

<b>Title</b>	Compilation of responses to the Questionnaire in preparation of the Experts' Group meeting of 8 to 11 February 2021 on international transfers of maintenance funds
<b>Document</b>	Prel. Doc. No 12 of February 2021 – available in English only with responses showing in the language they were received
<b>Author</b>	PB
<b>Agenda Item</b>	TBD
<b>Mandate(s)</b>	C&D No 25 of CGAP 2020; C&R No 30 of CGAP 2019
<b>Objective</b>	To provide a compilation of the responses received to the October 2020 Questionnaire in preparation of the Experts' Group meeting of 8 to 11 February 2021 on international transfers of maintenance funds
<b>Action to be Taken</b>	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"/>
<b>Annexes</b>	N/A
<b>Related Documents</b>	<a href="#">Prel. Doc. No 11 of November 2019</a> – Report of the Experts' Group on international transfers of maintenance funds <a href="#">Prel. Doc. No 11 of October 2020</a> – Questionnaire in preparation of the Experts' Group meeting of 8 to 11 February 2021 on international transfers of maintenance funds

# Compilation of responses to the Questionnaire in preparation of the Experts' Group meeting of 8 to 11 February 2021 on international transfers of maintenance funds

Last update: 1-2-2021

## States included in this compilation:

Austria, Brazil, Bulgaria, Canada, Germany, Latvia, Norway, Poland, Portugal, Slovenia, Sweden, Switzerland, United Kingdom (England & Wales), United Kingdom (Northern Ireland), United States of America

## Name of contact person:

<b>Austria</b>	Robert Fucik
<b>Brazil</b>	Arnaldo José Alves Silveira
<b>Bulgaria</b>	Kalina Kaludina
<b>Canada</b>	Tammy Brown
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Mrs Skrinda Inese
<b>Norway</b>	Maren Stranger
<b>Poland</b>	Luiza Nadstazik
<b>Portugal</b>	Paulo Gonçalves
<b>Slovenia</b>	Vesna Lapanja
<b>Sweden</b>	Ida-Maria Kejonen/ Karin Honorato dos Santos
<b>Switzerland</b>	Sandra John
<b>United Kingdom (England &amp; Wales)</b>	Diane Bruce
<b>United Kingdom (Northern Ireland)</b>	Gary Quail
<b>United States of America</b>	Anne Miller

## Name of Authority / Office:

<b>Austria</b>	Bundesministerium für Justiz
<b>Brazil</b>	Central Authority - Ministry of Justice and Public Security
<b>Bulgaria</b>	Ministry of justice, "International Legal Child Protection and Intercountry Adoptions" Directorate
<b>Canada</b>	BC Family Maintenance Enforcement Program
<b>Germany</b>	Bundesamt für Justiz/Federal Office of Justice
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund (Uzturliīdzekļu garantiju fonda administrācija)
<b>Norway</b>	The Collection Agency of the Labour and Welfare Administration
<b>Poland</b>	Ministry of Justice (receiving CA)
<b>Portugal</b>	Direção-Geral da Administração da Justiça / Divisão de Cooperação Judiciária Internacional (Central Authority)
<b>Slovenia</b>	Public Scholarship, Development, Disability and Maintenance Fund of the Republic of Slovenia
<b>Sweden</b>	Swedish Enforcement Authority/ Swedish social insurance agency (Central Authority)
<b>Switzerland</b>	Federal Office of Justice, Central Authority for International Maintenance Matters

<b>United Kingdom (England &amp; Wales)</b>	Maintenance Payments Business Centre
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority
<b>United States of America</b>	Office of Child Support Enforcement

Telephone number:

<b>Austria</b>	00 431521520
<b>Brazil</b>	+55 61 2025 8900
<b>Bulgaria</b>	+359 2 9237469
<b>Canada</b>	(250) 220-4060
<b>Germany</b>	Please insert text here
<b>Latvia</b>	+371 67830626
<b>Norway</b>	+47 41611771
<b>Poland</b>	22 23 90 699
<b>Portugal</b>	+351 21 790 6345
<b>Slovenia</b>	+386 1 4720 990
<b>Sweden</b>	+46105789807/+46101169414
<b>Switzerland</b>	+41 58 4631229
<b>United Kingdom (England &amp; Wales)</b>	01284 829504
<b>United Kingdom (Northern Ireland)</b>	02890 728819
<b>United States of America</b>	202-401-1467

E-mail address:

<b>Austria</b>	robert.fucik@bmj.gv.at
<b>Brazil</b>	arnaldo.silveira@mj.gov.br
<b>Bulgaria</b>	K_Kaludina@justice.government.bg
<b>Canada</b>	tbrown@fmep.ag.gov.bc.ca
<b>Germany</b>	auslandsunterhalt@bfj.bund.de
<b>Latvia</b>	maintenance@ugf.gov.lv
<b>Norway</b>	maren.stranger@skatteetaten.no
<b>Poland</b>	alimenty@ms.gov.pl
<b>Portugal</b>	paulo.j.goncalves@dgaj.mj.pt
<b>Slovenia</b>	JPSKLAD@JPS-RS.SI
<b>Sweden</b>	ida-maria.kejonen@kronofogden.se/ karin.honorato.dos.santos@forsakringskassan.se
<b>Switzerland</b>	sandra.john@bj.admin.ch
<b>United Kingdom (England &amp; Wales)</b>	diane.bruce@Justice.gov.uk
<b>United Kingdom (Northern Ireland)</b>	reciprocalenforcement@courtsni.gov.uk
<b>United States of America</b>	anne.miller@acf.hhs.gov

