



Payday Super Checklist

Super payments are changing! From 1 July 2026, Payday Super will require employers to pay super at the same time as wages, instead of quarterly.

With less time to make payments, this reform will impact cash flow, payroll systems and internal processes. Preparing early will make the transition smoother and help protect your business from unnecessary risk

A Quick Summary of What's Changing

- 1 Super must be paid each pay cycle whether you pay your team weekly, fortnightly or monthly
- 2 Contributions must reach employee super funds within 7 business days
- 3 The ATO will increase its compliance monitoring and act quicker on non compliance
- 4 Late payments may attract penalties and interest from the ATO.

Is Your Business Ready?

○ Check the Cashflow Impact

Check how Payday Super changes will impact your cash flow. Run some numbers on what the costs could be each pay cycle. Identify any potential pressure points.

If you are constantly waiting for late payments, consider reviewing your payment terms now to improve your cash flow before the changes come into effect.

○ Check your Payroll system

Confirm that your payroll software can handle same-day super processing and integrates smoothly with your clearing house. Check cut-off times to ensure payments reach funds within the required timeframe.

If you're still processing super payments manually, now is the time to consider implementing a reliable payroll system that can automate this.

○ Forecast

Treat super as an ongoing payroll expense rather than a quarterly cost. Including it in your regular forecasting will help you understand your full payroll commitment.

○ Review and Update

Monitor and update your cash flow projections so you're confident you can meet wages and super obligations every pay run

○ Build a Buffer

Start building a cashflow buffer now. Set aside funds in a dedicated account so you always have the funds available to meet your obligations.

○ Start Gradually Shifting Payments Now

Ease the pressure by gradually moving to more frequent super payments now. Taking small steps early will make the shift on 1 July 2026 far smoother

○ Be Organised

Consider bringing payroll approvals forward and look at ways to automate super payments where possible. Refresh your internal procedures and make sure your team understands the changes well before they take effect.

○ Reach out to your Accountant

If you're unsure if you have the right systems and processes in place [contact us today](#).



Risks of Not Preparing

Without early planning, Payday Super could create cash flow strain and increase your exposure to compliance penalties. With less flexibility under the new rules, even small delays may have consequences.

Risks include:

- Cashflow pressures
- Late payment penalties and interest charges
- Super guarantee charge exposure
- Director Penalty Notices

With less margin for error under Payday Super, proactive planning is essential.

Let's Get You Ready!

Payday Super means more than paying super more often. It will require some practical adjustments to your cash flow planning, systems and day-to-day processes.

At Cadenze, we can help get you ready by:

- Reviewing your existing payroll systems and processes
- Modelling the cash flow impact on your business
- Advising on practical strategies to build a sustainable super buffer
- Providing ongoing support to reduce the risk of penalties

Payday Super is coming. But with the right planning, it doesn't need to disrupt your business. If you would like support reviewing your cash flow, payroll processes, or compliance approach, [contact the Cadenze team today.](#)

