

# Automated Clearinghouse

*This chapter provides Automated Clearinghouse (ACH) payment authorization input and output records for electronic payment of a U.S. Customs Service daily statement or a U.S. Customs Service 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 Service and only for the amount of the accepted payment authorization transaction.

When the ACH payment authorization has been accepted, the Customs ABI daily statement is identified as paid and the related entries posted with the appropriate payment amounts as part of Customs 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 Customs acceptance of the ACH payment authorization transaction. On the second business day, following acceptance by Customs, 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 Customs daily statement or Customs 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><i>Record Identifier QT (Input)</i></b>					
<b>Data Element</b>	<b>Length/ 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 U.S. Customs Service 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 Customs daily statement; a code of 2 indicates the payment type is a Customs bill.	
Statement Filer	3AN	11-13	C	A code representing the statement filer of the daily statement to be paid.	
Statement/Bill Number	11N	14-24	M	The number that identifies the Customs daily statement or Customs 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><i>Record Identifier QU (Output)</i></b>					
<b>Data Element</b>	<b>Length/ 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	11N	3-13	M	The number that identifies the Customs daily statement or Customs 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 U.S. Customs Service identifying the ACH payer.	
Filler	6AN	75-80	M	Space fill.	