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Details on ACH Debit

With ACH Debit, the payer transmits payment authorization to CBP, and CBP sends the payment information through the network to the payer's financial institution.

Benefits of ACH Debit

- Obtain up to an additional 10 days to pay duties, taxes, and fees on quota and other special merchandise classes.
- Reduce administrative processing and costs.
- Pay all ABI statements in a central location.
- Reduce administrative errors related to check processing.
- Eliminate lost or stolen check problems.
- Control cash flow by identifying the exact day to allocate funds.

ACH Debit Process

Step 1: The Filer (usually the Broker) receives the Preliminary Statement. CBP generates a preliminary statement of entry summaries scheduled for payment and transmits it to the filer through ABI. The filer prints and reviews the statement and may forward the same to the Importer of Record for audit/funding purposes. If the filer deletes an entry summary from the statement through ABI, a new statement amount is transmitted to the filer.

Step 2: The Filer Transmits ACH Payment Authorization. Once verified, the filer transmits the payment authorization to CBP through ABI. The filer sends one ACH payment authorization per statement, usually the same day the statement and entry summaries are submitted to CBP. All ACH payment authorizations are initiated by the filer--CBP takes no payment steps until the ACH payment authorization is received and accepted.

Step 3: The Filer Receives A Confirmation Message. If the ACH payment authorization transmission is error free, the filer receives a message that the authorization has been accepted. If transmission errors occur, the filer receives an error message for each incorrect transmission until the problem is corrected and authorization is properly transmitted.

Step 4: The Filer Receives the Final Statement. CBP transmits a final statement to the filer, usually on the first business day after the payment authorization is received, accepted, and processed by CBP. The final statement lists all paid summaries and serves as a payment receipt. A copy is forwarded to the importer for their records.

Step 5: All Accounts are Credited and Debited. After ACH payment authorization is approved, funds transfer begins. CBP transmits payment information to the ACH processor bank and the Treasury account is credited. The ACH processor bank then transmits the data to the payer's bank. *The payer's account is debited usually two business days after CBP accepts the initial payment authorization.*



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ACH Debit Security Measures

ACH is secure. There are measures to safeguard the payer's account information and ensure the correct amount is debited.

- A unique payer unit number is assigned to each payer and is used for all ACH transactions. CBP does not maintain on-line files of payer bank account information -- all transactions are designated by the payer unit number.
- The filer determines when the payment process begins. CBP cannot begin the transfer of funds until the filer transmits payment authorization.
- Only the filer who originally transmitted the entries to CBP can transmit the payment authorization. An importer's designated broker can use the importer's payer unit number to pay only that importer's statements.
- Payment authorization is not accepted unless the payer's statement total equals the total recorded by ACS for the statement. If they differ, authorization is not accepted and an error message is transmitted to the filer so that the problem can be corrected.

Benefits of Periodic Monthly Statement

- Statements can be paid as late as the 15th working day of the following month.
- Shifts the payment process from a transaction-by-transaction process to an interest-free periodic monthly process.
- Provides additional flexibility to manage working capital required for duty payments.
- Streamlines accounting and reporting processes.
- Allows filers (including importers who are self-filers) to request separate PMS statements by port, or to request that U.S. Customs and Border Protection (CBP) consolidate Entry Summaries from separate ports onto a single national PMS statement.

Sources: <https://www.cbp.gov/trade/basic-import-export/automated-clearinghouse-ach>;
<https://www.cbp.gov/document/guidance/periodic-monthly-statement>

Please see the CBP website for instructions on how to sign up for ACH:

<https://www.cbp.gov/trade/trade-community/automated/automated-systems/gs-automated-systems/ach/signing>

ACH Debit Application (CBP Form 400) may be found here:

<https://www.cbp.gov/document/forms/form-400-ach-application>

CVI is available to assist you with setting up your ACH account. Once established, your ACH account can be applied to all entry activity with other Customs Brokers. Please contact your CVI Customs Brokerage representative for more information.

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