

<b>Title</b>	<b>2007 Child Support Convention and Maintenance Protocol: Compilation of Questionnaire responses in preparation of the Experts' Group meeting of 29 to 31 January 2024 on international transfer of maintenance funds</b>
<b>Document</b>	<b>Prel. Doc. No 11C of January 2024 (first revised version) – available in English only with responses showing in the language they were received</b>
<b>Author</b>	PB
<b>Agenda Item</b>	Item III.1.f
<b>Mandate(s)</b>	C&D No 37 of CGAP 2023
<b>Objective</b>	To provide a compilation of responses received to the December 2023 questionnaire in preparation for the Experts' Group meeting of January 2024
<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>	Prel. Doc. No 11A of November 2023 – 2007 Child Support Convention and Maintenance Protocol: Questionnaire in preparation of the Experts' Group meeting of 29 to 31 January 2024 on international transfer of maintenance funds

# 2007 Child Support Convention and Maintenance Protocol: Compilation of Questionnaire responses in preparation of the Experts' Group meeting of 29 to 31 January 2024 on international transfer of maintenance funds

## Name of States or territorial units included in this Compilation:<sup>1</sup>

Argentina, Australia, Brazil, Canada (BC<sup>2</sup>), Czech Republic, Dominican Republic, Estonia, Finland, France, Germany, Israel, Lithuania, Netherlands, New Zealand, Norway, Philippines, Poland, Portugal, Sweden, Switzerland, Türkiye, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland), United States of America

For the purpose of the 29 to 31 January 2024 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 2023*<sup>3</sup> paras 1 to 7):

<b>Argentina</b>	Argentina hasn't joined to the convention yet. The following questionnaire was answered based on the experience acquired with the New York Convention 1956 of which the Ministry of Justice is the central authority. There is no news to report regarding the January 2023 report. A new Government has just taken office, we hope to find new solutions in the coming years. There are a lot of difficulties around the cross-border transfer of maintenance funds. (high bank fees, currency conversion costs, tax regulations to access foreign currency) So, is very important to consider the different ways to facilitate it.
<b>Australia</b>	Australia has a preference to send and receive international maintenance funds electronically. Australia uses cheques when an overseas authority or individual is unable to send or receive payments electronically. Services Australia has been working on reducing use of cheques in favour of electronic payment methods where possible. This includes payments to and from individual customers as well as to and from Central Authorities.
<b>Brazil</b>	There are no new developments to report.
<b>Canada (BC)</b>	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.
<b>Czech Republic</b>	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,

<sup>1</sup> In this questionnaire, references to the term "State", where relevant, are to be considered as also applicable to a territorial unit.

<sup>2</sup> British Columbia

<sup>3</sup> See Annex I of "Report of the Experts' Group on International Transfer of Maintenance Funds, meeting of 13 to 15 February 2023", Prel. Doc. No 7E of February 2023 for the attention of CGAP 2023, available on the HCCH website at [www.hcch.net](http://www.hcch.net) under "Governance" then "Council on General Affairs and Policy".

	<p>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.</p>
<p><b>Dominican Republic</b></p>	<p>Español: A raíz de convenios realizados con otros estados, la Dirección Nacional de Niños, Niñas y Adolescentes y Familia de la Procuraduría General de la República ha servido de intermediaria, para que niños, niñas y adolescentes residentes en la República Dominicana reciban de sus progenitores, domiciliados y residentes en el extranjero sumas de dinero por concepto de pago de pensión alimentaria. Este trámite se realizaba a través de cheques remitidos vía las oficinas de servicio postal de los países involucrados. El mencionado cheque se emitía en favor de la Coordinación de Niños y Familia y contenía informaciones relevantes como por ejemplo, un número de caso dado en el país de emisión, un número de caso intergubernamental, fecha de emisión, número de cheque, el nombre del tutor del niño, niña y/o adolescente y de la persona obligada al pago de su manutención, además contenía una fecha de caducidad. Cabe señalar, que en la actualidad este procedimiento no se aplica ya que los niños, niñas y adolescentes que se beneficiaron de este convenio cumplieron la mayoría de edad, razón por la cual cesó la obligación del pago de pensión de parte de sus progenitores. Otro aspecto a señalar es que este procedimiento no se aplicaba de manera contraria, es decir, no se realizaba el pago de la pensión alimentaria de parte algún progenitor que se encontrara residiendo en la República Dominicana en favor de su hij@ que se encontraba fuera del territorio dominicano.</p> <p>Actualmente no contamos con un protocolo, procedimiento o legislación a los fines de facilitar este trámite a través de transferencias electrónicas bancarias internacionales sirviendo la Procuraduría General de la República u otra entidad como intermediaria, así como tampoco se han abordado temas como la utilización de un único banco a los fines de realizar todas estas transacciones, la formalización de acuerdos para lograr la exención del pagos de impuestos, la prohibición de embargos o de aplicación de cargos a este monto de pago de manutención, tampoco la posibilidad de recibir pagos en diferentes monedas, el monitoreo de los pagos, o la regulación de tasas de conversión de moneda con entidades bancarias.</p> <p>El marco legal que actualmente rige la materia de manutención de niños, niñas y adolescente esta previsto en los artículos 170 y siguientes de la Ley 136-03 que instituye el Código para el Sistema de Protección y los Derechos Fundamentales de los Niños, Niñas y Adolescentes.</p> <p>Inglés: As a result of agreements made with other states, the National Directorate of Children and Adolescents and Families of the Attorney General's Office in Dominican Republic has served as an intermediary so that children and adolescents residing in the Dominican Republic receive from their domiciled and residents parents abroad amounts of money for payment of alimony. This procedure was carried out through checks sent by the postal service offices of the countries involved. The aforementioned check was issued to the Children and Family Coordination of the Attorney General's Office in Dominican Republic and contained relevant information such as, a case number given in the country of issue, an intergovernmental case number, date of issue, check number, the name of the guardian of the boy, girl and/or adolescent and the person obliged to pay their support, it also contained an expiration date. It should be noted that currently this procedure is not applied since the children and adolescents who benefited from this agreement reached the age of majority, which is why their parents obligation to pay pensions ceased. Another aspect to note is that this procedure was not applied in a contrary way, that is, the payment of child support was not made by a parent who was residing in the Dominican Republic in favor of his/her child who was outside the Dominican Republic</p>