9. For the purpose of the 8 to 11 February 2021 meeting of the EG, delegates / experts 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

<b>Austria</b>	AT started several attempts to convince US States to change from paper cheques to electronic transfer. We succeeded with some States. In general, we want to underline that the entire sum of maintenance has to be paid and any transfer costs completely fall into the responsibility of the debtor.
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	According to the Bulgarian legislation, the jurisdiction of the Ministry of Justice as a Central Authority under the Convention does not include the implementation of actions on transfer of maintenance funds. When Bulgaria is the requested State, the competent authority for enforcement is the State Bailiff and all amounts accruing under the enforcement case should be firstly credited to the account of the District Court where the State Bailiff is assigned and subsequently the amounts due should be paid on the creditor's account. When Bulgaria is the requesting State, the maintenance payments should be sent directly to the creditor, taking into consideration the procedure in the requested State.
<b>Canada</b>	For the purpose of dispersing child support payments, each province and territory within Canada has their own individual banking arrangements with their bank of choice. Of the provinces and territories that responded to this questionnaire, British Columbia, Alberta and recently Saskatchewan have the ability to wire transfer funds internationally. Previous correspondence shows Ontario and New Brunswick also send wire transfers. The BCFMEP is currently investigating the capacity within Canada to centralize a banking system for receipt and dispersal of international child support payments.
<b>Germany</b>	As already pointed out at the first meeting of the Experts' Group, the German Reserve Bank (Deutsche Bundesbank) will terminate the processing of check transactions in the medium term.
<b>Latvia</b>	payments are transferred and received only electronic money transfer
<b>Norway</b>	We are in the process of moving on to standard XML - ISO20022 files. We are currently working on the outgoing files and we will start with the incoming files in June 2021.
<b>Poland</b>	The changes should go towards the elimination of cheques, the acceleration of the procedures of transferring money directly to the accounts of entitled persons and the complete elimination or reduction of the costs of banking operations on the part of authorized persons. In Poland the transfer of funds between the debtor and the creditor is carried out with the involvement of bailiffs and banks. There is no participation of Ministry of Justice and 46 Regional Courts.
<b>Portugal</b>	In Portugal the rule is that maintenance is paid directly between debtor and creditor. Sometimes when maintenance is enforced by courts and these amounts are paid into the court's bank account, they are then transferred to the creditor
<b>Slovenia</b>	In August, 2020 the Central Authority of Australia launched the electronic transfer of maintenance funds directly to the creditors. They had sent checks before that. The first electronic payment will be made on June 14, 2021 from the U.S. in Texas.
<b>Sweden</b>	n/a
<b>Switzerland</b>	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. Due to other work priorities, the Central Authority was not able to undertake general developments in the field of international transfer of maintenance funds last year. However, some of the proposals mentioned in the following paragraphs already exist, at least in individual cases.
<b>United Kingdom (England &amp; Wales)</b>	There are currently no general developments to mention outside of the responses in this survey
<b>United Kingdom (Northern Ireland)</b>	Creditors have been moved from cheque to electronic payment where this has been requested.
<b>United States of America</b>	The U.S. has made significant progress in its work to address this issue. We are planning a new integrated federal service (International Child Support Payment Service (ICSPP)) to manage all incoming and outgoing international payments. We worked closely with a number of federal agencies to design the service to meet all federal banking and security regulations. The integrated service will leverage existing federal programs for the international transmission of payments through the Department of Treasury's International Payment Service (ITS). ITS is able to transmit payments to foreign authorities in any country, and their services are provided cost-free to federal agencies. We have set up dedicated bank accounts through the Department of Treasury to handle all incoming and outgoing child support funds. We are issuing a procurement to obtain a contractor to manage the data processing associated with the payments. We expect to have a contractor in place in 2021. There will be a pilot phase to test outgoing payments with a single country and a limited number of states.

- b. Elimination of the use of cheques (see C&R EG No 1)  
Not being considered.

Bulgaria, Canada, Latvia, United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	There are provisions in force regarding cheques in the Commerce Act of the Republic of Bulgaria. Nevertheless payments by cheque are not applicable in practice on the maintenance cases received by the Bulgarian Central Authority. In this cases the maintenance funds should be transferred into the bank account of the District court where the State Bailiff is assigned.
<b>Canada</b>	Cheques continue to be the most used method of payments internationally. Quebec and Nunavut are not currently able to support wire transfers and will continue the use of cheques.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	payments are transferred and received only electronic money transfer, banks in Latvia do not accept the payment cheques or if it is accepted the bank fee is too high (about 100 EUR per cheque + 5% from cheque value)
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here

<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	
<b>United Kingdom (Northern Ireland)</b>	The elimination of cheques is currently not being considered at this time. There is still a demand from our creditors to have the option to be paid via cheque. Particularly in instances where the creditors do not have bank accounts and instead lodge their cheques to a Savings Account. (e.g., Post Office Account). Northern Ireland Central Authority are unable to pay directly into a Savings Account by way of electronic payment, so the option for creditors to receive payment via cheque in these instances is still required. Where creditors do request to be paid via electronic payment, this method of payment is being facilitated by the Northern Ireland Central Authority.
<b>United States of America</b>	Please insert text here

Is being considered.

