

Join at slido.com #3614 698



A1 – Opening of Meeting and Welcome





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	Start of Day		9:00	
A1	Opening of Meeting and Welcome	9:00	9:03	0:03
A2	Competition Law Guidelines for IATA Industry Meetings	9:03	9:05	0:02
А3	Delegate Introductions	9:05	9:20	0:15
IR1	Products & Services "P&S" Update	9:20	9:35	0:15
IR2	ICH Chairperson's Report on WG Activities	9:35	9:50	0:15
IR3	The Year in ICH Operational Performance	9:50	10:15	0:25
IR4	Highlights ICH Reports & Notifications	10:15	10:30	0:15
	Coffee Break	10:30	11:00	0:30
IR5	ICE BREAKER (1): Flight Path Connection	11:00	11:30	0:30
IR6	Bankruptcy and Special Clearance Update	11:30	12:00	0:30
IR7	Deep dive on the Airline Risk Management Framework	12:00	12:30	0:30
	Networking Lunch	12:30	14:00	
BS1	Breakout session (1) - ICH Extranet & Copilot Agent	14:00	14:45	0:45
BS2	Breakout session (2) - The Future of ICH	14:45	15:30	0:45
	Coffee Break	15:30	16:00	
IR8	ICE BREAKER (2) - Crossword	16:00	16:15	0:15
IR9	Introduction to Agentic AI "Moving from Reactive to Autonomous"	16:15	16:45	0:30
IR10	ICH Product Management Update	16:45	17:15	0:30
A 5	Any Other Business	17:15	17:20	0:05
IR11	ICH WG 2022-25 memories	17:20	17:25	0:05
A 6	Close of Meeting	17:25	17:30	0:05
	End of Day		17:30	



- Wi-Fi: WFSWPS25
- Password: wfswps25



A2 – Competition Law Guidelines





Competition law compliance

IATA CLEARING HOUSE GENERAL MEETING

This meeting is being conducted in compliance with the Provisions for the Conduct of the IATA Traffic Conferences. Pursuant thereto, this meeting will not discuss or take action to develop fares or charges, other than cost recovery charges described by resolution of the Passenger Agency conference, nor will it discuss or take action on remuneration levels of any intermediaries. This meeting also has no authority to discuss or reach agreement on the allocation of markets, the division of sharing of traffic or revenues, or the number of flights or capacity to be offered in any market. Delegates are cautioned that any discussion regarding such matters or concerning any other competitively sensitive topics outside the scope of the agenda, either on the floor or off is strictly prohibited.

The foregoing applies equally to email discussions, instant messaging and social media discussions whether directed to announced participants or other parties not present in the meeting. Participants are reminded that live streaming of this meeting to parties not present in person is not permitted except as indicated by and with the express permission and knowledge of the Chairperson and IATA and only in the event that specific participation on a given item from a party not present in person is required. Unauthorized recording of the meeting is prohibited.



A3 – Delegate Introductions







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IR1 – Products and Services "P&S" Update

Frederic Leger

Senior Vice President Commercial Products and Services, IATA



Good progress, challenges remain

IATA **CLEARING HOUSE GENERAL MEETING**

70's

Before BSP **AIRLINES** PASSENGER/AGENTS/CARGO After BSP COUNTRY PASSENGER/ AGENTS/ CARGO

2000 and beyond

Airline Distribution & Retailing

Next step

Corporates

- More commercial flexibility
- Automated commercial terms Better sales & purchases
- integration
- · Better data services
- · Reduced payment costs

Direct to Consumers

- Improved payment conversion
- · Increased customer reach
- All forms of payment available at all interaction

Intermediated sales collection

- · Passenger Sales Agency Agreement (PSAA) based
- · Flexible bilateral sales
- Enabled for NDC & Orders sales

Retail Partners

- · Easier retail partners integration (interline, intermodal, hotels,
- Faster partnerships expansion

Procuremen

· Automated suppliers' payments

'programmable' payment terms

Increased efficiency

More flexible and

FX on all tradable

- currencies Instant conversion
- Instant value transfer
- Auto Hedaina of exposures
- Reduced FX costs

Increased efficiency

- Cash pooling
- More flexible payments scheduling
- Pav anv suppliers worldwide without local bank accounts
- Access to wider financing options

Airline & Agents feedback

New Distribution Capability Settlement with Orders

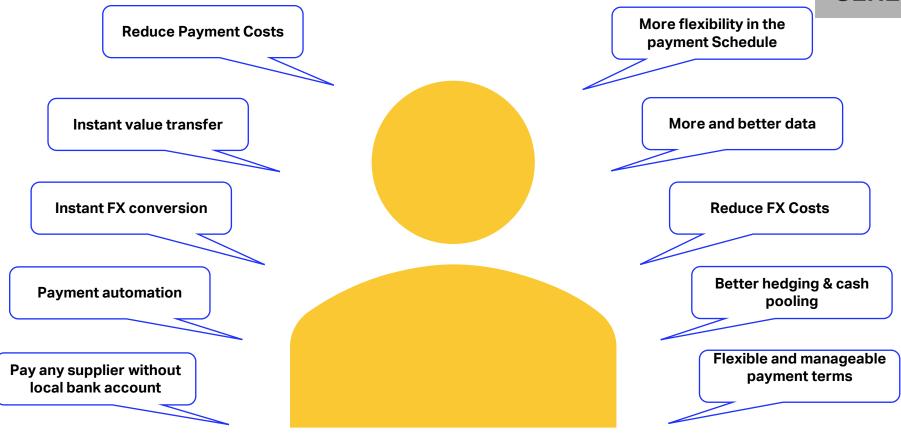
\$22B payment cost for the Aviation industry in 2023 - 85% of Payment costs related to card fees

Simplified and Standardized financial transaction between Airlines and Travel Agents

3rd ICH General Meeting – 03 November 2025

Customer feedback

IATA
CLEARING HOUSE
GENERAL MEETING



Our organization is committed to better support our members and customers



New Division, New Dynamic, New Vision

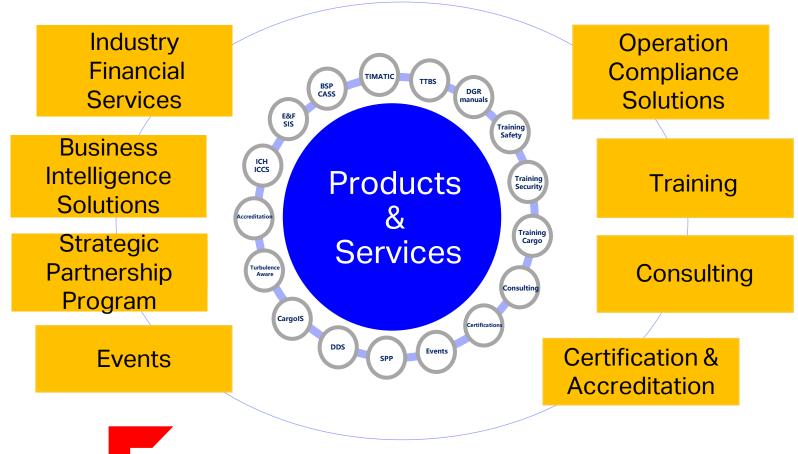
Bringing together product management and operations to:

- Improve members and customer satisfaction
- Maintain excellence in our operations at low costs
- Accelerate innovation to bring more value
- Standardize our product management methodology
- Raise awareness on our products and services



A complete proposal of P&S

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A comprehensive range of P&S to address and respond and support industry needs
Sustainable, efficient and cost effective



IATA's Financial Services



- IATA's Portfolio of financial & settlement services between airlines and industry stakeholders is unique
- IATA's Portfolio of financial & settlement services contribute to better industry cash flow
- IATA offers cashflow management, FX conversions, cross border and repatriation services that manage funds safely, securely and with speed
- IATA's payment & settlement platforms delivers financial services at a very low fee
 - Drive commercial flexibility to support bilateral sales opportunities
 - Better conversion rates
 - Reduce dependency on card providers

	Airlines	Cargo	Travel Agents	Others
Risk MGT	Accreditation	Accreditation	Accreditation	Accreditation
Settlement	BSP / CASS ICH ICCS	CASS IATA FlexPay	IATA EASY PAY TASF ICCS	ICH E&F
Invoicing	SIS	SIS	SIS	SIS
Data	BSPLink CASSLink GNR5 TIP TD	CASSLink	GNR5 (Incentive Mgmt) BSPLink TIP	
Payment Solutions	Card Services IFG IATA Pay	IFG	IFG	IFG

- Capability to reduce payment costs
- FX management
- Flexible payment management





- Thanks to our community being with us for so long
- ICH is one of our oldest product ... Still benchmark and highly relevant as per today
- Welcoming new participants at a very fast pace
- Thanks for pushing us to innovate and create more added value for the industry
- Thanks to our dedicated team who is committed to deliver high quality

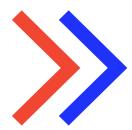
Global



Safer



Faster



Cost efficient





Thank you



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IR2 – ICH Report on WG Activities

Parm Kaur

ICH Working Group Chair





ICH Working Group

- 3 years mandate from 1st December 2022 until 31st December 2025
- Chair and Vice Chair appointed by IFAC Steering Group for the duration of the mandate

Name	Carrier
Parm KAUR	British Airways (BA) - Chair
Neville TODIWALLA	Emirates (EK) – Vice Chair
Jaclyn BAKKE	American Airlines (AA)
Simon BLUM	Latam Airlines (LA)
Juergen ENDE	Deutsche Lufthansa AG (LH)
Ahmed GAMALEDIN	Egyptair (MS)
Kartina MUHAMMAD KARIM	Malaysia Airlines (MH)
Weijie 'Vicky' PENG	Xiamen Airlines (MF)
Yuwan 'Will' ZHANG	China Southern Airlines (CZ)
Cedric CHRETIEN	IATA - Secretary

Mandate

a. The IATA Clearing House Working Group (ICHWG) shall provide technical guidance to IFAC and IATA management on matters related to the functioning of the IATA Clearing House (ICH) settlement system.

b. Areas of activities:

- Advise IATA on proposed changes in the ICH Manual of Regulations and Procedures which
 prescribes the purpose and operating procedure of the Clearing House, including but not limited
 to the application of security deposits and other security provisions or penalties.
- Review and approve application to the Clearing House of Non-IATA member airlines, under Clearing House Regulation 4b.
- Serve as adjudicators in arbitration under the Clearing House Regulation 23, in Inter-clearance arbitrations, or in interline billing disputes.
- Advise IATA regarding policies in relation to defaults and bankruptcies.
- Advise IATA on prioritization of developments and changes to functionalities and/or reports of the Clearing House.

2025: ICH Working Group Activity Plan







#WP1: Operational key performance indicators

Deliverables:

- On-time settlement
- Unrecovered amount



on-track

Operational Excellence

#WP3/4/5: Functionalities

Deliverables:

- Expansion of SMI X
- Improving invoice quality
- Dashboards

New suppliers joining
Webinars

Customer Centricity #WP6: IATA Clearing House community growth

Deliverables:

Copilot Agent

Operational Excellence



On track. YTD

100% on-time settlement

0.0001% unrecovered amount

#WP2: ICH Manual of regulations and procedures

Deliverables:

- Release 27th edition
- New Procedure 19
- Review of T&Cs

Operational Excellence



SMI X new currencies

Revamp ICH Extranet

#WP6: IATA Clearing House community growth

Deliverables:

- Cost saving using ICH Ambassador role
- Webinars





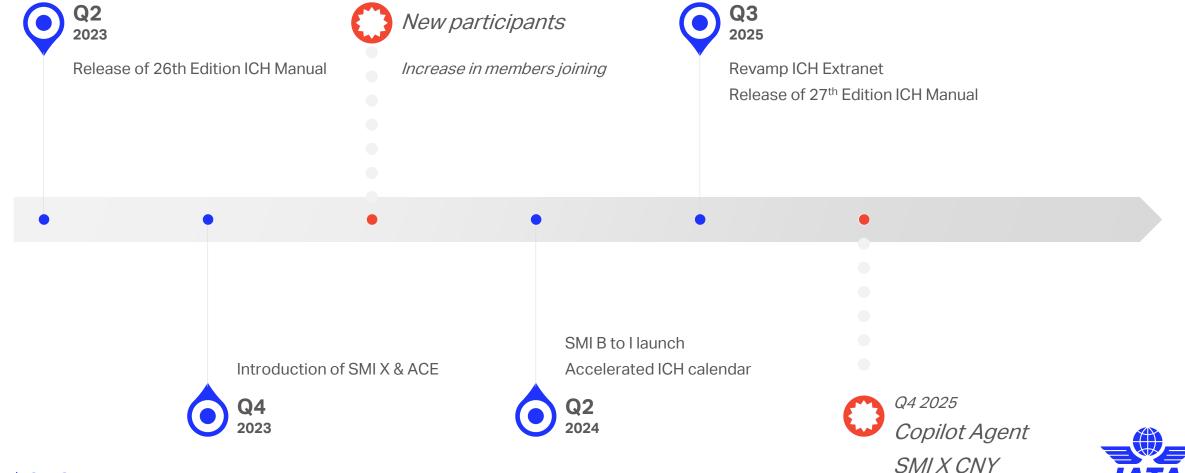
on-track





Key Milestones Achieved





Thank you



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IR3 – The Year in ICH Operational Performance

Cedric Chretien

Head IATA Clearing House

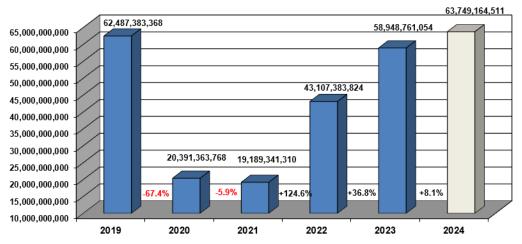


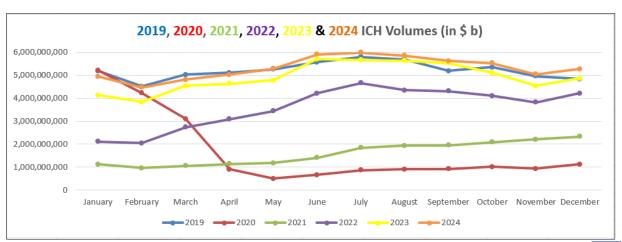


2024 at a glance!

