

# Payday Super Preparation Checklist

Preparing your business for 1 July 2026

Payday Super will require super contributions to be paid at the same time as payroll. While the change is straightforward in principle, it will affect how your payroll, systems, and processes operate in practice.

This checklist is designed to help you review what may need attention ahead of the transition.

## 01 - Understand what's changing

- Confirm how Payday Super will apply to your business
- Understand new payment timing requirements and deadlines
- Identify who internally needs to be aware of the change (payroll, finance, HR)

## 02 - Review your payroll system

- Can your system process super contributions every pay run?
- Are calculations automated and accurate?
- Will your current setup support more frequent payments?
- Do you need system updates or a new provider?

## 03 - Check your employee data

- Are employee super fund details current and complete?
- Does payroll data align with STP reporting?
- Are contribution calculations consistent and accurate?

## 04 - Revisit your cash flow

- Have you modelled the shift from quarterly to pay cycle payments?
- Will more frequent super payments impact working capital?
- Do forecasts need to be adjusted?

## 05 - Review how super is paid

- Do you use a clearing house?
- Will your current solution still be suitable post-July 2026?
- Are payments reconciled promptly and accurately?

## 06 - Strengthen internal processes

- Are there clear processes for making and tracking payments?
- Do you have visibility over missed or delayed contributions?
- Are records stored in a way that supports audit and compliance?

## 07 - Plan the transition

- Have you mapped out how you'll move from quarterly to pay cycle payments?
- Have responsibilities been clearly assigned?
- Have payroll and finance teams been briefed?

## 08 - Test and prepare

- Have you tested your payroll and payment processes ahead of go-live?
- Do you have a plan in place if something goes wrong during a pay run?

## Final note

Most of the changes required for Payday Super aren't complex, but they do take time to implement properly.

Starting early will make the transition significantly smoother and reduce the risk of disruption once the new rules take effect.

### Need a second set of eyes?

If you'd like help reviewing your setup or identifying gaps, we're happy to assist. Get in touch with your LUNA advisor or send an email at [hello@weareluna.co](mailto:hello@weareluna.co)