



The

PAYDAY SUPER SHIFT



2026 Employer Report



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Foreword

Recent years have seen business leaders absorb an extraordinary amount of change. Significant reform and new regulations, rising costs and shifting employee expectations have reshaped how organisations operate, often at speed and under pressure. Through it all, one responsibility has remained constant yet increasingly consequential: **superannuation**.

Super is fundamental to Australia's employment system. For employees, it represents long-term financial security. For employers, it's a significant investment in their people and a core part of what it means to pay someone correctly. Yet for much of its history, super has operated in the background, managed through infrequent processes, separate systems and limited visibility. That distance has allowed complexity to grow and risk to accumulate, often unnoticed.

The result is a mismatch. Many employers are managing super through fragmented workflows, while employees are asked to place confidence in a system they rarely see or fully understand. And when something goes wrong, it's the employer who bears the consequences.

This is why the shift to Payday Super is such an important moment. From 1 July 2026, super will be paid each pay run, with contributions generally required to be received by funds within seven business days. It makes super more frequent, more visible and more time-sensitive, turning what was often a periodic process into a core payroll workflow.

Payday Super will improve timeliness and visibility, but it also raises the operational bar. It creates new cash-flow and processing demands and it exposes the limits of super workflows that were built for a lower-frequency world.

Our modelling highlights the scale of the transition ahead. For small and medium-sized businesses transitioning from quarterly super payments, an additional \$124,000 in working capital may be required on average to meet the new timing requirement, while readiness across the market remains uneven.*

At Employment Hero, we've spent the past 15 years building technology to make employment easier and more valuable for everyone.

As Payday Super approaches, one message is clear: the businesses that move early will be best placed to succeed. That means modernising payroll and super workflows, reducing manual effort and bringing super back into sync with the employment experience, in a way employees can see, understand and trust.

So what does this change mean in practice and how is the role of super evolving? This report answers those questions. It brings together insights from employers and employees to show the current state of super, what Payday Super will change and where the biggest gaps in awareness, readiness and confidence sit today.

Super can no longer sit in the background. The decisions made now about systems and process design will shape how confidently businesses meet the new requirements and how employees experience super as part of work.



Ben Thompson
CEO and Co-Founder,
Employment Hero

Introduction

Payroll has always operated on a clear schedule. Every week, fortnight or month, wages are processed and paid without delay. Super has followed alongside it, but on a separate timeline. Calculated consistently, but paid periodically. The two were connected, but not fully aligned.

As an employer, it's one of the biggest financial commitments you make to your people and their future. But because it's handled in batches, it hasn't demanded frequent attention. As long as it's paid on time, it's been something you don't have to think about too often.

That's about to change.

From 1 July 2026, super will no longer be something you review quarterly and set aside. It becomes part of every pay run, paid alongside wages each time. This shift changes the rhythm of payroll in a meaningful way.

Under a quarterly model, when something goes wrong such as a data error, a returned payment or an overlooked update, you often have time to identify the issue, correct it and

prevent it from escalating. There's space to resolve problems before they compound. Under a payday model, that margin narrows significantly. Each pay cycle becomes a compliance checkpoint, with errors having less time to surface and even less time to be fixed.

What might once have been an isolated issue can quickly repeat itself across multiple pay runs, increasing exposure with every cycle. The consequences aren't just fines or interest, but can also attract more attention from regulators and reputational damage. Just as importantly, mistakes and late payments can erode employee trust at a time when super becomes more visible and more closely tied to each payslip.

With this critical change coming up fast, many businesses don't see the scale of the shift ahead. Our research shows that **58%** of businesses aren't aware of the legislative changes taking effect in 2026 and **eight in ten** employees say the same.

When super moves to payday, processes built for a slower cadence may struggle to keep up, with manual uploads creating risk, disconnected systems creating delays and failed payments leading to time-consuming headaches.

Under a payday model, they're recurring compliance risks with the potential to show up 12, 26 or even 52 times a year.

For employers, the impact will be ongoing and felt across your operations, your cash flow and your reputation if you're not prepared. Your cash outflows accelerate, compliance expectations tighten and your payroll systems will be placed under pressure, increasing both the need to get it right and the consequences of getting it wrong.

To understand how prepared Australian businesses really are, we surveyed 500 decision-makers and super platform users, alongside 1,010 employees. The findings reveal that there's confidence in some areas, blind spots in others and real operational pressure ahead that many businesses haven't yet considered.

Think of this report as your starting point. It breaks down what's changing, what it means for your business and where to act first, so when Payday Super moves super into every pay run, your systems, people and processes are ready.

The shift to Payday Super starts now. Step into it prepared.

A SNAPSHOT OF EMPLOYER READINESS

THE EMPLOYER BLIND SPOT

58% of businesses are not aware of any legislative changes coming into effect in 2026.



REGULATORY ANXIETY

69% of employers are worried about their ability to stay on top of evolving super requirements.

THE WORKING CAPITAL HIT

SMBs transitioning from quarterly payments will need an average of **\$124,000*** in additional working capital to meet the new timing requirements.

A CASH CRISIS

Two in five businesses anticipate the change will impact cash flow to the point where they may need to consider credit or financing options.

EXISTING SYSTEM FAILURE

84% of businesses already report frustrations with current super processing, such as manual steps and returned funds, even before the increased frequency takes effect.



THE CADENCE MISMATCH

While **three-quarters** of employees are paid weekly or fortnightly, only **38%** of employers currently pay super on that same schedule.



THE GREAT GENERATIONAL DIVIDE

50% of workers under age 30 express concern about their employer's readiness for the transition, compared to only **23%** of those over 60.

PAYDAY SUPER AND A NEW ERA OF COMPLIANCE

What this means for employers in the lead up to 1 July 2026

From 1 July 2026, businesses will be required to pay super contributions at the same time as wages. This marks a significant shift in how super is managed, moving from quarterly payments to aligning contributions with your weekly, fortnightly or monthly pay cycle.

This change means employee funds must land and settle within your employees' super fund account within seven business days. That's a big shift from the 28 days employers currently have to send money to super funds every quarter.

For businesses, it will mean tighter cash flow management, additional operational processes and less room for error, with tougher penalties on the line if you fall behind. The new draft [ATO Practical Compliance Guideline](#) also adds an extra layer of complexity for businesses to understand.

This is one of the biggest changes to superannuation in recent times and the key to getting it right is all in preparation. Here's the key changes you need to be across.

Change	What it means for employers
Super contribution timing aligns to each pay cycle	From 1 July 2026, you'll need to make Super Guarantee (SG) contributions every payday instead of quarterly.
Funds must arrive quickly in employee accounts	Contributions must be received by the employee's super fund within seven business days of payday.
Qualifying Earnings (QE)	SG will be calculated on qualifying earnings, bringing together ordinary time earnings (OTE), salary-sacrificed amounts and other employee payments already covered under existing rules.
Faster allocation by super funds	Super funds will have three business days (down from 20) to allocate or return contributions, meaning the data and payments you submit must be accurate and complete.
Risk-based compliance approach	The ATO will classify employers as low, medium or high risk during the first year (1 July 2026–30 June 2027). Employers who make genuine efforts to comply and fix issues quickly will fall into the low-risk category.
Closure of the Small Business Superannuation Clearing House (SBSCH)	The SBSCH will close by 30 June 2026, requiring you to use payroll-integrated solutions to make timely and accurate payday super payments.
Tighter liability and penalties	The SG Charge regime will change significantly: shortfalls will be assessed per QE day, notional earnings will compound daily until corrected and a new administrative uplift of up to 60% (reducible) will apply.

