

Tips to Avoid Costly ACH Disruptions

What Importers Must Do Now

What is ACH?

ACH stands for Automated Clearing House, an electronic network used for processing large volumes of financial transactions. In the context of U.S. Customs, it allows importers to pay duties, taxes, and fees directly from their bank accounts via authorized debits by Customs and Border Protection (CBP).

Why This Matters

With rising tariffs, your U.S. Customs duty payments through ACH Debit may now exceed your current bank limits. This can lead to failed payments, penalties, or even removal from the ACH Debit program.

Important Tips To Follow

1. Contact Your Bank

- Authorize CBP to debit your account.
- Provide your CBP Company ID (from your ACH Debit Acceptance letter).
- Confirm your debit cap is high enough for increased tariff payments.
- Remove or adjust debit blockers that may prevent CBP withdrawals.

2. Review and Prepare

- Monitor ACH reports to understand payment amounts.
- Ensure your account is funded in advance to cover all debits.
- Discuss with your bank the maximum number of daily transactions allowed, especially if using the Periodic Monthly Statement (PMS) option.

Additional Tips for Importers Using ACH Debit Pay Types 3/7/8

- Notify your bank in advance to authorize CBP ACH debits.
- Share the CBP Customer ID as part of the setup.
- Set a sufficiently high dollar authorization limit to avoid blocked transactions.
- Confirm how many ACH debits your bank allows per day to avoid delays.

Risks of Inaction

If CBP cannot successfully debit your account:

- A debit voucher will be issued.
- You may face removal from the ACH Debit program.
- Liquidated damages may be assessed.

Need help or have questions?

Our Bond Service Team is ready to assist you—just give us a call or send us a message.

 **800-762-6653**

 **infospot@roanokegroup.com**

 **www.roanokegroup.com**

Source: U.S. Customs and Border Protection
Notice: CBP ACH Debit Considerations Due to Increased Tariffs

Disclaimer: This information is provided as a public service and for discussion of the subject in general. It is not to be construed as legal advice. Readers are urged to seek professional guidance from appropriate parties on all matters mentioned herein.