

***Aide-mémoire* of the Meeting of the Experts' Group on International Transfers of Maintenance Funds**

The Experts' Group on International Transfers of Maintenance Funds (ITMFEG) met for a seventh time from 2 to 4 February 2026 to discuss good practices regarding the cross-border transfer of child support, as well as different ways to facilitate the cross-border transfer of funds with a view to identifying possible solutions that are cost-effective, transparent, prompt, efficient and accessible. The meeting was held via videoconference and was attended by close to 60 participants representing 25 HCCH Members, one Member Regional Economic Integration Organisation (REIO), two Observers, and members of the Permanent Bureau (PB).

Mr. Arnaldo José Alves Silveira, General Coordinator for International Legal Cooperation in Civil Matters at the Ministry of Justice and Public Security (Brazil) and Ms Leeanne Spillane, Group Lead, Inland Revenue (New Zealand), continued in their roles as co-Chairs of the meeting.

This *aide-mémoire*, prepared by the co-Chairs with the support of the PB, and unanimously endorsed by the EG, provides a short overview of the main points of discussion.

Introduction

At its meeting from 5 to 8 March 2019, the Council on General Affairs and Policy (CGAP) of the Hague Conference on Private International Law (HCCH) mandated the establishment of an EG on the international transfer of maintenance funds (see [Conclusion & Recommendation \(C&R\) No 30 of CGAP 2019](#)).

The EG was established in recognition of persisting challenges to the smooth transfer of international maintenance funds, such as high transfer costs and other difficulties of an organisational and logistical nature.

It was noted that Article 35 of the HCCH *Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance* ("2007 Child Support Convention" or "2007 Convention") provides the following:

"(1) Contracting States are encouraged to promote, including by means of international agreements, the use of the most cost-effective and efficient methods available to transfer funds payable as maintenance.

(2) A Contracting State, under whose law the transfer of funds is restricted, shall accord the highest priority to the transfer of funds payable under this Convention."

The first meeting of the EG took place in September 2019 at the PB and was attended by experts representing 12 HCCH Members and one Observer. It was followed by an online meeting, held in February 2021, which was attended by experts representing 17 HCCH Members and one Observer. A third meeting of the EG took place online from 7 to 9 February 2022 and was attended by experts representing 14 HCCH Member States, one Member REIO and one Observer. A fourth meeting was held online from 13 to 15 February 2023 and was attended by experts representing 23 HCCH Member States, one Member REIO and one Observer. The fifth meeting, also held online from 29 to 31 January 2024, was attended by 54 experts representing 21 HCCH Member States, one Member REIO and one Observer. The EG met for a sixth time online from 3 to 5 February 2025. The

meeting was attended by 50 experts representing 19 HCCH Members, one Member REIO and one Observer.

The main objective of the February 2026 meeting of the EG was to continue taking stock of the progress achieved regarding international solutions for the transfer of maintenance funds, as well as to discuss technical solutions. Progress in relation to the implementation and use of iSupport was also shared during the meeting. The meeting was also an occasion to discuss the future work and nature of the ITMFEG as a forum for exchanging on best practices and on the progress achieved on the implementation of solutions in this area and as a forum to facilitate the exchange of information for new Contracting Parties to gain expertise and practical experience. The EG discussed the need to update [Prel. Doc. No 20 of April 2022](#)¹ in advance of the Second Meeting of the Special Commission on the practical operation of the 2007 Child Support Convention and on the 2007 Maintenance Obligations Protocol (SC) and updating / redrafting the Questionnaire for the group.

The discussion was facilitated by the responses of States to a Questionnaire ([Prel. Doc. No 9A of October 2025](#)) developed and distributed by the PB ahead of the meeting, a compilation of which was prepared in advance of the meeting ([Prel. Doc. No 9B of January 2026](#)). Gratitude was expressed towards Argentina, Australia, Austria, Brazil, Canada (Alberta, British Columbia, Manitoba, Nova Scotia and Ontario), Croatia, the Czech Republic, El Salvador, Estonia, Finland, France, Georgia, Germany, Italy, Latvia, Lithuania, New Zealand, Norway, Paraguay, Poland, Portugal, Switzerland, United Kingdom (England and Wales, Northern Ireland and Scotland) and the United States of America (USA) for their responses to the Questionnaire.

