

## Payday Super Readiness Checklist

From 1 July 2026, super must be paid at the same time as wages (not quarterly), increasing the importance of real-time payroll accuracy and cash flow planning. 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” or can’t tick “Yes,” there may be gaps in your current setup - we recommend reviewing these with us well before July.

| 1. Payroll & Systems     |  |                       |
|--------------------------|--|-----------------------|
| <input type="checkbox"/> | Our payroll software can calculate, process, and submit super automatically as part of each pay run  | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We’re currently paying super every time we pay wages (not quarterly)   | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We don’t rely on manual bank transfers or spreadsheets to manage super payments  | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | Our payroll software integrates with super funds or a commercial clearing service  | <i>Yes / Not sure</i> |
| <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  | <i>Yes / Not sure</i> |
| <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 | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We’ve downloaded all historical records from the SBSCH (if applicable)   | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We understand the cut-off times and processing days for our clearing house or super payment system (including weekends and public holidays)          | <i>Yes / Not sure</i> |
| 2. Employee Records      |  |                       |
| <input type="checkbox"/> | All employee super fund details are up to date and verified  | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | New employees are set up with a nominated or stapled fund before their first payday  | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We have a process for employees to notify us when their fund details change  | <i>Yes / Not sure</i> |
| <input type="checkbox"/> | We’ve confirmed which casual and part-time employees are entitled to super   | <i>Yes / Not sure</i> |

| 3. Cash Flow Planning      |  |                |
|----------------------------|--|----------------|
| <input type="checkbox"/>   | We've modelled what paying super every pay cycle looks like for our cash flow  | Yes / Not sure |
| <input type="checkbox"/>   | Paying super weekly or fortnightly won't put strain on our working capital   | Yes / Not sure |
| <input type="checkbox"/>   | Super is factored into our regular cash flow forecasts (not just as a quarterly lump sum)  | Yes / Not sure |
| <input type="checkbox"/>   | We understand that super is now effectively a real-time payroll cost, not a deferred obligation  | Yes / Not sure |
| <input type="checkbox"/>   | If we're a seasonal business, we have a plan to cover super during quieter months  | Yes / Not sure |
| 4. Contractors & Directors |  |                |
| <input type="checkbox"/>   | If we engage contractors, we've reviewed whether super applies to contractors under the expanded definition of "employee" for super purposes | Yes / Not sure |
| <input type="checkbox"/>   | Directors receiving a salary or director's fees are included in our super calculations   | Yes / Not sure |
| 5. Risk & Compliance       |  |                |
| <input type="checkbox"/>   | We understand that late super can trigger penalties per payday (not per quarter)   | Yes / Not sure |
| <input type="checkbox"/>   | We've tested how long it takes for a payment to reach an employee's fund and built in a buffer   | Yes / Not sure |
| <input type="checkbox"/>   | We have a process to identify and fix rejected or failed super payments quickly  | Yes / Not sure |
| <input type="checkbox"/>   | We don't assume that bank or clearing house delays will protect us from penalties  | Yes / Not sure |
| <input type="checkbox"/>   | We understand that unpaid super may not be tax deductible and may incur additional charges   | Yes / Not sure |
| 6. Professional Support    |  |                |
| <input type="checkbox"/>   | We've spoken to our accountant about Payday Super and what it means for our business   | Yes / Not sure |
| <input type="checkbox"/>   | Our payroll setup has been reviewed for compliance with the new rules  | Yes / Not sure |
| <input type="checkbox"/>   | We have a clear plan in place to be ready before 1 July 2026   | Yes / Not sure |

## Common Pressure Points We're Seeing

Before you review your results, here are some common pressure points we're seeing:

- Weekly payroll with tight cash flow
- Manual or partially manual payroll processes
- Heavy use of casual staff with variable hours and frequent payroll cycles
- Reliance on the SBSCH
- Businesses that "catch up" super at quarter-end

If any of these apply, we recommend reviewing your setup sooner rather than later.

## 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 now to work through the items you're unsure about.

**Mostly "Not sure":** Don't panic, but don't wait either. The sooner you get advice, 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, we recommend you get in touch with our team. A short conversation now can help you avoid penalties, improve cash flow planning, and ensure your systems are ready well before the deadline.