



SMART Update

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Technology Transformation Project – What Did We Have?

- ACH settlement operations relied on 6 separate databases
 - CARC – billing platform, net settlement calculation, settlement reports
 - ACH Database – balance verification, settlement-related emails, PFC reports
 - PFC Check Database – internal check register and outstanding checks
 - CDA Database – internal app for call day adjustment invoice creation
 - Invoicing – internal app to generate ACH fee invoices for SIS submission
 - Invoice file conversion – internal app for Excel to IS-XML conversion
- CARC and ACH Database were not integrated
 - Built and maintained by different vendors under separate contracts
 - Manual file transfers between the two systems to sync each settlement

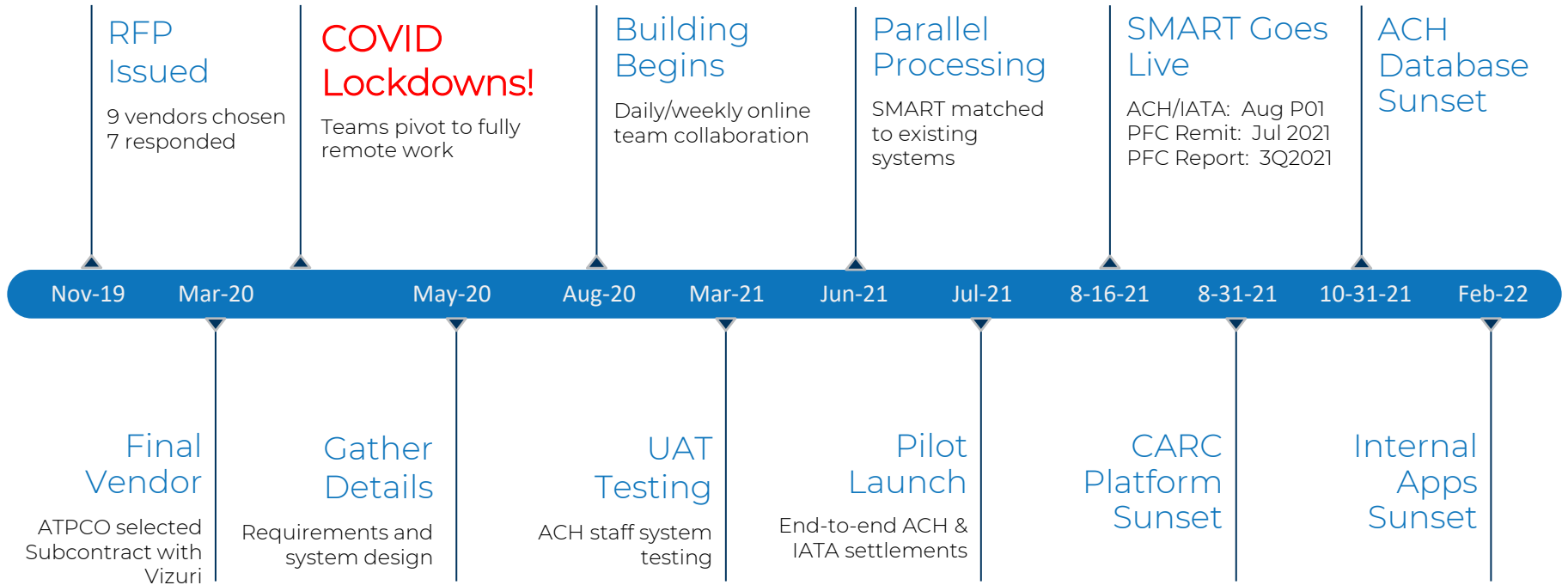
Technology Transformation Project – Why Now?