	<p>territory. Currently we do not have a protocol, procedure or legislation in order to facilitate this procedure through international electronic bank transfers with the Attorney General's Office in the Dominican Republic or another entity serving as an intermediary, nor have issues such as the use of a single bank for the purposes of carrying out all these transactions, the formalization of agreements to achieve exemption from tax payments, the prohibition of seizures or the application of charges to this amount of support payment, nor the possibility of receiving payments in different currencies, monitoring payments, or regulating currency conversion rates with banking entities. The legal framework that currently governs the matter of support of children and adolescents is provided for in articles 170 and following of Law 136-03 that establishes the Code for the Protection System and Fundamental Rights of Children and Adolescents from de Dominican Republic.</p>
<b>Estonia</b>	No new developments. Estonia has been and is open for electronic case management.
<b>Finland</b>	The Central Authority of Finland is not involved in the transfer of maintenance payments. In the incoming cases payments are processed by the Finnish 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. To fill out this questionnaire the CA has therefore asked the above-mentioned institutions to provide the answers. Here follows their reply: Kela: No recent developments The Enforcement Authority: No recent developments.
<b>France</b>	We would be very much in favour of generalising the transfer of funds by bank transfer
<b>Germany</b>	In 2023 Germany was test partner for the implementation of OCSS' CAP service. Mid-January 2023, the German CA received the first weekly electronic bundled payment via SWIFT-transaction which included child support payments from the first two US test states. In total, over USD 2 Million in child support payments were transferred to the bank account of the German CA in 2023.
<b>Israel</b>	Israel is able to transfer maintenance funds to Central Authorities and custodial parents after receiving a certificate from the bank to which the funds are to be transferred confirming the details of the account (and a copy of the custodial parent's/creditor's passport if the transfer is to be made to an individual). So far transfers have been made to Holland, Hungary, Austria, the Slovak Republic, Germany, Finland, California, Arizona, New York, Florida, Oregon, Alabama and the Ukraine, among others.
<b>Lithuania</b>	The transfer of funds is not processed by the Central Authorities of Lithuania. There are no changes that we are aware of.
<b>Netherlands</b>	In the Netherlands it is not possible to cash cheques. So all money has to be transferred via bank transfer.
<b>New Zealand</b>	New all-of-government banking contracts have recently been renegotiated and we will be looking into future opportunities these may provide.
<b>Norway</b>	There have been no big developments, but we are still working on eliminating checks, We have now started using standard XML - ISO20022 files also when sending payments
<b>Philippines</b>	The DSWD as the designated Philippine Central Authority is in the process of crafting guidelines regarding the implementation of the 2007 Convention on Child Support including guidance on international transfer of maintenance funds in coordination with other relevant government agencies and stakeholders. The

	Philippine Central Authority is in the process of creation of internal policy on child support including maintenance transfer.
<b>Poland</b>	----- -----
<b>Portugal</b>	The central authority does not handle the transfer of funds. Courts are responsible to process the transference, 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 by cheque, but from January 2024 we will start to receive payments from the USA using the CAP service (electronic transfer of funds), but we will be accepting cheques from the States that have nor enrolled on the CAP programme.
<b>Sweden</b>	CA: The central authority of Sweden have installed ant put iSupport into production. We have connected to CAP to reduce paper cheque payments from US to Sweden. We are investigating a possible way to pick up payment information from Norway to Sweden. Enforcement authority: The Swedish Enforcement authority have an increased possibility to make outgoing payments in other currencies than SEK.
<b>Switzerland</b>	General information: 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. Latest developments: The Central Authority has (and will continue to do so) provided the competent authorities in the cantons, which handle the international maintenance cases, with information regarding the Report and Conclusions & Recommendations of the Experts' Group on international transfer of maintenance funds. This concerns in particular the following questions c., d., e., f. and l. The Central Authority is in the process of making the necessary arrangements so that payments from the USA can be received via CAP - at one centralized point.
<b>Türkiye</b>	International transfer of maintenance receivables is made by transferring them to the bank account opened in the name of the maintenance creditor. The maintenance debt is deposited into this opened bank account by the maintenance debtor. The receipt of payment is kept in the case file.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group meeting in February 2023 - we are in discussions with the German Authority to send payments electronically
<b>United Kingdom (Northern Ireland)</b>	We continue where possible to pay creditors from outside our jurisdiction electronically. Please insert text here
<b>United Kingdom (Scotland)</b>	No new developments
<b>United States of America</b>	OCSS is pleased to report that 42 U.S. states have enrolled with its Central Authority Payment (CAP) service to send electronic payments to foreign authorities. The CAP service, operated by OCSS, receives payments from

	<p>participating U.S. states intended 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 Services (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 2, 2024, in addition to sending payments to Germany, CAP is sending payments to four additional States (Czech Republic, Portugal, Slovakia, and Sweden). The CAP service is working with Austria, Hungary, Latvia, and Switzerland and expects to send payments to those States very soon. Since its implementation in January 2023, through to January 2024, the CAP service has sent 2,174,745 USD in child support payments to foreign authorities. OCSS is developing 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 would like to discuss with other States that are interested in receiving electronic payments from the U.S. through the CAP service.</p>
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**b. Elimination of the use of cheques (see C&R 2022<sup>4</sup> No 1 and *Aide-mémoire* 2023 paras 8 and 9)**

Not being considered:

Dominican Republic, Philippines, Poland, United Kingdom (Northern Ireland), United Kingdom (Scotland)

Please explain:

<b>Dominican Republic</b>	<p>Español: Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Inglés: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.</p>
<b>Philippines</b>	<p>Use of cheque as a negotiable instrument is not restricted in the Philippines. The Central Authority may encourage the debtor to use any other mode of payment to the creditor such as bank to bank transactions or through financial service providers within and outside the Philippines. However, it does not preclude the debtor to use the cheque payment.</p>
<b>Poland</b>	<p>Cheques are among the traditional but rarely used means of payment today, having been replaced by electronic (cashless) payments.</p>
<b>United Kingdom (Northern Ireland)</b>	<p>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 by cheque, particularly in instances where the creditors do not have bank accounts and instead lodge their cheques to a savings 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.</p>

4 See Annex II, *ibid.*



<b>United Kingdom (Scotland)</b>	No new developments
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**Is being considered:**

Argentina, Australia, Canada (BC), Czech Republic, France, Israel, Norway, United Kingdom (England and Wales)

**Please explain:**

<b>Argentina</b>	The use of checks is not usual. Payments are generally made by bank transfer, western union or similar.
<b>Australia</b>	The Reserve Bank of Australia has indicated that cheques will be abolished in Australia by the year 2030.
<b>Canada (BC)</b>	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 largest international partners. Programming is scheduled to be released prior to the implementation in the Hague in B.C. Cheques continue to be issued to international countries that have cheque cashing capabilities, upon request we will transition them to SWIFT payments.
<b>Czech Republic</b>	The Czech Central Authority is able to process check payments only in cases where the Czech Republic is the applying state. We can process/cash received checks, however we are unable to send payments in the form of check.
<b>France</b>	We encourage the parties concerning to avoid using cheques
<b>Israel</b>	Israel is working on a system to receive electronic payments. It is hoped that by the end of 2024 the system will be in operation.
<b>Norway</b>	We are still receiving a few checks from North Carolina, (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
<b>United Kingdom (England and Wales)</b>	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, Lithuania, Netherlands, New Zealand, Portugal, Sweden, Switzerland, United States of America

**Please explain:**

<b>Brazil</b>	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.
<b>Czech Republic</b>	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 check. Our bank was unable to find a partner institution which would provide this service for EU/overseas relations.
<b>Estonia</b>	No banks in Estonia accept cheques.
<b>Finland</b>	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 case by case consideration. The Finnish Enforcement Authority encourages applicants to include their bank account details to their applications to enable smooth money transfers
<b>Germany</b>	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 made electronically. Most US states use the CAP service for their payments, a few US states (e.g. California, Maryland) 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.
<b>Lithuania</b>	The Bank of Lithuania informs that credit institutions (banks, credit unions) operating in the Republic of Lithuania generally do not provide check cashing services.
<b>Netherlands</b>	This is no longer possible in the Netherlands since 1-1-2021
<b>New Zealand</b>	Inland Revenue no longer issues or accepts cheques. The use of cheques has been phased out in New Zealand since 2021. Cheques will be automatically returned.
<b>Portugal</b>	The use of checks only applies when transfer electronic of funds is not possible (eg. inexistence of bank account. As requesting authority, we are starting, from January 2024, to use the CAP service to receive electronic transfer of funds from the USA.
<b>Sweden</b>	CA: We have connected to CAP which will help in the elimination of paper cheques sent to Sweden. In outgoing cases nearly all payments are made to Försäkringskassan as a public body, and if the child support is higher than the maintenance support that we pay out, the exceeding amount is paid to the creditor as soon as the payment is received. In case where there is no other option than to pay out child support via cheque we do so. In incoming cases it is either the debtor that pays to the creditor directly or the Enforcement Authority that makes payments to the applicant. Enforcement Authority: The Enforcement Authority makes most the payments to creditors via bank transfer, but if there is no bank account the payments are made with a cheque.
<b>Switzerland</b>	However, interim solutions are still in place because of cheque payments from the USA and certain Canadian provinces. The Central Authority is in the process of making the necessary arrangements so that payments from the USA can be received via CAP.
<b>United States of America</b>	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 expects a reduction in the use of checks in international child support payments from the U.S.



