Payday Super Readiness Checklist

From 1 July 2026, super must be paid at the same time as wages. 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 are on track. If you are “Not sure,” that is a conversation to have with your us before July.

1. Payroll & Systems		
☐	Our payroll software can process and submit super automatically with every pay run	*Yes / Not sure*
☐	We are currently paying super every time we pay wages (not quarterly)	*Yes / Not sure*
☐	We do not rely on manual bank transfers or spreadsheets to manage super payments	*Yes / Not sure*
☐	Our payroll software integrates with super funds or a commercial clearing service	*Yes / Not sure*
☐	We know how long it takes for a super payment to reach the intended super funds from the day we initiate it	*Yes / Not sure*
☐	If we use the ATO Small Business Superannuation Clearing House (SBSCH), we have a plan to switch to an alternative before it closes on 1 July 2026	*Yes / Not sure*
☐	We have downloaded all historical records from the SBSCH (if applicable)	*Yes / Not sure*
2. Employee Records		
☐	All employee super fund details are up to date and verified	*Yes / Not sure*
☐	New employees are set up with a nominated or stapled fund before their first payday	*Yes / Not sure*
☐	We have a process for employees to notify us when their fund details change	*Yes / Not sure*
☐	We have confirmed which casual and part time employees are entitled to super	*Yes / Not sure*
3. Cash Flow Planning		
☐	We have modelled what paying super every pay cycle looks like for our cash flow	*Yes / Not sure*
☐	Paying super weekly or fortnightly will not put strain on our working capital	*Yes / Not sure*
☐	Super is factored into our regular cash flow forecasts (not just as a quarterly lump sum)	*Yes / Not sure*
☐	If we are a seasonal business, we have a plan to cover super during quieter months	*Yes / Not sure*

4. Contractors & Directors		
☐	If we engage contractors, we have checked whether super applies to them under the new rules	*Yes / Not sure*
☐	Directors receiving a salary or fees are included in our super calculations	*Yes / Not sure*
5. Risk & Compliance		
☐	We understand that late super can trigger penalties per payday (not per quarter)	*Yes / Not sure*
☐	We have tested how long it takes for a payment to reach the intended super funds and built in a buffer	*Yes / Not sure*
☐	We have a process to identify and fix rejected or failed super payments quickly	*Yes / Not sure*
☐	We do not assume that bank or clearing house delays will protect us from penalties	*Yes / Not sure*
6. Professional Support		
☐	We have spoken to AVCA about Payday Super and what it means for our business	*Yes / Not sure*
☐	Our payroll setup has been reviewed for compliance with the new rules	*Yes / Not sure*
☐	We have a clear plan in place to be ready before 1 July 2026	*Yes / Not sure*

How Did You Go?

Mostly "Yes": You are in good shape. Keep an eye on ATO updates and do a final check with your us before July.

A mix of "Yes" and "Not sure": You have made a start, but there are gaps to close. Book time with us now to work through the items you are unsure about.

Mostly "Not sure": Do not panic — but do not 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 have got unticked boxes or items, you are unsure about, get in touch with our team. A conversation now can save you a lot of time, cost, and stress later on.

AV CHARTERED ACCOUNTANTS

Newcastle
p +61 2 49295533
PO Box 258
Unit 9, 57 Crescent Road
Waratah NSW 2298

Maitland
p +61 2 49336100
PO Box 5
119 High Street
East Maitland NSW 2323