

Payday Super webinar

Frequently asked questions

Your Payday Super questions, answered

The most common questions from our March 2026 webinar series.

Questions about the new rules

Do I have to pay super on the exact same day as payroll?

Not the exact same day, but close to it. Your obligation is that super contributions reach your employees' super fund within 7 business days of payday.

Given that Pay Super payments currently take 3–4 business days from authorisation to fund receipt, submitting on or close to payday gives you the most time to meet the deadline.

We recommend processing your super payment as part of your payroll workflow — right after you record and authorise each pay run.

What does the 7-business-day rule actually mean?

From 1 July 2026, super contributions must be received and able to be allocated by your employee's super fund within 7 business days of payday.

The clock starts on payday — not when you submit the payment. This means you need to allow enough time for the full payment chain: authorisation, direct debit clearing, clearing house processing, and fund receipt.

Paying close to payday gives the system enough time to complete that journey within the 7 business days.

Can I start paying super through MYOB before 1 July 2026?

Yes — and we recommend it.

You can sign up for Pay Super now and begin processing contributions straight away. Starting early lets you:

- Test the setup and get comfortable with the workflow
- Transition away from the SBSCH before it closes on 30 June 2026
- Meet the ATO's recommended milestone of completing your final quarterly SBSCH payment by 28 April 2026 and switching immediately after

Starting early also gives you time to identify and fix any fund detail issues — incorrect USIs, missing member numbers, or SMSF ESA errors — before compliance is on the line.

What if my pay run spans June and July 2026?

The pay date determines which rules apply — not the pay period.

- Pay runs recorded and paid before 1 July 2026 follow the current quarterly super rules
- Pay runs recorded and paid on or after 1 July 2026 must comply with Payday Super timing

If a pay period crosses the date boundary, make sure the payment date is set correctly in MYOB before recording the run.

Setting up Pay Super in MYOB

Is Pay Super available in AccountRight (desktop version)?

Yes. Pay Super is available in both MYOB Business (browser) and AccountRight (desktop).

The setup process is the same in both products. In AccountRight, go to the Payroll Command Centre and select Superannuation to begin registration.

Both products will be updated to support Payday Super requirements ahead of 1 July 2026. MYOB will provide product-specific guidance as enhancements are released.

Who can set up Pay Super, and who can authorise payments?

Only those with Owner or Online Admin user access can complete Pay Super sign-up. If you're acting for a business, you must be authorised to do so by the business owner and bank signatory.

Once set up, other users — including payroll officers, bookkeepers, and accountants — can be assigned as Pay Super Authorisers. Authorisers can approve and submit super payments without needing owner-level access.

Authorisers must be set up in Pay Super and have SMS verification enabled. They'll need access to their registered mobile number each time they approve a payment.

Can I have more than one authoriser?

Yes — and we strongly recommend it. Having only one authoriser is one of the most common problems we're seeing ahead of Payday Super.

If your sole authoriser is unavailable (on leave, overseas, or unreachable), super payments can't be approved. Setting up a second authoriser now means you're covered when it matters.

What if my authoriser is overseas — will the SMS code still work?

This depends on the authoriser's mobile carrier and international roaming setup. It may work, but it's not guaranteed.

The safest approach is to set up a second onshore authoriser before anyone travels, so payments can still be approved without relying on international SMS delivery.

How long do Pay Super payments currently take to reach the super fund?

Typically 3–4 business days from when the payment is authorised, depending on:

- Direct debit timing and the 4pm AET banking cut-off
- A standard 3-banking-day clearance period
- Fund processing times

On day 4, the payment is sent to the super fund. The fund then allocates the contribution, which may take a further 1–3 business days.

Processing times are expected to improve across the super ecosystem as part of Payday Super reforms — super funds will be required to allocate contributions within 3 business days of receipt. MYOB is also exploring faster payment methods.

Will MYOB be adding a Pay Super step directly into the pay run workflow?

Yes. MYOB is actively working to bring super payment into the pay run workflow so it's prompted as part of the process rather than a separate step.

From 19 March, you'll start to see super obligations surfaced alongside payroll outcomes, with direct links to complete the super payment. More enhancements will follow ahead of 1 July 2026.

Can I still pay wages through my bank and pay super through MYOB?

