



Payday Super checklist for employers



Payday Super starts on 1 July 2026. If you're an employer, Payday Super means you will need to make a super contribution for eligible employees for each payday.

You don't need to wait until 1 July to get ready – you can start now.

Use this checklist to get ready for Payday Super.

Now

Understand the new requirements

- ☐ **Check the changes.** Payday Super starts 1 July. Understand what this means for your business by visiting ato.gov.au/paydaysuper or watching our [Payday Super video](#) on the key changes.

February–March 2026

Plan your transition

- ☐ **Set a start date.** You need to make a super contribution for eligible employees for each payday from 1 July.
- ☐ **Get advice if you need it.** Talk to your tax professional if you're unsure about the best timing for your business to transition, or how you'll pay super going forward.

Prepare your business

- ☐ **Review cash flow.** Update your business process so that you can pay super with each pay cycle. Our [Cash Flow Kit](#) has tools and resources to help you successfully manage cash flow.
- ☐ **Review payroll governance and business processes:**
 - 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 receive from super funds. Any payments you currently make that receive a warning or information message could be rejected after 1 July 2026, causing a late payment.

April–June 2026

Lock in your plans

- ☐ **Confirm when your software will be ready.** Contact your digital service or payroll provider to find out.
 - If you use a clearing house or super fund portal, check if they are ready and if you need to make any updates.

- ☐ **If you're still using the Small Business Superannuation Clearing House (SBSCH),** transition to an alternative provider – see the SBSCH checklist.
- ☐ **Check payroll governance processes:**
 - Set up a process to quickly correct any errors with your super contributions so the super fund receives the contribution within 7 business days after payday.
- ☐ **Understand the new concept 'qualifying earnings' (QE):**
 - Read about how this applies to calculating your super guarantee (SG) payments at ato.gov.au/QE or on our QE fact sheet.
- ☐ **Pay SG for the January–March quarter by 28 April 2026.**
- ☐ **You *must* switch to Payday Super from 1 July.**

July 2026

Payday Super starts

Payday Super is now law. Super guarantee charge (SGC) may apply if contributions are not made on time, in full and to the correct fund.

- ☐ **When paying super, you must:**
 - ensure all SG contributions are received by, and can be allocated by, your eligible employees' super funds within 7 business days after payday (unless longer applies)
 - calculate super from qualifying earnings
 - report qualifying earnings and super liability in your Single Touch Payroll (STP)-enabled software.
- ☐ **Make your final quarterly payment by 28 July 2026.**
 - Remember you won't be able to use the SBSCH for any payments on or after 1 July 2026.
 - There is no late payment offset available for this quarter.

Tips

Avoid SGC by paying your eligible employees' super in full, on time and to the correct fund. For Payday Super, this means contributions need to be received by, and can be allocated by, the super funds within 7 business days after payday (unless longer applies). We recommend you pay super on payday as you need to allow time for payment processing and any corrections to be made.

Understand the ATO's compliance approach for 2026–27 at ato.gov.au/PDScompliance.

This is a general summary only.

For more resources, including the guide to leaving the SBSCH, visit ato.gov.au/PaydayResources