**c. Solutions with regard to increased transparency and cost reduction of transfer and currency conversion (see C&R 2022 Nos 2 and 10 and *Aide-mémoire* 2023 paras 10 to 13)**

**Not being considered:**

Brazil, Canada (BC), Dominican Republic, Estonia, Finland, Lithuania, Netherlands, Philippines, Poland, United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<b>Brazil</b>	In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Canada (BC)</b>	We are currently unable to reduce the cost of our financial institution's services charges. B.C. is transparent with our clients and international partners on currency conversions.
<b>Dominican Republic</b>	Español Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Inglés: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	In our practice, as most cases have been within EU, we have not acquainted the problem much.
<b>Finland</b>	
<b>Lithuania</b>	The Central Authorities of Lithuania are not directly involved in the money conversion and transfer process.
<b>Philippines</b>	The Central Authority will further study this initiative.
<b>Poland</b>	In the practice to date, Polish authorities within the scope and competence of the Central Authorities do not participate in the transfer of maintenance and have no influence on the cost of transfers and currency exchange.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority will register the amount stipulated in the Court Order. There may be fluctuation in the amounts actually received and paid to the creditor due to fluctuating exchange rates. There are no mitigations in place to prevent this. Customers will have this explained to them should they query the amount of a particular payment they have received. Please insert text here
<b>United Kingdom (Scotland)</b>	The Central Authority does not deal with financial arrangements

**Is being considered:**

Argentina, France, Germany, Sweden, Switzerland

**Please explain:**

<b>Argentina</b>	A presentation was made before the BCRA in order to regulate the cross border transfer of maintenance funds and establish the exemption of commissions and cost reduction. There aren't results yet. We hope to revive the issue with the new authorities
<b>France</b>	We do not have the possibility to take action with banks
<b>Germany</b>	The German Central Authority 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 Central Authority by the Federal Treasury (Bundeskasse)". "
<b>Sweden</b>	Enforcement authority: The creditor does not have to pay the enforcement fee. The enforcement fee normally consist of the basic fee of 600SEK. The basic fee is 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. If payments from the Enforcement Authority is sent to creditor by cheqe the Enforcement Authority pays the fee for sending the cheque, 750SEK.
<b>Switzerland</b>	Please see response to a. above.

**Has already been implemented:**

Australia, Czech Republic, Israel, New Zealand, Norway, Portugal, United Kingdom (England and Wales), United States of America

**Please explain:**

<b>Australia</b>	Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
<b>Czech Republic</b>	The Czech Central Authority holds accounts in several international currencies, in some cases this eliminates the need for conversions the Czech Central Authority is covering the processing fees of our bank
<b>Israel</b>	Creditors outside of Israel do not bear costs related to the transfer of funds. Unless in certain cases the cost of the transfer is divided between the parties when the support is paid directly from the debtor to the creditor.
<b>New Zealand</b>	We considered this when we looked for an international banking partner. Utilising IACH where possible has brought international charges in line with our domestic funds transfers and the cost became negligible. As part of our negotiation for transparency, our FX rates use a basis point difference on Reuters FX advertised amounts on a day. This increased competitiveness and ensured an arm's length approach. In countries that do not support an IACH and only traditional Telegraphic Transfer (TT) options are available we use a "Shared Cost" approach (SHA). This means we pay the outgoing cost, and the receiver pays their cost.
<b>Norway</b>	We are now able to use Swift GPI tracker.
<b>Portugal</b>	Transfers made by our courts, through the public body (IGFEJ.I.P) have no costs to the beneficiary of the payment.

<p><b>United Kingdom (England and Wales)</b></p>	<p>Since the Experts' Group in 2023 there have been no changes. Cheques we receive in are sent for conversion for which HMCTS/MOJ bears the cost. The bank we work with uses the Bank of England exchange rate for the day. The cost of transfer of payments we send out is charged to His Majesty's Courts and Tribunals Service (HMCTS)/Ministry of Justice (MOJ) however the recipient's bank may levy a charge when payment is received.</p>
<p><b>United States of America</b></p>	<p>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 these payments.</p>

**d. Solutions where creditors would not bear the costs related to the transfer of funds (see C&R 2022 Nos 2 and 11 and *Aide-mémoire* 2023 paras 14 and 15)**

**Not being considered:**

Brazil, Dominican Republic, Estonia, Finland, France, Lithuania, Netherlands, United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<p><b>Brazil</b></p>	<p>In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.</p>
<p><b>Dominican Republic</b></p>	<p>Español Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Inglés: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.</p>
<p><b>Estonia</b></p>	<p>According to our knowledge it has not been a huge problem with Estonian cases.</p>
<p><b>Finland</b></p>	<p>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 applicant to cover. From Kela's point of view (applicant): Kela covers their own costs related to the transfer of funds. Like this, the child on behalf of whom Kela collects payments receives full child maintenance payments.</p>
<p><b>Lithuania</b></p>	<p>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.</p>

<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts and Tribunals Service do not charge creditors for transfer of funds electronically. Creditor would not incur such costs. Please insert text here
<b>United Kingdom (Scotland)</b>	The Central Authority does not deal with financial arrangements

**Is being considered:**

Argentina, Canada (BC), Philippines, Sweden, Switzerland

**Please explain:**

<b>Argentina</b>	A presentation was made before the BCRA in order to regulate the cross border transfer of maintenance funds and establish the exemption of commissions and cost reduction. There aren't results yet. We hope to revive the issue with the new authorities
<b>Canada (BC)</b>	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 continue to be open to reviewing alternative solutions to reduce creditors costs.
<b>Philippines</b>	Domestic policy on child support is still being crafted, consideration on lowering the cost of transfer of funds to the creditors. We support the preposition for the debtor to shoulder the cost and other expenses related to the transfer of funds to the creditor provided it is indicated in the court decision or any other communication from the originating central authority.
<b>Sweden</b>	Enforcement Authority: Please see the answer under question c. The creditor does not have to pay the Enforcement Authority's basic fee. If we send the payment by cheque the Enforcement Authority pays the fee for sending the chequease insert text here
<b>Switzerland</b>	Please see response to a. above.

**Has already been implemented:**

Australia, Czech Republic, Germany, Israel, New Zealand, Norway, Poland, Portugal, United Kingdom (England and Wales), United States of America

**Please explain:**

<b>Australia</b>	Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
<b>Czech Republic</b>	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).
<b>Germany</b>	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).
<b>Israel</b>	Creditors outside of Israel do not bear costs related to the transfer of funds when Israel's Central Authority transfers the support.
<b>New Zealand</b>	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.
<b>Norway</b>	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.
<b>Poland</b>	In the Polish legal system, the creditor does not bear the costs of enforcement proceedings, this is due to the provisions set forth in statutes, e.g., exemption from court costs Article 96 point 1 section 2 of the Act of 28 July 1997 on Court Fees in Civil Proceedings (as amended). ("They are not required to pay court fees: the party claiming maintenance and the defendant in a maintenance reduction case") and Article 770 § 1 of the Code of Civil Procedure of 17 November 1964 (as amended). ("The debtor shall reimburse the creditor for the costs necessary for the expedient conduct of enforcement. These costs shall be collected together with the enforced benefit.").
<b>Portugal</b>	The Portuguese central authority centralized the payments made by cheque from Estates where the electronic transfer of funds is not possible.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. HMCTS/MOJ covers all charges sent electronically HMCTS/MOJ covers the cost of foreign cheques received which we send for conversion.
<b>United States of America</b>	Please see the responses above.

