

Title	2007 Child Support Convention and Maintenance Protocol: Compilation of Questionnaire responses in preparation of the Experts' Group meeting of 3 to 5 February 2025 on international transfer of maintenance funds
Document	Prel. Doc. No 9D of January 2025 – available in English only with responses showing in the language they were received
Author	PB
Agenda Item	Item III.1.c.
Mandate(s)	C&D No 37 of CGAP 2024
Objective	To provide a compilation of responses received to the November 2024 questionnaire in preparation for the Experts' Group meeting of February 2025
Action to be Taken	For Decision <input type="checkbox"/> For Approval <input type="checkbox"/> For Discussion <input type="checkbox"/> For Action / Completion <input type="checkbox"/> For Information <input checked="" type="checkbox"/>
Annexes	N/A
Related Documents	Prel. Doc. No 9B of November 2024 - 2007 Child Support Convention and Maintenance Protocol: Questionnaire in preparation of the Experts' Group meeting of 3 to 5 February 2025 on international transfer of maintenance funds

2007 Child Support Convention and Maintenance Protocol: Questionnaire in preparation of the Experts' Group meeting of 3 to 5 February 2025 on international transfer of maintenance funds

Last update: 27-01-2025

State responses included in this compilation:

Australia, Brazil, Canada: British Columbia, Czech Republic, Ecuador, Estonia, Finland, France, Germany, Hungary, Italy, Kyrgyzstan, Latvia, Lithuania, New Zealand, Norway, Paraguay, Portugal, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

For the purpose of the 3 to 5 February 2025 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 (see *Aide-mémoire* 2024 paras 5-8):

Australia	Australia has a preference to send and receive international maintenance funds electronically. As of 19 December 2024, Australia is no longer able to receive foreign currency cheques when an overseas authority or individual is unable to send payments electronically. Australia is still able to receive Australian currency cheques, and can still send payments via cheque in either Australian or foreign currency.
Brazil	The Brazilian Central Authority is not directly involved in payments, and, thus, does not have contracts with banks. In this context, the Central Authority has been suggesting that requested Central Authorities kindly consider making payments directly to the creditors in Brazil, including by debit cards, money transfer fintechs" (like Nomad and Wise), as well as via Paypal. In Brazil, PayPal is regulated by the Central Bank and is treated pretty much the same way as a regular bank account, including "know your customer" and "beneficial ownership" necessary for combating money laundering and the financing of terrorism."
Canada: British Columbia	B.C. has in place international bundled SWIFT payments. Requesting State is sent payment documentation including client names, B.C. case number, international case number, amount in CAD, amount in country currency and exchange rate used at the time of transfer.
Czech Republic	In majority electronic transfer of funds (mainly wire transfers) are being processed through our Office (the Czech CA). We try to find solutions for exceptional cases, in case our Office is not able to use a particular payments option due to the legal restrictions for government agencies in another State, we try to find individual solutions with the clients and our CA counterparts. Less leniency can be applied in cases where court enforcement and wage withholding are processed. In court ordered enforcement cases the employers pay through electronic wire transfers in CZK, so for payments to requesting states we can only use electronic bank transfer and a conversion would be applied by the banks. If payments are done directly by the debtor and not through court enforcement, the debtor has more options for example to send the payment in the currency of the child support order as our Office holds accounts in various international currencies.
Ecuador	No llegan a tiempo los cheques Se solicita al beneficiario un Certificado bancario con el número de cuenta a la que el/la solicitante quisiera que se

	<p>le haga la transferencia internacional, en el que debe constar: nombre de Entidad bancaria, tipo de cuenta (ahorros, corriente), Número de la cuenta, Nombre del titular, códigos internacionales para transferencia electrónica: Código nacional de identificación bancaria/NBIC, Dirección SWIFT, Código internacional de cuenta bancaria /IBAN, y Referencia cuando sea necesaria para la realización del pago. Además, El estado ecuatoriano para el cobro de alimentos de manera nacional, cuenta con el sistema único de pensiones alimenticias SUPA el cual sirve para la recaudación vinculada a una cuenta bancaria particular del titular del derecho o su representante. Sin embargo, este sistema no aplica para transferencias internacionales (del Ecuador hacia el extranjero), por lo cual en la actualidad los solicitantes de alimentos deben viajar al Ecuador para retirar el dinero</p>
Estonia	No new developments. Estonia has been and is open for electronic case management.
Finland	The Central Authority of Finland is not involved in the transfer of maintenance payments. In the incoming cases payments are processed by the Finnihs Enforcement Authority which is also responsible for the collection of the maintenance payments. In the outgoing cases payments are to be transferred directly to the applicant. The Social Insurance Institution of Finland (Kela) acts as an applicant in most of the outgoing cases. Kela is looking into the possibility to use the CAP service.
France	Nous sommes favorables à la généralisation des transferts de fonds par virement bancaire.
Germany	In 2023, Germany was test partner for the implementation of OCSS ´CAP service which is successfully working for incoming payments from the US to Germany since then. In total, over 2 Mio. USD were transferred to the bank account of the German CA in 2023. In 2024, the German CA received over 2,7 Mio. USD via CAP.
Hungary	The Hungarian CA is able to receive child support payments if necessary in order to avoid check payments. This service is on exceptional basis as in line with the Hungarian internal legislation on enforcement payments are to be made directly to the creditors (preferably by direct bank transfer).
Italy	No one
Kyrgyzstan	
Latvia	No new developments have occurred. In Latvia, it is not possible to cash cheques. The primary challenge in Latvia continues to be the use of cheques, as they cannot be processed locally.
Lithuania	The transfer of funds is not processed by the Central Authorities of Lithuania. There are no changes that we are aware of.
New Zealand	There have not been any significant developments in the past year, beyond looking into potential use of the US CAP service.
Norway	There have been no big developments, but we are still working on eliminating checks, We have now started using standard XML - ISO20022 files for both sending and receiving payments
Paraguay	Actualmenten no contamos con experiencia práctican en el presente Convenio, ya que entrará en vigor en la República del Paraguay desde el 01 de febrero 2025.
Portugal	The central authority does not handle the transfer of funds. Courts are responsible to process the tranference, but the transfer of funds is done by a public body (IGFEJ). We are seeking for technical solutions so when a transfer is made by IGFEJ. I.P. the information is also made available to the central authority. We use the same case management system as the courts, and there is a possibility to ask authorization to access the file. With that authorization we can monitor the status of the enforcement and the payments that are done. As an exception, we handle payments coming from the USA , using the CAP service (electronic transfer of funds), but we

	will be accepting cheques from the Satets that have nor enrolled on the CAP programme
Sweden	Central Authority: No new developments at the moment that effects transfer of maintenance funds in cross border cases. We have connected to CAP, we have iSupport in production. Enforcement Authority: The Enforcement Authority are planning to make developments within the payment area during 2025. New missions, new systems and firm guidance from the government to actively work against money laundering and criminal activities are the bases for these steps
Switzerland	Except for the payment situation with the USA (see response to question b.) there have not been any developments or changes in the handling of the payments in the international maintenance dossiers since last year. Therefore the following explanation is still valid and the Swiss Central Authority continues to point out the Conclusions & Recommendations of the ITMFEG to the competent authorities in the cantons (this concerns in particular questions c., d., e., f. and l.): The current processing of international maintenance cases based on the conventions and agreements concluded by Switzerland is carried out in cooperation between the Central Authority at the federal level and the competent authorities in the cantons. In most cases, incoming and outgoing payments are made directly via the cantonal or local authorities and the parties concerned (and based on the respective terms and conditions of the individual banking relationships). Only within the framework of the transitional solutions with states which know cheque payments (Australia, USA, certain Canadian provinces) incoming payments to Switzerland are processed via the Central Authority. Therefore, the Central Authority does not have comprehensive knowledge of all the solutions used by the authorities in the cantons and in the individual cases.
United Kingdom: England and Wales	Since the Experts' Group meeting in February 2024 - the Maintenance Payments Business Centre (MPBC) is in discussions with the German Authority and the US to send payments electronically. The MPBC is part of His Majesty's Courts and Tribunals Service (HMCTS). HMCTS is an executive agency of the Ministry of Justice (MoJ).
United Kingdom: Northern Ireland	We continue where possible to pay creditors from outside our jurisdiction electronically
United States of America	OCSS is pleased to report that 44 U.S. states have enrolled with its Central Authority Payment (CAP) service to send electronic payments to foreign partners. The CAP service, operated by OCSS, receives payments from participating U.S. states for foreign authorities that have enrolled in the service and consolidates those payments by destination foreign authority. The U.S. Department of Treasury's International Treasury Service (ITS) sends a single weekly electronic payment in the foreign authority's local currency to the foreign authority. The CAP service provides a secure data file, containing the case and payment details for each child support payment, to the foreign authority. This information enables the foreign authority to disburse the funds received to the appropriate child support creditors. As of January 13, 2025, CAP is sending payments to seven foreign authorities (Germany, Czech Republic, Slovakia, Portugal, Sweden, Australia, and the province of Ontario). In December 2024, CAP implemented changes to make it easier for foreign authorities to receive the case and payment data file from CAP. States now have the option to manually retrieve the file from a secure email server, rather than setting up an automated server-to-server download of the file. The alternative process eliminates the need for States to have IT resources to set up a connection to CAP and is well-suited to States with smaller caseloads. The CAP service is working with Austria, Latvia, and Switzerland to set up the new process, and expects to send payments to those States very soon. A number of other States have expressed interest in joining CAP and using the new

	simplified process. From its implementation in January 2023 to the end of 2024, CAP has sent \$5,568,048.63 to foreign authorities. OCSS continues its work to implement processes to allow States that are enrolled with CAP to send electronic payments to U.S. states through the CAP service. OCSS will share more information about this as it becomes available. OCSS welcomes discussions with any other States that are interested in receiving electronic payments from the U.S. through the CAP service
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b. Elimination of the use of cheques (see C&R 2022 No 1)