- > System vendor contracts came up for renewal
 - > 1-year advance notice required for both CARC and ACH Database
 - > In mid-2019, U.S. Bank advised the CARC vendor contract that expired in August 2021 was not being renewed
 - > ACH Database vendor contract expired in October 2021
- > Project funding was available from approved existing reserves and ACH operating funds
- > Timing created the opportunity for a new settlement system
- > ACH engaged Synaptic to conduct analysis, requirements gathering, and RFP Development

Technology Transformation Project - Key Deliverables

- Fully integrated settlement system
- Document library for ACH Manual and Communications
- Historical data migration and retention
- Web-based user experience with easy navigation
- Cloud technology
- Modern app architecture using agile development methodology
- Disaster recovery backup system
- Lower cost on-going system maintenance

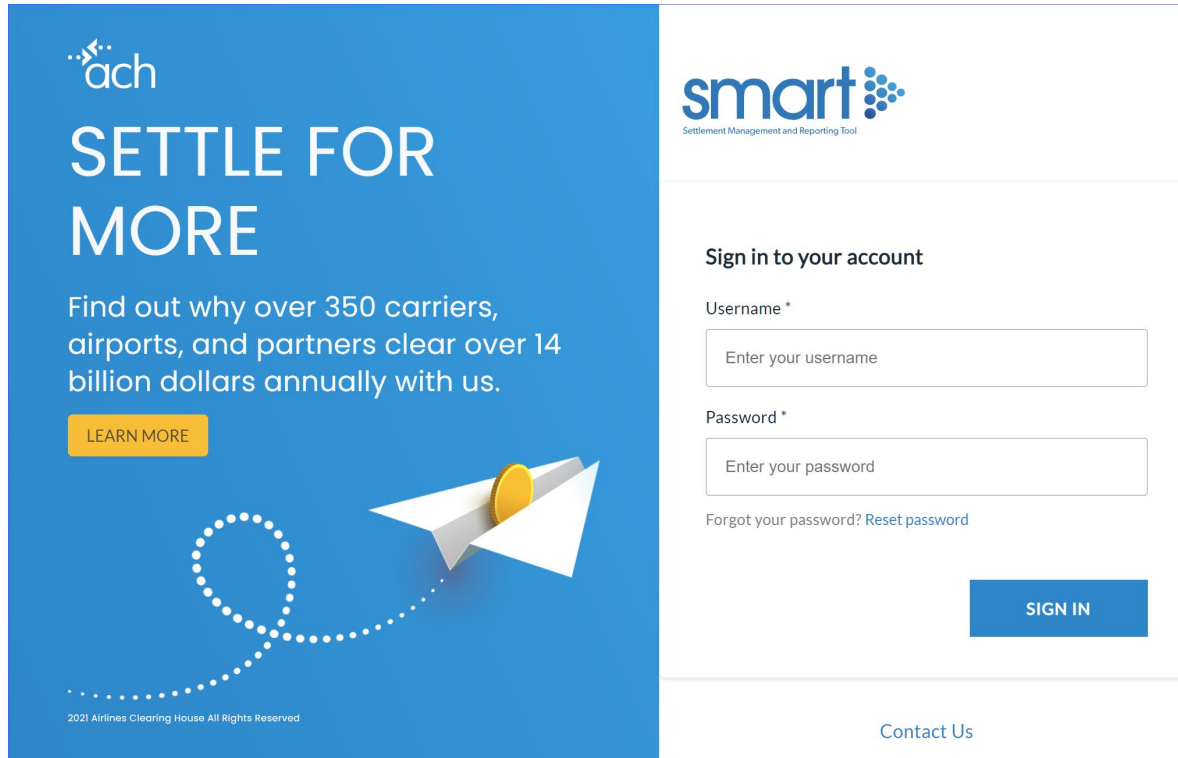
Project Timeline





Here's SMART

SMART Log In



The image shows a promotional banner for SMART (Settlement Management and Reporting Tool) on the left and a login form on the right. The banner has a blue background with the ach logo, the text 'SETTLE FOR MORE', and a description of the service. A yellow button says 'LEARN MORE'. Below the text is a graphic of a paper airplane with a gold coin on top, leaving a dotted trail. The login form has a white background with the smart logo and the text 'Settlement Management and Reporting Tool'. It includes a 'Sign in to your account' heading, 'Username *' and 'Password *' labels, input fields with placeholder text 'Enter your username' and 'Enter your password', a 'Forgot your password? Reset password' link, and a blue 'SIGN IN' button. At the bottom of the form is a 'Contact Us' link.