The major reform hiding in plain sight



58%



of businesses are **not** aware of any legislative changes coming into effect in 2026

Payday Super is one of the most significant changes to super in years, but the level of awareness across businesses is still surprisingly low.

58% of businesses aren't aware of the legislative changes taking effect in 2026 and **eight in ten** employees are also unaware of how super will be paid differently.

That lack of awareness is concerning, particularly when you consider the operational change required in such a short period of time and the consequences on the line if you get it wrong.

Awareness doesn't always translate into understanding. Where people have heard about

8 in 10

employees are **not** aware of any upcoming changes to how super is paid

the change, it's most often through media coverage (**50%**) instead of practical guidance. While that helps surface the change, it doesn't explain what it means for timing, what employers are responsible for or how quickly errors will need to be identified and fixed.

That's why preparing early matters. Taking the time now to understand the new requirements, review payroll and super processes and ensure your systems are built for upcoming compliance can significantly reduce risk later.

Although Payday Super may be hiding in plain sight right now, once it takes effect, the impact and risk of non-compliance will be immediate.

Super high stakes for employers

Regulatory change is raising the stakes, with 7 in 10 of employers worried about keeping up

We're seeing super shift from a routine administrative task to an increasingly high-stakes area of payroll, where accuracy and timing matter more than ever. As regulatory expectations increase, the tolerance for error is shrinking and it's clear that employers are feeling the pressure.

Keeping up with change is now the biggest concern for employers. **69%** of employers say they're worried about their ability to stay on top of evolving super requirements, showing just how complex and fast-moving the landscape has become.

What's more is that pressure intensifies as a business grows. Employers with 250+ employees are **36%** more likely to describe compliance as a significant concern and nearly **two-thirds** of larger businesses worry about the penalties for non-compliance.

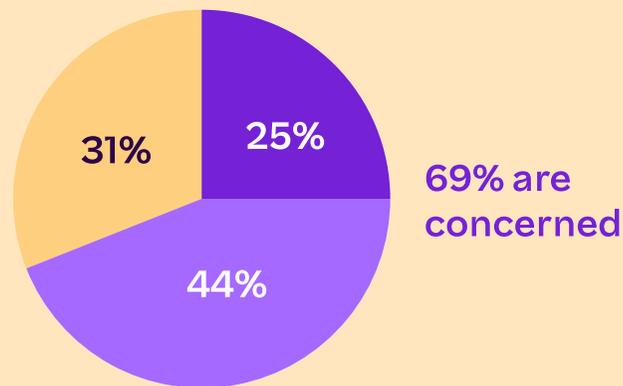
With more employees comes greater exposure and even small errors can have costly consequences.

As super moves into the spotlight and closer to payroll, gaps in systems, processes and ownership become harder to ignore. What you do next will directly influence compliance outcomes and how much trust employees place in you.

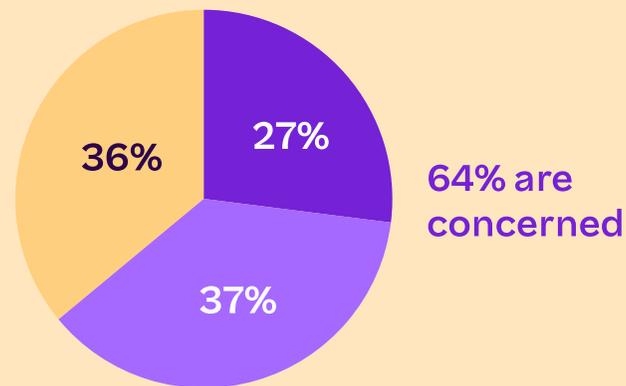
Q: Thinking about superannuation payments, how much of a concern are the following for you and your business?

■ Not a concern
 ■ A minor concern
 ■ A significant concern

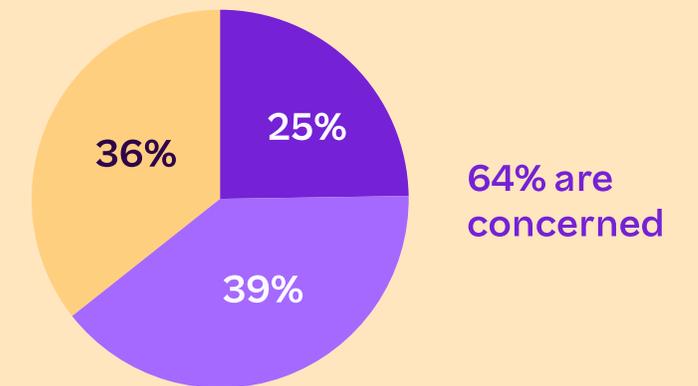
1. Staying on top of regulatory changes



2. Penalties for not meeting deadlines or non-compliance



3. Adhering to ATO requirements



THE FINANCIAL IMPACT: CASH FLOW IS PUSHED FRONT AND CENTRE

It's not just your payroll systems that need to adapt. Paying super alongside wages will also change when cash leaves your business, bringing forward a cost many employers currently manage over longer timeframes. Here's what you need to be aware of.

The working capital challenge

One of the biggest challenges SMBs may face with Payday Super is managing their cash flow. Prior to Payday Super, employers had the flexibility of paying super contributions quarterly, giving more breathing room to manage expenses and forecasting. From 1 July 2026, that quarterly buffer disappears. Your employees' super will need to leave your bank account at the same time as wages, regardless of whether you pay weekly, fortnightly or monthly.

This shift puts extra pressure on liquidity, with recent Employment Hero modelling showing the average small business will need to unlock an extra **\$124,000*** in additional working capital just to comply with the current legislation.

The reality is, more frequent super payments means less time to hold onto cash, so even a small delay in incoming payments from clients could disrupt your ability to pay wages and super on time. What's more, late super contributions can lead to penalties and interest charges from the Australian Tax Office (ATO) under the new [Draft Practical Compliance Guideline \(PCG\)](#), which can cause even more financial stress.

That's why it's critical to start building super into your cash flow forecasts and buffer now. The last thing you want is to be unprepared for the changes that are right around the corner. By planning early, you'll avoid a last minute scramble and potential penalties once the new requirements come into effect.

Calculate your cash flow impact

Paying super every pay run will change your cash flow, but by how much? Our Payday Super Cash Flow Calculator helps you estimate the working capital impact in just a few clicks. See how payment timing shifts could affect your cash position, so you can identify any funding gaps early.

Plan ahead, not under pressure.
[Try the Payday Super Cash Flow Calculator now.](#)



The long-term cost of short-term fixes

Concerningly, **two in five** businesses say the new requirements will affect cash flow to the point where they may need to rely on credit or financing. That's an alarming signal, particularly for small employers with tighter margins and less room to absorb additional costs.

While credit can provide short-term support, it often comes with trade-offs. Interest, fees and repayment obligations can increase the ongoing cost of payroll and reduce flexibility over time. For some businesses, this may mean less capacity to invest in growth, respond to unexpected expenses or manage future volatility.

There's also a compounding effect to consider. Because Payday Super moves super payments into every pay cycle, any reliance on credit is likely to be ongoing rather than one-off. What starts as a temporary measure can quickly become a permanent cost if underlying payroll processes and cash-flow planning aren't adjusted.

That's why preparation is everything. Set aside time now to review pay cycles, forecast more frequent super obligations and make sure your payroll systems support automated, payday-level payments. And if you do need to rely on financing, understanding the full cost upfront and factoring it into cash-flow planning to help stay in control as Payday Super approaches.

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Payday Super is being introduced with the expectation that all businesses, including small and medium, will move quickly to compliance from day one, even while parts of the super and payroll ecosystem are still being upgraded.

At the same time, hundreds of thousands of employers will need to transition off the ATO's Small Business Superannuation Clearing House ahead of its closure in July 2026.

