 2 of this Guideline for the relevant QE days. [13]

The impact on micro and small businesses



Admin burden

Easy Business App users:

- 65% pay **weekly**; 20% **fortnightly**

That's just a **lot more payments** to make and with a strict **deadline**.

Payments really will need to be made at the same time as wages to meet the seven days!



Cashflow

Easy Business App users:

- **\$3,488** avg. working capital impact

Simply, small businesses will need more cash in the bank; can't use super entitlements as working capital.



Penalties

Due to tight timelines these can *really* escalate and stack up.

Potential **60% penalty** for repeat offenders is big!

Practical steps for small businesses



Admin burden

Use an Easy Super solution built for small businesses.

See the next slide 😊



Cashflow

Reduce payment terms*

For trades: accept card payments - you get paid **much faster (3x faster)** that way.

Set up automatic overdue reminders.
Debt chasing.

[You deserve to be paid on time!](#)

**this is often nigh-on impossible.*



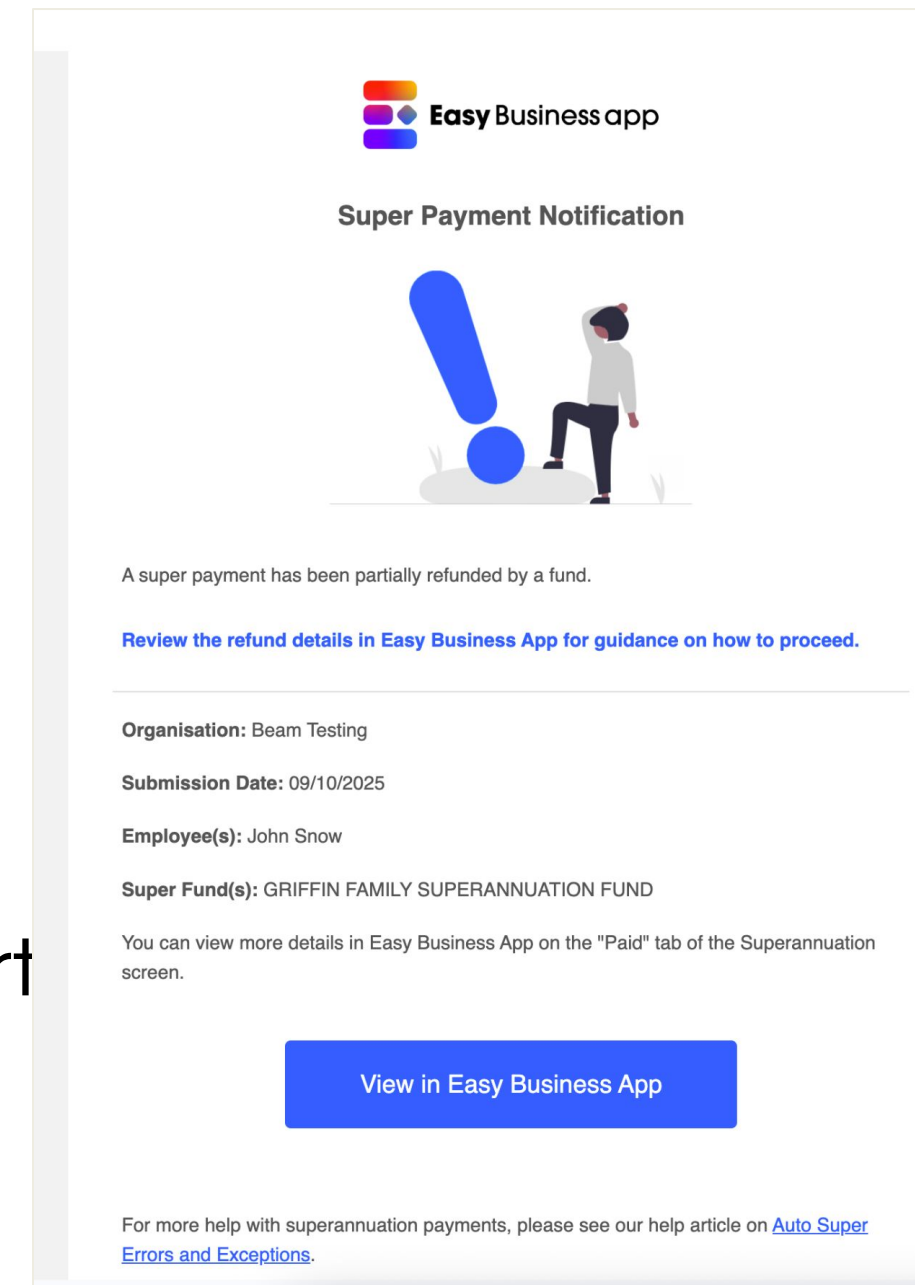
Penalties

Don't fall behind. Start **now** and get used to weekly payments and how they impact you.

How Easy Super helps today

- **Real-time** validation
- Email **notifications** of non-payment, refunds/rejections etc...
- **Speedy** - 48 hours typical to fund.
- Full **error** details
- Automatic **employee enrollment** ; auto-updating employee record
- Easy **corrections** via payslip editing
- **Affordable** just \$9.95/month + includes our **award-winning** support

Our clearing house partner: **beam.**



The screenshot shows a notification from the Easy Business app. At the top, it says "Easy Business app" with a logo. Below that is "Super Payment Notification". There is an illustration of a person sitting on the ground next to a large blue exclamation mark. The text below the illustration reads: "A super payment has been partially refunded by a fund." followed by a link: "Review the refund details in Easy Business App for guidance on how to proceed." Below this is a section with details: "Organisation: Beam Testing", "Submission Date: 09/10/2025", "Employee(s): John Snow", and "Super Fund(s): GRIFFIN FAMILY SUPERANNUATION FUND". At the bottom of this section, it says: "You can view more details in Easy Business App on the 'Paid' tab of the Superannuation screen." There is a blue button that says "View in Easy Business App". At the very bottom, there is a link: "For more help with superannuation payments, please see our help article on [Auto Super Errors and Exceptions.](#)"

Coming Soon...



One-click 'Pay Super'



Direct Debit



Easier contractor setup



Real-time payments via
NPP (TBC)



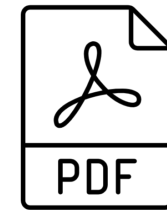
...and more!

Resources

For small business owners
and their advisors.



Webinar replay also at this link



**Guide to Payday Super for
Small Businesses**



Beam Payday Super Hub



Payday Super Bill Digest

*For those who really want the details
— but in a **readable** form.*

Start onboarding clients today.

Sign Up Now

Talk to our advisor onboarding team

Payroll: \$9.95/mo.

Bank feeds: \$9.95/mo.

Invoicing: \$9.95/mo.

Bundle deals available for 5 or more clients!


+ free client migration

Thank you!

- Slides, resources and replay will be emailed
- Q&A time now

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