The structure of this *aide-mémoire* generally follows that of the agenda and the questions set out in the Questionnaire. The outcome of the discussions which took place during this meeting will be reported to CGAP 2026.

I. Developments in the area in general and summary of replies to [Prel. Doc. No 9A of October 2025](#)

- 1 The ITMFEG welcomed the participation of States that recently became Contracting Parties to the 2007 Child Support Convention (El Salvador and Paraguay).
- 2 The First Secretary and HCCH iSupport Coordinator presented a summary of the responses received to the October 2025 questionnaire ([Prel. Doc. No 9A of October 2025](#)).
- 3 It was noted that the return rate for the questionnaire responses was higher this year, with 30 responses from 24 States. The agenda for the ITMFEG meeting was, therefore, tailored to the needs of the EG as expressed by the questionnaire responses. A number of States reported persisting difficulties in terms of transfer costs as well as transparency regarding currency conversion and banking fees. It was further noted that the USA created a remarkable precedent with its CAP Service, which prompted a number of States to adjust their operations in order to implement it. In addition, it was reported that much progress has been achieved in the elimination of the use of cheques.
- 4 While some States responded that they do not have a centralised point for the international transfer of maintenance funds, their description of their internal processes point to a degree of centralisation as compared to the systems of other States. As far as priorities are concerned, the diversity in the responses to the questionnaire was noteworthy. For States that have a large volume

¹ Prel. Doc. No 20 of April 2022 (presented at CGAP 2022 as Prel. Doc. No 13C of February 2022) reports on the 2022 meeting of the ITMFEG, which took place from 7-9 February 2022, and shares the Conclusions & Recommendations resulting from the meeting.

of transactions, it was clear that the elimination of the use of cheques, transparency, the involvement of Central Authorities and the establishment of centralised points remain priorities.

- 5 During the tour de table, many States reported on their successful implementation of the CAP Service.

II. Presentation by Latvia on its implementation of the CAP Service (Prel. Doc. No 9B of January 2026, questions b., d., e., g., l., and n.)

- 6 The representative from Latvia recalled that the elimination of the use of cheques has been an ongoing topic of discussion in ITMFEG meetings. In this regard, she noted that the CAP Service developed by the USA has been an excellent solution, which did not require any major IT developments on the part of Latvia to join. She noted that a clause was added to Latvia's national legislation regarding electronic transfers of funds which provides that the applicant must receive their payment in a matter of days. Latvia aims to ensure the funds have been transferred within one or two days.
- 7 To begin using the CAP Service, the Central Authority of Latvia opened a designated bank account to receive incoming payments. Bundled payments are transferred to this designated account weekly. The funds are transferred in euros, thus eliminating the transfer costs for the applicant. The Central Authority monitors the designated account regularly. When funds are received, a caseworker confirms the bank details of the applicant and the funds are then transferred to the applicant. Since opening the designated bank account in the context of the CAP Service, the Central Authority noted an improvement in the overall monitoring of payments and in case management, as the designated bank account offers a degree of uniformity and reduces the risk of issuing double payments. Therefore, this approach has been replicated with other States that has active cases with Latvia.
- 8 To join the CAP Service, the Central Authority of Latvia had to provide information regarding all active cases with the USA as well as the banking details of the aforementioned designated account. During the initial stages of implementation, the Central Authority of Latvia had regular check-in meetings with the CAP Service team in the USA. The representative of the Central Authority of Latvia noted that the process has been smooth, simple and straightforward and has improved the transfer of maintenance funds from the USA to Latvia. She noted that the Central Authority of Latvia looks forward to more states in the USA joining the CAP Service, particularly the state of New York, with which Latvia has many active cases.

III. Presentation by the OECD Secretariat on the work on transparency in retail cross-border payments and remittances as part of the G20 roadmap on cross-border payments (Prel. Doc. No 9B of January 2026, questions c., f., and o.)

