

# Automated Clearinghouse

*This chapter provides Automated Clearinghouse (ACH) payment authorization input and output records for electronic payment of a U.S. Customs and Border Protection (CBP) daily statement or a CBP bill.*

## RECORD DESCRIPTIONS

- Record Identifier QT (Input).....ACH-3**  
A mandatory ACH payment authorization input record that provides data pertaining to the payer's unit number, payment type, statement filer, statement/bill number, and payment amount.
- Record Identifier QU (Output).... ACH-4**  
A mandatory ACH payment authorization output record that provides data pertaining to the statement/bill number, statement filer, payment filer, payment amount, date accepted, error code, error message, and payer unit number.

## **Automated Clearinghouse**

The Automated Clearinghouse (ACH) is an electronic payment mechanism designed to replace the use of paper check payment for estimated duties, taxes, and fees. Under a preauthorized agreement, the payer's bank account is electronically debited. The electronic debit to the payer's account occurs only when the payment authorization has been accepted by the U.S. Customs and Border Protection (CBP) and only for the amount of the accepted payment authorization transaction.

When the ACH payment authorization has been accepted, the CBP ABI daily statement is identified as paid and the related entries posted with the appropriate payment amounts as part of CBP end-of-day processing.

When a filer receives a preliminary statement which consists entirely of paperless summaries, the total amount due for the statement is zero, and the statement would normally be "paid" via an ACH transaction, the filer must transmit an ACH payment authorization of zero amount (\$0.00). The processing of this zero amount ACH transaction completes the ACS automated collection process and initiates the generation of a final statement closing out the specific statement. The filer should retain both the paperless summary and statement information.

Generally, the final statement is available to the filer the day following CBP acceptance of the ACH payment authorization transaction. On the second business day, following acceptance by CBP, the payer's account will be electronically debited for the authorized payment amount.

The appropriate processing results are provided through the Payment Status Record (Record Identifier QU). If this record indicates an error condition, no payment action will occur to the CBP daily statement or CBP bill identified, nor will the related payment authorization be electronically provided to Mellon Bank for processing. If there is an error condition, the Payment Authorization Record (Record Identifier QT) must be retransmitted with the correct data.

***Input:*** Record Identifier QT is a mandatory ACH payment authorization input record.

The application identifier on Record Identifier B is QN. For additional information on Record Identifier B, refer to the Application Control chapter of this document.

***Output:*** Record Identifier QU is a mandatory ACH payment authorization output record.

The application identifier on Record Identifier B is QS. For additional information on Record Identifier B, refer to the Application Control chapter of this document.

## Record Identifier QT (Input)

This is a mandatory Automated Clearinghouse (ACH) payment authorization input record that provides data pertaining to the payer's unit number, payment type, statement filer, statement/bill number, and payment amount. This record is repeated as often as necessary.

| <b>Record Identifier QT (Input)</b> |                          |                 |               |                                                                                                                                                                                                                                                                                                                                                                                            |             |
|-------------------------------------|--------------------------|-----------------|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>Data Element</b>                 | <b>Length/<br/>Class</b> | <b>Position</b> | <b>Status</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                         | <b>Note</b> |
| Control Identifier                  | 1A                       | 1               | M             | Must always equal Q.                                                                                                                                                                                                                                                                                                                                                                       |             |
| Record Type                         | 1A                       | 2               | M             | Must always equal T.                                                                                                                                                                                                                                                                                                                                                                       |             |
| Payer's Unit Number                 | 6AN                      | 3-8             | M             | The number provided by the CBP during the set-up process with Mellon Bank that identifies what bank account is to be debited for the amount to be paid.                                                                                                                                                                                                                                    |             |
| Payment Type                        | 2N                       | 9-10            | M             | A code of 1 indicates the payment type is a CBP daily statement; a code of 2 indicates the payment type is a CBP bill.                                                                                                                                                                                                                                                                     |             |
| Statement Filer                     | 3AN                      | 11-13           | C             | A code representing the statement filer of the daily statement to be paid.                                                                                                                                                                                                                                                                                                                 |             |
| Statement/Bill Number               | 11AN                     | 14-24           | M             | The number that identifies the CBP daily statement or CBP bill to be paid. This number is right justified.                                                                                                                                                                                                                                                                                 |             |
| Payment Amount                      | 10N                      | 25-34           | M             | A value representing the amount of money that is to be electronically debited from the payer's bank account. Two decimal places are implied. If the amount to be paid is a whole number, the two low-order (cents) positions contain zeros. This amount must be identical to the total statement or bill amount and must also be provided for statements if the collection amount is zero. |             |
| Filler                              | 46X                      | 35-80           | M             | Space fill.                                                                                                                                                                                                                                                                                                                                                                                |             |

## Record Identifier QU (Output)

This is a mandatory Automated Clearinghouse (ACH) payment authorization output record that provides data pertaining to the statement/bill number, statement filer, payment filer, payment amount, date accepted, acceptance/error code, acceptance/error message, and payer unit number. This record identifies whether the ACH payment authorization record was accepted for payment or provides an error message that the ACH authorization payment record was not accepted. If ACS responds with a Date Accepted (positions 30-35), the ACH payment authorization record is accepted for payment and will be electronically transmitted to Mellon Bank. If ACS does not respond with a Date Accepted message, the ACH payment authorization record is not accepted for payment and will not be electronically transmitted to Mellon Bank. The appropriate narrative error messages are provided to identify the reason(s) for nonacceptance.

| <b>Record Identifier QU (Output)</b> |                          |                 |               |                                                                                                                                                                                                                                             |             |
|--------------------------------------|--------------------------|-----------------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>Data Element</b>                  | <b>Length/<br/>Class</b> | <b>Position</b> | <b>Status</b> | <b>Description</b>                                                                                                                                                                                                                          | <b>Note</b> |
| Control Identifier                   | 1A                       | 1               | M             | Must always equal Q.                                                                                                                                                                                                                        |             |
| Record Type                          | 1A                       | 2               | M             | Must always equal U.                                                                                                                                                                                                                        |             |
| Statement/Bill Number                | 11AN                     | 3-13            | M             | The number that identifies the CBP daily statement or CBP bill to be paid. This number is right justified.                                                                                                                                  |             |
| Statement Filer                      | 3AN                      | 14-16           | C             | A code representing the statement filer of the daily statement to be paid.                                                                                                                                                                  |             |
| Payment Filer                        | 3AN                      | 17-19           | C             | A code representing the payment filer.                                                                                                                                                                                                      |             |
| Payment Amount                       | 10N                      | 20-29           | C             | A value representing the amount of money that is to be electronically debited from the payer's bank account. Two decimal places are implied. If the amount to be paid is a whole number, the two low-order (cents) positions contain zeros. |             |
| Date Accepted                        | 6N                       | 30-35           | C             | A numeric date in MMDDYY (month, day, year) format representing the date accepted.                                                                                                                                                          |             |
| Acceptance/Error Code                | 3AN                      | 36-38           | C             | A code identifying the acceptance or error.                                                                                                                                                                                                 |             |
| Acceptance/Error Message             | 30A                      | 39-68           | C             | A narrative message indicating the payment acceptance or explaining the error.                                                                                                                                                              |             |
| Payer Unit Number                    | 6N                       | 69-74           | M             | A number assigned by the CBP identifying the ACH payer.                                                                                                                                                                                     |             |
| Filler                               | 6AN                      | 75-80           | M             | Space fill.                                                                                                                                                                                                                                 |             |