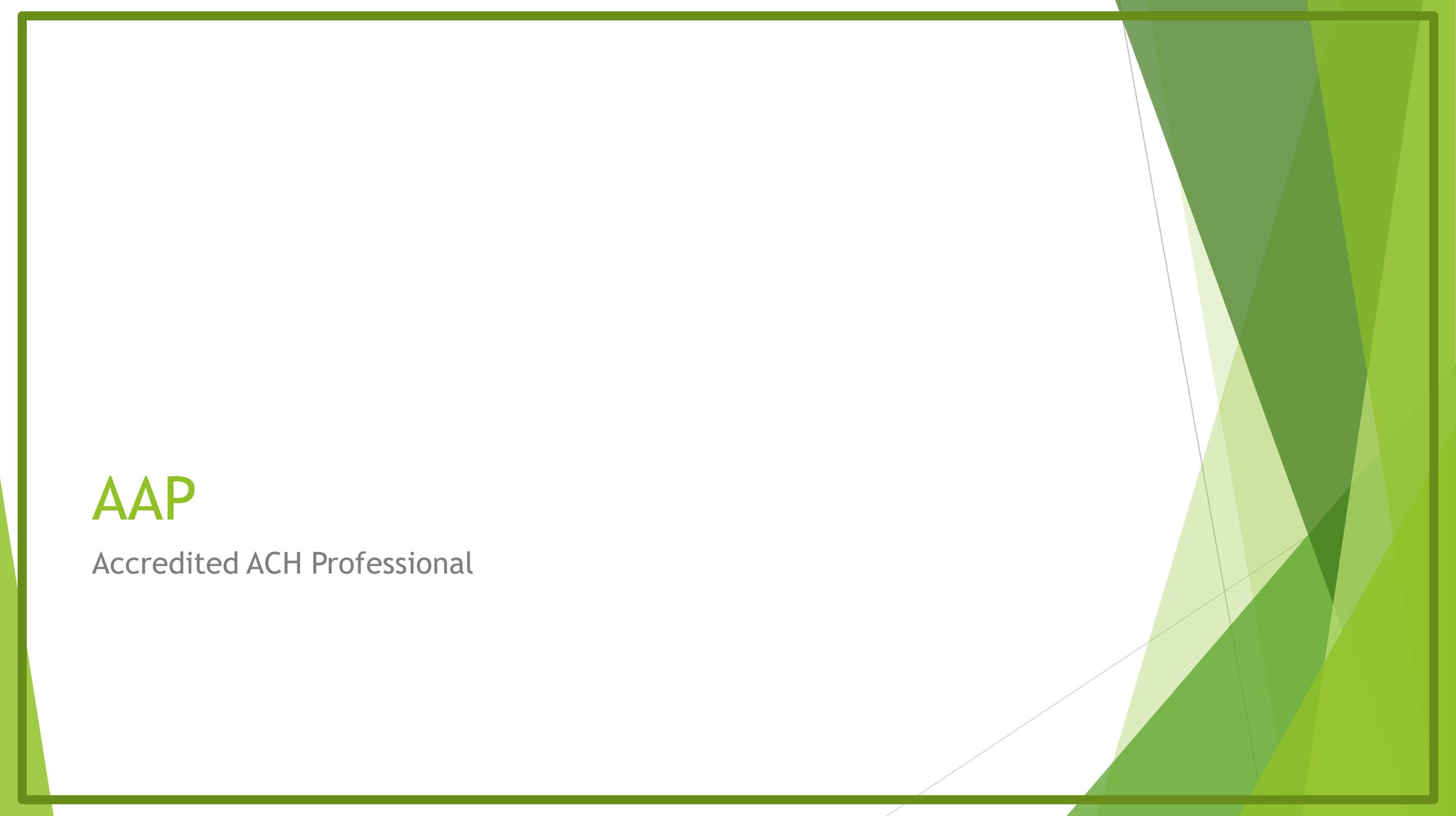# Who Wants to be Accredited?

AAP, APRP, NCP, FPP, AFPP

AAP

Accredited ACH Professional

AAP – Accredited ACH Professional

Exam Dates – October 7 – November 2, 2024 (Oct 6 – Nov 1, 2025)

Recommend at least 2 years of payments-related experience

Test Registration through Nacha

Pearson Vue Testing Centers

120 questions (100 scored)

3 hours to complete

AAP Exam Blueprint

ACH Operations (35%)

Rules & Regulations (32%)

Risk Management (20%)

ACH File Formatting (8%)

Other Payment Systems (5%)

Macha's AAP Prep Package

- Nacha Operating Rules & Guidelines
- AAP Study Kit (in electronic format)
- AAP Flash Cards
- ACH Pro
- Compliance Manual
- Risk Management Handbook
- UCC4A
- Third Party Sender in the ACH Network
- 3-Day In-Person Review

Recommended AAP Training Sessions

- RDFI Roles & Responsibilities

- ODFI Roles & Responsibilities

- Navigating & Tabbing the ACH Rule Book

- Government Payments

- File Formatting

- Regulation Review for the ACH Network

**These are NOT included in the Prep Package, but ARE included in the Education Package Plan

Maintaining Your AAP Credential

Credential period: 5 years

60 continuing education credits

No more than 20 credits earned per year

File credits online through Nacha website

APRP

Accredited Payments Risk Professional

APRP - Accredited Payments Risk Professional

Exam Dates – August 5 – August 31, 2024 (August 3 – 29, 2025)

Test Registration through Nacha

Pearson Vue Testing Centers

135 questions (100 scored)