Germany, Norway, Sweden, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	The only countries checks are still used with are Canada, South Africa, Australia, New Zealand and the USA. However, the states Virginia, California and Ohio mostly make use of electronic transfers. Following up on the discussions at the first meeting of the Experts' Group, Germany and Ontario entered into a first test of electronic payment. On 27/01/2020 the German CA received a test transfer made by Ontario in the amount of 1 CAD converted into the amount of 0.68 EUR. Obviously no major fees were deducted. However, the payment reference number (Kassenzeichen") which is essential for automated payment processing in Germany was missing. No further test transfers were made due to other priorities during the pandemic."
<b>Latvia</b>	Please insert text here
<b>Norway</b>	We are working on it. As of today, we are only sending checks to the US, and we are in dialogue with our bank in Norway in order for us to try to stop payers from sending us checks.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Ongoing discussions with our main bank regarding solutions on how to eliminate or minimize the use of cheques. CA: The Swedish social insurance agency welcomes the fact that it is a goal of the member states to reduce the use of cheques, since it is very costly for us.
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	We are very grateful to our foreign child support partners for their willingness to continue to take checks from the U.S., while implementation of our new service is

underway. Most states do not have available electronic alternatives to checks. The goal of our new federal service is to eliminate the use of checks.

Has already been implemented.

Austria, Brazil, Canada, Germany, Poland, Portugal, Slovenia, Switzerland, United Kingdom (England & Wales)

Please explain:

<b>Austria</b>	See answer in point a. However, some requested States are reluctant and not in the state to change their system. For those, we suggested sending the cheques only to our embassy.
<b>Brazil</b>	The use of cheques is not common 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. 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.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Of the responses received, British Columbia, Alberta and Saskatchewan send wire transfers internationally to countries who no longer accept cheques. Past communications show Ontario and New Brunswick also send wire transfers.
<b>Germany</b>	With all other countries Germany uses exclusively electronic payment systems.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Due to changes of banking law cheques are not exchangeable in Poland starting from 1st January 2020. Cheques never have been a popular means of payment, because they generated difficulties in their cashing. However, due to the withdrawal of the National Bank of Poland from the transfer of funds via checks, the transfer of funds in countries like the United Kingdom or the USA is realized via electronic transfer of funds to the indicated bank account. In general, in application for recognition or recognition and enforcement of the decision there are indicated only details of bank account number.
<b>Portugal</b>	In most situations bank transfer is used. However, there are some situations of payments abroad where a cheque still needs to be issued.
<b>Slovenia</b>	We do not accept checks, as we cannot redeem them because banks in Slovenia do not offer these services from September 2020 onwards.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	However, interim solutions are still in place because of check payments from the USA and certain Canadian provinces.
<b>United Kingdom (England &amp; Wales)</b>	We are able to pay via electronic transfer, but we must be provided with IBAN details for paying out. To receive electronic payments in we must be provided with a payment schedule and the reference number for the account.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

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



Not being considered.

Austria, Bulgaria, Canada, Latvia, Norway, Poland, United Kingdom (England & Wales), United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	We are not responsible for cost reduction (it is the problem of the debtor)and we never encountered problems with the currency conversion
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	The fees for services on a payment accounts and currency conversion depends on the terms of the Banks sending and receiving the payments.
<b>Canada</b>	Canada does not have a centralized banking system and each province and territory has individualized banking services and fees.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make international payments as in case of disbursement to natural person who resides in Latvia and the enforcement is made in favor of the Administration of the Maintenance Guarantee Fund and no to the abroad living debtor or creditor
<b>Norway</b>	This has not been on the agenda lately
<b>Poland</b>	Polish Central Authority is not responsible for this issues. In general there are various costs depending of banks. Some regional courts encourage entitled persons to open bank foreign currency accounts. There is a good practice of some regional courts to consult with requested country the details of payment method before first payment made to the creditor.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	HMCTS covers the cost of conversion for monies coming in. Payments going out are levied by the recipient's Bank.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority will seek the amount requested in a Notice of Registration. This would not take into account currency conversion. There will be fluctuation in amounts actually paid to the creditor due to currency conversion.
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Germany, Portugal, Sweden, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Regarding electronic payments with Virginia, California, Ohio and Ontario there are apparently no major costs (around 1 %) as far as the German CA can compare the sent and the received amounts. Currently, the German CA cannot itself see the exchange rate used for the currency conversion of the amount transferred. This is



	only possible for the Federal Treasury (Bundeskasse", the holder of the bank account of the German CA). The German CA has not yet been able to clarify whether it can also be given the opportunity to see the exchange rate used for currency conversion. "
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.
<b>Slovenia</b>	
<b>Sweden</b>	Ongoing discussions with our main bank regarding solutions on how to decrease currency conversion fees. CA: The Swedish social insurance agency has a part from a Swedish bank account also a bank account in Finland, which reduces cost for debtors as well as it reduces the currency conversions.
<b>Switzerland</b>	However, due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year. Some of the proposals already exist, at least in individual cases
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Our new service will be provided cost-free to OCSE and states. No fees will be deducted from the payment. In addition, because ITS transmits large volumes of payments each day, the exchange rate that will be used to convert the payments before they are sent to other countries is very favorable.

Has already been implemented.

