

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/business-essential-super/payday-super, 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.
- Confirm the same Australian Business Number (ABN) is used in your STP reporting and on your super contribution payments and correct any mismatches. This ensures the ATO can accurately match contributions, and they aren't treated as missing or late under 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/business-essential-super/payday-super.
- You can also access ATO resources from the official [ATO Payday Super webpage](#).

Employer use only

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (referred to as Colonial First State, CFS) is the Trustee of Essential Super ABN 56 601 925 435 and the issuer of interests in Essential Super. Essential Super is distributed by the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 (the Bank). The CFS Group consists of Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 (HoldCo) and its subsidiaries, which includes CFS. The Bank holds an interest in the CFS Group through its significant minority interest in HoldCo.

This information is issued by CFS and may include general financial product advice but does not consider your individual objectives, financial situation, needs or tax circumstances, and so you should consider the appropriateness of the advice having regard to your circumstances before acting on it. The Target Market Determination (TMD) for Essential Super can be found at cfs.com.au/tmd and includes a description of who the financial product is appropriate for and any conditions on how the product can be distributed to customers. You should read the Product Disclosure Statement (PDS) and the Reference Guides for Essential Super carefully and consider whether the information is appropriate for you before making any decision regarding this product. Download the PDS and Reference Guides at commbank.com.au/essentialsuper-documents or call us on 13 4074 for a copy.

The clearing house facility is provided by SuperChoice Services Pty Limited ABN 78 109 509 739 (SuperChoice), an authorised representative of PayClear Services Pty Limited ABN 93 124 852 320 AFSL 314357 (PayClear). SuperChoice and PayClear are not part of the Commonwealth Bank Group or the CFS Group. You should consider the SuperChoice Combined Financial Services Guide and Product Disclosure Statement, which is provided at the time of registration, before deciding whether to apply or accept the offer to use the clearing house facility.

None of the Bank, HoldCo, CFS, nor any of their respective subsidiaries guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in this product is subject to risk, loss of income and capital invested. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries.