



Is your electronic service address (ESA) up to date?

Your self-managed super fund needs to have an active ESA to comply with Payday Super and SuperStream changes.

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Payday Super starts **1 July**, so act now to check your digital details are up to date.

If you receive super guarantee contributions from unrelated employers you must have an active [electronic service address \(ESA\)](#). An ESA is a digital address used to deliver SuperStream messages to your self-managed super fund (SMSF), typically through an administrator or messaging provider.

This is even more important with Payday Super.

If your SMSF receives contributions from unrelated employers, you need to act now to ensure:

- your bank account is reachable via the New Payments Platform (NPP)
- you're registered for, and continue to maintain, an active ESA.


Under new SuperStream upgrades to support Payday Super, there are new error messages and a new member verification request that employers will use to confirm the ESA is active before they can make a contribution, or continue to make contributions to the SMSF.

If your ESA is inactive or incorrect, the employer will receive an error message and will be prevented from making a contribution to the SMSF. This will delay any contribution, and may expose the employer to the super guarantee charge (SGC).

If the employer doesn't have the correct details, they may open an account with a default super fund to avoid the SGC.

An active ESA is a critical requirement for SMSFs to comply with SuperStream obligations. Act now and review your details to confirm your ESA is active so your SMSF is prepared.

For more information, visit [Paydaysuper](#).

Looking for the latest news for SMSFs? – You can stay up to date by visiting our [SMSF newsroom](#) and [subscribing](#)  to our monthly SMSF newsletter.

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