



# User Guide

Version 1.0

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## Introduction

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We are excited to welcome you to SMART. SMART is your Airlines Clearing House settlement management and reporting tool that supports ACH, Interclearance ("IATA"), PFC and ARC Settlements and Services.

## Access to SMART

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Users are granted access to SMART by ACH Administrators. For access to SMART complete the [SMART User Account Set-Up Form](#) and return it to [ACH@airlines.org](mailto:ACH@airlines.org).

**Note:** Also use this form for any individual ("Contact") that does not require access to SMART, but should be included in any of (1) Settlement emails that advise your company of amounts owed in a Settlement; (2) to be included in the distribution of PFC Quarterly Reporting; (3) if the Contact should be entitled to receive ACH Communications.

## User and Contact Entitlements

Users may be granted access to SMART for one or more of the following functions:

- File upload (includes ability to manually enter and edit amounts)
- Download ACH, ICH, ARC or PFC Settlement and PFC Quarterly reports
- Receive emails regarding amounts owed by, or to, your company in a Settlement
- Receive ACH Communications
- Receive emails regarding PFC Quarterly Reports

Contacts do not have access to SMART but may be entitled to one or more of the following:

- Receive emails regarding amounts owed by, or to, your company in a Settlement
- Receive ACH Communications
- Receive emails regarding PFC Quarterly Reports

For changes to User and Contacts for your company, complete the [SMART User Account Set-Up Form](#) and return it to [ACH@airlines.org](mailto:ACH@airlines.org).

**Note:** Access to SMART is automatically disabled if you do not log in (1) within 7 days after your account is created, or (2) within 7 days after your password is reset, or (3) within any 90-day period. If necessary, contact [ACH@airlines.org](mailto:ACH@airlines.org) to have your account re-enabled.

## System Requirements

SMART access is limited to the following browsers/OS configurations:

- Google Chrome (versions 50+), Windows7; Apples OSX and higher; Apples iOS 12 and higher; Google Android 8.x and higher
- Microsoft Edge (versions 77+)

## Signing In

Users will receive an email with their User Name and Temporary Password.

Upon initial Sign-In, all Users will be required to acknowledge the ACH Privacy Agreement.

Users may be required to perform Multi Factor Authentication. If so, the User will be required to authenticate, by inputting a code, received via text message to the User's cell phone, into SMART.

Multi Factor Authentication is device specific and therefore each time the User attempts to sign in from a new device, the User will be required to authenticate again.

When Multi Factor Authentication is required:

- The User will receive an email with their Username and temporary password. Users should then sign-in to SMART using the temporary password contained in the email<sup>1</sup>.
- Upon successfully changing the temporary password, the User will receive a text with a code that must be input into SMART.

When Multi Factor Authentication is not required:

- The User will only receive an email with their Username and temporary password.

Sign-in to SMART at: <https://smart.airlinesclearinghouse.com>

## Passwords:

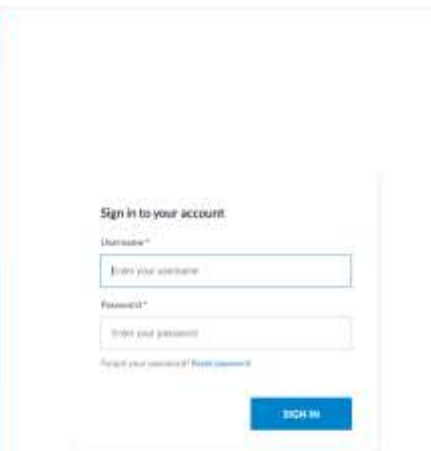
Passwords must be a minimum of eight (8) characters in length:

- Must have both upper and lower case letters
- Must have at least one numeric character
- Must have at least one special character from below set
  - = + - ^ \$ \* . [ ] { } ( ) ? " ! @ # % & / \ , > < ' : ; | \_ ~ `

Passwords are case sensitive.

**Note:** You are required to change your password every 90 days.

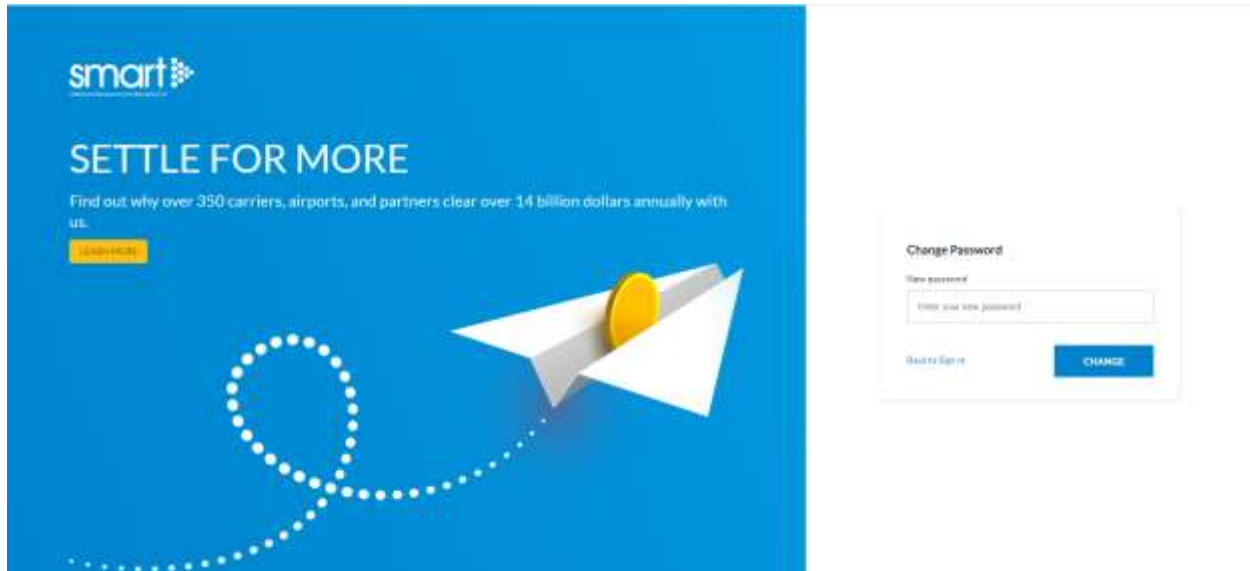
Enter your Username<sup>2</sup> and temporary password on the Sign In page and click **SIGN IN**.



<sup>1</sup> Temporary Passwords expire 7 days after issuance. If your temporary password needs to be reset, send an email to [ach@airlines.org](mailto:ach@airlines.org).

<sup>2</sup> Usernames are assigned by ACH and are case sensitive

Enter a new password and click **CHANGE**.



**Note 1:** Your session in SMART will expire and automatically log you out if you have not provided any input for 30 minutes. Additionally, should you select the "F5" key to refresh, the system will log you out and you must log back in.