When you combine that with a projected 60% increase in administrative workload and an average \$124,000* cash-flow impact for SMBs, it's clear this reform represents a significant operational and financial shift for businesses.



Rob Dunn
General Manager
Superannuation, Employment Hero

Get cash flow ready for Payday Super with our checklist

The shift to Payday Super is coming and the most confident employers are already taking steps now. You'll need to be confident you can fund wages and super together, without relying on last-minute fixes.

This practical checklist helps you pressure-test your cash flow before frequency increases.

Planning well before the changes come into effect can help you spot gaps early, adjust processes and make sure your cash position can support every pay run.

Looking for the full [Payday Super Cash Flow Checklist](#)? Download it now and get cash-flow ready.

[DOWNLOAD NOW](#)

- Build super payments into your payroll forecasts:** From 1 July, you'll need to treat super as part of your regular payroll cost rather than a quarterly lump sum. This gives you a more accurate picture of your total payroll obligations each pay cycle.
- See the cash flow impact on your business:** Use our free [Payday Super Cash Flow Calculator](#) to understand how the changes could affect your business's cash flow.
- Review and update cash flow forecasts regularly:** Incorporate super contributions into your ongoing cash flow forecasts. Track income and expenses to make sure you have enough funds to cover both wages and super each pay cycle.
- Create a super contributions funds buffer:** Set aside funds in a dedicated account each pay run so you're never caught short when super payments are due. This also helps if you find yourself running into public holidays and bank cut-off times.
- Gradually transition to payday:** Start gradually increasing your super payment frequency to minimise operational shock.
- Bring approvals earlier in the pay week or month so payments aren't held up:** Be organised so you're not held up on payday.
- Automate payments:** Use payroll software, such as Employment Hero, that automatically calculates and processes super payments with wages to reduce the risk of missed deadlines.
- Review client payment terms:** If you're often waiting on invoices to be paid, consider shortening your payment terms or incentivising early payments to improve cash flow in your business.
- Speak with your accountant or bookkeeper:** If you're an SMB outsourcing your payroll, pencil in some time to have a chat with your accountant or bookkeeper. They can help you assess different pay cycle scenarios and put budgeting strategies in place to smooth out fluctuations in cash flow.

Planning well before the changes come into effect can help you spot gaps early, adjust processes and make sure your cash position can support every pay run.

THE OPERATIONAL IMPACT: SYSTEMS AT BREAKING POINT

Payroll systems are already working hard and Payday Super is set to add to that load. For many employers, super payment processes involve more manual work, more exceptions and more follow-up than they should, even before payment frequency increases.

Take a growing business as an example. Payroll runs smoothly most weeks, but when a super payment is returned due to a small data error, the fix isn't simple. Someone has to investigate the issue, correct the details, resubmit the payment and track it through to completion, often across multiple systems.

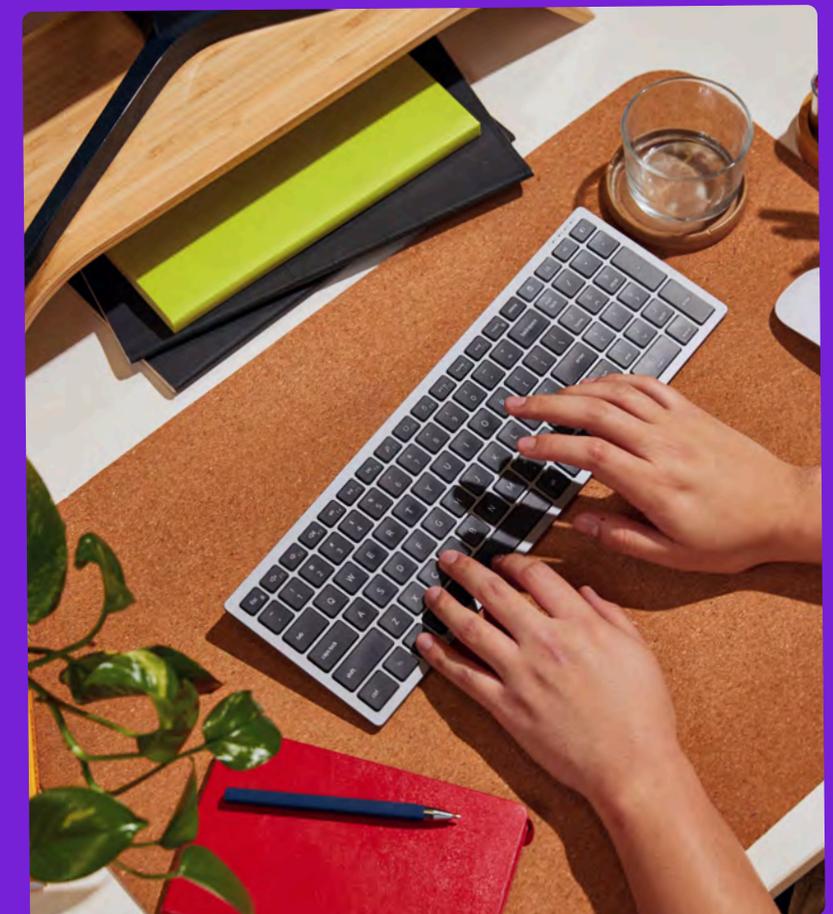
Under a quarterly model, these problems are frustrating, but under Payday Super where super is paid every pay run, they risk becoming a regular drain on time, resources and compliance confidence.

Why current systems are set to struggle

For many employers, super payment processes involve more manual work, more exceptions and more follow-up than they should, even before payment frequency increases. In fact, **84%** of businesses report at least one frustration with their current superannuation processes, suggesting the strain is already widespread.

If you've ever had a super payment returned due to a minor data error, you'll know how quickly a routine task becomes complex. Resolving it often means investigating the issue, correcting information, resubmitting the payment and tracking it across multiple systems. That experience is common with **63%** of businesses citing returned funds as a key frustration, while **60%** point to the number of manual steps involved.

As your business grows, the impact increases. Higher payroll volumes amplify the cost of delays, errors and manual intervention. What feels manageable today can quickly compound once payment frequency rises.



The cadence mismatch employers are underestimating

Operational change lies ahead for the majority of Aussie businesses

There’s also a broader structural shift underway. Employment Hero’s live payroll data shows that around **70%** of employers pay super quarterly. To meet Payday Super requirements, that figure will ultimately need to be reduced to zero, representing a huge operational adjustment in a relatively short timeframe.

At the same time, **45%** of businesses report that they already run payroll on a different cadence to super payments, suggesting a disconnect between perception and practice.

The broader gap is even clearer showing that while **three-quarters** of businesses run weekly or fortnightly pay cycles, only **38%** currently pay super on the same cadence.

For many, the shift to Payday Super could require a fundamental operational rethink. For the 70% of employers currently paying

super quarterly, the admin cycle will move from just four events per year to as many as 52. Processes built around batching, review periods and end-of-quarter reconciliation will need to operate in near real-time, with tighter controls, faster approvals and far less room to correct mistakes before deadlines hit.

The Payday Super pivot

Feature	The current “quarterly” workflow	The upcoming “Payday Super” workflow
Frequency	4 times per year. Super is a seasonal "event" handled weeks after the work is done.	At the same time as your payrun. Super is a core part of every pay run, occurring weekly, fortnightly or monthly. This means it could be up to 52 times a year for weekly pay runs.
Buffer time	28 days to reconcile and send funds after the quarter ends.	7 business days for funds to arrive and settle in the employee's account.
Error fixes	Issues can be absorbed and resolved across a 90-day window .	Errors surface immediately; funds have only 3 business days to allocate or return contributions.
Admin load	Intensive batching and manual reconciliation once every three months .	60% increase in total workload due to continuous, high-frequency processing.

