

Payday Super Checklist

For Employers



Payday Super comes into effect from 1 July 2026. Employers will be required to pay superannuation at the same time as wages, rather than quarterly. It is best to start preparing now to ensure your payroll systems and processes are ready.

Before 1 July 2026

Understand the requirements of Payday Super. If you need more information, [click here](#)

Review Payday Super changes and how they impact your business

Understand the new concept of qualifying earnings (QE) for calculating super

Confirm key compliance dates and payment timeframes

Plan your transition

Set your internal transition date – It is best to start early to work out any issues

Speak with your bookkeeper or accountant about timing and process changes

Review cash flow to ensure super can be paid each pay cycle

Update internal payroll processes to align super with pay runs

Review payroll governance & employee data

Confirm all eligible employees' super fund details are current and correct.

Check member numbers and unique superannuation identifiers

Review and resolve any existing super payment error messages

Implement a process to correct super errors quickly (within 7 business days after payday)

Payday Super Checklist For Employers



Confirm software & clearing house readiness

Contact your payroll/digital service provider to confirm Payday Super readiness

Confirm your clearing house or super fund portal is compliant

If using the Small Business Superannuation Clearing House (SBSCH), transition to an alternative provider before 1 July 2026

Ensure STP-enabled software can report qualifying earnings and super liability

From 1 July 2026

Pay super guarantee (SG) at the same time as wages

Ensure contributions are **received and allocated by the super fund within 7 business days after payday** (unless an exception applies)

Calculate super using qualifying earnings (QE)

Report qualifying earnings and super liability through STP-enabled payroll software

Monitor payments closely to avoid Super Guarantee Charge (SGC) penalties

We are currently working with clients to:

- Assess cash flow impact under the new rules
- Review payroll and super processes
- Identify system upgrade requirements
- Develop implementation plans ahead of 1 July 2026

If you have any questions about Payday super and how this may impact your business long term, please get in touch.

PH: (08) 6165 4000

E: info@armada.com.au