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SETTLE FOR MORE

Find out why over 350 carriers, airports, and partners clear over 14 billion dollars annually with us.

[LEARN MORE](#)

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smart
Settlement Management and Reporting Tool

Sign in to your account

Username *

Password *

[Forgot your password? Reset password](#)


SIGN IN


[Contact Us](#)

SMART Home Page


Welcome, DLTester
SMART is the settlement management and reporting tool for all your Airlines Clearing House services.

achnews
Just one more week
See you at the ACH Revenue Accounting Meeting!


Reports
View and download your company's reports.


Resources
You can find help in these documents.

- Smart User Guide >
- ACH Manual of Procedure >
- PFC Handbook >


Documents
View and download information.

- ACH Communications >
- PFC Settlement Memos >
- SIRS Memos >
- Sample Digits >

Settlement Dates

ACH Apr P04
May 16

IATA Apr P04
May 18

ARC PED 05/08
May 13

PFC Apr
May 24

[See Service Calendars](#)

Emails from SMART

- > All emails come from ACH Admin info@airlinesclearinghouse.com

Settlement Notices

- > Net Position
 - > Net amount you will receive or owe on settlement day
 - > Settlement Report is attached
- > Net Position FX – if applicable
 - > Final net position with exchange rates applied
 - > Updated Settlement Report is attached



More Emails from SMART

Debtor Payments

- > Payment Reminder
 - > Day before settlement if your U.S. Bank account balance doesn't cover what you owe
- > Payment Shortage
 - > Morning of settlement day if your U.S. Bank balance is still short
 - > Deposit by 12:00 Noon ET to avoid penalties



Emails from ACH Using SMART

Other Emails

- PFC Quarterly Reports
 - To airlines – all airport reports attached
 - To airports – all airline reports attached
- ACH Communications
 - New ACH members, withdrawals, suspensions, and terminations
 - New ICH members, withdrawals, suspensions, unpaid settlement balances due, special notices
 - Monthly ACH & ICH member lists
 - Accounting code and prefix assignments
- Ad Hoc Notices



Settlement Reports

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DLTester for <006DL> Help ? smart
Settlement Management and Reporting Tool

Home

Participant Reports ←

Public Documents

< Collapse

Participant Reports

Service Type **1** ACH

Period **2** 2022-04-04 (Closed...)

Company 006DL DELTA AIR LINES INC

Download Type **3** PDF

Claim Type **4** All

DOWNLOAD

Settlement Reports Dropdowns

The screenshot displays the 'smart' Settlement Management and Reporting Tool interface. The top navigation bar includes the 'ach' logo on the left and the user 'DLTester for <006DL>' with 'Help' and a question mark icon on the right. The left sidebar contains navigation options: 'Home', 'Participant Reports' (highlighted with a red dashed arrow), 'Public Documents', and a 'Collapse' button. The main content area is titled 'Participant Reports' and features four filter dropdowns: 'Service Type' (set to ACH), 'Period' (set to 2022-04-04 (Closed...)), 'Company' (set to 006DL DELTA AIR LINES INC), and 'Download Type' (set to PDF). A 'DOWNLOAD' button is positioned below these filters. A dropdown menu for 'Service Type' is open, listing options: ACH, IATA, ARC, PFC Remittance, PFC Reporting, and PFC Discrepancy. A second dropdown menu for 'Period' is also open, listing dates: 2022-05-01 (Open), 2022-04-04 (Closed), 2022-04-03 (Settled), 2022-04-02 (Settled), 2022-04-01 (Settled), and 2022-03-04 (Settled). A third dropdown menu for 'Claim Type' is open, listing: Passenger, Freight, UATP, Non-Transport, and All. Red circles with numbers 1 through 4 are overlaid on the dropdown arrows for Service Type, Period, Download Type, and Claim Type, respectively.

