

Payday (Without the Chaos) Super



CHECKLIST

Practical guide to help Australian shift-based businesses prepare for Payday Super



Introduction

From 1 July 2026, the Australian Government's [Payday Super](#) legislation becomes a payday obligation, not a quarterly task. For shift-based businesses, that's a meaningful change to payroll, requiring Super to be paid and reported at the same time as wages.



This update has real implications on your cash flow, compliance obligations, and systems you use every day, including payroll. And that's why we've created our **Payday Super Checklist: to help you get ready for these changes and keep you one step ahead.**



What is Payday Super?

Payday Super changes how and when you pay Super to your employees. With the new changes coming into effect, instead of quarterly payments with a 28-day grace period, Super will need to be paid at the same time as wages, regardless of whether you run payroll weekly, fortnightly, or monthly.

Key changes

- Super payments aligned with your regular pay cycles.
- Contributions have to reach employees' super fund within 7 business days of payday. Payments for new employees, or to a new super fund for existing employees, are required within 20 business days.
- New Qualifying Earnings (QE) calculation base is replacing the current OTE/salary and wages split – QE reporting will be mandatory from 1 July 2027.
- The closure of the Small Business Superannuation Clearing House (SBSCH) on 30th June 2026.

Critical dates to keep in mind:

30th June 2026:

SBSCH closes – you must move to an alternative payment method before this date.

1st July 2026:

Payday Super comes into effect and businesses should reflect these changes by their first pay cycle on or after this date.

“

Payday Super is a once-in-a-generation reform that will deliver lasting benefits to Australian workers. Supporting employers with smart, streamlined solutions is key to making these reforms a success.”

— Chris Denney, President of Digital Service Providers Australia New Zealand (DSPANZ)



Why your business needs to prepare for Payday Super

For both business owners and their payroll teams, your regular super payment schedule will likely have drastically shorter deadlines, with limited margin for mistakes. While it's a big administrative change, it's also a fundamental shift that can create serious cash flow, compliance, and system risks that may require you and your team to pay closer attention to your operations – not to mention investing in the *right* systems.

The operational impact according to your current wage payment schedule:

Weekly payers

48 extra Super payments per year

Fortnightly payers

22 extra Super payments per year

Monthly payers

8 extra Super payments per year

Super will be calculated on Qualifying Earnings (QE), instead of Ordinary Time Earnings (OTE).

What's at stake for your business?

There are 4 key concerns you'll need to keep in mind for Payday Super.

- 1 Increased transactional volume:** A weekly payroll will now have 52 Super transactions instead of 4 – and this volume makes manual checks and uploads both impossible and inefficient.
- 2 Continuous cash flow management:** Businesses must move from a quarterly Superannuation (Super) accrual model to a weekly/fortnightly model, with funds readily available for every payroll cycle.
- 3 The risks of manual systems:** If your business currently uses spreadsheets, paper, or separate, unintegrated systems for payroll and Super, you might find the new 7-day deadline and high volume unmanageable, and you'll need a single, integrated platform.
- 4 Heightened regulatory scrutiny:** The ATO will assess the Super Guarantee Charge (SGC), shifting the compliance burden (and risk) onto employers, making accurate, automated record-keeping critical.



Your Payday Super Readiness Checklist

Review your existing payroll systems and processes

Most systems are built for quarterly Super payments. With Payday Super moving super into every pay run, many systems won't be able to handle weekly or fortnightly Super obligations without extra manual work.

This is a good time to step back and assess whether your current payroll setup is really suited to the changes. Use the questions below to test your systems, processes, and day-to-day workflows.

- Will our system automatically calculate super on Qualified Earnings, without manual intervention?
- Does our payroll system integrate payment and reporting via Single Touch Payroll (STP)?
- Can our payroll system create clear, accurate audit trails if we ever need them?
- Does our system validate employee Super details at onboarding to avoid payroll submission errors?
- Can we see the status of Super payments in real-time?
- Do we have a transition plan for SBSCH?
- Will our payroll system meet SuperStream 2.0 messaging version 3.0 requirements effective from 1 July 2026?

