

Employer Onboarding New Employee

Rest
for Business

Payday Super is here and while the new legislation aims to improve the super system, it can place added strain on employers.

Below is a checklist to help employers with the changes as they onboard new employees. Follow these steps in order, starting with basic employee details.

① Right information

First, confirm the right information for your new employee:

- Personal details
- Tax File Number (if provided)
- Commencement date
- Completed Standard Choice Form (if supplied)
- You can use Rest's [Payday Super Checklist](#)

② Right amount

Next, calculate the right amount of super for the right pay cycle:

- Process payroll
- Run the pay cycle for eligible employees.
- Calculate Super Guarantee (SG)
- Calculate SG based on [Qualifying Earnings](#).
- Create contribution files
- Prepare SuperStream-compliant contribution data files.
- Validate contribution amounts

③ Right amount

Work out the arrangement your employee has with a super fund:

- **Have they nominated a super fund?**
 - Yes: proceed to the 'Choice fund pathway'
 - No: proceed to the 'Default fund pathway'

Choice fund pathway

Validate employee's fund details

- Fund name
- Unique Superannuation Identifier (USI)
- Member number.

Register employee in payroll

Create or update the payroll employee record

Submit a Member Verification Request (MVR)

- Under Payday Super, you must now submit a MVR to check if your employee's super fund details are valid and active before submitting your first Payday Super contribution for your new employee.
- You can arrange this via your payroll software, payroll provider or clearing house.

Set super destination

Map the employee to the nominated fund.

Default fund pathway

Check for a stapled fund

- If your employee has not chosen a super fund for you to submit your contributions to, you should request stapled fund details through the ATO process at [ATO Stapled Fund Search](#).
- Once completed:
 - Review the result
 - Outcome A: stapled fund found
 - Outcome B: no stapled fund found

Outcome A — Stapled fund found

- Set up the contributions for your employee to the stapled fund
- Note that no default fund contribution is required
- Submit the first Payday Super contribution for your new employee using your payroll system, payroll provider or clearing house.

Outcome B – No stapled fund found

- Confirm the default super fund:
 - Where the default fund is Rest Super, continue the steps below
 - Where the default fund is not Rest Super, contact the default fund for further information

④ Right data, right way

Always be sure to check your information. Submit the right data, with the right contributions, to the right super fund, using the right SuperStream compliant channel.

Choice fund pathway

Right Data, employee and fund

Ensure your data is SuperStream compliant to avoid refunds or rejections.

From the first eligible super payment

- Proceed to pay super contributions using your payroll system, payroll provider or clearing house in line with Payday Super requirements.
- Check that all the data is correct for the contribution.
- Submit the contribution via a Contribution Transaction Request (CTR).

Note: You must validate the new employee **before** you submit your contribution.

Default fund pathway

Right Data, employee and fund

Ensure your data is SuperStream compliant to avoid refunds or rejections.

Member registration – Rest Super

- To set up the new employee in Rest Super:
 - You must raise a **Member Registration Request (MRR)** via your payroll system, payroll provider or clearing house to register the employee with rest Super.
 - Once you have confirmed the account details for your new employee, update payroll with the default fund details.
 - Proceed to pay super contributions using your payroll system, payroll provider or clearing house in line with Payday Super requirements.
 - Submit the contribution via a Contribution Transaction Request (CTR).

Note: You must create a new Rest account for the new employee **before** you submit your contribution.

⑤ Right payment, right member

Most importantly, make sure the right payment has gone to the right member.

Maintain the right data for your employee

- Choice form
- Member information
- Fund details
- Contribution confirmations

Member registration – Rest Super

- Fund details
- Member information
- Contribution confirmations

⑥ Right time

With the new rules here, make sure you meet the right Payday Super timeframes.

- Ensure contributions are received by the super fund within the required Payday Super timeframe
- Monitor receipt status, not only file submission
- Escalate unresolved rejects quickly
- Resolve invalid member numbers
- Resolve rejected payments
- Resolve fund registration issues
- Resubmit rejected transactions promptly. Visit the [Rest Payday Super](#) page for further information

Timing note

- The user-provided process states ATO advises that from 1 July 2026 contributions must be received by the employee's fund within 7 business days of payday
- Specific exceptions may apply, including some new employee situations. Visit the [Rest Payday Super](#) page for more information.

Key points to remember

- You must pay super for eligible employees with each pay cycle from 1 July 2026
- You must make sure the contribution is paid via a SuperStream complaint channel (i.e. clearing house, payroll provider)
- You must make sure that all the superannuation data files are accurate and up to date
- Pay to the employee's choice super fund, their stapled fund (if one exists), or your nominated default fund
- Keep records of choices, stapled fund results, contributions and communications

More information

- rest.com.au/employer/obligations/payday-super
- rest.com.au/employer/rest-pay
- ato.gov.au/paydaysuper
- [ATO Stapled Fund Search](#)

Visit us

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