

Payday Super Timeline



Over the next six weeks business should prepare for Payday Super. This fact sheet will help you prepare by setting out a pathway to follow.



Confirm what needs to change

Reflecting on the issues identified in Week 2:

- ▶ Identify all payroll processes that must shift to payday-based super payments.
- ▶ Review timing, approvals, reporting and contractor payment processes.

Set your transition start date

Start early and consider:

- ▶ Training and educating relevant staff – who needs training on what.
- ▶ How to move to more frequent super payments – this will limit impact to cashflow and the July trap below.
- ▶ Whether your payroll software can support Payday Super – understand its capabilities and/or seek confirmation.
- ▶ The limited flexibility for mistakes under the new regime.

Warning: The July trap



The final payment under the old system (for the second quarter 2026) may fall between 1 July 2026 to 28 July 2028, requiring a double payment (first payments under the new system) to be made in July to avoid a shortfall. Transitioning early will reduce the risk of SGC being imposed.

Establish responsibilities

- ▶ Assign who will process super payments each payday, including:
 - managing the approval process so payments can be made on time.
 - ensuring contractor's super is paid on the same day contractors are paid, whether that is done via payroll or accounts payable.
- ▶ Assign who will monitor and identify errors, including checking payment timing, amounts, STP reporting and returned contributions.
- ▶ Assign who will manage voluntary disclosures to the ATO if issues arise, ensuring problems are corrected quickly and transparently.

Seek support from trusted professionals

- ▶ Accountant or tax adviser – for guidance on compliance, timing rules and managing any historical issues.
- ▶ Payroll or software provider – to confirm system capability, required updates and process changes.
- ▶ Industry association – for sector-specific advice, templates and best-practice guidance.



Where to find more information
[Payday Super | Australian Taxation Office](#)



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