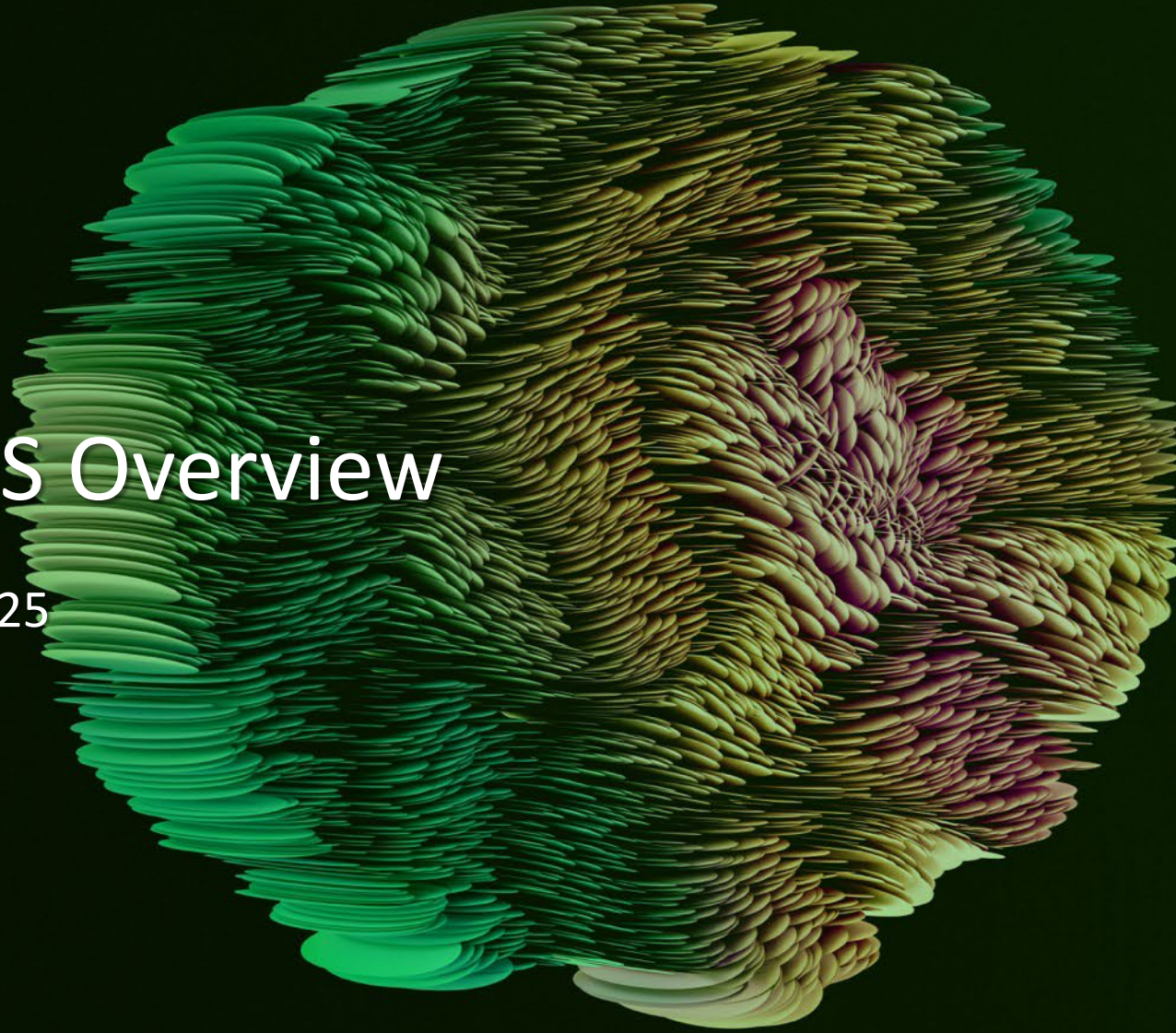


UATP & USS Overview

ACH Conference 2025



A purpose-built payments ecosystem

UATP has a proven track record of success in a complex industry and legacy systems.

- We built and maintain the backbone of the largest and most secure closed loop payments network.
- Our network rails were built to maximize benefits to merchants and businesses and lower the cost of accepting payments.



UATP Strengths

Future-proof Payments

Modern Payments



Global Payments Network

Enabling more sales



Masters of Managing Complexity

Trusted by enterprise merchants



Accept Any Payment

One platform
integration



Payments Ecosystem

Purpose-built
to enhance



Stable, Secure Partner

Lowest fraud
global network



Three Lines of Business

Charge Card

Businesses around the globe use UATP accounts to pay merchants with ease.

AFP Processing

Connecting businesses and merchants to hundreds of Alternative Forms of Payments, to complete more transactions for more customers.

UATP One Merchant Services

Reduce cost, complexity, and risk for global businesses as they expand their payment options and enter cross-border markets by seamlessly accepting payments around the world.



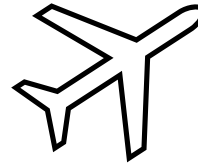
UATP: Accept any payment form with one platform integration

Issued by

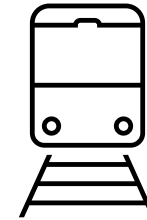
42

*Airlines
and Other
Entities*

Globally accepted by



Airlines



*Rail
Carriers*



*Travel
Agencies*

UATP Issuers



A large, abstract graphic of a wing or fan made of many overlapping, curved teal-colored segments, resembling a stylized bird wing or a large fan. It is positioned on the left side of the slide, with its base near the bottom left and its tip extending towards the top right.

