



EXDIA *express*

Friendly Updates From Our Team To Yours

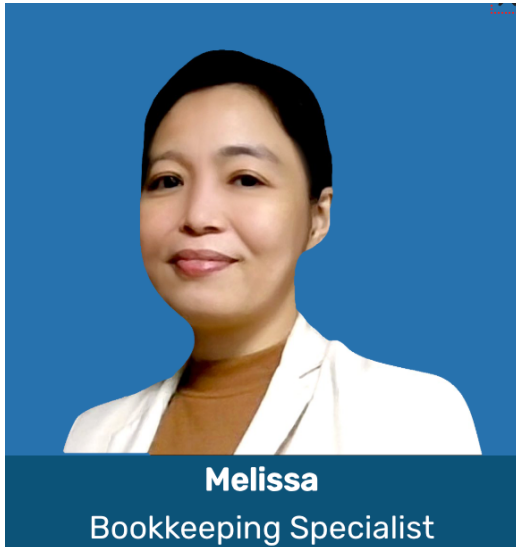
Welcome to *Exdia Express* for September – keeping you informed with friendly updates from our team to yours.

In this issue:

- **Team Faces: Meet Melissa**
- **Client Share: Thank you Mitch**
- **ICB eBrief:**
 - **Self – Onboarding Tools Don't Replace ATO Obligations**
 - **Including Debts On Hold In Account Balances**
 - **And... ATO Lodgement Dates**

We trust you'll enjoy these updates, and we look forward to staying connected!

Team Faces – Meet Melissa



Bachelor of Science in Accountancy; Certified Public Accountant

Melissa really enjoys the knowledge and expertise that she gains from a variety of work experiences, and in particular specialising in financial reporting, regulatory compliance and data analysis. What Melissa especially likes about being part of the Exdia team is dedication and passion for exceptional customer service. In her spare time Melissa has recently embarked on learning a new language!

What do you enjoy most about working with our clients?

I enjoy working mainly because of the Company's positive culture and supportive leadership.

What's a simple tip you use to stay productive?

Taking short break exercises.

What's your favourite coffee or snack?

Hot chocolate and bread toast

Thank you, Melissa, for being such an amazing part of our Exdia team!

Client Share – Thank you Mitch!

We are so grateful for our wonderful clients, and it's always a pleasure to receive feedback like these thoughtful comments from Mitch:

“Quick and clear communication. Exdia have been very willing to help implement our operational and financial vision regardless of its complexity.”

– Mitch, NSW

Thank you, Mitch, for sharing your experience. We truly value the opportunity we've had to work together!

And now in the following section we are delighted to share the latest eBrief from the Institute of Certified Bookkeepers with this month's topics and content.

Client eBrief



The Institute of Certified Bookkeepers



Self-Onboarding Tools Don't Replace ATO Obligations

What Business Owners Need to Know

More payroll platforms now offer employee self-onboarding. Instead of details being manually keyed in by you, your bookkeeper or payroll officer, employees enter their own information directly into the system. This saves time, reduces errors, and streamlines administrative tasks.

Even with these tools, your business is still legally responsible for record-keeping and ATO compliance. If you engage a bookkeeper or BAS Agent for payroll services, they can guide you and manage payroll, but the liability always sits with you, the employer.

What This Means for You

When your team or bookkeeper uses digital onboarding, remember:

- Records must be accurate and complete. Even if the employee entered their own details. Review TFNs for apparent errors (they should be nine digits). Confirm super fund status using the [Super Fund Lookup](#). Cross-check other key information, such as bank accounts and birthdates, against onboarding forms or ID.

ATO Lodgement Dates

These dates are from the ATO website and do not account for possible extensions.

You remain responsible for ensuring that the necessary information is with us in time.

See [ATO Due dates by month](#) to check monthly lodgment and payment dates.

BAS/IAS Monthly Lodgements

Final dates for lodgements and payments:

September Activity Statement
21 October 2025

October Activity Statement
21 November 2025

BAS Quarterly Lodgements

Final dates for lodgements and payments:

1st Quarter 2026 Financial Year:
September Quarter 2025 (incl. PAYGI)
28 October, 2025

2nd Quarter 2026 Financial Year:
December Quarter 2025 (incl. PAYGI)
28 February, 2026

When a due date falls on a Saturday, Sunday or Public Holiday*, you can lodge or pay on the next business day.

*A day that is a public holiday for the whole of any state or territory in Australia.

Due date for super guarantee contributions:

1st Quarter 2026 Financial Year:
July to September 2025 – contributions must be **in the fund** by 28 October, 2025

2nd Quarter 2026 Financial Year:
October to December 2025 – contributions must be **in the fund** by 28 January, 2026

Late payments of superannuation are **not** tax deductible. If your business has overdue superannuation guarantee payments and you are unsure of how to proceed, please contact us to discuss.

- Payroll records must be kept for five years from the date of lodgment. Onboarding documents such as TFN declarations, super fund choices, and contracts must be kept for five years after an employee leaves.
- Compliance documents such as agreements, award classifications, and job descriptions must also be on file.
- If an employee skips a step or makes an error, the business can still be held liable.

A Note on Tax File Numbers:

TFN declarations must be stored securely for a minimum of five years.

TFNs are classed as sensitive information, so your business must protect them from misuse or unauthorised access under both ATO rules and the Privacy (TFN) Rule 2015.

