

Modernizing Payments and Refunds

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Agenda

- Modernizing Payments To and From America's Bank Account
- Pay.gov Duty Bills
- ACH Refund
- 4811 Process
- PSC and Single Pay via ABI
- Pay.gov for duty
- Suspense Accounts
- ACE Reports for Refunds and Bills

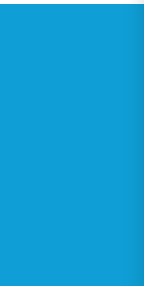
The logo for WESCCON is displayed in a bold, yellow, cartoonish font with a thick brown outline. The letters are slightly irregular and have a playful, hand-drawn appearance.

EO: Modernizing Payments To and From America's Bank Account – EO 14247

Mandate has accelerated the speed to implement many long-time modernization efforts

- [Executive Order 14247](#) of March 25, 2025
 - Purpose. The continued use of paper-based payments impose unnecessary costs; delays; and risks of fraud, lost payments, theft, and inefficiencies
 - Phase Out of Paper Check Disbursements and Receipts
 - Effective **September 30, 2025**, and to the extent permitted by law, the Secretary of the Treasury shall cease issuing paper checks for all Federal disbursements inclusive of intragovernmental payments, benefits payments, vendor payments, and tax refunds, except as specified in section 4 of this order
 - (b) All **executive departments and agencies (agencies)** shall comply with this directive by **transitioning to EFT methods**, including direct deposit, prepaid card accounts, and other digital payment options, and take all steps necessary to enroll recipients in EFT payments, except as specified in section 4 of this order
 - (c) As soon as practicable, and to the extent permitted by law, all payments made to the Federal Government shall be processed electronically, **except as specified in section 4 of this order**





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**CBP Bill
Payments**

CBP Bill Payments

Bill Payments

- Beginning October 2025, most bills generated by CBP will include a QR code, as well as step-by-step instructions, directing the public to the appropriate Pay.gov form
- Once at the Pay.gov form, the public will complete the required payor identification and bill/payment fields, authorizing CBP to pull the funds via **ACH Debit** from the payor's **U.S. Bank Account** and pay the related bill(s)
 - Providing expedited clearance of the outstanding bill* and
 - Avoiding the accrual of any additional interest.
- Part A implemented a new public pay.gov form – Complete
- Part B will implement a new surety pay.gov form - TBD

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To Pay Electronically via Pay.gov

To Pay Electronically via Pay.gov

Option 1:

- Scan the below QR Code
- **Optional:** “Sign In” to Your Pay.gov Account
- Click “Continue to the Form”
- Complete Required Fields + Submit Payment



Option 2:

- Go to Pay.gov
- Click “See All Forms” (in the Page Header)
- Select “View By: Form Name”
- Filter by “CBP Bill Payments” and Click Link
- **Optional:** “Sign In” to Your Pay.gov Account
- Click “Continue to Form”
- Complete Required Fields + Submit Payment

CBP Bill Payments

Benefits of Online Bill Payment - CBP advises it is working very well

- Collection date credited per the Pay.gov confirmation “Payment Date,” **avoiding the accrual of any additional interest on an outstanding bill**
- **Eliminates the risk** (lost and/or delayed delivery) associated with mailing a payment
- Ability to itemize and pay up to 10 bills in 1 transaction
- Expedited clearance of outstanding bills with limited exceptions*
 - **To ensure expedited clearance of the debt, the bill number and amount paid must match the records in CBP’s billing system. If they do not, CBP personnel must research the payment and manually apply it, which will delay clearance. In this scenario, you will still be credited for the payment based on the Pay.gov “Payment Date,” but it will delay notice of the bill being paid-in-full. Therefore, you must verify the bill number and amount due when entering information onto the Pay.gov form.*
- For additional assistance, please contact the Billing Help Desk at 317-614-4811 or billinginquiry@cbp.dhs.gov.