Heightened strain on super systems

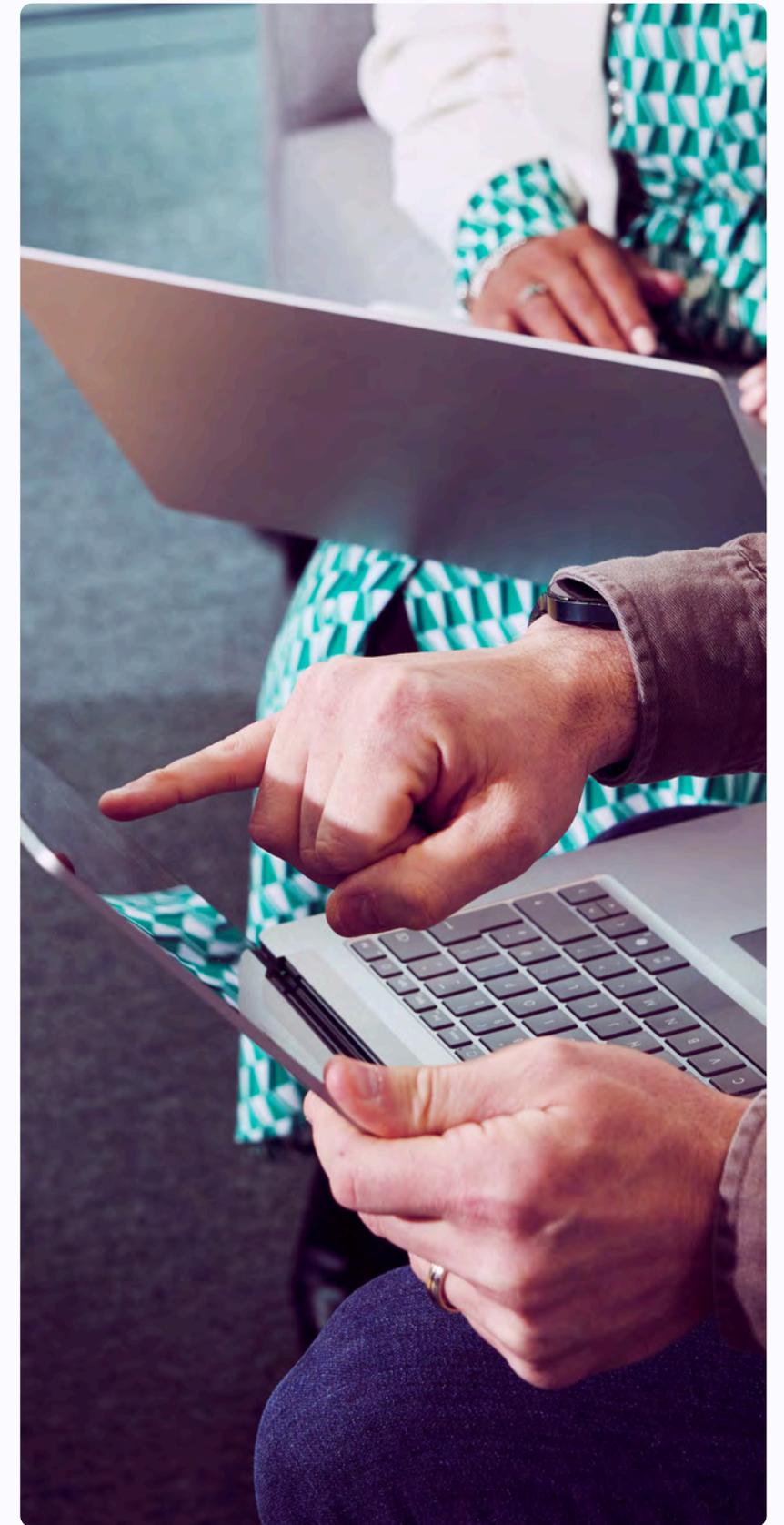
Why super processes that worked in the background are set to struggle in the spotlight

Much of Australia's super clearing infrastructure was designed for quarterly batching and lower-frequency transactions. As payment frequency increases, those legacy foundations are being asked to support a different operating model.

If your current processes rely on periodic uploads, reconciliations or disconnected workflows, frequency will magnify those weaknesses.

Concerns about readiness are already present. **30%** of employers say they're worried their current systems won't cope with the upcoming changes. In a country where **99.8%** of businesses are small to medium-sized, that represents a significant number of workplaces reassessing whether their current setup is fit for the future.

External pressure will intensify that strain. The ATO's Small Business Superannuation Clearing House will close on 1 July 2026, with new registrations ceasing from 1 October 2025. If you currently rely on SBSCH or manual, disconnected processes, you'll need to transition systems while also adapting to more frequent payment obligations.



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What we’re seeing with Payday Super is a collision between legacy super and payments infrastructure, modern payroll platforms and the materially higher expectations set by the new legislation. Super clearing systems and payment rails were originally designed for quarterly batching, high-value, low-frequency transactions, delayed cash movement and manual exception handling; not continuous payroll cycles.

These ageing foundations are fundamentally misaligned with high-frequency pay runs, a society that increasingly expects near real-time processes and the operational reality of Payday Super. When those worlds converge, processes that once felt manageable quickly become major friction points and errors explode.

The risk for employers isn’t making a single mistake; it’s carrying that operational strain into every pay cycle. That’s why, ahead of July, employers are prioritising automated, payroll-embedded solutions: to reduce complexity, protect compliance and gain genuine peace of mind.



Rob Dunn
General Manager
Superannuation, Employment Hero

Confidence is high, but readiness is mixed

Despite mixed readiness, confidence remains high. **Three-quarters** of businesses believe they will be able to adapt and comply with the new requirements within the first six months.

Confidence is a positive sign, but readiness requires more than good intent. Employers who describe their super processes as difficult show lower awareness of upcoming changes, with **64%** reporting limited awareness, compared to **53%** among those who say their processes are easy. Businesses relying on manual payment methods are among the least aware, despite being among the most exposed to operational disruption once payment frequency increases.

It might be easy to assume that Payday Super creates operational weaknesses, but it just makes them visible. The businesses best positioned for reform will be those that strengthen integration, reduce manual handling and treat super as a core payroll function rather than a periodic add-on.

This is where the right systems can make something significant seem manageable. The key here is starting early and building processes that are designed to perform consistently, every pay run.

Q: How confident do you feel that your organisation or business will be able to adapt and adhere to these changes in the first 6 months?



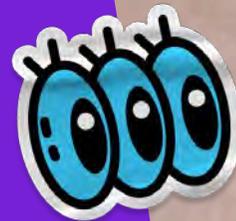
THE OPPORTUNITY: BUILDING EMPLOYEE TRUST

It's clear that Payday Super raises the bar on what reliable payroll looks like.

As super becomes visible every pay run, your obligations increase in frequency and in visibility. Contributions need to be accurate, on time and processed consistently. There's less room for delay and fewer opportunities to fix issues in the background.

While this shift brings greater responsibility, it also provides opportunity. When you meet your obligations seamlessly, you demonstrate reliability in a tangible way that your employees can see and experience.

From 1 July 2026, payroll tells a story. It tells your employees whether their entitlements are handled properly and whether their future is taken seriously. When super lands exactly as it should, every time, it builds confidence in ways that policies and announcements never could.



Visibility raises expectations

For years, super has largely operated in the background. It may have appeared on a payslip, but it wasn't always paid at the same time as wages. That gap created distance, with employees not being able to easily see what was owed and when it arrived. The reality is that most assumed it was handled correctly and checked occasionally.