Practical Steps for Business Owners

Even if you use payroll software or rely on employees to enter their own details, the responsibility for compliance stays with the business. To keep things on track:

- **Set clear onboarding processes.** Make sure every new employee knows what information they need to provide, why it matters, and how it will be used.
- **Check the details.** Review employee information before the first pay run. Look for errors in TFNs, bank accounts, dates of birth, and super fund details.
- **Keep records secure and complete.** Store TFN declarations, contracts, and super fund choices safely. These must be kept for at least five years after an employee leaves.
- **Confirm your payroll system does the job.** The software should save documents securely and be able to produce compliant pay slips if asked.
- **Keep a paper trail.** Save emails, notes, and reminders related to payroll and onboarding. They can be valuable if there's ever a dispute or audit.

ATO Requirements

The ATO does not set rules about how businesses collect new employee information, but it is very clear on what must happen after the details are collected. Records must be complete, accurate, and maintained in a format that can be produced if the ATO requests them. For employers using onboarding software, this means checking that the system can generate compliant records, hold documents for the right period, and store them securely. The responsibility lies not with the software provider, but with the business to ensure the technology supports proper record-keeping.

Why It Matters

Strong onboarding is about more than avoiding fines or audits. It sets the tone for the employment relationship. When employees see their pay and tax details handled properly, it builds trust and prevents problems later.

Digital onboarding tools can make things smoother, but they are not a replacement for good compliance practices. With the right systems and support from your bookkeeper, you can protect your business and your employees.



Including Debts On Hold In Account Balances

What's Changing in ATO Account Balances

From August 2025, the ATO is making a change that might affect how your tax account looks.

A “debt on hold” is when the ATO has paused collecting money you owe because it wasn’t worth chasing at the time. While it’s on hold, they don’t contact you about it, but any future refunds or credits are automatically used to reduce it.

Up until now, these debts on hold haven’t shown up in your account balance, which sometimes made it hard to see the whole picture. From August, they’ll start being added in. Debts that were put on hold before 1st January 2017 are not included yet, as the law around those is still being worked out.

Once the debts are added, you’ll be able to see the details, including what type of tax they relate to and which periods. If you work with a BAS Agent, they’ll be able to see this in your ATO account too.

What You’ll Notice

- If you have a debt on hold of \$100 or more, you (and your agent, if you have one) will get a letter before it’s added.
- Debts under \$100 will go on automatically, without a letter.
- If you’re already on a payment plan for another debt, the ATO will check in with your agent before adding the debt on hold.

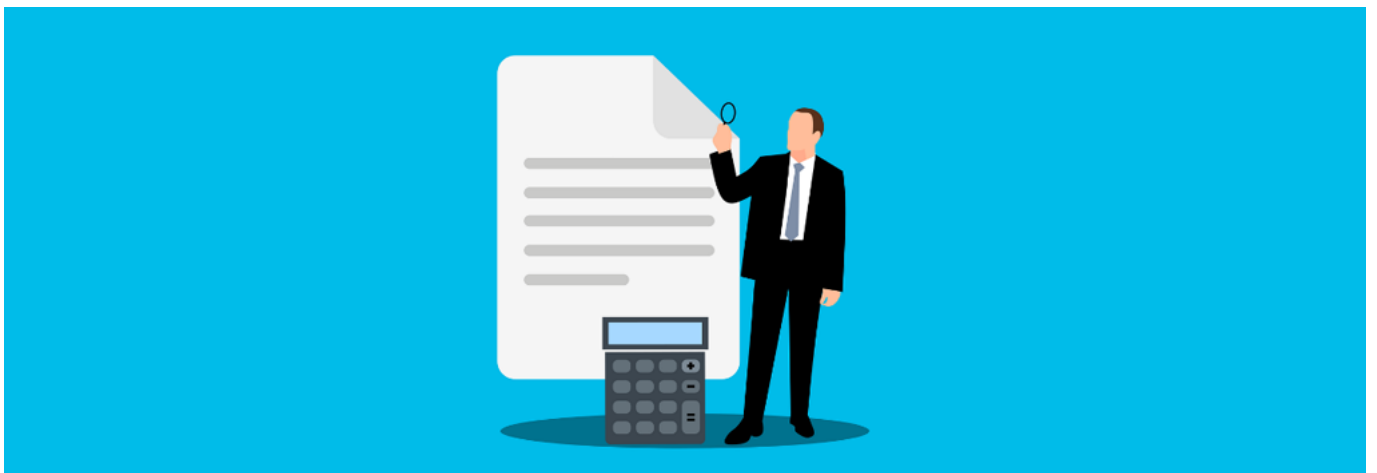
Interest and Payments

While a debt is on hold, the ATO doesn't charge interest. Once it's added to your account balance, they'll keep waiving interest for another six months. After that, interest may start building up. You can pay all or part of the debt anytime to avoid future interest.

Why This Matters

This change means you'll be able to see everything you owe in one place. It's clearer, more transparent, and makes it easier to plan ahead. It also helps your bookkeeper or BAS Agent give you better advice about payments, offsets, and avoiding interest down the track.

Source: *ATO – We're including debts on hold in account balances* (QC 105309)



Disclaimer: All or any advice contained in this newsletter is of a general nature only and may not apply to your individual business circumstances. For specific advice relating to your specific situation, please contact your accountant or contact me for further discussion.

The Institute of Certified Bookkeepers

Tel: 1300 856 181

Email: admin@icb.org.au

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