EXDIA express

Friendly Updates From Our Team To Yours

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

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

Team Faces – Meet Trichelle



Bachelor of Science in Accounting Technology, Bachelor of Science in Accountancy

Trichelle appreciates the flexibility of the work environment, allowing her to focus on work while looking out for her family. She enjoys the ease of her morning routine—a simple wake-up, coffee, and work—without the daily office commute. Trichelle values the warmth and quirkiness of the Exdia team, noting that her colleagues are always welcoming and ready to help. Her bookkeeping specialty lies in end-to-end accounting and reporting, and she particularly enjoys the challenge of properly accounting for complicated transactions. When taking a break, Trichelle loves spending time with her niece and nephew, often binge-watching movies after work, and makes sure to spend quality weekends dining out or having coffee with friends.

What do you enjoy most about working with our clients?

What I enjoy most is the collaborative problem-solving. There's a certain spark that happens when a client brings a unique challenge, whether it's a complex technical question or a creative project, and we work together to refine it into something clear and actionable.

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

I try to practice the "Single-tasking" just focusing one task at a time as I usually complete faster like that. Just checking off one work item at a time and that feels really rewarding to see your to-do list getting smaller and smaller.

What's your favourite coffee or snack?

Black Coffee with a bit of sugar, either hot or cold, usually depends on the weather.

I die for Ice cream or chocolate bar snacks, to increase my sugar and not feel sleepy while working.

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

Client Share – Thank you Tory!

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

"Knowing our accounts are being done properly, and it's one less thing for us to worry about." - Tory, NSW

Thank you, Tory, 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.

The Institute of Certified Bookkeepers
Volume 17 Issue 11
May 2026

Client eBrief

The Institute of Certified Bookkeepers



Payday Super

Practical Considerations for Small Business

As 1st July 2026 approaches, the focus for many businesses has shifted from understanding Payday Super to working out how it fits into day-to-day operations.

The main areas being worked through are approvals, cash flow, systems and how to manage payments consistently.

Who Does Payday Super Apply To

Payday Super applies wherever super is payable. This includes employees, as well as directors and closely held employees if they are being paid wages and superannuation is required.

It can also apply to contractors who are treated as employees for super purposes, particularly where they are paid mainly for their labour. In practice, if superannuation is required, it needs to be paid at the same time as the payment, regardless of how the person is classified.

Payment Approvals

Payday Super requires a more active approval process. There is no annual or standing authority for your Bookkeeper to make super payments, so each payment must be reviewed and approved by the business owner before it is processed.

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:

May Activity Statement
21 June 2026

June Activity Statement
21 July 2026

BAS Quarterly Lodgements
Final dates for lodgements and payments:

4th Quarter 2026 Financial Year:
June Quarter 2026 (incl. PAYGI)
28 July, 2026

1st Quarter 2027 Financial Year:
September Quarter 2027 (incl. PAYGI)
28 October, 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:

4th Quarter 2026 Financial Year:
April to June 2026 – contributions must be **in the fund** by 28 July, 2026

1st Quarter 2027 Financial Year:
July to September 2027 – contributions must be **in the fund** by 28 October, 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.

Your Bookkeeper can prepare payroll and super calculations, but approval to release funds remains with the business. Having a clear, consistent approval step in each pay cycle helps keep the process under control.

For Payday Super, the process needs to be clear and consistent.

- Employer approval must be obtained for each super payment.
- An annual or standing authority cannot be relied on.
- STP engagement authority does not cover super.

Cash Flow

As you move into Payday Super, it helps to think of super in three separate buckets. Each one follows a different timing.



Old Overdue Super (Pre-31st March 2026)

Anything still unpaid from earlier periods sits here. This falls under the existing SGC rules and needs to be addressed separately. It does not interact with the new system.

June 2026 Quarter Super. This is the final quarter under the current rules.

- It must be paid by **28th July 2026**.
- If missed, it moves into the SGC process, and late payment offsets are not available.
- In July, any payments you make will be applied to this bucket first until it is cleared.

Payday Super (from 1st July 2026). This is the new system.

- Super is calculated on what is paid from 1st July.
- Paid each pay run.
- Expected to reach the fund within 7 business days of payday.

This becomes a regular cash outflow with wages.

What To Watch For Cash Flow

July is where the pressure hits. You may have multiple super payments falling due at once, including:

- Super for each July pay run

- The final June quarter payment is due on 28th July
- Some July super payments may actually fall due before the 28th July quarterly deadline.

If the June quarter is not paid on time, any payments made after 28th July will be treated under the new Payday Super rules rather than as June quarter payments.

If cash flow allows, bringing forward the June quarter payment to early July can make the transition smoother and give you time to fix any rejected payments before the deadline. Once the June quarter is cleared, the pattern settles into regular payments each pay cycle, with less cash sitting in the business between pay cycles.

Small employers may struggle with overlapping wage and super payments. Review upcoming pay runs with your Bookkeeper, discuss short-term financing if needed, and advise on timing large payments to avoid shortfalls.

Systems

If the current software setup will not support the required payroll and super process for Payday Super, a transition to appropriate software is needed. This is not about features or preference. It is about having a system that can handle the workflow properly and produce reliable records. Allow time to review, set up, and test the process before July so that payments can be made consistently with each pay run.

Many software providers have released guidance and resources to support the transition. See below:

MYOB

- Payday Super Support Hub

Xero

- Payday Super Resource Hub
- Payday Super: What Employers Need to Know

Reckon

- Payday Super Guide for Small Business (PDF)
- Payday Super Ready Checklist
- Payday Super | Is your business ready?

Intuit Quickbooks

- Set up automated Super - Payroll Resource Hub

Staying on Track With Super Payments

Under Payday Super, **the responsibility for paying super on time remains with the business**. Systems and support can help prepare payroll and calculate super, but payments still need to be approved and funded each pay cycle.

The ATO's first-year approach focuses on businesses that make a genuine effort to meet the requirements, with an emphasis on timely and consistent payments. Staying on top of approvals and ensuring funds are available at each pay run will help keep things on track.

If payments are delayed, whether due to missing approvals or cash flow constraints, it is important to address this early. Confirm what has not been paid, keep clear records, and take steps to resolve any gaps before they become a pattern.

There is no ability to defer super under Payday Super. Super is expected to be paid at the same time as wages each pay cycle. Holding or delaying payments will quickly increase the risk of non-compliance.

Having a clear and repeatable process in place makes a difference. This includes consistent approval steps, keeping records of what has been paid and when, and working closely with a bookkeeper or advisor to identify and address issues early.

Get Your Setup In Place Now

Your payroll and super process needs to be ready before 1st July 2026. Leaving this until the last minute increases the risk of missed payments, delays and errors while systems, payment methods and approvals are still being worked through.

Reviewing your setup now gives you time to make changes, confirm how the process will run and test it properly so payments can be made on time from the first pay cycle.

Resources

- ICB eBrief April 2026
- Payday Super resources | Australian Taxation Office
- How to pay super during the June–July changeover

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.
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