NCP Program
Continuing Education Overview

Ellen Heffner, NCP
DISCLAIMER

• This session is offered for general informational purposes only. This document could include technical inaccuracies or typographical errors and participants are responsible for verifying any information found in this presentation and related “live” webinar or webinar playback.

• The comments today are my own and not necessarily those of The Clearing House Payments Company L.L.C., ECCHO or the ECCHO membership.
Today’s Agenda

• NCP Program and Continuing Education
  – CE Credits and NCP Workshops
  – Sources for NCP Credits
• Navigating the ECCHO Website – NCP Portal
• Audits
• Q&A
NCP Program and Continuing Education
Exam and Continuing Education

- National Check Payments Certification Program – established 2011
- NCP Exam: Recognizes industry payments professionals through rigorous certification process
  - NCPs must demonstrate a working knowledge of all significant aspects of check payments:
- Program covers 4 main categories of check payments:
  - Rules and regulations
    - Uniform Commercial Code
    - Regulation CC
    - Regulation J
    - ECCHO Rules
    - Federal Reserve Operating Circular 3 (OC3)
  - Fraud and risk mitigation
    - FFIEC Guidance
  - Check Operations
    - Process
    - ANSI standards
  - Check Products
Exam and Continuing Education

• Continuing Education (CE) Requirements
  – Designed to ensure certified payments professionals remain current with their knowledge
  – Includes both CE credits and ECCHO-hosted workshops on industry hot topics

• During each 5-yr renewal period, all NCPs must:
  – Earn and file 50 NCP-eligible CE Credits **and**
  – Purchase/participate in 3 NCP Workshops

• Annual Maximums:
  – 30 CE credits permitted to be filed / calendar year
  – No carryover for credits exceeding the maximums:
    • Credits over max. of 30 – no carryover to next year
    • Credits over max. 50 total – no carryover to next 5-year period
      – Note: No need to file additional credits over maximums
Credits and Workshops

• What is a Continuing Education (CE) credit?
  – 50 minutes of education = 1 credit
    • Standard across the industry for professional CE programs
    • Credits are tied to total minutes of education (excluding breaks, lunch periods, etc.)
  – Fractional CE credits are common; examples:
    • 60-min. session = 1.2 CE credits
    • 90-min. session = 1.8 CE credits
Credits and Workshops

• What is a Workshop?
  – ECCHO-hosted NCP educational session
  – Offered 3 times annually, typically in the months of
    • May, August and November
      – See website for details on upcoming sessions
  – Maximums:
    • 2 Workshops / calendar year recognized as “Workshops” for renewal requirements
    • Other ECCHO-hosted Workshop(s) may optionally be claimed as CE credits
      – Based on standard 50 min. of edu = 1 CE credit
Credits and Workshops

• Workshop Participation
  – NCP must be the purchaser to be recognized for Workshop requirement
  – Workshops tracked by ECCHO based on purchaser information

• Workshops for “Workshop” Credit
  – Entry is made by ECCHO into your online NCP record upon purchase and confirmed participation
    • Note: must complete 75% of a workshop for full workshop credit
  – No need to enter “workshops” when filing annual CE credits (see exception below)

• Workshops for CE credits (exception to Workshop tracking)
  – Once the NCP’s workshop requirement is fulfilled for a given calendar year, may claim an ECCHO-hosted Workshop for CE credits
  – Credits in this case are entered by the NCP – same as any CE session
Credits and Workshops

• Workshop “Piggy-backs” for CE Credits
  – One NCP purchases Workshop and other NCP(s) may sit in and listen on *same purchased Workshop line*
    • Piggybacks counts only as CE credits
    • Do not count as a Workshop requirement

• 3-steps to Credit Filing for “piggybacks”:
  1. Notify ncpc@eccho.org within 10 days of a workshop that you had “piggyback” attendees on your purchased session
  2. Get completion certificate from NCP
  3. Enter credits as usual and retain completion certificate to confirm attendance if audited
Program Reminders

- CE credits may be earned as early as April 1st of the year in which you passed the NCP exam
- Credit filing may be done throughout calendar year
  - Credits entered as “Pending” during the year are submitted with payment during Jan – Mar filing period
  - *Note: Must file credits during the filing window for each prior calendar year*
- Questions regarding NCP CE requirements?
  - Please contact NCP Program administration office at ncpc@eccho.org or call 214-273-3218
Sources: NCP CE Credits (continued)

• Pre-Approved Sessions
  – Sessions submitted to ECCHO by training partners and providers
  – Sessions from ECCHO Education programs including ECCHOEd
  – Verified as eligible for NCP CE credits when posted
  – Added to online listing
  – Costs may vary depending on provider; some offered at no charge

