

Payday Super Checklist



A checklist to help micro and small businesses prepare

- Understand the key points of Payday Super**
 - Super must be paid every pay day; ATO penalties for late payments.
 - No change to the super guarantee rate, still 12%

- Plan for the cashflow impact**
 - Paying super more regularly means you'll need money in the bank to cover it

- If you currently use the ATO small business clearing house...**
 - The ATO super clearing house is closing — you won't be able to use it after 30th June.
 - Download reports and employee details *before* 30th June.

- Check that your payroll software is Payday Super ready**
 - Make sure your software can handle payroll, STP and Payday Super
 - Easy Business App is a great option to manage payroll, STP and Payday Super (automatically integrating with the Beam clearing house)

- Review your customer payment terms**
 - Reduce standard payment terms where possible
 - Set up automated overdue payment reminders
 - Consider offering online card payments, which generally speed up payments

- Update employee and super details**
 - Review employee records before the changes begin
 - Check that super fund member details are current and correct

- Start paying super on payday today.**
 - You could start paying super payments at pay day now via your payroll software, to get used to the change

- Speak with your bookkeeper or accountant**
 - Review what needs to change in your business
 - Put a clear plan in place well before 1 July 2026

Need help getting ready?

Talk to your bookkeeper or accountant for more expert advice. If you need to review your payroll setup, software, or cash flow process, now is a good time to do it.