

AC 226/25
Direct Bank Transfers for non-EESSI claims
EESSI AHG Sickness and AHG AWOD – 16.9.2025

Orig.: EN

**ADMINISTRATIVE COMMISSION
FOR THE COORDINATION OF SOCIAL SECURITY SYSTEMS**

**Joint note from the Ad-hoc Group Sickness and Ad-hoc Group AWOD
of 16th September 2025**

Subject: Guidelines for Direct Bank Transfers for non-EESSI claims due to overpayments

At the 142nd meeting of the Audit Board on 24th of April 2024 the following was recorded:

“Audit Board discussed the joint note of the Ad-hoc Group Sickness and Ad-hoc Group AWOD (AC 059/24). The majority of delegations preferred option 2 (Bank transfer independent of EESSI claim). The Ad-hoc groups Sickness and AWOD were asked to further develop methodology and relevant details of such a procedure and report back to the Audit Board.”

Subsequently members of the AHG Sickness prepared a draft for guidelines on how to handle direct transfers in practice. The draft was discussed during the AHG Sickness and AWOD meeting in February 2025. During the finalization of the draft after the meeting, a new issue was discovered concerning use of different currencies by the debtor and creditor. The AHG informed AB on 4th of April 2025 that further investigation and communication is needed. The new issue was discussed during the AHGs meeting on 29th - 30th April 2025 and the draft proposal was finalized after the meeting.

The proposal for Guidelines for Direct Bank Transfers prepared by the AHG can be found in the Annex 1.

Annexes:

Annex I Guidelines for Direct Bank Transfers