Volume of transactions:

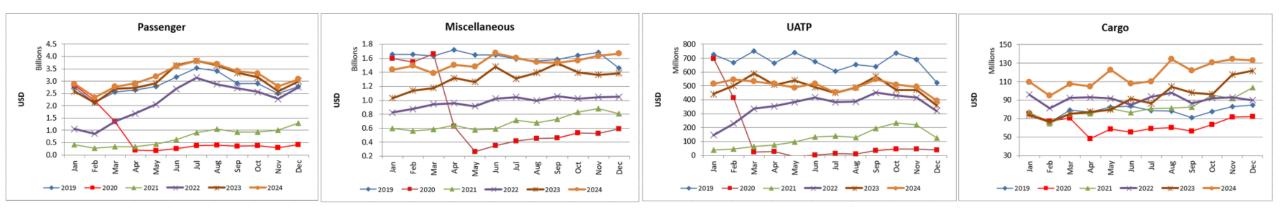
- In value terms, 2024 volumes grew by 8.1% compared to 2023 with USD63.75b vs. USD58.95b, up 2% vs 2019 volumes USD62.49b, new record!
- In transactional terms, with 1,078,778 invoices processed in 2024, there was an overall growth of 8.5% vs 2023 and 1st time ever above the 1m mark!





2024 at a glance!

– In 2024 there has been an increase in all 4 categories of transactions with the biggest in Cargo with 29.8%, although representing the smallest category with 2.2% of the total volume, followed by Miscellaneous/Non-transportation billings +17.5%, Passenger +4.5% and UATP +1.9% vs 2023 levels.



Passenger (59.3%) & Miscellaneous (29.1%) categories represented 88.4%
 of the total volume of transactions processed.



Settlement Success Rate / Unrecovered amount %:

- There has been 12 suspensions (+2 vs 2023) and 3 reinstatements. No resettlement required and finished the year with 100% settlement success rate or 0% unrecovered amount.
- 5th time in ICH history after 2014, 2016, 2017 and 2021.

Membership:

- 42 new joiners (8 IATA, 13 Non-IATA, 20 Associates & 1 Sponsored)
- End 2024, 558 active members (332 Airlines, 210 Associates and 16 Sponsored)



- "SOC2" Service Organization Control
 - Type 2 certification renewed by PwC with a clean audit opinion and no exceptions

ICH Releases

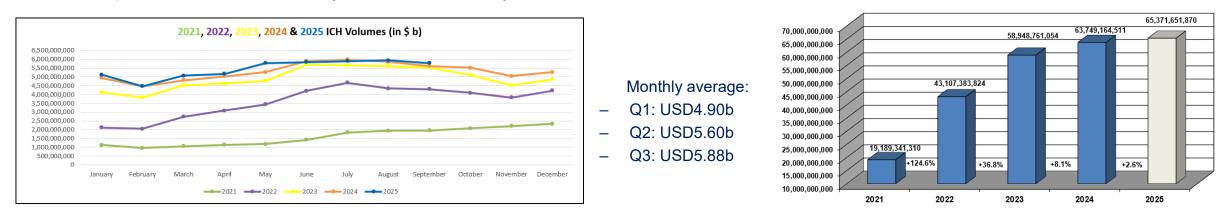
 5 successfully deployed in Production inclusive of SMI "B" to "I" feature, protest pop-up message, penny test, filter and data consolidation on F1 & F3 reports

SMI "X"

- ACE: 13 agreements signed & 1st ever ACE Procurement Event https://www.iata.org/en/pressroom/2025-releases/2025-01-22-01/
- CHF: launched in Jan-24 with CHF5.36m settled



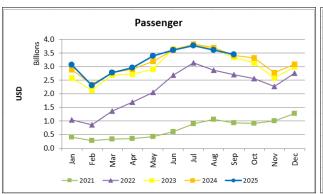
- Volume: (after the Sep-25 P4 clearance)
 - In value terms, volume with USD49.13b grew by 2.6% over the same period in 2024 (USD47.90b)

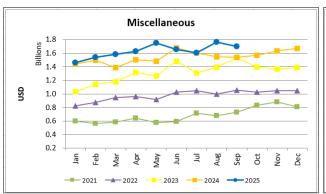


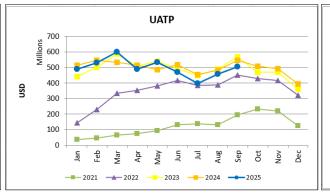
- Year-end forecast for total throughput is likely to be over the USD65b mark, up 2.6% vs 2024 setting a new record!
- In transactional terms, 828,409 invoices processed YTD, +3.1% vs end Q3 2024 (803,800). Likely to also be over the 1m mark by year-end!

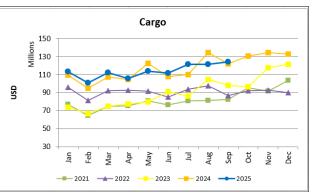


- End Sep-25, there has been an increase in 3 out of the 4 categories of transactions processed with the biggest in Miscellaneous/Non-transportation billings +7.5% followed by Passenger & Cargo both at +1.1% while UATP volumes are down 2.7% vs Q3 2024 levels.
- Pass. transactions represented 58.9% of the total volumes processed YTD before
 Miscellaneous / Non-transportation billings 29.9%, UATP 9.1% and Cargo 2.1%.











- Membership: as of 30 Sep-25
 - 32 new participants (6 IATA, 12 Non-IATA & 14 Suppliers)
 - **581** active members (348 Airlines (*), 217 Suppliers & 16 Sponsored)

(*) 229 IATA & 119 Non-IATA

- vs end 2021:
 - Airlines: +14% (43)
 - Suppliers: +31% (55)
- Global footprint!
 - Europe: 37%
 - Africa Middle East: 19%
 - Americas: 18%
 - Asia Pacific: 17%
 - North Asia: 9%





- "SOC2" Service Organization Control
 - Type 2 certification renewed with a clean report and no exceptions noted on 150+ controls following the external audit testing performed by our auditors PricewaterhouseCoopers "PwC".
- Disaster Recovery "DR":
 - Successfully completed between 02 and 09 Apr-25 (Mar-25 P3 & P4)
 switching the system from our primary hosting site in GVA to the secondary site in ZRH
- "ICH4" Releases:



ICH4 Releases

- 5.16: deployed in PROD on 20 Mar-25
- 5.17: deployed in PROD on 22 May-25
- 5.18: deployed in PROD on 24 Jul-25 including CNY enhancements
- 5.19: deployed in PROD on 02 Oct-25 including enhanced Membership List
- 5.20: last release. In progress. Expected deployment in PROD on 27 Nov-25



Risk Management

Special Clearances: 7 YTD (6 in total in 2024)

1	(FE-436)	Far Eastern Air Transport	Mar-25 P1	5	(4H-584)	United Airways Bangladesh	Jun-25 P3
2	(GE-170)	Trans Asia Airways Corporation	Apr P3 & May-25 P1	6	(NF-218)	Air Vanuatu	Jul-25 P2 & P4
3	(LC-753)	ECAIR	May P4 & Jun-25 P2	7	(Z5-009)	GMG Airlines	Sep-25 P1 & P3
4	(UK-228)	TATA SIA Airlines dba Vistara	Jun P1 & Jun-25 P3				

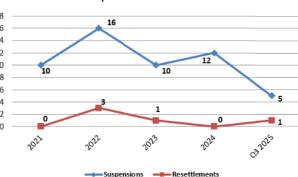
• Reinstatements: 3 YTD (3 in total in 2024)

1	(CU-136)	Cubana de Aviacion	May-25 P1
2	(QC-040)	Cameroon Airlines Corporation	Jun-25 P1
3	(SG-775)	SpiceJet Ltd	Aug-25 P2

• Suspensions: 5 YTD (12 in total in 2024)

1 (MG-116) Eznis Airways LLC	IATA Member	4	(B8-637)	Eritrean Airlines	Non-IATA Member
2 (S7-421) JSC Siberia Airlines	IATA Member	5	(SG-775)	SpiceJet Ltd	IATA Member
3 (3G-380) World Cargo Airline Sdn Bhd	Non-IATA Member				

Settlement success rate is at 99.9999% or 0.0001% unrecovered amount after completion of Sep-25 P4 with USD26k (*) resettled out of the USD49.13b processed YTD (*) USD10k recovered

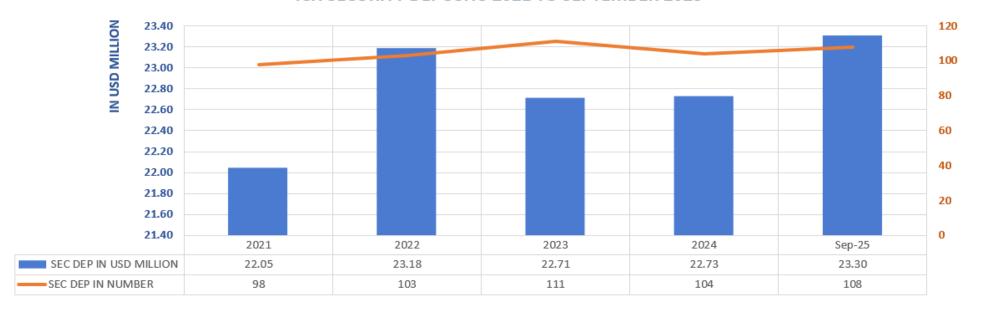


IN NUMBER

Risk Management

- Continuous controls & monitoring of participants payment performance:
 - Holding deposits (security and/or voluntary) on behalf of over 30% of airlines

ICH SECURITY DEPOSITS 2021 TO SEPTEMBER 2025





- SMI "X": as at end Q3 2025
 - ACE:
 - YTD 15 signed agreements
 - CORSIA Procurement Event completed in April for Guyana with 6 members participating in the auction and 4 settling through ICH

– CHF:

YTD CHF4.88m processed as settled

– CNY:

- Calendar based on Funds Received model instead of Reported Sales completed
- Penny Test successfully completed on 30 Sep-25
- Pilot with 2 carriers in preparation
- (Go Live by year-end)



Jan to Sep-25 Highlights

IATA **CLEARING HOUSE GENERAL MEETING**

27th Edition of the ICH Manual



Circular No: 039/25



All IATA Clearing House Members

Manager, IATA Clearing House

20 June 2025

REISSUE OF ICH MANUAL OF REGULATIONS AND

The ICH Manual has been reissued with effect from 01 July 2025 and has been posted to the ICH Extranet

The document is also available from the following link:

ICH MANUAL - 27TH EDITION

For any questions, please contact the undersigned



IATA Clearing House



Clearing House Manual, 27th Edition 1July 2025

Revision History

Revision	Date	Changes Summary	
27 th Edition	1 July 2025	Introduction	
		Updated to reflect new IATA Montreal office address	
27 th Edition	1 July 2025	Amendment to Part A – Regulations:	
		Regulation 13 & 18: reduced the notice period from 6 to 3 months	
		Regulation 28 (a): adjusted the wording to align with Regulation of 29 (b) & 41 (c)	
		Regulation 29 (b): adjusted the number of instances from 3 to 2 months to align with Regulation 28 (b)	
		Regulation 30: updated to precise charges vis-à-vis ICH outgoing transfers	
		Regulation 41 (f): added to clarify treatment of interest paid by the ICH on security deposit	
		Regulation 51: updated to reduce the notice period from 6 to 3 months in case of voluntary withdrawal, to align with new Procedure 19 covering mergers and acquisitions, and added a provision on regulatory and legal compliance requirements.	
		Regulation 54: clarified language regarding withholding of receivables	
27 th Edition	1 July 2025	Amendment to Part B – Calendar:	
		Updated to include the 2025 Clearance Calendar	
27 th Edition	1 July 2025	Amendment to Part C - Procedures:	
		Procedure 11 (f): added to indicated statement of account fee	
		Procedure 19: added to describe the process to be followed in the event of merger or acquisition.	