Despite knowing super matters, fewer than half of employees (**41%**) actively engaged with their super fund in the past 12 months. That tells us that super is important, but often disconnected from day-to-day work.

When super aligns with payday, it becomes visible around the same time employees review their wages. It moves from something assumed to something verifiable. And when something becomes easier to verify, expectations rise.

Employees already recognise the upside. **61%** say more frequent contributions are a key benefit and **61%** value greater transparency, while **57%** believe it will reduce missed payments. Today, only **18%** of employees check their super balance every pay cycle, but under Payday Super, a potential uplift of **33%** in regular engagement is expected.

That means more eyes on super, more often. What once may have gone unnoticed for months will now surface quickly. For employers, accuracy and alignment between what's shown and what's received become more important than ever.

Q: What, if anything, do you think are the main benefits of the Payday Super system?

Top three responses from employees

More frequent contributions

61%

Greater transparency on super contributions

61%

Fewer missed super payments by employers

57%

Reliability equals trust

When employees think about super compliance, they look first to their employer. Employees are more than **twice as likely** to say they “completely trust” their employer to comply with Payday Super compared with the government enforcing it. Overall, **61%** trust their employer to comply, compared with **51%** who trust government enforcement.

That trust places you at the centre of their confidence in the system.

Super is the largest long-term financial contribution you make on behalf of your employees, and while it’s a mandated entitlement, how consistently and transparently you deliver it shapes how employees experience your organisation.

This is where compliance meets employer brand. While you’re not “offering” super, the way you manage it becomes a visible reflection of your operational standards, financial stability and care for your people.

It also creates a powerful engagement opportunity. Super has long felt distant for many employees; important, but not always understood or actively monitored.

With Payday Super, it moves from “invisible” to visible, creating a natural moment to re-engage your team on possibly one of the biggest investments they’ll own outside of their home.

Businesses that approach this transition thoughtfully by communicating clearly, paying accurately and helping employees understand what’s changing will strengthen engagement, reinforce trust and position themselves as employers who manage change well and prioritise their team’s financial wellbeing.

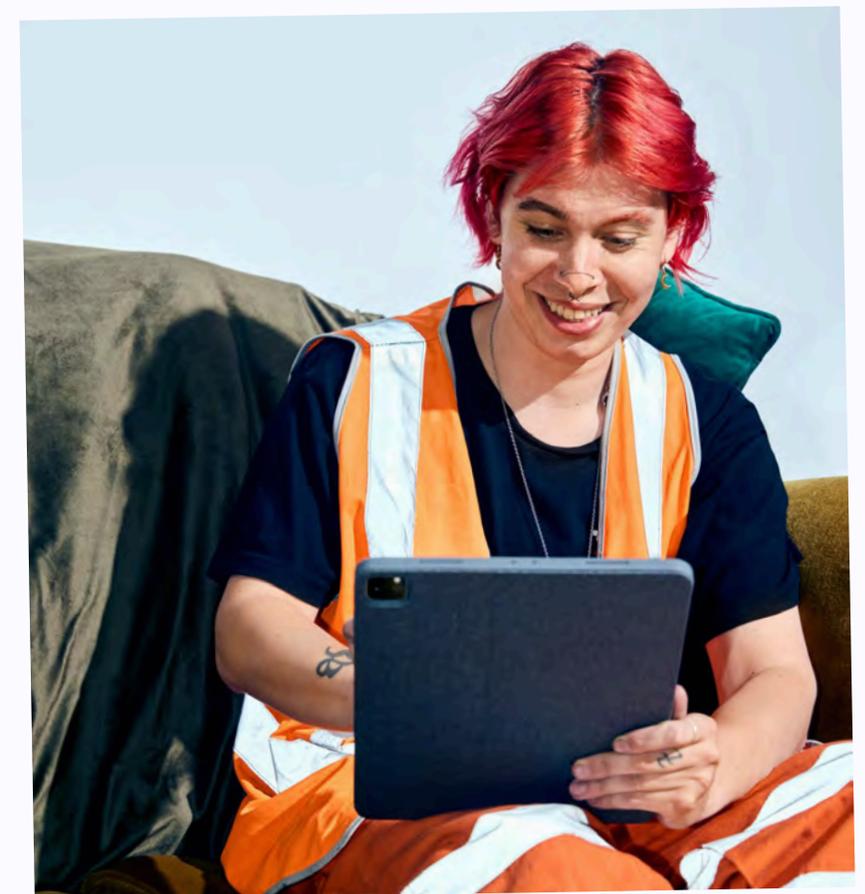
Younger workers amplify the scrutiny

This shift is particularly pronounced among younger employees. Unlike previous generations, younger workers are used to real-time updates, instant confirmations and full visibility over their finances. When something moves, they expect to see it. When something doesn’t, they notice.

That expectation shows up in the data. **Half** of employees under 30 express concern about employer readiness, compared with just **23%** of those aged over 60.

They’re also **22%** less likely to trust their super fund to comply with new requirements, signalling a lower baseline of confidence before change even begins.

From 1 July 2026, every pay run becomes a signal. If contributions land accurately and on time, confidence builds. If they’re late, unclear or inconsistent, questions follow quickly.



THE SOLUTION: INTEGRATION OVER INTERVENTION

As super becomes part of every pay run, the impact is operational and cumulative. Manual processes, separate systems and after-the-fact corrections create strain that builds over time.

The real shift with Payday Super is moving from reactive fixes to connected, automated workflows. When payroll and super are fully integrated, you reduce double-handling, increase efficiency and give your team greater confidence every cycle.



Systems built to fit, not bolt on

Easy system integration is the priority for employers

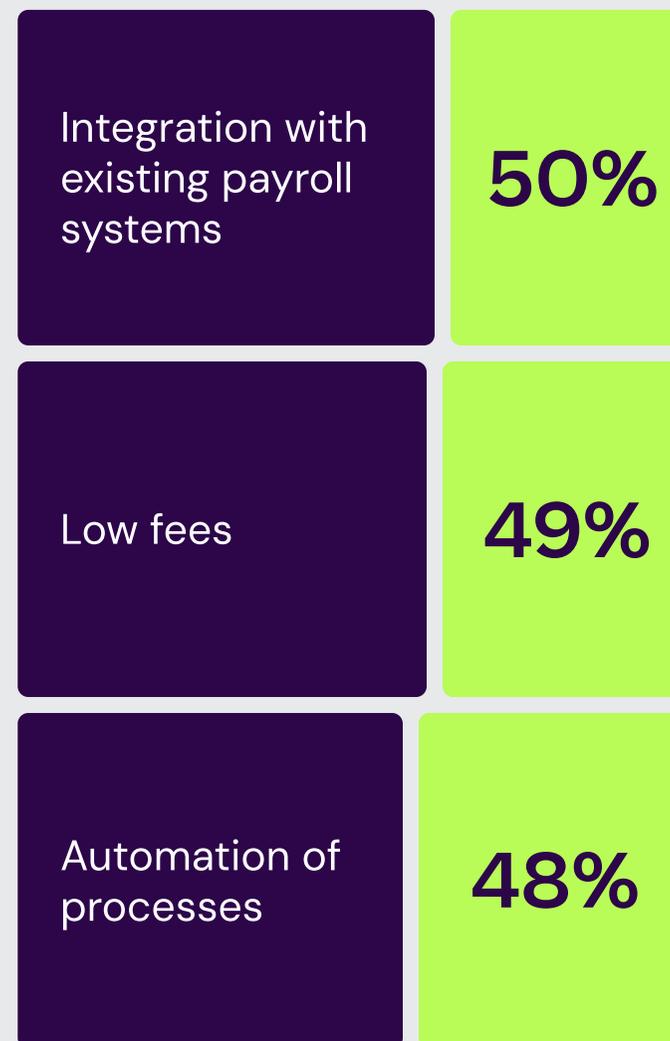
When choosing a super payment platform, integration is top of the list for the majority of employers.

