

Checklist for employers using the First Super Choice (SuperChoice) portal

From 1 July 2026, a new government requirement means super contributions need to be paid each pay cycle. While this is a significant change in how businesses operate, we are here to support you through every step of the transition.

Whether you manage payroll yourself, have an internal team, or work with an external accountant, this checklist will help you ensure your systems are ready.

1. What stays the same

We want to make this transition as easy as possible for your business.

- No file format changes:** SuperChoice has confirmed that the data files you currently submit already contain the necessary information for Payday Super. You do not need to change how you submit contribution data from 1 July 2026.
- Knowledge at your fingertips:** For illustrated guides on portal tasks, log in to the SuperChoice portal and select Knowledge Hub from the quick menu.

2. Getting your payments payday-ready

Because Payday Super requires more frequent payments, your choice of payment method is more important than ever to avoid ATO penalties.

- Review your current method:** Log in to SuperChoice to check if you currently pay via direct debit.
- Consider switching to faster payments:** We recommend moving to EFT (direct credit) or BPAY.

Why this helps: Direct debit can take several business days to clear, leaving very little room to fix issues if a payment is rejected. EFT or BPAY gives you more control to ensure funds reach the fund within the required timeframe.

- Give it a test run:** Update your payment method directly in the SuperChoice clearing house and test it on your next pay run.
- Accuracy matters:** If using EFT or Osko, ensure your payment amount and Payment Reference Number (PRN) match your submission exactly to avoid manual reconciliation delays.
- Plan your cash flow:** Review the ATO checklist (available on the ATO website) to assess the cash flow impact of

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more frequent payments and to ensure your calculation of qualifying earnings is correct.

3. Onboarding new starters

Under Payday Super, verifying employee details before you pay is the best way to prevent errors and Superannuation Guarantee Charges (SGC) penalties.

- Confirm details early (MVR):** Before the first contribution, use a Member Verification Request (MVR) via your payroll software or onboarding tool. This confirms that the employee's name, date of birth and TFN match an active account.

Note: Employers must manage MVRs via their own software, as the SuperChoice clearing house does not provide this specific service.

- Register the simple way (MRR):** Use **Add Member** in the SuperChoice portal to create and submit a Member Registration Request (MRR) for new employees.
- Flexible joining options:** Alternatively, ask the member to complete the *Membership Application Form for Employer-Sponsored Members* and send it to First Super.
- Handling missing details:** If an employee provides no fund details, request their stapled fund information directly from the ATO.
- Confirm acceptance:** You can always contact First Super to confirm if we can accept contributions for a specific employee.

4. Keeping your process compliant

To protect your business and ensure data security, it's important to move away from manual requests. This means employers can no longer:

- email member details to a fund
- phone in new member requests
- submit a Contribution Transaction Request (CTR) in place of an MRR
- request manual setups from First Super staff, administrators or coordinators.

We're here to help

If you'd like, we can talk through your timing and options. Contact our Employer Services team on **1300 943 171** or email employers@firstsuper.com.au.

For more information about Payday Super, visit firstsuper.com.au/payday-super or **scan the QR code**.