Not being considered:

Kyrgyzstan, Paraguay, United Kingdom: Northern Ireland

Please explain:

Kyrgyzstan	Checks are a document certifying payment, taking into account the fact that, in most cases alimony is sent to private accounts of claimants, while the retention period of such documentation is up to 6 years, whereas alimony is collected until the child reaches adulthood.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
United Kingdom: Northern Ireland	The elimination of cheque payments is not an option being considered at present. There is still a demand from some creditors to have the option of being paid by cheque, particularly in instances where the creditor does not have a bank account. We are unable to pay payments electronically direct into a creditor's savings account. Where creditors do request to be paid via electronic payment, the Northern Ireland Central Authority, a branch sitting within Northern Ireland Courts and Tribunals Service, will set up the account to enable this.

Is being considered:

Australia, Canada: British Columbia, Czech Republic, France, Norway, United Kingdom: England and Wales

Please explain:

Australia	Australia's Treasury Department has published a Strategic Plan for Australia's Payments System which includes the phasing out of cheques. Under the plan, government cheque usage will be phased out by the end of 2028, with the eventual wind down of the cheques system in Australia by no later than 2030. Services Australia is working on reducing use of cheques in favour of electronic payment methods where possible.
Canada: British Columbia	SWIFT payments are currently being sent to international agencies without cheque cashing capabilities. We are in the process of implementing bundle SWIFT payments for our larger international partners. Programming is still in progress. Cheques continue to be issued to international countries that have cheque cashing capabilities upon request we will transition them to SWIFT payments.
Czech Republic	The Czech Central Authority is able to process check payments only in cases where the Czech Republic is the requesting state. We can process/cash received checks, however, we are unable to send payments abroad in the form of checks. Our office will take advantage of any opportunity that will lead to the further elimination of the use of checks (such as last year's enrollment to CAP).
France	Nous encourageons les parties concernées à éviter l'utilisation des chèques

Norway	We are still receiving a few checks sent to Norway, (as well as checks sent to our US Lockbox, but these are transferred to our Norwegian bank account from the US). For outgoing payments, we are only sending checks to the US, and only in a few cases
United Kingdom: England and Wales	Further elimination of the use of cheques may occur as USA has proposed the use of CAPS (Central Authority Payments Service) and MPBC is considering this proposal.

Has already been implemented:

Brazil, Czech Republic, Estonia, Finland, Germany, Hungary, Italy, Latvia, Lithuania, New Zealand, Portugal, Sweden, Switzerland, United States of America

Please explain:

Brazil	The use of cheques is not common at all in incoming requests, as payments originated from Brazil are usually made by electronic transfers. Although a few cheques have been received at our central authority in response to outgoing cases, they had to be sent back, as the central authority cannot intermediate payments. In some cases, the only solution was to have the cheques sent directly from the requested central authority to the applicant in Brazil. In other cases, the requested central authority sent ATM cards directly to the applicant in Brazil. Overall, in Brazil, cheques are not used for transactions and it is highly uncommon to receive them by post, which would most certainly indicate that they came from abroad. Most of the local financial transactions are also electronic.
Czech Republic	In responding cases, where the Czech Central Authority is the enforcing authority and we receive payments from the debtor/employer we are unable to send out payments in the form of checks. Our bank was unable to find a partner institution which would provide this service for EU/overseas relations.
Estonia	No banks in Estonia accept cheques
Finland	In Finland it is not possible to make payments using cheques. However, in the cases where Kela is the applicant it accepts cheques in order to enable international money transfers if there are no other options. In these cases Kela covers the bank fees. Money transfers by using cheques from the Finnish Enforcement Authority to applicants abroad might be possible when no other solution is found. This would require a case by case consideration. The Finnish Enforcement Authority encourages applicants to include their bank account details to their application to enable smooth money transfers.
Germany	Incoming payments to German CA: The German Reserve Bank (Deutsche Bundesbank) no longer processes checks since 1 January 2023. The German CA had made a temporary arrangement with a commercial bank in Germany to process checks between 15 December 2022 and 20 March 2023 in order to prevent any disruption in current payment processing. Since then all payments must be electronically. Most US states use the CAP service for their payments, a few US states (e.g. California, Maryland, New York) make direct payments. The German CA currently handles payment cases with 4 Canadian provinces (Alberta, British Columbia, Manitoba, Ontario), which also make electronic payments to the bank account of the German CA. Outgoing payments from German CA: The US is the only partner that the German CA is still sending cheques to. In 2024 OCSS and the German CA started working on a solution to send payments from the German CA to the US via CAP.
Hungary	The Hungarian Central Authority made possible to receive payments from foreign authorities that were sent by way of checks before. Such payments are forwarded to the creditors without delay. In outgoing cases payments

	are made directly to foreign creditors either directly from debtors or enforcement officers upon collection but without the involvement of the Central Authority.
Italy	Cheques are not used for international payments in incoming proceedings
Latvia	Cheques are not used and cannot be accepted. Local banks do not offer services for receiving payments via cheques.
Lithuania	There is no check cashing procedure in Lithuanian banks.
New Zealand	New Zealand banks no longer issue or accept domestic or foreign cheques. The use of cheques has been phased out in New Zealand since 2021. Cheques sent to Inland Revenue will be automatically returned.
Portugal	The use of checks only applies when transfer electronic of funds is not possible (eg. inexistence of bank account). As requesting authority, we are using, from January 2024, the CAP service to receive electronic transfer of funds from the USA.
Sweden	As the requesting Central authority we nearly never pay the creditors by cheque. As the requested CA we are not involved in the transfer of child support. Enforcement Authority: Most of the payments to creditors are bank transfers. If the creditor does not have a bank account we make the payment by cheque
Switzerland	Regarding payments from the USA: Interim solutions are still in place, but OCSS and the Swiss Central Authority have been working together to implement the CAP system. First payment transfers from the USA are planned for January 2025.
United States of America	Please see the response to paragraph a above. The CAP service provides a means for U.S. child support agencies to transition from checks to electronic payments for outgoing international child support payments. With the implementation of the CAP service, OCSS has seen a reduction in the use of checks for international child support payments from the U.S.

Do you think this topic should:

Be discussed at the upcoming meeting

Ecuador, Germany, Hungary, Italy, Kyrgyzstan, New Zealand, Portugal, United States of America

Be a priority topic for the continuation of the Group's work

Brazil, Czech Republic, Finland, Paraguay, United States of America

Not be a priority topic

Latvia, Lithuania, Norway, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

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

Not being considered.

Brazil, Canada: British Columbia, Ecuador, Estonia, Finland, France, Hungary, Italy, Lithuania, Paraguay, United Kingdom: Northern Ireland

Please explain:

Brazil	Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence
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	of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Canada: British Columbia	We are currently unable to reduce the cost of our financial institution's service charges. B.C. is transparent with our clients and international partners on currency conversions.
Ecuador	Esto debería regularse a través de un proyecto de ley mediante la Asamblea, lo que llevaría bastante tiempo en resolverse, no obstante, no se debe descartar esta iniciativa
Estonia	In our practice, as most cases have been within EU, we have not acquainted the problem much.
Finland	
France	Nous ne sommes en mesure de négocier avec les banques pour obtenir des réductions de coûts
Hungary	
Italy	Italian CA is not involved in payments, direct managed by parties
Lithuania	The Central Authorities of Lithuania are not directly involved in the money conversion and transfer process.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
United Kingdom: Northern Ireland	Northern Ireland Central Authority staff will register an order for the amounts ordered by the originating court. A debtor will be expected to make the payments determined by the court order. There may be fluctuation in amounts received and paid out due to currency exchange rates. An explanation will be provided to the customer should they request.

Is being considered:

Germany, Sweden, Switzerland

Please explain:

Germany	The German CA is mainly involved in international transfer of maintenance funds from the US: As the OCSS / CAP service is concerned, we are not aware of any deductions. Regarding other electronic payments from the US States to the German CA, apparently no major costs (around 1 %) arise as far as the German CA can compare the sent and the received amounts. Currently, the exchange rate used for the currency conversion of the amount transferred is not transmitted to the German CA by the Federal Treasury (Bundeskasse)."
Sweden	Enforcement: The cost for transfer and currency conversion is deducted from the amount sent to the creditor. Payments are normally made in SEK but if receiving bank don't accept SEK the currency can be changed. If we send the payment to the creditor by cheque the Enforcement Authority pays the fee for sending the cheque, 750 SEK.
Switzerland	Please see response to a. above.