**Note 2:** You will be required to accept the ACH Privacy Policy before proceeding.

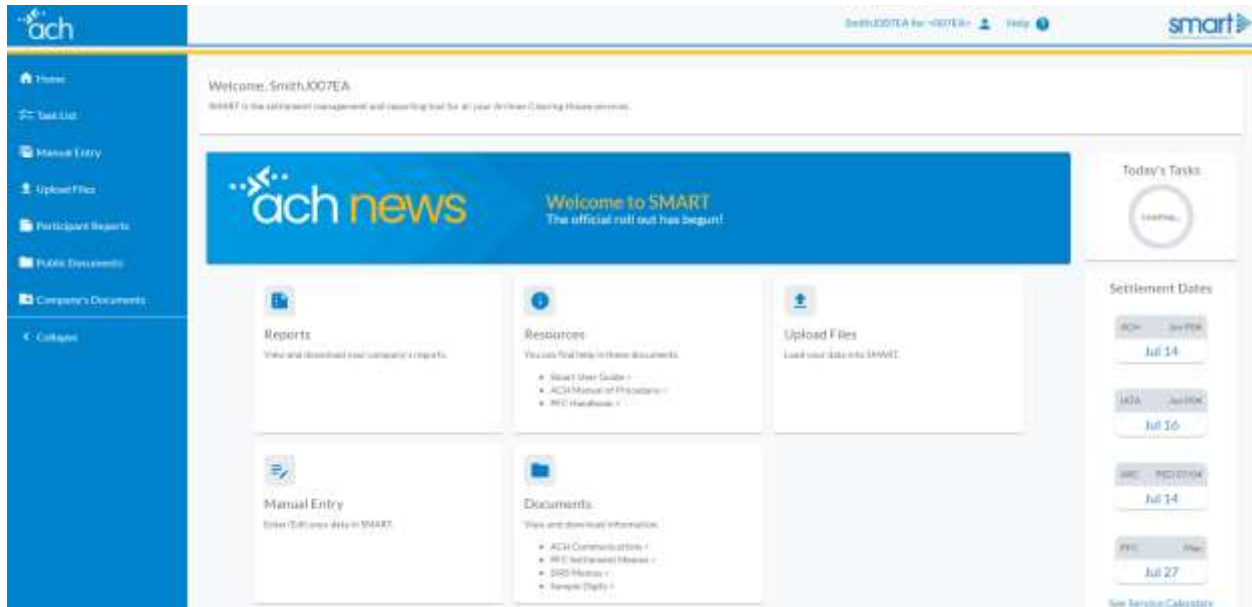
The Home page will be displayed when your sign-in information has been validated.

# Home Page

## Navigation Bar

The Navigation Bar appears on the left side of the screen.

Click an ICON in the Navigation Bar, or one of the links in the Home Page Navigation Cards to take an action.



## Manual Entry

Select Manual Entry to enter or delete amounts for an eligible service. Select the applicable service, period and your company from the dropdown lists.

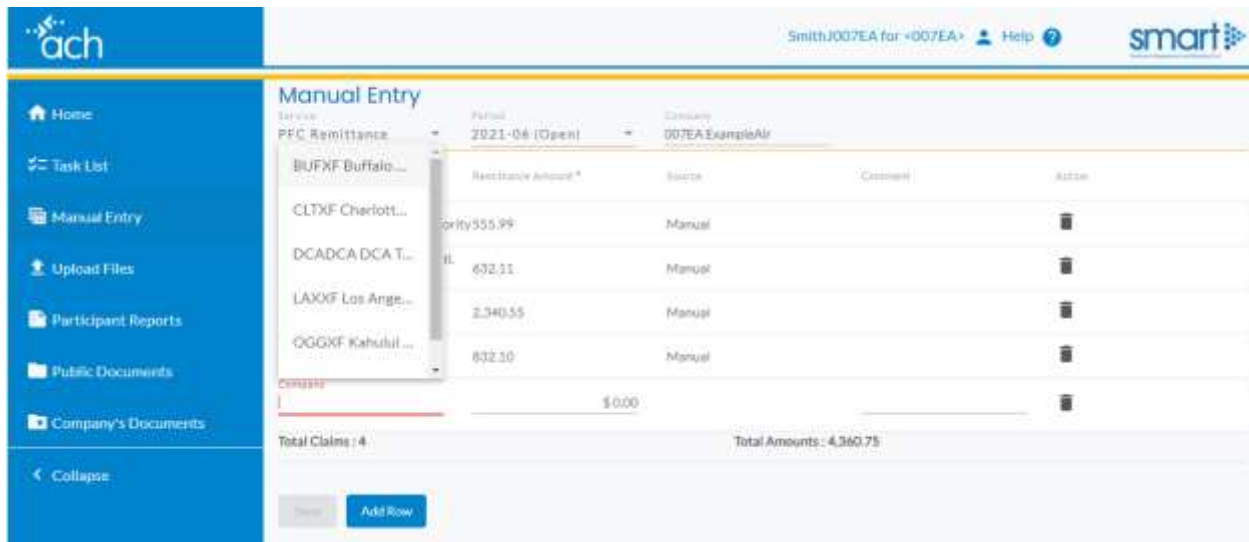


**Note 1:** Manual entry of amounts is prohibited for IATA Settlements and is restricted for ACH Settlements based on your Company profile established by ACH.

## Enter Amounts

It is highly recommended when manually entering amounts that you use the “tab” key and not the “cursor” when moving from field to field. Additionally, when entering a negative amount, the negative sign is placed at the end of the amount.

To add an amount, if needed, select Add Row and select the company to enter the amount from the dropdown list. The system will display the source of the amount (manual or file upload). You may include a comment. Continue to add rows for each additional amount you want to enter. You may enter multiple amounts for the same company. The system will sum multiple amounts for a company and will only display the summed amount on your settlement report.



The screenshot shows the 'Manual Entry' screen in the 'ach' system. The interface includes a sidebar with navigation options: Home, Task List, Manual Entry, Upload Files, Participant Reports, Public Documents, and Company's Documents. The main content area displays a table for manual entries. A dropdown menu is open, showing a list of companies: BUFXF Buffalo..., CLTXF Charlot..., DCADCA DCA T..., LAXXF Los Ange..., and OGGXF Kahului... The table has columns for Service, Period, Company, Remittance Amount, Source, Comment, and Action. The current entry is for 'PFC Remittance' in period '2021-06 (Open)' for company '007EA.ExampleAir'. The table shows four rows of manual entries with amounts: 555.99, 632.11, 2,340.55, and 632.10. The total amount is 4,360.75. A 'Save' button and an 'Add Row' button are visible at the bottom.