Slovenia

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Only one commercial bank reduced the cost of cashing checks for creditors for a short time.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	All MEBCs now use the Bank of England exchange rate which now leads to consistency across England and Wales
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

- d. Solutions where creditors would not bear the costs related to the transfer of funds (see C&R EG No 2)  
Not being considered.

Brazil, Canada, Latvia, Norway, United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	British Columbia covers the cost of sending wire transfers internationally but does not cover the cost of receiving wire transfers. Saskatchewan does not cover these costs.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement
<b>Norway</b>	We are not working on this at the moment. However, we are responsible for the costs incurred by our bank in accordance with the current framework agreement. We have no control over costs incurred by the creditor's bank abroad.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority do not charge creditors for transfer of funds electronically. The creditor would not incur such costs.
<b>United States of America</b>	Please insert text here

Is being considered.

Switzerland, United Kingdom (England & Wales), United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here

<b>Switzerland</b>	However, due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year.
<b>United Kingdom (England &amp; Wales)</b>	Any change would require operational consultation - this will be discussed going forward to consider whether any improvement can be made.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Our service is cost-free for all creditors.

Has already been implemented.

Austria, Bulgaria, Canada, Germany, Poland, Portugal, Slovenia, Sweden

Please explain:

<b>Austria</b>	As said before, only the debtor is responsible for bearing the costs of transfer according to our Law. However, we always try to find the most cost-effective solution with the requested CA.
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	According to art. 79 of the Code of Civil Procedure the costs of enforcement shall be borne by the debtor.
<b>Canada</b>	Of those responding as a requesting designated authority, only Alberta covers the cost of incoming transfers.
<b>Germany</b>	Only partially. The German CA has an arrangement with its bank to cover own transfer fees (see question f.). As regards third-party fees, the situation is as follows: Electronic payments 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 (see question f.). 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 from and/or the banks involved). Checks Incoming checks are credited to the bank account of the German CA (held by the Federal Treasury/Bundeskasse) for a fee of 2.00 EUR per check. Therefore, checks should be at least 5.00 USD. This fee is paid by the recipient because it is deducted by the bank from the amount transferred. Outgoing checks are issued on behalf of the German CA via the German Reserve Bank (Bundesbank) by the latter's correspondence bank in the respective country. The currency conversion is done by the German Reserve Bank/Bundesbank. The transfer fees are paid by the recipient. In both cases, the fees are third-party fees. The German CA's house bank (German Reserve Bank/Deutsche Bundesbank) does not charge own fees for transfers (see also question f.).
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	In Poland, any costs related to enforcement run by Polish bailiff are borne by the debtor, so if the creditor receives an amount less the cost of transferring funds, it should be remembered that the amount received by the creditor is deducted from the debt owed by the debtor. The regional courts pointed out that in outgoing cases the issue to resolve is that the creditors should not be born by costs of transfer of payments. Regular actualisation of statements of arrears (incl. amounts received by the creditor after deduction of transfer costs) can be helpful in dealing with this issue.
<b>Portugal</b>	As a rule, the debtor will bear the costs of the payments. However, when payments are made between central authorities, it is not always possible to avoid costs for

	creditors. We already have the situation that when we received US cheques we assume the costs associated with the bank discount of these cheques, transferring the full amount to the creditor.
<b>Slovenia</b>	Our Fund covers all bank fees for electronic payments to creditors living in countries outside the SEPA area.
<b>Sweden</b>	Our creditors will bear the costs in general but fees in relation to conversions of system files etc. will be considered our cost.
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

- e. Solutions where the institution(s) facilitating the transfer of funds could cover the costs of such transfers by withholding the amounts for a few days (see C&R EG No 2)  
Not being considered.

Austria, Bulgaria, Canada, Germany, Latvia, Norway, Poland, Sweden, Switzerland, United Kingdom (Northern Ireland), United States of America

Please explain:

<b>Austria</b>	We do not see the need for any arrangements in favor of the debtor. He or she would have been able to avoid those costs by fulfilling his or her debts voluntarily
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	In practice in certain enforcement cases the State Bailiff awaits a higher amount to be collected on the bank account of the District court before sending it to the account of the creditor in order to reduce costs of transfers.
<b>Canada</b>	For the purpose of dispersing child support payments, each province and territory within Canada has private arrangements for service charges and fees directly with their own bank. This does not appear to be viable at this time.
<b>Germany</b>	In Germany this is not possible according to domestic law which is implementing Art. 83, 84 of the Directive (EU) 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC: Section 675t German Civil Code Value date and availability of funds (1) The payee's payment service provider is obliged to make the payment amount available to the payee promptly after it has been credited to the account of the payment service provider. Insofar as the payment amount is to be credited to a payment account of the payee, crediting, even if it takes place subsequently, is to be carried out such that the time which the payment service provider uses as a basis for the calculation of the interest on credit or debit of an amount on a payment account (value date) is at the latest the business day on which the payment amount was credited to the account of the payee's payment service provider. Sentence 1 also applies if the payee does not hold a payment account. (2) If a consumer places cash on a payment account with a payment service provider in the currency of the payment account concerned, this payment service provider must ensure that the amount is made available and credited to the payee promptly after the time of acceptance. If the payment service user is not a consumer, the amount of money must be made available and credited to the payee at the latest on the business day following acceptance. (3) A debit to the payer's payment account is to be effected such that the value date is at the earliest the time when this payment account is debited with the payment amount.