Our research shows employers consistently prioritise integration with payroll systems (50%), ranking alongside low fees (49%) and automation (48%).

We know you're not looking for another login, another upload or another reconciliation process. You need tools that fit naturally into your existing payroll workflow. When super and payroll don't integrate seamlessly, the extra handling can quickly outweigh the benefit of lower fees or added features. Prioritising payroll-embedded solutions can help you reduce manual touchpoints, limit errors and keep every pay run running smoothly.

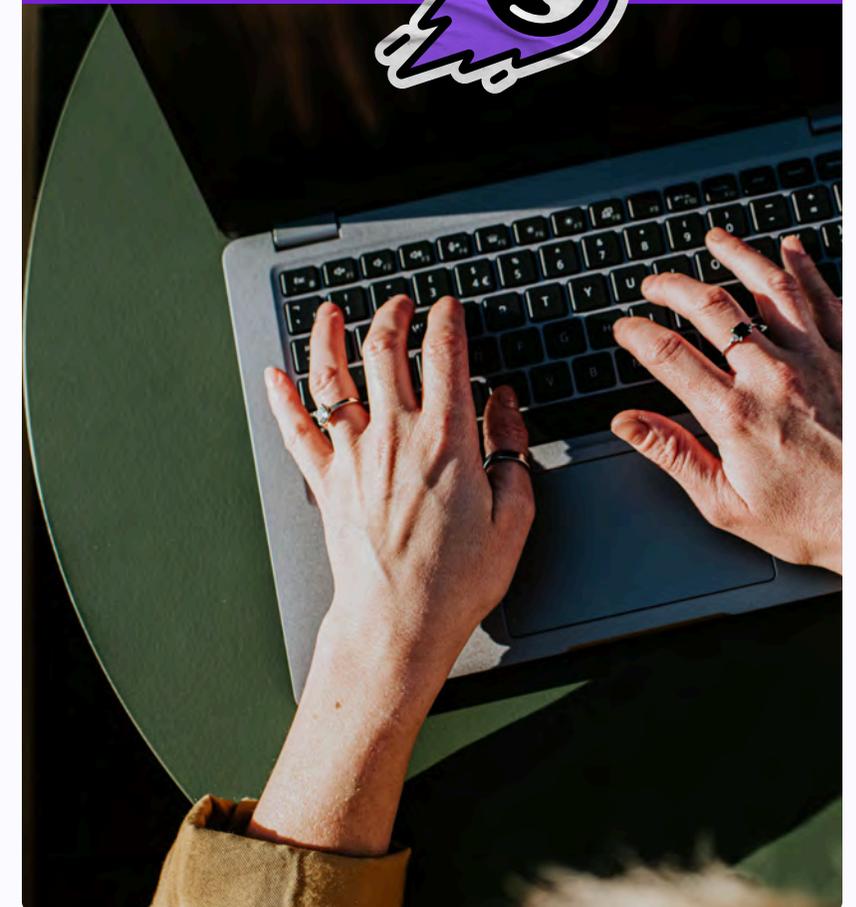
Q: Which factors are important for your business when choosing which platform/product to make superannuation payments?

Top three responses from multi-code lists



HeroClear was built with this reality in mind. It's the first fully integrated super payment solution, designed to work natively with existing payroll workflows in Employment Hero Payroll.

By embedding super directly into the pay run, HeroClear reduces handoffs, removes duplication and supports accurate, on-time super payments every cycle.



Automation is the easiest way forward

From 1 July 2026, super is entering a more frequent and more visible phase.

Here, complexity is the biggest barrier. Managing super across multiple systems including clearing houses, bank portals, spreadsheets and manual checks adds headaches, increases the chance of errors and makes it harder to be confident that super has been paid correctly and on time.

This moment marks a reset. As super aligns more closely with payroll, the systems you rely on matter more than ever. Tools designed for quarterly or batch processing weren't built for this level of frequency or visibility. As a result, payroll teams could be left relying on workarounds instead of focusing on accuracy, efficiency and a smooth employee experience.

We know that the future of super is embedded in payroll, automated by default and easy to see. Modern systems validate details earlier, surface issues as they happen and automate payments end to end, reducing manual effort and giving employers confidence every time payroll runs.

HeroClear is part of that foundation. We're helping employers with the most deeply embedded, automated super clearing solution available, purpose-built inside Employment Hero Payroll. By keeping onboarding, payroll and super connected end to end, HeroClear helps reduce manual admin, improve visibility and surface issues earlier, supporting more consistent and compliant super outcomes with less effort as requirements continue to evolve.

With HR, payroll, onboarding and super clearing brought together in one Employment Operating System, Employment Hero helps businesses manage super more simply, reliably and compliantly, ready for what comes next.



THE PAYDAY SUPER EMPLOYER ACTION PLAN

The Payday Super employer action plan is your roadmap to Payday Super readiness. Use the checklist to understand your level of risk, highlight immediate priorities and take confident next steps.

If you ticked the majority of the boxes, you're on strong footing. If you left many unchecked, it's a signal to set time aside and start preparing for these changes now.



Payday Super risk and readiness checklist

Understanding and awareness

- Do you clearly understand how Payday Super changes when super must be paid?
- Do you know what "on time" will mean under the new ATO requirements?
- Have you reviewed how the reforms apply to your business specifically?

Processes and systems

- Is super currently paid manually or outside your payroll system?
- Are there multiple steps or handoffs between payroll and super payments?
- Would your current process scale to paying super every payday without extra work?

Payroll capability

- Can your payroll system calculate super on qualifying earnings automatically?
- Can it process and submit super payments accurately every pay run? If not, feel free to [reach out to our employment specialists](#) for more information on how we can support your business in the transition.

Payroll capability (cont.)

- Does it reduce the risk of errors, delays or rework?

Cash flow and planning

- Have you assessed how paying super every payday will affect cash flow?
- Do you have sufficient buffers or forecasting in place to manage the timing change?
- Would you need to rely on short-term financing to meet new deadlines?

Team readiness

- Do the people running payroll understand the new requirements?
- Are responsibilities and escalation paths clear if something goes wrong?
- Do employees know what to expect and when?

THE FUTURE WHERE SUPER MEETS PAYDAY

Super is the largest mandated, employer-funded benefit your employees receive through work. For many Australians, it will be the single biggest financial asset they hold outside of their home, yet as this report shows, super is experienced at a distance from everyday working life.

As Payday Super approaches, you have an opportunity to change that.

At Employment Hero, we believe better super outcomes start with better integration. That's why we're building **HeroClear**, our embedded super solution built directly into our Employment Operating System.

By integrating super into the same platform you and your employees already use to onboard, get paid and manage their employment, you can make super easier to understand, easier to track and easier to trust. When super is visible within familiar systems and at the same time wages are processed, it becomes clearer and more connected to the employment experience.

