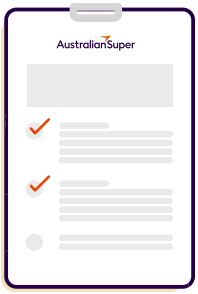
AustralianSuper

Payday Super employer checklist

With Payday Super now in place, use this checklist to stay on track when paying super alongside wages.



Payday Super is the 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, 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 supports Payday Super.
- [ ] 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 (You must use the same ABN for STP and your payments to the super fund).
- [ ] Cross-check employee contributions to ensure correct SG rates and amounts are applied.
- [ ] Check your payroll calculates and processes SG on the new Qualifying Earnings base.
- [ ] Maintain a secure, auditable record of SG contribution payments and associated payroll reports.

Employee onboarding

- [ ] Choose a default fund if you haven't (ATO requirement).
- [ ] Ensure you have registered with that default fund to ensure new accounts can be opened.
- [ ] 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.

Cashflow

- [ ] Consider your cashflow management and how it could accommodate SG payments every pay cycle.

Manage contribution payments

- [ ] Reconcile payments promptly to ensure they have reached AustralianSuper and other super funds 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.

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 and concessional contribution caps under the new rules.

Prepare for change management

- [ ] 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 to identify and fix technical issues.
- [ ] Establish contingency plans for any potential system failures during pay runs.

Learn more

At AustralianSuper, we're here to help employers navigate Payday Super.
To learn more, scan the QR code to the right or visit **australiansuper.com/payday-super**

An Industry SuperFund

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