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CBP Bill Payments

Additional Payment Options

- CBP will continue to utilize a lockbox facility at the U.S. Bank in St. Louis, Missouri to receive, process, and post most bill payment types.
- Interest is assessed on bills based on the **date CBP receives payment**
- **Note the “Amount Due After” date printed on your bill** to account for interest that could accrue while your payment is in transit
 - Allow a minimum of 7-10 days for payments sent by U.S. Postal Service (USPS) regular mail
 - Allow a minimum of 2-3 days for payments sent by USPS overnight express mail
- If additional interest is assessed and your submitted **payment did not satisfy the debt in full**, a new balance will be due and billed
- **Include the bill number(s) and amount(s), itemized by bill** if appropriate, to be paid with your payment. This information may be included on the check or you may include a separate remittance slip with the payment that includes this information. **Missing details will delay application of payment.**

Additional Payment Option

- USPS
- Overnight courier (other than USPS)
- Surety Payments

For any issues or questions related to the ACE Collections Online Bill updates please contact the Revenue Division Billing Inquiry Helpdesk at billinginquiry@cbp.dhs.gov or the ACE Collections Helpdesk at acecollections@cbp.dhs.gov

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Electronic
Refund
Enrollment

Electronic Refund Enrollment

- [CSMS # 66332530 - ACE Portal Updates to Enable Electronic Refund Enrollment Deploying September 30, 2025](#)
- [Trade Information Notice ACE Portal Updates to Enable Electronic Refund Enrollment](#)
- On **September 30, 2025**, updated the ACE Portal to support electronic refund transactions, in accordance with [Executive Order 14247](#).
- Enable authorized trade users to provide U.S. bank information in the ACE Portal, facilitating electronic refunds from CBP via Automated Clearing House (ACH).

IMPORTANT: CBP *will not transition* to electronic-only refunds on September 30, 2025. This ACE Portal enhancement is a *preparatory step to facilitate CBP's future transition to electronic-only refund* transactions, which CBP will announce at a later date

- Data will backfill so info should be visible for existing ACH Refund approved accounts
- Nothing needs to be done if account was already approved for ACH Refund. Can update contact information, bank information in the portal – VERIFY in the portal!



Electronic Refund Enrollment

Which trade users are affected and how should they prepare for this change?

- There are two user groups directly affected by this change:
 - Importers who receive or may receive refunds
 - Parties who receive or may receive refunds on behalf of importers (as designated via CBP Form 4811), also known as a “4811 Notify Party”
- As the Trade Account Owner (TAO), log in to your ACE Portal account
 - Navigate to the Importer sub-account view and locate the *ACH Refund Authorization* tab Effective Sep 30th, 2025
- To Access the ACE Portal Trade Update guidance: <https://www.cbp.gov/document/guidance/trade-information-notice-ace-portal-updates-enable-electronic-refund-enrollment>
- [*ACH Bank Information for Electronic Refunds Quick Reference Card*](#),
- Additional Support
 - For CBP refund-related questions, contact revenuerefunds@cbp.dhs.gov or call 317-298-1200 ext. 4015.
 - For ACE Portal questions, contact the ACE Account Service Desk (ASD) at 866-530-4172 or ace.support@cbp.dhs.gov



Electronic Refund Enrollment

- CBP is now developing an automated, streamlined process for applying for an ACE Portal account with the Importer sub-account view (CBP-245). **CBP expects to deploy the automated process on October 31, 2025.** For those who receive or may receive refunds from **CBP but do not currently have an ACE Portal** account, CBP encourages trade users to wait and take advantage of the modernized account creation process.
 - This enhancement automates the ACE Portal Importer account application/creation process via a web-based form.
- For users who choose not to wait for the automated feature, follow the steps on the [Applying for an ACE Portal Account webpage](#). *Note: Under the current application process, the account creation process may require up to eight weeks for completion.*
- If trade users, including 4811 Notify Parties, have an ACE Portal account, but do not have the Importer sub-account view, follow the instructions on the [Managing an ACE Portal Account webpage](#) to request the Importer sub-account.
- *Note: the process of adding the importer sub-account view to an existing ACE Portal Top account will not be automated.*

Electronic Refund Enrollment

- At this time this functionality only applies to the Importer receiving refunds directly
- Only the TAO can Add/Edit/View the ACH Refund Bank information. CBP expects to deploy the additional account user permission in December 2025
- The Bank Account must be added at each 5106 EIN + Suffix level individually. Some importers have different bank accounts at the suffix level and each 5106 is treated individually
- This ACE Portal Electronic Refund Enrollment replaces the ACH refund form process. Importers will be expected to have a portal account to apply for ACH Refund going forward
- When navigating to the ACH Refund Authorization tab, click on the “Get Info/Refresh” button. This will pull in any ACH Refund bank information that was previously on file via the form. If the information is not there, make sure you are the Trade Account Owner other wise you will not have permission to view the bank account information



Electronic Refund Enrollment

How does this affect Customs Brokers?

