

PAYDAY SUPER

An Employer
Readiness **Guide**



What every business **need** to
know before 1 July 2026

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01.

Introduction



Executive Summary

Payday Super is a much bigger change than most employers realise. From **1 July 2026**, super must be **paid every payday** and **reach funds within 7 business days**. At first glance the change seems simple, although this new timing **affects more than payroll** and can be disrupted by issues such as late approvals, missing employee information, cash flow pressure or clearing house processing timelines. These small points now matter because they can directly affect whether super arrives on time.

The scale of unpaid super in Australia also shows why the reform is necessary. In 2022–23, **3.3 million workers missed AUD 5.7 billion in super, and workers lost AUD 47.3 billion over the past decade**. The average affected worker loses AUD 1,730 a year, which can reduce retirement savings by more than AUD 30,000. Quarterly timing contributes to this problem, and shifting to payday alignment helps reduce these losses by ensuring contributions are made and tracked earlier.

We have created this guide to **help employers understand what is changing and why preparation matters**. Inside, you will find a simple **overview of the new rules, a readiness checklist and a timeline to help you identify what may need attention before July**.

Our goal is to make this transition clearer and easier, so you can move into the new Payday Super environment feeling informed, confident and in control.

What's Changing?



Frequency:

Super moves from quarterly to every payday.



Timing:

Contributions must arrive in the employee's fund within 7 business days of payday, including clearing-house and bank processing time.



Visibility:

STP increases ATO visibility of timing and accuracy.



Coordination:

HR, Payroll, Finance, and managers have more frequent touchpoints.



Consequences:

Late or incorrect payments may trigger the Superannuation Guarantee Charge (SGC), interest, and admin fees.



2022.

**Operational Impact &
Immediate Priorities**

Impacts



Pay cycle timing:

Every step in the pay cycle needs to support the requirement for contributions to arrive within 7 business days of payday.



Approval flows:

Delays between HR, managers, Finance and Payroll can affect whether super is processed on time, making internal timing dependencies more critical.



System configuration:

Payroll and clearing house systems must be capable of calculating and sending contributions with each pay run, and must align with Single Touch Payroll (STP) reporting.



Data accuracy:

Missing or incorrect employee super details can cause failed or delayed payments, which will be more visible and more consequential under Payday Super.



Cash flow:

More frequent contribution cycles change short-term liquidity management and require greater visibility of outgoing payments.



Cross-team coordination:

HR, Payroll, Finance and managers must operate with closer alignment because more frequent payment cycles reduce the margin for delays.

What to Do First



Review payroll software capabilities

Confirm your system can calculate and send super each pay run and report correctly through STP. Ask your vendor about their Payday Super roadmap and testing windows.



Reassess your pay cycle and approvals

Shorten approval lead times, define cut-offs, and set clear escalation paths so nothing waits on a single person.



Validate employee fund details

Audit fund data: legal names, ABNs, USIs, member numbers, and employee selected funds. Fix mismatches now.



Train Payroll, Finance, and people managers

Cover timing rules, exception handling, and the arrival requirement. Provide a simple run sheet for the first month after 1 July.



Speak with your accountant or adviser

Model cash flow implications, review BAS and payment schedules, and prepare for the first 2–3 cycles after go live.

Cash Flow: Snapshot

More frequent super payments will change your cash-flow rhythm but the aim is to understand how often super will leave the business and what that means for short-term liquidity.

How payment frequency changes?



Quarter Cycle
4 super payments per year



Fortnightly Pay Cycle
26 super payments per year



Weekly Pay Cycle
52 super payments per year

“

More frequent outflows mean less buffer between cycles. Keep a closer eye on short-term liquidity during the first few months.

”

What This Means for Your Cash Flow?



More frequent outflows reduce the buffer between payroll cycles.



Super becomes a regular cash-flow event rather than a periodic one.



Finance teams need clearer short-term forecasts to meet their obligations.

How to Prepare Your Cash-Flow Model



Add super outflows to each pay cycle in your forecast



Identify months with higher payroll activity



Review alignment between invoicing and pay cycles



Increase visibility of clearing-house processing times



Track the first few cycles closely after go live



03.

