

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

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.