

AXXESS INTERNATIONAL

Welcome to our Webinar
on the ACH registration to
pay your duties in the U.S.

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WEBINAR FORMAT

Your presenters:

- Bruno Gravel, V-P Business Development
- Andrea Escorcia, Director of US Customs
- Pierre-Marc Gervais, Chief Executive Officer

- Question period at the end
- Use the "Q&A" to ask your questions

Agenda

ACH (Automated Clearinghouse)

- Advantages
- Options
- Prerequisites
- Enrollment

PMS (Periodic Monthly Statement)

- Advantages
- Requirements
- Enrollment

ACE

- ACE Portal for *U.S. Customs and Border Protection*

Question period

ACH

What is ACH (Automated Clearinghouse) ?

- Electronic payment system that allows businesses to pay duties, taxes, and customs fees in the United States
- Avoids using checks or manual payments, making transactions faster, more accurate, and more secure.

ACH

What are the benefits of ACH?

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- Fast and secure electronic payments.
- Reduction in administrative costs and processing errors.
- Elimination of risks associated with lost or stolen checks.
- Precise control over payment timing.
- Extended payment terms with the PMS option.

ACH

What ACH payment options are available?

- **ACH Debit:** Authorize U.S. Customs and Border Protection (CBP) to debit your bank account.
 - Requires registration and a Payer Unit Number (PUN).
 - Ideal for automating payments and managing cash flow.
- **ACH Credit:** Initiate payments yourself through your bank.
 - Offers better control over the timing and amount of payments.
 - Suitable for businesses wanting direct control over their payments.

ACH

What are the differences between ACH Debit and ACH Credit?

Criteria	ACH Debit	ACH Credit
Payment initiation	Initiated by CBP with your authorization.	Initiated directly by the importer or their bank.
Flexibility	Authorize automatic payment for a specific amount.	Choose when and how much to pay.
Security	Bank data is secured via a unique PUN.	Complete control over funds.
Cost	Low administrative costs; no manual processing fees.	Cheaper than FEDWIRE but requires vigilance.
Risk of error	Low, as CBP validates the transaction.	Higher if amounts or deadlines are incorrect.
Form	Inscription with Form 400 (debit)	Inscription with Form 401 (credit)
Implementation	Once you obtain your PUN number, please send it to Axxess at USB@axxessintl.com	Instructions for test and validation

ACH

What are the requirements for Canadian businesses?

- Have a bank account with a U.S. branch or be a customer of a Canadian bank that is a **NACHA** participant (e.g., National Bank, RBC, BMO).
- 8 • Provide a federal identification number (e.g., tax ID number, social security number, or CBP-assigned number).

ACH

Can Canadian banks participate in the ACH program?

Yes, several major Canadian banks, such as:

- Bank of Montreal (BMO)
- Royal Bank of Canada (RBC)
- TD Canada Trust
- HSBC Bank Canada
- National Bank of Canada

These banks must be **NACHA participants** with a U.S. branch.
Please confirm the process with your bank.

ACH

How long does it take to set up an ACH account?

- New registrations take approximately **15 business days** once all documents are submitted without errors.
- Changes to an existing account take **three business days**.

ACH

How do I register for ACH Debit?

- Complete the corresponding form **Form 400** for ACH Debit.
- Send the application to ACH-Customs@cbp.dhs.gov.
- CBP will create an ACH account and assign a PUN Number

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What is a PUN (Payer Unit Number)?

The PUN is a unique identifier assigned to each business enrolled in the ACH Debit program. It is used to secure payments and avoid transaction identification errors. This number is required for all payment authorizations.

Upon obtaining your PUN number, please **send it to Axxess at USB@axxessintl.com** and register for the PMS (Periodic Monthly Statement).

ACH

How do I register for ACH Credit?

- Complete the corresponding form, **Form 401**, for **ACH Credit**.
- Send the application to ACH-Customs@cbp.dhs.gov.
- CBP Reviews the Application and Provides Payment Format and Requirements
- Test And Validation
 - The filer's bank must test and validate the payment routing and account data.
 - The filer must initiate a pre-note, non-dollar amount (\$0), with the addendum record transaction and notify CBP of the pre-note date.
 - Once the filer completes the pre-note transaction, CBP will notify the filer when they may begin submitting payments.
 - Register for the PMS (Periodic Monthly Statement).

ACH

What critical deadlines should I follow with ACH?

- ACH payments must be initiated at least **one business day before the settlement date** for ACH Credit options.

PMS

(Periodic Monthly Statements - PMS)

PMS consolidates all duty and tax payments for a given month.

