

Payday Super checklist for employers

You don't need to wait until 1 July to get ready – you can start now.

Use this checklist to get ready for Payday Super.

Now

Understand the new requirements:

Check the changes. Payday Super starts 1 July. Understand what this means for your business by visiting reisuper.com.au/paydaysuper.

February–March 2026

Plan your transition:

- Set a start date. You need to make a super contribution for eligible employees for each payday from 1 July.

Get advice if you need it:

- Talk to your tax professional if you're unsure about the best timing for your business to transition, or how you'll pay super going forward.

Prepare your business:

- Review cash flow. Update your business process so that you can pay super with each pay cycle.
- ATO Cash Flow Kit has tools and resources to help you successfully manage cash flow. Visit ato.gov.au/paydaysuper.

Review payroll governance and business processes:

- Ensure super fund details for employees paying into REI Super are current and accurate, including member account numbers and the correct REI Super USI 76641658449601, to avoid processing errors.
- Review and correct error messages you receive from super funds. Any payments you currently make that receive a warning or information message could be rejected after 1 July 2026, resulting in a late payment.

April–June 2026

Lock in your plans:

Confirm when your software will be ready:

- Contact your digital service or payroll provider to find out.
- If you use a clearing house or super fund portal like REI Super's Employer Portal, check if they are ready and if you need to make any updates.

If you're still using the Small Business Superannuation Clearing House (SBSCH):

- Transition to an alternative provider – see the SBSCH checklist. Visit reisuper.com.au/paydaysuper for more information.

Check payroll governance processes:

- Set up a process to quickly correct any errors with your super contributions so the super fund receives the contribution within 7 business days after payday.

Understand the new concept 'qualifying earnings' (QE):

Read about how this applies to calculating your super guarantee (SG) payments at ato.gov.au/QE

Pay SG for the January–March quarter by 28 April 2026.

You must switch to Payday Super from 1 July.

July 2026

Payday Super starts:

Payday Super is now law. Super guarantee charge (SGC) may apply if contributions are not made on time, in full and to the correct fund.

When paying super, you must:

- Ensure all SG contributions are received by, and can be allocated by, your eligible employees' super funds within 7 business days after payday (unless longer applies)
- Calculate super from qualifying earnings
- Report qualifying earnings and super liability in your Single Touch Payroll (STP) enabled software.

Make your final quarterly payment by 28 July 2026:

- Remember you won't be able to use the SBSCH for any payments on or after 1 July 2026.
- There is no late payment offset available for this quarter.

We're here to help

Call our friendly helpline **1300 13 44 33**

or visit reisuper.com.au/paydaysuper for more information.