Yes. You can continue processing wage payments through your bank as usual and handle super separately through Pay Super in MYOB. They don't need to use the same bank account or process.

Can a bookkeeper or BAS agent be set up as the authoriser for a client's Pay Super?

Yes. Bookkeepers and BAS agents can be set up as Pay Super Authorisers for their clients. Once added, they can create and submit super payment batches on the client's behalf via direct debit from the client's nominated bank account.

However, the initial Pay Super registration must be completed by someone with Owner or Online Admin access in the client's MYOB file, who is also authorised to act on behalf of the business and its bank account. The bookkeeper or BAS agent cannot complete registration on the client's behalf unless they hold that access level.

Once registration is complete, the business owner does not need to log in to authorise every payment — the bookkeeper or BAS agent, once set up as an Authoriser with SMS verification, can handle ongoing payment approvals independently.

Self Managed Super Funds (SMSF)

Can I pay super into an SMSF through Pay Super?

Yes. Pay Super supports SMSF contributions, provided the fund's details are correctly set up in MYOB and you have made at least one successful STP transaction.

To pay super to an SMSF through Pay Super, you'll need the fund's:

- ABN
- Electronic Service Address (ESA) — required for SuperStream-compliant payments; provided by the SMSF trustee or their administrator
- Bank account details for the fund

Once these details are entered in the employee's super fund record in MYOB, the contribution will be included in your Pay Super payment batch alongside any other fund contributions.

If you've previously had issues paying to an SMSF through MYOB, check that the ESA is current and correctly entered — this is the most common cause of SMSF payment failures.

What is an Electronic Service Address (ESA) and why do I need one?

An ESA is a unique address that allows an SMSF to receive SuperStream-compliant contribution data. Unlike retail and industry funds, SMSFs don't have a USI — they use an ESA instead.

Without a valid ESA, super contributions to an SMSF can't be processed through SuperStream, which means they can't be paid via Pay Super.

The SMSF trustee or their administrator is responsible for obtaining and maintaining an ESA. Your accountant can advise on the right provider.

Contractors and non-standard employees

Do I need to pay super for contractors under Payday Super?

Payday Super doesn't change who is eligible for super — only when it must be paid.

Some contractors are considered employees for super purposes — specifically those paid mainly for their labour. If a contractor is entitled to super under Superannuation Guarantee rules, contributions will need to follow Payday Super timing from 1 July 2026.

In MYOB, you can pay super for contractors by setting them up as an employee with Employment Basis set to Other (not reported). Because this isn't reported via STP, there's no obligation to report Qualifying Earnings to the ATO for these workers.

If you're unsure whether your contractors are entitled to super, speak with your accountant or advisor.

Does Payday Super apply to closely held employees — such as family members or directors paying themselves?

Closely held employees are generally subject to the same Payday Super rules as any other employee.

Key points:

- The quarterly STP reporting concession for closely held payees does not automatically exempt them from Payday Super timing requirements
- Super contributions must still reach the fund within 7 business days of each payment being made, regardless of how often you report via STP
- If you batch or defer wages for closely held payees, super obligations are triggered when those payments are made

If your pay arrangements for closely held employees are non-standard, speak with your accountant or advisor to ensure your approach is compliant from 1 July 2026.

Timing and scheduling

What if I submit super on payday but processing takes longer than 7 business days — am I liable?

Your obligation is that contributions reach your employee's super fund within 7 business days. The clock runs from payday to fund receipt — not from when you submit.

If you've submitted on time with accurate employee and fund details, and a delay occurs due to a processing issue outside your control, the ATO has indicated it will take a reasonable approach — particularly in the first year. The ATO's Practical Compliance Guideline (PCG 2026/1) confirms that employers making a genuine effort to comply and who resolve issues promptly won't be the primary focus of compliance action.

The most effective protection is to:

- Submit payments on or close to payday
- Keep employee super fund details accurate — errors are the most common cause of delays
- Check payment status in MYOB and act quickly if a payment shows as failed or returned

Can I pay super in advance — for example, before going on leave?

Super contributions are triggered by each pay run — you generally can't pay super for future, unprocessed pay runs in advance.