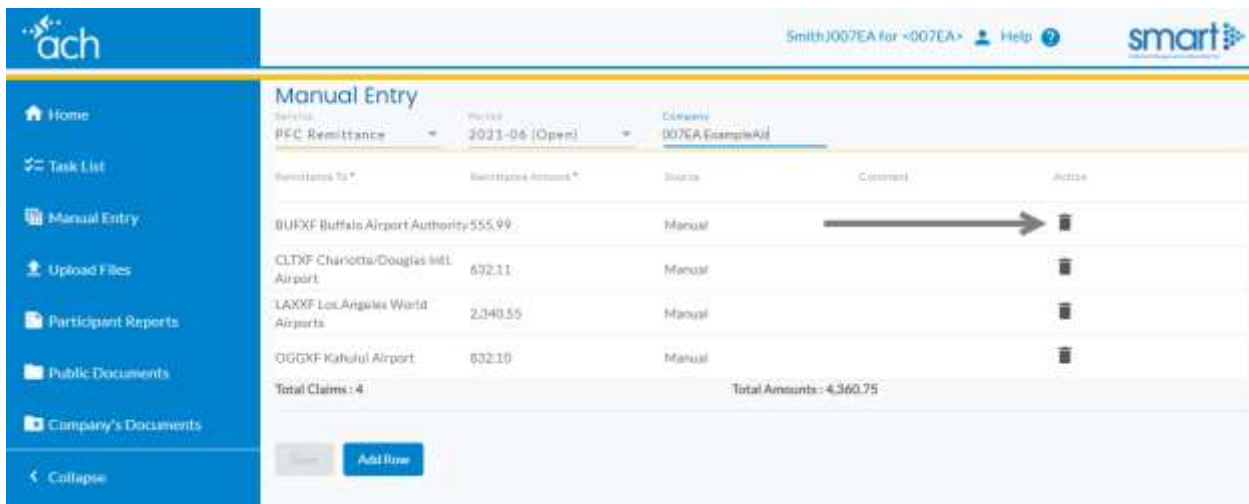
Service	Period	Company	Remittance Amount	Source	Comment	Action
PFC Remittance	2021-06 (Open)	007EA.ExampleAir	555.99	Manual		
CLTXF Charlot...	2021-06 (Open)	007EA.ExampleAir	632.11	Manual		
LAXXF Los Ange...	2021-06 (Open)	007EA.ExampleAir	2,340.55	Manual		
OGGXF Kahului ...	2021-06 (Open)	007EA.ExampleAir	632.10	Manual		
Company			\$0.00			
Total Claims : 4						
						Total Amounts : 4,360.75

**Hint:** To quickly locate a company, type in the company name or code in the Company fields.

## Delete Amounts

Users are permitted to delete amounts their company has either manually entered or uploaded through the file upload process, provided the period is still open. If an adjustment is required after the close of the current period, contact Airlines Clearing House at [ach@Airlines.org](mailto:ach@Airlines.org) or 202-626-4142 for assistance.

To delete an amount, click the trashcan and save.



The screenshot shows the 'Manual Entry' screen in the 'ach' system. The interface is similar to the previous screenshot, but the dropdown menu is closed. A black arrow points to the trashcan icon in the 'Action' column of the first row (BUFXF Buffalo Airport Authority-555.99). The table shows four rows of manual entries with amounts: 555.99, 632.11, 2,340.55, and 632.10. The total amount is 4,360.75. A 'Save' button and an 'Add Row' button are visible at the bottom.

Service	Period	Company	Remittance Amount	Source	Comment	Action
PFC Remittance	2021-06 (Open)	007EA.ExampleAir	555.99	Manual		
CLTXF Charlot...	2021-06 (Open)	007EA.ExampleAir	632.11	Manual		
LAXXF Los Ange...	2021-06 (Open)	007EA.ExampleAir	2,340.55	Manual		
OGGXF Kahului ...	2021-06 (Open)	007EA.ExampleAir	632.10	Manual		
Total Claims : 4						
						Total Amounts : 4,360.75



## Upload Files

Select Upload Files to upload a file for an eligible ACH Service. Select the applicable file type, service type and period from the dropdown lists.



See more about file formats and validations in [PFC Settlements](#) and [PFC Quarterly Reporting](#) below.

## Participant Reports

Select Participant Reports to download settlement or PFC quarterly and annual reports. Select the applicable service type, period, your company and download type (.pdf and .csv when applicable) from the dropdown lists.

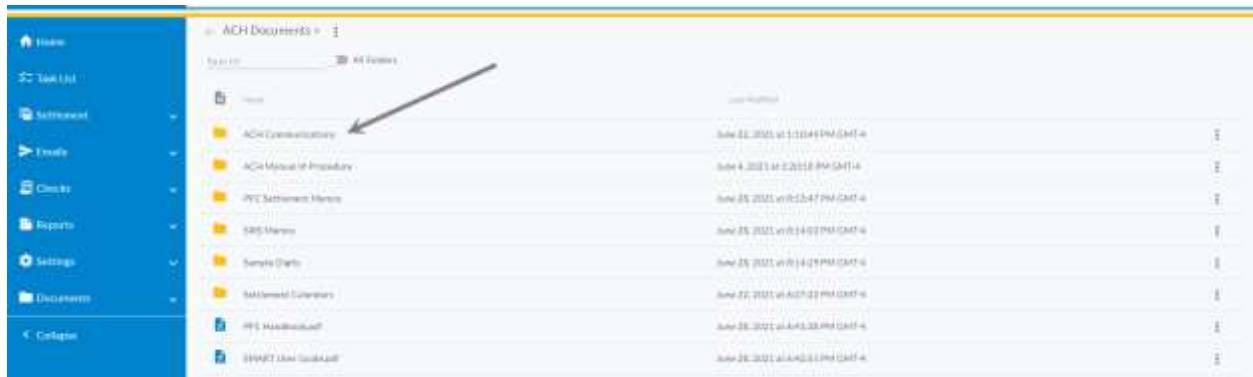
See more about [Participant Reports](#) below.




**Note:** Should you require historical reports that are not available in SMART, contact Airlines Clearing House at [ach@Airlines.org](mailto:ach@Airlines.org) or 202-626-4143 for assistance.

## Public Documents

Select Public Documents to access the library of current and historical ACH Documents. Click on a folder ICON to see additional files in that folder.



Once you have drilled down to a desired document, select the kabob  to display the pop-up window and select either preview or download to view the document.



## Company's Documents

This is not currently in use.

## Today's Tasks

Provides a reminder of actions to be taken and the due date. As an example, if your company participates in PFC Settlements and have not yet submitted a PFC remittance file, the Task List will display a reminder with the due date. As an alternative to using the Navigation Bar you can select the task from the task list to complete it.

## Settlement Dates

Provides you with a quick glance of the dates for upcoming settlements.

## System Generated Emails

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SMART generates numerous emails to Users and Contacts regarding settlement statuses, PFC Remittance file reminders, PFC Quarterly and Annual Reporting and general communications. These emails will be sent from [info@airlinesclearinghouse.com](mailto:info@airlinesclearinghouse.com). Please check with your IT department to determine if your safe sender list should be updated to prevent delays in receipt. Examples of system generated emails are shown below.

First email for an ACH Settlement. Your [settlement report](#) will be attached to the email.