Settlement Reports Selections

- ACH Settlements January 2017 Period 01 forward
 - IATA Settlements January 2017 Period 01 forward
 - PFC Remittance February 2016 (inception) forward
 - PFC Quarterly Reporting 1Q 2020 forward (*contact ACH for pre-2020 reports*)
-
- Select any one period or up to four periods for ACH & IATA
 - Select any one category (Passenger, Freight, UATP, Non-Transport) or All categories for ACH & IATA
 - All amounts are final numbers (after FX conversion, if applicable) when reports are run after settlement date

Public Documents

DLTester for <006DL> Help ? smart
Settlement Management and Reporting Tool

Home
Participant Reports
Public Documents
Collapse

← ACH Documents >

Search All Folders

Name	Last Modified
ACH Communications	June 22, 2021 at 1:10:49 PM GMT-4
ACH Manual of Procedure	June 4, 2021 at 1:20:18 PM GMT-4
PFC Settlement Memos	June 28, 2021 at 8:13:47 PM GMT-4
SIRS Memos	June 28, 2021 at 8:14:02 PM GMT-4
Sample Digits	June 28, 2021 at 8:14:29 PM GMT-4
Settlement Calendars	June 22, 2021 at 6:27:22 PM GMT-4
Introduction to SMART.pdf	August 16, 2021 at 4:05:47 PM GMT-4
PFC Handbook V7.pdf	February 11, 2022 at 1:54:40 PM GMT-5
SMART User Guide V2.2.pdf	February 23, 2022 at 3:28:17 PM GMT-5

ACH Communications



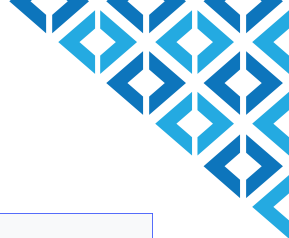
← ACH Documents > ACH Communications > 2022 >

Search  All Folders

 Name	Last Modified	
 22-079-Status Report-ACH and Interclearance Settlements Apr 2022 Period 03.pdf	May 9, 2022 at 9:41:29 PM GMT-4	
 22-078-New Associate Member-JetSuiteX Air (XE-569).pdf	May 9, 2022 at 4:06:41 PM GMT-4	
 22-077-Balances Due ICH Settlement-April Period 02 .pdf	May 6, 2022 at 12:50:10 PM GMT-4	
 22-076-EW Discover dba Eurowings Discover (4Y-693) - Invoicing of Airway Bills.pdf	May 4, 2022 at 3:24:37 PM GMT-4	





 Preview
 Download


ACH Manual of Procedure




← ACH Documents > ACH Manual of Procedure >

Search All Folders

 Name	Last Modified	
 Archived ACH Manual of Procedure	June 22, 2021 at 12:30:34 PM GMT-4	
 2022 ACH Manual of Procedure.pdf	April 19, 2022 at 1:26:47 PM GMT-4	⋮
 Passenger Traffic Document Number Assignments.xlsx	April 21, 2022 at 2:17:31 PM GMT-4	⋮








 Preview


 Download


Settlement Calendars

← ACH Documents > Settlement Calendars >

Search All Folders

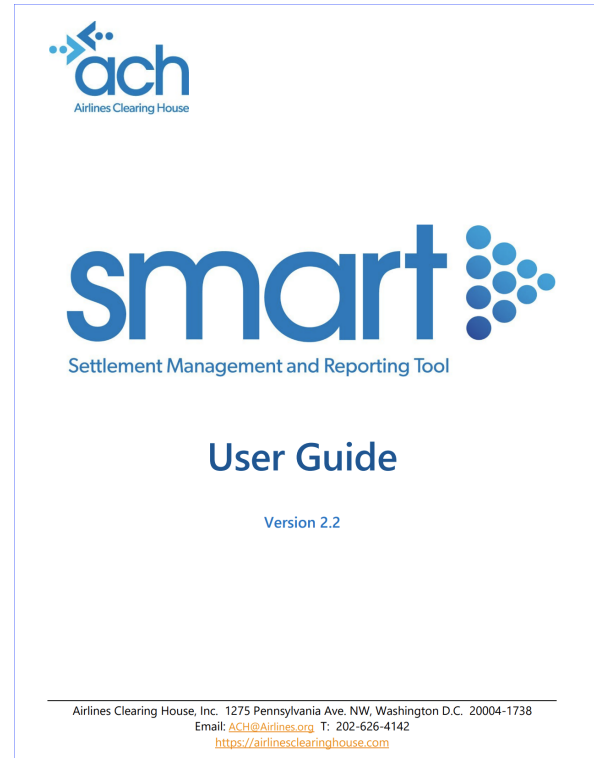
 Name	Last Modified	
 2022 SMART Clearance Calendar.csv	October 29, 2021 at 3:49:25 PM GMT-4	⋮
 2022 SMART Clearance Calendar.pdf	October 29, 2021 at 3:49:07 PM GMT-4	⋮
 2022 SMART PFC Settlement Calendar.pdf	October 29, 2021 at 3:49:16 PM GMT-4	⋮
 2021 SMART Clearance Calendar.csv	August 2, 2021 at 12:27:41 PM GMT-4	⋮
 2021 SMART Clearance Calendar.pdf	October 29, 2021 at 3:49:58 PM GMT-4	⋮
 2021 SMART PFC Settlement Calendar.pdf	October 29, 2021 at 3:50:24 PM GMT-4	⋮