<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement
<b>Norway</b>	This has not been a priority
<b>Poland</b>	It should be discussed with representants of all Polish banks. However, in some enforcement cases the bailiff - after receiving the consent of the creditor - accumulate costs and made payments every few months. There is no existing institutions facilitating the transfer of funds.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	n/a
<b>Switzerland</b>	The Central Authority has not yet been able to undertake further developments on this issue.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority do not charge creditors for the transfer of funds electronically, and we are legally bound by the Judge's direction to pay any monies received from the debtor onto the creditor immediately. We are therefore unable to withhold monies for a few days.
<b>United States of America</b>	This is not necessary. Due to volume considerations, payments will initially be sent once per week to foreign authorities, but that can be changed as volumes increase.

Is being considered.

Brazil, Portugal

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

Has already been implemented.

Slovenia, United Kingdom (England & Wales)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	We immediately transfer money to creditors and pay all bank fees for electronic payment to the creditors living in the countries outside the SEPA area. Due to low bank interest and small money received, we can't cover bank fees by withholding amounts for a few days.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	MPBC currently hold IBAN Payments until the amount reaches £100, We also do not pay out cheques below £25.00. When amounts reach above these limits the money is released for payment.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

- f. Requested Central Authority arrangements with their bank to cover transfer fees or other arrangements to that effect (see C&R EG No 3)  
Not being considered.

Austria, Bulgaria, Canada, Norway, Poland, United Kingdom (England & Wales), United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	See answer to e.
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	According to art. 79 of the Code of Civil Procedure the costs of enforcement shall be borne by the debtor.
<b>Canada</b>	Canada is not a party to the Convention, but each province and territory has it's own designated authority that deals with inter-jurisdictional cases, including cases under existing reciprocity arrangements. Saskatchewan does not cover the cost of transfer fees as a requested designated authority.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	We only cover costs incurred by our bank in Norway
<b>Poland</b>	Out of the scope of activity of our CA. General rule in maintenance cases should be that the costs of transfer of payments should be born by the debtor.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here

<b>United Kingdom (England &amp; Wales)</b>	This is not being prioritised at the moment but could be if needed.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority do not charge creditors for the transfer of funds electronically.
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Latvia, Slovenia, Sweden, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	We tried to reduce bank fees through our Bank of Slovenia, but we received the answer that neither we nor the Bank of Slovenia can influence the banking policy of other commercial banks, as many different banks can be involved.
<b>Sweden</b>	The Swedish Enforcement Authority is part of a national agreement with the banks via The Swedish National Debt Office (Riksgäldskontoret).
<b>Switzerland</b>	However, due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Our service will be integrated with the Department of Treasury. All costs are covered by the federal government.

Has already been implemented.

Canada, Germany, Portugal

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Of those responding as a requested designated authority- British Columbia and Alberta cover the cost of transfers to the requesting authority.
<b>Germany</b>	With regard to the fees of the German CA's house bank (German Reserve Bank/Deutsche Bundesbank), such an arrangement already exists, whereby the bank does not charge own fees for transfers. However, any third-party-fees



	incurred are passed on to the German CA - what, for example, would be the case for an outgoing electronic credit transfer with the Details of Charges" set to "OUR"."
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	In some way, the procedure we have with cheques from the US is in line with the recommendations.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

- g. 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 EG No 3)  
Not being considered.

Canada, Latvia, Norway, Slovenia, Sweden, United Kingdom (England & Wales), United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Of those responding as a requesting designated authority only Alberta covers the cost of incoming transfers.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guaree Fund informs about the received payment in EUR currency under the received information from creditor-natural person and received payments into the Administration of the Maintenance Guaree Fund account
<b>Norway</b>	This has not yet been considered, but this is something we would like to look into.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	There are always differences in payments from foreign currencies to euros, as the exchange rate is different in the country of payment and in the recipient country. In countries where the currency is not the euro and are not members of the SEPA area, creditors usually receive a lower amount of maintenance for bank fees and currency conversion costs. We suggest that the debtor settle this amount and amend the convention accordingly.
<b>Sweden</b>	Do not know if the banks are doing any reconciliation of the amounts. CA: When the arrears seems to differ from what the international enforcement agency has informed us, we investigate and go through payments in cooperation with the requested CA.
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	A schedule of payments would need to accompany the payments, if paying in a bundle.

<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority do not automatically advise reciprocating Central Authorities of payments received and paid out. Northern Ireland have no intention of implementing this practice.
<b>United States of America</b>	Please insert text here

Is being considered.

Austria, Brazil, Portugal, Switzerland, United States of America

Please explain:

<b>Austria</b>	We work with case-to-case approach
<b>Brazil</b>	Although presently the Brazilian Central Authority is not involved in payments, as this is handled privately, we expect that in time iSupport will help obtaining and sharing this kind of information.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	It will depend on future decisions and the system that will be adopted.
<b>Slovenia</b>	
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year. However, this exchange took place in individual cases.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	The ICSPS contractor will be responsible for the secure transmission of case and payment details to the foreign authority, and for receiving that data, for incoming payments.

Has already been implemented.

