

Payday Super - employer checklist

From 1 July 2026, you'll need to pay superannuation guarantee (SG) contributions to your employees at the same time you pay their wages.

You don't need to wait until 1 July to get ready – you can start now. This checklist can help you to get ready for Payday Super

1. Understand what's changing

- From 1 July 2026, SG contributions must be paid every payday, not quarterly.
- For more information on the Payday Super regulations visit cfs.com.au/paydaysuper, where you can also find the recording of our recent Payday Super webinar.

2. Plan your move to Payday Super

- Set a timeline to test your new processes *ahead* of 1 July 2026, where possible.
- Ensure your onboarding process for new employees captures complete and accurate data and super fund details.
- Encourage your existing employees to promptly update their super fund details if necessary, and ask them to use [the ATO's superannuation standard choice form](#) or your own pre-populated super choice form (if available).
- Set governance and ownership for approving, reconciling and monitoring SG payments each pay cycle.
 - Check you have up-to-date super fund details for all eligible employees. Check this information is correct (such as member account numbers and unique superannuation identifiers) to prevent any errors.
 - Review and correct error messages you received from super funds previously. Any SG payments you currently make that receive a warning or information message could be rejected after 1 July 2026, causing a late payment.
 - Set up a process to quickly correct any errors with your SG payments so the super fund receives the contributions within 7 business days after payday.
- Review your cash flow. Update your business process so that you can pay super with each pay cycle. The ATO issued a [Cash Flow Kit](#) which has tools and resources to help you successfully manage cash flow.
 - Have a plan to budget for any outstanding June 2026 quarterly SG contributions and any new Payday Super contributions starting from July 2026.

- Review how the change to the Maximum Contributions Base may impact timing and amount of super payments, particularly for high earners and any one-off payments, such as bonuses.

3. Check your systems and processes

- Speak to your payroll provider/software vendor about their Payday Super readiness and required changes, for example:
 - Can they calculate SG contributions on the new qualifying earnings regime
 - Are they prepared for the upcoming changes in their Single Touch Payroll reporting
- Speak to your tax accountant and a financial adviser if you need assistance in planning for Payday Super.
- Check that your current payment method allows SG contributions to reach the super fund within 7 business days.
- Review contingency plans for failed payments, bank delays or system outages.
- Check your clearing house or payment solution supports more frequent SG contribution files and payments.
- Wherever possible, reuse Single Touch Payroll (STP) data to support Payday Super.
- If you use the ATO Small Business Superannuation Clearing House (SBSCH), make sure you have a plan for an alternative solution ahead of its closure from 1 July 2026. The ATO has created [a webpage to assist you with the move](#) from the SBSCH to another clearing house.

4. Stay informed

- For ongoing updates and resources ensure you bookmark our Payday Super webpage: cfs.com.au/paydaysuper.
- You can also access ATO resources from the official [ATO Payday Super webpage](#).

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