

1 July
2026

Are You Ready
for Pay Day Super?



From 1 July, 2026, Superannuation must be paid at the same time as wages and received by employee funds within 7 days of payday. This document is a checklist to help you assess whether your systems and processes are ready.



PAYROLL & SYSTEMS

- Can your payroll system calculate and pay superannuation payments within 7 business days of payday? Does it integrate with Single Touch Payroll (STP)?
- Have you arranged an alternative to the ATO's Small Business Super Clearing House?
- Have you verified that employee super fund details and member numbers are correct?
- Have payroll codes been correctly mapped to Qualifying Earnings.
- Have you considered relevant contractors, as they too may also be entitled to super?



GOVERNANCE & COMPLIANCE

- Have you assigned clear responsibility within your business for managing Payday Super compliance?
- Are directors aware of their personal exposure for late payments?
- Can you verify each pay run and determine the timeframe between payment and receipt?
- Do you have a process to manage errors and rejections promptly to minimise penalties?



CASH FLOW

- Have you assessed the impact of more frequent super payments on cash flow?
- Do you know if your business needs additional funds to operate under the new super payment timing?
- Have you considered how seasonal or uneven revenue cycles may impact super payment deadlines?
- Have you considered whether you can move to a less frequent pay cycle?



PLANNING & TRANSITION

- Is Payday Super included in your 2026 budget and cash flow forecasts?
- Do you have a documented transition roadmap for Super Pay Day so you are ready for launch by 1 July?
- Do you have a way to test the super process?
- Have you spoken to your accountant or bookkeeper regarding the impact on your business?

Did you tick every box? If not, your business may be exposed to cash flow pressure and compliance penalties. Our Morrows advisers can help you:

- Audit your readiness
- Model cash flow and funding impact
- Build a structured transition roadmap



Contact your Morrows adviser on 9690 5700 to book a readiness review today!