

HOW TO APPLY FOR ACH DEBIT



Requirements

- In order for an importer to participate in ACH Debit, the importers financial institution must be a U.S. bank NACHA participant with Electronic Data Interchange capability.
- 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).
- Importer may wish to consider having a Bank Account set up strictly for ACH Debits from CBP.

*Application for foreign bank must include foreign bank account number and US Bank Branch routing number.

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 (PUN) is assigned to each payer and is used for all ACH transactions. CBP does not maintain on-line files of payer bank account information.
- CBP does not begin the transfer of funds until the broker transmits payment authorization.
- Only the filer who originally transmitted the entries to CBP can transmit the payment authorization and the payer unit number is tied to the importer IRS Number.
- 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 ACE 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.

Signing Up for ACH Debit

Step 1: Importer completes the [ACH Debit Application, CBP Form 400](#) and sends to CBP for Processing. If multiple accounts are to be used, complete a separate application for each account. *(Please ensure you are utilizing the most current version of the CBP Form 400, otherwise CBP will reject the application)*

- If the importer uses more than one broker, only one broker needs to be identified on the application
- To ensure the accuracy of the account information, it is requested that written verification (obtained from your bank) be completed and accompany the application. The ACH payer will be responsible for defaults which result from incomplete or erroneous account information when written verification is not submitted and certified by bank personnel. Please ensure that the bank transit routing and account number on the ACH application have been verified by your bank before sending to the Revenue Division.

For faster 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.

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

ACH DEBIT APPLICATION

U.S. Customs and Border Protection Automated Clearinghouse Daily Statement Payment Program
(This application will be used to communicate account information to Federal Reserve Bank of Cleveland)

Request: Add Change Delete

Payer Information

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

Importer Number/Tax ID: -or- Self-Filer/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

Banking Information

Bank must be a participant in the National Automated Clearinghouse (NACHA).

Bank Name:

Bank Routing Number: Bank Account Number:

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-XXXXXXX00. 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 2: CBP Reviews the Application

After receiving the application, if CBP finds errors, they will reject the application. If CBP finds no errors, they will process it.

For new applications, the process can take 15 business days or more from the date of receipt.

Step 3: CBP Creates the ACH Account and Assigns a Payer Unit Number (PUN)

Once CBP creates the ACH account, CBP will assign the filer a unique PUN, which CBP uses as a security measure. CBP will only share the PUN with the point of contact listed on the ACH Application. Payers will use the PUN to identify themselves when attempting to submit payments.

Step 4: Changes to Existing ACH Debit account

Any changes to banking or contact information should be reported to CBP immediately via the Debit application, (mark "change"). For changes to an existing ACH account, importer should allow at least 3 business days for CBP to process.

Step 5: Importer to work with Deringer to review and select daily and/or monthly system reporting.

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 see what will be debited for their account, especially important if an importer uses more than one broker.

Bank Debit Details from CBP

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

Pay Type 3 (ACH Debit Daily Statement)

The preliminary daily statement is generated with the underlying entry summaries. Debit of the Type 3 statements occurs by the 10 business day after release. Deringer completes authorization of the daily statement.

Pay Type 7 ACH Debit Monthly Statement (PMS)

On the 15th working day of the month following release, for Automated Clearing House (ACH) debit participants, CBP will transmit the debit authorizations for the periodic daily statements to the financial institution and the periodic monthly statement will be marked paid.

ACH Debit participants must ensure that the money amount identified on the Preliminary Monthly Statement is, in fact, available in their bank account by the 15th working day of the month unless the importer elects an earlier date. On that day, CBP transmits the debit authorizations compiled in the Preliminary PMS from the Periodic Daily Statements to the designated financial institution, and CBP then identifies the Preliminary PMS as Paid. CBP subsequently generates the Final PMS on the night that CBP transmits the debit authorization. The funds transfer generally occurs two days after the transmission of the debit authorization.

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*

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 Debit. 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