

Payday Super Checklist



Use this checklist to assess and prepare your business for Payday Super.

1. Payroll and Systems Readiness

Confirm payroll software can:

- Calculate SG on qualifying earnings each pay run
- Support payday-aligned super payments
- Report SG amounts via Single Touch Payroll (STP) each pay cycle

Confirm payroll calendars align with payment capability

Identify how off-cycle payments (bonuses, corrections, terminations) will be handled

2. Payment and Banking Arrangements

Confirm your clearing house or payment method can:

- Process super payments every pay cycle
- Meet the 7 business day receipt requirement
- Handle higher payment frequency without batching delays

Confirm banking cut-off times and settlement delays

Identify contingency arrangements for rejected or failed payments

3. New Starter and Onboarding Processes

Review onboarding workflows to ensure:

- Super fund details are collected promptly
- Stapled fund checks occur early
- The 2-week new starter grace period is correctly applied

Confirm escalation process if super details are missing or invalid

4. Data Quality and Exception Management

Define internal processes for:

- Managing rejected contributions
- Correcting data errors quickly
- Reissuing redirected payments within required timeframes

Assign clear ownership for super exception handling

Ensure reconciliation processes are in place for frequent payments

5. High Income Earners

Confirm payroll systems can:

- Track qualifying earnings across the financial year
- Stop SG contributions once the annual MCB is reached
- Apply the cap correctly on a per-employee basis

Review impacted employee groups and remuneration structures

Payday Super Checklist (continued)

6. Cash Flow and Pay Cycle Impacts

Assess impact of more frequent super payments on cash flow

Review whether pay cycle changes are required (e.g. weekly to fortnightly)

Engage finance teams early to plan funding and liquidity changes

7. Third-Party Providers

Confirm readiness with:

- Payroll provider
- Accountant or outsourced payroll services
- Clearing house provider
- Banking partner

Obtain timelines for system updates and testing windows

8. Internal Training and Governance

Train payroll, HR and finance teams on:

- New timing requirements
- Error handling and escalation
- Compliance and penalty implications

Update internal policies, procedures and controls

Confirm governance and sign-off arrangements

9. Employee Communication

Identify whether changes to payroll timing or processes require staff communication

Update onboarding and super-related materials if required

Prepare messaging on:

- Super being paid with pay cycles
- Importance of keeping personal details up to date with both their payroll department and their super fund (noting that such information will not always be shared)
- Taking care and understanding the potential impacts when making super changes such as rolling over or consolidating super accounts

10. Ongoing Monitoring

Monitor updates from:

- ATO
- Treasury
- Payroll and clearing house providers
- Your super fund

Schedule system testing ahead of 1 July 2026

Plan a post-implementation review after go-live

There is no penalty for implementing Payday Super processes ahead of 1 July 2026. Employers should plan for full compliance from commencement.

This material has been prepared for informational purposes only. Any legal, taxation and other matters, including any interpretation of existing laws, referred to in this material is not intended to represent or be a substitute for specific legal or taxation advice and should not be relied on as such. Consider obtaining professional advice from a registered legal practitioner or a tax agent. Existing laws may change from time to time.

Prepared by Guild Super Services Pty Ltd ABN 79 672 642 394 AFS Representative No. 001 306706, which is a Corporate Authorised Representative of Future Group Financial Services Pty Ltd ABN 90 167 800 580 AFSL 482684, as the Promoter of the Guild Retirement Fund ABN 22 599 554 834 (the Fund). GuildSuper and GuildPension are products of the Fund. Feb 2026.