**e. Requested Central Authority arrangements with their bank to cover transfer fees or other arrangements to that effect (see C&R 2022 No 3 and *Aide-mémoire* 2023 paras 16 and 17)**

**Not being considered:**

Brazil, Canada (BC), Estonia, Finland, France, Lithuania, Netherlands, Philippines, Poland, Sweden, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Canada (BC)</b>	B.C. is bound by the service contract fees set out in our banking arrangements.
<b>Dominican Republic</b>	Español Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Ingles: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be

	considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	We don't have the authority to make these arrangements.
<b>Finland</b>	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 its banks and covers banking fees (in cases where it acts as applicant).
<b>France</b>	The French Central Authority does not have a financial department within its office and has no relationship with banks.
<b>Lithuania</b>	There are no arrangements. The Central Authorities of Lithuania are not involved in this process.
<b>Philippines</b>	The various banks and financial institutions in the Philippines have their own rules and regulations regarding transfer fees and as its amount that the Central Authority needs to adhere with. In addition, the PH Central Authority has no budget line item to cover the payment of transfer fees from the debtor to the creditor.
<b>Poland</b>	Currently, this type of solution does not work in Poland. The Polish Central Authority does not participate in the transfer of the enforced maintenance.
<b>Sweden</b>	CA: As the requested central authority we do not handle the payments. The debtor either pays directly to the creditor or via the Enforcement Authority. There is no discussion that this order should change. In cases where we are the requesting central authority and payments are to be made us, we (as the central authority) take many of the costs that can occur, and the amounts paid to us are not deducted by cost. The standard in European payments is however that the cost should be shared (SHA).
<b>United Kingdom (England and Wales)</b>	This is not being considered. It is not part of the role of the Central Authority to deal with Financial arrangements.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts & Tribunals Service do not charge creditors for the transfer of funds electronically. Please insert text here
<b>United Kingdom (Scotland)</b>	The central Authority does not deal with financial arrangements

**Is being considered:**

Argentina, Switzerland

**Please explain:**

<b>Argentina</b>	A presentation was made before the BCRA in order to regulate the cross border transfer of maintenance funds and establish the exemption of commissions and cost reduction. There aren't results yet. We hope to revive the issue with the new authorities
<b>Switzerland</b>	Please see response to a. above.

**Has already been implemented:**

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

**Please explain:**

<b>Australia</b>	Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
<b>Czech Republic</b>	See above
<b>Germany</b>	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).
<b>Israel</b>	Creditors outside of Israel do not bear costs related to the transfer of funds when Israel's Central Authority transfers the support.
<b>New Zealand</b>	As noted above in our response to question c, 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. We understand that other agencies could have the same commercial dialogues with their banking partners and have better control of fees charged at either end of a standard TT. Our payments via other channels, such as using IACH and SEPA where possible, attract negligible costs which are covered by Inland Revenue.
<b>Norway</b>	We cover all the costs incurred by the bank in Norway.
<b>Portugal</b>	Transfers made by our courts, through the public body (IGFEJ.I.P) have no costs associated
<b>United States of America</b>	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.

**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 and *Aide-mémoire* 2023 paras 18 to 21)**

**Not being considered:**

Australia, Brazil, Dominican Republic, Estonia, France, Lithuania, Netherlands, Norway, Philippines, United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<b>Australia</b>	When receiving 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.
<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Dominican Republic</b>	Español: Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Ingles: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Estonian CA does not transfer payments. The payments go directly to the applicant or through bailiffs.
<b>Lithuania</b>	All transfers are made directly to the creditor's account, and the Central Authorities of Lithuania are not directly involved in the transferring process.
<b>Norway</b>	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.
<b>Philippines</b>	The Philippines has just started implementing the 2007 Convention on Child Support, thus no record yet regarding the consistency of amount sent by the debtor and the amount received by the creditor
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority do not automatically advise reciprocating Central Authorities of payments received and paid out. This is unlikely to change. We are a very small team and resource pressures would not allow us to implement this practice. Receipt of payments are managed not by Central Authority staff but by staff in another centralised team. Please insert text here
<b>United Kingdom (Scotland)</b>	Please refer to response at e above

**Is being considered:**

Canada (BC), New Zealand, Sweden, Switzerland, United Kingdom (England and Wales)

**Please explain:**

<b>Canada (BC)</b>	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. At this time, we do not request confirmation of receipt, but would be considered.
<b>New Zealand</b>	We see an opportunity here and will consider this issue when we look at the payment monitoring systems referred to in question j. It would not be feasible, however, to do this on an 'per payment' basis.
<b>Sweden</b>	CA: We do not provide confirmation straight away. However if there is doubt or discrepancies regarding the arrears we will investigate. In that correspondence we provide information on what we have received and on what date.
<b>Switzerland</b>	Please see response to a. above.
<b>United Kingdom (England and Wales)</b>	MPBC are considering making bulk payment to Germany which would involve sending confirmation of payments sent.

**Has already been implemented:**

Czech Republic, Finland, Germany, Israel, Poland, Portugal, Türkiye, United States of America

**Please explain:**

<b>Argentina</b>	The requesting Central Authority provides the requested Central Authority with information on quantities received. In the event that there are differences with the amounts remitted, the corresponding authorities are requested to specify the reasons that generate the differences.
<b>Czech Republic</b>	In each case we regularly share arrears updates with the partner Central Authorities in order to compare balances.
<b>Finland</b>	This is not done in connection with 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 statements and reviews the case payment history in order to understand the reasons 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.
<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>Israel</b>	Each transfer made to the requesting Central Authority can be accompanied by an email with a copy of the account statement showing the deposit and the transfer.
<b>Poland</b>	Creditors prepare statements of arrears and these statements reflect the amount of maintenance required, received and any arrears. Such a solution has worked well in practice so far.
<b>Portugal</b>	In some cases we ask information on the costs involved in the eletronic 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
<b>Türkiye</b>	Please insert text here Information is provided with payment confirmation and receivable list indicating the payments made.
<b>United States of America</b>	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.

**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 and *Aide-mémoire* 2023 paras 22 to 24)**

**Not being considered:**

Brazil, Canada (BC), Dominican Republic, Estonia, Finland, France, Israel, Lithuania, Philippines, Poland, Sweden, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Canada (BC)</b>	Child support in Canada is handled at the provincial level.
<b>Dominican Republic</b>	Español: Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Ingles: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Please insert text here
<b>Finland</b>	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.
<b>France</b>	Please insert text here
<b>Israel</b>	We have opened a bank account - one centralized point - for the transfer of funds to Central Authorities and custodial parents/creditors outside of Israel. Apparently we will need to open another account for the receipt of funds to avoid confusion.
<b>Lithuania</b>	The centralized point for the international transfers is not established. The Central Authority is not involved in the process of the transfers.
<b>Philippines</b>	There are limitations to the government agencies regarding establishment of centralized points or bank accounts for international transfers. The individual bank accounts of the clients shall be used in every transaction relative to the transfer of funds from debtors to creditors
<b>Poland</b>	Currently not considered for implementation by the Central Authority.

