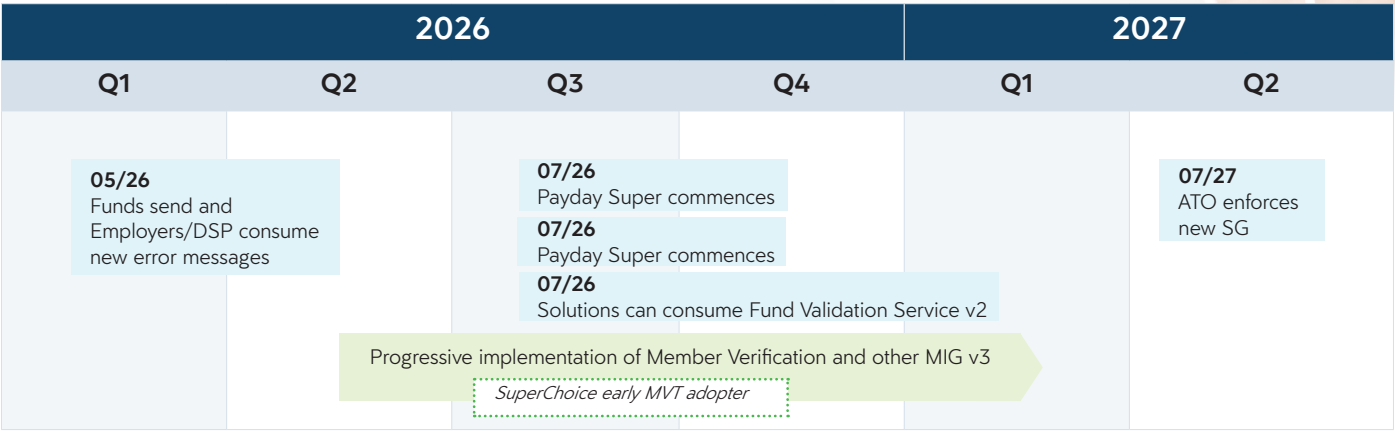


# Payday Super

Payday Super requires employers to pay their employees’ superannuation contributions at the same time as salary and wages, meeting Super Guarantee (SG) obligations.

This shift from the previous quarterly assessment process is designed to strengthen Australia’s superannuation system, ensuring employees receive their super payments more frequently and on time. It will make it easier for ATO to identify and address non-payment and underpayment, reducing the detriment historically suffered by employees historically affected by such practices.



## What changes for your Employer Clients

- Each employee’s SG contribution must be received by their super fund no more than 7 calendar days<sup>1</sup> after payday.
- Employers make NPP payments as well as traditional BECS payments
- Employers must deal promptly with refunds to avoid escalating penalties
- Employers can self-report non-compliance to reduce penalties
- ATO penalties may not be applied until 2027 (incidental issues only)
- OTE and SG are mandated in Single Touch Payroll report<sup>2</sup>
- Send Member Verification Request when an employee nominates their choice of super

## What DSPs need to consider

### Supporting Employers with Scalable Solutions

DSPs must ensure their platforms and payroll systems can efficiently manage frequent and timely super contributions. Scalability and reliability are crucial for employers to meet compliance demands smoothly.

### Streamlining Employee Onboarding and Upfront Validation

Early and accurate employee onboarding is critical to ensuring payroll and super compliance from day one. DSPs should integrate tools that validate employee data upfront—such as Tax File Numbers (TFN) and super fund details—to avoid delays, prevent compliance errors, and enhance overall onboarding efficiency.

<sup>1</sup> There has been widespread feedback, including from SuperChoice, that 7 business days is fairer.

<sup>2</sup> A new concept ‘Qualifying Earnings’ has been introduced. ATO is considering the STP reporting impact



## Enabling Automation and Compliance

Automating superannuation processes is vital for accuracy and timeliness. DSPs can offer tools like compliance dashboards, real-time notifications, and proactive data validation to help employers process payments with confidence while minimising risks of errors, penalties, or late contributions.

## Helping Employers manage Member Verification

Take the added admin and decision-making load off the employer - the new SuperStream message Member Verification Request (MVR) can be triggered from Onboarding, HRM, Payroll and ERP systems with a simple call to SuperChoice's API, whenever an employee's choice of fund is recorded. The Fund Response can be consumed for rendering to the DSP user.

## Leveraging Advanced Technology

By embedding tools like SuperChoice's API and Portal, DSPs can integrate secure, automated, and compliant super administration into their systems:

**SuperChoice API:** Provides seamless integration, enabling employers to automate super processes directly within their payroll systems.

**SuperChoice Portal:** Delivers a ready-to-use platform for employers to manage super obligations easily and efficiently.

## Educating and Supporting Employers

DSPs play a crucial role in guiding employers through the transition to Payday Super. Providing training, clear communication, and helpful resources empowers employers to understand their obligations, streamline operations, and focus on their core business goals.

## How SuperChoice Will Support You

SuperChoice is a trusted partner, helping DSPs enhance their services and support employers through the Payday Super transition with smart tools and proven expertise:

### API for Seamless Integration

Embed SuperChoice APIs to automate superannuation processes and deliver a compliant, efficient payment experience for employers.

### Portal for Instant Access

Offer employers a user-friendly platform to manage super contributions, simplifying compliance and eliminating administrative burdens.

### Upfront Validation for Onboarding

Validate employee data upfront to reduce errors, streamline onboarding processes, and enhance employer confidence in meeting SG obligations.

### Proven Expertise

With decades of experience, SuperChoice offers DSPs the tools and guidance to navigate the evolving superannuation landscape confidently.

**Take Action Today.** Digital Service Providers can lead the way in helping Australian businesses succeed under Payday Super. [Schedule a consultation](#) to explore how SuperChoice's API, Portal, and validation tools can enhance your platform.

**SuperChoice—your partner in smarter superannuation solutions, from onboarding to ongoing compliance.**