- 9 The OECD Secretariat presented the ongoing work on transparency in retail cross-border payments and remittances, led by the OECD Working Party on Financial Consumer Protection, Education and Inclusion. This work is being developed at the request of the Financial Stability Board (FSB) with the objective to identify effective measures and develop guidance on enhancing transparency in retail cross-border payments and remittances to assist jurisdictions to achieve the targets of the G20 Roadmap to enhance cross-border payments, and support the implementation of the G20 / OECD High-Level Principles on Financial Consumer Protection, which is the international standard for effective and comprehensive financial consumer protection frameworks.
- 10 The target of the G20 Roadmap regarding transparency states that all providers of retail cross-border payments and remittances must inform consumers of at least the following:

- Total transaction cost (showing all relevant charges, including sending and receiving fees of any intermediaries, foreign exchange (FX) rate and currency conversion charges);
- Expected time to deliver funds;
- Ability to track payment status;
- Terms of service.

11 The Financial Stability Board produces annual consolidated progress reports on the Roadmap, with the [latest report](#), published in October 2025.

IV. Presentation by the European Commission on Regulation 2021/1230 and its contribution to the G20 roadmap on cross-border payments (Prel. Doc. No 9B of January 2026, questions c., f., and o.)

12 The European Commission presented EU legislation aimed at cost reduction, transparency and speed of cross-border payments, in particular [Regulation \(EU\) 2021/1230 of the European Parliament and of the Council of 14 July 2021 on cross-border payments in the Union](#) (CBPR2) and [Directive \(EU\) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market](#) (PSD2) and [Regulation \(EU\) 2024/886 on instant credit transfers in euro \(IPR\)](#).

13 The CBPR2 provides for the equality of charge principle. Payment service providers are required to apply the same charges to cross-border electronic payment transactions in euros between two EU Member States as to corresponding national electronic payment transactions in euros or national currencies. The Regulation also provides for transparency of currency conversion charges, applying to all currency conversions related to payment transactions in the EU (including EEA countries) denominated in euros or in the national currency, other than the euro, of an EU Member State. In addition to the provision set out in the CBPR2, the PSD2 establishes transparency requirements for intra-EU payments, as well as cross-border payments from the EU to third countries.

14 The European Commission clarified that the CBPR2 provides for opting into the equality of charge principle for EU Member States that do not use the euro. However, while currency conversion costs are at the discretion of banks, they nevertheless remain subject to the provisions of the Regulation concerning transparency of charges for currency conversion services.

V. Presentation on recent developments in relation to iSupport (Prel. Doc. No 9B of January 2026, questions b., c., d., f., g., j., k., l., and n.)

15 The iSupport Coordinator reminded participants that iSupport is a global, decentralised case management and secure communication system for the international recovery of child support (HCCH 2007 Convention, 2009 EU Regulation, NY 1956 Convention & bilateral agreements). The PB administers and develops the software, alongside a Governing Body of participating States. States then manage their own databases. The system is available free of charge (with the exception of maintenance costs) and handles processes related to international child support cases (establishment, recognition and enforcement, modification as well as specific measures) and manages data about the actors of these cases using e-CODEX as a secure electronic communication medium. The iSupport interface is currently available in the official languages of the HCCH (English, French and Spanish), as well as German, Portuguese and Swedish. With iSupport, users can handle all matters related to child support applications under one system. They may initiate, process, follow-up and provide status reports on outgoing and incoming applications, monitor payments, arrears and interest as well as generate statistics. Data in the iSupport database is encrypted, ensuring a high level of security across all communications between Contracting Parties.

- 16 iSupport is currently in operation in Germany, Hungary and Sweden. Croatia, France, Latvia, Luxembourg, Portugal and Spain are at various degrees of installation and testing.
- 17 The iSupport Coordinator provided participants with an update on the ongoing work in relation to iSupport. As of September 2024, the project “iSupport R2G” (Ready 2 Go) has been ongoing. A new iSupport version, which includes enhanced Application Programming Interface (API), is currently accessible for testing. The upcoming “iSupport JUST&IT” project, in partnership with the European Bailiffs Foundation (EUBF) and thanks to voluntary contributions from Croatia, Germany and Switzerland, will begin in September 2026. The objectives of the project will include the provision of training and support material, installation support, feasibility assessments for connections to iSupport and cooperation with the European Commission for the adoption of implementing acts in accordance with the EU Digitalisation Regulation. The iSupport Coordinator called for 5 (or more) volunteers to participate in this project and benefit from installation support as of September 2026.