Has already been implemented

Australia, Czech Republic, Latvia, New Zealand, Norway, Portugal, United Kingdom: England and Wales, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
Czech Republic	The Czech Central Authority holds accounts in several international currencies, in some cases this eliminates the need for conversion. Our Office is covering the processing fees of our bank.
Latvia	In outgoing cases, applicants are required to specify the amount received, allowing debtors to compare it with the payments made. In incoming cases, debtors are notified of any arrears to facilitate the adjustment of payments. Debtors have the option to select cost-effective methods, such as opening an account in the required currency. The enforcement process is regulated, outlining the actions of sworn bailiffs with regard to foreign currency payments. According to the Law on Bailiffs, funds received in foreign currency are converted into euros based on the exchange rate applicable on the deposit date. Outgoing payments are converted using the exchange rate on the payment date. Therefore, currency conversion is clearly governed by law.
New Zealand	No change to this response from last year: using IACH where possible reduces costs to a negligible amount, otherwise telegraphic transfer (TT) options used on a 'shared cost' approach.
Norway	We have the opportunity to use Swift GPI to track payments
Portugal	Transfers made by our courts, through the public body (IGFEJ.I.P) have no costs to the beneficiary of the payment
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. Cheques received in are sent for conversion for which HMCTS/MoJ bears the cost. We use the Bank of England exchange rate for the day. The transfer of payments we send out are charged to HMCTS/MoJ, However, the recipient's bank may levy a charge when payment is received.
United States of America	The CAP service, described in paragraph a, reduces the costs of child support payment transfers to foreign authorities by using U.S. federal agencies for the data exchange and transmission of funds. Federal agencies do not deduct fees or costs from the child support payments, and ITS converts payments to the currency of the foreign authority before sending them at a currency conversion rate beneficial for creditors. ITS uses well-established, high-volume methods to transmit the payments .

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Czech Republic, Ecuador, Hungary, Italy, New Zealand, Portugal, Sweden, United States of America

Be a priority topic for the continuation of the Group's work

Norway, United States of America

Not be a priority topic

Finland, Germany, Latvia, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

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

Not being considered.

Brazil, Ecuador, Estonia, Finland, France, Italy, Kyrgyzstan, Paraguay

Please explain:

Brazil	Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Ecuador	Es difícil que las instituciones bancarias del Ecuador acepten asumir estos costos, el Estado no cuenta con un presupuesto o fondos para solventar este tipo de gastos que puedan generar los procesos llevados por Autoridad Central.
Estonia	According to our knowledge it has not been a huge problem with Estonian cases.
Finland	The Finnish Enforcement Authority does not charge enforcement fees from the applicant in maintenance matters. However, it cannot affect the service fees the applicant's own banks are charging. This service fee remains for applicants to cover. From Kela's point of view (applicant): Kela covers their own cost related to the transfer of funds. This way, the child on behalf of whom Kela collects payments receives full child maintenance payments.
France	Pas de solution à ce stade.
Italy	Italian CA is not entitled to deal with the issue
Kyrgyzstan	The Judicial Department has no right to interfere in the financial and economic activities of commercial financial and credit institutions and set tariffs or exempt them from paying expenses
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025

Is being considered

Canada: British Columbia, Hungary, Sweden, Switzerland

Please explain:

Canada: British Columbia	Currently B.C. covers the cost of sending the SWIFT payments internationally. The receiving authority is responsible for costs occurred on their end and whether they pass the fee's onto their clients. B.C. does not cover the cost of fees for receiving creditors SWIFT payments, however, we are reviewing on changing our practices to reduce creditors costs.
Hungary	Where payments are made through the Hungarian Central Authority there is no deduction of the amount received and the payment is transferred to the creditor in full.
Sweden	As requested central authority we do not handle any payments. The debtor either pays directly to the creditor or to the enforcement authority. As the requesting central authority payments are normally to be made to us. We take many of the costs that occur, for example costs for cashing cheques. Amounts paid are not deducted by costs. Enforcement authority: The creditor does not have to pay the enforcement fee. The fee normally consist of the basic fee of 600SEK. The fee is instead paid by the debtor or by the enforcement authority. The cost for transfer and currency conversion is deducted from the amount sent to the creditor. The enforcement authority also takes the costs for sending cheques, 750SEK.

Switzerland	Please see response to a. above.
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Has already been implemented

Australia, Czech Republic, Germany, Latvia, Lithuania, New Zealand, Norway, Portugal, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
Czech Republic	The clients of the Czech Central Authority do not bear any costs related to the transfer of the maintenance funds, including fees to process check payment. The Czech Central Authority bears/pays the bank fees from its budget. For example with the check payments our Office has an individual agreement with the bank resulting in faster time for cashing the checks (for international checks a private clients could wait even several months for the payment to be processed). Nevertheless, payments in foreign currencies sent from our Office to the creditor's bank account may be subject to fees imposed by the creditor's bank
Germany	The German CA has an arrangement with the German Reserve Bank respectively the Federal Treasury to cover own transfer fees. At present, the German CA is not aware of any fees being charged in Germany if payments are forwarded to the recipients via the German CA (SEPA).
Latvia	The debt is calculated based on the amount received by the creditor, rather than the amount paid by the debtor, with the costs being borne by the debtor. Timely maintenance payments are prioritized, and therefore, bundle payments are discouraged. National law mandates that bailiffs must transfer funds within a period of 10 days.
Lithuania	The debtor is responsible for the cost of the transfer. The funds are transferred directly to the creditor's account, and the Central Authorities of Lithuania are not involved in this process.
New Zealand	Inland Revenue have the option for requesting authorities to receive bulk transfers once a month. When this option is selected, we hold all payments received in a calendar month and issue all funds at the end of month as a single payment and provide a schedule of all payments sent. This includes the local currency collected and the foreign amount issued and the time funds are transferred. We don't consider FX fluctuations during the month when we are holding funds.
Norway	We are responsible for the costs incurred by our bank in Norway. We have no control over the potential costs in the creditor's bank abroad.
Portugal	The Portuguese central authority centralized the payments made by cheque from the United States where the electronic transfer of funds is not possible.
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. HMCTS/MOJ covers all charges for payments sent electronically. HMCTS/MOJ covers the cost of foreign cheques received which we send for conversion.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service do not charge creditors for transfer of funds electronically and have no intention at present of doing so.
United States of America	Please see the responses above

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Czech Republic, Hungary, Italy, Kyrgyzstan, New Zealand, Portugal, Sweden, United States of America

Be a priority topic for the continuation of the Group's work

Finland, Norway, Paraguay

Not be a priority topic

Ecuador, Germany, Latvia, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered:

Brazil, Canada: British Columbia, Ecuador, Estonia, Finland, France, Italy, Kyrgyzstan, Lithuania, Paraguay, United Kingdom: England and Wales, United Kingdom: Northern Ireland

Please explain:

Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Canada: British Columbia	B.C. is bound by the service contract fees set out of our banking arrangements
Ecuador	
Estonia	We don't have the authority to make these arrangements.
Finland	The Central Authority of Finland has not made any arrangements for international money transfers. The Finnish Enforcement Authority does not have any arrangements in place either. Kela states that it cooperates with it's banks and covers banking fees (in cases where it acts as applicant).
France	L'autorité centrale française n'a pas de service financier et n'a pas de contact avec les banques
Italy	Italian CA is not involved in maintenance payments. Furthermore, its treasury account is irreconcilable with such operations
Kyrgyzstan	The Judicial Department has no right to interfere in the financial and economic activities of commercial financial and credit institutions and set tariffs or exempt them from paying expenses
Lithuania	There are no arrangements.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025

United Kingdom: England and Wales	This is not being considered. It is not part of the role of the Central Authority to deal with financial arrangements.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service do not charge creditors for transfer of funds electronically and have no intention at present of doing so.
United States of America	Please insert text here

Is being considered:

Hungary, Sweden, Switzerland

Please explain:

Hungary	Cost of payment is borne by the Central Authority (Ministry of Justice).
Sweden	As requested CA we do not handle payments from the debtor to the creditor. However the Swedish state have a currency bank accrued by the National debts office, that gives better conversion currencies for authorities. There is also a mechanism that paid amounts in a foreign currency, can be paid out in that currency. Above is applicable in cases where we are the requesting CA.
Switzerland	Please see response to a. above.