Bulgaria, Germany, Poland

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	In our practice on the outgoing cases we exchange information with the creditors and the requested Central Authorities about the amount of the payments and the reasons if there is any difference. On the incoming cases we exchange this information with the appointed lawyers of the creditors and the requesting Central Authorities.
<b>Canada</b>	
<b>Germany</b>	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 are informed in

	writing (by letter or email) of the first payment being made. In most cases, the recipients are asked to confirm receipt of the first payment by letter or email upon the transfer being made. Where recurring payments are in place, the caseworkers of the German CA request confirmation of payments by letter or email 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 for the 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.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	On request of the Central Authority there is sent the current statement of arrears. Moreover, depending on individual case, the bailiff indicates in the regular reports sums received and transferred to the creditor.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

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

Not being considered.

Austria, Bulgaria, Latvia, Poland, United Kingdom (England & Wales), United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Neither feasible nor desirable
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	On the incoming cases the maintenance funds should be transferred into the bank account of the District court where the State Bailiff is assigned - there are 28 District Courts in Bulgaria. On the outgoing cases the maintenance payments should be sent directly to the creditor, taking into consideration the procedure in the requested State.
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement. Also the the Administration of the Maintenance Guarantee Fund does not transfer received payments from the debtor to natural person (creditor) debt recovery. All payments received from the debtor are transmitted to the debtor's debt recovery to the Administration of the Maintenance Guarantee Fund
<b>Norway</b>	Please insert text here
<b>Poland</b>	In Poland there is no maintenance authority on the central level involved in collecting and transferring maintenance debts. Due to the national specificities it is not considered currently.

<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	This is technically possible but not something that is currently being prioritised for active investigation. Any change would require operational consultation. MPBC would need to have one bank account rather than three, do not know if this is something that is being considered.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority 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 all international and non-international creditors.
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Canada, Portugal, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Canada does not have a centralized banking system. For the purpose of dispersing child support payments, each province and territory within Canada has individual bank accounts.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	As stated in 9 a., 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. The decentralised payment processing that already exists today is still preferred. A (certain) 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 maintenance cases is currently the subject of clarifications based on a political proposal.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	This is being implemented. Please see the description of the ICSPS above.

Has already been implemented.

Germany, Norway, Slovenia, Sweden

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Regarding checks: Incoming checks are credited to the bank account of the German CA (held by the Federal Treasury/Bundeskasse). Outgoing checks are issued on behalf of the German CA via the German Reserve Bank/Bundesbank by the latter's correspondence bank in the respective country. In the USA this is JP Morgan Chase, New York Branch, in Canada it is the National Bank of Canada/Banque National du Canada. Regarding electronic payments: Most of the payments to creditors in Germany are made by electronic transfer. The majority of those electronic payments go straight to the creditor. A much smaller number of payments is made to the German CA which then forwards the payment to the creditor. Where electronic payments are made by the debtor to the German CA, the electronically provided payment receipt is provided by the financial institution Bundeskasse/ Federal Treasury, the cash office of the German CA. The electronically provided payment receipt is necessary for automatic processing of the payment.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	We have a centralised point for payments, one bank account for incoming payments and one for outgoing payments.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	We use one bank account only for international transfers of maintenance.
<b>Sweden</b>	We have various bank accounts in different currencies and we have agreements with two main banks (one for outgoing pmts and one for incoming pmts) CA: In the majority of all sending cases, where we act as requesting CA, payments are to be made to us. We therefore reduce the costs for the child by for example taking the costs for cashing cheques.
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

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

Not being considered.

Austria, Brazil, Bulgaria, Latvia, Norway, Poland, Sweden, Switzerland, United Kingdom (England & Wales), United States of America

Please explain:

<b>Austria</b>	As it is the responsibility of the debtor to care for net payment, we do not see the need for further regulations.
<b>Brazil</b>	The idea seems fine in principle, but unfortunately there was still no time to address this.
<b>Bulgaria</b>	There is a general provision in art. 455 of the Code of Civil Procedure according to which all amounts accruing under the enforcement case from the debtor shall be credited to the account of the Bailiff (i.e. the account of the District Court where the State Bailiff is assigned).
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement
<b>Norway</b>	This would probably need considerable changes to our current systems.
<b>Poland</b>	No legislative actions on this issue currently.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	n/a
<b>Switzerland</b>	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.
<b>United Kingdom (England &amp; Wales)</b>	Any change would require operational consultation.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	This is not considered a priority. Our primary objective is to support state child support agencies in transitioning to electronic payments.

Is being considered.

Canada, Portugal, United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Canadian province and territories offer many different payment avenues to debtors. Although cheques and electronic payments are used most frequently by debtors, other types of transfers such as wire transfers, are being explored by provincial and territorial authorities.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.

<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority will seek to implement any processes to facilitate payments electronically within the scope of HCCH 2007 Child Support Convention.
<b>United States of America</b>	Please insert text here

Has already been implemented.

Slovenia

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	As mentioned above (question h.) 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 recipients abroad.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	All maintenance transfers received to our bank account are kept in an accounting program. We manage both the debtor's and the creditor's card and keep the debt balance. We have the option of printing the balance of the debtor's debt including the dates of the debtor's payments received and the dates of our transfers made to the creditor.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

- j. Implementation of payment transfer monitoring systems (see C&R EG No 6)  
Not being considered.