Jan to Sep-25 Highlights

- ICH Extranet revamp
- ICH Copilot Agent (Go Live by year-end)
- ICH Webinars:

1. 23 Apr-25

2. 04 Jun-25







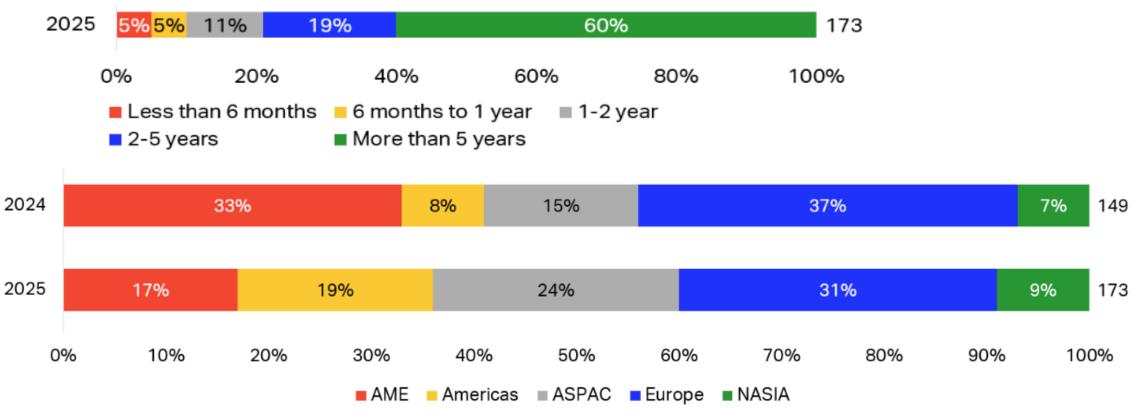


- On-line survey conducted between 03rd June and 02nd July
- Survey sent to 1,447 ICH contacts (Primary, Financial, Circular). 12% response rate (+2% vs 2024) from 131 different members (107 Airlines and 24 Suppliers/Associates i.e. 22.5% of the ICH community

Respondents profile:



Respondents profile:





- What have we done since the 2024 Customer Satisfaction?
- ☐ Offered Webinars
- □ On-demand & Individualized Trainings for new and existing members
- ☐ Created an ICH Quick Startup Guide
- ☐ Revamped the ICH Extranet
- ☐ Launch soon an ICH Copilot Agent

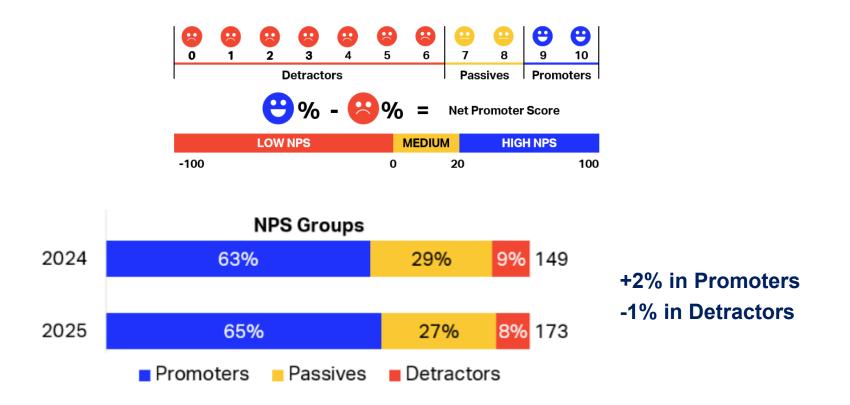


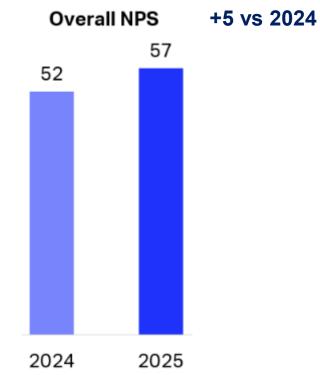
IATA
CLEARING HOUSE
GENERAL MEETING

Key Experience Metrics



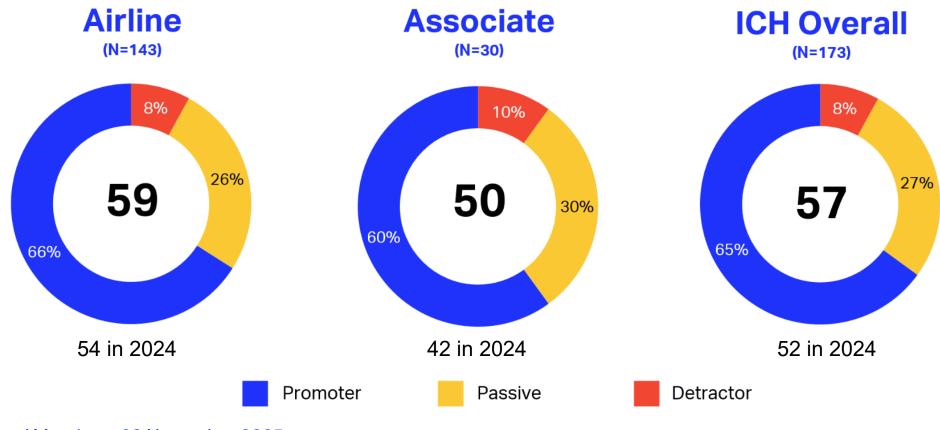
Net Promoter Score "NPS" highlights:





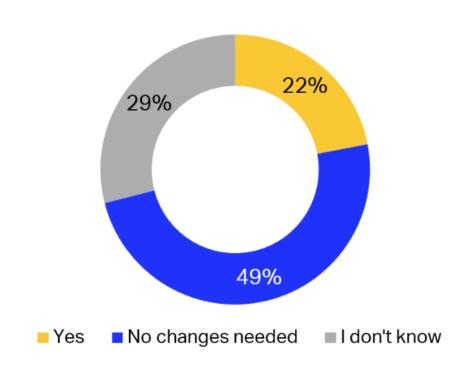


NPS trends based on ICH Member category:

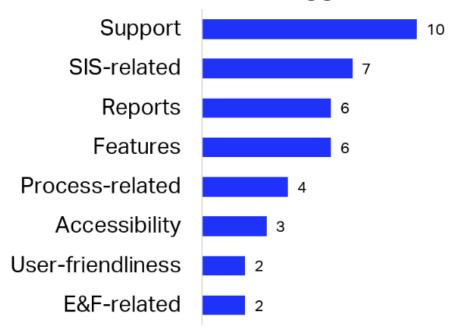




Is there anything about ICH that you would change or improve?



Improvement Suggestion Themes







Closer look at requested themes:

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- Improve the response time
- A more personal contact
- Chat function
- Training

SIS-related (7)

- Invoice handling
- Correspondence
- User Management
- Login 2FA

Reports (6)

- File downloads are limited to one month. It would be nice to extend it to two months
- The way of executing reports should be improved and more reports offered

Features (6)

- Alerts
- "A reminder for each closing period date would be great"
- "Notification of payments"
- "To inform us if there is a balance in ICH account"

Process related (4)

- Deadlines:
- "Improve the Special Clearance processes"
- "Extend Payment terms"

Accessibility (3)

- "Bring the ICH into the digital era, with dashboard, accessible reports not just via internet either through an ICH app mobile"
- "Set up channels for Chinese services specifically"



IATA CLEARING HOUSE GENERAL MEETING

Testimonials

"Being an ICH member has several benefits: It considerably simplifies <u>billing</u> and settlement processes and reduces financial risk"

"IATA Clearing House is a trusted, efficient solution that simplifies interline settlements and helps us manage payments with speed, accuracy, and confidence."

"ICH has made life easy with its robust processes. amazing journey that I have witnessed in my 30+years in the airline industry, particularly, Revenue Accounting." "ICH significantly contributes to the financial health of our business. ICH handles the work, giving us time to do other things."

"There are immediate benefits using ICH, once ICH is embedded into a business process it really improves efficiency, contributes to timely billing and settlement."

"ICH helped streamlines our settlements with partners, reducing admin burden and letting our team focus on delivering reliable cargo services. The automated processes align perfectly with our mission of providing uncompromised service to customers."

"ICH has been really helpful in terms sales by reducing number of individual transactions between airline by offsetting mutual billing. It handles transactions in various currencies which makes it easier to do calculation."



Thank you



IR4 –
Highlights
on ICH
Reports &
Notifications

Vivian Fernandes

Assistant Manager ICH





IR4 –
Highlights
on ICH
Reports &
Notifications

Vivian Fernandes

Assistant Manager ICH



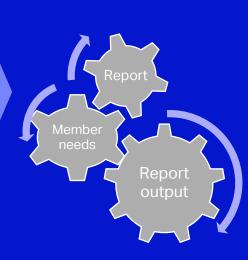
ICH Period – walk through

In this section we will walk through the ICH Period cycle and significant milestones.



Reports frequently used

A quick overview of reports used by ICH participants in 2024 and 1st half of 2025



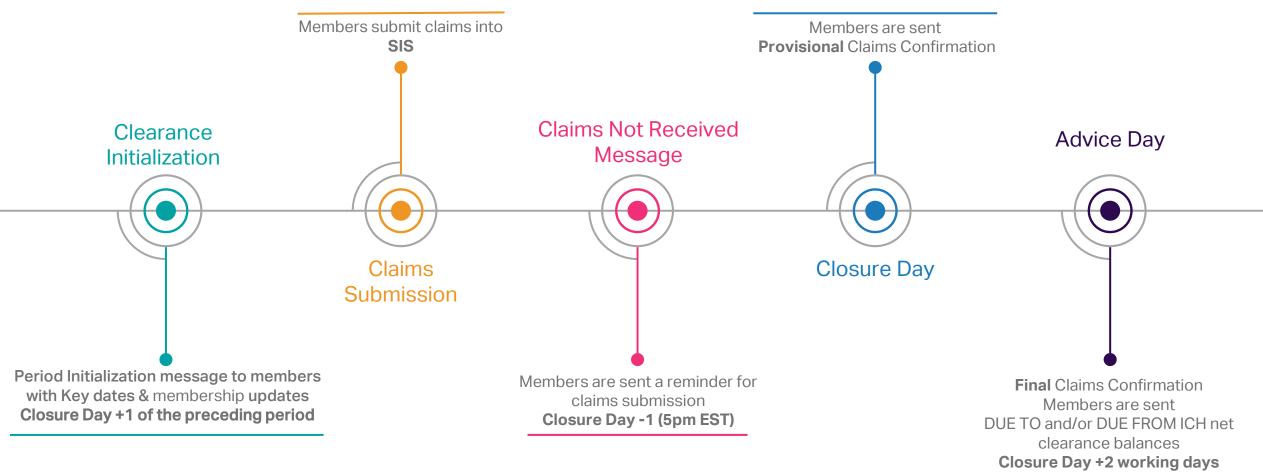
Useful Reports

ICH Reports that can assist participants in their ICH activities



ICH Period – walk through

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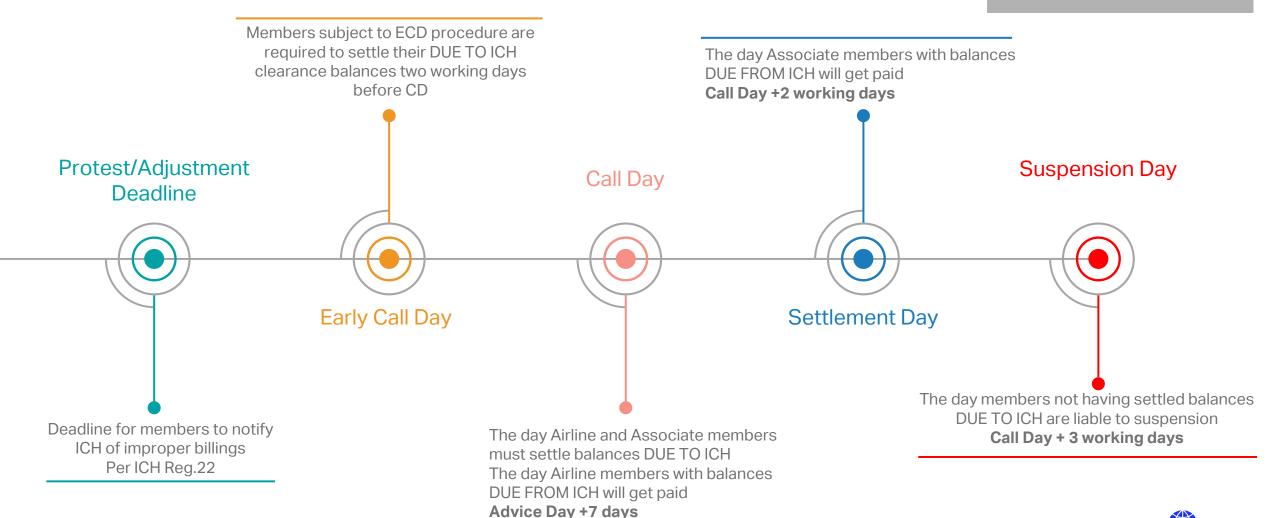




ICH Period – walk through



IATA
CLEARING HOUSE
GENERAL MEETING





Notifications & focus areas

IATA CLEARING HOUSE GENERAL MEETING

Clearance Initialization



Period Initialization message to members with Key dates & membership updates

From: IATA Clearing House Operations <ichoperations@iata.org>

Sent: September 6, 2025 10:19 PM

To: ICH Clearing House Members

Subject: Initialization of the Period 20250901 - STD - Agreement

Dear Members,

The Period 01 September 2025 clearance of the ICH STD - Agreement Agreement has been initialized and therefore you may now enter and submit claims.

