

GET STARTED WITH ACH CREDIT



ACH Credit

- Payer controls the initiation and timing of payments
- Payer controls the date the funds are debited from their account

The importer is responsible to trigger the payment to customs; therefore, there is risk in ACH Credit process for an importer of paying the incorrect amount or missing payment deadlines.

Failure to make a payment or provide legal justification of non-payment may result in suspension of immediate release privileges in accordance with 19 CFR 142.26. *If payment is not received by CBP on or before the late payment date appearing on the bill, interest charges will be assessed upon the delinquent principal amount of the bill in accordance with 19 CFR 24.3a*

Requirements

- In order for an importer to participate in ACH Credit, the importers financial institution must be a U.S. bank NACHA participant with Electronic Data Interchange capability. For foreign importers with a foreign bank, the bank must have a U.S. branch and be a NACHA participant. Importer must also have a federal identification number (Tax ID Number, Social Security Number or Customs Assigned Number)
- Complete an ACH credit application form.
- Once application is processed, the Revenue Division will provide the payment format and data requirements, which must be provided to the importers financial institution.
- The Importer, through their financial institution, must originate the payment transaction at least one business day prior to the due date.

Signing Up for ACH Credit

Step 1: Have the client complete [ACH Credit Application, CBP Form 401](#), and send to CBP for processing. (Please ensure you are utilizing the most current version of the CBP Form 401, otherwise CBP will reject the application)

- If requesting for multiple importer numbers, an application must be submitted for each importer number. If a subsidiary company starts transmitting payments themselves then it must go through the application process prior to sending payments.
- CBP will use the application to maintain point of contact information for the importer.
- It is the importers responsibility to advise CBP of any changes.
- For the fastest processing, please email the application to ACH-Customs@cbp.dhs.gov.
- If it is preferred to mail the application, please send the form to:
U.S. Customs and Border Protection
Revenue Division
ACH Debit Applications
8899 E 56th St
Indianapolis, IN 46249
- Please call (317) 298-1200 ext. 1098 if you have any questions.

Step 2: Changes to Existing ACH Credit account

- Any changes to banking or contact information should be reported to CBP immediately via the ACH Credit Application (mark "change").

Step 3: CBP Reviews the Application and Provides Payment Format and Requirements

- CBP reviews the application for accuracy. If everything looks correct, CBP provides the filer with a payment format to provide to their bank.
- Importers financial institution must test and validate the payment routing and account data by sending a pre-notification transaction with addendum record, (example to use is included in the instructions provided by CBP) which is a zero-dollar amount sent through ACH.
- Importer must notify CBP when the pre-note transaction is being sent.

DEPARTMENT OF HOMELAND SECURITY
U.S. Customs and Border Protection

ACH CREDIT APPLICATION
U.S. Customs and Border Protection Automated Clearinghouse Daily Statement Payment Program
19 CFR 24.26: Automated Clearinghouse Credit

OMB CONTROL NUMBER: 1651-0078
EXPIRATION DATE: 11/30/2024
Estimated Burden: 5 min

Application Request: ADD -- or -- CHANGE Date: _____

Payer Information
ONLY the Importer Number/Tax ID OR the Self-Filer/Broker ID for the company applying for ACH Credit.

Importer Number/Tax ID: _____ -or- Self-Filing/Broker ID (3 digits): _____

Company Name: _____
Company Address: _____
City, State, Zip: _____
Contact Name: _____
Contact Email: _____
Contact Phone Number: _____

Name of Authorizing Company Official (type or print) _____ Signature of Authorizing Company Official _____

You must initiate a prenote test for a zero dollar amount (\$0), with addendum record transaction to complete the application process. Once the prenote transaction has been completed successfully, CBP will activate the ACH Credit Account and notify the contact listed on the account. The steps addressing the prenote procedure will be sent once the application is processed.