VI. Other topics in relation to international transfer of maintenance funds including the different roles of Central Authorities (CAs) in relation to transfer, communication between CAs, timeframe for transfer, use of ISO 20022 and other operational issues (Prel. Doc. No 9B of January 2026, question p.)

- 18 Participants discussed the implementation of the ISO 20022 standard. Some participants noted that data loss is still an ongoing issue, as not all banking partners use the same standards. This leads to caseworkers having to manually reconcile case information, particularly when there are several intermediaries that process payments along the transfer process.
- 19 Participants also discussed timeframes for international transfers of maintenance funds. According to participants, the majority of child support payments seem to go out on a monthly basis while in a few States, payments are issued every two weeks. While some participants noted that they can process payments immediately upon receipt in their States, other participants noted that they are bound by their internal legislation / internal payment cycles to make payments on a given day. The practice of a lump sum payment (e.g., for school fees) being issued twice a year was also discussed. As for arrears, those have to be treated individually as they usually fall outside the payment cycle.
- 20 Participants discussed the way in which iSupport and other internal case management systems can navigate the rapidly evolving banking world, particularly the prospect of the development of new banking ISO standards. It was noted that, subject to available resources, iSupport can be updated to meet the new standards.
- 21 Some participants pointed to the difficulty of ensuring security / encryption in communications with other Contracting Parties. On this point, other participants reiterated the benefits of using iSupport, as it is both a case management and secure communication system. If the use of iSupport becomes widespread, the issue of ensuring security / encryption with each individual Contracting Party using iSupport will be resolved.
- 22 It was noted that there is great diversity in the scope and breadth of the role of Central Authorities within the ITMFEG. While some Central Authorities do process transfers of maintenance funds directly, others’ involvement consists of monitoring and providing assistance to creditors and / or debtors. Participants highlighted that despite the diversity of Central Authority models, the discussions and documentation resulting from the ITMFEG meetings are invaluable in promoting mutual understanding and cooperation.

VII. Priorities for future work of the Group (e.g., updating Prel. Doc. No 20 of April 2022) and frequency and length of meetings

- 23 Participants agreed that it would be appropriate to update Prel. Doc. No 20 of April 2022 during an upcoming meeting of the ITMFEG (e.g., in 2027), in preparation of a future meeting of the Special Commission on the 2007 Convention and its Protocol (dates to be decided by CGAP), for example to better assist new Contracting Parties in implementing their international obligations related to the international transfer of maintenance funds.
- 24 Participants also agreed that it would be interesting to map the different Central Authority models in terms of how involved they are in the transfer of maintenance funds, to identify the best practices that suit those models. In this regard, participants recommended that the PB prepares, in consultation with the ITMFEG where necessary, a questionnaire to be circulated before next year's meeting, to identify the different models of Central Authorities. Participants also noted the importance of being able to exchange details on the limitations of each States' Central Authority in terms of handling international transfers of maintenance funds. This work could inform possible additions to the e-Country Profile under the 2007 Convention. In addition to the Central Authority-specific questions, next year's questionnaire should also invite States to identify specific developments from the past year and to list topics that they would like the ITMFEG to discuss.
- 25 Given that the area of international transfer of maintenance funds is an evolving field, participants agreed that there continues to be a need for the ITMFEG to meet periodically and serve as a forum for discussion and best practices pertaining to the international transfer of funds as well as a forum for new Contracting Parties to exchange experiences with other States. Participants welcomed the new structure of this year's meeting, which allowed for more targeted, in-depth discussions, and encouraged a similar structure for next year's meeting.
- 26 The ITMFEG expressed a preference for continuing to hold meetings on the transfer of maintenance funds in the month of January / February by videoconference. The ITMFEG also welcomed the idea to tailor the content and length of the meetings in the light of developments in this area during the given year.
- 27 Participants acknowledged the value of the monthly National Child Support Engagement Association (NCSEA) International Subcommittee meetings and encouraged participants who have not yet done so, to join.