 Preview

 Download

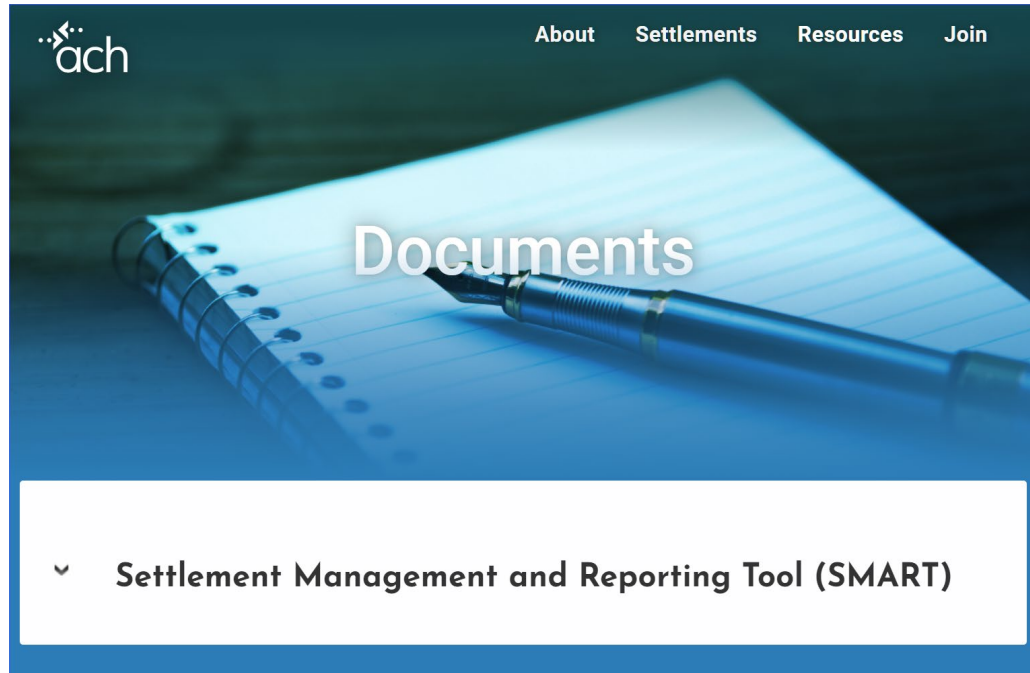
SMART User Guide

- > Access to SMART
 - > Signing in and passwords
- > System navigation
- > System generated emails
- > Participant Reports
- > PFC Settlements
 - > Entering and uploading amounts
- > PFC Quarterly Reporting
 - > Uploading files
 - > Discrepancy reports



Demo Available

Airlines Clearing House website: <https://airlinesclearinghouse.com/documents/>



QUESTIONS?



The image features a white background with decorative blue geometric patterns in the corners. These patterns consist of interlocking lines forming a grid of squares and diamonds, with varying shades of blue. The patterns are located in the top-right and bottom-left corners, framing the central text.

Thank you