



How to Successfully Become an NCP

A National Check Professional (NCP) Designation

An NCP designation recognizes professionals who have successfully proven an expert level of understanding of the current check payments landscape. This sets you apart by:

- Recognizing your knowledge and comprehension of check payments
- Recognizing you as a leader in your field
- Strengthening your professional credibility
- Demonstrating your commitment to customer service
- Demonstrating your commitment to stay on the leading edge of industry trends and topics of interest
- Positioning you for professional advancement

The Ideal Candidate for The NCP Program

Passing the NCP exam indicates that you are a Subject Matter Expert in all areas of the check payment system. There are three main things that are needed to pass the NCP exam:

1. Experience

- It is strongly recommended you have **2+ years' experience** working in the checks payment industry.
- Candidates should possess experience in at least one of the following areas: check or image operations, treasury, product, fraud and/or risk.

2. Time

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

3. Knowledge

A thorough understanding of the Laws & Regulations is critical to being successful on the exam. You will be answering questions that show your understanding in how to apply the different rules and regulations that affect check processing. We recommend focusing your attention on the warranties and indemnifications in the check payment systems. Understand the responsibilities of each participant; who has liability and who has recourse.

What You Need to Know

The NCP exam is sponsored and administered by ECCHO 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 four main categories:

- Rules, Laws & Regulations
- Fraud and Risk Mitigation
- Check Operations
- Check Products

The weight of these categories can change slightly yearly, as well as the registration fees and key dates. Please see ECCHO's [NCP Exam Blueprint](#) for category weight details and on the [NCP Program Details](#) for 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 buddy or 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 and many people benefit, even if you're just facilitating a date and time for people to meet and discuss what they're learning.
- Take full advantage of the exam resources provided by ECCHO after you register for the exam, including but not limited to, Question of the Day, and the NCP P.R.E.P. Guide
- Be actively engaged in TCHPA's NCP Prep Webinar Series- free for TCHPA Members. 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 an opportunity to ask questions and make sure that you understand 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 is ***Saturday, April 20th - Saturday, May 11th, 2024.***

- **Registration for the NCP Exam: \$450 ECCHO Member, \$575 Non-Members**
Note: ECCHO charges additional fees for late registration, substitutions and cancellations.
- **NCP Prerequisite, TCHPA [Check Foundations Certificate Program](#): Complimentary for Members** – *Uniquely designed to help you to gain core knowledge and lay the foundation before taking the NCP exam Prep Series.*

- **TCHPA Resources: [NCP Webinar Prep Series](#) (Complimentary for Members)**
 - 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

- **ECCHO Resources:**
 - [ECCHO P.R.E.P. Guide](#) – Study Guide provided by ECCHO within 2 days of registration for exam
 - [Question of the Day](#) – Q&As emailed daily
 - [Jumpstart Reading program](#) – Recommended reading list designed to provide a head start on studying. These include the Exam Blueprint, ECCHO and Federal Reserve rules, state and federal regulations, and FFIEC guidance
 - [NCP Roadmap](#) – Set of suggestions offering a step-by-step plan to assist in establishing an individual plan of study to prepare for the exam

- **Reference Materials: These are recommended as additional resources for review**
 - ECCHO Operating Rules and Commentary
 - Federal Reserve Operating Circular 3 (OC3)
 - Uniform Commercial Code (UCC)
 - Regulation CC
 - FFIEC Retail Payments Systems Guidance

- **Study Aides:**
 - NCP Digital Flashcards (Coming soon to TCHPA payments store!)