



Payday super readiness checklist

A practical guide for employers





What is Payday Super?

Payday Super is a major change to how and when employers pay superannuation.

From 1 July 2026, employers will be required to pay superannuation contributions within seven calendar days of each payday, rather than quarterly.

The change is designed to ensure employees receive their super entitlements sooner and reduce the risk of unpaid or late super. While many employers already meet their obligations, the Australian Taxation Office (ATO) has identified that billions of dollars in super has historically gone unpaid or underpaid.

Payday Super aims to address this by aligning super payments more closely with payroll. For employers, however, this represents a significant shift in payroll processes, cash flow management and compliance obligations.

Payday super starts from 1 July 2026.

Under the new rules, employers must pay superannuation contributions within seven calendar days of each payday. This checklist helps you assess whether your business is ready – and where action is needed.

Payday super readiness checklist

Now: Understand the new requirements

- I understand that Payday Super starts on 1 July 2026
- I know super must be paid for each payday, not quarterly
- I understand super must reach employees' funds within 7 calendar days of payday
- I am aware of the penalties and Super Guarantee Charge (SGC) risks for late or missed payments
- I understand that super will be calculated using Qualifying Earnings (QE) instead of Ordinary Time Earnings (OTE)

February – March 2026: Plan your transition

- I have considered when and how my business will transition to Payday Super
- I have spoken with my accountant, adviser or payroll provider about the changes
- I have reviewed the impact on cash flow and budgeting
- I have identified any high-risk areas in my current payroll or super processes

Tip: Planning early reduces the risk of rushed changes and compliance errors closer to 1 July.

Cash flow and budgeting

- I have updated cash flow forecasts to allow for more frequent super payments
- I have planned for periods with higher payroll costs (e.g. leave, bonuses)
- I understand the impact of paying super each pay cycle rather than quarterly

April – June 2026: Lock in your plans

- Payroll systems and clearing house arrangements have been tested
- Internal processes are finalised and documented
- Key dates and payment deadlines are diarised
- Staff involved in payroll and finance are trained and aware of the changes
- I have planned for the final quarterly super payment for the January–March 2026 quarter (due 28 April 2026)



Payday super readiness checklist (cont.)

From 1 July 2026: Payday Super starts

- Super contributions are paid each payday
- Contributions are received by employees' super funds within 7 days
- Super is calculated using Qualifying Earnings
- Ongoing checks are in place to monitor compliance and prevent late payments

How PKF can help



Readiness reviews



Payroll and system assessments



Cash flow modelling



Compliance and advisory support

Preparing early helps reduce risk, avoid penalties and ensure a smooth transition.

Contact your local
team today