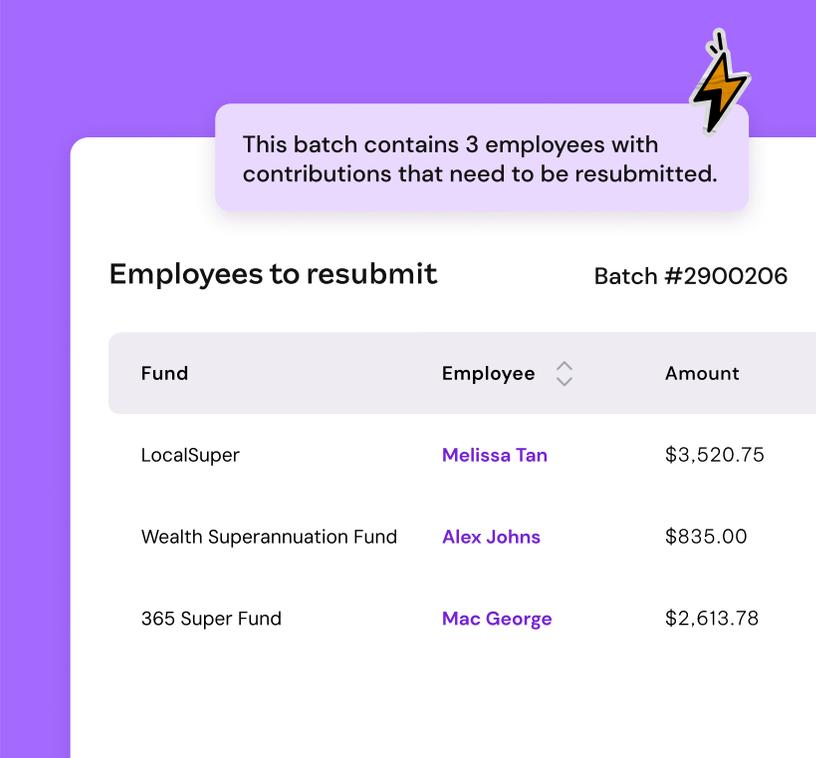
With HeroClear, you can:

- **Validate employee and fund details upfront** using ATO-aligned checks, reducing failed contributions
- **Process super instantly within payroll**, with no manual uploads or separate portals
- **Track every contribution in real time**, with clear confirmation and notifications if something needs attention
- **Automate error handling**, helping you resolve issues quickly and avoid late-payment penalties

From 1 July 2026, super must be paid alongside wages, with just seven business days for funds to receive contributions. HeroClear is built for this new payday model, combining automation, near real-time processing and audit-ready reporting to help manage your new employer obligations with confidence.

If you're preparing for Payday Super and want a simpler, more integrated way to manage your payroll, get in touch with one of our business specialists to see how Employment Hero can support your transition.

Talk to an employment specialist



This batch contains 3 employees with contributions that need to be resubmitted.

Employees to resubmit Batch #2900206

Fund	Employee	Amount
LocalSuper	Melissa Tan	\$3,520.75
Wealth Superannuation Fund	Alex Johns	\$835.00
365 Super Fund	Mac George	\$2,613.78

ABOUT THE RESEARCH

This report draws on data from two bespoke surveys commissioned by Employment Hero and conducted in partnership with Quantum Market Research (QMR).

The first survey gathered responses from 500 Australian business decision-makers and/or users of superannuation payment platforms from organisations employing 5–499 people. This group of respondents are referred to as ‘employers’ throughout the report.

The second survey collected responses from 1,010 Australian employees actively contributing to a superannuation account. This group of employees are referred to as ‘employees’ throughout the report.

Both surveys were conducted between 4–18 December 2025.

Data has not been weighted due to narrow screener parameters and targeting of specific audiences for both the business and employee survey.

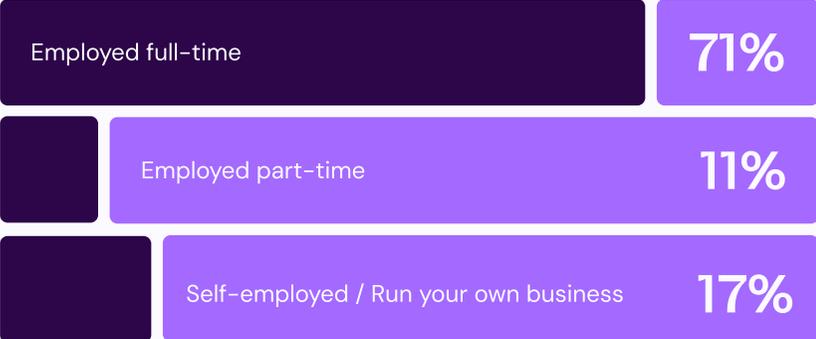
The sample demographics / firmographics below are broken down by businesses and employees.

References

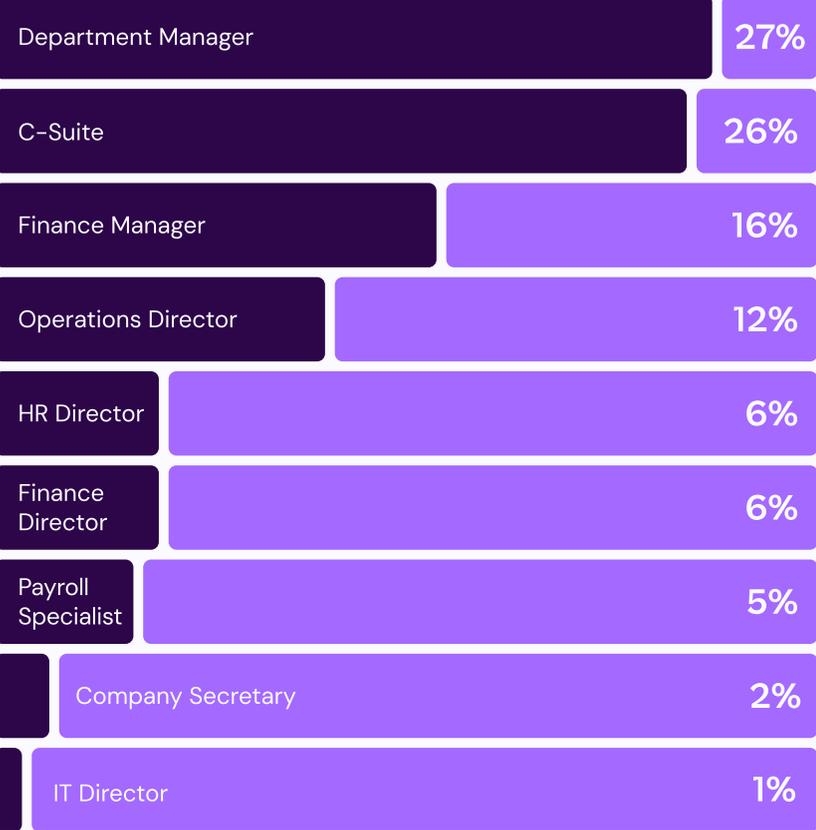
*\$124,000 has been calculated based on the average employer size and the average employee salary on the Employment Hero platform and looks at the current average payroll cycle versus the increase in Super Guarantee (SG) events per year under the proposed Payday Super Reform, using anonymised and aggregated data. Based on these calculations, the increase in SG events per year will require \$124,615 in order to meet the proposed timing requirements.