- Customs Brokers can prepare for the 4811 ACH refund process now even though the 4811 refunds will continue to be sent by check for the foreseeable future
- Broker must have an Importer View (5106) under their Broker Top Account. The reason a broker has to update their Broker top account to have an Importer account is that 4811 refunds are designated at the IRS number level not the filer code level

Brokers can update their portal account now.

- Must have an Importer Sub Account View under the Broker Tab Account.
- As the 4811 Notify Party, if you have an ACE Portal account, but do not have the Importer sub-account view, follow the instructions on the Managing an ACE Portal Account webpage: <https://www.cbp.gov/trade/automated/getting-started/portal-managing> to request the Importer sub-account.
- *Note: the process of adding the importer sub-account view to an existing ACE Portal Top account will not be automated.*
- Only the Trade Account Owner Can update the “ACH Refund Authorization” Tab withing the Importer Account at this time . This is due to the sensitive nature of the information provided
- Must update each 5106 party – that is the Importer Number and Suffix level if applicable



Electronic Refund Questions

- What is the process if receipt of an ACH refund is not accepted by the bank due to the account closure (i.e. bounced backs)?
- Does the importer receive an email indicating a refund issued with detail? Is there a notice in the portal? Run REV-603 Trade Refund Report
- Do both resident and non-resident importers, with an ACE portal, qualify for ACH refund?
- Who are the entities that qualify for exceptions under the EO Sec. 4. Exceptions and Accommodations for the Phase Out of Paper Check Disbursements and Receipts.? Who qualifies for this exception?
 - If an importer has no access to a US bank?
 - Individuals who do not have access to banking services or electronic payment systems?
 - If the importer is unable to secure a portal account?

Electronic Refund Questions

- Consider a separate bank account for refunds
- Does an ACH Refund application submitted through the portal trump the 4811? It does not. The 4811 will still be followed
- ACE Portal Updates to Enable Electronic Refunds– Phase 2
 - December 31,2025
 - This enhancement will add a new trade user permission for managing refund-related ACH bank information in an Importer account in the ACE Portal

CBP Form 4811, Special Address Notification

Current 4811 Paper Process

- 4811 process is no change until phase 2
- [CSMS # 62234804 - CBP Form 4811, Special Address Notification, Procedural Guidance](#)
- Are Current 4811 that have been filed via Paper already in the Importer Portal?
- 4811 notices on file will be grandfathered in

Future State?

- Ensure designated parties, such as the broker, has the ability to query and confirm they have been properly listed as a designated party. Including visibility into the full name, full EIN, name, and address.
- Will the Notify Parties section of the importer account in the ACE portal be the designated party / 4811?
- Does the ACE portal allow for distinct designation for Bills, Refunds, Notices, Drawback, etc. aligning with all designates in the current CBP form 4811? How granular will the “form” be in the portal?
- If an importer account is deemed inactive, will the 4811s remain active?
- Can an importer remove a 4811 party? If so, how will the party be notified?
- [eCFR :: 19 CFR 24.36 -- Refunds of excessive duties, taxes, etc.](#)



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PSC and
Single Pay
via ABI

PSC and Single Pay via ABI

- ACE Collections: Post-Summary Correction (PSC) and Single Pay through the Automated Broker Interface (ABI)
- 50% Checks received are for PSC (Vessel checks are a large portion as well)
- Awaiting Federal Register Notice and production deployment date
- How about ABI Entry Summary Rejects? Are they allowed to be paid via single pay?
- Include interest in the PCS or Single Pay payment?
- Interest bills are sent if interest is over \$20.00, unless Tax / AD/CVD, then even a \$0.01 a bill gets issued