<b>Sweden</b>	CA: This is not being considered at this point. The order today is that incoming payments are sent to the Swedish Social Insurance Agency and Central Authority, and outgoing payments either go from the debtor directly or from the Enforcement Authority. We acknowledge the fact that if the debtor would pay to the Central Authority first, and we would pay to the requesting state could possibly reduced cost for the individual but increase the cost for administration at the Central Authority. If the Swedish Enforcement Authority would pay to the Central Authority first and that we would pay to the requesting country would increase costs for administration at the Central Authority. Enforcement Authority: Regarding outgoing transfers of funds the Enforcement Authority pays enforced money directly to the creditors bank account. We do not manage incoming payments from debtors abroad.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes and we do not intend to set up additional bank accounts for international transfers.
<b>United Kingdom (Northern Ireland)</b>	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. Please insert text here
<b>United Kingdom (Scotland)</b>	The central authority do not deal with financial arrangements so are not considering the establishment of a centralised point

**Is being considered:**

Argentina, Portugal, Switzerland

**Please explain:**

<b>Argentina</b>	Please insert text here
<b>Portugal</b>	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
<b>Switzerland</b>	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, i.e. a centralised point. This is also considered for CAP payments from the USA. As stated in the response to a. above, in most of the other 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). The decentralised payment processing that already exists today is still preferred. 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.

**Has already been implemented:**

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

**Please explain:**

<b>Australia</b>	The Reserve Bank of Australia manages financial transactions for Services Australia.
<b>Czech Republic</b>	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 central 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.
<b>Germany</b>	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 Kassenzettel).
<b>Netherlands</b>	This is not a problem within Europe. Outside Europe we have opened a bank account in the United States.
<b>New Zealand</b>	For cases that that Inland Revenue is managing and have registered in our system, we already go through a central bank account for both receiving and sending funds. As noted above at question c, we will pay for any receiving costs associated with funds being sent to our bank accounts based on the sender's preferred channel. Private cases 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.
<b>Norway</b>	We already have this in place. We have one bank account for incoming payments, and one bank account for outgoing payments.
<b>United States of America</b>	Please see the response to paragraph (a) above.

**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 and *Aide-mémoire* 2023 para. 25)**

**Not being considered:**

Australia, Czech Republic, Estonia, Finland, France, Germany, Israel, Lithuania, Netherlands, New Zealand, Norway, Poland, Portugal, Sweden, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland), United States of America

**Please explain:**

<b>Australia</b>	Australia has not investigated this option. Australia already provides fee free transfer of funds and monitors payments.
<b>Finland</b>	Please insert text here
<b>France</b>	Please insert text here
<b>Germany</b>	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.
<b>Israel</b>	We prefer using services used by the Bank of Israel.
<b>Lithuania</b>	The Central Authorities of Lithuania are not directly involved in the money transfer process.



<b>Netherlands</b>	Please insert text here
<b>New Zealand</b>	Inland Revenue's processes are working well in most cases. Where we are unable to issue payments, this is due to restrictions beyond our control, such as sanctions on international transfers to certain countries.
<b>Norway</b>	The Norwegian Postal Service does no longer offer banking services.
<b>Poland</b>	So far, such a solution has not been analysed.
<b>Portugal</b>	Transfers are done by a public body (IGFEJ), with no costs involved.
<b>Sweden</b>	Sweden is not part of the agreement.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes - This is outside the responsibility of MPBC.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Central Authority have no control over postal services used. This is managed by Northern Ireland Courts & Tribunals Service Contracts branch. Please insert text here
<b>United Kingdom (Scotland)</b>	Please refer to previous response at g.
<b>United States of America</b>	The CAP service uses the processes established by the U.S. Department of Treasury for international electronic payments.

**Is being considered:**

Argentina, Brazil, Canada (BC), Philippines, Switzerland

**Please explain:**

<b>Argentina</b>	Please insert text here
<b>Brazil</b>	Over the last years, the Postal Bank in Brazil was due to be virtually shut down. Recent political changes in Brazil may bring the subject back to the table. The Central Authority is monitoring this situation.
<b>Canada (BC)</b>	B.C. has not explored the Universal Postal Union Postal Payment Services payment options, but would be considered.
<b>Philippines</b>	The services of Postal Payment Money Order is also being considered to be included in the Maintenance transfer The PH Central Authority will possibly use the Universal Postal Union Postal Payment Agreement since this has worldwide coverage and the combination of electronic, financial and physical dimensions, ensures that all citizens of the world have access to efficient, reliable, secure and affordable electronic payment services. In this digital era, the PH Central Authority welcomes innovation and any development that addresses the difficulty in transferring funds from one source to another.
<b>Switzerland</b>	The PPSA makes specifications on cross-border remittances, but leaves the contracting states a certain amount of flexibility in implementation. Signing the agreement does not entail any legally binding obligations at the operational level, and the regulatory provisions of national law must be observed. 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:**

No responses

- 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 and *Aide-mémoire* 2023 paras 26 to 28)

**Not being considered:**

Argentina, Australia, Brazil, Dominican Republic, Estonia, Finland, France, Israel, Lithuania, Netherlands, Philippines, Poland, Portugal, Sweden, Switzerland, United Kingdom (England and Wales), United Kingdom (Scotland), United States of America

**Please explain:**

<b>Argentina</b>	Argentina hasn t joined to the convention yet
<b>Australia</b>	Australia is not a contracting party to the Convention.
<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Dominican Republic</b>	Español: Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Ingles: Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Please insert text here
<b>Finland</b>	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 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)
<b>France</b>	Please insert text here
<b>Israel</b>	We prefer using services used by the Bank of Israel.
<b>Lithuania</b>	There is no provision of payment transfer services by the Central Authorities of Lithuania.

<b>Philippines</b>	Due to limited funds and other resources, this may not yet be considered by the Central Authority as of the moment. The arrangement is not possible in the meantime
<b>Poland</b>	Central Authorities do not provide such services.
<b>Portugal</b>	Our central authority does not handle payments.
<b>Sweden</b>	Enforcement authority: Regarding outgoing transfers of funds the Enforcement Authority pays enforced money directly to the creditor's bank account. We do not manage incoming payments from abroad.
<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 and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. We would require operational consultation for any changes as our systems work in GBP.
<b>United Kingdom (Scotland)</b>	The solicitor who is assigned the case will provide the debtor with details of the bank account the creditor has provided in order for the debtor to make direct payments. The debtor is expected to provide the solicitor with confirmation they have made the payments.
<b>United States of America</b>	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 international child support payments.

**Is being considered:**

Czech Republic

**Please explain:**

<b>Czech Republic</b>	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).
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**Has already been implemented:**

Canada (BC), Germany, New Zealand, Norway, United Kingdom (Northern Ireland)

**Please explain:**

<b>Canada (BC)</b>	B.C. has various provisions in place to accept payments from debtors. Once payments are received, they will be transferred to the Requesting State.
<b>Germany</b>	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.
<b>New Zealand</b>	As noted above at question g, any case where Inland Revenue is responsible for enforcing collection in New Zealand will have access to the electronic transfer methods available, and we will pay for the outbound cost of sending funds. We know that with IACH countries there are no fees to receive these payments.
<b>Norway</b>	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.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts and Tribunals Service where possible implement any processes to facilitate payments electronically within the scope of HCCH 2007 Child Support Convention. Debtors can currently pay electronically direct to the Northern Ireland Courts & Tribunals Service.

