



## ACH CREDIT END USER GUIDE

The information contained here is for the individual(s) who will be paying Customs and Border Protection statements once your company has been authorized to pay using this method. The more comprehensive "ACH Credit Program Payer Procedures" document is included for you, your IT office, and your bank to determine how to develop a template that meets CBP's requirements.

### SENDING A TEST PRE-NOTE TO GET AUTHORIZED TO USE ACH CREDIT

The technical requirement most closely looked at on our end is the addenda line. When payments are sent to Customs using correct addenda formatting, your payment is automatically recognized by our system and applied. If the formatting on a payment fails to meet the requirements, the money is put in suspense and may cause delays in getting your payment applied.

When sending a pre-note test, we ask that you send it using the following dummy information, using Transmission Code 23 as specified in the Payer Procedures. The below example makes reference to a payment of \$1,347.86, but using code 23 actually sends \$0. **If this is not adhered to, you will submit real funds.**

TXP\*4497160143\*20003\*070611\*T\*134786\

*Explained: TXP is always the same (asterisk) Dummy Statement Number (asterisk) 20003 is always the same (asterisk) Effective Date of Payment Dummy date used is June 11, 2007 (asterisk) T (asterisk) Amount paid with no decimals (backslash).*

### SENDING PAYMENTS AFTER YOU HAVE BEEN AUTHORIZED TO USE ACH CREDIT

Once you have been authorized to use ACH credit, the following guidelines must be followed to make the payments.

- 1) If you pay on daily statements:
  - a. If your bank's form allows for multiple addenda records, as noted on page 5 of the ACH Credit Program Payer Procedures, you may send one payment with multiple addenda. Each addenda should follow the format as below:
    - i. Document one statement per addenda line. For example, if you owe Customs \$105.01 for daily statement 55201070HR that is due on 9/15/20, send this addenda line: TXP\*55201070HR\*20003\*200915\*T\*10501\
  - b. If your bank's form only permits one addenda line, you will need to send one payment per daily statement, using the format as displayed above.
- 2) If you pay on Periodic Monthly Statements (PMS):
  - a. If your bank's form allows for multiple addenda records, as noted on page 5 of the ACH Credit Program Payer Procedures, you may send one payment with multiple addenda. Each addenda should follow the format as below:
    - i. Document one statement per addenda line. For example, if you owe Customs \$2214.17 for PMS 5520P090X5 that is due on 9/22/2020, send this addenda line: TXP\*5520P090X5\*20003\*200922\*T\*221417\
  - b. If your bank's form only permits one addenda line, you will need to send one payment per monthly statement, using the format as displayed above.



- c. Do not send payments or addenda data for daily statements that appear on the periodic monthly statement.
- d. It is suggested you do not pay periodic monthly statements prior to the 11<sup>th</sup> workday of the month. That is the final day on which brokers can make changes to monthly statements. If you pay prior to that day, you may under or overpay based on the adjustments made by the broker. Payment is due the 15<sup>th</sup> workday of the month.

#### ITEMS NOT TO BE PAID WITH ACH CREDIT

The ACH Credit program is only to be used to pay for daily or monthly statements.

#### **Do not pay:**

- **Single entries** not authorized onto daily or monthly statements. (Usually paid by check and sent to the port. Check with your broker.)
- **Supplemental duty bills.** (Send payment to the address on the supplemental duty bill. If you have payment questions, contact [billinginquiry@cbp.dhs.gov](mailto:billinginquiry@cbp.dhs.gov))
- **Penalty cases** (Send payment to the address on the penalty case. If you have payment questions, contact [FPIndyUnit@cbp.dhs.gov](mailto:FPIndyUnit@cbp.dhs.gov))

#### IF YOU FAIL TO USE PROPER FORMATTING RULES AS NOTED ABOVE

In accordance with [CFR Title 19 Part 24.26\(g\)](#) *Removal from the ACH credit program*. If a payer repeatedly provides improperly formatted or erroneous information when originating ACH credit payments, the National Finance Center may advise the payer in writing to refrain from using ACH credit and to submit its payments by bank draft or check pursuant to §24.1 or, in the case of daily statement payments, to use the ACH debit payment method under §24.25.

Therefore in accordance with [CFR Title 19 Part 24.26\(g\)](#), after two more failed ACH credit payment postings, we may ask that you refrain from using ACH credit.

#### IF YOU CHANGE BANKS USED TO INITIATE ACH CREDIT PAYMENTS

Every bank uses a different template for initiating ACH credit payments. What worked for formatting addenda and other information at one bank likely will not work at a new bank. If you change banks, please:

- 1) Notify Customs that you will be performing a new test using the Payer Procedures. Send an email to [ACH-Customs@cbp.dhs.gov](mailto:ACH-Customs@cbp.dhs.gov) advising of the test.
- 2) Send the new test. We will communicate with you regarding the results of the new test.
- 3) If statements are due during the test period, it is recommended that you continue paying them from the old bank if you still have an account with them and can keep funds there to pay Customs until the new bank test passes.