

# Prepare Your Business for Payday Super

From 1 July 2026, super must be paid within 7 business days of every payday. The ATO's free Small Business Super Clearing House (SBSCH) closes on this date. Use this checklist to make sure your business is ready.

## 1 Understand the Payday Super Rules

- Super must be paid within 7 business days of each payday — not quarterly.
- Superannuation Guarantee (SG) rate is correctly set at 12% in your payroll system.
- You understand the penalties under the Superannuation Guarantee Charge (SGC), including interest and admin fees.

## 2 Review Cash Flow Planning

- Cash flow forecasts have been updated to reflect super payments every pay cycle.
- Funds are set aside at each payroll run — not held until quarter end.
- You have discussed the cash flow impact with your accountant or bookkeeper.

## 3 Update Payroll Systems

- Your payroll software supports Single Touch Payroll (STP) reporting.
- Super is configured to be processed automatically during each pay run.
- A test payment has been completed and verified before 1 July 2026.

## 4 Verify Employee Super Details

- All employee super fund details have been reviewed and confirmed as current.
- USIs (Unique Super Identifiers) and member numbers are correct — incorrect details cause rejected payments.
- Your employee onboarding process collects super fund information from day one.

## Checklist continued — Sections 5, 6 & 7

### 5 Clearing House Transition

- If currently using the ATO Small Business Super Clearing House (SBSCH), a transition plan is in place — SBSCH closes permanently on 1 July 2026.
- A compliant clearing house or payroll-integrated super solution has been selected and tested before the deadline.
- SuperPlus7 (or your chosen tool) is set up with all employee fund details and ready to process pay runs.

### 6 Internal Training & Communication

- Payroll and admin staff fully understand the 7-business-day rule and the consequences of missing it.
- Internal payroll procedures and checklists have been updated to reflect Payday Super requirements.
- Employees are informed that super will now be paid each payday rather than quarterly.

### 7 Final Pre-Go-Live Review

- A full payroll test run has been completed using the new Payday Super process.
- Bank processing times have been reviewed — payments must clear within 7 business days, not just be initiated.
- Compliance calendar reminders are set for each pay cycle deadline, including state-specific public holidays.
- An audit trail system is in place — records must be kept for a minimum of 5 years per ATO requirements.

#### Quick Reference — The 7 Business Day Rule

Payday → Count 7 business days (excl. weekends & gazetted public holidays in your state) → Super must reach the fund by this date.  
Late payment = Superannuation Guarantee Charge (SGC): unpaid SG + interest (nominal + 10%) + \$20 admin fee per employee per quarter.

## Ready to implement Payday Super?

SuperPlus7 calculates SG, tracks your 7-day deadline per state, handles salary sacrifice, and exports a file ready for your clearing house. One-off purchase. No subscription.

[www.SuperPlus7.com.au](http://www.SuperPlus7.com.au)

#### SuperPlus7 Plus includes Salary Sacrifice tracking

Pre-tax salary sacrifice contributions are processed through payroll, reported via STP, and paid by the employer to the fund. SuperPlus7 Plus tracks both SG and salary sacrifice in one tool — so your total super obligation is always accurate.