

# Payday Super employer checklist

From 1 July 2026, employers must pay employee super contributions at the same time as wages under the new Payday Super legislation.

To help you get ready for the changes, we've developed a **practical checklist** to support your preparation for the Payday Super requirements.

## Learn more about Payday Super

Scan the QR code or visit [brightersuper.com.au/payday](https://brightersuper.com.au/payday)



### 1. Understand your obligations

Learn what Payday Super means for your business, including paying super with each pay cycle.

Understand the implications of late or missed payments.

Decide which team members need to be across the changes so they're ready for the new process.

### 2. Confirm employee and fund information

Make sure employee information (name, date of birth, TFN) matches your payroll and Single Touch Payroll (STP) records.

For new employees, collect and validate their chosen super fund details or stapled fund information.

Check that super fund details and USIs are correct and up to date.

#### Making contributions to Brighter Super

For Brighter Super payments the USI is **QLG0001AU**. If your employee has a corporate offer account, they may have provided you with an alternative USI - 23053121564123. Please continue to use this.

### 3. Update payroll processes

Ensure your payroll system calculates super every pay cycle and reports correctly via STP.

Automate super payments and set up reminders so payments are made on time.

Set up contingency processes to keep payments on track if system issues occur.

### 4. Review procedures and reporting

Update workflows, reconciliation steps, and internal documentation to reflect Payday Super requirements.

Check that your STP data matches actual super contributions.

Keep secure records of all super payments for compliance.

### 5. Plan for cashflow impacts

Budget for super payments every pay period instead of quarterly.

Review your payroll calendar and adjust invoice terms if needed.

Consider creating a buffer account for super payments.

### 6. Confirm your clearing house or payment provider

Check that your clearing house or payroll provider can manage payments each pay cycle.

Check payment file formats and bank account details meet your provider's requirements.

Confirm your provider's processing timeframes so contributions reach funds within the 7 business days.

**Brighter Super's clearing house partner, SuperChoice, is provided at no cost to employers** and will be fully compliant with Payday Super requirements. You can find more information about SuperChoice and how to sign up on the back of this page.

### 7. Train your team

Make sure payroll and HR teams understand the new rules, deadlines and system changes.

Provide quick reference guides and update onboarding materials.

Communicate changes to employees if required.

### 8. Test and check compliance

Complete a trial pay cycle before July to ensure your system and workflows function correctly.

Review your STP data against your contributions to confirm everything matches.

## Important clearing house changes - for QuickSuper and Small Business Superannuation Clearing House (SBSCH) users

### If you're using the QuickSuper clearing house

Brighter Super is consolidating its clearing house services to SuperChoice to help employers comply with Payday Super requirements. **After 30 June 2026, QuickSuper will no longer be available through Brighter Super.** Our clearing house partner, SuperChoice, is available and offered to all our employers at **no cost**.

### If you're using the ATO's Small Business Superannuation Clearing House (SBSCH)

The ATO's Small Business Superannuation Clearing House (SBSCH) will close on 1 July 2026. If you're using SBSCH you'll need to choose another option. Brighter Super's clearing house partner, SuperChoice, is provided at no cost for employers.

## Get started with SuperChoice

If you'd like to use SuperChoice through Brighter Super, you'll need to register.

It only takes 5-10 minutes to sign up.

You do not need to use SuperChoice, however, it's available at no charge for Brighter Super employers.

Learn more or sign up at: [brightersuper.com.au/SuperChoice](https://brightersuper.com.au/SuperChoice)

## Learn more about Payday Super

Visit [brightersuper.com.au/payday](https://brightersuper.com.au/payday)

To understand all your obligations under Payday Super, visit the **ATO website**.

### We're here to help

Learn more about Payday Super at [brightersuper.com.au/payday](https://brightersuper.com.au/payday).

If you have any questions about Payday Super or SuperChoice, contact our team on **1800 444 396** or email [employers@brightersuper.com.au](mailto:employers@brightersuper.com.au).



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