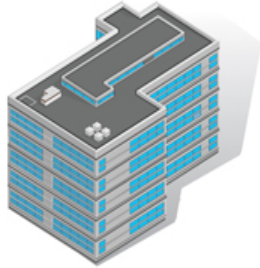


AAP Trainer Supplement #10 – Prenotifications Participant Roles & Flow

Originator



1 Prior to the initiation of the first credit or debit Entry to a Receiver's account with an RDFI, an Originator may originate a Prenotification Entry. An Originator that has originated a Prenotification may originate live Entries to a Receiver's account as soon as the third Banking Day following the Settlement Date of the Prenotification.

3a The Originator must not originate such Entries.

4a The Originator must not initiate such Entries unless the requested changes have been made.

ODFI



1a ODFI transmits the Prenotification Entry in compliance with the Rules set forth for the Originator as outlined in the NACHA Operating Rules.

3 If the ODFI receives a Return Entry within the required timeframe indicating the RDFI will not accept the Entries...

4 If the ODFI receives a Notification of Change within the required timeframe indicating the RDFI requires requested changes to be made prior to the initiation of such entries...

RDFI



2 RDFI must verify that the account number contained in the Prenotification is for a valid account. If the Prenotification does not contain a valid account number, or is otherwise erroneous or unprocessable, then the RDFI must transmit either:

- A Return Entry
OR
- A Notification of Change

2a An RDFI transmitting a Return Entry, the Entry must be made available to the ODFI no later than opening of business on the second Banking Day following Settlement Date of the original Entry.

2b An RDFI may transmit a Notification of Change Entry (NOC also known as COR) within two Banking Days of the Settlement Date of the Entry to which the NOC pertains.

Receiver