**j. Implementation of payment transfer monitoring systems (see C&R 2022 No 6 and *Aide-mémoire* 2023 paras 29 to 34)**

**Not being considered:**

Argentina, Dominican Republic, Estonia, Finland, France, Israel, Lithuania, Netherlands, Philippines, Poland, Türkiye, United Kingdom (Scotland)

**Please explain:**

<b>Argentina</b>	The Central Authority is not directly involved in payments but currently, payments are monitored, requesting the debtor to present proof of payment made and the creditor to report it to the central authority in the event of non-payment.
<b>Dominican Republic</b>	Español Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Ingles Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Please insert text here
<b>Finland</b>	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.
<b>France</b>	Please insert text here
<b>Israel</b>	See answer above
<b>Lithuania</b>	There are no systems for monitoring payment transfers, as funds are transferred directly to the creditors account by the bailiffs in Lithuania, when enforcement action had been taken in Lithuania, or other institutions in foreign, when the enforcement action had been taken abroad.
<b>Netherlands</b>	Please insert text here
<b>Philippines</b>	The Central Authority will further study this initiative.
<b>Poland</b>	The implementation of such systems has not been the subject of separate analyses as additional tasks that do not directly arise from the tasks that are imposed on Central Authorities (lack of legislative basis in the field of international banking law, data protection, financial data processing, etc. in the context of their possible further use for the implementation of payment transfer monitoring).
<b>Türkiye</b>	Please insert text here
<b>United Kingdom (England and Wales)</b>	Please insert text here.
<b>United Kingdom (Scotland)</b>	Please refer to previous response. The Central Authority does not deal with payments

**Is being considered:**

Brazil, Portugal, Switzerland

**Please explain:**

<b>Brazil</b>	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 will help obtaining and sharing this kind of information in the future.
<b>Portugal</b>	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.
<b>Switzerland</b>	The Central Authority recommends that the competent authorities in the cantons regularly (e.g. every six months) request arrears calculations from or send them to the foreign Central authority.

**Has already been implemented:**

Australia, Canada (BC), Czech Republic, Germany, New Zealand, Norway, Sweden, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United States of America

**Please explain:**

<b>Australia</b>	Australia has a payment transfer monitoring system.
<b>Canada (BC)</b>	B.C. has an internal payment monitoring system in place. We are able to provide accounting statements upon request by Central Authorities.
<b>Czech Republic</b>	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.
<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.
<b>New Zealand</b>	For cases that 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. For payments made to agencies, we send remittance advice electronically. The remittance information is sent either in an encrypted email, or in a password-protected attachment. We include the amounts both in the local and foreign currencies. We are considering how we can use the data to keep a balance of what is owing in the foreign currency.
<b>Norway</b>	We already have this. We monitor all incoming and outgoing payments.
<b>Sweden</b>	CA: For cases where we have sent an application Försäkringskassan will track what is received and what is owed. Enforcement Authority: For cases that are at the Swedish Enforcement authority all incoming and outgoing payments are registered. However cases where the debtor pays voluntarily from Sweden to another country, there is no monitoring on Swedish side.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. MPBC manages all financial transactions for England and Wales.

<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts and Tribunals Service maintains payment records for all creditors/central authorities. Communication by the way of a BACS remittance advice is issued to creditors/central authorities each time a payment is processed to enable the reconciliation of the amounts received by the creditor. Please insert text here
<b>United States of America</b>	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.

**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 and Aide-mémoire 2023 paras 35 and 36)**

**Not being considered:**

Argentina, Finland, France, Israel, Lithuania, Portugal, Türkiye, United Kingdom (England and Wales), United Kingdom (Scotland)

**Please explain:**

<b>Argentina</b>	Argentina hasn't joined to the convention yet
<b>Finland</b>	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.
<b>France</b>	Please insert text here
<b>Israel</b>	See answer above. Currently when funds are sent, the requesting Central Authority case number is included in the transfer.
<b>Lithuania</b>	As the funds are transferred directly to the creditor's account, it is not possible to ensure for the Central Authorities of Lithuania that a unique case reference would be added to each transfer.
<b>Portugal</b>	We do not handle payments
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. It is not possible to attach a single unique reference number due to the structure of our systems.
<b>United Kingdom (Scotland)</b>	Not applicable

**Is being considered:**

Brazil, Estonia, New Zealand, Norway, Philippines, Switzerland

**Please explain:**

<b>Brazil</b>	Although presently the Brazilian Central Authority is not directly involved in payments, as this is handled privately, we expect that in time iSupport will help obtaining and sharing a unique case reference.
<b>Estonia</b>	It is a good idea. Estonia is also a party to iSupport.
<b>New Zealand</b>	ISO20022 is new to New Zealand with a target date of 2026 for New Zealand banks and financial institutions to complete the switch to ISO20022. Internally Inland Revenue's system can hold foreign unique identifiers so we can use these when communicating with other agencies or customers now. We continue to work with our banking partners in how we can start to include enriched data in our payments being made in the future. As mentioned in question j, we have a manual process to remit payment information. We normally send this within 2 business days to the requesting agency, providing relevant details to allow them to allocate the funds. We work with other agencies to ensure the remittance



	advice meets their needs in terms of reference information and protection of information.
<b>Norway</b>	We have implemented Swift GPI and can track some payments. We are also considering using the iSupport reference numbers when we start using iSupport
<b>Philippines</b>	All cases of International Child Support (incoming and Outgoing) are provided with their unique reference code/case number. Its use to transfer funds will be considered in the internal policy.
<b>Switzerland</b>	The Central Authority is following the development of iSupport.

**Has already been implemented:**

Australia, Canada (BC), Czech Republic, Dominican Republic, Germany, Netherlands, Poland, Sweden, United Kingdom (Northern Ireland), United States of America

**Please explain:**

<b>Australia</b>	Australia uses unique case references.
<b>Canada (BC)</b>	All B.C. cases are assigned an unique numerical identifier which is included in all payment transfers. B.C. is able to reflect other Central Authorities unique identifiers as well
<b>Czech Republic</b>	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."
<b>Dominican Republic</b>	Español: Como explicamos anteriormente, se utilizaba un número de caso común entre estados para el pago de las pensiones alimentarias. Inglés: As we explained previously, a common case number was used between states for the payment of child support.
<b>Germany</b>	Allocation and automatic processing of electronic payments is already possible if the 12 digit payment reference number (Kassenzzeichen") 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)."
<b>Netherlands</b>	Case number is added to the payments
<b>Poland</b>	1. The ability to label a case using the signatures assigned to applications in each county by the competent authorities. 2. In order to avoid possible duplication with a number assigned by another court, the reference numbers should additionally contain the name of the debtor and the applicant and the period to which the amount to be transferred is to be credited. 3. Bailiffs describe the transfers with the necessary data, it is also possible to add in a transfer title (within the mark limit) any data required by the central authority/creditor.
<b>Sweden</b>	Enforcement authority: The information attached to the payment contains the debtors name and personal number, the Swedish Enforcement Authoritys case number and reference number. The information appears on payments to bank accounts and on cheques
<b>Switzerland</b>	Please insert text here
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts and Tribunals Service attaches unique case reference, 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. Please insert text here

<b>United States of America</b>	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.
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**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 and *Aide-mémoire* 2023 paras 1 to 7 and *Aide-mémoire* 2023 para. 37)**

**Not being considered:**

Argentina, Brazil, Canada (BC), Dominican Republic, Estonia, France, Israel, Lithuania, New Zealand, Türkiye, United Kingdom (Scotland)

**Please explain:**

<b>Argentina</b>	The Central Authority is not directly involved in payments
<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank. In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP. Initial contacts were also 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.
<b>Canada (BC)</b>	When sending payments via cheque, currency conversions must be done by the Requesting Authority at time of deposit.
<b>Dominican Republic</b>	Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana.
<b>Estonia</b>	Please insert text here
<b>France</b>	Please insert text here
<b>Israel</b>	See answer above. Currency conversion to U.S. Dollars or Euro are performed at the time of transfer.
<b>Lithuania</b>	The bank, not the Central Authorities of Lithuania, is responsible for currency conversion of payments.
<b>New Zealand</b>	The foreign amount to collect is converted to our local currency by Inland Revenue at time of registration. We convert both the ongoing and arrears amounts using the spot rate on the day of registration. Payments to the Requesting State/creditor are 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. 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. Due to exchange rate fluctuations this could potentially cause discrepancies in the long term. Currently we advise the debtors that there will be a 'wash up' of amounts collected in NZ dollars to ensure that the debt is satisfied in the requesting State.