Benefits:

- **Increased Flexibility:** Deferred payment until the **15th working day of the following month** after customs clearance.
- 14 • **Simplified Payments:** All duties and taxes are consolidated into a single monthly statement.
- **Optimized Cash Flow Management:** Helps to predict and manage financial resources.
- **ACE Reports:** Detailed monthly activity tracking through the Automated Commercial Environment (ACE) system.

Requirements :

- Participants must have a valid **Continuous customs bond**
- Enrollment in **ACH Debit or Credit**
- Having an active **ACE account:**

PMS

Steps to register

Step 1: Prepare Documents

- Complete the **CBP Form 5106** to activate your PMS account.
- Indicate manually on top of the form: **Periodic Monthly Activation**

Step 2: Submit Your Request

Send your completed form:

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- **By Email to** periodicstatement@cbp.dhs.gov and Cc [the account manager email address](#) and usb@axxessintl.com
- **Indicate on the Subject line** Activation request + Your IR Number + Your IR name
(IR Number: IRS or CBP assigned number) & (IR Name: Importer of Record)
- **On the body of email :**
 - Provide the ACE ID of the primary account
 - IR number (IRS or CBP assigned number)
 - IR name (Importer of Record)

Step 3: Verification and Activation

Once your request is processed, CBP will activate your PMS account and provide detailed instructions.

PMS

Email example to register

	To	<input type="text" value="periodicstatement@cbp.dhs.gov;"/>
	Cc	<input type="text" value="USB; your email (account manager)"/>
	Subject	PMS: Activation request + Your IR Number + Your IR name

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On the body of the email:

Indicate: YOUR COMPANY NAME, we are interested in participating in PMS, either with an ACE account or as a Non-ACE Account.

My Importer of Record (IR) numbers: _____

My ACE account ID: _____

*include no more than five CBP Forms 5106 in a single email.

Your name and coordinates

PMS

Tips for successful participation

- **Monitor Your Statements:**

Ensure all entry summaries are included and correctly reported.

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- **Bank Limits:**

Check that your bank allows the required withdrawals to avoid delays.

- **Active Communication:**

If issues arise, immediately contact your broker or CBP.

ACE AUTOMATED COMMERCIAL ENVIRONMENT

ACE Secure Data Portal Account

- Create your ACE account using the form <https://www.cbp.gov/document/guidance/ace-secure-data-portal-account-application>
- Complete sections A, B, C, D.
- Send the application to ace.applications@cbp.dhs.gov.
- Average time: 3 to 5 business days
- Login and account setup
- Manage your reports online
- We have produced a guide to produce reports available on our website.

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Resources:

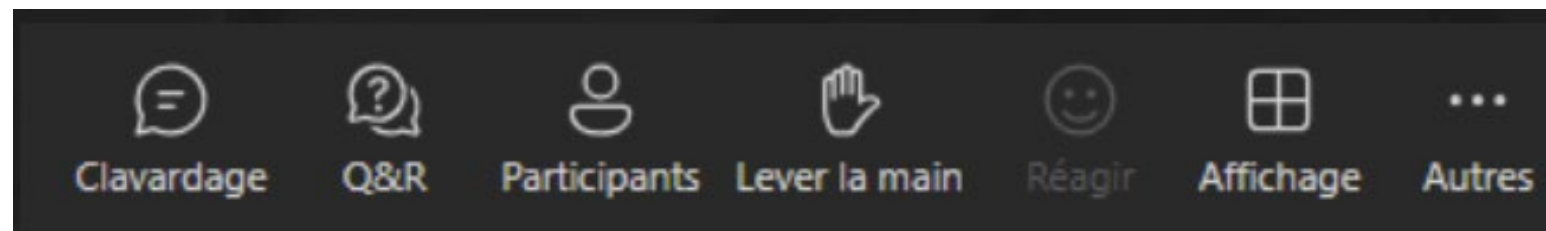
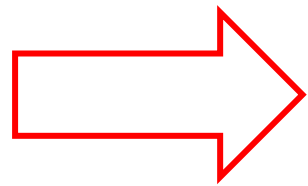
- ACH Questions and Answers Guide for Canadian Businesses
- Guide: How to Participate in Periodic Monthly Statements (PMS)
- ACE Account Registration Guide
- Available on our Website

<https://axxessintl.com/en/ach-and-pms/>



QUESTION PERIOD

Use the Q&A on top of your screen





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UN SERVICE PERSONNALISÉ**



**TRANSITAIRE INTERNATIONAL
ET COURTIER EN DOUANE**