Important update for APS and Defence employers: Payday super is coming

From **1 July 2026**, employers will be required to pay superannuation guarantee (SG) contributions **at the same time as salary and wages**, rather than quarterly. This change—known as **Payday super**—is designed to improve transparency, reduce unpaid super, and support better retirement outcomes for your employees.

To support agencies and payroll teams through this transition, we've created a dedicated Payday super information page, including: - a clear overview of the changes - what this means for APS and Defence employers - a practical checklist to help you prepare - FAQs that will be updated as legislation and guidance evolves - a form to submit questions directly to our Employer Services team.

You can access the page here: **csc.gov.au/payday-super**

What's changing
From 1 July 2026: - SG contributions must be calculated **every pay cycle** - contributions must generally reach super funds within **7 business days** - new reporting and data-matching between **STP** and funds will increase visibility of unpaid SG - employers may need to update payroll systems, data quality checks, onboarding processes and internal controls - some details—such as the definition of **qualifying earnings**—are still being finalised and may evolve.

A quick summary is available in the '**At a glance**' box at the top of our Payday super webpage.

How to prepare
Our **Payday super readiness checklist** outlines the steps you can take now, including: - confirming your payroll system can calculate SG every payday - reviewing data quality for super fund details and member information - mapping your pay cycle timeframes to ensure contributions meet cut-offs - updating internal policies, SOPs and onboarding material - training payroll, HR and finance teams on new SG processes.

You can print or download the checklist directly from the webpage.

More support for employers
To help you stay informed, we've also created a new legislative updates hub: **csc.gov.au/leg-updates**

This will become your central place to find information about: - Payday super - SG rate changes - LISTO changes - upcoming tax and super reform announcements.

These pages will be updated as new information becomes available.

Questions?
If you have a question about how Payday super may affect contributions to PSS, CSS or PSSap, you can submit it using the form on our Payday super page. Your enquiry will go directly to our Employer Services team.

Alternatively, email us at **employer.service@contact.csc.gov.au.**

Kind regards,
CSC Employer Services

This information is general in nature and based on legislation and regulatory guidance available at the time of publication. It may change. Please seek your own legal, tax or payroll advice before acting on this information.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee of Commonwealth Superannuation Scheme (CSS)ABN: 19 415 776 361 RSE: R1004649
Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306
Public Sector Superannuation Scheme (PSS) ABN: 74 172 177 893 RSE: R1004595
Public Sector Superannuation Accumulation Plan (PSSap) ABN: 65 127 917 725 RSE: R1004601
Defence Force Retirement and Death Benefits Scheme (DFRDB Scheme) ABN 39 798 362 763
ADF Super ABN: 90 302 247 344 RSE: R1077063