Please note that for the Period 01 September 2025 clearance:

Closure Day is
Advice Day is
Protest Deadline is
Early Call Day is
Call Day is
September 2025
Call Day is
Settlement Associate Members is 25 September 2025
Suspension Day is
September 2025
September 2025
September 2025
September 2025
September 2025

The Period 01 September 2025 UATP ATCAN file will be submitted on 10 September 2025.

New Members:

XX-000 AIRLINE NAME (Zone ABCD) (ICH Circ 000/25) XX-000 ASSOCIATE NAME (Zone ABCD) (ICH Circ 000/25)

Should you have any gueries or require assistance with claims submission please contact us via the IATA Customer Portal.

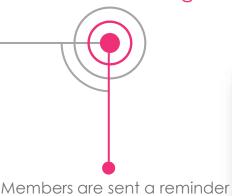
- Review key dates
- ➤ Information of new membership/ Changes / Terminations



Notifications & focus areas



Claims Not Received Message



for claims submission

Please note that we have not yet received your claims of billing category **Miscellaneous** for the subject clearance period. If you have a claim for the period kindly submit it before close of business today (Closure Day) on 26 Aug 2025 at 17:00 EST.

Should you have any questions please contact ICH support via the IATA Customer Portal.

Claims Confirmation message

From: IATA Clearing House System <ichoperations@iata.org>

Sent: September 6, 2025 11:48 AM

To: ICH Member

Subject: P01 September 2025 - PROVISIONAL CONFIRMATION OF CLAIMS RECEIVED BY THE ICH FOR XX-000 IATA CLEARING HOUSE - STD - Agreement

WE CONFIRM THAT INVOICES FOR THE SUBJECT CLEARANCE WITHIN THE ICH STD - AGREEMENT AGREEMENT HAVE BEEN RECEIVED AND ENTERED INTO P01 SEPTEMBER 2025 CLEARANCE ON BEHALF OF XX-000 IATA CLEARING HOUSE

THE TOTAL OF INVOICES CLAIMED BY CURRENCY OF CLEARANCE IS:

	TOTAL	PAX	CARGO	MISC	UATP
USD	12345	-	•	12345	•

ICH REPORTS ARE AVAILABLE IN SIS UNDER REPORTS - FINANCIAL CONTROLLER AND FROM YOUR IINET ACCOUNT AS APPLICABLE

In case there is a discrepancy, please notify us urgently via the <u>IATA Customer Portal</u>.

THANK YOU.

ICH TEAM

Useful Reports

- > F1 & F3
- Invoice Query Report



Notifications & focus areas



Advice Day

Members are sent DUE TO / FROM

ICH net clearance balances

From: IATA Clearing House Operations <ichoperations@iata.org>

Sent: October 15, 2025 12:00 PM

To: ICH Member

Subject: ADVICE MESSAGE Period 01 OCTOBER 2025 - STD - Agreement

Company: XX 000 IATA CLEARING HOUSE MEMBER

Attention to: Member Recipients CC: Vivian Fernandes, Jesse Reeves

Clearance Period: 01 OCTOBER 2025 of STD - Agreement

Advice Day: 16 Oct 2025

DUE TO ICH: USD 123,456

DUE FROM ICH: USD 123,456

Call Day: 23 Oct 2025

Final Form 3 is now available for download from the ICH.

Protest Deadline: 21 Oct 2025

SIS Billing output generation: 16 Oct 2025, 23:00 EST.

Should you have any queries or require assistance with reported claims please contact us via the IATA Customer Portal

> Between Advice Day and Closure Day there is a Late claims submission window before Closure Day

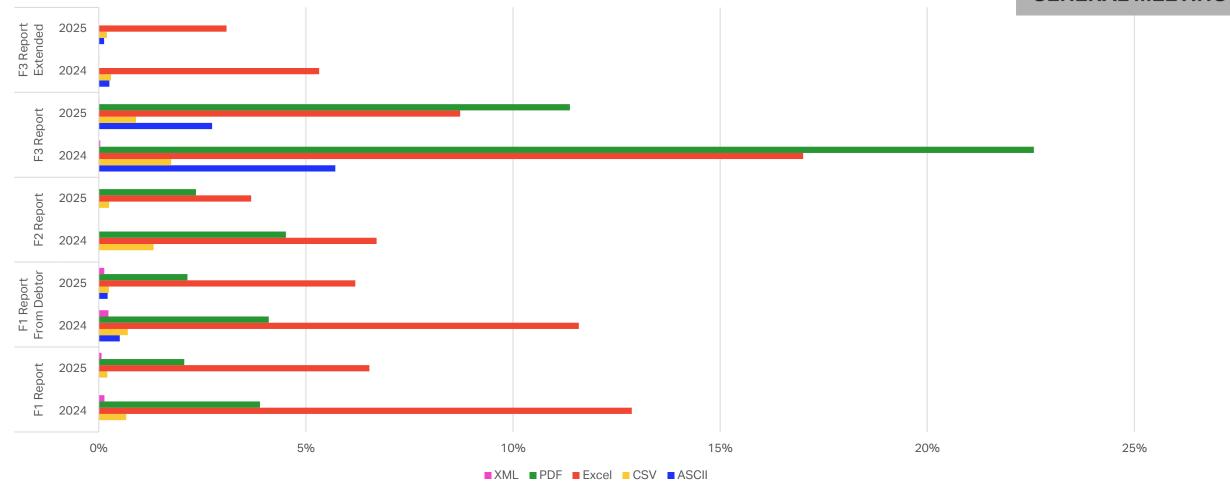
Useful Reports

- > F1 from Debtors
- > F3
- Early warning Report (can be accessed at any time and most useful prior to Advice Day)
- Invoice Query Report









- Here is a view of the top five reports used comparing 2024 vs 1st half 2025
- > The F3 report being the most downloaded report Followed by the F1 and F1 from Debtor
- > Other widely downloaded reports F2 Report and F3 Extended report



Useful ICH Reports

Reporting tools are available to Members to proactively review material claims in advance of Closure Day so that erroneous claims can be addressed via Credit Memo in the same period avoiding protests and/or rejections and complementing F3 & F1 From Debtors reports.

Invoice Query Report

Early Warning Report



Invoice Query Report



The **Invoice query Report** provides a useful interface to filter claims data by a number of pertinent criteria Should you need information of claims for your own company. The F1 or F1 from debtors are useful reports.

Report Filters include: Period range **Invoice Query Report Creditor or Debtor** Parameters: STD - Agreement Agreement: Billing category – PAX, UATP, 20250901 Period From: Cargo, Misc. or All Period To: 20250901 ~ Oreditor: XB-A51, IATA CLEARING HOUSE ~ Currency - GBP, EUR, USD O Debtor: Billing Category: MISC ~ USD Currency: Report Format: Excel Generate Report

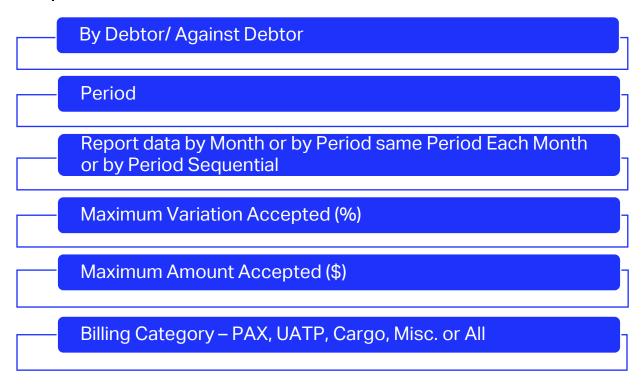


Early Warning Report



The **Early Warning Report** provides a useful interface to isolate claims data by a number of pertinent criteria.

Report Filters include:





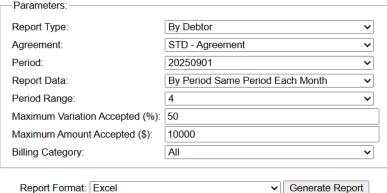


Sample 1 - Early Warning Report - Single period





Early Warning Report





IATA CLEARING HOUSE

2025-09-15 10:55 EST

EARLY WARNING REPORT

AGREEMENT: STD - Agreement
CLEARANCE PERIOD: P01 September 2025
SETTLEMENT PERIOD: P01 September 2025

MEMBER: XX-000 - IATA Member Airline . (ZONE)

PARAMETERS: Maximum variation accepted 50% Maximum Amount accepted is 10,000.00\$

By Debtor - By Period, Same Period Each Month

TYPE CODE CODE CODE DESCRIPTION AMOUNT AMOUNT AMOUNT AMOUNT	
AGAINST XX-000 - IATA MEMBER USD Current Amount 0.00 0.00 0.	0 619,512.00
AGAINST XX-000 - IATA MEMBER USD Average amount 0.00 0.00 0.00 AGAINST XX-000 - IATA MEMBER USD Variation amount 0.00 0.00 0.00	-1
AGAINST XX-000 - IATA MEMBER USD Variation % 0.00 0.00 0.	0 1,234.50
AGAINST XX-000 - IATA MEMBER USD P01 May 2025 0.00 0.00 0.0 AGAINST XX-000 - IATA MEMBER USD P01 June 2025 0.00 0.00 0.00	,
AGAINST XX-000 - IATA MEMBER USD P01 July 2025 0.00 0.00 0.	
AGAINST XX-000 - IATA MEMBER USD P01 August 2025 0.00 0.00 0.00 AGAINST XX-000 - IATA MEMBER USD Current Amount 5,500.00 0.00 0.00	
AGAINST XX-000 - IATA MEMBER USD Average amount 24,114.00 0.00 0. AGAINST XX-000 - IATA MEMBER USD Variation amount -12,340.00 0.00 0.00	
AGAINST XX-000 - IATA MEMBER USD Variation % -70.10 0.00 0.	



Sample 2 - Early Warning Report - Monthly

✓ Generate Report





Early Warning Report

Report Format: Excel

Report Type:	By Debtor	~
Agreement:	STD - Agreement	~
Period:	20250901	~
Report Data:	Monthly	~
Period Range:	6	~
Maximum Variation Accepted (%):	80	
Maximum Amount Accepted (\$):	10000	
Billing Category:	PAX	~



IATA CLEARING HOUSE

2025-09-15 11:05 EST

EARLY WARNING REPORT

REEMENT: STD - Agreement
EARANCE PERIOD: P01 September 2025
TTLEMENT PERIOD: P01 September 2025

IEMBER: XX-000 - IATA Member Airline . (ZONE)
ARAMETERS: Maximum variation accepted 80% Maxim

: Maximum variation accepted 80% Maximum Amount accepted is 10,000.00\$

By Debtor - Monthly

REPORT	MEMBER	CURRENCY	AMOUNT	PAX	UATP	CARGO	MISC
TYPE	CODE	CODE	DESCRIPTION	AMOUNT	AMOUNT	AMOUNT	AMOUNT
AGAINST	XX-000 - IATA MEMBER	USD	Current amount	14,002.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Average amount	88,128.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Variation amount	-74,826.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Variation %	-81.70	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	MARCH 2025	168,033.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	APRIL 2025	76,281.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	MAY 2025	80,312.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	JUNE 2025	46,449.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	JULY 2025	82,131.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	AUGUST 2025	68,813.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Current amount	6,617.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Average amount	44,438.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Variation amount	-39,001.00	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	Variation %	-81.40	0.00	0.00	0.00
AGAINST	XX-000 - IATA MEMBER	USD	MARCH 2025	33,271.00	0.00	0.00	0.00



- ➤ The Call Day Adjustment Reports provide information to support the billing of Call Day Adjustments submitted by the ICH on behalf of Members.
- Reminder to Members that support documents for Monthly Call Day Adjustment billings is available for download from the ICH Reports menu in the SIS Portal (*Call Day Adjustment Summary & Detail Reports*). The Summary Report is available in Period 02 of each clearance month and encompasses the CDA billings for the prior clearance month.
- Provides visibility to CDA calculations on a period-to-period basis.
- Provides a consolidated value of billable CDA based on input from the 4 clearance periods itemized in the Call Day Adjustment Detail Reports.