<b>United Kingdom (Scotland)</b>	The solicitor assigned to the case will apply for a conversion certificate when they are allocated the case. The Central Authority does not deal with payments.
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**Is being considered:**

Philippines, Sweden, Switzerland

**Please explain:**

<b>Philippines</b>	The Philippine Central Authority will provide information whenever necessary to the creditors and debtors relative to the information about international banking. Possible partnership with the banking institutions and other Financial Service Providers will also be considered to have comprehensive information about this matter.
<b>Sweden</b>	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.
<b>Switzerland</b>	Please see response to a. above.

**Has already been implemented:**

Australia, Czech Republic, Finland, Germany, Netherlands, Norway, Poland, Portugal, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United States of America

**Please explain:**

<b>Australia</b>	Australia performs a currency conversion at the time of transfer.
<b>Czech Republic</b>	The Czech Republic is the requested State: - if the enforcement is done in the CZ and the payment is received in CZK, we apply conversion rate as of the date the payment is received - slight differences can occur if the payments are done through court enforcement as the date when the employer deducts the payments is relevant, in these cases we are unable to enforce the difference against the debtor The Czech Republic is the requesting State: - we apply exchange rate of the Czech National Bank as of the date of payment's receipt In most cases individual case balance reconciliation is being needed and negotiated between Central Authorities and sometimes debtors.
<b>Finland</b>	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 register 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 orginal currency and exchanges it into Euros when transmitting them to Kela.
<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>Netherlands</b>	We convert the currency
<b>Norway</b>	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.
<b>Poland</b>	Not by Central Authorities, but by banks that convert the payment currency.

<b>Portugal</b>	Currency conversion is made by the public body that processes transfers ordered by our courts.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 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.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts and Tribunals Service attaches unique case reference, 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. Please insert text here
<b>United States of America</b>	Please see the explanation in paragraph (a) above. Child support payments are converted into the destination foreign currency before they are transmitted.

**m. Provision of information about international banking to creditors and debtors (see C&R 2022 No 12 and *Aide-mémoire* 2023 para. 38)**

**Not being considered:**

Canada (BC), Dominican Republic, Estonia, Finland, France, Israel, Lithuania, Philippines, Switzerland, United States of America

**Please explain:**

<b>Canada (BC)</b>	All incoming and outgoing payments must go through the Agency for recording and monitoring
<b>Dominican Republic</b>	Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Please insert text here
<b>Israel</b>	See above.
<b>Lithuania</b>	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.
<b>Philippines</b>	The DSWD as the Central Authority has no authority to handle the transfer funds of the debtor and creditor in relation to child support. The funds should be through their respective individual bank accounts or in any manner that will be agreed upon by both the debtors and the creditors.
<b>Switzerland</b>	As indicated in a. above, information has so far been provided to the competent authorities in the cantons.
<b>United States of America</b>	U.S. states provide relevant information to debtors and creditors concerning transmission of child support payments.

**Is being considered:**

Argentina, Germany, Portugal

**Please explain:**

<b>Argentina</b>	The Central Authority provides assistance to creditors and debtors that send queries about this matter.
<b>Germany</b>	If needed, the German CA gives advice on international banking options.

<b>Portugal</b>	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.
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**Has already been implemented:**

Australia, Brazil, Czech Republic, Netherlands, New Zealand, Norway, Poland, Sweden, Türkiye, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland)

**Please explain:**

<b>Australia</b>	Australia provides overseas authorities and creditors with information about the international transfer of funds at point of transmittal.
<b>Brazil</b>	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.
<b>Czech Republic</b>	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.
<b>Netherlands</b>	We inform all parties about the payment method
<b>New Zealand</b>	We have information available on our website about foreign banking options to make payments to Inland Revenue. When required or requested, we can provide information about transfer types used for each country.
<b>Norway</b>	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
<b>Poland</b>	1. There is information provided about SWIFT/SEPA/conversion, any possibility of accumulating deposits and transferring once every e.g. 6 months to level fees, etc. 2. In addition, any interested party can obtain information from the bank where their bank account is established/where the payment will be made.
<b>Sweden</b>	CA: Information about how payments can be made as well as effects of international transfers are given to the the creditors and debtors in both incoming and outgoing cases. Enforcement Authority: Information about how payments can be made is given when the case is approved. For more information the creditor or debtor can contact the Enforcement Authority.
<b>Türkiye</b>	Please insert text here An account must be opened in foreign currency and the account information must be specified in the bank form.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. Payment information is provided to debtors on registration or making of orders.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts & Tribunals Service already provides all necessary international banking information to creditors and debtors to ensure successful processing of payments.Please insert text here
<b>United Kingdom (Scotland)</b>	Payment information is provided to the debtor by the solicitor

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 and *Aide-mémoire* 2023 paras 39 and 40)

Not being considered:

Argentina, Brazil, Canada (BC), Dominican Republic, Estonia, Finland, France, Israel, Lithuania, Philippines, Poland, Portugal, Sweden, Switzerland, United Kingdom (England and Wales), United Kingdom (Northern Ireland), United Kingdom (Scotland)

Please explain:

<b>Argentina</b>	The Central Authority is not directly involved in payments
<b>Brazil</b>	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.
<b>Canada (BC)</b>	
<b>Dominican Republic</b>	Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>Estonia</b>	Please insert text here
<b>Finland</b>	In Finland, the Central Authority is not involved in the transfer of funds.
<b>France</b>	Please insert text here
<b>Israel</b>	All tranfers are performed and monitored in person at this time.
<b>Lithuania</b>	Until now, for the Central Authorities of Lithuania, it was not relevant.
<b>Philippines</b>	The Central Authority will further review this initiative.
<b>Poland</b>	The above will be subject to analysis if an international legal framework in this regard is developed. Currently in Poland, a decentralisation of the Central Authority persists (the requesting Central Authority and the requested Central Authority) – neither of these authorities handles the transfer of funds.
<b>Portugal</b>	Payments are currently handled by a public body (IGFEJ, IP.), that processes all the payments in court proceedings.
<b>Sweden</b>	CA: This has not yet been considered.
<b>Switzerland</b>	Please see response to g. above.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 there have been no changes. The transfer of funds is not handled by the Central Authority.
<b>United Kingdom (Northern Ireland)</b>	The Central Authority are not responsible for the actual processing of payments. A different team working within Northern Ireland Courts & Tribunals Service have sole responsibility for this.
<b>United Kingdom (Scotland)</b>	This is not being considered as the Central Authority does not handle the transfer of funds



Is being considered:

Germany

Please explain:

<b>Germany</b>	iSupport could be a solution in the future.
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Has already been implemented:

Australia, Czech Republic, Netherlands, New Zealand, Norway, United States of America

Please explain:

<b>Australia</b>	Services Australia, the Agency responsible for administering Child Support in Australia, handles the transfer of international maintenance funds.
<b>Czech Republic</b>	The Czech Central Authority acts as both requesting/requested authority and processes payments for both options
<b>Netherlands</b>	This is automated
<b>New Zealand</b>	In New Zealand, a different government department manages the legislation for how funds are held and managed by any central organisation. This is known locally as the “Public Finance Act 1989”. We comply with this Act in managing all fund transfers domestically and internationally. The Child Support Act 1991 provides for Inland Revenue to receive child support payments into a centralised bank account, and to make payments out of this account to creditors’ nominated accounts.
<b>Norway</b>	We already have this in place. Most of the payments in and out are handled automatically
<b>United States of America</b>	The CAP service uses an automated system to support the international electronic transmission of funds within the framework of U.S. law and policy.

