




It's the final countdown to Payday Super!

Emma shares the 3 things to focus on in the lead up to 1 July.

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We're on the final countdown to 1 July and one of the biggest changes to Australia's super system in decades.

Our new video covers the 3 things you should focus over the next few weeks to help make sure you're ready for when Payday Super starts.

Media: Countdown to Payday Super - one month to go
<https://tv.ato.gov.au/ato-tv/media?v=bd1bdiurhu7hjb>  (Duration: 2:34)

Focus areas for your business

Make sure your systems are ready

Your systems need to be set up to pay employees each payday.

Payroll and super processes should support the [SuperStream changes](#) and ability to report [qualifying earnings](#) and super liability through Single Touch Payroll (STP). Check your employees' year-to-date amounts are correct in your STP reporting before 30 June. Any additional contributions made may be carried forward under Payday Super.

If you're still using the [Small Business Superannuation Clearing House \(SBSCH\)](#), act now to download your records and transition to another provider. The SBSCH will close permanently on 1 July 2026.

Fix any errors

Super payments will need to reach your employees super fund within 7 business days after payday.

Run test payments now and check employee records are correct to minimise potential timing issues such as errors and rejected payments.

The 7 business days doesn't get extended if something goes wrong. So, by fixing problems early you can avoid dealing with last minute and becoming liable for the super guarantee charge (SGC).

Plan for July

You will have multiple super payments due in July, including:

- super payments due each payday
- the final quarterly super payment due 28 July 2026.

Review your expected pay cycles and make a plan to manage your [cash flow](#) for more frequent payments.

We understand with something new things may not be perfect the first time, which is why acting now is so important - it shows you're taking steps in the right direction to meet your obligations.

Take advantage of our employer checklist and more at ato.gov.au/PaydaySuper

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