

Payday Super employer preparation checklist

Commencing 1 July 2026

Prepare now for the introduction of Payday Super, which aims to ensure timely super payments.

Payday Super is law that requires employers to pay their employees' SG contributions at the same time as their normal payroll cycle – essentially, on or before employees' payday. Our checklist is one way we can assist you in getting ready.

Note: This checklist doesn't cover all of your obligations under Payday Super requirements. For further information, you can visit ato.gov.au



Understand the Payday Super requirements

- ☐ Familiarise yourself with the Payday Super rules, commencing 1 July 2026, including understanding the implications of late or missed payments, potential penalties and interest charges from the ATO.
- ☐ Consult the ATO website for the latest updates and supporting information.
- ☐ Identify all payroll staff and stakeholders who need to be informed and trained on the changes.

Review current payroll processes

- ☐ Check if your current payroll system is Payday Super ready.
- ☐ Review your clearing house arrangements; you may need to allow time to transition to a new arrangement.
- ☐ Identify potential gaps where current processes may not support expected Payday Super requirements.
- ☐ Check if your payroll software requires any updates to support Payday Super compliance.
- ☐ Document any changes that may be necessary for Payday Super implementation.

Data accuracy and employee information

- ☐ Verify that all employee details (full name, date of birth, tax file number, *if provided*, and super fund details) are correct and current in your payroll system.
- ☐ Update records for any employees who have changed funds or provided new complying superannuation details.
- ☐ Ensure Single Touch Payroll (STP) data is accurate and matches super contribution data.
- ☐ Cross-check employee contributions to ensure correct SG rates and amounts are applied.
- ☐ Maintain a secure, auditable record of SG contribution payments and associated payroll reports.

Employee onboarding

- ☐ Review your onboarding materials that mention super payment cycles.
- ☐ Make sure your onboarding process records and stores each employee's super fund selection.

Prepare to update payroll software and systems

- ☐ Work with your payroll provider to ensure your system can process superannuation contributions every pay cycle.
- ☐ Implement automated processes to calculate and remit SG contributions with each pay run.
- ☐ Set up alerts or reminders to ensure super is paid concurrently with wages and salaries.
- ☐ Establish backup processes in case of system failures during pay runs.

Cashflow

- ☐ Consider your cashflow management and how it could accommodate SG payments every pay cycle.
- ☐ Will you need to implement changes to your budgeting, forecasting and possibly expenses with new payroll processes to meet 1 July 2026 obligations on time?

Manage contribution payments

- ☐ Reconcile payments promptly to ensure they have reached AustralianSuper and other super funds and have been allocated to member accounts by the due date. This will help avoid penalties.
- ☐ Keep electronic receipts or confirmation records for every super payment made.
- ☐ Monitor for missed or late payments and take corrective action swiftly.
- ☐ Address payment errors or rejected transactions immediately to avoid non-compliance.

New data standards and error messaging protocols are expected to be implemented. We'll aim to keep registered employers informed about the new standards and what this may mean for them.



Monitor compliance and reporting obligations

- ☐ Stay informed about the ATO's compliance requirements regarding Payday Super.
- ☐ Run internal audits periodically to check for compliance with Payday Super obligations.
- ☐ Ensure all records of super contribution payments are kept for at least five years, as required by law.
- ☐ Consider how you'll apply items like the Superannuation Guarantee Maximum Contribution Base (currently measured quarterly) and concessional contribution caps under the new rules.

Prepare for change management

- ☐ Develop a transition plan to move from less frequent payments to Payday Super payments well before the 1 July 2026 deadline.
- ☐ Allocate resources to oversee and manage the transition process.
- ☐ Seek feedback from HR, payroll and finance teams to refine processes as needed.
- ☐ Schedule a review meeting after the first few pay runs under the new system to address any issues.

Testing and contingency planning

- ☐ Test payroll and payment systems before the go-live date to identify and fix technical issues.
- ☐ Establish contingency plans for any potential system failures during pay runs.

The ATO's Small Business Superannuation Clearing House (SBSCH) will close from 1 July 2026. Businesses using it for super payments will need to find an alternative solution. AustralianSuper currently offers eligible employers access to a clearing house solution, where you can make super payments to multiple super funds for different employees.



Learn more

At AustralianSuper, we're here to help employers confidently prepare for the transition to Payday Super. Proactive planning, clear communication and processes will help ensure your organisation benefits from the new system. To learn more, scan the QR code to the right or visit australiansuper.com/payday-super



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