• Educational Sessions may include:
  – Conferences
  – Industry group meetings
  – Webinars (“live” and recorded sessions)
  – Lunch-and-learn sessions
  – In-person meetings
• Other Sessions (not pre-approved)
  – Credit eligibility based on inclusion of approved/eligible topics
    • Based on NCP Exam Blueprint – knowledge areas tested by exam

• Maintain documentation – 2 years
  – NCP is responsible to maintain documentation for sessions submitted
  – Hold for 2 years after filing if case you are audited
  – Accepted documentation includes:
    • Title and session description
    • Date/time/Duration of session and Speaker
    • # of CE credits
  – Note: Many organizations that offer training or that host industry meetings provide attendance/completion certificates
Additional Credit Resources

- Instructors/Speakers: May get double credits (max. of 15 Credits/year)
- NCP Guides: 1 credit per 50 min. of guidance (max. 5 Credits/year)
- In-Person ECCHO-hosted meetings: Generally, 6 credits/meeting
- ECCHO Working Group Calls: 1 credit per call (Max. 12 credits/year)

What does NOT count?

- Topics not aligned to exam blueprint
- Sales or product-specific presentations
- Software training
- Exhibit booth duty
Meeting CE Credit Requirements

Example:

- Serve as a Guide for 3 exam years = 15 credits
- Participate in free ECCHOEd sessions annually – 1 each year for 5 years = 9 credits (may be ‘live’ session or recording)
- NCP Day – once/year (first Monday in August) for 5 years = 6 credits (may be ‘live’ session or recording)

**TOTAL: 30 CE Credits**
8 Quick & Economical Ways to Earn NCP CE Credits

1. **NCP Guide Program**
   Test registrants get guidance from you for free and you earn Credits.

2. **ECCHOEd**
   Listen to complimentary sessions ("live" session or recordings) – up to 1.8 free credits per session.
   [www.eccho.org/education](http://www.eccho.org/education)

3. **NCP Exam Prep Training**
   Some trainers allow free piggybacks – ask trainer if one person pays, may another NCP piggyback for NCP CE credits.

4. **Community Service**
   Teach others about check (how to use checks properly, endorsement approaches to achieve goals, fraud avoidance, balancing checkbooks, etc.)

5. **Leverage Internal Training Req’s**
   Internal training requirements could overlap with NCP (e.g. check fraud & check related FFIEC guidance)

6. **Internal Experts**
   Invite someone on your legal team or product manager to discuss check topics. Educational sessions by vendors (not sales pitches) may be eligible.

7. **Hold a Team Lunch & Learn**
   Earn double credits if you lead a session (50-min. minimum and 3 or more people attend). If you attend ECCHO Ops, review with others what happened.

8. **Participate in ECCHO Ops, Business Committee or Working Groups**
   Earn credits for your time serving and participating in one or more of these groups. Contact [ecchoinfo@eccho.org](mailto:ecchoinfo@eccho.org) for information on how to be involved.
NCP Program
Audit Process
NCP Audits

• Each year ECCHO *randomly* selects 50 NCPs with CE credits to be audited
  – Standard process for industry accreditation programs
  – Once each 5-year period
• “Random” is the key word
  • If you get a notice but were audited in prior year in your current 5-year cycle, please contact program admin at ncpc@eccho.org
Audit Process

• All NCP’s chosen must participate in the audit and complete the process within timeframe specified
  – See NCP program Policies and Procedures for details

• No documentation should be sent unless requested

• Issues, questions, not sure about what to provide?
  – Contact the program admin office at ncpc@eccho.org
Documentation & Audits

• Eligible CE Credits (pre-approved by ECCHO)
  – Required: Proof of attendance only
    • Content of session has already been approved
• Other Potential Eligible CE Credits (Not Pre-Approved by ECCHO)
  – Required: Details about session content plus proof of attendance

Acceptable proof of attendance:
Any of the following may show attendance or participation:
  • Email confirming registration and/or payment
  • Travel Itinerary for conference
  • Conference tracker or other sign-in
  • Completion Certificates

Acceptable proof of content:
Any of the following describing session content:
  • Presentation
  • Marketing Flyer
  • Conference agenda/program with session descriptions
  • Information from the provider that describes the session content
Questions
Navigating the ECCHO Website

NCP Home Page
Pre-Approved CE Credits
Certification Maintenance page

NCP Portal
Navigating the NCP Portal

• Review four (4) main functions using this interactive screen share:
  – Profile – Contact information updates
  – CE Status – for Your individual 5-year renewal cycle
  – CE Info – Where you may enter CE credits
  – CE credit(s) filing and payment
Accessing the Portal

