Payday Super checklist

Payroll & systems

Check your payroll software

- Does it support super payments every pay cycle?
- Does your software allow for small or irregular out-of-cycle payments to be easily added to the next regular pay cycle?
- Have you tested all pay frequencies (weekly/fortnightly/monthly)?

Talk to your payroll provider

- Confirm your payroll software is ready for Payday Super and wages and super payments are aligned.

Tip: Switching over a few months ahead of 1 July can help you spot and fix payroll issues sooner.

Data quality

Review employee super details

- Are all employee details (full name, date of birth, tax file number, if provided and super fund details) up to date?
- Do you need to confirm any information with employees ahead of 1 July?
- Do your super reports match your payroll records? You may need to update records for employees who have changed funds or supplied new complying fund details.

Clean and validate your data

- Are all SuperStream data points complete?
- Does your process include checks to catch errors early?
- Can you easily update your data files?

Test your systems

- Run parallel tests of your current and Payday Super payrolls before 1 July 2026.

Tip: Use complex ('messy') payrolls with allowances, bonuses and overtime to uncover hidden issues.

Super payments & timing

Check your calculations

- Is super correctly calculated for QE definitions to include OTE, salary sacrifice and other payments?
- Do your formulas match the latest QE definitions?

Plan your payment process

- Can super be paid on or before payday?
- Does your clearing house support frequent payments?
- Confirm cut-off times and adjust your payroll cycle if needed.
- Do you use the ATO's Small Business Superannuation Clearing House? You'll need a new clearing house provider. CBUS offers a free clearing house to participating employers.

Choose payment methods to optimise fast payments and error handling

- Is your direct debit clearance fast enough? Would direct credit be quicker?
- Can you make contributions on payday to allow sufficient time for corrections?

Cashflow & finance

Assess your cashflow

- Can you meet Payday Super obligations without impacting other expenses?
- Are you prepared for any increased costs from non-compliance (e.g. fines and penalties)?
- Model the cash impact of Payday Super early. With advice from payroll or finance experts, you can improve debtor processes, secure funding if needed, and avoid last minute issues or penalties.

Review and adjust processes

- Update finance, HR and payroll workflows as needed.

Error handling & controls

Prevent and manage errors

- Do you have controls to avoid late or missed payments?
- What's your payroll provider's process for failed super payments?
- Set up internal audits to catch and fix errors quickly.
- Involve external providers (e.g. accountants and platform providers) to help resolve issues early.

Compliance, governance & reporting

Update your policies

- Are your payroll policies current for Payday Super?
- Update onboarding processes to capture super choice early and verify employee data.
- Apply the Superannuation Guarantee Maximum Contribution Base based on the new rules.

Prove compliance

- Review how you record, report and demonstrate compliance with Payday SG contributions.

Training & communications

Clarify roles and responsibilities

- Review your payroll, finance and HR teams.
- Define clear roles, escalation points, responsibilities and timeframes.

Prepare for change

- Develop a go-live and change plan, including key contacts and resolution timeframes.

Communicate with employees and leadership

- Let employees know super will be paid at the same time as wages.
- Update intranet content about super payments.
- Prepare an executive briefing on Payday Super, new penalties and risk mitigation.



Celebrate your progress! Each step you complete brings your business closer to Payday Super readiness.

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