Please email this form to ach-customs@cbp.dhs.gov. If you cannot email it, please mail it to:

U.S. Customs and Border Protection Telephone: (317) 298-1200 Ext. 1098
Revenue Division FAX: Contact ACH Team for Fax Instructions
ACH Credit Applications
8899 East 56th Street
Indianapolis, IN 46249

The 11 digit number registered with Customs/IRS. It usually is the 9 digit IRS business tax ID number plus a 2 digit suffix, for example: XX-XXXXXX00. Typically, the final 2 digit suffix is used to identify a subsidiary company. If you are not a subsidiary company, your final 2 digits are likely '00'. Only use this OR Self-filer/Broker ID, not both.

Step 4: CBP Successful Pre-Note Notification

- CBP issues a successful ACH Pre-note test email to importer indicating they may begin making payments at this time.
- Email A.N. Deringer, Inc. the Successful Pre-note notification from CBP that Importer may begin submitting payments via ACH Credit.
- Deringer must obtain the email with the successful ACH pre-note test in order to process entries under ACH Credit.
- NO PAYER UNIT NUMBER IS ISSUED FOR ACH CREDIT PARTICIPANTS.

Step 5: Confirm the Type of Report Importer Wants to Receive

Step 6: Importer should obtain ACE Reports access to run ACE Reports ace.reports@cbp.dhs.gov

- ACE Reports will provide all the information needed to send payment to CBP, especially important if an importer uses more than one broker.

Bank Settlement Details to CBP

Payment Type	Details
3	Importer Daily Statement
7	Importer Periodic Monthly Statement

Pay Type 3 (ACH Credit Daily Statement)

Payment Type 3 – Importer: Duty is credited from the importer account by the 10th day following release.

- The preliminary daily statement is generated with the underlying entry summaries. Importer will need to know the statement number and the statement amount from the preliminary statement at least one day prior to the due date so that the Importer can originate the ACH Credit payment in a timely manner.
- When making a payment for Pay Type 3, bank must put the daily statement number in the Addendum record. The bank will make a **Single Payment** and provide a **Single Addendum** record for each daily statement.
- Settlement of the Pay Type 3 payment is due on the 10th business day for daily statement. Therefore, the payment must be initiated by the bank no later than the 9th business day so that it settles on the 10th.

Pay Type 7 ACH Credit Monthly Statement (PMS)

Payment Type 7- Importer PMS (Periodic Monthly Statement): Duty is credited from the importer account on the 15th working day following the month of release.

- ACH credit participants must initiate payment no later than the 14th working day of the month. CBP must receive the settlement for the credit by the 15th working day in order to have the periodic monthly statement marked paid and treated as a timely payment.
- When making a payment for Pay Type 7, bank must put the monthly PMS statement number in the Addendum record and not the daily statement number. Submit one payment per PMS monthly statement.

Underpayment – If the amount paid is less than the amount due, CBP will notify you to transmit the remainder of your payment through the ACH Credit process. Partial payments cannot be posted to daily statements. Once the complete payment is received, CBP will adjust the payment to the appropriate item. Your payment will be credited as of the collection date that the complete payment is received. **An underpayment error may delay the payment process, which could result in liquidated damages.**

Late Payment - If the payment is not received in full by the due date, **your company may be assessed late charges i.e., liquidated damages or interest**, as prescribed by the CBP Regulations. If you have any questions concerning potential late charges, **please contact the CBP location where your entries are filed or the Customs location listed on the CBP service bill (CF6084) or on the Notice of Penalty or Liquidated Damages Incurred and Demand for Payment (CF5955A).**

Periodic Monthly Statement (PMS) Pay type 7

REQUIREMENTS TO PARTICIPATE IN PMS

- PMS participants must have a continuous bond
- Importer must apply and be approved by CBP for PMS participation and have been approved for ACH Credit. Deringer can assist in applying for PMS
- Entry summaries **not eligible for inclusion** on a Periodic Monthly Statement include:
- NAFTA Duty deferral, Entry Type 08
- Reconciliation, Entry Type 09
- Entry summaries with IRS tax class codes: i.e.

Description	Accounting Class Code
Distilled Spirits	016
Wines	017
Tobacco Products	018
Other (not included above)	022