Dear ACH Member:

Your net position in the June 2021 Period 02 Airlines Clearing House settlement is a CREDITOR for \$6,000.00 USD and a DEBTOR for €6,000.00 EUR. See the attached Settlement Report for details.

Settlement is scheduled for 12:00 Noon ET on June 28, 2021.

With regards,

Airlines Clearing House

Second email for an ACH Settlement when your company has FX activity. Your [revised settlement report](#) will be attached to the email.

Dear ACH Member:

Your final net position including foreign exchange activity in the June 2021 Period 02 Airlines Clearing House settlement is a DEBTOR for \$1,198.80 USD. See the attached updated Settlement Report for details.

Settlement is scheduled for 12:00 Noon ET on June 28, 2021.

With regards,

Airlines Clearing House

First email for a PFC Settlement. Your [settlement report](#) will be attached to the email.

Dear PFC Settlements Member:

Your net position in the PFC Remittance settlement for June 2021 sales period is a DEBTOR for \$4,485.75 USD. See the attached Remittance Report for details.

Settlement is scheduled for 2:00 p.m. ET on July 27, 2021.

With regards,

Airlines Clearing House

[ACH Settlement advising you of insufficient funds to cover your balance due](#)

Good afternoon,

This is a reminder that ExampleAir has a balance due of \$1,198.80 USD in the June 21<sup>st</sup> ACH settlement of June 2021 Period 01.

Your account at U.S. Bank currently does not have sufficient funds to cover the amount you owe. The full balance due must be on deposit in your account by 12:00 Noon ET on June 21, 2021 to avoid any penalties.

If you have a balance due in foreign currency, this amount must be deposited to the applicable U.S. Bank account by the same deadline.

Please let us know right away if you expect any problems funding your account on time.

Thank you,

Airlines Clearing House

# PFC Settlements

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## Entering Amounts

See [Manual Entry](#) above.

## PFC Remittance Files

As an alternative to manually entering amounts, you may upload a file for an open period. You may not upload a file or enter amounts for a period that has not yet opened or has already closed.

Previously loaded files, in an open period, may be replaced/overlayed by uploading a new file.

In the event the period is closed, and a replacement file is needed, contact Airlines Clearing House at [ach@Airlines.org](mailto:ach@Airlines.org) or 202-626-4143 for assistance.

A reminder email will be sent to you if the deadline for submission is approaching and you have not yet entered or uploaded PFC remittance amounts.

Files are created in standard .CSV or.txt formats using the specifications below. Do not use CSV UTF-8 format. Files do not contain header or trailer records, only detail rows.

**Note:** Unless permitted otherwise, only positive amounts may be included (where the airline is remitting a payment to the airport).

PFC Remittance File Upload Specifications	
Field	Description
First Field	Paying from Participant's ID. The first three characters of a Participant ID is the accounting code. The last two characters are the designator code.
Second Field	The Participant's ID of the airport for which PFCs are being remitted to. The first three characters of the Participant's ID is the airport code. The last two characters are always "XF".
Third Field	Always "PFC".
Fourth Field	Sales Period in YYMMPP format (year, month, period). At this time, PP (period) shall always be populated with a "01".
Fifth Field	Always "USD".
Sixth Field	The remittance amount. Do not include "\$" or ",".
Example:	027AS,FAIXF,PFC,160301,USD,12621.08 027AS,DHNXF,PFC,160301,USD,7570.19 027AS,KTNXF,PFC,160301,USD,20748.86 027AS,MSLXF,PFC,160301,USD,6625.98 027AS,MOBXF,PFC,160301,USD,65221.69 027AS,KTNXF,PFC,160301,USD,76756.25

**Note:** Upload files do not have a standard naming convention. Name your upload file according to your own specifications.

## PFC Settlement Reports

See [Participant Reports](#) below.

## PFC Quarterly Reporting Process

Participating Airlines upload their own quarterly reporting files into SMART.

SMART supports various file formats and both monthly and quarterly submissions. Each PFC Quarterly Reporting Airline must notify [ACH](#) of its chosen upload submission method (monthly or quarterly) and format (A, B, C or D) prior to go-live or before changing either the existing method or format.

The formats supported are:

- Format A: Seven column (standard)
- Format B: Nine column (enhanced to include transaction counts)
- Format C: Seven column including beginning and ending balances
- Format D: Nine column including beginning and ending balances

You will be notified via a system generated email if the PFC Quarterly Reporting Deadline is approaching and your files have not yet been uploaded.

### PFC Quarterly Reporting File Layouts

*Note: All file examples are for illustration only.*

Format A: Seven Column (standard)			
Field	Field Name	Format	Description
1	Reporting Airline	AAADD	Airline submitting report of PFCs remitted <i>AAA = 3-character Accounting Code DD = 2-character Designator Code</i>
2	Receiving Airport	ZZZ	Airport that received PFC payment <i>ZZZ = 3-character Airport Code</i>
3	Reporting Month	MMYYYY	Sales month for which the PFC details are reported <i>MM = month YYYY = year</i>
4	PFC Revenue Collected	NNNN.NN	Dollar amount of PFCs collected <i>May have 2 decimals preceded by a period (.)</i>
5	PFC Revenue Refunded	NNNN.NN	Dollar amount of PFCs refunded <i>May have 2 decimals preceded by a period (.)</i>
6	Collection Compensation Withheld	NNNN.NN	Dollar amount of compensation withheld by reporting airline <i>May have 2 decimals preceded by a period (.)</i>
7	Net PFC Remittance Amount	NNNN.NN -NNNN.NN	Net amount of the remittance reported <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>

#### Format A File Example:

016UA,ABE,022017,10514.29,985.5,257.07,9271.72  
016UA,ABI,022017,18,4.5,0.44,13.06

<b>Format B: Nine Column (includes transaction counts)</b>			
<b>Field</b>	<b>Field Name</b>	<b>Format</b>	<b>Description</b>
1	Reporting Airline	AAADD	Airline submitting report of PFCs remitted <i>AAA = 3-character Accounting Code DD = 2-character Designator Code</i>
2	Receiving Airport	ZZZ	Airport that received PFC payment <i>ZZZ = 3-character Airport Code</i>
3	Reporting Month	MMYYYY	Sales month for which the PFC details are reported <i>MM = month YYYY = year</i>
4	PFC Revenue Collected	NNNN.NN	Dollar amount of PFCs collected <i>May have 2 decimals preceded by a period (.)</i>
5	Number of PFCs Collected	NNNN	Quantity of PFCs collected <i>Whole numbers only</i>
6	PFC Revenue Refunded	NNNN.NN	Dollar amount of PFCs refunded <i>May have 2 decimals preceded by a period (.)</i>
7	Number of PFCs Refunded	NNNN	Quantity of PFCs refunded <i>Whole numbers only</i>
8	Collection Compensation Withheld	NNNN.NN	Dollar amount of compensation withheld by reporting Airline <i>May have 2 decimals preceded by a period (.)</i>
9	Net PFC Remittance Amount	NNNN.NN -NNNN.NN	Net amount of the remittance reported <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>

Format B File Example:

027AS,ABQ,012017,27891,6198,2628,584,681.78,24581.22  
027AS,ABQ,022017,27094.5,6021,2421,538,662.31,24011.19  
027AS,ABQ,032017,28624.5,6361,2592,576,699.71,25332.79

<b>Format C: Seven Column plus beginning &amp; ending balances</b>			
<b>Field</b>	<b>Field Name</b>	<b>Format</b>	<b>Description</b>
1	Reporting Airline	AAADD	Airline submitting report of PFCs remitted <i>AAA = 3-character Accounting Code DD = 2-character Designator Code</i>
2	Receiving Airport	ZZZ	Airport that received PFC payment <i>ZZZ = 3-character Airport Code</i>
3	Reporting Month	MMYYYY	Sales month for which the PFC details are reported <i>MM = month YYYY = year</i>
4	PFC Revenue Collected	NNNN.NN	Dollar amount of PFCs collected <i>May have 2 decimals preceded by a period (.)</i>
5	PFC Revenue Refunded	NNNN.NN	Dollar amount of PFCs refunded <i>May have 2 decimals preceded by a period (.)</i>
6	Collection Compensation Withheld	NNNN.NN	Dollar amount of compensation withheld by reporting airline <i>May have 2 decimals preceded by a period (.)</i>
7	Net PFC Remittance Amount	NNNN.NN -NNNN.NN	Net amount of the remittance reported <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>
8	PFC Beginning Balance	NNNN.NN -NNNN.NN	Dollar amount of beginning balance of PFCs for the month <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>
9	PFC Ending Balance	NNNN.NN -NNNN.NN	Dollar amount of ending balance of PFCs for the month <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>

Format C File Example:

016UA,ABE,022017,10514.29,985.5,257.07,9271.72,0,0  
016UA,ABI,022017,18,4.5,0.44,13.06,-45,-31.94



<b>Format D: Nine Column plus beginning &amp; ending balances</b>			
<b>Field</b>	<b>Field Name</b>	<b>Format</b>	<b>Description</b>
1	Reporting Airline	AAADD	Airline submitting report of PFCs remitted <i>AAA = 3-character Accounting Code DD = 2-character Designator Code</i>
2	Receiving Airport	ZZZ	Airport that received PFC payment <i>ZZZ = 3-character Airport Code</i>
3	Reporting Month	MMYYYY	Sales month for which the PFC details are reported <i>MM = month YYYY = year</i>
4	PFC Revenue Collected	NNNN.NN	Dollar amount of PFCs collected <i>May have 2 decimals preceded by a period (.)</i>
5	Number of PFCs Collected	NNNN	Quantity of PFCs collected <i>Whole numbers only</i>
6	PFC Revenue Refunded	NNNN.NN	Dollar amount of PFCs refunded <i>May have 2 decimals preceded by a period (.)</i>
7	Number of PFCs Refunded	NNNN	Quantity of PFCs refunded <i>Whole numbers only</i>
8	Collection Compensation Withheld	NNNN.NN	Dollar amount of compensation withheld by reporting Airline <i>May have 2 decimals preceded by a period (.)</i>
9	Net PFC Remittance Amount	NNNN.NN -NNNN.NN	Net amount of the remittance reported <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>
10	PFC Beginning Balance	NNNN.NN -NNNN.NN	Dollar amount of beginning balance of PFCs for the month <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>
11	PFC Ending Balance	NNNN.NN -NNNN.NN	Dollar amount of ending balance of PFCs for the month <i>May be preceded by a negative sign (-) if a negative amount May have 2 decimals preceded by a period (.)</i>

Format D File Example:

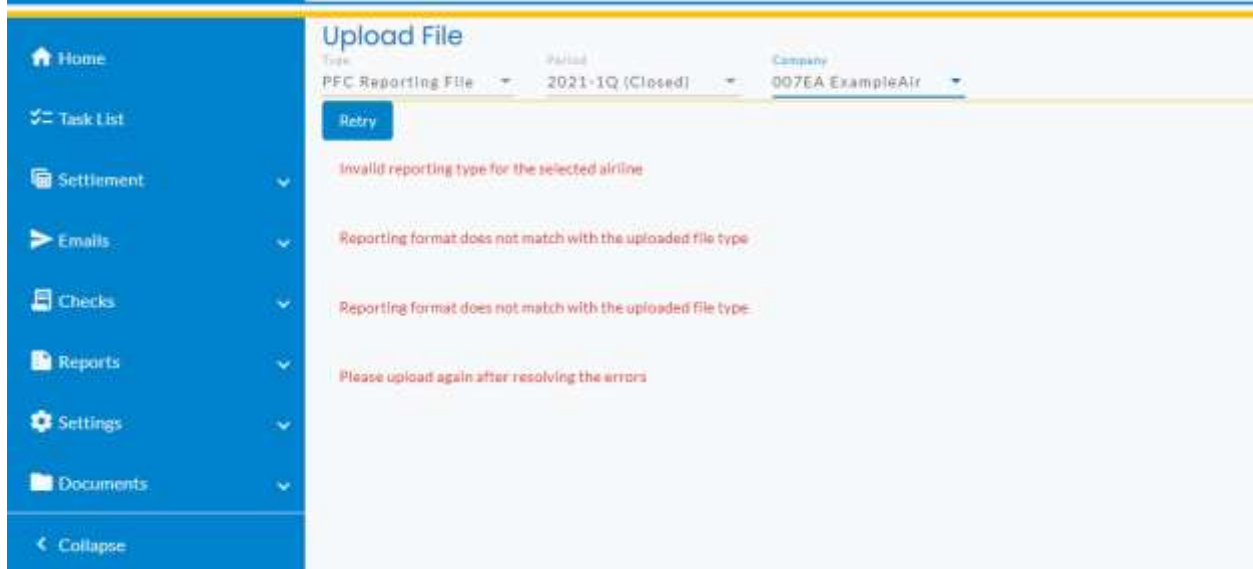
027AS,ABQ,012017,27891,6198,2628,584,681.78,24581.22,-100000,-75418.78  
027AS,ABQ,022017,27094.5,6021,2421,538,662.31,24011.19,-75418.75,-51407.59  
027AS,ABQ,032017,28624.5,6361,2592,576,699.71,25332.79,-51407.59,-26074.80

## File Upload Errors

SMART validates your PFC Reporting File and will fail a file upon upload if any of the following errors are detected. These errors will be displayed on the Upload File window. You must correct the file and reload it.

