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Five ways to make the Payday Super transition easier

With **1 July 2026** just around the corner, the move to **Payday Super** is nearly here. From this date, employers will be required to pay superannuation at the same time as salary and wages, rather than monthly or quarterly. Under Payday Super, employers will have seven business days from each payday for employees' superannuation contributions to be received by their nominated super fund.

This represents one of the most significant reforms to employer super obligations in decades. It's crucial for employers to start preparing now and understand what these changes mean for their payroll systems, business processes and people.

Employers have consistently told Hostplus they're looking for practical steps they can take to be Payday Super ready. That's why Hostplus has put together five of the simplest ways businesses can get ahead of this transition and avoid last-minute stress.

1. **Resolve data issues now**
   Incorrect employee details, mismatched records and outdated information are some of the most common reasons super contributions are rejected during processing. Fixing these issues now means fewer delays with processing once super payments align with pay cycles. Here are some tips:
   - Review and correct any error messages and warnings you receive from super funds when processing your super payments.
   - Ensure all employee superannuation details collected during onboarding are accurate and complete, and confirm that all mandatory fields are correctly filled in. This is especially important for older records that may not meet current data standards.
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2. **Review your cash flow**
   If your business doesn't currently pay superannuation contributions at the same time as wages, it's a good idea to assess how Payday Super will affect your cashflow. You might need to review your budgeting processes, update your cashflow forecasts, and plan how your business will manage more frequent superannuation contribution payments.

3. **Map your payroll workflow**
   Problems can sometimes arise in the handover between HR and finance, such as start dates not being updated, employees being set up inconsistently, or super fund details not being shared correctly. A quick audit of who does what (and when) can prevent mismatches once the payment cycle tightens. It's also a good idea to set up a process to quickly correct any errors with your super contributions, so you can still meet the seven-day timeframe.

4. **Check your payroll system supports Payday Super**
   Check with your payroll provider or super fund to confirm when they expect to release any updates you'll need, and whether you'll have to install anything to stay compliant. Many providers are introducing support for faster payment options, such as Osko, to help ensure contributions are processed quickly and meet upcoming timing requirements, so find out if your platform supports same-day payments.

   If you currently use the ATO Small Business Superannuation Clearing House, this is especially important, as it won't be available after 30 June 2026 and you'll need to arrange an alternative option.

5. **Encourage employees to keep their details up to date**
   Outdated employee details are one of the most common reasons contributions bounce back. A simple reminder to staff to update their details, especially those who haven't reviewed them recently, can significantly reduce the risk of data errors.

Helping employers feel more confident ahead of the change
Employers have told Hostplus they want clear, practical guidance as Payday Super approaches. In response, Hostplus has focused on making information easier to access, creating a dedicated Payday Super hub and running webinars with easy-to-follow checklists to help businesses understand what the new requirements mean in practice. The goal is to reduce confusion, minimise avoidable delays and give employers confidence ahead of the transition.

You can find more Payday Super tools, information and resources at hostplus.com.au/paydaysuper