

Payday Super Readiness Checklist

Are you prepared?



Understanding Your Obligations

Treasury Laws Amendment (Payday Superannuation) Act 2025 and Superannuation Guarantee Charge Amendment Act 2025

Payday Super refers to the new superannuation payment requirement that, from 1 July 2026, will require employers to pay employees' Superannuation Guarantee (SG) contributions at the same time as their regular payroll cycle.

As the most significant change to the superannuation system since it was first introduced in 1992, IRIQ has developed this practical checklist outlining key considerations and action items for your business.

How to use this checklist

Use this checklist to identify operational, payroll, superannuation, and compliance areas that may require review or action before the new obligations take effect.

- Work through each section and confirm whether your organisation meets the listed obligations
- Identify any gaps, system limitations, or compliance risks that require attention
- Keep supporting records or documentation to demonstrate compliance

This checklist is intended as a general compliance guide only and does not replace tailored legal advice.

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Key Action Area	Action Items	Why is this Important?
Conduct a readiness assessment	<p>Review your current payroll and superannuation processes to identify any gaps, including:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Payroll software capability and update readiness <input type="checkbox"/> Clearing house arrangements and NPP compatibility <input type="checkbox"/> Employee onboarding and super fund data collection <input type="checkbox"/> Contractor classifications for SG purposes 	Identifies gaps in payroll, superannuation and onboarding processes before the new requirements commence.
Engage your payroll software provider	<p>Confirm your payroll system will:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Calculate SG on qualifying earnings (QE) <input type="checkbox"/> Report QE and SG liabilities correct through STP <input type="checkbox"/> Support per-pay-cycle Super Stream reporting and payments <p>Request implementation timelines and complete testing before 1 July 2026.</p>	Payroll systems must support Payday Super calculations, compliant STP reporting and per-pay-cycle payments.
Transition from SBSCH (if applicable)	<p>The ATO Small Business Super Clearing House (SBSCH) closes on 1 July 2026. Before this date:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Select a replacement clearing house or payroll-integrated solution <input type="checkbox"/> Confirm Payday Super and NPP compatibility <input type="checkbox"/> Set up and test the new arrangement early 	Employers currently using SBSCH must transition before it closes on 1 July 2026.
Review and update payroll paycodes	<p>Ensure payroll codes correctly identify QE, including:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Commissions and bonuses <input type="checkbox"/> Salary sacrifice arrangements <input type="checkbox"/> Leave and parental leave payments 	Incorrect classifications may result in SG underpayments, reporting errors and compliance risks.
Run test pay cycles	<p>Complete parallel testing before commencement to confirm:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Correct QE and SG calculations <input type="checkbox"/> Accurate STP reporting <input type="checkbox"/> Successful per-pay-cycle contribution processing <input type="checkbox"/> Ability to meet the 7-business-day payment deadline 	Early testing helps identify payroll, reporting or payment issues before commencement.
Audit employee super fund details	<p>Verify employee superannuation records, including:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fund USI <input type="checkbox"/> Member number <input type="checkbox"/> Employee legal name <input type="checkbox"/> Tax File Number (where applicable) <p>Incorrect details may cause rejected contributions and trigger SGC liabilities.</p>	Incorrect employee or fund information may cause rejected contributions and increase compliance risk.

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Review contractor arrangements	<p>Assess contractor engagements to determine whether SG obligations apply:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Particularly where workers are engaged mainly for their labour <input type="checkbox"/> Seek legal advice where classifications are unclear 	Some contractors may be deemed employees for SG purposes, resulting in potential SG liabilities and penalties.
Model the cash flow impact	<p>Prepare for more frequent SG payments by reviewing:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Super contribution amounts being paid each pay cycle <input type="checkbox"/> Cash flow forecasts and working capital planning requirements <input type="checkbox"/> Bank facilities, overdraft limits and financing arrangements <input type="checkbox"/> Alignment of payroll and financial management practices with the new SG payment schedule 	Moving from quarterly to per-pay-cycle super payments may significantly affect business cash flow.
Prepare employee communications	<p>Inform employees about:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Superannuation contributions being made each pay cycle <input type="checkbox"/> Increased visibility of contributions <input type="checkbox"/> Any impacts for higher income earners 	Clear communication helps reduce employee confusion and payroll-related enquiries.
Train payroll and finance staff	<p>Ensure relevant staff understand:</p> <ul style="list-style-type: none"> <input type="checkbox"/> What constitutes QE <input type="checkbox"/> The 7-business-day contribution deadline <input type="checkbox"/> Processes for rejected or failed contributions <input type="checkbox"/> Consequences for non-compliance and SGC exposure 	Staff understanding of the new rules helps reduce operational errors and compliance exposure.

Need support preparing for the new Payday Super requirements?

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