BUSINESS SAMPLE PROFILE

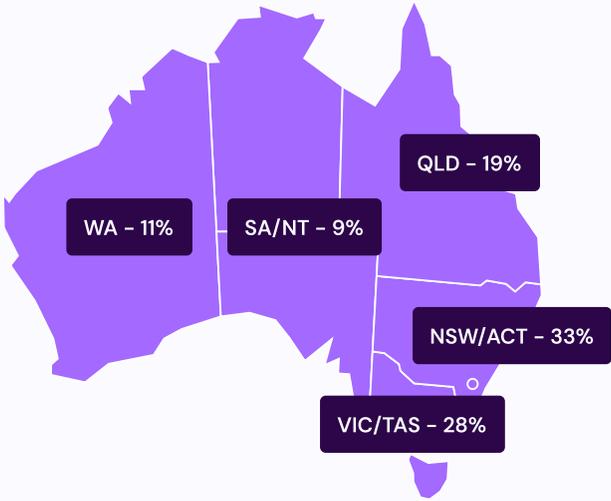
Employment status



Current role



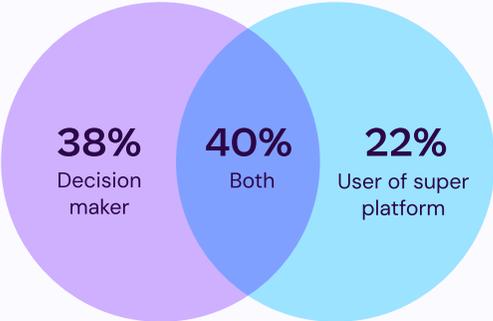
State of primary business location



Number of employees

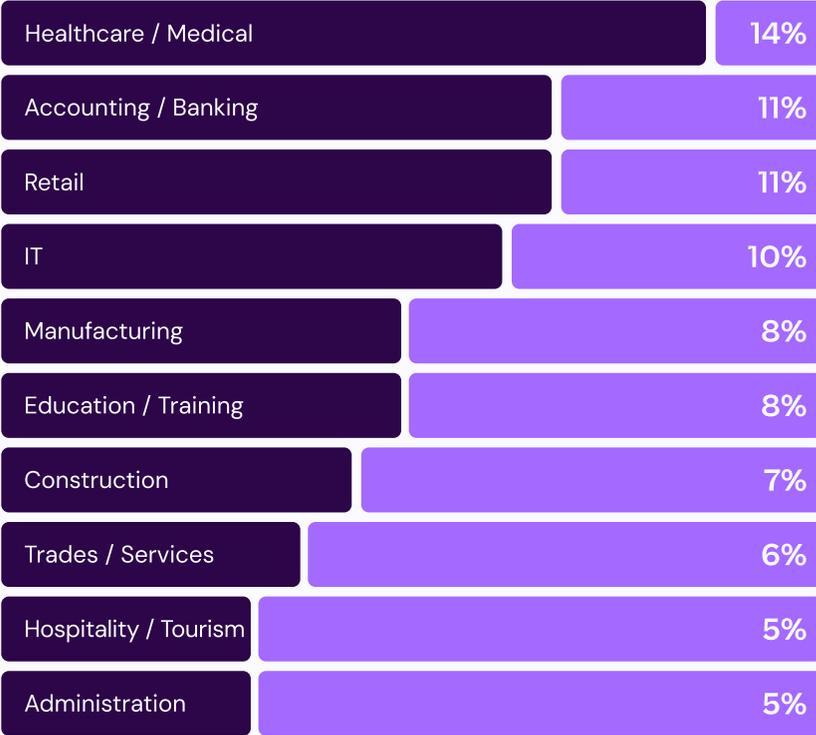


Superannuation involvement status



*This classification was determined by previous roles and responsibility questions, which automatically determined which status each respondent was allocated.

Industries of operation

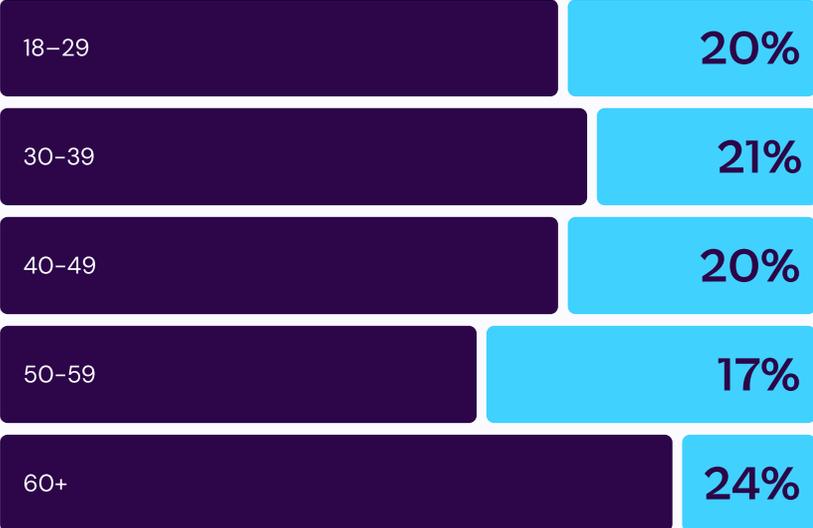


Annual turnover of past year

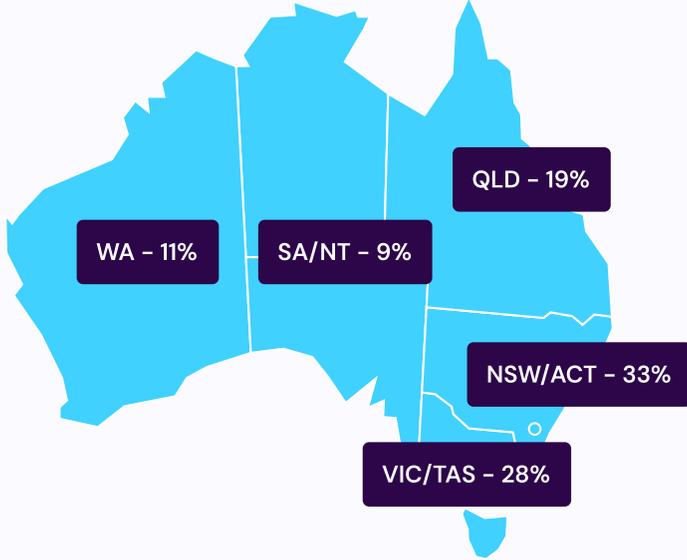


EMPLOYEE SAMPLE PROFILE

Age



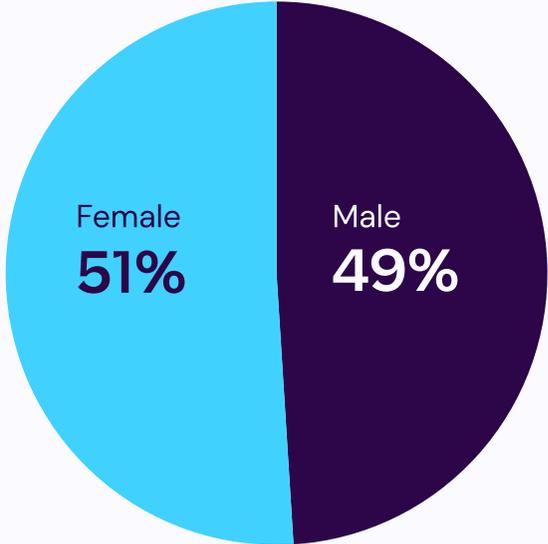
State of residence



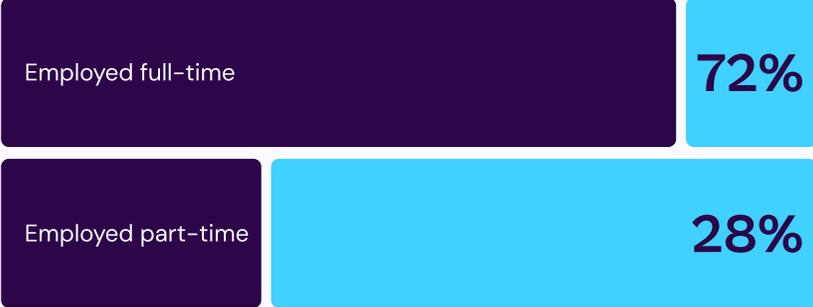
Type of superannuation account held



Gender



Employment status



Method of contribution to superannuation

