

Your to-do list

Get ready for Payday Super



Payday Super is proposed to kick off from 1 July 2026. Here's what you should do to make sure your business is prepared for the changes.

About Payday Super

Payday Super is a law proposed by the government that will require employers to pay super guarantee (SG) payments to employees on payday (e.g. weekly, fortnightly or monthly). Penalties will apply for non-compliance, so it's essential to make sure your business is ready to meet the new obligations.

Here's a to-do list to help you get prepared and avoid the penalties.

Important: This checklist contains general information only and does not constitute legal advice. It does not cover all your obligations under payday super requirements. For further information, please visit ato.gov.au. H.E.S.T. Australia Ltd is not liable for any non-compliance or related consequences.

Review your payroll systems and processes



- ☐ Check your current payroll system can calculate and process super contributions in line with your pay cycle.
- ☐ If you're using the ATO Small Business Superannuation Clearing House, arrange an alternative, as it will close as of 1 July 2026.
- ☐ Review your payment method for SG contributions and ensure your internal processes (including payroll cycles) are updated to reflect the new Payday Super obligations. Don't forget to account for public holidays and bank cut-off times.
- ☐ Make sure your employee data, including super details, is up to date.
- ☐ Check with your professional advisor that your super calculations comply with the new 'qualifying earnings' definition.

What does 'qualifying earnings' mean?

The Payday Super legislation is expected to introduce a new concept of 'qualifying earnings' to calculate SG entitlements. This will likely include ordinary time earnings (OTE). We expect that further information and a full definition of 'qualifying earnings' will be available via the ATO website at ato.gov.au when Payday Super becomes law.

Ensure timely payments and compliance



- ☐ Review your process for recording, reporting and producing evidence of compliance for SG payments to ensure it meets the new obligations.
- ☐ Audit your process to ensure you'll always be compliant. Late super payments will be more visible due to Single Touch Payroll (STP) reporting (reporting of employees' payroll information to the Australian Government each time you pay employees through STP-enabled software). This will make penalties easier to enforce.

Budget for cashflow impacts



- ☐ Check your financial forecasts and/or maintain separate accounts for super contributions as more frequent super payments require careful cash flow planning.
- ☐ Ensure fines and penalties, such as SG charges, can be covered if they are incurred.

Assess training requirements



- ☐ Consider adding training, support and resources for your payroll personnel to handle any increased administrative load.
- ☐ Update any existing training programs that talk about super payment arrangements.

Communicate with your employees



- ☐ Inform your employees before the changes take effect, including how super payments will appear on their pay statements, and encourage them to check and confirm their super fund details.
- ☐ Update your employee onboarding documentation to reflect the new super payment timeframes.

Here for you

For more information on Payday Super visit hesta.com.au/paydaysuper