

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 now!

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

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

How Did You Go?

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

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

Mostly "Not sure": Don't panic - but see us NOW! The sooner you chat with us, 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.