2025 Recap – Year in review

Welcome to our final employer newsletter of 2025. As the year draws to a close, we want to thank you for the role you've played in supporting the financial wellbeing of your employees. Together, we've helped thousands of people across our communities feel more confident and informed about their super.

This year, over 1,500 participants took part in virtual employer training sessions – building practical confidence across payroll, case management, and HR processes. We also provided member education to over 10,000 of your employees, covering topics such as Planning for Retirement, Super Basics and New Starter - helping more members engage confidently with their super and make informed decisions.

A reminder that to strengthen our cybersecurity, ESO portal passwords will need to be updated. Starting Tuesday **11 November 2025**, you'll be prompted to change your password upon first login to meet the new requirements. Read more to ensure your team is prepared for the upgrade.

Throughout December, we will continue to support you and your employees. While we will be operating with reduced staff due to the holiday period, processing will continue as usual, in line with the cut-off dates listed below.

Thank you again for your partnership this year. We're proud to assist you in meeting your strategic obligations, and we look forward to continuing this work together in 2026.

If you need further guidance, we're here to help.
Tel: **1300 338 240**
Email: **employer.service@contact.csc.gov.au**

Warm regards,

Tim Hart
Manager, Employer Engagement

Be prepared for processing cut-offs

As the calendar year winds down, please keep a close eye on the early cut-off dates for the processing of CSS and PSS benefits. This is particularly important for any employees who are retiring or leaving employment between now and January.

Retirement and Pension timeframes | CSS and PSS:

Cut-off	Pension pay day
Wednesday 26 November 2025	Thursday 11 December 2025
Wednesday 3 December 2025	Thursday 25 December 2025

Wednesday 3 December 2025 is the final processing cut-off for pensions in 2025.
To ensure applications are processed smoothly and on time, please submit all completed applications, including required documentation from both the employee and your agency on or before **Friday 28 November 2025** as applications can only be progressed once all required information has been received.

For employees separating from your agency, please send all relevant departmental reports and application forms to **formsandapplications@csc.gov.au**.

Standard processing timeframes will start again from **Friday 2 January 2025**.

Important CSC service update information coming soon

CSC is preparing to announce important updates about changes to some employer and customer services as part of an IT upgrade. These changes are scheduled for February 2026 and will affect key systems and processes, including the processing of submitted contribution files against member accounts and online access for your employees in the PSSap, ADF Super and CSCri schemes. ***Read more***

Update on Payday Super

On Tuesday 4 November, the Payday Super laws passed through the Senate - a move welcomed by the superannuation industry.

Once the bill receives royal assent, the legislation is expected to begin on **1 July 2026**.

To help employers stay informed, CSC will soon launch a dedicated page on our website. It will be a hub for updates on Payday Super and other legislative changes, making it easier to find everything you need in one place. ***Read more***

Contribution data processing timeframes -

Contributions data processing timeframes -

CSS and PSS:

Agencies with a shutdown period should submit CSS and PSS contribution data for payday 18 December 2025 through Employer Services Online (ESO) before your shutdown begins. Please ensure a corresponding payment is sent using the matching **Payment Reference Number (PRN)** for correct and efficient allocation.

Issues with reconciling pay file data and contribution payments can cause delays in allocating contributions to employees' super accounts.

PSSap:

The CSC-sponsored clearing house allows employers to schedule submission of data and payments in advance for PSSap and Choice Funds which can be particularly helpful at this time of year.

Make sure the transaction date in your SAFF file (field 26, .csv column W) reflects the date you want the data submitted and the contributions direct debited from your account. If the field is left blank, transactions will be processed after 4:00 pm on the day of authorisation. ***Read more***

Building psychological safety at work - live webinar

Creating a safe, open, and supportive workplace starts with conversation. Encourage your staff to join our upcoming Building psychological safety at work webinar, designed to help teams strengthen trust, collaboration, and wellbeing.

Building psychological safety at work live webinar

Wednesday 3 December, 12.30-1.30 pm AEDT
Read more

Supporting women to reach their retirement goals

It's no secret that women retire with less super.

With women making up almost two-thirds of the APS, CSC is committed to helping women achieve their retirement goals through practical tools, resources and personalised support.

You can help your employees take the next step by encouraging them to explore our smart tools to help them crunch the numbers or to speak with one of our super specialists where they can have two-way conversation at no extra cost. ***Read more***