Practical options if you'll be away:

- Process pay runs early. If you're running salaried payroll, you can run payroll early for the periods you'll be away. Note: the 7-business-day obligation is triggered by the pay run date — so make sure super is submitted and cleared within 7 business days of that date, not the employees' actual pay date.
- Set up an additional authoriser. Someone you trust can approve payments in your absence.
- Delegate to your accountant or bookkeeper. They can be set up as an authoriser to manage payments on your behalf.

What you can't do is pre-pay super as a lump sum ahead of the pay runs that generate those obligations.

Does salary sacrifice affect how or when I pay super under Payday Super?

Salary sacrifice contributions are included in Qualifying Earnings (QE) — the new earnings base used to calculate super from 1 July 2026. They are processed alongside the Superannuation Guarantee contribution as part of the same pay run.

The Payday Super timing rules apply to the full contribution — both the SG component and any salary sacrifice amounts. The same 7-business-day window applies to all amounts included in the super payment.

If you're unsure how salary sacrifice is categorised in MYOB, check your payroll category setup or speak with your advisor.

New employees without super fund details

What do I do if a new employee hasn't provided their super fund details yet?

You can still pay wages to a new employee while their super fund details are being confirmed. Wages and super are separate processes — missing fund details don't prevent you from running a pay run.

For the super contribution itself, the legislation allows up to 20 business days from payday to make the contribution for new employees (or when updated fund details are provided). This extended window exists specifically to allow time for fund validation and corrections in these scenarios.

In the meantime:

- If your employee has a super fund but hasn't provided the details yet, ask them to supply their fund name, USI, and member number as soon as possible
- If your employee doesn't have a super fund, you'll need to open an account with your employer default fund on their behalf before the 20-business-day window closes
- You can use the ATO's stapled super fund lookup to find an employee's existing fund — but note this lookup is only available after the employee's first STP submission has been accepted by the ATO

The practical implication of the stapled fund lookup timing is that for an employee's very first pay run, you may need to hold the super contribution and submit it once the STP event is accepted and the stapled fund search can be completed — provided you stay within the 20-business-day window.

What if a new employee is still waiting for their TFN?

An employee waiting for a TFN (for example, a backpacker who has recently arrived) can still be paid wages under withholding-at-top-rate rules. Super entitlements still apply, and the 20-business-day allowance for new employees covers this scenario.

If the 20-business-day window closes before the TFN is issued and fund details can be confirmed, speak with your advisor or contact the ATO for guidance on the appropriate next step. The ATO has indicated it will take a reasonable approach to genuine effort in year one, but it's important to document the circumstances and act as quickly as possible once details are available.

Questions about errors and troubleshooting

What happens if a super payment is returned or bounces back?

The most common reasons a payment is returned include:

- Incorrect or missing fund details (USI or member number)
- A closed or inactive super account
- Invalid SMSF Electronic Service Address (ESA)

If a payment is returned, you'll need to correct the employee's fund details in MYOB and resubmit.

For new employees or updated fund details, the legislation allows up to 20 business days to make the contribution — this extended window is specifically to allow time for validation and corrections in these scenarios.

Can an employee have their super paid to two different funds?

Not in a single Pay Super transaction. Pay Super processes one active super fund per employee per payment batch.

If an employee needs contributions split across two funds, you can update their fund details before each pay run. Speak with your advisor about the best approach for your situation.

I don't have an ABN — can I still use Pay Super?

An ABN is currently required to register for Pay Super. Businesses that only hold a Withholding Payer Number (WPN) can use MYOB payroll but will need to pay super manually until WPN support is added.

MYOB is working on WPN support and will provide an update when it's available.

A note on the answers in this document

We've done our best to answer the most common questions submitted across the webinar series. As a software provider, MYOB can guide you on how Pay Super works within our products and on the general mechanics of Payday Super as a legislative change.

Some questions — particularly those involving your specific business structure, pay arrangements, contractor relationships, or compliance obligations — fall outside what we can answer definitively. If your situation is complex or non-standard, we recommend speaking with your accountant, bookkeeper, or a qualified advisor before making changes to your payroll process.

For the most up-to-date regulatory guidance, visit the ATO's Payday Super resource hub at ato.gov.au/paydaysuper.

For more information visit the [Payday Super Help Hub](#).