

Payday Super Checklist

Use the checklist below to ensure your business is Payday Super compliant.

1. Stop using the ATO SBSCH (if applicable)

Completed N/A

If you were previously using the ATO Small Business Super Clearing House (SBSCH):

- The ATO advised on 23 June 2026 that no new payments should be submitted as there will be insufficient time to clear before 30 June.
- You will have no access to the SBSCH after 11:59 PM AEST on 30 June 2026, including being unable to view and download your records. User logins will be disabled.

If you are a SBSCH user, you need to:

- **Download your SBSCH transaction history now** — once the service permanently closes, records will no longer be accessible. These records may be required in the future to respond to ATO reviews, audits, or employee enquiries.
- **Set up a new clearing house** — many software providers (Xero, MYOB, Employment Hero, etc) have built-in options that just need activating (dependent on subscription level)..

→ More information is available in the [ATO SBSCH transition guide](#)

2. Confirm your payroll software is Payday Super ready

Completed N/A

Most common accounting/payroll software providers (including Xero, MYOB Business and AccountRight, and Quickbooks Online) are now Payday Super ready. However, some setup steps and settings changes may be required (see Step 3).

If you use a different software or payroll provider and are un-sure whether it is Payday Super ready, contact your provider to confirm.

3. Update Payroll and Super settings

Completed N/A

Specific setup requirements vary from one software to another, however the key tasks are the same.

You need to:

- **Activate super clearing house** (if not already using).
- **Ensure STP Phase 2 is activated** and pay categories are correctly mapped.
- **Map pay codes** to the new concept of [Qualifying Earnings](#) (explained in Step 4). This will ensure super guarantee is calculated correctly and earnings are reported to the ATO correctly.

Refer to your software provider's resources to ensure you have completed all required steps.

4. Review your Qualifying Earnings calculations

Completed N/A

Qualifying Earnings (QE) is the new term for the payments made to employees used to calculate their super guarantee under Payday Super. QE includes ordinary time earnings (payments for ordinary hours of work, including certain types of paid leave, allowances, bonuses and lump sum payments), as well as earnings paid to workers under the expanded definition of employee, including independent contractors paid mainly for their labour.

The key addition under Payday Super is all commissions — including commissions paid solely for work done entirely outside ordinary hours — which must now be included in QE when calculating super guarantee contributions.

You need to:

- Consider if the change to QE affects superannuation calculations for your employees.
- Update your payroll settings to **ensure all QE are mapped** as such to enable correct reporting and correct calculation of super guarantee.

→ Review the ATO's full guide: [What payments are Qualifying Earnings](#)

5. Update STP reporting for QE and super liability

Completed N/A

From 1 July 2026, employers must report the year-to-date amount of qualifying earnings (QE) and the year-to-date super liability for each employee through their Single Touch Payroll (STP) reporting each payday.

From 1 July 2027, if you don't report these amounts, your reporting will be rejected and penalties may apply.

You need to:

- Review your STP software and **confirm pay codes are correctly mapped** ahead of your first July pay run.
- Ensure any new pay categories added in future are correctly mapped.

6. Verify all employee super fund details

Completed N/A

Maintaining accurate employee records is critical to avoid rejected or delayed contributions.

For new employees, or employees who change their super fund, you have a longer timeframe of 20 business days to make their first payment, but you must still have correct fund details to avoid rejections.

You need to:

- Check that all employee records include accurate:
 - Full name and date of birth
 - Tax file number (TFN)
 - Super fund USI/ABN and member number
- Remind employees to notify you of any changes to their personal details or super fund as soon as possible.

7. Set up an error correction process

Completed N/A

The shorter due date for super payments means there is less time to rectify any payments returned due to errors. If a contribution is rejected by a super fund, the fund must return it to you within 3 business days (down from 20 business days), and you will need to fix the underlying problem and **re-submit within the original seven-day window** to avoid penalties.

You need to:

- **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.
- **Promptly review and correct** any warning or error messages you are receive from super funds.

8. Review your cash flow

Completed N/A

Payday Super means super payments will be happening earlier and more frequently than they would have under the previous rules.

You need to:

- Plan your cash flow to take into account the earlier and more frequent payment of superannuation.