

# Payday Super checklist for employers



Start prepping now for the proposed Payday Super changes to make sure you pay super on time and avoid penalties. Our handy checklist is just one way we can help you prepare.

## What is Payday Super?

It's a proposed new law for Super Guarantee (SG) payments. It means you'll need to pay super to your employees at the same time as their salary and wages.

**Payday Super is set to start on 1 July 2026**

## Payroll and super payments

### Technology solutions and processes

Review your payroll system. Can it handle more frequent super contributions? Will it reduce manual processes?

Check how your current processes will cope with more frequent contributions. Think about both regular and irregular payment schedules.

Talk to your payroll provider about calculations and definitions. Make sure your super formulas will comply with the new 'qualifying earnings' definition.

Review your payment method for SG obligations. Is the Direct Debit clearance period quick enough? Can you make contributions on payday to give you more time to fix any issues? Consider faster payment options like Direct Credit.

Update your internal process for STP reporting if needed. Does your data reconcile between your super reports and payroll?

Check if your payroll cycle and super processing times need to change. Make sure you're ready for the final super contribution for the year ending June 2026, which you'll pay in July 2026.

### Data

**Super Tip:** Get your data right. It will help you avoid penalties.

Make sure your data is clean and complete. Look for any missing SuperStream data points that could delay contribution allocations.

Audit your existing employees' super details. Do you need a communications plan to encourage employees to review and update their details in your HRM system?

Check your current process has validations to help detect errors early. Can you easily make changes to your data file?

### Error handling

Define clear roles and responsibilities for processing contributions. Make sure your payroll, finance and HR teams know who does what.

Set up internal processes for handling and fixing errors quickly and consistently.

Ask your super payment provider about their plan for failed super payments.

## Governance and administration

### Compliance

Review how you record, report and prove compliance for SG contributions. What needs to change under Payday Super rules?

Create an audit process to make sure you're always compliant.

Check how you'll apply items like the Superannuation Guarantee Maximum Contribution Base (currently measured quarterly) and concessional contribution caps under the new rules.

### Cashflow

Make sure your cashflow can meet Payday Super obligations on time without affecting other expenses.

Check if you can cover any increased costs from non-compliance, including revised superannuation guarantee charges (SGC), fines, and penalties.

### Onboarding employees

Update any onboarding documents that mention super payment timeframes.

Update your onboarding process to capture super choice early and check employee data. This will help reduce bounce backs and help you pay super contributions within 21 days of an employee starting.

Highlight your organisation's super plan features in your onboarding process (where new starters will see their stapled fund details). This could include discounted admin fees or employer-paid insurance.

## Awareness training

Think about how to raise awareness of Payday Super within your business. This will help gather support for any changes that you'll need to do.

Create a plan to tell employees about the new payment frequency. Roll this out closer to 1 July 2026.

Update any intranet content that talks about super payment arrangements.

Develop a training program for key teams. Cover updated employer obligations and company policies or procedures.

Create an education program for your company's executives so they know how Payday Super affects the business and any risks. The program could cover:

- business risks for non-compliance (remember, SGC liability rests solely with the employer)
- the current state of your super processes and payment cycle
- what needs to change, including potential tech solutions and budget requirements.



Visit our [website](#) to see how we can help you and what we're doing to prepare for Payday Super.