Sample 1 – CDA Detailed Report

IATA CLEARING HOUSE GENERAL MEETING

Call Day Adjustment Report

Claims Report Type:	Detailed	~
Agreement:	STD - Agreement	~
Period From:	20250701	~
Period To:	20250704	~
Consolidated Options:	Standard	~
Consolidated Sub-Options		~

TATA

MEMBER:

IATA CLEARING HOUSE

2025-09-15 11:13 EST

CALL DAY ADJUSTMENT DETAILED REPORT

AGREEMENT : CLEARANCE PERIOD: SETTLEMENT PERIOD: STD - Agreement
P01 July 2025 to P04 July 2025
P01 July 2025 to P04 July 2025
XX-000 - IATA Member Airline . (ZONE)

BILLING CATEGORY: MISC

								CALL	DAY ADJUSTMENT		
PERIOD	CURRENCY OF	BY OR AGAINST	MEMBER	INVOICE	INVOICE	INPUT	INVOICE	EXCHANGE RATE	ADJUSTED	%	BALANCE
	CLEARANCE	MEMBER		CURRENCY	AMOUNT	RATE (CONVERTED AMT	USED	AMOUNT	VARIANCE	
P01 July 2025	USD	BY	XX-000	JPY	20,000.00	144.54348	207.55	146.60032	204.64	-1.40	-2.91
P01 July 2025	USD	BY	XX-001	EUR	31.20	0.88843	40.75	0.85146	42.52	4.34	1.77
P01 July 2025	USD	AGAINST	XX-005	AUD	23,332.32	1.54607	15,414.77	1.51924	15,687.00	-1.77	-272.23
P01 July 2025	USD	AGAINST	XX-006	EUR	12.92	0.86783	16.04	0.85146	16.35	-1.92	-0.31
P02 July 2025	USD	AGAINST	XX-016	EUR	22,770.00	0.86785	26,191.16	0.86933	26,146.57	0.17	44.59
P03 July 2025	USD	AGAINST	XX-026	AUD	49,809.71	1.54607	32,262.26	1.53962	32,397.42	-0.42	-135.16
P03 July 2025	USD	AGAINST	XX-027	EUR	11,236.40	0.86785	12,889.79	0.86113	12,990.37	-0.78	-100.59
P04 July 2025	USD	AGAINST	XX-037	CZK	1,952.38	21.53976	91.11	20.97338	93.57	-2.70	-2.46
P04 July 2025	USD	AGAINST	XX-038	EUR	27.63	0.87456	33.88	0.85669	34.59	-2.09	-0.71
P04 July 2025	USD	AGAINST	XX-039	GBP	37.40	0.74226	51.73	0.73760	52.06	-0.63	-0.33
P04 July 2025	USD	AGAINST	XX-040	EUR	-26.052.35	0.86785	-30.042.46	0.85669	-30.433.82	-1.30	391.36



Sample 2 – CDA Summary Report

IATA CLEARING HOUSE GENERAL MEETING

Call Day Adjustment Report



IATA CLEARING HOUSE

CALL DAY ADJUSTMENT SUMMARY REPORT

2025-10-23 16:47 EST

AGREEMENT: STD - Agreement

CLEARANCE PERIOD: P01 July 2025 to P04 July 2025
SETTLEMENT PERIOD: P01 July 2025 to P04 July 2025
MEMBER: XX-000 - IATA Member Airline (ZONE 0)

BILLING CATEGORY: MISC

						_	CALL DAY ADJUSTMENT			
CLEARANCE MONTH	CURRENCY OF	BY OR AGAINST	MEMBER	INVOICE CURRENCY	INVOICE	INVOICE CONVERTED	ADJUSTED AMOUNT	BALANCE	AUTOMATED	
	CLEARANCE	MEMBER			AMOUNT	AMT			CDA	
202507	USD	AGAINST	XX-000	USD/EUR/GBP	922,504.74	128,400.29	128,731.41	-331.12	DB	

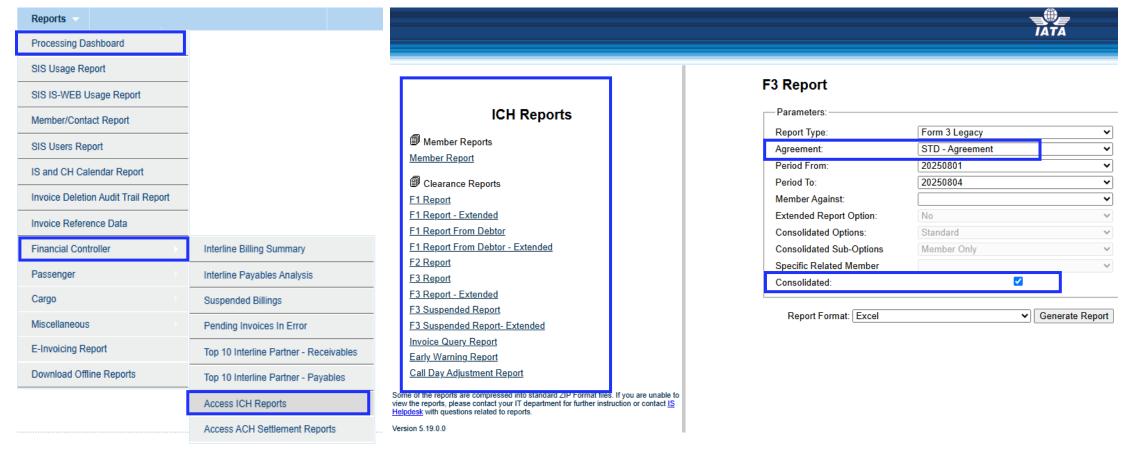


ICH Reports – Useful Reminders



CLEARING HOUSE GENERAL MEETING

- SIS Super User assigns access rights
- Report data is real-time & therefore provisional until Advice Day









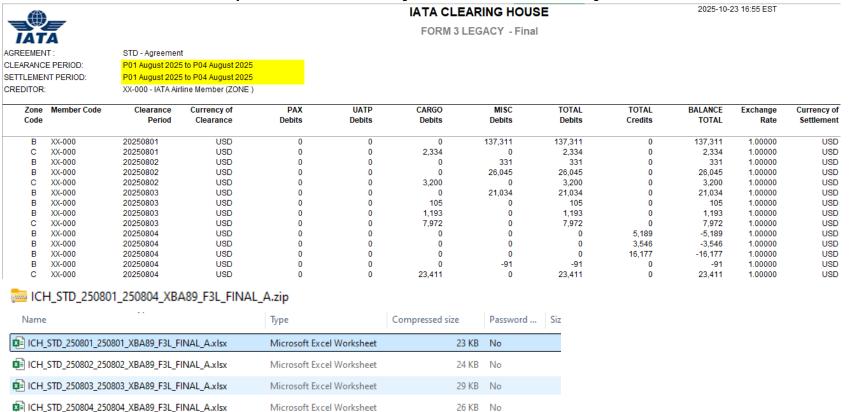




Consolidated reports option



- The consolidate reports option combines multiple periods into a single report as supposed to one file per period for range selected.
- > The order of the report is sorted by zone and then by member code





- Reminder for Members to contact the ICH as soon as possible in the Clearance cycle for any issues related to late claims or SIS processing errors including blocks.
- SIS Ops Team will as a question of practice notify Members of any claims that have been entered in SIS but not submitted on Closure Day +1
- The ICH generally closes the late submission window at 10:00 A.M. EST however this may be extended on a discretionary basis if required however key is timely communication of issues or problems with claims processing
- ➤ It is the responsibility of the **Member's SIS Super User** to proactively monitor user access to ICH Reports
- ➤ SIS Super Users should add / modify / delete SIS user accounts & set ICH communication flags as required (Clearance Initialization Message / Claim Confirmation & Advice Day Message). We see many instances of e-mail delivery errors given the departure of staff.
- All other important notices are posted on the ICH Extranet. Should you need access to the site please request your company's ICH Primary contact to send us a request via the IATA Customer Portal.



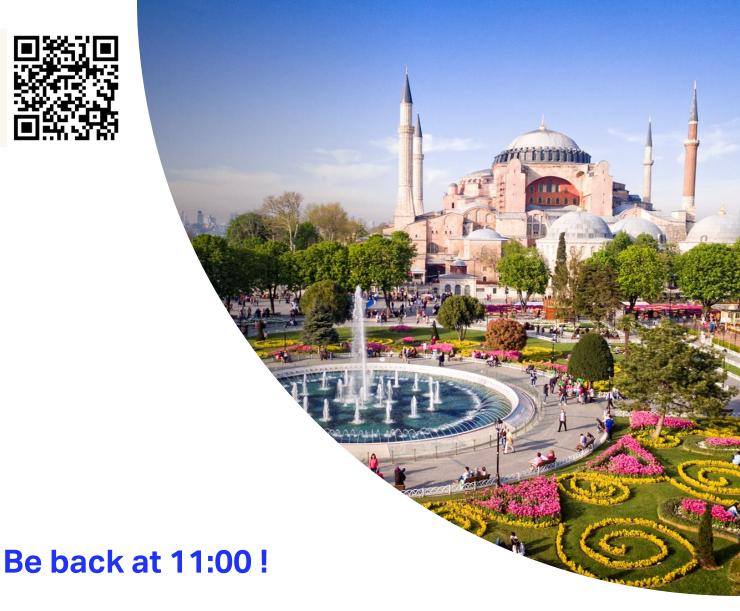


Join at slido.com #3614 698

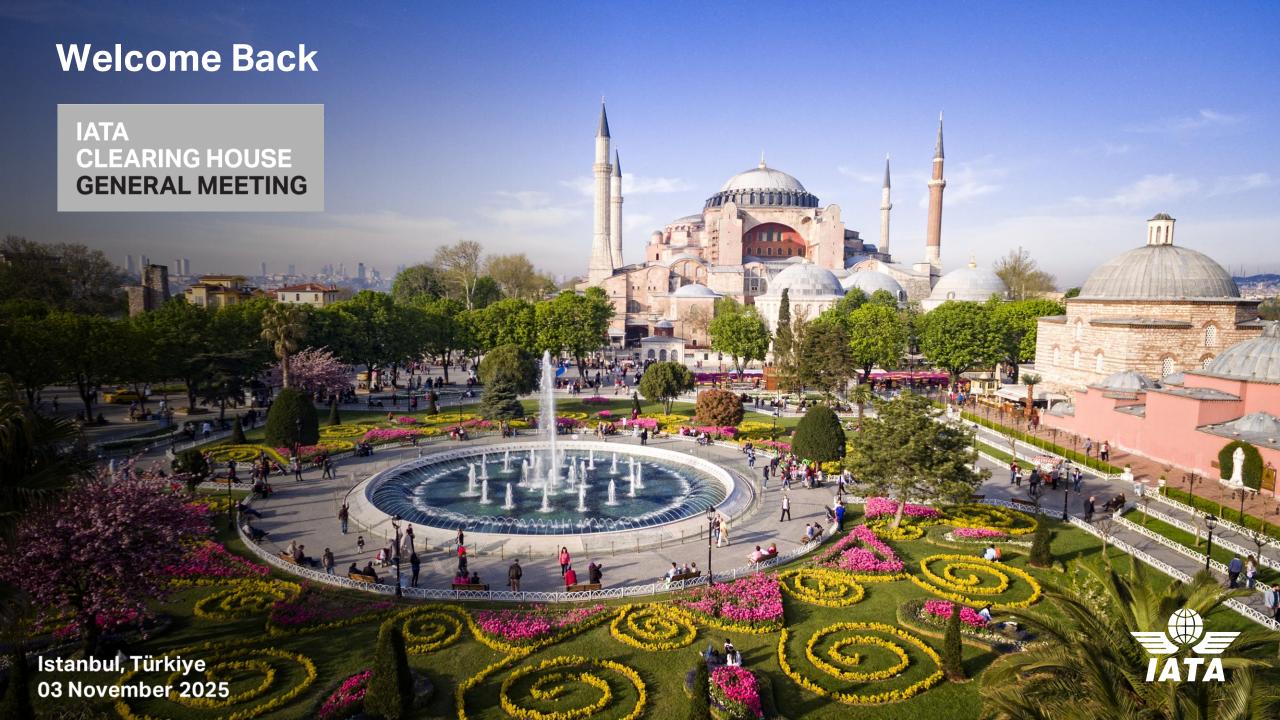




Coffee Break







Join at slido.com #3614 698



IR5 – Ice Breaker (1): Flight Path Connection

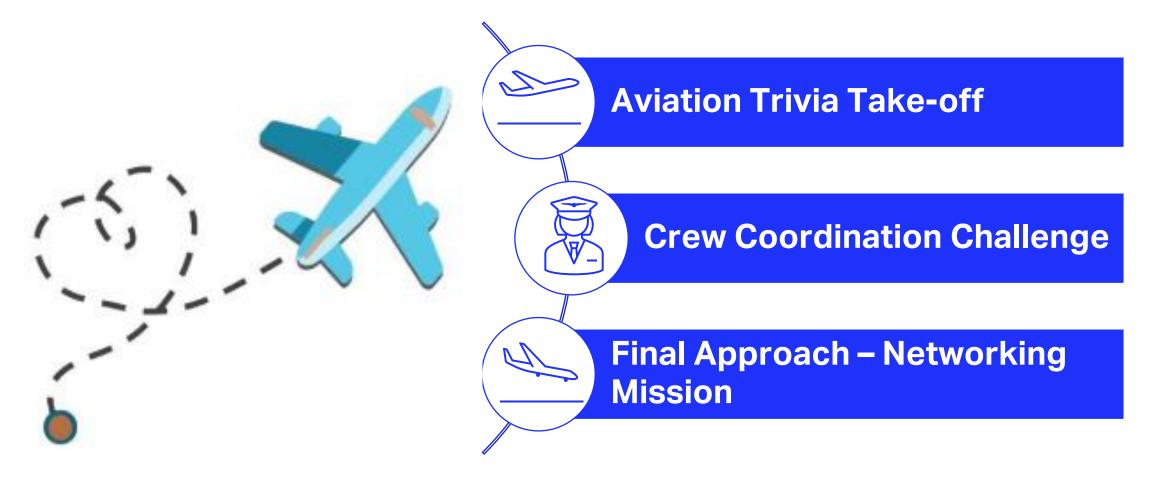
Parm Kaur

ICH Working Group Chair





Flight Path Challenge







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IR6 – Bankruptcy and Special Clearance update

Kees Burns Senior Legal Counsel IATA



What is it?

