



ACH COMMUNICATION NO. 022

DATE: January 27, 2026

TO: Participants of Airlines Clearing House, Inc.

SUBJECT: Late Remittances – ACH Settlement for January 2026 Period 02

In accordance with Regulation B.4.10 of the ACH Manual of Procedure, please be advised that in the referenced settlement, the following ACH participant failed to remit settlement funds as required under Regulation B.4.3. Their balances due were temporarily covered by Participant Deposit Reserve funds to ensure settlement was processed on time for all participants.

Participant(s)		Balance Due Excluding Penalties/Interest	Status to Date
U13-XD	APG Pay Ltd.	\$8,347.00	Paid on 01/27/26.

Please be guided accordingly.

A handwritten signature in black ink, appearing to read 'J. Fonacier', is positioned above the printed name and title.

Jerry Fonacier
Secretary-Treasurer