

Questionnaire

Name of State or territorial unit: ^[1]	Sweden
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For the purpose of the 13 to 15 February 2023 meeting of the EG, Members are invited to report on consideration given to and / or implementation of the following arrangements in their jurisdiction:

- a. Developments in general regarding the international transfer of maintenance funds:

CA: Informal network to continue to improve cooperation and improve for children and parents in international maintenance cases.

The Swedish Central Authority have also participated in the American project to reduce check payments.

Enforcement Authority: The information attached to each payment has changed and improved. The information contains the debtors name, personal number, the Enforcement Authoritys case number and the creditors reference number. The information appears on payments to bank accounts and on cheques.

The informal network between the Central Authority and the Enforcement Authority continues

- b. Elimination of the use of cheques (see Report and C&R 2022 No 1)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

^[1] In this questionnaire, references to the term "State", where relevant, are to be considered as also applicable to a territorial unit.

In incoming cases it is either the debtor him-/herself that pays to the creditor, but in enforcement case the Enforcement authority makes the payment. Please see response from Enforcement Authority.

In outgoing case nearly all cases payments are made to Försäkringskassan as a public body, and if the child maintenance is higher than the maintenance support we pay the exceeding amount to the creditor, when the debtor has paid it to us. If the creditor has a bank account he or she will receive the payment electronically. If not the payment is made by cheque. However it is rare that the creditor in Sweden doesn't have a bank account.

Enforcement Authority:

Most of the payments to creditors are bank transfers. If the creditor does not have a bank account we make the payment pay by cheque.

- c. Solutions with regard to increased transparency and cost reduction of transfers and currency conversion (see Report and C&R 2022 Nos 2 and 10)

Not being considered. Please explain:

[Please insert text here](#)

Is being considered. Please explain:

Enforcement Authority: The creditor does not have to pay the enforcement fee. The enforcement fee normally consist of the basic fee of 600 SEK. The basic fee for each case is payed by the debtor or by the Enforcement Authority. The cost for transfer and currency conversion is deducted from the amount sent to the creditor.

If we send the payment to the creditor by cheque the Enforcement Authority pays the fee for sending the cheque, 150 SEK.

In a few months we will have a new framework agreement with our bank. We work to have a consolidated payment flow in order to be able to meet all demands on the payment market.

Has already been implemented. Please explain:

[Please insert text here](#)

- d. Solutions where creditors would not bear the costs related to the transfer of funds (see Report and C&R 2022 Nos 2 and 11)

Not being considered. Please explain:

[Please insert text here](#)

Is being considered. Please explain:

Enforcement Authority:

Please see the answer under question c. The creditor does not have to pay the Enforcement Authority's basic fee. If we send the payment by cheque the Enforcement Authority pays the fee for sending the cheque.

Has already been implemented. Please explain:

Please insert text here

e. Requested Central Authority arrangements with their bank to cover transfer fees or other arrangements to that effect (see Report and C&R 2022 No 3)

Not being considered. Please explain:

CA: In Sweden it is the enforcing authority (Kronofogden) that sends the enforced child support to the creditors, not the Central Authority.

In cases where the debtor pays voluntarily, he/she pays directly to the account given in the application and not via the Central Authority.

There has been no consideration to if this order should be changed.

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Please insert text here

f. Requesting Central Authority providing confirmation to the requested Central Authority that the amounts received are the same as the amounts sent and, where applicable, information on the reasons for any difference (see Report and C&R 2022 No 3)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

This is partly in place today, but not structurally. If the caseworker notices that the arrears does not match what the requested CA has informed us an investigation takes place.

Has already been implemented. Please explain:

Please insert text here

g. Establishment of a centralised point (e.g., bank account, central bank) for international transfers dedicated to both incoming and outgoing transfer of funds (see Report and C&R 2022 Nos 4 and 5)

Not being considered. Please explain:

CA: This is not being considered at this point. The order today is that incoming payments are sent to the Swedish Social Insurance Agency and Central Authority, and outgoing payments either go from the debtor directly or from the Enforcement Authority.

We acknowledge the fact that if the debtor would pay to the Central Authority first, and we would pay to the requesting state could possibly reduced cost for the individual but increase the cost for administration at the Central Authority.