Readiness Checklist

Checklist

Use this to assess your baseline:

Pay Cycle & Timing

- Entire pay cycle mapped end to end
- Approval turnaround times documented and within cut-offs
- Clearing-house and bank processing times confirmed
- 7-business-day arrival requirement tested

Systems & Configuration

- Payroll configured for super every pay cycle
- Super clearing-house integration validated
- STP reporting accurate and up to date
- Exception handling process documented (rejected payments, reversals)

People & Process

- Roles and responsibilities clearly defined across HR, Payroll, Finance, and managers
- Training completed on timing rules and first-month run sheet
- Onboarding collects complete, validated super details

Checklist

Cash Flow & Controls

- Per-cycle super outflows included in forecasts
- Invoicing cadence reviewed and aligned where possible
- Reserve established for at least one pay cycle's super
- Monthly reconciliation steps documented and efficient



TIP:

If you are short on time, prioritise anything that affects payment timing or system accuracy. These tend to be the root cause of most delays, and fixing them early sets the strongest foundation for Payday Super readiness.





04.

Timeline

Timeline

April - May

- Fix workflow bottlenecks
- Validate fund data and onboarding steps
- Test timing requirements in a controlled run
- Align HR, Payroll, Finance, and managers on cut-offs and escalations

July (Go-Live)

- Monitor first two pay cycles closely
- Resolve timing issues immediately

1

2

3

4

5

March

- Understand the changes and map your current cycle
- Identify bottlenecks and system gaps
- Confirm vendor roadmap and test plan

June

- Conduct final readiness review
- Retest end to end arrival timing
- Brief executives and managers on go live support

August

- Post go live review and optimisation
- Lock in BAU monitoring and reconciliation cadence



05.

Roles & Change Management

Roles & Responsibilities

1

Human Resources

Collect and validate employees' super fund details and IDs during onboarding. Communicate cut-offs to managers.



2

People Managers

Approve timesheets and changes on time. Follow escalation paths if risks of timing emerge.



3

Payroll

Run accurate pay calculations, process super each cycle, reconcile exceptions, and maintain STP accuracy.



4

Finance

Forecast cash outflows, align billing cycles, maintain reserve buffers, and oversee reconciliation and month-end controls.



5

Executive or Owner

Sponsor the change, approve process updates, and review early-cycle dashboards.



Change Management

1

Communicate Early

Explain what is changing, why it matters, and how roles will support the new timing.

2

Set Cut-Offs

Publish approval and payroll cut-offs and reinforce them before public holidays.

3

Create a Run Sheet

A one-page checklist for the first month after go live.

4

Escalation Paths

Define who steps in if someone is unavailable.

5

Measure and Share

Track exceptions and timing metrics, then share a weekly update during month one.



06.

Risks to Watch

How to Reduce Risks

Enforce validation at onboarding and run quarterly data audits.

Set alternates and publish escalation paths.



Test in a sandbox or off-cycle run before go live.

Confirm processing windows and cut-offs; avoid late-day submissions.

Bring approvals forward and pay one day earlier if needed.



07.

About Polyglot Group

How Can We Help You?

At Polyglot Group, we'll ensure your business is fully prepared for Payday Super in a clear, supportive and practical way.

Here's how we do it:

01

Understand Your Current Process

This allows us to see timing issues, delays, or bottlenecks — and what might cause problems once Payday Super begins.

Identify Risks & Gaps

This includes timing risks, workflow limitations, system configuration issues or areas where teams may need clearer handovers.

02

03

Strengthen Your Workflow

We work with you to strengthen your process, align your teams and ensure every part of your workflow supports the new rules from Day One.

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You don't have to
navigate this change
alone...

We'll guide you through
each step so you can
enter the new Payday
Super landscape feeling
ready and in control.

”

Meet our Experts



Xavier Heyman

Head of Corporate Services



Claire Denut-Samuels

Global Head of HR Services



Marshall Deng

Senior Payroll Manager

Be ready before 1 July 2026!

Avoid penalties, delays, and unnecessary stress.

[Book a Consultation](#)

Disclaimer

A decorative orange brushstroke graphic in the top right corner, consisting of several overlapping loops and lines that resemble a stylized 'P' or a calligraphic flourish.

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