Has already been implemented:

Australia, Czech Republic, Germany, Latvia, New Zealand, Norway, Portugal, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
Czech Republic	See above point d.
Germany	aa. Transfer fees of the German CA (see question d.) The German CA has an arrangement with the German Reserve Bank respectively the Federal Treasury to cover own transfer fees. bb. Transfer fees of third parties At present, the German CA is not aware of any fees being charged in Germany if payments are forwarded to the recipients via the German CA (SEPA). The German Reserve Bank does not charge own fees to the German CA for transfers. It is not certain whether extra fees are charged in the case of payments made directly to the creditor living in Germany (this may differ depending on the country the payment was sent and /or the banks involved).
Latvia	When bailiffs process payments, the associated transfer fees are added to the debtor's debt. Credit institutions impose fees for their services, which are determined at their discretion and agreed upon through account service contracts. The determination of these fees, their amounts, and the transfer options available during enforcement proceedings fall under the responsibility of the credit institutions and their regulatory authorities. This matter does not fall within the scope of judicial policy.
New Zealand	Inland Revenue uses a SHA model when telegraphic transfers are required as an IACH process isn't available. We have negotiated rates with our banking suppliers to reduce the cost of sending and receiving TT's. Our payments via other channels, such as using IACH and SEPA where possible, attract negligible costs which are covered by Inland Revenue.
Norway	We cover all the costs incurred by the bank in Norway.

Portugal	Transfers made by our courts, through the public body (IGFEJ.I.P) have no costs associated
United States of America	Please see the responses above. The CAP service does not charge fees or costs to creditors or foreign authorities when sending payments, although fees may be charged by the receiving financial institution

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Ecuador, Hungary, Italy, Kyrgyzstan, New Zealand, Portugal, United States of America

Be a priority topic for the continuation of the Group's work

Paraguay, United States of America

Not be a priority topic

Czech Republic, Finland, Germany, Latvia, Lithuania, Norway, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

- 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 C&R 2022 No 3)

Not being considered:

Australia, Brazil, Ecuador, Estonia, France, Hungary, Kyrgyzstan, Lithuania, New Zealand, Norway, Paraguay, United Kingdom: Northern Ireland

Please explain:

Australia	When receiving maintenance payments from other Central Authorities, Australia does not routinely confirm individual amounts are the same as those sent, nor provide information about differences in expected amounts. When sending payments to other Central Authorities, Australia does not routinely confirm individual amounts are the same as those received, nor provide information about differences in expected amounts. Australia will confirm receipt of bulk payments and associated schedules, and will confirm amounts and/or provide information about differences upon request.
Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Ecuador	No existe un mecanismo vía para esto
Estonia	Estonian CA does not transfer payments. The payments go directly to the applicant or through bailiffs.
France	
Hungary	

Kyrgyzstan	Restriction of national legislation on banking secrecy and non-disclosure of personal data
Lithuania	All transfers are made directly to the creditor's account, and the Central Authorities of Lithuania are not directly involved in the transferring process.
New Zealand	While not being considered on its own, this matter may be included in the consideration mentioned under question j.
Norway	Even if we can identify the costs, we have considered that we would probably not be able to do something about it. We do not check every payment we receive, However, we do of course compare tables of arrears and payments received/sent if we discover discrepancies.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
United Kingdom: Northern Ireland	Northern Ireland Central Authority staff are not notified automatically of when a payment has been made. Therefore, it would not be feasible for them to confirm to the Central Authority details of amounts received. Also, receipts of payments are not monitored by Northern Ireland Central Authority staff but by another centralised team (Customer Service Team) with input also from Finance Branch of the Northern Ireland Courts and Tribunals Service.

Is being considered

Canada: British Columbia, Switzerland, United Kingdom: England and Wales

Please explain:

Canada: British Columbia	B.C.'s current practice is to provide the Requested Authority a list of payments which include client name, case number, amount in Canadian, and amount in foreign currency. Right now, we do not request confirmation of receipt, but would be considered.
Switzerland	Please see response to a. above.
United Kingdom: England and Wales	MPBC are considering making bulk payment to Germany which would involve sending confirmation of payments sent. This would not involve the Central Authority, see response at e. above.

Has already been implemented:

Czech Republic, Finland, Germany, Italy, Latvia, Portugal, Sweden, United States of America

Please explain:

Czech Republic	In each case we regularly share arrears updates with the partner Central Authorities in order to compare balances.
Finland	This is not done in connection to each payment, but when the Finnish Enforcement Authority notifies the Central Authority that the maintenance debt is paid in total, the CA contacts the applicant to ask his/her view. If the applicant states that there is still debt to be paid, the Enforcement Authority in general accepts this statement and reviews the case payment history in order to understand the reason for the difference in the amounts. If the difference relates to currency exchange rates the enforcement process can be reinitiated. The Central Authority also assists the applicant (Kela) in investigating the situation if, for example, the case is closed in the receiving State although the payments received by the Social Insurance Institution would not cover the entire debt. In practice, the situation is rare as according to Finnish law Kela's right of collection is only 5 years and the right of recovery often becomes time-barred faster than what could be collected in the receiving state.

Germany	In cases where debtors make electronic payments to the bank account of the German CA (held by the Federal Treasury / Bundeskasse) and the German CA forwards the payments to the recipients abroad, the recipients (via the requesting CA) are informed in writing of the first payment being made. In most cases, the recipients are asked to confirm receipt of the first payment upon the transfer being made. Where recurring payments are in place, the caseworkers of the German CA request confirmation of payments from the recipients every few months to ensure that these are in fact being received. Furthermore, the recipients and the other CA are informed that the relevant date of currency conversion is the day the German CA receives the payment from the debtor. Discrepancies are clarified with the other Central Authority and the recipient.
Italy	Italian CA assists, as far as possible, in providing for information about amounts sent and received
Latvia	Payments are verified through the regular submission of updated statements of arrears. Any discrepancies can be clarified and resolved between the respective central authorities.
Portugal	In some cases we ask information on the costs involved in the electronic transfer of funds, trying to understand if the costs are associated to the origin of the transfer or are charged by the bank in which creditors have their accounts
Sweden	To some extent this have been implemented but we do not provide the information with every payment. We go through the arrears in each case at least once a year and that means that we check with the enforcing agency what arrears they have in the system. It could be interesting to do a small study to see if the amount varies from what is sent and what is received.
United States of America	After the CAP service confirms a payment was received from a U.S. state, CAP provides a secure payment file to the foreign authority that includes the amount paid by the noncustodial parent in U.S. dollars and the converted amount. Using this information, the foreign authority can identify and resolve any payment discrepancies.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Czech Republic, Ecuador, Hungary, Kyrgyzstan, New Zealand, Portugal, Sweden

Be a priority topic for the continuation of the Group's work

Finland, Paraguay

Not be a priority topic

Germany, Italy, Latvia, Lithuania, Norway, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered:

Brazil, Ecuador, Estonia, Finland, France, Hungary, Italy, Kyrgyzstan, Latvia, Lithuania, Paraguay, Sweden, United Kingdom: England and Wales

Please explain:

Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State
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	owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Ecuador	
Finland	In Finland the CA is not involved in money transfers. Money transfers are dealt with by different organisations in outgoing and incoming cases. Both organisations also handle other matters than cross-border maintenance cases. These organisations do not see benefits in using a centralised point. In most cases (in particular between EU Member States) the money transfers work well without involvement of a third party. The establishment of a centralised point might even cause delays in the transfer of payments as the payments cannot be sent directly.
France	L'autorité centrale française ne gère pas de fonds.
Hungary	According to Hungary's national law in child support enforcement all payments are made directly to the creditor (Hungarian Central Authority is not involved in processing/transferring payments).
Italy	Italian CA is not entitled to hold a bank account nor to receive payments on behalf of parties
Kyrgyzstan	The Judicial Department under the Supreme Court of the Kyrgyz Republic does not regulate the activities of the National Bank or financial and credit institutions, given that alimony claimants have tens of thousands of accounts.
Latvia	When payments are made voluntarily, the creditor provides the banking details, while the debtor may select transfer services at their discretion, presumably opting for the most cost-effective solution. In cases where payments are made within the enforcement procedure by the bailiff, all payments are processed through the State Treasury.
Lithuania	The centralized point for the international transfers is not established.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
Sweden	This is not being considered in Sweden.
United Kingdom: England and Wales	Since Experts Group 2024 there have been no changes and we do not intend to set up additional bank accounts for international transfers.

