NCP Roadmap

Version 9.0
Updated July 2018

For 2019 NCP Exam
April 20 – May 11, 2019

Your Roadmap to Success
An Action Plan for Achieving your NCP
The NCP exam covers a broad range of materials. Test takers frequently ask about the best approach to prepare and study for the exam. The Roadmap provides suggestions for how to plan and study. However, it is up to each individual to ultimately determine the approach best suited for them.
Discover the NCP exam blueprint [http://www.eccho.org/ncpc_exam_blueprint](http://www.eccho.org/ncpc_exam_blueprint)

Check your schedule to see if you have the time to study for the NCP exam

Register for the exam [http://store.eccho.org](http://store.eccho.org)

Check out ECCHO’s helpful study aids which are offered to all NCP Exam Registrants

Personalize study plan. Map accordingly on calendar and create checklist with ample time on each Blueprint subject.

For Roadside Assistance Call 877-273-7316

Check out the four areas of exam content

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Check out ECCHO’s helpful study aids which are offered to all NCP Exam Registrants

Review the percentage of test questions that come from each area

Most NCPs studied more than 90 hours to pass the exam

Most NCPs took an exam preparation training course

Exam fees $400 ECCHO Members & Sponsoring Orgs $500 non-Members

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To find out if your FI is an ECCHO member: [http://www.eccho.org/memberships](http://www.eccho.org/memberships) and use search box on left.

You can pay for the exam with a credit card or check. You can pay for more than one registrant at a time.

Question of the Day

- Emails initiate in January
- 1 question / business day
- Answer for yesterday sent next day with new question
- Consolidated each week in online reference; can be used as study “flash cards”
- Keeps NCP front-of-mind
- Open-ended; different style than exam multiple-choice
- Use level of detail provided as appropriate study level

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**EXIT 6**
**Select Training**

- Sign up for NCP Exam Preparation Training

Select your training program from our Educational Partners

http://www.eccho.org/ncpc_training

**EXIT 7**
**Training Class**

- Take NCP Training Class
- Review materials before each session. Write down any questions.

**EXIT 8**
**Study, Repeat**

- Steal bits of study time:
  - When commuting or traveling
  - When waiting for a conference call to begin
  - On coffee break & lunch

- Plan more intense study sessions just before test. Consider dedicating an entire weekend, or minimally one full day to study shortly before the exam.

- Spend more time on materials you do not know and just refresh on topics you know well.

**EXIT 9**
**The Exam**

- Familiarize yourself with the look of the exam and the facility keyboard especially if you have never taken an online exam.

https://candidate.psiexams.com/tutorial.jsp

- Be sure of location & parking at test site prior to day of exam. Know how long it takes to get there at exam time of day (consider possible delays).

- Get plenty of sleep the night before the exam. ZZzzzz...

- Get to the test site early with your two (2) IDs and paperwork. Take a few minutes to go over notes or key flashcards one more time and then relax. Leave cell phone & personal belongings in your car.

- Listen to recordings of training sessions to review materials

- During the exam:
  - Mark questions that you are unsure of to go back after you have answered all others
  - Enlist proctor to resolve issues

- Be consistent and intentional with your study time

**Subjects covered in class highlight subjects covered on the exam**
GPS Study Guide
A hands on tool to navigating The NCP Exam topics

STUDY STOP 1: Approaching Blueprint
STUDY STOP 2: Rules and Regulations (34% of exam)
STUDY STOP 3: Operations (33% of exam)
STUDY STOP 4: Fraud and Risk (25% of exam)
STUDY STOP 5: Regulation CC Review
STUDY STOP 6: Understanding UCC 3 & UCC 4
STUDY STOP 7: Mapping the Fed Operating Circular 3 (OC3) and ECCHO Rules
Determine the best approach for covering all topics within the NCP Blueprint

Create your plan guided by your level of expertise and the # of questions in each area:
- Rules & Regs (34%) – See Stop 2
- Operations (33%) – See Stop 3
- Fraud & Risk (25%) – See Stop 4
- Product (8%) - below

Check Products (8%)
Understand: types of checks, ICL, ARP, controlled disbursement, positive pay, RCC, lockbox, RDC, ACH check conversion

The NCP exam is designed to demonstrate an expert level of knowledge. The exam tests your understanding through application to business situations. Expect questions in scenario form.