Other things to consider:

- What will it cost us to upgrade or replace our current systems and tools?
- What are the potential costs for SGC penalties if we're non-compliant?
- Who will own this project internally?
- Can our current systems or tooling handle the new changes, without manual uploads?
- Do we still rely on spreadsheets, paper, or other manual processes?
- Are our current approval steps and processes slowing down payroll?

Don't forget your clearing house

From 30th June 2026, the ATO's Small Business Superannuation Clearing House (SBSCH) will no longer be available – that means you'll need to find a new solution that's integrated with your payroll system to manage the new Payday Super requirements.

PRO TIP

You'll want to look for a solution that:

- ✓ Connects all Super payments directly to your payroll cycle.
- ✓ Supports SuperStream 3.0.
- ✓ Reduces your reliance on manual reconciliation (and helps reduce errors).
- ✓ Gives you clear, real-time visibility into things like refunds or bounce-backs.



Prepare your cash flow and build financial buffers

Given Payday Super requires you to move from quarterly super payments to pay cycle payments, this will have a real impact on or reshape your cash flow. This is a good opportunity to take a clear look at how cash flows through your business today.

- How much cash do we need to have available for every pay cycle to cover both wages and Super?
- Can we set aside funds specifically for wages and Super?
- We need to review our working capital requirements – do we have access to enough liquidity?
- Will incoming payments (ex. from customers) affect our ability to meet the 7-day deadlines?
- Do approvals need to happen earlier in the week for us?

Other things to consider:

- Are we forecasting Super costs into every pay cycle?
- Do we need to move payroll approvals to ensure Super payments are processed on time?
- Can we start transitioning to paying super on payday now?
- Do we know our bank's processing times, especially around holidays or weekends?



Master the new calculation rules (Qualifying Earnings)

Under Payday Super, Qualifying Earnings (QE) becomes the single base for calculating both Superannuation Guarantee (SG) and Super Guarantee Charge (SGC). In this section, you'll review the key action items and activities your team will need to prepare for.

- Are we aligned on what counts as Qualifying Earnings?

For example, QE includes ordinary time earnings (OTE), all commissions, certain types of bonuses and allowances, paid leave, and any salary sacrifice amounts that would have been QE.

- Is our payroll system prepared for the updated payroll calculation logic?

If your system currently calculates SG on OTE and SGC on salary and wages, you'll need to ensure it's updated to use QE for both from 1 July 2026.

- Are we aware of and prepared for Maximum Contributions Base (MCB) thresholds?

- How does our payroll system handle different types of employee working arrangements?

For example, how does the system manage employees who move between part-time and full-time; employees who hold multiple jobs within our business; commission-based roles, and other arrangements?

- Does our payroll team understand QE and all of the requirements we know to date?

- Are we subscribed to ATO updates for when further information is provided?

- Do we have a budget for potential Super cost increases?

PRO TIP

If your system currently calculates SG on OTE, and SGC on salary and wages, you'll need to be ready to update it to ensure your team uses QE for both from 1 July 2026.



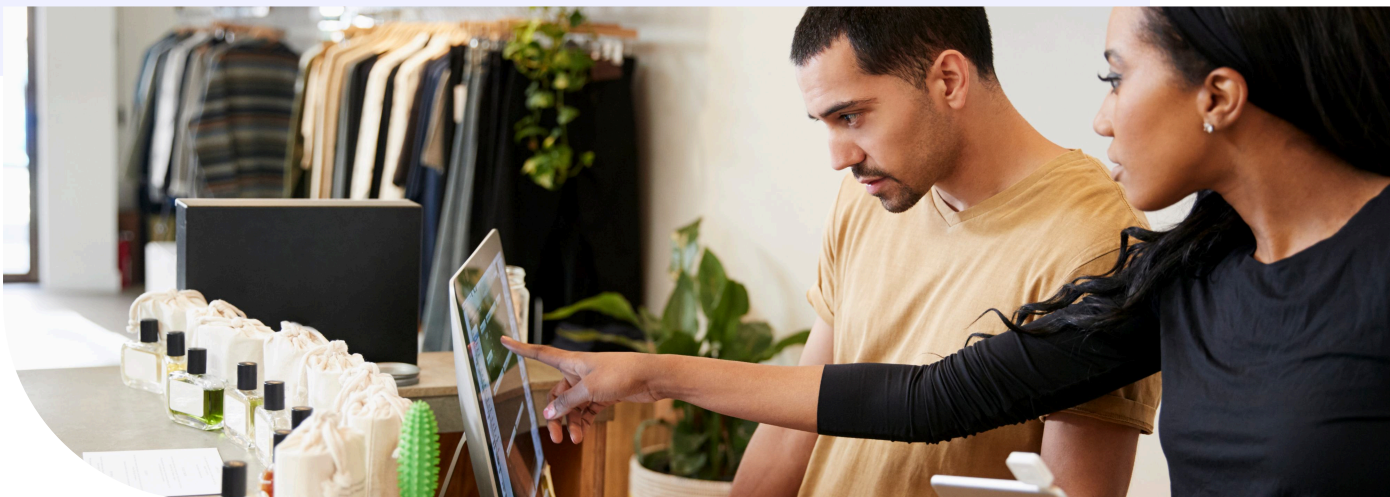
Strengthen compliance and approval processes