Austria, Bulgaria, Sweden, United Kingdom (England & Wales)

Please explain:

<b>Austria</b>	not feasible.
<b>Brazil</b>	Please insert text here



<b>Bulgaria</b>	The jurisdiction of the Bulgarian Central Authority does not include the implementation of actions on transfer of maintenance funds, respectively - of payment transfer monitoring systems.
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	We do not have any monitoring systems implemented apart from our online banking systems. CA: Since majority of incoming international child support payments should go through us as requesting CA, we monitor how much is received and how much is still to be paid.
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	MPBC fully records payments coming in and going out but further consideration would need to be given to make this more robust/automated.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Canada, Portugal, Switzerland

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Although presently the Brazilian Central Authority is not involved in payments, as this is handled privately, we expect that in time iSupport will help obtaining and sharing this kind of information.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Currently each Canadian province and territory has an internal system for monitoring payments.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	However, due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

Has already been implemented.

Germany, Norway, Poland, Slovenia, United Kingdom (Northern Ireland), United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	.
<b>Germany</b>	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. One exception in the group of incoming payments concerns checks from the US/CAN which can be monitored.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	We monitor all ingoing and outgoing payments to/from our systems.
<b>Poland</b>	In Poland there are over 2000 enforcement authorities. It is not possible to monitor all payments received and made by bailiffs, because there is no common bank account dedicated to maintenance payments in international cases. In general, Polish CAs are not informed about payments made by the debtor or received by the creditor, because funds are transferred directly to the bank account of the entitled person.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Applications whose recovery takes place in Slovenia, we have established regular monitoring of debtors' transfers, sending warnings, attempts to agree on voluntary payment of the debt, starting the enforcement,... We monitor the employment of debtors on a monthly basis and take immediate action.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority maintains payment records for all creditors/Central Authorities. Communication by the way of a BACS remittance advise is issued to creditors/Central Authorities each time a payment is processed to enable the reconciliation of the amounts received by the creditor.
<b>United States of America</b>	State child support agencies have the primary responsibility for monitoring payments, however, the ICSPS will assist them by providing information about payments transferred through the service.

- k. Implementation of unique case references, known to both the requesting and requested State, attached to each transfer of funds (see C&R EG No 7)  
Not being considered.

Austria, Bulgaria, Latvia, United Kingdom (England & Wales)

Please explain:

<b>Austria</b>	We would see that as to burdensome and we cannot see the advantage compared to a case-to-case-solution
<b>Brazil</b>	Please insert text here

<b>Bulgaria</b>	Usually the enforcement case reference number is attached to the transfer of funds from the account of the District court to the account of the creditor. An additional reference could be attached, if required by the requested State.
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund has it's own reference number and kindly requests other state debtor to use it when transfer is made
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text her
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	MPBC has unique case reference numbers which are not always used by authorities. This does cause a problem sometimes when trying to allocate money to the correct account. Not currently being prioritised for investigation.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Germany, Norway, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Although presently the Brazilian Central Authority is not involved in payments, as this is handled privately, we expect that in time iSupport will help advancing in this direction. Presumably iSupport would handle unique case references.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Allocation and automatic procession of electronic payments is already possible if the 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. However, the German CA could not clarify yet if the iSupport ID can be used in outgoing cases (i.e. incoming payments). "
<b>Latvia</b>	Please insert text here
<b>Norway</b>	This will be considered in relation to iSupport, but only for cases which are sent through iSupport
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year. However, the Central Authority is also following the development of iSupport.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here

<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	This is part of the payment transfer process and is designed to meet the needs of the financial institutions and States involved in the process.

Has already been implemented.

Canada, Poland, Portugal, Slovenia, Sweden

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	Each province and territory within Canada has their own unique case reference number. Most jurisdictions are able to record and display reciprocal case reference numbers as well.
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	In most enforcement cases bailiffs indicate unique reference number of requesting CA.
<b>Portugal</b>	Either our internal case management system or iSupport is possible to provide a unique reference number
<b>Slovenia</b>	If the requesting country does not provide the reference number, we enter the name and surname of the creditor e.g. Alimony for XY" in the purpose of payment. We mostly transfer money directly to the creditor. In those cases, the reference number does not matter much. "
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority attaches unique case references, known to both the requesting and requested State each time a transfer of funds is made. Each unique case reference links the transfer to an existing case.
<b>United States of America</b>	Please insert text here

- I. Implementation of currency conversion of payments done by the relevant authority in the requested State at the time of transfer (see C&R EG No 8)  
Not being considered.

Austria, Brazil, Canada, Latvia, Poland, Slovenia, United Kingdom (England & Wales)

Please explain:

<b>Austria</b>	No problems encountered in that field.
<b>Brazil</b>	The Brazilian Central Authority is not involved in the payments, which are made privately.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	For those provinces and territories sending cheques- cheques are sent in Canadian funds and the requesting State would convert upon receipt.
<b>Germany</b>	Please insert text here

<b>Latvia</b>	All payments are accepted in official currency- EUR, received payment into another currency, payments are converted into EURO under the ECB currency rate
<b>Norway</b>	Please insert text here
<b>Poland</b>	If necessary, the solution depends of the enforcement authorities. However, in application for declaration of enforceability the proper regional court usually obliges the bailiff to convert the amount awarded into PLN currency at the average exchange rate of PLN in relation to foreign currencies as announced by the National Bank of Poland (Narodowy Bank Polski) on the date of drawing up the division plan or paying the awarded amount to the creditor.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	MPBC pay out at the rate at the time of the conversion. The Relevant authority tell us the rate used when paying money in.
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

Is being considered.