Error	Help
Blank row encountered at line:	
Invalid file. Please check the reporting format of the company	Your airline's profile has been set up to submit a different format than what you uploaded (see PFC Reporting Formats below). Contact Airlines Clearing House if it should be changed.
Invalid file. Monthly file contains more than one month's PFC Remittance data	
Invalid reporting month	
Invalid reporting type for the selected airline	Your airline's profile has been set up to submit a different format than what you uploaded (see PFC Reporting Formats below). Contact Airlines Clearing House if it should be changed.
No records found in the uploaded file	
Please upload again after resolving errors	Will appear with the other applicable errors
"Receiving airport" is not found in the active PFC Reporting period	
"Reporting airline" does not match with selected airline	
"Reporting airline" is not found in the active PFC Reporting period	Contact Airlines Clearing House to ensure your company's profile has been set up as active for the period
Reporting format does not match with the uploaded file type	
<p><b>Note:</b> Wherever quotes are used above, i.e., "Reporting Airline", "Receiving Airport" the error will be output with the airline or airport code as applicable.</p>	

Example of file upload with errors.



Contact [ACH](#) for help in resolving file upload issues.

## File Upload Warnings

SMART will warn you of discrepancies when:

- a row in your quarterly reporting input file doesn't sum up correctly
- the net remittance amount contained in a row of your quarterly reporting input file doesn't match to the remittance amount submitted through PFC Settlements

When your input file only has warnings, the file will upload successfully. If you determine that the warnings should be corrected, submit a corrected file during the open period. Your new file submission will overlay and replace the previously uploaded file.

Warning	Help
Amount does not match to the remittance found in DB "Reporting Airline" and "Receiving Airport" and "Remittance Amount" and "Reporting Month"	
"Receiving Airport" and "Reporting Month" beginning balance plus revenue collected less revenue refunded less compensation withheld does not equal ending balance	
"Receiving Airport" and "Reporting Month" collected amount less refunded less compensation does not equal PFC Remit Amount.	
Remittance missing from file "Reporting Airline" and "Receiving Airport" and "Reporting Month" and "Remittance Amount"	
Remittance reported in file is not found in database. "Reporting Airline" and "Receiving Airport" and "Remittance Amount" and "Reporting Month".	
Revenue collected-revenue refunded-compensation does not match to the remittance found in DB. "Reporting Airline" and "Receiving Airport" and "Remittance Amount" and "Reporting Month"	Your airline's profile has been set up to submit a different format than what you uploaded (see PFC Reporting Formats below). Contact Airlines Clearing House if it should be changed.
<b>Note:</b> Wherever quotes are used above, i.e., "Reporting Airline", "Receiving Airport", "Remittance Amount" and "Reporting Month", the error will be output with the airline or airport code, amount or month as applicable..	

## Example of file upload with warnings

The screenshot shows a web application interface for uploading a file. On the left is a blue sidebar with navigation options: Home, Task List, Settlement, Emails, Checks, Reports, Settings, Documents, and a Collapse button. The main content area is titled 'Upload File' and includes filters for Type (PFC Reporting File), Period (2021-1Q (Closed)), and Company (007EA ExampleAir). The status shows 'File successfully uploaded.' and 'Successfully uploaded the file'. A 'Warnings:' section lists four messages: 'STT : 032021: Collected amount less refunded less compensation does not equal PFC Remit amount.', 'Remittance reported in file is not found in database:007EA : BUF : 32704.76 : 012021', 'Remittance reported in file is not found in database:007EA : BUF : 23936.9 : 022021', and 'Remittance reported in file is not found in database:007EA : BUF : 22538.49 : 032021'. A final warning at the bottom states 'Remittance reported in file is not found in database:007EA : OGG : 17545 : 022021'.

Contact [ACH](#) for help in resolving file upload issues.

## PFC Quarterly Reports

See [Participant Reports](#) below.

## ARC Settlements

ARC processes remittances to airlines who opt to receive their ARC travel agency sales remittances to their U.S. Bank account through SMART. ARC Settlement remittances may be used to offset amounts owed in an ACH, IATA or PFC Settlement.

Applicable Users and Contacts for those companies will receive a system generated email and settlement report advising of the ARC remittance amount on settlement day.

## Participant Reports

Participant Reports are sent to your authorized Users and Contacts when the [first system generated email](#) is sent to your company. At any time, Users can also select a report to view and download for their company. Available reports:

- ACH and IATA Settlements beginning with 2017
- PFC Settlements beginning with 2016
- PFC Quarterly and Annual Reporting beginning with 2020
- ARC Settlement beginning with June 2021

### ACH and IATA Settlement Reports

When applicable, ACH Settlement Reports will be updated with FX rates and converted amounts once the applicable FX rate is available and sent to you with the [second system generated email](#). See report examples in [Appendix A](#).

ACH and IATA Settlement Reports may also be downloaded in a .csv format. The.csv format contains a header row with the following columns populated:

Settlement Type, Participant ID, Participant Name, Membership Type, Category, Payables, Receivables, Net Amount, Currency, Billing Month, Billing Period
--

Below is Example Airlines .csv report for June period 02 2021, excluding the header row:

ACH,001AA,"American Airlines, Inc.",AN,P,0.00,500.00,500.00,USD,06/21,02
ACH,173HA,"Hawaiian Airlines, Inc.",AN,F,0.00,5000.00,5000.00,USD,06/21,02
ACH,173HA,"Hawaiian Airlines, Inc.",AN,N,0.00,500.00,500.00,USD,06/21,02
ACH,A791A,"Amadeus IT Group S.A.",AS,N,6000.00,0.00,-6000.00,EUR,06/21,02

**Note:** In the event a Participant has been excluded from an ACH Settlement due to Suspension and your company has activity with the Suspended Participant in that Settlement, the Settlement Report will display the excluded Participant with "Suspended" after its name in the .pdf version and all amounts are zeroed out.

### PFC Quarterly Reports

ACH will distribute PFC Quarterly Reports to your company's Users and Contacts with PFC Quarterly Reports selected in the SMART User Account Set-Up Form. ACH will also distribute to all applicable airports. See example of a PFC Quarterly Report in [Appendix B](#).

### PFC Annual Reports

PFC Annual Reports are formatted in compliance with AICPA Audit Guide for Airlines and are intended for your internal use. The data is populated from your PFC Quarterly Report submissions.

### ARC Settlement Reports

ACH will distribute ARC Settlement Reports to your company's Users and Contacts with ARC Settlement selected in the SMART User Account Set-Up Form.

# SMART User Account Set-Up Form

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# SMART USER ACCOUNT SETUP

## Company Information

Company Name			
Designator Code*		Accounting/Prefix Code*	

\* ACH will assign these codes for Limited Participants. All others should use the codes assigned to them by IATA.

Upon approval ACH will establish SMART User accounts for member's staff to access SMART in order to:

- 1) Upload PFC remittance and PFC quarterly reporting files; data enter PFC remittance amounts, and/or
- 2) Download ACH, IATA, PFC or ARC settlement reports, and PFC quarterly reports, and
- 3) View public documents such as the SMART User Guide, ACH Manual of Procedure, ACH Communications and Settlement Calendars

**Note:** All Users will have access to view Public Documents

- 4) Receive settlement emails indicating net position and balance due notifications for the relative settlement type

**Note:** For those individuals that only require settlement emails, User Permissions will not be granted. Those individuals will be considered Contacts and will only receive the applicable emails.

