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Sent: Tuesday, October 31, 2023 5:40 PM
To: Payday Super <paydaysuper@TREASURY.GOV.AU>
Subject: FW: Consultation

Consultation questions

1. What implementation issues could arise if 'payday' is defined as being each time a payment is made to an employee with an OTE component ?
2. What implementation issues could arise when more regular SG payments are mandated?

Response:

It needs to be as easy to pay an employee super as it is to pay their net wages into their bank account.

A small percentage of employee's can't even get their bank details correct.

A small percentage of employee's provide the wrong super details so the funds are rejected and after chasing down the correct details need to be sent again.

A small percentage of employee's don't provide their super details or fill out a super choice form. Getting these stapled super details can be a slow process and not possible until after their first stp file submitted.

These problems are exacerbated where an employer employ's lots of freelance and casual employee's.

Solution:

When we submit our wages EFT, STP2 file we would also submit our super file to the payroll clearing house and remit the amount of super to the clearing house.

To avoid all the problems above (and streamline the current tedious in some case super process) the super file would contain minimal details (same employer details and employee codes as in STP file) but enough for the super clearing house to identify an employee and do a lookup of the employee's super details on the ATO stapled super fund database.

I'm sure the contentious part of my solution above is probably around a super clearing house accessing employee super details on the ATO website but we are already sending them this data. It's then up to an employee to update myGov with their preferred super fund and details and "maybe" they can be validated to avoid rejects etc.

Payday will work if there is an easy solution and can be paid on the same day wages are released like the STP2 requirements. If all of these can be kept in sync, I think it will work.

Cheers,

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