Sweden, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Ongoing discussions with our main bank regrading currency conversion.
<b>Switzerland</b>	However, due to other work priorities, the Central Authority was not able to undertake further general developments in this area last year.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	This is part of our design. Please see the description above.

Has already been implemented.

Bulgaria, Canada, Germany, Norway, Portugal, United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
----------------	-------------------------

<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	The currency conversion of payments should be done by the Bank sending the payments (the Bank to the District court in Bulgaria) and the Bank receiving the payments at the time of transfer.
<b>Canada</b>	For those provinces and territories using wire transfers internationally - funds are sent and converted by the bank in the currency of the requesting State.
<b>Germany</b>	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.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Incoming amounts are converted to NOK by the bank upon receipt. We transfer the amounts in NOK and the bank converts said amount to the correct currency on the day they transfer the amount. Our currency account in the US is monitored manually and the exchange rate is checked on a daily basis.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	The exchange rate used is the rate on the day of the transfer, with reference to the Central Bank.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority currently converts the payments to the currency requested by the State at the time of transfer. Northern Ireland Central Authority incurs any conversion charge and does not pass the conversion charges onto the creditors.
<b>United States of America</b>	Please insert text here

- m. Implementation of bundled payments to reduce costs of transfers (see C&R EG No 11)  
Not being considered.

Bulgaria, Canada, Germany, Latvia, Sweden, United Kingdom (England & Wales), United Kingdom (Northern Ireland)

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	In practice in certain enforcement cases the State Bailiff awaits a higher amount to be collected on the bank account of the District court before sending it to the account of the creditor in order to reduce costs of transfers.
<b>Canada</b>	Alberta confirmed that they do not bundle payments
<b>Germany</b>	For outgoing payments bundled payments are not being considered so far due to the disadvantages mentioned below.
<b>Latvia</b>	The Administration of the Maintenance Guarantee Fund does not make any payments in cases of enforcement
<b>Norway</b>	Please insert text here
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Our internal systems do not support bunk payments.

<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	MPBC can receive bundled payments providing a schedule of payments is provided at the time. We have 3 bank accounts one for Wales Area, one for London Area and one for the rest of England. We cannot have bundled payments with mixed areas in one bundle, they must all be for the same area in one bundle. Any change would require operational consultation.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority are legally bound by the Judge's direction to pay any monies received from the debtor onto the creditor immediately. We are therefore unable to withhold monies from the creditors for a period of time to enable 'bundled payments.'
<b>United States of America</b>	Please insert text here

Is being considered.

Brazil, Germany, Poland, Portugal, Switzerland, United States of America

Please explain:

<b>Austria</b>	Please insert text here
<b>Brazil</b>	Initial 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 were delayed by the difficulties brought to the operation of the Central Authority by the pandemic but will be resumed ASAP.
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Bundled payments may help reduce costs of transfer. However, the processing of bundled payments may involve time and cost intensive manual work for the receiving CA/body. For example the processing of bundled payments from the USA would entail for the German CA that around 220,000 EUR per month needed to be divided up into about 560 different cases. At worst this work would have to be done manually delaying the payment and tying up resources.
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	Depending on individual case and the consent of the creditor.
<b>Portugal</b>	We are trying to organise meetings with government entities in the financial area to see how best to act.
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	This is already the practice in some cases.
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	We will send bundled payments to foreign authorities. This is required in order to meet federal currency transfer regulations, as well as for cost and efficiency reasons.

Has already been implemented.

Austria, Canada, Norway, Slovenia, Switzerland

Please explain:



<b>Austria</b>	If a pro-bono-Lawyer proposes a bundled transfer to reduce the costs, we agree as CA and we suggest the same to the requested Authority in cases where we are the requesting authority.
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	BC and Saskatchewan currently bundle payments
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	We already do that to some countries. Bundled payments are sent every day. We do not hold on to payments in order for us to be able to send bundled payments.
<b>Poland</b>	Please insert text here
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	If the amount of maintenance received in our bank account is small and the bank fees are higher than the amount of maintenance received, this amount is waiting in our account and is usually paid by the next transfer.
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here

n. Any other developments:

<b>Austria</b>	Inspired by NOR and CH, we arranged - as an interim solution - that paper cheques, where inevitable - should only be sent to our Washington Embassy (consular section). The Embassy cares for reimbursement and cables the money (and a list of payments case by case) to AT.
<b>Brazil</b>	Please insert text here
<b>Bulgaria</b>	Please insert text here
<b>Canada</b>	
<b>Germany</b>	Please insert text here
<b>Latvia</b>	Please insert text here
<b>Norway</b>	Please insert text here
<b>Poland</b>	The changes should go towards the unification of procedures concerning costs that born by creditors resulted from the need to have a foreign currency account (in currency that maintenance are paid) and costs related to conversion of maintenance received in another currency into PLN currency. It should be noted that sometimes there are cases that the creditor does not cooperate with CA (the regional court), e.g. she/he fails to contact or to reply to correspondence. As an effect it is not possible to verify the consistence of the payments indicated by a foreign authority with the current amount of maintenance received by the creditor.
<b>Portugal</b>	Please insert text here
<b>Slovenia</b>	Please insert text here
<b>Sweden</b>	Please insert text here
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (England &amp; Wales)</b>	

<b>United Kingdom (Northern Ireland)</b>	Please insert text here
<b>United States of America</b>	Please insert text here