



CUSTOMER DOCUMENT

ESTABLISHING AN ACH PAYER ACCOUNT

Requirements for obtaining an ACH payer account

Your financial institution must be a U.S. bank NACHA participant with Electronic Data Interchange capability. Importer payers must also have a federal identification number (tax ID number or social security number).

Applying for an ACH payer account

Complete the form linked below (CBP400) and submit it to Customs via email or mail. Please note, an authorized signature must appear on the form at the bottom of the “Payer Information” section. Once the ACH application is received and approved, you will be assigned a unique payer unit number via return letter from Customs. Importers should contact their banks to advise them of the ACH arrangement to avoid the bank refusing the transfers.

ACH payer account process

Approximately eight business days following the arrival and Customs clearance of your cargo, your broker transmits the duty payment authorization through the Automated Broker Interface (ABI). On that day, ICAT will also notify the importer of the payment and relative shipment details (i.e., entry summary, commercial invoice). The payer’s account is then debited by Customs’ bank within two additional business days, and the funds are then transferred. The process is secure and eliminates the time-consuming use of cash or checks to pay duties, taxes, and fees.

Benefits of an ACH payer account

- Controls cash flow by identifying the exact day to allocate funds
- Allows for 10 days to pay duties, taxes, and fees on quota & special merchandise classes
- Reduces administrative, check processing, and reconciliation costs
- Decreases administrative errors related to check processing
- Eliminates lost or stolen check problems
- Simplifies accounting system updates

Follow the instructions and complete the [U.S. Custom ACH Debit Application](#) through the Customs and Border Protection website.