With Payday Super, there's no room for mistakes, even if you catch them after the fact. This makes it critical that your team has the right controls and processes in place to prevent issues before they trigger penalties.

- We've implemented pre-payroll validation checks, so our system automatically catches or flags errors before we approve any pay run.
- We have a plan to document our new payroll process end-to-end, including any processes or tasks we can eliminate or automate (like QE accuracy checks, STP reporting alignment, approval workflows for Super payments, and regular payroll audits).
- We have an error resolution playbook or process, so our team knows what to do when errors occur.
- We've built earlier approval deadlines.
- We've tested our payroll process in alignment with the new Payday Super rules and have fixed any errors, gaps, or discrepancies.

Other things to consider:

- Who on our team is responsible for payroll compliance under the new Payday Super rules?
- What is our new approval structure or workflow, and how can we streamline it to avoid risks?
- What is our plan to train our payroll or finance team so they're confident with the new Payday Super compliance rules?



Communicate changes to employees and leadership

The new rules around Payday Super affect everyone in your business, not just payroll or finance teams. For example, employees will see Super contributions landing more frequently in their accounts, and managers will need to understand the implications for cash flow and compliance.

Starting the conversations early helps everyone stay informed and reduces surprises, even if some rules or changes may not be finalised until the ATO provides the final details.

- Prepare employee communications so everyone is informed.

Create employee FAQs that explain how Payday Super works, when and why employees will see more frequent contributions in their accounts, and what (if anything) changes for them.

- Update your payroll documentation for the finance and management teams.

Create a simple guide for finance teams and managers to reference when employees ask questions about Super pay differences, whether the amounts they receive are correct, etc.

- Train managers on the changes.

For managers who have the ability to approve timesheets or rosters, they need to understand that any late approvals will have Super compliance implications, and may also have risks.

Other things to consider:

- Do we have a plan or process for keeping leadership up to date on cash flow impacts, compliance risks, system or tooling upgrades, and timelines for changes?



Payday Super Recap

As the ATO closely monitors Payday Super compliance, and the penalties for late payments will be significant, it's important that everyone in your business involved with Payday Super is familiar with the core changes and what they mean.

- ✓ **Know the 7-business-day rule:** Super contributions must be deposited into employees' fund accounts within 7 business days of payday.
- ✓ **Understand the SGC penalties:** Get familiar with the SGC penalties, because SGC applies immediately if payments aren't processed within the 7-day window (unless other considerations apply).
- ✓ **Prioritise your detailed audits:** Keep records of pay runs, including Super calculations, payment initiation, and fund confirmation.
- ✓ **Consider setting up automated compliance alerts:** The right payroll system should be able to alert you and any team members responsible for payroll if a Super payment is at risk of missing the 7-day deadline, if any details are invalid, or if payments have been rejected—this way, you're not just relying only on manual checks.
- ✓ **Stay up to date with ATO guidance:** Payday Super rules are evolving, so it's important to [follow updates](#) and adjust your processes as new guidance is released.

PRO TIPS

- It's wise to understand your personal liability as a business owner or manager, and your obligations to remain compliant with Payday Super rules.
- Consider setting a budget for potential penalties to factor into your financial planning.
- To be even more proactive, work with your payroll or finance teams to audit your readiness ahead of 1st July 2026, so you can identify critical gaps or potential issues you can fix now.



