

Payday Super Readiness Checklist

From 1 July 2026, super must be paid at the same time as wages. Use this checklist to see where your business stands and where you might need help.

How to use this: Work through each item. If you can tick “Yes,” you’re on track. If you’re “Not sure,” that’s a conversation to have with your accountant before July.

1. Payroll & Systems		
<input type="checkbox"/>	Our payroll software can process and submit super automatically with every pay run	Yes / Not sure
<input type="checkbox"/>	We’re currently paying super every time we pay wages (not quarterly)	Yes / Not sure
<input type="checkbox"/>	We don’t rely on manual bank transfers or spreadsheets to manage super payments	Yes / Not sure
<input type="checkbox"/>	Our payroll software integrates with super funds or a commercial clearing service	Yes / Not sure
<input type="checkbox"/>	We know how long it takes for a super payment to reach an employee’s fund from the day we initiate it	Yes / Not sure
<input type="checkbox"/>	If we use the ATO’s Small Business Superannuation Clearing House (SBSCH), we have a plan to switch to an alternative before it closes on 1 July 2026	Yes / Not sure
<input type="checkbox"/>	We’ve downloaded all historical records from the SBSCH (if applicable)	Yes / Not sure
2. Employee Records		
<input type="checkbox"/>	All employee super fund details are up to date and verified	Yes / Not sure
<input type="checkbox"/>	New employees are set up with a nominated or stapled fund before their first payday	Yes / Not sure
<input type="checkbox"/>	We have a process for employees to notify us when their fund details change	Yes / Not sure
<input type="checkbox"/>	We’ve confirmed which casual and part-time employees are entitled to super	Yes / Not sure
3. Cash Flow Planning		
<input type="checkbox"/>	We’ve modelled what paying super every pay cycle looks like for our cash flow	Yes / Not sure
<input type="checkbox"/>	Paying super weekly or fortnightly won’t put strain on our working capital	Yes / Not sure
<input type="checkbox"/>	Super is factored into our regular cash flow forecasts (not just as a quarterly lump sum)	Yes / Not sure

<input type="checkbox"/>	If we're a seasonal business, we have a plan to cover super during quieter months	Yes / Not sure
4. Contractors & Directors		
<input type="checkbox"/>	If we engage contractors, we've checked whether super applies to them under the new rules	Yes / Not sure
<input type="checkbox"/>	Directors receiving a salary or director's fees are included in our super calculations	Yes / Not sure
5. Risk & Compliance		
<input type="checkbox"/>	We understand that late super can trigger penalties per payday (not per quarter)	Yes / Not sure
<input type="checkbox"/>	We've tested how long it takes for a payment to reach an employee's fund and built in a buffer	Yes / Not sure
<input type="checkbox"/>	We have a process to identify and fix rejected or failed super payments quickly	Yes / Not sure
<input type="checkbox"/>	We don't assume that bank or clearing house delays will protect us from penalties	Yes / Not sure
6. Professional Support		
<input type="checkbox"/>	We've spoken to our accountant about Payday Super and what it means for our business	Yes / Not sure
<input type="checkbox"/>	Our payroll setup has been reviewed for compliance with the new rules	Yes / Not sure
<input type="checkbox"/>	We have a clear plan in place to be ready before 1 July 2026	Yes / Not sure

How Did You Go?

Mostly "Yes": You're in good shape. Keep an eye on ATO updates and do a final check with your accountant before July.

A mix of "Yes" and "Not sure": You've made a start, but there are gaps to close. Book time with your accountant now to work through the items you're unsure about.

Mostly "Not sure": Don't panic — but don't wait either. The sooner you get advice, the more time you have to get ready without the pressure of a deadline.

Payday Super is a change to how your payroll works, not just a compliance update. If you've got unticked boxes or items you're unsure about, get in touch with our team. A short conversation now can save you a lot of time, cost, and stress later on.