**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 and *Aide-mémoire* 2023 para. 41)**

Not being considered:

Brazil, Dominican Republic, France, Germany, Israel, Lithuania, Netherlands, Poland, United Kingdom (England and Wales), United Kingdom (Scotland)

Please explain:

<b>Brazil</b>	The Central Authority is not directly involved in payments, and, thus, does not have a contract with a bank In late 2023, it came to the attention of the Brazilian Central Authority the existence of a new 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. We have made initial contacts with their team and we await their response. There may be a little chance that they could accept a role similar to that of the US Treasury in Central Authority Payments - CAP Initial contacts were also 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.
<b>Dominican Republic</b>	Hasta ahora no se ha contemplado un procedimiento diferente al anteriormente descrito, sin embargo, estaríamos en la disposición de conocer nuevas realidades

	que se pudieran considerar y verificar la pertinencia de su implementación en la República Dominicana. Until now, a procedure different from the one previously described has not been contemplated, however, we would be willing to learn about new realities that could be considered and verify the relevance of its implementation in the Dominican Republic.
<b>France</b>	Please insert text here
<b>Germany</b>	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).
<b>Israel</b>	Israel uses the services of the Bank of Israel which are cost-free to the creditors.
<b>Lithuania</b>	Until now, for the Central Authorities of Lithuania, it was not relevant.
<b>Poland</b>	We are not aware of any work being carried out to introduce such an agreement.
<b>United Kingdom (England and Wales)</b>	Since the Experts' Group in 2023 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 cost of the fees and bank charges incurred by the Maintenance Payments Business Centre.
<b>United Kingdom (Scotland)</b>	Please see response at n above.

**Is being considered:**

Argentina, New Zealand, Philippines, Sweden, Switzerland

**Please explain:**

<b>Argentina</b>	Argentina is part of the SWIFT GP
<b>New Zealand</b>	As noted above at c, we do have commercial banking agreements in place which meet the needs to send funds to countries that are not currently sanctioned. We are continuing to work with our banking network to understand how CBDC's will be utilised in the future. We are transparent about our international banking services and fees.
<b>Philippines</b>	The Philippine Central Authority will include private banks as partners in delivering maintenance payments.
<b>Sweden</b>	Enforcement authority: If the creditor has a bank account with Swift/Iban we use it.
<b>Switzerland</b>	The SWIFT website lists the SWIFT gpi members - among others Swiss banks.

**Has already been implemented:**

Australia, Canada (BC), Czech Republic, Estonia, Finland, Norway, Portugal, Türkiye, United Kingdom (Northern Ireland), United States of America

**Please explain:**

<b>Australia</b>	Australia does not impose transfer or currency conversion fees on creditors or overseas authorities.
<b>Canada (BC)</b>	BCFMA's financial institution provides access to SWIFT Global Payments and are transparent with our costs.
<b>Czech Republic</b>	Bank which holds Czech Central Authority's accounts is part of the SWIFT GPI.
<b>Estonia</b>	Estonia already uses it.
<b>Finland</b>	BIC-codes and clearing codes are in use.
<b>Norway</b>	This has been implemented.
<b>Portugal</b>	Payments are currently handled by a public body (IGFEJ, IP.), that processes all the payments in court proceedings. No costs are charged

<b>Türkiye</b>	Please insert text here Our country is included in the SWIFT system and payments are made via this way.
<b>United Kingdom (Northern Ireland)</b>	Northern Ireland Courts & 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 & Tribunals Service is part of the SWIFT Global banking initiative.
<b>United States of America</b>	Please see the response to paragraph (a) above. The process used by the CAP service includes payments through the SWIFT (wire payment) system. The CAP services does not charge fees to foreign authorities or creditors. Fees may be charged by the receiving financial institution.

p. 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* 2023 paras 45 and 46):

<b>Argentina</b>	No bilateral solutions are in place.
<b>Australia</b>	Australia has attended an introductory videoconference meeting with the CAP team and is considering whether use of the service may be possible. No timeframe has been confirmed.
<b>Brazil</b>	The Brazilian Central Authority undertands 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 no 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. Seeking to further considering this good practice, the Brazilian Central Authority had a meeting with the CAP staff, whom very generously provided a general overview of the systematic behind CAP."
<b>Canada (BC)</b>	No
<b>Czech Republic</b>	Czech Republic will start processing wire payments from USA via the CAP Service as of 2 January 2024.
<b>Dominican Republic</b>	Please insert text here
<b>Estonia</b>	-
<b>Finland</b>	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. This arrangements may later be applied to other cases Kela has with Israel. 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.
<b>France</b>	No
<b>Germany</b>	In 2024, outgoing electronic payments from Germany to the U.S. as incoming payments to CAP are envisaged.
<b>Israel</b>	Please insert text here
<b>Lithuania</b>	None.

<b>Netherlands</b>	As mentioned before in this questionnaire, we have opened a bank account in the USA. Otherwise the payments were not being handled in a proper manner.
<b>New Zealand</b>	Inland Revenue has made initial enquiries regarding the CAP service for potential use when we have more cases registered in the US.
<b>Norway</b>	Nothing in particular
<b>Philippines</b>	The Philippines has just started implementing the 2007 Convention on Child Support, thus no record yet regarding bilateral solutions with other States. As a way forward, we will explore having a bilateral agreement with the countries with high cases of child support.
<b>Poland</b>	----- -----
<b>Portugal</b>	From January 2024 we will start to use OSCE's CAP Service.
<b>Sweden</b>	A Payment Authority have been implemented and will handle payments of benefits from several authorities to clients in Sweden. It is not clear yet if and how this might affect the payments to creditors in Sweden. The Payment Authority do not include payments from the Enforcement Authority CA: We are using CAP. Enforcement Authority: The Swedish Enforcement Authority has not yet decided if we are going to use CAP.
<b>Switzerland</b>	The Central Authority is in the process of making the necessary arrangements internally and with OCSS so that payments from the USA can be received via CAP and at one centralized point..
<b>Türkiye</b>	Please insert text here
<b>United Kingdom (England and Wales)</b>	We are always open to conversations with any other member states to eliminate the use of cheques.
<b>United Kingdom (Northern Ireland)</b>	No
<b>United Kingdom (Scotland)</b>	Please insert text here
<b>United States of America</b>	OCSS is grateful for the patience and support of its Convention and other foreign reciprocating partners during the time it has taken to develop and implement the CAP service. We look forward to working with our partners to expand and continue working towards eliminating the use of checks and other costly payment mechanisms for international child support.