PSC and Single Pay Operational Readiness

- Is your software ready? Functionality has been in Certification since Feb, 2025
- Who will process these payments? Different than your daily/monthly PMS
- User Functionality Access Controls?
- How to Manage Process?
- Who approves the payment if it is not a check being requested?
- Who manages acceptance/rejections etc. when no checks are issued?
- Transactional Threshold?
- It appears that we do not schedule a statement to generate, but when we have to pay a PSC or Single pay, we authorize the PSC individually and the “single pay” individually in the Authorization process and send the entry number instead of the statement number
- We initiate a debit authorization and send the Entry number when payment type code 04(Single Pay) or 05 (PSC) is sent



PSC and Single Pay via ABI – Checks and Balances

- Is the correct amount being transmitted?
- Is it systemic/manual ?
- Was a PSC Accepted?
- What happens if the additional duty sent in the authorization does not match the updated Entry Summary?
 - Will the authorization reject, or will the payment move to a suspense account?
- ACH Debit only?
- Can use broker or IOR Payer Unit Number. How will IOR know \$\$ is being Debited?

PSC and Single Pay via ABI CATAIR

ACH Debit Authorization/Entry Summary Presentation - PT Record:

- Payer Unit Number – Broker/Importer
 - A code representing the filer of the Statement/Bill/Entry Summary
 - Note: For PSC, this is the **original entry filer code**, not the PSC filer which may be different
- Statement Number or, Bill Number or, **entry number** (without filer code)
 - For codes 01, 02, the number that identifies the Statement
 - For code 03, the number that identifies the Consolidated Deferred Tax Bill.
 - **For codes 04, 05, the number that identifies the last 8 digits of the entry #. Do not include filer code. Space fill the last two characters**
- Payment Type Code (not Pay Type!)
 - 01 indicates the payment type is for a CBP Periodic Daily Statement.
 - 02 indicates the payment is for a CBP Daily Statement.
 - 03 indicates the payment is for a CBP Deferred Tax Bill
 - **04 indicates the payment is for a “single pay” entry summary**
 - **05 indicates the payment is for a Post Summary Correction (PSC)**
- New Output for **Reference Data Type Code: SMRYNO** for PSC



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Pay.gov for
Duty
Payments

Pay.gov for Duty Payment

- Current constraint: Timing issues for posting. Payment posts automatically 2 days after payment
- There is a collection aspect to the delayed posting
- Programing needed to automate posting back to the entry
- IOR and Entry Number match?
- What if payments do not match – Suspense account?

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Suspense
Account

CBP Suspense Account

Payment mismatch or missing detail to apply the payment

- ACH Credit
 - Fed Wire
 - PSC
 - Single Pay
 - Paper Checks
-
- CBP actively works suspense account. Finance and Centers
 - Payment still keeps the original payment date

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ACE Reports
for Refunds
and Bills

REV-603 Trade Refund Report



Payee ID	Company Name	C/O	Address	Refund Date	Refund Type	Document Number	Total Refund Amount	Check Number / ACH Trace Number	Check or ACH
XX-YYYYYYYYYY		C/O XZY CO		08/02/2024	Administrative	XXXXXXXXXXXX	\$13,749.07	xxxxx840	Check
XX-YYYYYYYYYY		C/O XZY CO		08/02/2024	Drawback	XXXXXXXXXXXX	\$616.27	xxxxx259	Check
XX-YYYYYYYYYY				08/09/2024	Drawback Payment	XXXXXXXXXXXX	\$3,006.03	xxxxx726	Check
XX-YYYYYYYYYY		C/O XZY CO		08/02/2024	Entry Liquidation	XXXXXXXXXXXX	\$304.25	xxxxx418	Check

Document Number – Entry Number
C/O = 4811 party



Rev-405 Trade Open Bills

Bill Number	Bill Version Number	Bill Date	Last Notice Date	Debtor Number	Debtor Name	Transaction Date	Bill Type
600XXXXX	25	7/29/2022	7/19/2024	XX-XXXXXXXXXX		5/19/2021	Supplemental Duty

Accounting Class Code	Type of Charge	Amount	Interest Accrued to Date	Full Amount Due Upon Receipt	Amount Due After Date	Amount Due after Amount (incl. Interest)	Bill Sanction Status	Protest Number	Protest Status
012	ANTIDUMPING				8/16/2024		Active		
013	CNTVAL DUTY				8/16/2024		Active		
044	INTEREST				8/16/2024		Active		

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Questions?