- Bankruptcy, insolvency, judicial reorganization, receivership, liquidation....
- Varies but common themes
 - Bankruptcy estate
 - Legal protections against collection efforts for pre-filing claims
 - Claim process
 - Process or plan to deal with debts
 - Liquidation / reorganization
 - Court appointed trustee / receiver / administrator



Impact on ICH

- Grounds for suspension under ICH Reg *49(a)(iii)
- Suspension can be avoided on provision of adequate financial security
- Engage with IATA early to mitigate risk of suspension
 - Financial security documentation
 - Necessary court approvals
 - Communication with other ICH participants



Claims



Applicable ICH Regulations (see Reg. 9; Proc. 18)

- 9(a): "...no liability for payment and no right of action to recover payment shall accrue between Clearing House Members."
- 9(b): The ICH has "... the exclusive right to institute court actions, file claims in appropriate jurisdictions and to settle and compromise such claims."
- Individual member action can interfere with the ICH's ability to claim its rights in court, and therefore jeopardize the rights of other members.
- Any approach by legal firms, administrators, liquidators, or other representatives of the bankrupt airline should be referred to the ICH

But...

- They filed insolvency, but not suspended?
- I was served notice to file a claim by X date to have my debt considered, do I need to?
- There is no debt or claim listed to the ICH, why?
- Can I write-off this amount?



Also...



- Bankruptcy processes are slow...
- Airline / insolvency estate may raise objections
- Disputes are similar to lawsuits and are mercy to court availability
- Many parties trying to negotiate with the insolvency estate at once
- Loss of staff, expertise, competing priorities...



Reminder on Procedure



ALWAYS follow Proc. 18: timely submit claims vs. suspended airline

- 6 months will be provided for submission, unless local law states otherwise
- Failure to timely submit will prevent any recovery on those claims

ALWAYS check claims submitted during 6-months post-suspension

- The suspended airline should also submit its own claims, which may need to be rejected
- Untimely rejections will not be allowed, as per RAM guidelines

NEVER bilaterally settle claims already submitted in ICH

 Bilateral settlement often results in a worse outcome for your own claim in any case grounds for suspension

2014 and Prior (part 1)



KW-100 Wataniya

 Following several appeals, IATA has now obtained a final ruling enforcing our claim against the airline. Unfortunately, there are appear to be few assets (if any) available for collection, but IATA is reviewing our options with local counsel. Any distribution is uncertain.

B3-208 Bellview

• Marginal recovery to be made via internal offset, special clearance to follow.

C9-251 Cirrus

• Disputes regarding our claim have now been resolved. A special clearance will follow to permit a small recovery.

2014 and Prior (part 2)



JK-680 Spanair

• A special clearance was conducted in 2022 (Sep-22 P4 & Oct-22 P2). This case is therefore now closed.

U8-669 Armavia

 Claim filed in bankruptcy however it does not appear the insolvency estate will have sufficient assets to make a distribution.

DN-440 Senegal Airlines

 Airline settled many claims bilaterally; a small further small distribution was made following offset in 2019.



UN-670 Transaero

 Claim filed in bankruptcy, partially successful at trial court. Unfortunately it does not appear there will be any distribution from the insolvency estate. This is case is now closed.

OV-960 Estonian

 The ICH reached a settlement with the estate, resolving the challenge to our claim. A special clearance was subsequently conducted in 2022. This case is now closed.



2016 and 2017 Cases



LC-753 Equatorial Congo Airlines

• The ICH has determined that collection efforts will not be effective in this case. A small distribution will be made following a special clearance.

GE-170 TransAsia Airways Corporation

 Claim submitted in bankruptcy and accepted by estate. IATA received a partial distribution on our claim and conducted a special clearance in Q2 2025. We do not anticipate any further distribution.

71-958 Insel Air International

Submitted claim in court case. A special clearance was conducted in 201

LV-400 Mega Maldives

 The ICH will not pursue collection actions, but a small distribution will possible through internal offset, following a special clearance.

3rd ICH General Meeting – 03 November 2025



F7-033 Darwin Airline

 Claim submitted in bankruptcy and accepted by estate. Partial distribution possible depending on outcome of case.

UG-150 Tunisair Express

The ICH has determined that collection actions will not be taken in this case. A
special clearance is being considered for a partial distribution.

CO-354 Cobalt Air

 Claim filed in bankruptcy and accepted by estate. The liquidator continues to work on assessing the value of the airline's remaining assets, after which determination will be made as to a possible distribution. The possibility amount of any distribution remains unknown.



O6-247 Avianca (Brasil)

All pre-suspension claims were paid in full via deposit held by IATA. After review
of post-suspension submissions, the ICH has determined that collection actions
will not be cost-effective in this case. A small additional distribution may be
possible via internal offset, but funds transfer restrictions make this very difficult.

ZI-439 Aigle Azur

 The ICH has submitted its claims against the bankruptcy estate and has successfully resolved a potential objection to those claims. We are waiting on a potential distribution.

JP-165 Adria Airways

 The ICH has submitted its claims against the bankruptcy estate. Bas assets available to the insolvency estate, a distribution is unlikely fro



0B*-475 Blue Air

• All amounts as of suspension were covered in full. Disputes regarding the ICH's ownership of the claims remain unresolved, and we are now considering the possibility of an internal offset to satisfy the post-suspension balances.

MN-161 Comair

 Have submitted a claim with the estate. Unfortunately the airline has moved into liquidation, and no distributions are expected. We are reviewing whether any internal offset is possible.

IG-191 Air Italy

Claims paid in full following special clearance; case closed.





BV-004 Blue Panorama

• This airline entered into restructuring proceedings, and we were able to make a substantial distribution following special clearance in 2022. Upon a review of the potential recovery we have determined that further collection efforts would not be cost effective. This case will therefore be closed.



2023-2024 Cases

KF-142 Air Belgium

 Entered judicial reorganization proceedings in 2023. Following negotiations with the airline, an agreement has been reached to utilize the deposit held to cover outstanding obligations via a special clearance.

PS-566 Ukraine International Airlines

• Insolvency proceedings were initiated in Q4 2023. IATA subsequently entered into a settlement agreement with the airline and insolvency estate in Q1 2025 permitting IATA to utilize the withheld amounts to satisfy the ICH claim in full.

NF-218 Air Vanuatu

 This airline entered into restructuring proceedings in 2024, and IATA/ successfully negotiate with the insolvency estate to utilize withheld a conduct a special clearance in Q3 2025 resulting in a full recovery.

Questions?



Additional information is available via the bankruptcy/suspension extranet updates

Airline legal advisors may contact IATA Legal Services as needed

- Kees Burns Senior Legal Counsel, IATA Legal Services
- burnsk@iata.org



Thank you



IATA
CLEARING HOUSE
GENERAL MEETING

Join at slido.com #3614 698



IR7 – Deep Dive on the Airline Risk Management Framework

Janaurieu (Jan) D'Sa

Director Settlement Risk Management, IATA





Purpose of standardizing approach

IATA
CLEARING HOUSE
GENERAL MEETING

Proactive VS Reactive



Transparency & Consistency

agreement being the same for all airlines



Clarity for **Administrators**

For airlines under CH11 or similar insolvency proceedings



Strengthen arguments against

Regulators

that challenge the selfregulating nature of an airline's distribution channel



Standardized protocol

Embed the agreement as part of participation process for new airlines



Systemized/Enhanced Approach

What does the framework aim at?

- All airlines participating in IATA Settlement Systems (BSP/ICCS/ICH) are in the scope of this framework.
- As part of the airline risk management framework, IATA will continue to mitigate three main levels of risk exposure:
 - □ Unpaid airline balances due to BSP/CASS/ICCS: Ensuring that other airline participants do not suffer losses under the counter indemnity obligations
 - □ Future unflown ticket liability: Protecting travel agents and passengers as to future refund claims, as well as minimizing potential future claims against other airline participants under the counter indemnity
 - ☐ ICH Exposure: Protecting the other ICH members from the risk of unpaid ICH balance

NOTE:

- ✓ IATA is bound by legal obligations (governing country regulations)
- ✓ Airline Failures Bankruptcy Laws Complex
- ✓ Estate prioritization impact (employees/government debt / Estate manages the remaining debt)



Proactive risk management

- ✓ Monthly monitoring / Automation
- ✓ Research and gathering intelligence
- ✓ Engagement with Airlines

NDA in place with airlines which IATA is legally bound by

- ✓ Similar to NDAs we have in place with Agents, IATA cannot share information in scope of such NDA.
- ✓ Importantly, there are information that even without NDA, IATA never shares for legal and anticompetitive reasons. For instance, the Financial Security amount and Risk Category.

Disclosure of Status

✓ Discretion of the airline (voluntary) - encouraged to confirm status (confidence with parties) when an airline is in formal reorganization status.

Framework Principles



External Financial Assessment

- ✓ DRSK or Financial Statements Review by IATA Assessor
- ✓ All airline participants are being assessed (Separate Legal Entity) even if part of a group

IATA Confidentiality Policy and Data Protection

- ✓ Non-Disclosure Agreements signed the Airline(s) subject to need
- ✓ A dedicated Team within IATA handles the Airline Risk Management Engagements
- ✓ IATA processes and systems ensure required data/information management



Other Aspects



Framework Review:

- Committee in place (Annually review Ensure fit for purpose and factors industry and business conditions)
 - ✓ Framework launch parameters updated to Post-COVID Financial Tests
 - ✓ Alignment for assessing non-IATA Airline (ICH only Airline participants) 2025

ICH Enhancements:

- ICH Regulations update (2023)
 - ✓ Alignment with Framework Principles (ICH Reg. 29 (b) and 41 (c))
- ICH Only Airlines Progress (2024/2025)
 - ✓ Planning underway for the on-boarding of Non-IATA airline(s) onto the Framework (Target Q3/Q4 2025)
 - ✓ Review the needed changes to ensure alignment with the ICH Regulations
 - ✓ Alignment of the Financial Risk Assessment Principles (IATA GFA)
 - ✓ Framework Guidelines to be updated in 2025 annual review (ICH Only Airline considerations)



Framework - Current status



2025 Annual Review

 IATA Director General / Acting Agency Administrator initiated the process for the Framework Review by the IATA Board of Directors and associated sub-committee(s).

Provisionally

- Financially distressed airlines continue to be managed using reactive measures
- IATA continues to apply Resolution 850 and ICH Regulations obligations
 - secure the airline's obligations for continued participation
 - discretion to defer suspension on the provision of a Financial Security



ICH Onboarding: Non-IATA Airlines

Events and Engagements:

- IATA Review of ICH Manual: Q4 2022
 - ✓ Update to Regs to incorporate enhanced risk framework (Airline Financial Standing and Security **Deposit Obligations**)
- ➤ ICH WG Activity Plan 2023: Q1 2023
 ✓ Endorsement of Reg 29(b) and 41 (c) update
 ✓ IATA to consider the phased onboarding of Non-IATA Airlines and Associate Members of ICH onto the Risk Framework.
- > ICH General Meeting (WFS Chicago), October 2023
 - ✓ Airline Risk Management Enhancements and Changes to Regulations
 - ✓ Proposed Phased approach to onboarding other participants onto the Risk Framework
- ➤ IATA Working Group, March 2024
 ✓ Airline Risk Management Status Update

- > IATA Operational Workshop: June 2024
 - ✓ Internal alignment and operational gap analysis for onboarding Non-IATA Airlines onto Framework
- ICH Working Group, June 2024
 - ✓ Interim report progress update
- > ICH General Meeting (WFS Bangkok), October 2024
 - ✓ Update by Head SRM
- Airline Risk Management Governance Review -2025
 - Validation of any changes required fit for purpose with business environment

NOTE: Proposed Phased implementation – Q3/4 2025

Risk Parameters – Evaluation



Monitoring of 'Non-IATA Member Airlines' (ICH) as part of the Airline Risk Framework:

- > DRSK
 - ✓ Assessed and applicability confirmed
- > Financial Assessment
 - ✓ Assessed and proposal for application of <u>GFA Airline Assessment</u> to Non-IATA Member Airlines
- Meeting Financial Obligations
 - ✓ Was assessed and proposal was made for inclusion into existing parameter.
- Compliance to Resolutions/ Rules/ Regulations
 - × Assessed currently no merit in adding an equivalent to this parameter



Risk Parameters – Evaluation



Financial Assessment - Internal Assessment

ICH Current Assessment (Internal)	GFA Airline Assessment	Benefits GFA Airline Assessment
Test on current ratio and debt ratio (quantifiable)	Test on current ratio and debt ratio (quantifiable)	+/-
No test on profitability	Test on profitability	Profitability quantifiable
Financial statements require to be audited	Financial statements require to be audited	Prescriptive validation

Review of ICH New Joiner template versus GFA Airline Assessment template performed, July 2024

✓ Overall test leaves gap for subjective judgement

Proposal

- ✓ Application of GFA Airline Assessment model
- ✓ Change of IATA Clearing House Working Group Mandate
 - ✓ Assessment solely be done by IATA and applications only presented to the WG for their information.
 - ✓ Removal of current potential conflict of interest



Risk Parameters – Evaluation



Payment Behavior - Meeting Financial Obligations - Include ICH Stream

> Need for Change

- ✓ ICH Airline participants (348)* of which 229 are already assessed per the Airline Risk Framework and 119 are currently out of scope as ICH only (Non-IATA)
- ✓ Proposed measurement of payment behavior in ICH under review
- Calculation of Financial security obligations one single amount to participants

