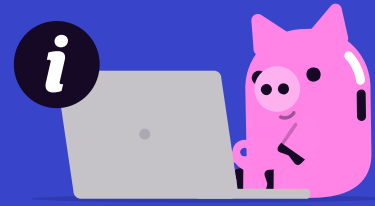




# SuperStream changes

## A better experience for employers



### SuperStream improvements

SuperStream is the way that employers pay contributions, including superannuation guarantee (SG), for their employees. It requires you to provide payments and related data to super funds, including self-managed super funds, electronically in a standard format.

From 1 July 2026, we will upgrade the SuperStream contributions messaging to version 3. This upgrade will help you meet your SG obligations and avoid charges and penalties by:

- reducing the likelihood of employees' contributions being rejected by a super fund
- providing clearer error messaging when a contribution is rejected by a super fund
- enabling faster payment of contributions
- knowing sooner when important super fund details are changing.

### Reducing errors

A new member verification request (MVR) will allow your payroll or software solution to verify an employee's super fund details are valid and can be accepted by their super fund before the contribution is made. This process can be used before making a contribution to a super fund for the first time, where there has been a change in employee information (such as name) or where a contribution has been previously rejected. These secure messages can't be used to check details before a regular contribution is made.

Super funds will quickly confirm the employee matches an active account and that they can accept your contributions for that employee.

If a super fund can't match the employee details to accept contributions, the message will let you know why. This gives you time to resolve issues with your employee before you need to make the contribution.

Using the MVR significantly cuts down common errors that currently happen.

### Better error messaging

Where errors do occur, timely, clearer and more meaningful error messages will give you the information you need to quickly resolve errors with your employees, so you can resubmit the contribution.

### Faster payment of contributions

The New Payments Platform (NPP) is a real-time payments platform used across Australia. The NPP improves how quickly a contribution can be received by employees' super funds.

Contributions made through payroll systems or clearing houses using the NPP could be received by the super fund on the same day you make the payment, reducing payment delays.

Payments made through some service providers may take longer to reach the super fund.

All super funds must be able to receive NPP payments from 1 July 2026. You or your digital service provider will be able to choose to use NPP to make contributions. Some super funds will be ready to receive faster payments before 1 July 2026.

## Earlier visibility of super fund changes

Payroll and clearing house software will have access to new information from us that can provide you with early notice of key changes to large super funds' details. For significant changes that affect where contributions are paid for employees, such as fund mergers, you can use this information to plan and manage where contributions need to be paid.

### Payday Super

These improvements support changes to when and how SG contributions are paid for employees. From 1 July 2026, you will need to pay SG contributions for employees at the same time as their salary and wages, on payday. For information about Payday Super, visit [ato.gov.au/paydaysuper](https://ato.gov.au/paydaysuper)

The Small Business Superannuation Clearing House (SBSCH) will close from 1 July 2026. If you use the SBSCH you need to transition to an alternative option. Visit [ato.gov.au/howtopaysuper](https://ato.gov.au/howtopaysuper)

## What to do before 1 July 2026

You need to:

- Check with your digital service provider for payroll services on when your software will be ready to support improved error messaging and the new MVR, and any changes you need to make.
- Review error messages you receive from super funds. Any payments you currently make that receive a warning or information message could be rejected after 1 July 2026.
- Review how you pay contributions. Find out when your payroll, clearing house or super fund will be ready to support NPP, if there are any updates you need to make, and how long payments will take to reach a super fund.
- Check your default super fund registration details are up to date.
- Stay up to date – look for updates from the ATO, your digital service provider and your super funds.

**i** This is a general summary only.

For more information see:

- [ato.gov.au/superstream](https://ato.gov.au/superstream)
- [softwaredevelopers.ato.gov.au/contributionv3](https://softwaredevelopers.ato.gov.au/contributionv3)