## Authorized Users or Contacts

Please list each person who should have a SMART User account and indicate their access or inclusion in distribution lists. At least one person listed should be listed to receive Settlement Emails for each service your company participates in and is typically a Treasury contact responsible for transferring settlement funds to your clearing bank account when in a debit position.		Upload Files or Manual Entry	Download Reports	PFC Settlement Emails	ACH Settlement Emails	ICH Settlement Emails	ARC Settlement Emails	ACH Communications	PFC Quarterly Reports
Name	_____								
Title	_____								
Email	_____								
Desk Phone	_____								
Cell Phone (optional)	_____								
Name	_____								
Title	_____								
Email	_____								
Desk Phone	_____								
Cell Phone (optional)	_____								
Name	_____								
Title	_____								
Email	_____								
Desk Phone	_____								
Cell Phone (optional)	_____								
Name	_____								
Title	_____								
Email	_____								
Desk Phone	_____								
Cell Phone (optional)	_____								

Return completed form to ACH at [ACH@airlines.org](mailto:ACH@airlines.org). Users will receive their Sign-In credentials via text or email.



# Appendix A

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# Airlines Clearing House, Inc.

# ACH Settlement Report

007EA - Example Airlines

Jun 2021 Period 02

Settlement date: Monday, Jun 28, 2021

Created: 07/05/2021 02:43 PM EDT

## SETTLEMENT SUMMARY

Currency / Category	Total Payables	Total Receivables	Net Amount	Exchange Rate	Balance Due	Payment Currency
<b>USD</b>						
Passenger	0.00	500.00	500.00			
Freight	0.00	5,000.00	5,000.00			
UATP	0.00	0.00	0.00			
Non-Transport	0.00	500.00	500.00			
Total USD	0.00	6,000.00	6,000.00	1.0000	6,000.00	USD
<b>EUR</b>						
Passenger	0.00	0.00	0.00			
Freight	0.00	0.00	0.00			
UATP	0.00	0.00	0.00			
Non-Transport	6,000.00	0.00	-6,000.00			
Total EUR	6,000.00	0.00	-6,000.00	<tba>	<pending>	USD
<b>Total Amounts Due</b>					<pending>	USD

Note: Total Amounts Due in red are due from you.  
Total Amounts Due in black are due to you.

007EA - Example Airlines

Jun 2021 Period 02

Settlement date: Monday, Jun 28, 2021

Created: 07/05/2021 02:43 PM EDT

**USD SETTLEMENT DETAIL**

Category / Company		Payables	Receivables	Net Amount
<b>Passenger</b>				
001AA	American Airlines, Inc.	0.00	500.00	500.00
Total Passenger		0.00	500.00	500.00
Category / Company		Payables	Receivables	Net Amount
<b>Freight</b>				
173HA	Hawaiian Airlines, Inc.	0.00	5,000.00	5,000.00
Total Freight		0.00	5,000.00	5,000.00
Category / Company		Payables	Receivables	Net Amount
<b>UATP</b>				
<none>		0.00	0.00	0.00
Total UATP		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Non-Transport</b>				
173HA	Hawaiian Airlines, Inc.	0.00	500.00	500.00
Total Non-Transport		0.00	500.00	500.00
<b>Total USD</b>		<b>0.00</b>	<b>6,000.00</b>	<b>6,000.00</b>

## EUR SETTLEMENT DETAIL

Category / Company		Payables	Receivables	Net Amount
<b>Passenger</b>				
<none>		0.00	0.00	0.00
Total Passenger		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Freight</b>				
<none>		0.00	0.00	0.00
Total Freight		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>UATP</b>				
<none>		0.00	0.00	0.00
Total UATP		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Non-Transport</b>				
A791A	Amadeus IT Group S.A.	6,000.00	0.00	-6,000.00
Total Non-Transport		6,000.00	0.00	-6,000.00
<b>Total EUR</b>		<b>6,000.00</b>	<b>0.00</b>	<b>-6,000.00</b>

# Airlines Clearing House, Inc.

# ACH Settlement Report

007EA - Example Airlines

Jun 2021 Period 02

Settlement date: Monday, Jun 28, 2021

Created: 07/07/2021 08:55 AM EDT

## SETTLEMENT SUMMARY

Currency / Category	Total Payables	Total Receivables	Net Amount	Exchange Rate	Balance Due	Payment Currency
<b>USD</b>						
Passenger	0.00	500.00	500.00			
Freight	0.00	5,000.00	5,000.00			
UATP	0.00	0.00	0.00			
Non-Transport	0.00	500.00	500.00			
Total USD	0.00	6,000.00	6,000.00	1.0000	6,000.00	USD
<b>EUR</b>						
Passenger	0.00	0.00	0.00			
Freight	0.00	0.00	0.00			
UATP	0.00	0.00	0.00			
Non-Transport	6,000.00	0.00	-6,000.00			
Total EUR	6,000.00	0.00	-6,000.00	1.1998	-7,198.80	USD
<b>Total Amounts Due</b>					<b>-1,198.80</b>	<b>USD</b>

Note: Total Amounts Due in red are due from you.

Total Amounts Due in black are due to you.

007EA - Example Airlines

Jun 2021 Period 02

Settlement date: Monday, Jun 28, 2021  
Created: 07/07/2021 08:55 AM EDT**USD SETTLEMENT DETAIL**

Category / Company		Payables	Receivables	Net Amount
<b>Passenger</b>				
001AA	American Airlines, Inc.	0.00	500.00	500.00
Total Passenger		0.00	500.00	500.00
Category / Company		Payables	Receivables	Net Amount
<b>Freight</b>				
173HA	Hawaiian Airlines, Inc.	0.00	5,000.00	5,000.00
Total Freight		0.00	5,000.00	5,000.00
Category / Company		Payables	Receivables	Net Amount
<b>UATP</b>				
<none>		0.00	0.00	0.00
Total UATP		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Non-Transport</b>				
173HA	Hawaiian Airlines, Inc.	0.00	500.00	500.00
Total Non-Transport		0.00	500.00	500.00
<b>Total USD</b>		<b>0.00</b>	<b>6,000.00</b>	<b>6,000.00</b>

## EUR SETTLEMENT DETAIL

Category / Company		Payables	Receivables	Net Amount
<b>Passenger</b>				
<none>		0.00	0.00	0.00
Total Passenger		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Freight</b>				
<none>		0.00	0.00	0.00
Total Freight		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>UATP</b>				
<none>		0.00	0.00	0.00
Total UATP		0.00	0.00	0.00
Category / Company		Payables	Receivables	Net Amount
<b>Non-Transport</b>				
A791A	Amadeus IT Group S.A.	6,000.00	0.00	-6,000.00
Total Non-Transport		6,000.00	0.00	-6,000.00
<b>Total EUR</b>		<b>6,000.00</b>	<b>0.00</b>	<b>-6,000.00</b>

# Airlines Clearing House, Inc.

# PFC Remittance Report

007EA - Example Airlines

Sales Period Jun 2021

Settlement date: Tuesday, Jul 27, 2021

Created: 07/05/2021 03:14 PM EDT

## SETTLEMENT SUMMARY

Currency / Category	Total Payables	Total Receivables	Net Amount	Exchange Rate	Balance Due	Payment Currency
<b>USD</b>						
PFC Remittances	4,360.75	-125.00	-4,485.75			
Total USD	4,360.75	-125.00	-4,485.75	1.0000	-4,485.75	USD
<b>Total Amount Due</b>					<b>-4,485.75</b>	<b>USD</b>

Note: Total Amounts Due in red are due from you.  
Total Amounts Due in black are due to you.