Is being considered:

Portugal, Switzerland

Please explain:

Portugal	We are considering this option when it comes to receiving payments, but our central authority does not have this competence. Outgoing Funds are handled by a public body (IGFEJ) and we are studying possibilities so that when a transfer is made, a communication is automatically sent to our case
Switzerland	Within the framework of the transitional solutions with states which know cheque payments (Australia, USA, certain Canadian provinces) incoming

	<p>payments to Switzerland are processed via the Central Authority, i.e. a centralised point. This is also considered for payments from the USA made by the CAP service. For payments with other states please see the second part of the response to a. above. A (further) centralisation of payment processing would only be an issue if a (completely) centralized organisation with a Federal Central Authority were to be created in the future (e.g. when Switzerland joins the Hague Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance). The future organisation of the processing of the international maintenance cases is currently the subject of clarifications based on a political proposal.</p>
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Has already been implemented:

Australia, Czech Republic, Germany, New Zealand, Norway, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	The Reserve Bank of Australia manages financial transactions for Services Australia.
Czech Republic	The Czech Central Authority is able to process both incoming and outgoing payments. Our client payments processing accounts are not currently held at the Czech National Bank due to the practical issues. Our Office is the owner of several accounts held in different international currencies to decrease the negative impact of conversion deductions of transfers.
Germany	Regarding incoming payments: The German CA receives regularly incoming payments from the U.S., Canada, Australia. Regarding outgoing payments: When electronic payments are made by the debtor living in Germany to the German CA the Federal Treasury, holding the CA’s banking account provides an electronic payment receipt. The electronically provided payment receipt is necessary for automatic processing of the payment (12 digit number: so called Kassenzeichen).
New Zealand	For cases that that Inland Revenue is managing and have registered in our system, we already use a central bank account for both receiving and sending funds. Cases not registered for enforcement with Inland Revenue do not have a centralised point and we currently have no plan to register them with Inland Revenue. Therefore, they don’t have the ability to use our central bank account, as funds for these cases will be paid directly to a beneficiary.
Norway	We already have this in place. We have one bank account for incoming payments, and one bank account for outgoing payments.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service do not intend to set up any additional bank accounts solely for international transfers. A central account is already in operation dedicated to both incoming and outgoing transfer of funds for international and non international creditors.
United States of America	Please see the response to paragraph a above.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Czech Republic, Ecuador, Italy, Kyrgyzstan, New Zealand, United States of America

Be a priority topic for the continuation of the Group’s work

Norway, Paraguay, United States of America

Not be a priority topic

Finland, Germany, Latvia, Lithuania, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

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

Not being considered:

Australia, Brazil, Czech Republic, Ecuador, Estonia, Finland, France, Germany, Hungary, Italy, Kyrgyzstan, Lithuania, New Zealand, Norway, Paraguay, Portugal, Sweden, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia already provides fee free transfer of funds and monitors payments and so has not investigated this option.
Brazil	Over the last years, the Postal Bank in Brazil was shut down.
Czech Republic	
Ecuador	No contamos con un servicio postal estatal
Estonia	
Finland	
France	L'autorité centrale française ne gère pas de fonds.
Germany	Due to full deregulation of the German Postal market, Germany has not signed the PPSA 2016. As the Deutsche Post AG" - the German designated operator under the UPU - does not offer financial banking services anymore, there are no plans to sign the agreement in the future neither. "
Hungary	
Italy	See above
Kyrgyzstan	The Kyrgyz Republic has an Open Joint Stock Company "Kyrgyzpochtasy", which regulates postal services, while tariffs for services are regulated by the state authorized body in the field of antimonopoly regulation."
Lithuania	The Central Authorities of Lithuania are not directly involved in the money transfer process.
New Zealand	New Zealand has not considered this alternative. New Zealand already provides fee free transfer of funds and monitors payments for Inland Revenue - registered cases.
Norway	The Norwegian Postal Service does no longer offer banking services.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
Portugal	Transfers are done by a public body (IGFEJ), with no costs involved.
Sweden	Sweden has not signed the agreement
United Kingdom: England and Wales	Since Experts Group 2024 there have been no changes - This is outside the responsibility of MPBC.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service has no plans to use the UPU Postal Payment Services.
United States of America	The CAP service uses the processes established by the U.S. Department of Treasury for international electronic payments.

Is being considered:

Canada: British Columbia, Switzerland

Please explain:

Canada: British Columbia	B.C. has not explored the Universal Postal Union Postal Payment Services options, but would be considered
Switzerland	Several clarifications have been made. In Switzerland, the agreement is implemented in such a way that cross-border transfers are facilitated and made possible, but are not free of charge.

Has already been implemented:

Latvia

Please explain:

Latvia	The Universal Postal Union Postal Payment Services Agreement of 6 October 2016 has been in force since 1 January 2018.
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Do you think this topic should:

Be discussed at the upcoming meeting

Ecuador, Hungary, Italy, Kyrgyzstan

Be a priority topic for the continuation of the Group's work

Paraguay

Not be a priority topic

Brazil, Czech Republic, Finland, Germany, Latvia, Lithuania, New Zealand, Norway, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered:

Australia, Brazil, Ecuador, Estonia, Finland, France, Hungary, Italy, Kyrgyzstan, Latvia, Lithuania, Paraguay, Portugal, Sweden, Switzerland, United Kingdom: England and Wales, United States of America

Please explain:

Australia	Australia is not a contracting party to the Convention.
Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Ecuador	No tenemos la capacidad técnica para ejecutar ese servicio
Estonia	
Finland	The Central Authority is not involved in the money transfers. If the applicant and debtor reach an agreement on voluntary payments, the debtor is

	encouraged to make the payments as instructed by the applicant. If the case is being enforced by the Enforcement Authority, the debtor may still have a possibility to make payments to it voluntarily. In this case, the available payment methods for the debtors are: cash, bank account transfer and Paytrail (via an electronic service portal)
France	L'autorité centrale française ne gère pas de fonds.
Hungary	
Italy	See above
Kyrgyzstan	The Judicial Department at the Supreme Court of the Kyrgyz Republic is not a recoverer, while the recovered funds for alimony obligations may be temporarily stored in the deposit accounts of divisions of the bailiff service on demand.
Latvia	See point g.
Lithuania	There is no provision of payment transfer services by the Central Authorities of Lithuania.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
Portugal	Our central authority does not handle payments.
Switzerland	This does not apply at the moment as Switzerland is not a member state of the Hague Convention of 23 November 2007 on the International Recovery of Child Support and Other Forms of Family Maintenance.
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. We would require operational consultation for any changes as our systems work in GBP.
United States of America	This is not considered a priority. Our primary objective is to support state child support agencies in the U.S. in transitioning from paper checks to electronic payments for outgoing and incoming international child support payments.

Is being considered:

Czech Republic, United Kingdom: Northern Ireland

Please explain:

Czech Republic	The services are currently available to creditors that decide to use these services. To provide such services to any debtors requires cooperation of the creditors (e.g. power of attorney, authorization of foreign Central Authority).
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service together with their appointed Central Authority will seek to implement any processes to facilitate payments electronically within the scope of HCCH 2007 Child Support Convention.

Has already been implemented:

Canada: British Columbia, Germany, New Zealand, Norway

Please explain:

Canada: British Columbia	B.C. has provisions in place to accept payments from debtors. Once payments are received, they will be transferred to the Requesting State.
Germany	As mentioned above (question g.), in cases in which the German CA receives applications under the HCCH 2007 Child Support Convention, the German CA provides the opportunity for any debtor to make electronic payments to the bank account of the German CA (Federal

	Treasury/Bundeskasse). The German CA forwards these payments to the creditors abroad.
New Zealand	Where Inland Revenue is responsible for enforcing collection in New Zealand, debtors will have access to the electronic transfer methods available, and Inland Revenue will pay for the outbound cost of sending funds.
Norway	All debtors and creditors can, at any given point, have their case through the Collection Agency and benefit from the payment services. However, if payments are not received, enforcement proceedings will be initiated against the debtor.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Hungary, Kyrgyzstan, New Zealand, Sweden

Be a priority topic for the continuation of the Group's work

Finland, Paraguay

Not be a priority topic

Czech Republic, Ecuador, Germany, Italy, Latvia, Lithuania, Norway, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered:

Ecuador, Estonia, Finland, France, Hungary, Italy, Kyrgyzstan, Lithuania, Paraguay

Please explain:

Ecuador	El estado ecuatoriano no ha realizado ningún impulso respecto a este tema
Estonia	
Finland	Since the CA is not involved in the money transfers, it is not possible to monitor payments. In case problems arise, it is always possible to contact the CA and ask for assistance. The CA will then contact the Enforcement Authority and ask for a clarification. Kela states that the banks offers payment monitoring methods if needed.
France	L'autorité centrale française ne gère pas de fonds.
Hungary	
Italy	Payments are monitored case by case according to information given by parties, in case together with their legal counsels
Kyrgyzstan	Monitoring of the transfer of payments can be carried out exclusively by the recoverers themselves, while an automated information system operates in the Judicial Department at the Supreme Court of the Kyrgyz Republic, however, technical integration with financial and credit institutions that are holders of recoverers' accounts is necessary for the implementation of the monitoring system, as well as the refinement of the legislative framework restricting the receipt of information constituting bank secrecy.
Lithuania	There are no systems for monitoring payment transfers, as funds are transferred directly to the creditor's account.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025

Is being considered:

Brazil, Latvia, Portugal, Switzerland

Please explain:

Brazil	Although presently the Brazilian Central Authority is not directly involved in payments, as this is handled privately between creditors and debtors, we expect that current developments in iSupport could help obtaining and sharing this kind of information in the future.
Latvia	Administration of the Maintenance Guarantee Fund is considering implementation of iSupport.
Portugal	Outgoing Funds are handled by a public body (IGFEJ) and we are studying possibilities so that when a transfer is made, a communication is automatically sent to our case.
Switzerland	The Central Authority recommends that the competent authorities in the cantons regularly (e.g. every six months) request a statement of arrears from or send this to the foreign Central Authority.

