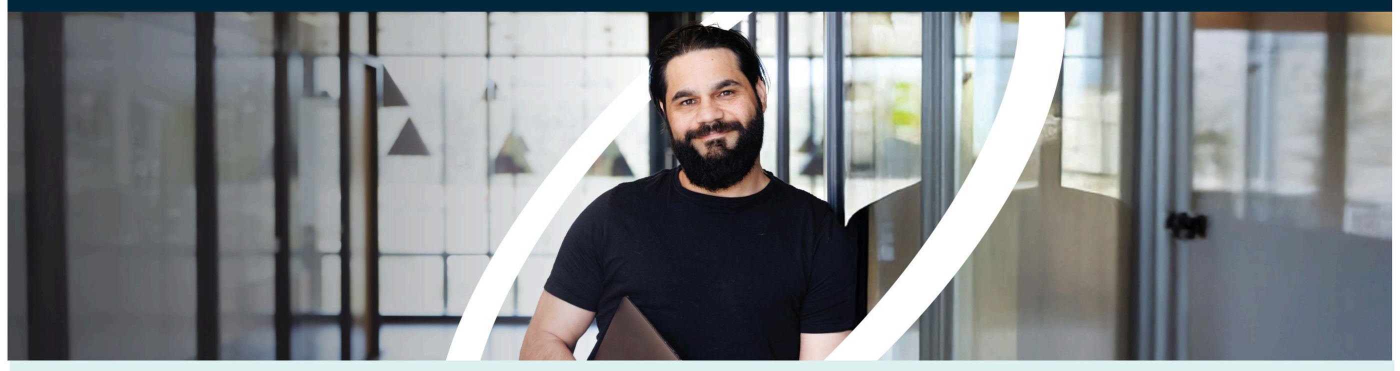
Australian Government
Commonwealth Superannuation Corporation



In this issue - July 2026

Payday super is now in effect, need support?

Payday Super has officially started, bringing the biggest change to super contribution processes in years. In the lead up to 1 July, you should have already reviewed your payroll processes, contribution workflows and employee super data. Strong data quality and accurate reporting will play an important role in helping contributions reach member accounts on time.

CSC has created a dedicated **Payday Super hub** with practical information, explanations of key changes and guidance to help employers navigate the new requirements. Visit CSC's Payday Super hub and contact us if you need help understanding or implementing the changes

A small data check could save a big headache

With Payday Super now in place, the quality of your employee and contribution data matters more than ever. Incorrect member details, missing information or unresolved payroll errors can delay contributions and create additional administration for employers.

Now is a good opportunity to review employee records and check that information such as member numbers, fund details and contribution data are accurate and up to date.

Employers should also investigate any outstanding SuperStream warnings or error messages received from super funds.

Taking a proactive approach today can help reduce processing issues and support timely contribution payments in the future.

Tips to ensure your PSSap and ADF Super data submission is successful:

- Make sure you are reporting your 5 digit employer ID
- For new starters where a membership needs to be created – please make sure the member ID you include doesn't start with a number e.g. 12NEW or 12UNKNOWN. Alternatively, if your systems allows, you can leave this field blank for the first payday.
- If you have re-employed a person, you must report the new employment start date and not the original date from their previous period of employment. Submitting the original employment date affects the member's insurance and contribution allocations, and will likely result in rejections.

Review your employee super data and resolve any known errors as soon as possible and reach out to our employer team on **1300 338 240** or **employer.service@contact.csc.gov.au** if you need any support

Introducing multi-factor authentication for CSS/PSS Employer Services Online

To help protect employer and employee information, CSS/PSS Employer Services Online (ESO) will offer optional multi-factor authentication (MFA) from 20 July.

MFA adds an extra layer of security by allowing users to verify their identity using their mobile phone when signing in.

This enhancement supports CSC's ongoing commitment to cyber security and aligns with the Australian Signals Directorate's Essential Eight mitigation strategies and APRA's cyber resilience expectations.

Keep an eye on our website for instructions on how to opt in to MFA which will be coming soon.

Support your staff with free super education

Helping employees build confidence in their financial future doesn't need to be complicated.

CSC offers a range of free public webinars covering topics such as super basics, retirement planning and getting started in the Australian Government. These sessions help employees better understand their super and make informed decisions at different life stages.