007EA - Example Airlines

Sales Period Jun 2021

Settlement date: Tuesday, Jul 27, 2021

Created: 07/05/2021 03:14 PM EDT

**USD SETTLEMENT DETAIL**

Category / Company		Payables	Receivables	Net Amount
<b>PFC Remittances</b>				
A98XD	Airlines Clearing House	0.00	-125.00	-125.00
BUFXF	Buffalo Airport	555.99	0.00	-555.99
CLTXF	Charlotte/Douglas Intl. Airport	632.11	0.00	-632.11
LAXXF	Los Angeles World Airports	2,340.55	0.00	-2,340.55
OGGXF	Kahului Airport	832.10	0.00	-832.10
Total PFC Remittances		4,360.75	-125.00	-4,485.75
<b>Total USD</b>		<b>4,360.75</b>	<b>-125.00</b>	<b>-4,485.75</b>

# Appendix B

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Airlines Clearing House  
1275 Pennsylvania Avenue NW  
Suite 1300  
Washington, DC 20004

NFTA  
ATTN: BNIA-PFCs  
181 Ellicott Street  
Buffalo, NY 14203

PFC Quarterly Report  
BUF - Buffalo Airport  
EA - Example Airlines

<b>Reporting Period</b>	<b>Total PFC Revenue Collected</b>	<b>Number of PFCs Collected</b>	<b>Total PFC Revenue Refunded</b>	<b>Number of PFCs Refunded</b>	<b>Collection Compensation Withheld</b>	<b>Remittance Amount</b>	<b>Remittance Date</b>
2021-01	\$51,228.00	11,384	\$17,271.00	3,838	\$1,252.24	\$32,704.76	Feb 23, 2021
2021-02	\$43,020.00	9,560	\$18,031.50	4,007	\$1,051.60	\$23,936.90	Mar 25, 2021
2021-03	\$41,134.50	9,141	\$17,590.50	3,909	\$1,005.51	\$22,538.49	Apr 26, 2021
<b>2021-1Q</b>	<b>\$135,382.50</b>	<b>30,085</b>	<b>\$52,893.00</b>	<b>11,754</b>	<b>\$3,309.35</b>	<b>\$79,180.15</b>	

Airlines Clearing House  
1275 Pennsylvania Avenue NW  
Suite 1300  
Washington, DC 20004

Charlotte/Douglas Intl. Airport  
ATTN: PFC Remittance  
P.O. Box 19066  
Charlotte, NC 28219

PFC Quarterly Report  
CLT - Charlotte/Douglas Intl. Airport  
EA - Example Airlines

<b>Reporting Period</b>	<b>Total PFC Revenue Collected</b>	<b>Number of PFCs Collected</b>	<b>Total PFC Revenue Refunded</b>	<b>Number of PFCs Refunded</b>	<b>Collection Compensation Withheld</b>	<b>Remittance Amount</b>	<b>Remittance Date</b>
2021-01	\$4.50	1	\$0.00	0	\$0.11	\$4.39	Feb 23, 2021
2021-02	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
2021-03	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
<b>2021-1Q</b>	<b>\$4.50</b>	<b>1</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.11</b>	<b>\$4.39</b>	

Airlines Clearing House  
1275 Pennsylvania Avenue NW  
Suite 1300  
Washington, DC 20004

Los Angeles World Airports  
ATTN: PFC LAX Remit  
P.O. Box 54078  
Los Angeles, CA 90054-0078

PFC Quarterly Report  
LAX - Los Angeles World Airports  
EA - Example Airlines

<b>Reporting Period</b>	<b>Total PFC Revenue Collected</b>	<b>Number of PFCs Collected</b>	<b>Total PFC Revenue Refunded</b>	<b>Number of PFCs Refunded</b>	<b>Collection Compensation Withheld</b>	<b>Remittance Amount</b>	<b>Remittance Date</b>
2021-01	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
2021-02	\$18.00	4	\$9.00	2	\$0.44	\$8.56	Mar 25, 2021
2021-03	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
<b>2021-1Q</b>	<b>\$18.00</b>	<b>4</b>	<b>\$9.00</b>	<b>2</b>	<b>\$0.44</b>	<b>\$8.56</b>	

Airlines Clearing House  
1275 Pennsylvania Avenue NW  
Suite 1300  
Washington, DC 20004

Kahului Airport  
ATTN: PFC Remittances DOT  
400 Rodgers Blvd Suite 700  
Honolulu, HI 96819-1880

PFC Quarterly Report  
OGG - Kahului Airport  
EA - Example Airlines

<b>Reporting Period</b>	<b>Total PFC Revenue Collected</b>	<b>Number of PFCs Collected</b>	<b>Total PFC Revenue Refunded</b>	<b>Number of PFCs Refunded</b>	<b>Collection Compensation Withheld</b>	<b>Remittance Amount</b>	<b>Remittance Date</b>
2021-01	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
2021-02	\$41,625.00	9,250	\$23,062.50	5,125	\$1,017.50	\$17,545.00	Mar 25, 2021
2021-03	\$59,004.00	13,112	\$27,945.00	6,210	\$1,442.32	\$29,616.68	Apr 26, 2021
<b>2021-1Q</b>	<b>\$100,629.00</b>	<b>22,362</b>	<b>\$51,007.50</b>	<b>11,335</b>	<b>\$2,459.82</b>	<b>\$47,161.68</b>	

Airlines Clearing House  
1275 Pennsylvania Avenue NW  
Suite 1300  
Washington, DC 20004

Cyril E. King Airport  
ATTN: Virgin Islands Port Authority  
P.O. Box 301707  
St. Thomas, VI 00803-1707

PFC Quarterly Report  
STT - Cyril E. King Airport  
EA - Example Airlines

<b>Reporting Period</b>	<b>Total PFC Revenue Collected</b>	<b>Number of PFCs Collected</b>	<b>Total PFC Revenue Refunded</b>	<b>Number of PFCs Refunded</b>	<b>Collection Compensation Withheld</b>	<b>Remittance Amount</b>	<b>Remittance Date</b>
2021-01	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
2021-02	\$0.00	0	\$0.00	0	\$0.00	\$0.00	
2021-03	\$4.50	1	\$0.00	0	\$0.11	\$4.50	Apr 26, 2021
<b>2021-1Q</b>	<b>\$4.50</b>	<b>1</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.11</b>	<b>\$4.50</b>	