Has already been implemented

Australia, Canada: British Columbia, Czech Republic, Germany, New Zealand, Norway, Sweden, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia has a payment transfer monitoring system.
Canada: British Columbia	B.C. has an internal payment monitoring system in place. We are able to provide account statements upon request by Central Authorities.
Czech Republic	The Czech Central Authority monitors the payments which are transferred through our accounts. We also periodically require updates from creditors regarding direct payments from debtors.
Germany	As far as the payments are processed via the German CA, the monitoring of the payments is possible. That concerns many incoming cases (e.g. outgoing payments), because the debtor is asked to send his payments to the bank account of the German CA (Bundeskasse/Federal Treasury). Especially in outgoing cases mainly with EU member states (i.e. incoming payments) the payments cannot be monitored as the debtors / other Central Authorities / bailiffs regularly pay directly (via SEPA) to the creditors in Germany.
New Zealand	There has been no change in this area since last year where our response was that for cases Inland Revenue is responsible for enforcing, our system automatically tracks total funds collected and sent in local currency. We don't, however, currently have an automatic process for keeping track of foreign currencies. While our system holds this information, we currently only monitor payments against the original converted local currency. We are considering how we can use the data to keep a balance of what is owing in the foreign currency.
Norway	We already have this. We monitor all incoming and outgoing payments.
Sweden	We have system where we calculate arrears and monitor payments in cases when we are the requesting state. Enforcement Authority: All incoming and outgoing payments are registered.
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. MPBC manages all payment of maintenance financial transactions for England and Wales.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service maintains payment records for all creditors. Communication via BACS (Bankers' Automated Clearing System) remittance advice is issued to creditors where a remittance

	address has been provided every time a payment is processed. This allows reconciliation of amounts received by the creditor.
United States of America	U.S. states are responsible for monitoring payments and resolving issues, however, the CAP service will assist state agencies by providing information about payments transferred through the service.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Ecuador, Italy, Kyrgyzstan, New Zealand, Sweden, United States of America

Be a priority topic for the continuation of the Group's work

Finland, Latvia, Norway, Paraguay

Not be a priority topic

Czech Republic, Germany, Hungary, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered

Ecuador, Finland, France, Hungary, Italy, Kyrgyzstan, Lithuania, Paraguay, Portugal, United Kingdom: England and Wales

Please explain:

Ecuador	No se ha planteado ninguna propuesta, mesa de diálogo o actividad respecto de este
Finland	We face challenges with references frequently and we see the benefits of the implementation of unique case reference. However, for the time being it is not being considered as it would require major changes to the existing IT systems.
France	L'autorité centrale française ne gère pas de fonds.
Hungary	
Italy	Transfers of funds are made directly by debtors
Kyrgyzstan	In practice, the recovered funds are directly transferred to the account of the recoverers.
Lithuania	As the funds are transferred directly to the creditor's account, it is not possible to ensure that a unique case reference is added to each transfer.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
Portugal	We do not handle payments
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. It is not possible to attach a single unique reference number due to the structure of our systems.

Is being considered:

Brazil, Estonia, New Zealand, Switzerland

Please explain:

Brazil	Although presently the Brazilian Central Authority is not directly involved in payments, as this is handled privately, we expect that in time iSupport could help obtaining and sharing a unique case reference.
Estonia	It is a good idea. Estonia is also a party to iSupport.
New Zealand	While we use unique case references when sending payments, we are aware that there are challenges around the information inside the payment instructions, as this is often not received by the receiving agency after the transfer has crossed borders via multiple banking institutions. For payments made directly to creditors this does not cause issues, however for payments made to agencies, we have to send separate remittance advice electronically to enable case allocation. The remittance information is sent 2-4 business days after the payment has been sent, either in an encrypted email, or in a password-protected attachment. We are also experiencing this issue with payments received from overseas agencies - the 'payer' details are not being received in full and so the specific reference information we have asked to be included is 'falling off' the payments instructions. As all payments to Inland Revenue are received in the same manner, this creates delays in allocating and disbursing payments to our creditors.
Switzerland	The Central Authority is following the development of iSupport.

Has already been implemented:

Australia, Canada: British Columbia, Czech Republic, Germany, Latvia, Norway, Sweden, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia uses unique case references.
Canada: British Columbia	All B.C. cases are assigned an unique numerical identifier which included in all payment transfers. B.C. is able to reflect other Central Authorities unique identifiers as well.
Czech Republic	For internal purposes each case has unique payment identifier called "variable symbol" - used mainly for payments in the Czech Republic and Slovakia. "Variable symbol" is an identifier with maximum length of 10 characters and consists only of digits. When sending payments abroad, typically the name of the (minor) creditor and the name of the obligor is included in the payment info. If requested, a case reference number of the Foreign Authority can be included, too."
Germany	Allocation and automatic processing of electronic payments is already possible if the 12 digit payment reference number (Kassenzeichen") is attached to the payment and remains unchanged throughout the transfer. In incoming cases (i.e. outgoing payments) it seems possible to exchange our case reference number for the iSupport ID. The iSupport ID should be compatible with banking reference conventions (e.g. no special characters). "
Latvia	A unique reference system is employed for both incoming and outgoing cases. The unique reference numbers are displayed in all correspondence and must be included in the payment details.
Norway	We have implemented Swift GPI and can track some payments. We are also considering using the iSupport reference numbers when we start using iSupport.
Sweden	We have an unique reference to each case. It is our experience that all other Central authorities also have a unique reference, however it is sometimes not clear for what child the payment is to be directed to. Enforcement: The information attached to the payment contains the debtors name and personal number, the reference number and the

	Swedish Enforcement Authority's case number. The information appears on payments to bank accounts and on cheques
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service attaches a unique case reference which is known to both the requested and requesting state. Each unique case reference links and identifies a payment to a specific case.
United States of America	The data file provided by the CAP service to the foreign authority contains the case and payment detail provided by the state child support agency for each payment, using the child support specific National Automated Clearing House Association (Nacha) format.

Do you think this topic should:

Be discussed at the upcoming meeting

Czech Republic, Ecuador, Kyrgyzstan, Sweden

Be a priority topic for the continuation of the Group's work

Finland, New Zealand, Norway Paraguay

Not be a priority topic

Germany, Hungary, Italy, Latvia, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

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

Not being considered:

Brazil, Canada: British Columbia, Ecuador, Estonia, France, Hungary, Italy, Kyrgyzstan, Lithuania, Paraguay

Please explain:

Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Canada: British Columbia	When we send payments via cheque, currency conversions must be done by the Requesting Authority at the time of deposit
Ecuador	Si bien es una buena iniciativa en materia de alimentos, no ha habido ninguna acción estatal que proponga esto y se inicie con propuestas al respecto.
Estonia	
France	
Hungary	
Italy	Currency conversions are made by banks managing the payments upon request of the account holders

Kyrgyzstan	The amount of the penalty may be converted on a certain date at the official exchange rate of the National Bank of the Kyrgyz Republic
Lithuania	The bank, not the Central Authorities of Lithuania, is responsible for currency conversion of payments.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025

Is being considered

Sweden, Switzerland

Please explain:

Sweden	Swedish central authority do not handle payments as the requested Central authority. Enforcement Authority: The outgoing payments are made in SEK. If the receiving bank can't accept payments in SEK the money returns to us. After the money has returned to us we make a new payment in the currency of the receiving bank. We also change the currency in the enforcement case and the upcoming payments are made in the changed currency.
Switzerland	Please see response to a. above.

Has already been implemented:

Australia, Canada: British Columbia, Czech Republic, Finland, Germany, Latvia, New Zealand, Norway, Portugal, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia performs a currency conversion at the time of transfer.
Canada: British Columbia	Payments being sent via SWIFT are converted into the receiving country's currency at the time of transfer.
Czech Republic	When the Czech Republic is the requested State: - if the judicial enforcement is in place and the payment is received in CZK, we apply conversion rate to the foreign currency as of the date the payment is withheld. - this may result in slight differences in payments sent abroad, due change of the exchange rate as the payments are sent to the creditors with slight delay.
Finland	Outgoing money transfers: The Finnish Enforcement Authority registers the obligation in the foreign currency. The debt is shown in Euros in the Enforcement system. The payments received (from the employers, debtors etc.) are registered in Euros in accordance with the currency exchange rate of the date of the payment. The Enforcement Authority sends the payments to the applicants in Euros and it's bank exchanges the amount into to the original currency when needed. Incoming money transfers: Kela's bank receives the payments in original currency and exchanges it into Euros when transmitting them to Kela.
Germany	Where debtors make electronic payments via the German CA (Federal Treasury/Bundeskasse), the full payments are forwarded to the recipients. The relevant date for the currency conversion is the day the German CA receives the payment from the debtor.
Latvia	Funds received in foreign currency into the bailiff's deposit account are converted into euros in accordance with the exchange rate applicable on the day the funds are received. Similarly, when funds are disbursed in foreign currency, they are converted based on the exchange rate on the day