Webinars for members of PSS and CSS.
Webinars for PSSap members and members of other funds.

Looking for something tailored to your workforce? CSC can also work with employers to deliver education sessions directly to staff. Topics can range from understanding CSC super funds like the PSS scheme, through to broader financial wellbeing and retirement planning education.

Whether your employees are just starting out or getting closer to retirement, education can help them get more value from their super. Contact your Employer Relationship Manager to discuss how you can support your staff with education.

Federal Budget 2026: what your employees may want to know

The 2026 Federal Budget included a number of measures that may be relevant to your employees, particularly those thinking about retirement, growing their super or planning major life events.

From 1 July 2026, several super contribution caps increased through indexation, including the concessional contribution cap, non-concessional contribution cap and transfer balance cap as well as the introduction of additional tax arrangements for individuals with very high super balances.

While not every measure will affect every employee, many staff may have questions about what these changes mean for their super and retirement planning.

Encourage your employees to read **CSC's Federal Budget 2026 article** to learn more about the changes and how they may be affected.

Have you checked the Legislative Updates Hub lately?

Superannuation legislation continues to evolve, and keeping up with changes can help your organisation stay compliant and avoid unnecessary administration.

CSC's Legislative Updates Hub brings together important information affecting employers in one convenient location. You'll find updates on Payday Super, Division 296 tax and Paid Parental Leave Superannuation Contributions, along with future updates as new information becomes available.

Whether you're responsible for payroll, finance, HR or governance, the hub can help you quickly understand what changes may affect your organisation and where to find more detailed guidance.

Bookmark the **Legislative Updates Hub** and make it part of your regular compliance check-in.

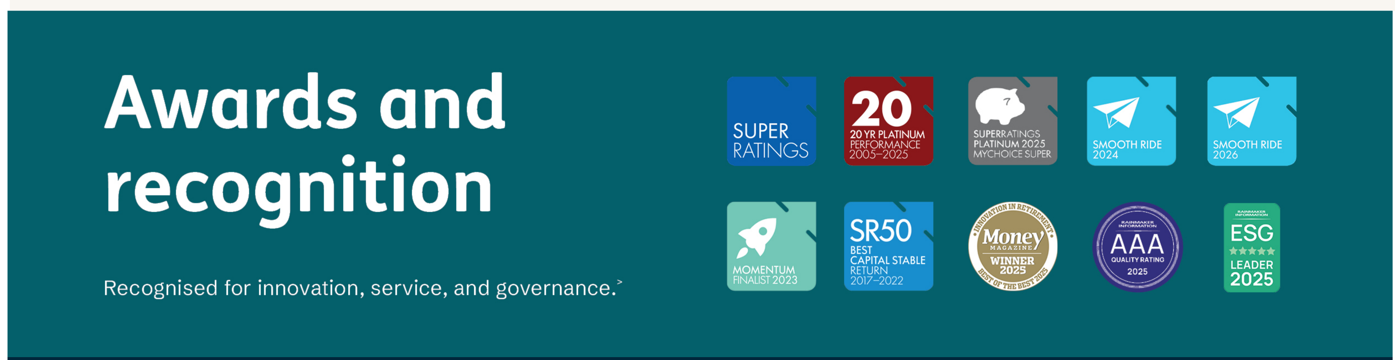
Sustainability and long-term thinking in action

At CSC, sustainability is about more than environmental initiatives. It's about building a resilient organisation that can continue supporting members and employers over the long term.

That approach is reflected in practical actions across the organisation, including reducing waste, improving recycling, using resources efficiently and responsibly managing technology at the end of its life. In FY25, more than two tonnes of electronic waste were diverted from landfill through reuse and recycling initiatives.

From office worm farms and rooftop bee hives to strong governance and risk management, CSC's focus is on making sensible decisions today that contribute to long-term outcomes tomorrow.

Read the full article to learn more about CSC's approach to sustainability



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* SuperRatings' results for the period ending 31 October 2025. SuperRatings Universe: SR50 Capital Stable Index (20%-40% Growth assets). Income Focused option ranked #1 for 7 years, 10 years and 15 years.

General Advice
Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. You should obtain a copy of the relevant Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.