If the Swedish Enforcement Authority would pay to the Central Authority first and that we would pay to the requesting country would increase costs for administration at the Central Authority.

Enforcement Authority: Regarding outgoing transfers of funds the Enforcement Authority pays enforced money directly to the creditors bank account. We do not manage incoming payments from debtors abroad.

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Please insert text here

h. Use of the possibilities afforded by the *Universal Postal Union Postal Payment Services Agreement* of 6 October 2016 (see Report and C&R 2022 No 4)

Not being considered. Please explain:

Sweden is not a part of the agreement.

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Please insert text here

i. Provision of payment transfer services to any debtors transferring payments within the scope of the HCCH 2007 Child Support Convention (see Report and C&R 2022 No 5)

Not being considered. Please explain:

Regarding outgoing payments the Enforcement Authority pays to the creditor. If a debtor wants to pay voluntarily, there is no payment transfer services at hand, at the moment from the Swedish Central Authority.

Enforcement Authority: Regarding outgoing transfers of funds the Enforcement Authority pays enforced money directly to the creditors bank account. We do not manage incoming payments from debtors abroad

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Please insert text here

j. Implementation of payment transfer monitoring systems (see Report and C&R 2022 No 6)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Both the Central Authority and the Enforcement Authority have payment transfer monitoring systems in place. The CA only monitor the arrears and payments in requesting cases.

The Enforcement Agency monitor what has been enforced from the debtor and what have been sent to the creditor in requested cases.

k. Implementation of unique case references, known to both the requesting and requested States, attached to each transfer of funds (see Report and C&R 2022 No 7)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Enforcement Authority: The information attached to the payment contains the debtors name and personal number, the Swedish Enforcement Authoritys case number and reference number. The information appears on payments to bank accounts and on cheques.

l. Implementation of currency conversion of payments done by the relevant authority in the requested State at the time of transfer (see Report and C&R 2022 No 8)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Enforcement Authority: The payments are made in SEK. If the receiving bank can't accept payments in SEK the money returns to us. We can then manually make the payment in the currency of the receiving bank. For some countries our bank rejects the payment immediately. For other countries the money is sent to the receiving bank that rejects the payment.

Has already been implemented. Please explain:

Please insert text here

m. Provision of information about international banking to creditors and debtors (see Report and C&R 2022 No 12)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Information about how payments can be made as well as effects of international transfers are given to the the creditors and debtors in both incoming and outgoing cases.

Enforcement Authority: Information about how payments can be made is given when the case is approved. For more information the creditor or debtor can contact the Enforcement Authority..

n. Implementation of a legal framework enabling the Central Authority, acting both as requesting and requested Central Authority, to handle the transfer of funds – or at least major parts of the process – in as automated a manner as possible (see Report and C&R 2022 No 13)

Not being considered. Please explain:

This has not yet been considered.

Is being considered. Please explain:

Please insert text here

Has already been implemented. Please explain:

Please insert text here

- o. Implementation of an arrangement with banks that are transparent in relation to their fees and / or are part of the SWIFT Global Payment Initiative (GPI) (see Report and C&R 2022 No 14)

Not being considered. Please explain:

Please insert text here

Is being considered. Please explain:

Enforcement Authority:

If the creditor has a bank account with Swift/Iban we use it.

In a few months we will have a new framework agreement with our bank. We work to have a consolidated payment flow in order to be able to meet all demands on the payment market. We work together with the Swedish Nation Debt Office in a reference group regarding procurement of bank agreements .

Has already been implemented. Please explain:

- p. Would your State consider contributing to iSupport ITMF in terms of expertise and experience?

Yes

No

For the time being the relevant department at the Swedish Social Insurance Agency, does not have possibilities to contribute to the iSupport ITMF.

- q. Any other developments in your State including bilateral solutions put in place between States and ongoing trials between States:

In Sweden, a proposal has been put forward for a "Payment Authority" that will handle payments of benefits from several authorities to clients in Sweden. It is not clear yet if and how this might effect the payments to creditors in Sweden. The Payment Authority do not include payments from the Enforcement Authority.

Thank you!