UATP Settlement Services (USS)

What is USS?

UATP Settlement Systems (USS)

A settlement solution that settles all UATP claims made against UATP Issuers by Merchants of UATP that do not use the IATA Clearing House (ICH) or Airlines Clearing House (ACH).

The system provides electronic information exchange and currency transfer mechanisms to streamline the payment process.

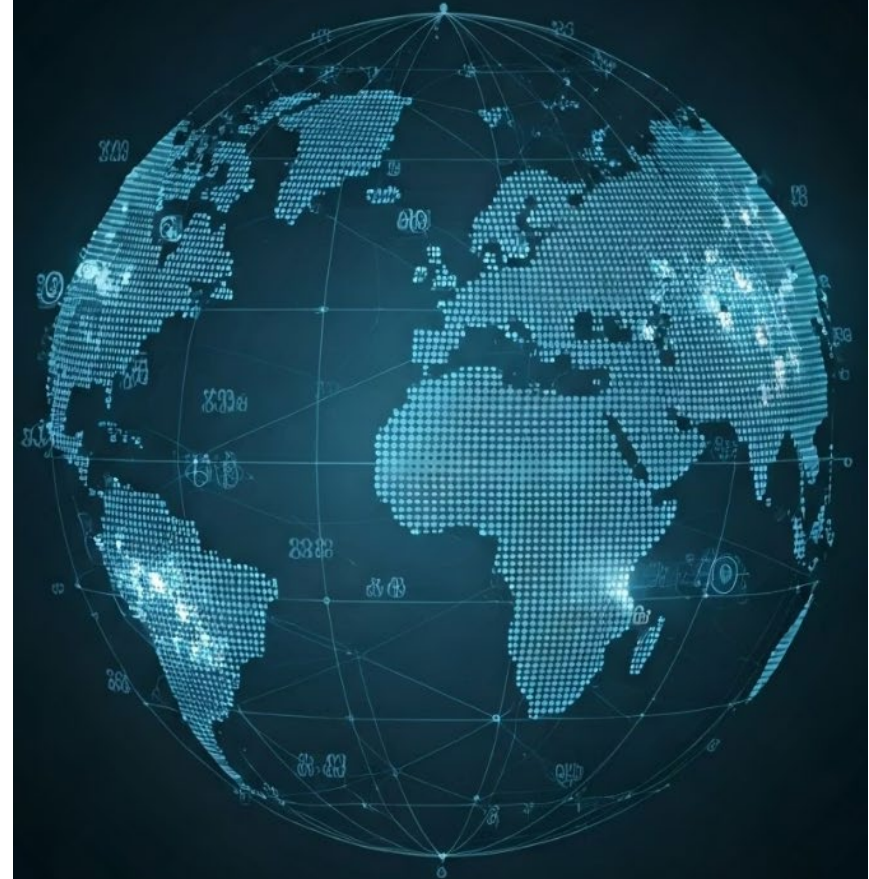
USS Global Partner - ACH

 USD Payment Support

 Digital Transfers

 Automated Statements

 Expedited Settlement



USS Interface

USS

Administrator ▾ USS ▾

Welcome, sedwards Logout

New USS User	Issuers List	UATP Settlement Systems (USS) is a settlement solution that settles all UATP claims made against UATP Issuers by Merchants of UATP that do not use the International Air Transport Association's (IATA) Clearing House (ICH) or Airlines Clearing House (ACH). The USS settlement engine consists of two parts: • A mechanism for the electronic exchange of information: this mainly consists of a system for electronic dispatches of Issuer Invoice and Reconciliation statements to Issuers, and Merchant Settlement Advice statements to Merchants. • Currency exchange and transfer mechanism: This allows for the funding by Issuers of an UATP-owned account for the USD amount of their USS claims, and a transfer by UATP into Merchants' designated accounts of amounts equivalent to their net claims in the currencies of the Merchants' choice.
USS User List	Merchants List	
	Member Setup	
	Rate / Currency Setup	

- UATP created for managing USS Members
- Connects UATP Issuer and Merchant pairing with non-ACH/ICH Merchants in UATP Network
- UATP is responsible for managing the Issuers and Merchants and ensuring they are set up within our USS portal, ATCAN, our databases and with our bank partner
- USS User List consists of Administrator and Member, includes create date and access permissions

Contact: uss.accounting@uatp.com

USS Process

Weekly Transaction File

- UATP to email or SFTP per Issuer's choice
- UATP generates a weekly / monthly settlement file (reports) that are emailed to both Issuers and Merchants. Additionally, UATP sends a settlement file to our bank partner, so they know how much Issuers need to fund and how much Merchants are to be paid.

Invoices

- Invoices will be available in IATA SIS e-invoicing platform

Payment Reminders

- All Issuers to receive emails reminding them of funding obligations generated by ACH

Deposit Accounts

- All Issuers remittances paid into Issuers own account(s)
- The bank partner handles all funds for us (receiving funds from Issuers and paying out funds to Merchants)



USS System Benefits



Single processor

Simplifies reconciliation



Aggregated Settlement

One payment to Merchant from all funded Issuers



Electronic Funds Transfer of remittances

Elimination of Paper Checks



Remittances in currency of choice or multiple currencies

USS + ACH Partnership

Strategic Alliance
Intuitive partnership towards growth plan

Comprehensive Support
Responsive ACH support and collaboration



Expanded Network
Global Partnership

Complementary Systems
Streamlined reporting, faster settlement



Thank You

uatp.com

