



How to Successfully Become an AAP

An Accredited ACH Professional (AAP)

AAP is a professional designation awarded by the National Automated Clearing House Association (Nacha), to individuals who have a comprehensive knowledge of all areas of ACH and are experts in electronic payments. AAPs are especially versed in managing ACH operations, interpreting ACH Rules and regulations, developing and selling ACH products and services, and more. Financial institution examiners and other users of the ACH Network, accept the AAP certification as a mark identifying individuals who are dedicated to and serious about their profession, and who has gone the extra mile to become an expert in the field.

The Ideal Candidate for the AAP Program

Passing the AAP exam indicates that you are a Subject Matter Expert in the area of ACH. With that being said, it is not an easy exam to pass. There are three main things that are needed to pass the AAP exam:

1. Experience:

- It is strongly recommended you have **2+ years of experience** working with ACH payments.
- Candidates should possess experience in at least one of the following areas: Knowledge of the ACH Rules, ACH processing and applications, Risk Management, Electronic Payment Services Management, and Laws & Regulations. All of which are crucial to achieving success on the exam.

2. Time:

Successful candidates spend on average 10+ hours a week studying for the exam including independent studying, attending TCHPA's prep series, and participating in a study group.

3. Knowledge:

You should know how ACH processing works and the different types of applications, including the various processes and requirements for such things as returns, NOCs, the different SEC codes, as well as the authorization requirements that go along with them. You should also understand the different risks associated with ACH processing and how to mitigate them as well as be familiar with other policies associated with them, such as the FFIEC Guidance. You will also have to have a high-level understanding of how other regulations and laws impact ACH processing, including Regulation E, Title 31 CFR 210, Regulation CC, UCC 4A, Regulation D and others.

What You Need to Know

The AAP exam is sponsored and administered by Nacha and consists of 120 multiple choice questions. Twenty of those questions are pilot questions, meaning they won't be scored. You are allowed three hours to complete the exam.

The exam is comprised of six different categories:

- Operational Process & Flow
- Rules and Regulations
- Risk Management
- General Payments Overview
- Technical Standards
- Marketing & Products

The weight of these categories may change slightly yearly, as well as the registration fees and key dates. Please see [Nacha's AAP FAQ's](#) for details on this year's exam.

TCHPA Instructor Recommendations in Studying for the Exam

- Create a study schedule. Not only the days/ times of the week you have set aside to study, but what you want to cover during that time. There's a lot of information to cover, and if not careful, it's easy to get lost or get behind.
- Study with a group. Whether that's with one other person or five. Study groups help you retain information better, and help you look at the information you're learning from different perspectives. If you have the ability to do so, consider hosting a study group. You don't have to be an expert, but many people may benefit, even if you're just facilitating a date and time for people to meet and discuss what they're learning.
- Understand the basics of all the payment rails. This will help you to be able to relate what you see in the different payment rails to ACH and know how they differ.
- Periodically, do an honest self-assessment of your knowledge. It's important for you to be able to assess your strengths and weaknesses and know where you need to spend some extra time studying.
- Be actively engaged in TCHPA's AAP Prep Webinar Series. These sessions prove to be the most beneficial when you can focus your attention on the sessions as they are being presented. This gives you a chance to ask questions and make sure you're understanding what you're learning in your individual study sessions.

Plan Your Budget . . .

Understanding the costs and the ways you can save cash can help you to budget and plan your expenses for the coming year. The upcoming exam window, **Monday, October 7th – Saturday, November 2, 2024**

- **Registration for the AAP Exam: \$550 Nacha Member, \$675 Non-Members**
Note: Nacha charges additional fees for late registration, substitutions and cancellations.
- **AAP Prerequisite, TCHPA AAP Certificate Program ([Beginner](#), [Intermediate](#), and [Advanced ACH Certificate Program](#)): Complimentary for Members – *Uniquely designed to help you to gain core knowledge and lay the foundation before taking the TCHPA AAP Exam Prep Webinar Series.***

- **TCHPA Resources:** [AAP Exam Prep Webinar Series \(Complimentary for Members\)](#) - *This program has been specifically designed to guide you through the preparation process, providing knowledge checks along the way.*
 - Webinar Training Sessions
 - Training series presentation decks
 - Sessions recorded and available on-demand
 - Online testing tools
 - Quizzes for each session/supplemental material to support the training series

- **Nacha Resources:**
 - [Nacha AAP Handbook](#) – Study Guide provided by Nacha after completion of registration for exam, via an email containing a link to the electronic version of the AAP Handbook
 - [“Get A Buddy”](#) – A mentoring program that pairs aspiring AAPs with a current AAP who has volunteered their time to help guide you throughout your study period

- **Reference Materials: These are recommended as additional resources for review**
 - [Nacha Operating Rules and Guidelines](#): (TCHPA Member: 1 Complimentary copy per institution, TCHPA Payments Store: \$60 Member, \$95 Non-Member)
 - [ACH Risk Management Handbook](#): (TCHPA Payments Store: \$62 Member, \$95 Non-Member)
 - [Revised Uniform Commercial Code 4A and the ACH Network](#): (TCHPA Payments Store: \$60 Member, \$80 Non-Member)
 - [ACH Compliance Manual](#): (TCHPA Payments Store: \$55 Member, \$75 Non-Member)
 - [Third-Party Senders & the ACH Network](#): (TCHPA Payments Store: \$60 Member, \$85 Non-Member)

- **Study Aides:** *Everyone learns differently, so make sure you are consuming information in a way that benefits you the most.*
 - TCHPA In-person AAP Review session at a location near you. (\$289, \$489 Non-Member)
 - AAP Flashcards (\$125 Members, \$225 Non-Member)
 - ACH Pro (\$125 Members, \$225 Non-Member)