• To login:
  – Click the NCPCConnect logo at top right of ECCHO homepage
  – Enter your email and password
    • If you have forgotten your password, click forgot password at the top and one will be sent to you
Four (4) Main Functions
Profile Tab

• Where you view all your personal information
  – To take the NCP exam, you had to include this information to match your drivers license
  – Now that you are an NCP, you can update to name you would normally go by
    • Note: this information feeds the NCP directory
    • Any changes made here update the online directory
• To update simply click Edit, make necessary changes, click Update at the bottom
• Keep this current if you should change organizations or if there is a name change
  – ECCHO’s primary means of contacting you via email shown here
CE Status

Exam Year: 2019


Regrettant Certificate Periods

<table>
<thead>
<tr>
<th>Certificate Period</th>
<th>Status</th>
<th>Remaining Credits Required</th>
<th>Remaining Workshops Required</th>
<th>Status</th>
<th>Remaining Credits Required</th>
<th>Remaining Workshops Required</th>
</tr>
</thead>
</table>

Current certification status is based on Processed CE Sessions and CE Workshops. The counts in the gray area above are a courtesy view that include your pending CE sessions. CE Sessions will not count towards requirements until they are officially submitted during the annual filing window.

Where do I Stand

<table>
<thead>
<tr>
<th>Year</th>
<th>Credits acquired</th>
<th>Workshops attended</th>
<th>Allowed Credits</th>
<th>Allowed Workshops</th>
</tr>
</thead>
<tbody>
<tr>
<td>6th Year:</td>
<td>0</td>
<td>0</td>
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<td>5th Year:</td>
<td>0</td>
<td>0</td>
<td>30</td>
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<td>4th Year:</td>
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</tr>
<tr>
<td>2nd Year:</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>2</td>
</tr>
<tr>
<td>*1st Year:</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>0.00</td>
<td>0</td>
<td>50</td>
<td>3</td>
</tr>
</tbody>
</table>

Status

*1st Year is Exam Year

Disclaimer: Credit values above reflect adjusted amounts due to audits and exceptions.
CE Status

• Certification Period (e.g. all 2019 NCPs state 2019 – 2024)

• Status – where are you in your maintenance program
  – On Track: Within guidelines for your 5-year renewal cycle
  – Cautionary: Take time to review requirements to maintain
  – Pending Revocation: Contact ECCHO to discuss

• Processed CE sessions
  – Remaining Credits and remaining Workshops required
    • Includes Pending Sessions
      – Credits and workshops that have been entered throughout the year but not yet filed
CE Info Tab

You may enter your completed CE sessions throughout the year and they will display under the pending area until you finalize and pay your filing fee during the filing window. After finalizing your sessions and payment, your CE totals will be updated on your Status tab.

Regular Filing is Jan 1 – Mar 31 for the previous year’s sessions and late filing is Apr 1 – Apr 30 for the previous year’s sessions. During these times, additional options will appear on this page allowing you to finalize your session entries and allow you to pay for filing fee. If payment is not received by May 15 all session information will be deleted from your record and no credit will be awarded for the filing year.

Please contact us at 214-273-3218 or ncpc@eccho.org with any questions.

**CE session entry instructions**

**Pending CE Sessions**

<table>
<thead>
<tr>
<th>Options</th>
<th>Session Id</th>
<th>Session Title</th>
<th>CE Provider</th>
<th>Session Date</th>
<th>Instructor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>001.10490.W-1.20</td>
<td>2019 National NCP Day (Live)</td>
<td>ECCHO</td>
<td>08/05/2019</td>
<td>Ellen Heffner, NCP - Director, ECCHO &amp; Michele Barlow, AAP, NCP and Vice President - PAR/WACHA</td>
</tr>
<tr>
<td></td>
<td>001.10126.OD-1.80</td>
<td>(2019) ECCHOInsights: A Guide to 2018 Reg CC &amp; ECCHO Rules Updates</td>
<td>ECCHO</td>
<td>01/01/2019</td>
<td>Jenny Johnson, Director, ECCHO Tom Fox, Partner, Schwartz &amp; Ballen, LLP</td>
</tr>
</tbody>
</table>