VIII. Brainstorming on a future questionnaire for the Group

- 28 Participants discussed the need to develop a new questionnaire in the future, which would be a revised version of Prel. Doc. No 9A of October 2025 and which would be used in conjunction with the revised version of Prel. Doc. No 20 of April 2022. It was also agreed that the future questionnaire should invite States to identify specific developments from the past year and to list topics that they would like the ITMFEG to discuss.

IX. Proposal to CGAP

- 29 Based on the foregoing, the ITMFEG recommends the following Conclusion & Decisions (C&Ds) to CGAP:

CGAP invited the PB to prepare a questionnaire for the next meeting of the ITMFEG to map the different models of Central Authorities in terms of how involved they are in the transfer of maintenance funds. This work can be undertaken, where necessary, in consultation with the ITMFEG. In addition to the Central Authority-specific questions, this questionnaire should also invite States to provide updates on recent developments and to list priority topics for discussion by the ITMFEG.

CGAP invited the ITMFEG, with the assistance of the PB, to begin updating the best practices contained in Prel. Doc. No 20 of April 2022 (*Report of the Experts' Group on International Transfer of Maintenance Funds, meeting of 7 to 9 February 2022*), in view of a future Special Commission.

Annex I

International Transfer of Maintenance Funds Experts' Group (ITMFEG) 2-4 February 2026 online Meeting **DRAFT AGENDA**

The draft agenda will be treated with flexibility and may need to be modified in the light of ongoing discussions.

Monday 2 February 2026	
14:00-14:10	1. Opening of the meeting - Welcome remarks by the Co-chairs
14:10-14:20	2. Presentation of the agenda and objectives of the meeting and housekeeping matters - First Secretary, HCCH
14:20-14:30	3. Developments in the area in general and summary of replies to Prel. Doc. No 9A of October 2025 - First Secretary, HCCH, and iSupport Coordinator, HCCH
14:30-15:20	4. Tour de table - Delegations introduce themselves and share recent developments in the area and / or wishes for the future (2 minutes per delegation)
15:20-15:30	<i>Health break</i>
15:30-15:50	5. Presentation by Latvia on its implementation of the CAP Service (Prel. Doc No 9B of January 2026, questions b., d., e., g., l., and n.) Discussion
15:50-16:20	6. Presentation by the OECD Secretariat on the work on transparency of retail cross-border payments and remittances as part of the G20 roadmap on cross-border payments (Prel. Doc No 9B of January 2026, questions c., f., and o.) Discussion
16:20-16:30	<i>Health break</i>
16:30-17:00	7. Presentation by the European Commission on Regulation (EU) 2021/1230, Directive (EU) 2015/2366, Regulation (EU) 2024/886 its contribution to the G20 roadmap on cross-border payments (Prel. Doc No 9B of January 2026, questions c., f., and o.)

	Discussion
17:00	End of first day
Tuesday 3 February 2026	
14:00-14:20	8. Presentation on recent developments in relation to iSupport (Prel. Doc No 9B of January 2026, questions b., c., d., f., g., j., k., l., and n.) iSupport Coordinator, HCCH
14:20-14:50	9. Other topics in relation to international transfer of maintenance funds including the different roles of Central Authorities (CAs) in relation to transfer, communication between CAs, timeframe for transfer, use of ISO20022 and other operational issues (Prel. Doc No 9B of January 2026, question p.) Discussion
14:50-15:00	<i>Health break</i>
15:00-15:30	9. Cont'd
15:30-16:20	10. Priorities for future work of the Group (e.g., updating Prel. Doc. No 20 of April 2022) and frequency and length of meetings
16:20-16:30	<i>Health break</i>
16:30-17:00	11. Brainstorming on a future questionnaire for the Group Discussion
17:00	End of second day
Wednesday 4 February 2026	
14:00-14:50	12. Discussion of an <i>aide-mémoire</i> for the Group
14:50-15:00	<i>Health break</i>
15:00-15:50	12. Discussion of an <i>aide-mémoire</i> for the Group – continued
15:50-16:00	<i>Health break</i>
16:00-16:50	12. Discussion of an <i>aide-mémoire</i> for the Group – continued
16:50-17:00	13. Next Steps
17:00	End of meeting