*ICH Membership status as of 30 Sep-25



Process/Systems Alignment



Action Items IATA

- > Operational Changes ICH, Airline Participation
 - ✓ Onboarding process review Update to Application Process Updated
 - ✓ Financial Assessments alignment (performed by GFA) *Pilot Assessments Ongoing*
- > Legal Preparations for any changes to ICH regulations
 - ✓ Utilization of an updated version of Framework Agreement Done
 - including addition of paragraph to specify applicability of agreement regardless of the airline's participation status at time of signature.
 - Agreement includes how the deposit is utilized.
 - ✓ Assessment on needed update of regulation and procedures WIP
 - Adjusted to align with the IATA global risk management framework
 - IATA Management of the Financial Assessment Process for ICH Members Onboarding



Pilot Ongoing (ICH Financial Assessment by GFA)



Financial Assessment as part of ICH Onboarding for Non-IATA Members:

> Selected Airlines

- ✓ 2 airlines were piloted to date
- ✓ New Joiners applications were simulated by having the financial statements assessed by both ICH and GFA (IATA Global Financial Assessor) and results were given to ICH WG for recommendation as per legacy process

Conclusions

- ✓ Assessment results aligned
- ✓ Proposal:
 - ✓ High risk does require the airline to furnish additional financial security (as per ICH regulation)
 - ✓ Pilot and parallel-run of Onboarding assessments will continue till end of 2025
 - ✓ Plan to onboard all Non-IATA Members effective 01ST Jan 2026 via GFA assessments



Thank you



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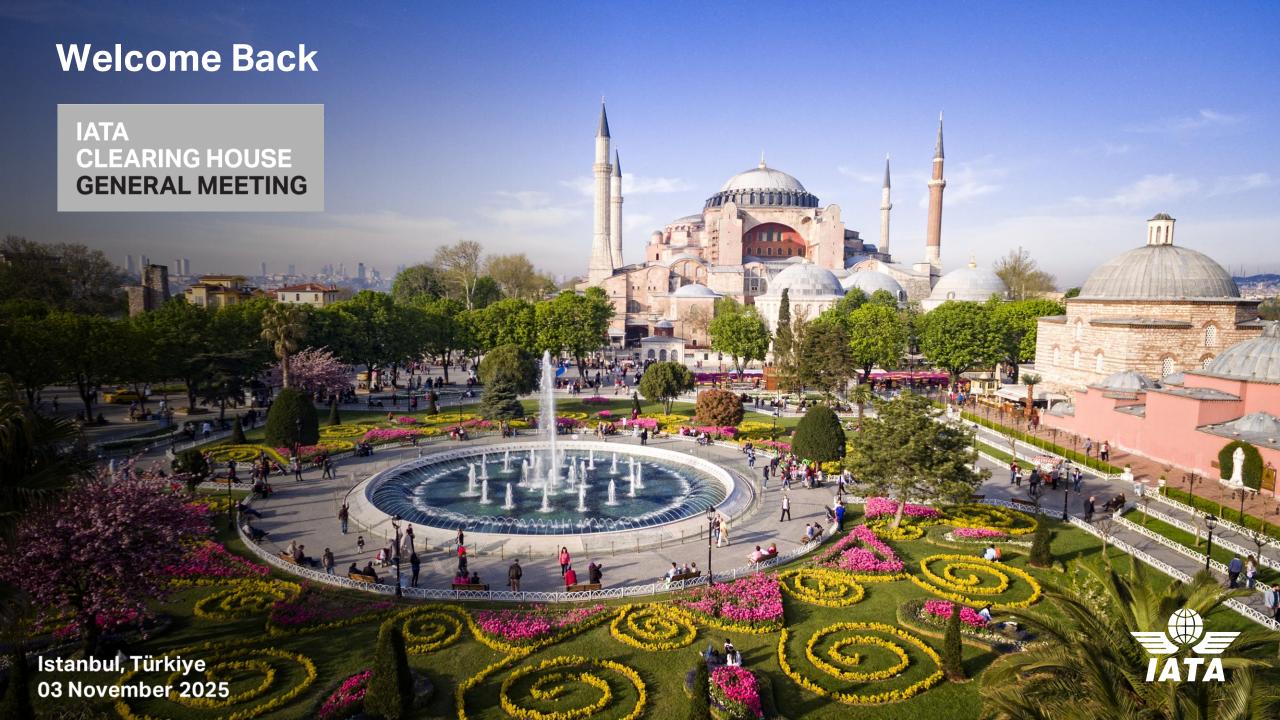


Networking Lunch

Be back at 14:00!







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BS1 – ICH Extranet & Copilot Agent





ICH Extranet

! How many of you have accessed the Extranet already and what for ?

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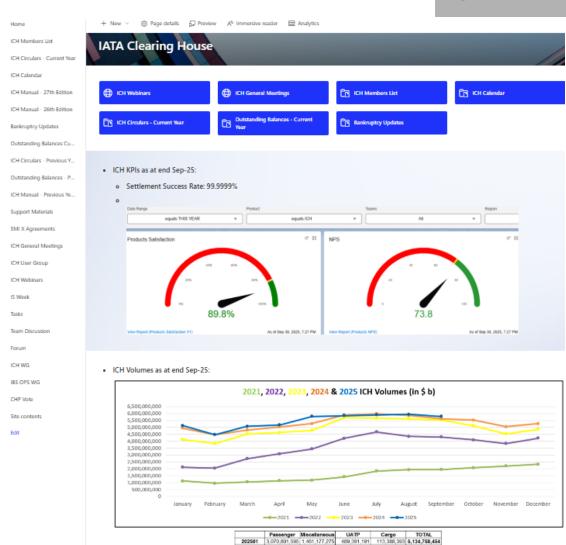
What is it?



Central repository for any ICH related matters

What does it contain?

- Libraries
- KPIs
- Volumes





ICH Extranet



Who can register & How?

- All ICH contacts
- Access by Invitation only
- Supported by ICH Primary Contact
- Request through IATA Customer Portal https://www.iata.org/en/contact-support/
- Once reviewed and accepted. Notification will be sent:

Cedric Chretien is inviting you to collaborate on IATA Clearing House



Here's the site that Cedric Chretien shared with you.

Go to IATA Clearing House

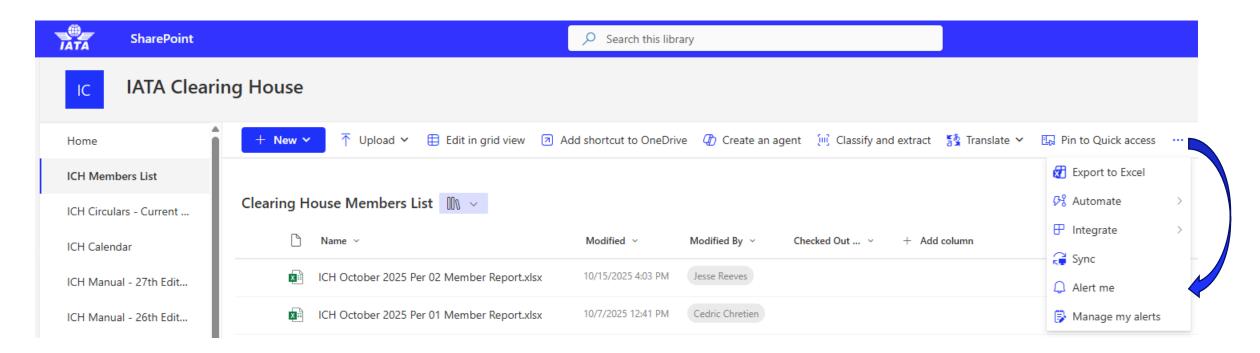
Follow this site to get updates in your newsfeed.





ICH Extranet

How to set-up notifications?

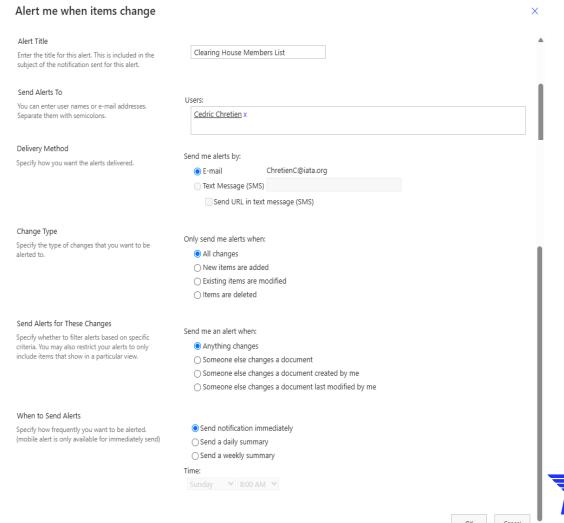




ICH Extranet

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How to set-up notifications?



ICH Extranet

- Analytics: as of 15 Oct-25
 - Number of registered Users (Airlines & Associates): 318
 - Average site visit per week: +/- 1,000
 - Average time spent per User: 2-3 minutes
 - Access by device:
 - 97.3% Desktop
 - 2.6% Tablet
 - 0.1% Mobile Web
 - Most visited libraries:
 - 1. Membership List
 - 2. Circular
 - 3. Outstanding Balance Message



ICH Extranet

! Please use the flipchart to share your ideas?

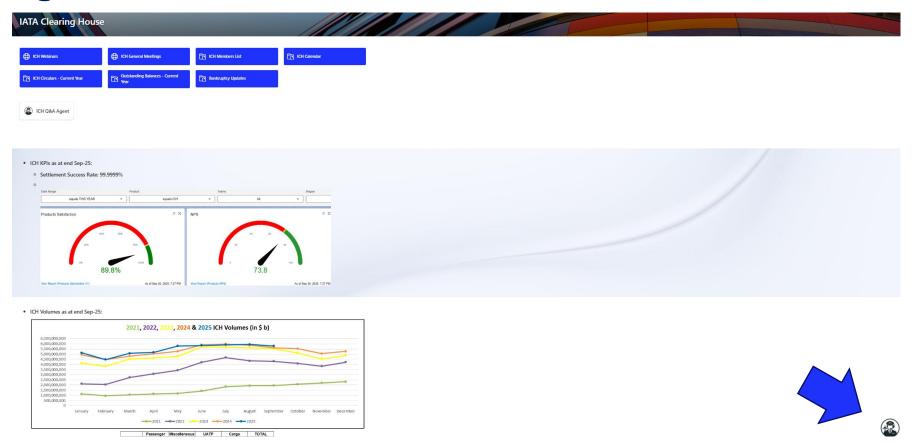
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What else would you like?



ICH Copilot Agent

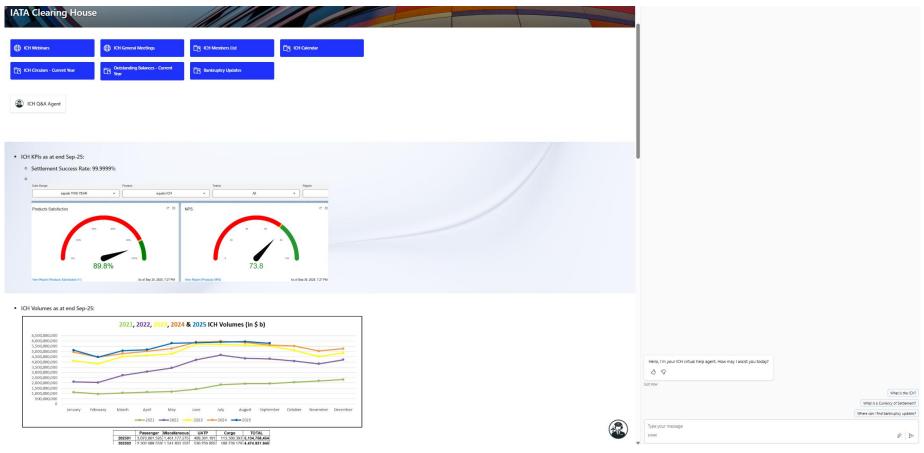
Coming soon!





ICH Copilot Agent

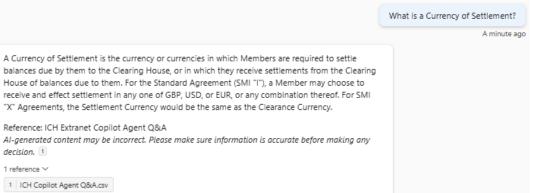
https://iataonline.sharepoint.com/sites/qa-ich/SitePages/Home.aspx

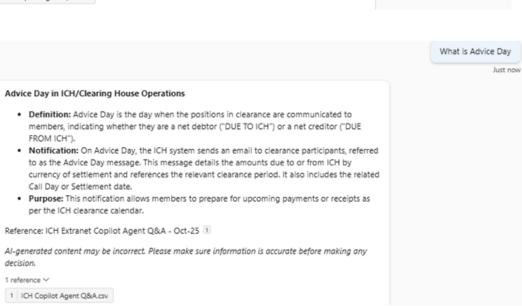


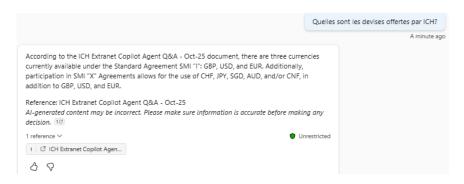


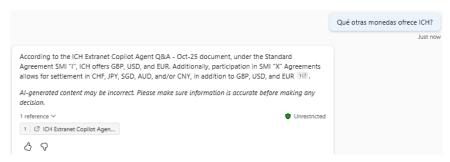
ICH Copilot Agent

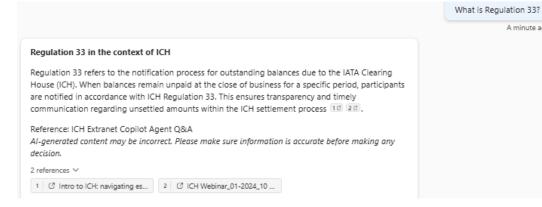
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A minute ago

Thank you



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BS2 - The Future of ICH





BS2 - The Future of ICH

- □ Kindly gather in groups formed for the Ice Breaker Session this morning.
- As a group, note down at least 10 ideas / thoughts on the flipchart paper provided on the following:
 - → What according to you is the 'Future of ICH'?
 - → What features would you like to see in ICH which do not already exist today?
 - → What do you think the ICH can discontinue in future and why?
- ☐ ICH WG's Paper ICH in the World Of 'Offers & Orders' Key takeaways.