	of disbursement. The enforcement process explicitly outlines the actions of sworn bailiffs concerning foreign currency payments. Under the Law on Bailiffs, foreign currency received from a debtor is converted into euros based on the exchange rate on the day of receipt. Outgoing payments are converted according to the exchange rate on the day they are disbursed. Thus, currency conversion is explicitly regulated by law.
Lithuania	Please insert text here
New Zealand	Payments to the Requesting State/creditor are collected in local currency and converted to the foreign currency using the rate at day of transfer. We use the same source for the exchange rate for inbound registrations as we use for exchange rates for converting payments at the time they are made to the requesting state. The amount to collect is converted to local currency at the time of registration and we are unable to make adjustments on a 'per payment' basis as this isn't possible to administer within our automated system processes and the implications for third parties in New Zealand.
Norway	In our agreement with the bank, it is stated that these conversions are made at the point of transfer from the bank to the creditor.
Portugal	Currency conversion is made by the public body that processes transfers ordered by our courts.
United Kingdom: England and Wales	Since the Experts' Group in 2024 there have been no changes. We pay out at the Bank of England rate at the time of conversion. The relevant Authority/Bank advises us of the rate used when paying money in.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service currently converts the payments to the currency requested by the state at the time of transfer. Northern Ireland Courts and Tribunals Service incurs any conversion charge. This charge is not passed on to the creditor.
United States of America	Please see the explanation of the CAP service in paragraph a above. Child support payments are converted into the destination foreign currency before they are transmitted

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Czech Republic, Ecuador, Kyrgyzstan, New Zealand, Portugal, Sweden, United States of America

Be a priority topic for the continuation of the Group's work

Finland, Norway, Paraguay, United States of America

Not be a priority topic

Germany, Hungary, Italy, Latvia, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

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

Not being considered:

Canada: British Columbia, Ecuador, Estonia, Finland, France, Hungary, Italy, Kyrgyzstan, Latvia, Lithuania, Paraguay, United States of America

Please explain:

Canada: British Columbia	All incoming and outgoing payments must go through the Agency for recording and monitoring.
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Ecuador	No existe ninguna iniciativa o proyecto vigente
Estonia	
Finland	
France	
Hungary	
Italy	See above
Kyrgyzstan	In accordance with national legislation, information constituting a banking secret is not subject to disclosure.
Latvia	The use of specific private international banking or money transfer services is at the discretion of the creditor or debtor. A state authority is not permitted to endorse or promote services provided by private enterprises.
Lithuania	Until now, for the Central Authorities of Lithuania, it was not relevant. The Central Authorities of Lithuania does not provide information on international banking to creditors or debtors.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
United States of America	U.S. states provide relevant information to debtors and creditors concerning transmission of child support payments.

Is being considered

Germany, Portugal, Switzerland

Please explain:

Germany	If needed, the German CA gives advice on international banking options.
Portugal	Payments are handled by a public body IGFEJ,I.P, that processes all the payments in court proceedings. When there is a need to provide information on money transfer, we try to provide as much information as possible.
Switzerland	As indicated in a. above, information has so far been provided to the competent authorities in the cantons.

Has already been implemented:

Australia, Brazil, Czech Republic, New Zealand, Norway, Sweden, United Kingdom: England and Wales, United Kingdom: Northern Ireland

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia provides overseas authorities and creditors with information about the international transfer of funds at point of transmittal. Banking and payment information is also provided on Services Australia's website: www.servicesaustralia.gov.au/paying-child-support-when-you-live-outside-australia .
Brazil	The Central Authority provides assistance via e-mail to creditors and debtors that send queries about this matter. Further measures in this regard, as information on the website and social media are currently on hold due to the lack of human resources.
Czech Republic	Clients are provided by information about the payment options of our Office and they are informed about the possible issues involved with the

	international transfer of payments. Not just specifically about international banking.
New Zealand	We have information available on our website about foreign banking options to make payments to Inland Revenue.
Norway	We do not provide any other information to the debtors than how to make payments to our bank account, and we only ask the creditors to provide us with a bank account
Sweden	Central authority: Information is given to debtors abroad regarding the easiest way to pay. Enforcement: 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.
United Kingdom: England and Wales	Since Experts Group 2024 there have been no changes. Payment information is provided to debtors on registration or making of orders.
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service already provides all necessary international banking information to creditors and debtors to ensure smooth processing of payments.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Hungary, Italy, Kyrgyzstan, Sweden

Be a priority topic for the continuation of the Group's work

Paraguay

Not be a priority topic

Ecuador, Finland, Germany, Latvia, Lithuania, New Zealand, Norway, Portugal, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

- 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 C&R 2022 No 13)

Not being considered:

Brazil, Canada: British Columbia, Czech Republic, Ecuador, Estonia, Finland, France, Hungary, Italy, Kyrgyzstan, Lithuania, Paraguay, Portugal, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland

Please explain:

Brazil	In Brazil, the role of Central Authority role is to enable mutual legal assistance on a fast and effective manner. There is no direct involvement in payments. Current civil service resources indicate that there would be no room for such a policy change. Before this could be further considered, it is necessary to guarantee that there is sufficient personell for the adequate execution of the basic role of the Central Authority. At this time, all resources are allocated with a focus on the mandatory functions of the Central Authority required by the Convention.
Canada: British Columbia	
Czech Republic	The processing and transfer of payments is carried out by our Office staff with low level of automation.
Ecuador	No se ha activado ningún proyecto que atienda a esta necesidad de automatizar procesos, sin embargo, es una iniciativa realmente importante.
Estonia	

Finland	In Finland, the Central Authority is not involved in the transfer of funds.
France	
Hungary	
Italy	
Kyrgyzstan	The right of legislative initiative belongs to other bodies
Lithuania	Until now, for the Central Authorities of Lithuania, it was not relevant.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
Portugal	Payments are currently handled by a public body (IGFEJ, IP.), that processes all the payments in court proceedings.
Switzerland	Please see response to g. above.
United Kingdom: England and Wales	Since Experts Group 2024 there have been no changes. The transfer of funds acting both as requesting and requested is not handled by the Central Authority.
United Kingdom: Northern Ireland	As Northern Ireland Central Authority (who have responsibility for daily management of REMO cases) are not responsible for the processing of payments, we would find this suggestion problematic and unworkable.

Is being considered

Germany, Latvia

Please explain:

Germany	iSupport could be a solution in the future.
Latvia	Administration of Maintenance Guarantee Fund is currently considering the possibility of making amendments to ensure that all payments in cross-border cases are processed through the Fund. This would be particularly important in outgoing judgment cases where there are two creditors – the Fund and the applicant – in order to reduce the risk of overpayments and avoid situations where funds are sent to the applicant, requiring us to request the money back. Additionally, this would be more convenient in Cyprus cases, where a single affidavit could be prepared for each period, despite having two creditors. This issue could potentially be discussed in a meeting, allowing countries to share their experiences and practices, including the necessary amendments, power of attorney requirements, and so on.

Has already been implemented:

Australia, New Zealand, Norway, United States of America

Please explain:

Australia	Services Australia handles the transfer of international maintenance funds in accordance with an existing legal framework which enables automation where possible.
New Zealand	Inland Revenue is both the Central Authority and agency responsible for managing child support within New Zealand, so we already handle transfer of funds for most cases (refer to question g about registered vs private cases).
Norway	We already have this in place. Most of the payments in and out are handled automatically

United States of America	The CAP service uses an automated system to support the international electronic transmission of funds within the legal framework of U.S. law and policy
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Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Ecuador, Italy, Kyrgyzstan, New Zealand, Portugal, Sweden, United States of America

Be a priority topic for the continuation of the Group's work

Latvia, Norway, Paraguay

Not be a priority topic

Czech Republic, Finland, Germany, Hungary, Lithuania, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

- 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 C&R 2022 No 14)

Not being considered:

Brazil, Ecuador, France, Germany, Hungary, Italy, Lithuania, Paraguay, United Kingdom: England and Wales

Please explain:

Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP.
Ecuador	Necesitamos una reforma normativa de tipo tributario en el Ecuador para implementar este tipo de acuerdos
France	
Germany	The German Reserve Bank (Deutsche Bundesbank) does not charge fees. Pursuant to the German Reserve Bank, it is not part of the SWIFT Global Payment Initiative (GPI).
Hungary	
Italy	Italian CA has not its own bank account
Lithuania	Until now, for the Central Authorities of Lithuania, it was not relevant.
Paraguay	Estaremos brindando mayor información luego de la aplicación del presente Convenio por Paraguay que entrará en vigor desde el 01 de febrero 2025
United Kingdom: England and Wales	Since Experts Group 2024 there have been no changes. Banking is centralised by the Bank of England and the Ministry of Justice/His

	Majesty's Courts and Tribunals Service bears the fees and bank charges incurred by the Maintenance Payments Business Centre.
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Is being considered:

Kyrgyzstan, Sweden, Switzerland

Please explain:

Kyrgyzstan	The approval of the authorized National Bank of the Kyrgyz Republic is required.
Sweden	What banks we make arrangements with is not something that our agencies do single handed. The arrangements and the accurement of what bank that the Swedish state should engage with is done by a different authority, Riksgälden/National debt office.
Switzerland	The SWIFT website lists the SWIFT GPI members - among others Swiss banks.