3.5 hours to complete

APRP Exam Blueprint

Fundamentals of Payments Risk Management (27%)
Payments Risk Management Controls (22%)
Payment Systems (16%)
Physical & Information Security (13%)
Regulatory Environment (12%)
Payments Risk Policy & Governance (10%)

Macha's APRP Prep Package

- Registration for the APRP Prep webinar series (12 webinars)
- Full-day virtual review session
- APRP Flash Cards
- RiskPro application

APRP Prep Webinar Series

- APRP Orientation
- Payments Systems
- Regulatory Environment, Part 1
- Regulatory Environment, Part 2
- Risk Fundamentals Part, 1
- Risk Fundamentals Part, 2
- Risk Fundamentals Part, 3
- Payments Risk Policy & Governance, Part 1
- Payments Risk Policy & Governance, Part 2
- Payments Risk Management & Controls Part 1
- Payments Risk Management & Controls Part 2
- Physical & Information Security

Maintaining Your APRP Credential

Credential period: 5 years

60 continuing education credits

No more than 20 credits earned per year

File credits online through Nacha website

AAP or APRP? Which do I choose?

AAP

▶ An AAP is an individual who possess a comprehensive knowledge of all areas of ACH, a deep understanding of and experience in one or more specific ACH subjects and have a broad knowledge of concepts that relate to the payments system as a whole.

▶ Work solely on matters related to the ACH Network – in operations, sales, risk management or similar

APRP

▶ An APRP is an individual who possesses a comprehensive knowledge of risk management strategies, concepts and mitigation techniques within the payments ecosystem, including checks, wires, ACH, emerging and alternative payments systems, and cards (debit, credit, prepaid).

▶ Your position has a larger scope outside of the ACH Network, such as strategy, product development, or treasury sales

NCP

National Check Professional

NCP – National Check Professional

Exam Dates – April 19 – May 10, 2025

Test Registration through ECCHO

Pearson Vue Testing Centers

120 questions (100 scored)

3 hours to complete

**New in 2024 – Option to retake exam in the same year

**New for 2025 – NCP Practice Test

NCP Exam Blueprint

- ▶ Rules, Laws, and Regulations (34%)

- ▶ Fraud and Risk Mitigation (27%)

- ▶ Operations (33%)

- ▶ Products (6%)

NCP Exam Prep

- 12 Webinar Training Sessions, including:
  - Check Payments and Check Processing
  - Check Products
  - Regulations - Uniform Commercial Code (UCC) 3 & 4
  - Regulations - Regulation CC Part 1
  - Regulations - Regulation CC Part 2
  - Standards and Formats
  - Image Exchange Rules and Agreements: ECCHO Rules
  - Image Exchange Rules and Agreements: Fed OC 3
  - Image Exchange: Processes
  - Exceptions - Returns and Adjustments Part 1: Overview & FRB
  - Exceptions - Returns and Adjustments Part 2: ECCHO & Treasury Check Reclamations
  - Fraud, Risk and Risk Mitigation
- 2 Virtual Open Forums
- 1 Virtual Exam Review
- NCP Prep Flash Cards
- Check*Pro*

Maintaining Your NCP Credential

Credential period: 5 years

50 continuing education credits

No more than 30 credits earned per year

Any three mandatory ECCHO-hosted CE workshops

File credits online through ECCHO website

FPP

Faster Payments Professional Certificate

FPP – Faster Payments Professional Certificate

- FPP Certificate Program holders demonstrate competency in a specialized area of practice within the payments industry

  - Payment methods and systems that are fast, ubiquitous, secure, efficient, and collaborative

- Designed for stakeholders in the payments industry, including individuals employed by financial institutions, financial technology companies, regulatory bodies, and service providers

Parties behind the FPP Certificate Program

- Nacha

- Nacha's Payments Innovation Alliance

- US Faster Payments Council

- Payments Associations/Center for Payments

How to Earn the FPP Certificate

- Register for an FPP training course offered exclusively from the Payments Associations.

- The training will consist of three modules plus a quiz administered at the end of each module.

- A final, cumulative quiz will be given.

- A score of at least 70% on each quiz is required to earn the FPP certificate.

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FPP Certificate Program Training Module Overview

Module 1 Faster Payments Foundations (Now available)	Module 2 Faster Payments Functionality (Now available)	Module 3 Operations, Fraud, Risk, Legal & Regulatory Considerations (Now available)

What are faster payments?
Why use faster payments?
Types of faster payments
Parties Involved/Stakeholders
Faster Payment Network Fundamentals
Faster Payment Use Cases
Overview of Risk and Regulations
Quiz
	Clearing/Exchange
	Settlement methods
	Finality, Irrevocability & Remediation
	Timing & rules
	Technologies involved
	User experience
	Interoperability
	Remittance Detail
	Financial Inclusion
	Quiz
		Operations management
		   - Liquidity management
		   - Reconciliation & Reporting
		   - Notifications, Disclosures, & Transparency
		   - Customer Support
		Fraud management
		Risk management
		Legal & Regulatory Compliance considerations
		Quiz

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AFPP

Accredited Faster Payments Professional

AFPP - Accredited Faster Payments Professional

▶ Inaugural Accredited Faster Payments Professional (AFPP) exam window:

  ▶ February 17 - March 8, 2025.

▶ The inaugural registration pool will be limited to 250 candidates.

▶ Exam registration will open in October 2024.

▶ Pricing information will be announced in September 2024.

▶ Early access to register will be given to candidates who have successfully completed the Faster Payments Professional Certificate program.

  ▶ In order to be eligible for early access, the candidate must complete and pass all three modules and the final exam of the certificate program by August 31, 2024.

Questions?