**Processed CE Sessions**

<table>
<thead>
<tr>
<th>Options</th>
<th>Session Id</th>
<th>Session Title</th>
<th>CE Provider</th>
<th>Session Date</th>
<th>Instructor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>001.9958.ETT-15.00</td>
<td>NCP Class Instructor Certification</td>
<td>ECCHO</td>
<td>07/23/2018</td>
<td>Ellen Heffner</td>
</tr>
</tbody>
</table>
• Entering NCP CE Credits
  – Click on the CE Info tab and then click “Enter a new CE Session” link (above “Pending CE Sessions” box)
  – Data entry box is displayed titled “CE Activity”
  – Use drop-downs to find pre-approved sessions
    • Credits value will automatically populate
  – Check box if you were the speaker for this session;
    • Speakers get double credits (system updates)
  – Click **Save**
Entering CE Credits – Pre-approved

You may enter your completed CE sessions throughout the year and they will display under the pending area until you finalize and pay your filing fee during the filing window. After finalizing your sessions and payment, your CE totals will be updated on your Status tab.

Regular Filing is Jan 1 – Mar 31 for the previous year’s sessions and late filing is Apr 1 – Apr 30 for the previous year’s sessions. During these times, additional options will appear on this page allowing you to finalize your session entries and allow you to pay for filing fee. If payment is not received by May 15 all session information will be deleted from your record and no credit will be awarded for the filing year.

Please contact us at 214-273-3218 or ncpc@eccho.org.

CE Activity

* Provider: ECCHO

* Session Date: 08/05/2019

* CE Session: 001.10490.W-120 – 2019 Nat

* Credit Value: 1.20

If you were the Speaker click here

NOTE: Updated credit value will be displayed in CE Listings area.

Save
Entering CE Credits – Not Pre-approved

• Click “Enter CE Sessions” and then click “Enter a new CE Session”
  – Click “Provider not Found”
  • Even if the provider is listed in the drop-down, but you know the session is not pre-approved, click “Provider not Found”
• This will provide the next screen titled “Add CE Session”
Entering CE Credits – Not Pre-approved

You may enter your completed CE sessions throughout the year and they will display under the pending area until you finalize and pay your filing fee during the filing window. After finalizing your sessions and payment, your CE totals will be updated on your Status tab.

Regular Filing is an option allowing you to file your CE sessions at any time and they will be awarded for the year in which they were completed. Please contact us for CE session entry.

Pending CE Sessions

Options

Save

Add CE Session

* Session Date mm/dd/yyyy
* Provider Name
* Provider Phone and/or Email
* Session Type Select Session Type
Contact ECCHO if your session type is not listed.
* If you were the Speaker click here

Note: Updated credit value will be displayed in CE Listings area.
Entering CE Credits – Not Pre-approved

• Encourage providers of conferences and other training you attend to send session info to ECCHO for pre-approval
  – When we can review and approve sessions in advance, it can greatly simplify the CE credits entry process!
  – Contact: ncpc@eccho.org
Filing NCP CE Credits

• Credit filing window is Jan 1- March 31 every year (for credits earned in prior calendar year)
  – Sessions may be entered throughout the year (as just described) and will show in the “Pending Sessions” box

• Once filing window opens, see “Pay Now to Submit” box
  – Credits may only be submitted with fee once per year
  – Once fee is paid, filed sessions move to “Processed” view

• Do NOT submit and pay if you have other sessions you plan to enter for the prior calendar year
  – Cannot submit sessions for prior year once you’ve finalized your credit filing via this process
Filing NCP CE Credits

• Annual fees apply for all Credits filed
• Standard Credit filing window: Jan 1 and Mar 31
• Late Filing: May file late with additional fee
  – For Credits filed after March 31st and prior to April 30
  – Late fees are in addition to normal annual filing fee

<table>
<thead>
<tr>
<th>NCP CE Filing Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CE Credit Filing Fee (Member)</td>
<td>$50</td>
</tr>
<tr>
<td>CE Credit Filing Fee (Non-Member)</td>
<td>$75</td>
</tr>
<tr>
<td>CE Late Filing Fee</td>
<td>$75</td>
</tr>
<tr>
<td>CE Filing Extension (by April 15\textsuperscript{th})</td>
<td>$75</td>
</tr>
</tbody>
</table>

Annual Filing deadline – March 31\textsuperscript{st} for following calendar year’s credits earned
Late filing fee filed after March 31 and prior to April 15\textsuperscript{th}; this is in addition to normal CE credit filing fees shown above
Quick Links

• CE Program: www.eccho.org/ncpc_cont_edu

• Guide Program: www.eccho.org/ncp_guide

• Pre-Approved Credits: www.eccho.org/ncpc_pre_approved_ce?1

• ECCHO Store: https://store.eccho.org/

• ECCHO Website: www.eccho.org
Questions
For more information on the NCP program discussed today, please email the NCPCConnection: ncpc@eccho.org or visit our website: www.eccho.org