Has already been implemented:

Australia, Canada: British Columbia, Czech Republic, Estonia, Finland, Latvia, New Zealand, Norway, Portugal, United Kingdom: Northern Ireland, United States of America

Please explain:

Australia	For the purpose of administering the transfer of maintenance payments, Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
Canada: British Columbia	BC Family Maintenance Agency's (BCFMA) financial institution provides access to SWIFT Global Payments and are transparent with our costs.
Czech Republic	The bank which holds Czech Central Authority's accounts is part of the SWIFT GPI.
Estonia	Estonia already uses it.
Finland	BIC-codes and clearing codes are in use.
Latvia	The services of banks connected to SWIFT are available to debtors and creditors residing in Latvia.
New Zealand	As noted above at c, we do have commercial banking agreements in place which meet the needs to send funds to countries.
Norway	We are able to use Swift GPI
Portugal	Payments are currently handled by a public body (IGFEJ, IP.), that processes all the payments in court proceedings. No costs are charged
United Kingdom: Northern Ireland	Northern Ireland Courts and Tribunals Service has an existing contract with their banking provider in which it states the banking provider must be transparent in relation to fees and charges. The banking provider of the Northern Ireland Courts and Tribunals Service is part of the SWIFT global banking initiative.
United States of America	Please see the detailed response to paragraph a above. The process used by the CAP service includes payments through the SWIFT (wire payment) system. The CAP service does not charge fees to foreign authorities or creditors. Fees may be charged by the foreign receiving financial institution.

Do you think this topic should:

Be discussed at the upcoming meeting

Brazil, Ecuador, Italy, Portugal, United States of America

Be a priority topic for the continuation of the Group's work

Kyrgyzstan, Norway, Paraguay

Not be a priority topic

Finland, Germany, Hungary, Latvia, Lithuania, New Zealand, Sweden, Switzerland, United Kingdom: England and Wales, United Kingdom: Northern Ireland, United States of America

p. Is there any other topic that you think should be discussed at the upcoming meeting and / or should be a priority topic for the continuation of the Group's work?

Australia	
Brazil	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. Contacts were made with the major State owned bank in Brazil, Banco do Brasil S.A., also one of the largest local commercial banks and with several branches abroad. These contacts did not go very far. There may be room for new attempts. The fact that the Central Authority is not directly involved in payments makes it difficult to find a starting point for these measures. It also came to the attention of the Brazilian Central Authority the existence of a Government initiative for governmental electronic domestic payments, even though not at all related to child support, as child support payments are not dealt with by the Government. Initial contacts were made, but no further response was received. Hopes were that there could be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. In this context, the Central Authority has been suggesting that requested Central Authorities kindly consider making payments directly to the creditors in Brazil, including by debit cards, money transfer fintechs" (like Nomad and Wise), as well as via Paypal. In Brazil, PayPal is regulated by the Central Bank and is treated pretty much the same way as a regular bank account, including "know your customer" and "beneficial ownership" necessary for combating money laundering and the financing of terrorism."
Canada: British Columbia	
Czech Republic	
Ecuador	Consideramos oportuno hablar sobre estrategias y mecanismos, o buenas prácticas que apoyen al Estado ecuatoriano en la correcta implementación y aplicación del Convenio de 2007, atendiendo a las barreras que se enfrenta a nivel administrativo y judicial.
Estonia	
Finland	
France	
Germany	With reference to last year's Aide-mémoire para 50, an expert could present on Regulation 2021/1230 (and EU Regulation 924/2009 that was replaced) on cross-border payments in the Union focussing on Article 13 with its benefits for applicants/maintenance creditors in Member States that don't have the euro as its currency. Sweden and Romania seem to have made use of this possibility under Article 14 of EU Regulation 924/2009. Maybe other Member States made a declaration in the meantime. From our daily practice we have the impression that for example the large number of applicants in Poland who receive maintenance payments from a Member State that has the euro as its currency would benefit from this. For non-EU Member States this presentation would be equally interesting as it shows what solution the EU has come up with to address charges and currency conversion in cross-border payments within the Union.

Hungary	
Italy	
Kyrgyzstan	SWIFT transfers from sanctioned countries
Latvia	No
Lithuania	No
New Zealand	A further challenge we are experiencing is around bank account formats. The formatting requirements for bank accounts changes depending on how each member state operates for example IACH, SWIFT, SEPA, or FPS. It would be helpful to have information about the formatting requirements for each member state.
Norway	
Paraguay	Todo tema tratado en la reunión de expertos será de mucha utilidad para Paraguay, teniendo en cuenta que es un Convenio nuevo que entrará a regir desde el 01 de febrero. Cada información brindada, cada intercambio de experiencias, buenas prácticas, recomendaciones y comentarios será crucial para recopilar información en la materia que servirán al momento de la aplicación del Convenio por Paraguay
Portugal	
Sweden	
Switzerland	We do not see any other topics and for the topics discussed so far the C&R of the ITMFEG are very useful.
United Kingdom: England and Wales	N/A
United Kingdom: Northern Ireland	No
United States of America	We suggest that the Group should continue to focus on the elimination of checks for international payments as its primary focus, and the establishment of cost-free mechanisms for the electronic transfer of payments.

- q. Any other developments in your State including bilateral solutions put in place between States and ongoing trials between States – in particular in relation to the Central Authority Payment (CAP) service of the United States of America (see *Aide-mémoire* 2024 paras 9-16):

Australia	Services Australia has now enrolled in the CAP service and is successfully receiving electronic payments from USA via CAP.
Brazil	The Brazilian Central Authority understands that the involvement of the Central Authority in payments is not a Convention requirement, as the language of the Convention and the relevant Explanatory Report make it clear that the obligation is to facilitate payments, and that, during the negotiation of the Convention, the intention of the States negotiating was not to set a high burden on Central Authorities, which lead to the wording "facilitate" payments, and not to "intermediate payments". The Brazilian Central Authority facilitates payments whenever the creditor, the debtor or a foreign authority request assistance in this regard, but there is no involvement in the payments per se, which are a private matter under the domestic law. The Brazilian Central Authority, thus, is not directly involved in payments, but acknowledges that this is a good practice. In this context, the Central Authority has been suggesting that requested Central Authorities kindly consider making payments directly to the creditors in Brazil, including by debit cards, money transfer "fintechs" (like Nomad and Wise), as well as via Paypal. In Brazil, PayPal is regulated by the Central Bank and is treated pretty much the same way as a regular bank account, including "know your customer" and "beneficial ownership" necessary for combating money laundering and the financing of terrorism. "

Canada: British Columbia	B.C. is still working on programming
Czech Republic	The transfer of maintenance payments via CAP has been in place since January 2024 without any major problems. During the year, a few discrepancies were resolved with the respective US states (e. g. state sending checks in some cases although enrolled in CAP).
Ecuador	
Estonia	
Finland	We do not have any bilateral solutions in place. In some individual cases there has been arrangements in place between Kela and the sending state. For example, a payment arrangement was negotiated with Kela and Israel in connection with one case in 2022. With most of the states it is possible to send and receive money via wire transfer. Usually the connection needs to be established case by case. Kela is looking into the possibility to use the CAP service.
France	Sans objet pour la France
Germany	In 2025, outgoing electronic payments from the German CA to the US via CAP are envisaged.
Hungary	Hungary is in the process of joining CAP. Bilateral arrangements are being made with the US CA representatives. CAP is expected to enter into operation between Hungary and the US in a few months time.
Italy	
Kyrgyzstan	
Latvia	N/A
Lithuania	No
New Zealand	Inland Revenue is currently considering implementing the CAP service for payment from the US to NZ.
Norway	Nothing in particular
Paraguay	No contamos con novedades en general, como tampoco en particular con la Autoridad Central de los Estados Unidos.
Portugal	
Sweden	We receive payments from the US through CAP and we pick up the payment file from the SFTP-server. Picking up payment files in an electronic way through an SFTP-server has also been set up with Norway and is working very well. We would like to promote this way of receiving the payment information when you make bulk payments. You upload the information that contains sensitive information to your SFTP-server. We then get a notification and the information is picked up by us and transferred in a secure manner. This is way more secure than sending the information via email. Enforcement: The Swedish Enforcement Authority has not decided if it is possible to use CAP.
Switzerland	As indicated in b. above, OCSS and the Central Authority have been working together to implement the CAP service. The first payments from the USA should be made within the next weeks.
United Kingdom: England and Wales	We are always open to conversations with any other member states to eliminate the use of cheques.
United Kingdom: Northern Ireland	None
United States of America	We look forward to working with our partners to expand and continue working toward eliminating the use of checks and other costly payment mechanisms for international child support. We encourage all States that are receiving payments from the U.S. to enrol with the CAP service so that creditors in their State can receive payments more quickly, at a better exchange rate, and at a lower cost.