What's next: Creating your action plan

Payday Super isn't optional, but we get it, preparing for this big shift can feel overwhelming. The more prepared you are, the better equipped you'll be to avoid costly penalties, cash flow issues, and compliance risks down the road. To help, we've put together a quick action plan your team can use to get started.

IF YOU'RE IN PAYROLL

- 1 Audit your current payroll system using our checklist above, and document any gaps you come across.
- 2 Engage with your software provider to understand their transition plan.
- 3 Create a step-by-step readiness plan with a timeline, budget, and any required resources.
- 4 Run a test of your new processes ahead of 1 July 2026.
- 5 Put together an error resolution plan you can use to train your team.
- 6 Follow the ATO for guidance and updates as they come out.

IF YOU'RE A BUSINESS OWNER

- 1 Pick an owner who will be responsible for ensuring your business is ready for the Payday Super changes.
- 2 Review your working capital requirements and ensure you'll have the cash flow you'll need.
- 3 Align with your team on any new budget they'll need for system upgrades, training, and support.
- 4 Make sure you understand Payday Super compliance risks (and your personal liability).
- 5 Share your plan with the relevant teams (like finance, payroll, and management) so everyone's on the same page.



A faster way to run payroll (and stay ahead of PayDay Super)

Payday Super is changing the way you run your business — especially as Super becomes a payday obligation, the SBSCH closes down, and you make the broader shift toward more frequent, complex payroll. Deputy Payroll is designed for shift-based businesses running more frequent pay cycles, and is built to adapt with you.

With Deputy Payroll, you bring payroll, super, and admin under one platform, helping simplify complex payroll, reduce manual work, minimise payroll errors, and stay organised as PayDay Super comes into effect.

Deputy Payroll:

- ✓ **Helps you run payroll with confidence**, making it easier to manage multi-entity and ABN branching payroll from one Deputy account.
- ✓ **Keeps pay calculations consistent**, so you can manage award and pay details, expenses, deductions, and more with one central hub.
- ✓ **Supports super calculations under Payday Super**, so you can manage not just Qualified Earnings, but Superannuation Guarantee (SG) and Super Guarantee charge (SGC) obligations.
- ✓ **Helps reduce payroll disruptions** caused by mistakes with super details using SuperAPI during onboarding.
- ✓ **Saves you countless hours of manual work** on everyday payroll and admin.

PRO TIP

Manage rostering, timesheets, pay runs, and Super in one place to make compliance simpler (and say “goodbye” to costly guesswork).



Deputy Payroll, from timesheets to pay in seconds

The screenshot displays the Deputy Payroll interface. At the top, there are three notification banners: 'ABA Download' with a green checkmark, 'STP Reporting' with a green checkmark, and 'Super Payments' with a green checkmark. The main content area is titled 'Payroll' and has two tabs: 'Summary' (selected) and 'Payslips'. The 'Summary' tab shows four key metrics: Total (\$33,600, down 11.4%), Regular hrs (1,220, down 11), Additional hrs (15, down 5), and Leave hrs (70, down 11). Below this is a table with columns for Employee, Employment, Regular hrs, Additional hrs, Leave hrs, Total, Comparison pay, Difference, and Issues. A notification bubble from Deputy, dated 34m ago, says 'You've been paid! Check your payslip now in the Deputy app.' Below the table, there is a search bar with the number '12 123 322 677' and a button 'Add business entity'. A business entity 'Ember and Oak Gastropub' is listed with an 'Edit details' button.

Prepare for Payday Super with Deputy

Deputy Payroll is designed for shift-based businesses managing frequent pay runs. As Payday Super adds to your payroll complexity, Deputy Payroll can help reduce errors and simplify your pay runs.

[Book a demo of Deputy Payroll today](#) →

Disclaimer: While Deputy's platform is designed to simplify shift work and payroll through automation, this document is for informational purposes only and does not constitute legal or financial advice. It is ultimately each customer's sole responsibility to pay their employees correctly and in compliance with all legal and regulatory requirements. Please review our Product Specific Terms for more information.