

# 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  |  |                |
|-----------------------|--|----------------|
|                       | Our payroll software can process and submit super automatically with every pay run   | Yes / Not sure |
|                       | We’re currently paying super every time we pay wages (not quarterly)   | Yes / Not sure |
|                       | We don’t rely on manual bank transfers or spreadsheets to manage super payments  | Yes / Not sure |
|                       | Our payroll software integrates with super funds or a commercial clearing service  | Yes / Not sure |
|                       | 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 |
|                       | 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 |
|                       | We’ve downloaded all historical records from the SBSCH (if applicable)   | Yes / Not sure |
| 2. Employee Records   |  |                |
|                       | All employee super fund details are up to date and verified  | Yes / Not sure |
|                       | New employees are set up with a nominated or stapled fund before their first payday  | Yes / Not sure |
|                       | We have a process for employees to notify us when their fund details change  | Yes / Not sure |
|                       | We’ve confirmed which casual and part-time employees are entitled to super   | Yes / Not sure |
| 3. Cash Flow Planning |  |                |
|                       | We’ve modelled what paying super every pay cycle looks like for our cash flow  | Yes / Not sure |
|                       | Paying super weekly or fortnightly won’t put strain on our working capital   | Yes / Not sure |
|                       | Super is factored into our regular cash flow forecasts (not just as a quarterly lump sum)  | Yes / Not sure |

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