Some info is strategic while some is detailed. Study at an appropriate level.

Rules & Regs (34%)
Reference materials:
http://www.eccho.org/ncpc_training

If you don’t use a partner training program, we advise you to study these reference materials in more detail.

Review Regs and Rules as outlined in STUDY STOPS 5, 6 & 7

Review Standards and Technical Reports (TRs):
- Check Endorsements: X9.100-111
- IRD/Substitute Checks: X9.100-140
- Image Exchange: X9.100-187
- Return Reasons: X9.100-188
- TIFF: X9.100-181 (overview only)
- Technical Reports:
  - TR-2 Designing Checks
  - TR 47 Universal Companion Document (UCD)
  - See P.R.E.P. Guide for more details on these X9 standards

Operations (33%)
Understand at a high level payment system overview, item processing, Day 1/Day 2 processes, and for which party, the parts and parties of a check, MICR line, RTs, indorsements, collections, clearing, settlement, float, returns & adjustments

Fraud & Risk (25%)
Understand Fraud: payments, preventative measures, check schemes, account, identity, telemarketing,
Understand Risk: types, mitigation, strategies and RDC

Understand FFIEC:
- What is it?
- What is its purpose?
- Who participates?

FFIEC Guides/Booklets for:
- Retail Payment Systems:
- Information Security:
- Remote Deposit Capture:
- Authentication and Supplement
  and
- Operations:

Note: Level of detail devoted to FFIEC Guidance documents related to # of questions on these topics from prior test takers.

Understand cash letter prep, record types for forward (20-series) and return (30-series) check image files; Understand RTs and formats (MICR and fractional) and substitute check.

Note: Level of detail devoted to Rules & Regs related to # of questions on these topics from prior test takers

Some info is strategic while some is detailed. Study at an appropriate level.
Review Regulation CC

(Online version can be easier to navigate; Note links to updates eff. Jul-2018)

Learn the four subparts of Reg CC, what each contains and why they are important

Review content covered in the Appendices with focus on Appendix E – Commentary

Understand purpose, definitions and processes (not limited to):
- Availability (all checks local now)
- Banking day and Business Day
- Check, electronic check and electronic returned check
- Collection of checks and all parties and their responsibilities (incl: depositary bank, paying bank, returning bank, indemnifying bank)
- Disclosures
- Electronically Created Item (ECI)
- Indemnifications, including RDC Indemnity and ECI Indemnity
- Indorsements and related standards
- Remotely created checks
- Returns
- Substitute checks
- Warranties

Understand UCC 3 and UCC 4

Utilize online versions for convenient scanning:
http://www.law.cornell.edu/ucc/3/article3.htm
http://www.law.cornell.edu/ucc/4/article4.htm
(Note: Order a printed copy to see all comments)

Click on UCC table of contents - scan what is covered in each of these two articles

Understand the purpose and importance of UCC Article 3 and UCC Article 4 and familiarize yourself with all definitions and key provisions

Important topics (not limited to):
- Collection of funds
- Negotiable instrument: definitions, requirements, provisions
- Holder
- Holder in due course
- Indemnification
- Indorsement
- Liability of the parties
- Negotiation
- Transfer
- Warranties
- Enforcement of instruments
- Relationship between payor bank and its customers

Understand both: ECCHO Rules
Fed Operating Circular 3 (OC3)

Understand the differences between the rule sets, state law & federal regulations

Understand the need for rules/regs in image exchange, when each applies, forward and return scenarios for ECCHO Rules/ Fed OC3, high level warranties and indemnifications.

Understand various types of exceptions within ECCHO Rules and Fed OC3 and how to handle (at a high level)

Understand ECCHO Rules including:
- warranties, Rule 8, Rule 9 provisions, how ECCHO Rules work with UCC/Reg CC
Note: Reading ECCHO Rules Summary can be helpful in understanding high level Rules

Understand what an exchange agreement is, other similar agreements, common components and purpose.
Understand how agreements relate to other rules and regulations
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Good Luck on the Exam!