Thank you

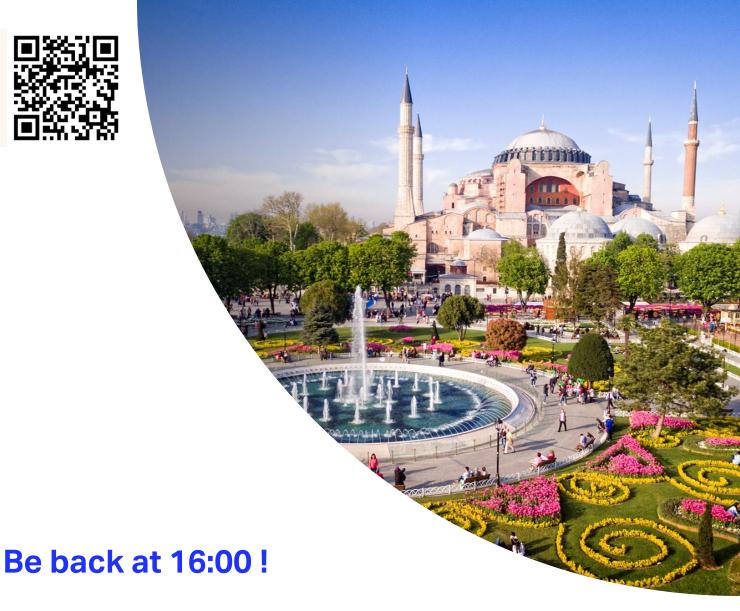


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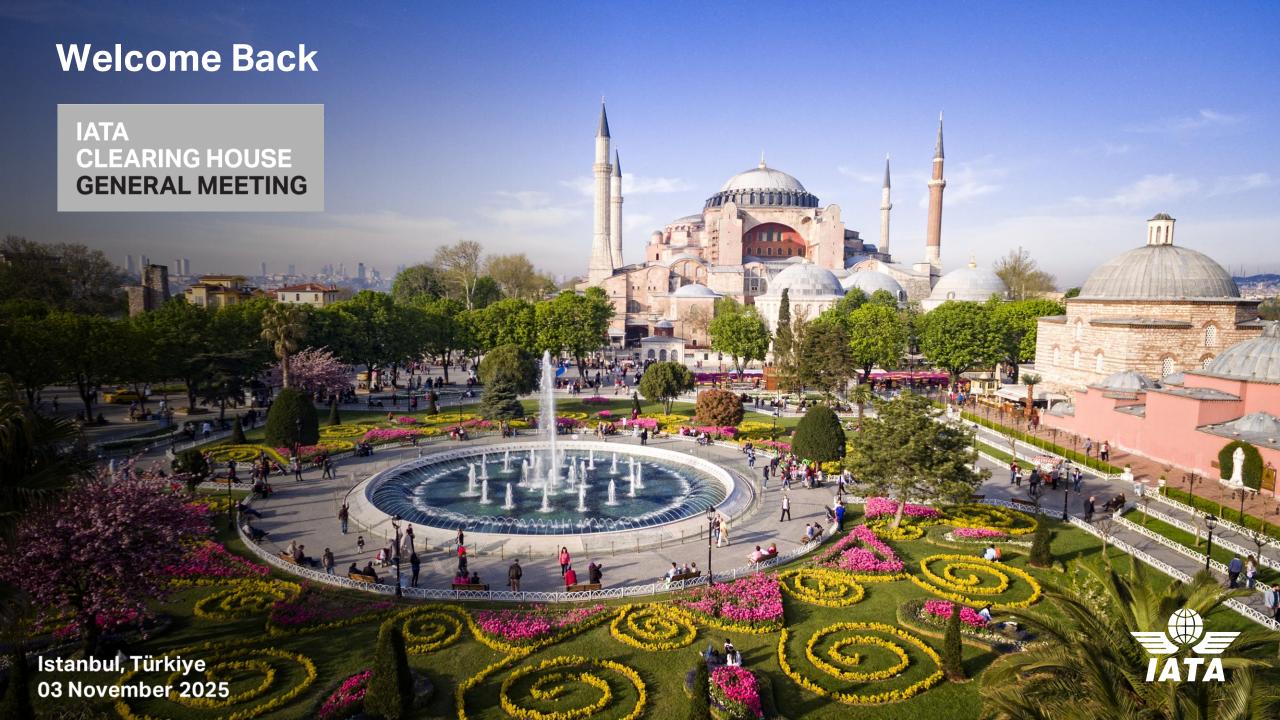




Coffee Break







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IR8 – Ice Breaker (2): Crossword

Neville Todiwalla

ICH Working Group Vice-Chair





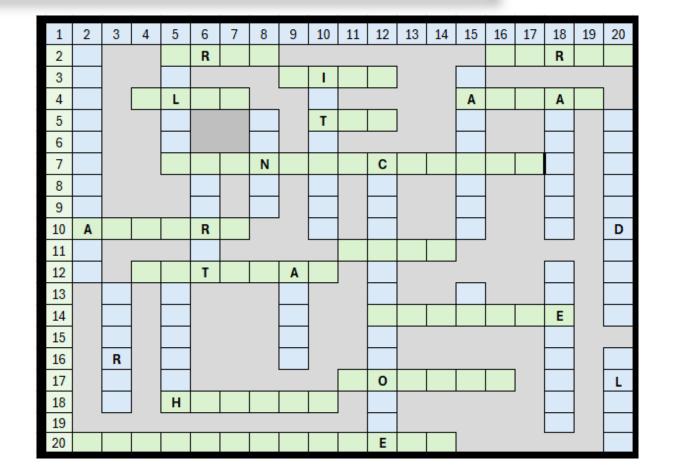
ICE BREAKER CROSSWORD ON OUR HOST COUNTRY TURKEY

Solve the Crossword.

- 1. You have 10 minutes to complete the crossword as a Team. Same groups as Ice Breaker 1
- 2. A Across D Down. The numbers represent the rows (Across) or columns (Down)
- 3. Depending on which letter is in bold, i.e. **A** or **D** that is the direction to place your words
- 4. The first Team with all or most correct answers win a grand prize
- 5. Good Luck



ICE BREAKER CROSSWORD ON OUR HOST COUNTRY TURKEY





Thank you



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IR9 – Introduction to Agentic Al

Suresh Manwani

Travel, Hospitality & Logistics, Sutherland









Introduction to Agentic Al Moving from Reactive to Autonomous



I think there is a world market for maybe 5 computers -Thomas Watson President IBM 1943

Blockchain will revolutionize every industry.

Crypto enthusiasts, 2017-2018



Where are we and how did we get here?



50s to 80s



90s



2010s



2020s

Manual Operations

Humans perform all tasks without automation

Accounting & Audit using physical tickets

Rules Based Operations

Simple Automation Repeatable Tasks at Scale

Revenue
Accounting &
Audit
Platforms

Intelligent Automation

Automation with Machine

Learning/ RPA/

Process

Automation

Automated Error Corrections Forecasting Agentic Workflows / Agentic Al

Goal oriented solutions

Proactive Decision Making

Plan + Reason + Adapt

Agentic Al is like your best colleague Proactive and Intelligent

What Powers Agentic Al

Large Language Models

Autonomous Agents

APIs

Goal Driven Logic

Memory for Context

Driving it at Scale

Multi Agent Systems

Ring-Fencing

HiTL

Avoiding the Traps

Al without strategy is just automation theater impressive to watch, expensive to maintain, impossible to justify

Technology drives the solution

Race to deploy AI vs leveraging AI

Technology Challenges

Deploying Al onto a complicated ecosystem that is not data ready

Legacy Commercial Models

Focused only on cost optimization

The Future

Embracing the Synergy of

Humans + Machines

Next Era of Efficiency

Semi Autonomous +
Autonomous Solutions

Impact on Me

Change Ready Al-Ready

Impact on Us

Technological progress creates both opportunity and disruption

Regulation/Social Impact

Evolving Regulations
Safeguarding Trust
Balancing Interest



Start with understanding what needs fixing, then choose the right technology to fix it, not the other way around























Thank you



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IR10 – ICH Product Management Update

Bruno Roussel

Senior Manager APPS community





ICH over the years

From Monthly to weekly in 2007

From 3 currencies to 8 currencies

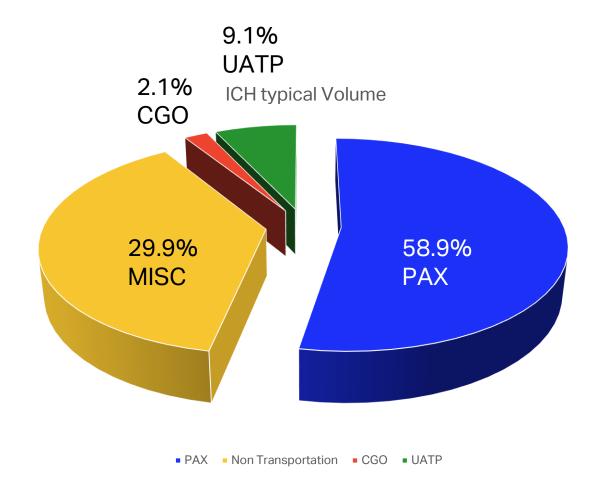
From weekly to daily or same day settlement for Aviation Carbon Exchange

Addition of bilateral to ICH settlement in 2024

ICH has evolved to cover business needs, airline process, contract terms....



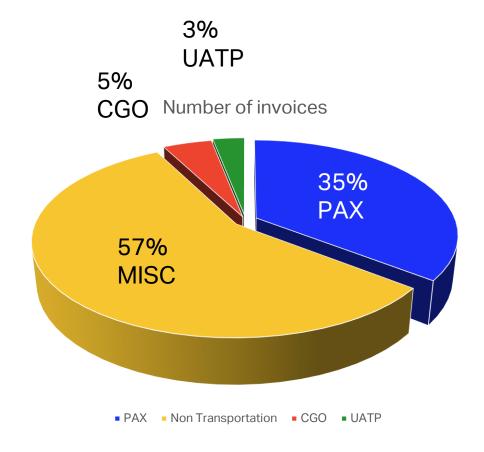
Did you know? 1/2





Did you know? 2/2

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ICH usage

Very often airlines respond to supplier willing to engage on ICH that this is not used for supplier

We saw last year that this was beneficial for airlines using ICH as form of payment:

- Cost
- Compliance (Bank details, sanctions, Fiscal)
- Efficiency (Fraud)
- Automation
- Legal (timely payment and VAT dues)

You should consider this when returning home.

More Account payable people should attend this annual event





ICH automation and daily reporting

In addition to the new currencies, we look at improving further usage of ICH to cover airlines needs

For that reason, we will offer soon the capability to receive on daily basis files containing ICH invoices. (like for bilateral invoice)

Near real time information sharing with ICH provisional F1 and F3 would be also produced by ICH on daily basis

This optional feed would allow airlines to integrate ICH settled invoice in the same process than bilateral and still keeping contractually agreed payment terms

This will also allow airline to synchronize their ICH position with their treasury reporting automatically



Airline role

As more supplier are coming to ICH you should be ready to welcome them if this is suitable to you or at least accept them as bilateral.

There are benefits from both sides to use that process and this streamline the financial process without jeopardizing existing payment terms or dispute capacity.

Have a discussion internally to explore this opportunity

Look at different currency available and join agreements SMI-X that make sense to you



Airline role

Maximize ICH benefit, make sure all your interline partners are there (Airline, train, bus, ferry...)

Invite supplier joining ICH as this is beneficial to you

Make sure all your airline subsidiary are on ICH

Let us know any feature or currency that would be off interest to you?



IATA Role

We like to ensure the benefit realization and that airline set up are design to maximize automation benefits.

Too many airlines still do manual process with ICH.

We also emphases on benefits that derive from ICH usage

We made ICH flexible, adapted to different airline process, supporting more currencies, now the next focus is on using existing capabilities to leverage on them.

We still plan to add currencies whenever there is a need and volume is sufficient



ICH roadmap

The product will continue to evolve, all the recent and planned change will address any limitation know today.

We are now ready to support any evolution of the market, specific calendar, currency...



Thank you



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A5 – Any Other Business





Thank you



IR11 – ICH WG 2022-2025 Memories





A6 - Close of Meeting





Thank you

