



2020 NCP Blueprint

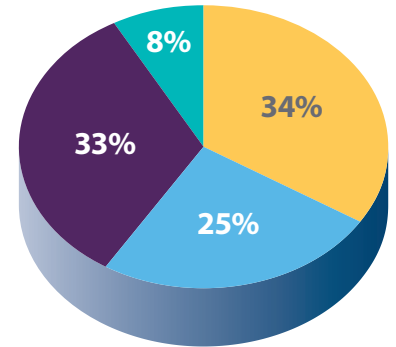
Categories and Associated Topics

Category 1: Rules, Laws, and Regulations

Category 2: Fraud and Risk Mitigation

Category 3: Operations

Category 4: Products



Category 1: Rules, Laws, and Regulations (34%)

Demonstrate a comprehensive knowledge of the following topics as they relate to checks with respect to ECCHO Rules, Uniform Commercial Code (UCC) Articles 3 and 4, Regulation CC, Regulation J, and Federal Reserve Operating Circular 3 (OC3) and selected sections of NACHA Rules and Regulation E.

- 1.01 Key terms defined in the rules, laws, and regulations
- 1.02 Eligible items
- 1.03 MICR line repair
- 1.04 Warranties
- 1.05 Indemnification
- 1.06 Error resolution, including adjustments
- 1.07 Imperfect/Non-imageable Item
- 1.08 Indorsements
- 1.09 Presentment
- 1.10 Re-presentment
- 1.11 Returns
- 1.12 Disclosures
- 1.13 Funds availability
- 1.14 Bank settlement & finality

Category 2: Fraud and Risk Mitigation (25%)

Demonstrate knowledge required to identify fraud and mitigate risk associated with check products and services and to comply with the regulatory requirements, including the Uniform Commercial Code (UCC) Articles 3 and 4, Bank Secrecy Act/Anti-Money Laundering (BSA/AML), Federal Financial Institution Examination Council (FFIEC) guidance, FinCen Advisories, and supervisory guidance. This includes these aspects:

- 2.20 Key provisions of laws, regulations, and guidance
- 2.21 Definitions of types of fraud and risk (kiting, alterations, forged indorsement, counterfeit, forged drawer signature, intentional duplicates, theft, stale or postdated checks)
- 2.22 Allocation of risk
- 2.23 Consumer, bank, correspondent, and commercial agreements
- 2.24 Unique risks associated with remote deposit capture products, remotely created checks, electronically created items
- 2.25 Risk mitigation techniques (e.g., positive pay, security features, restrictive indorsements, deposit thresholds)
- 2.26 Data security and data breach
- 2.27 Business continuity/disaster recovery



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Category 3: Operations (33%)

Demonstrate a comprehensive knowledge of all aspects of check operations. In addition, demonstrate awareness of key standards such as ANSI and ACH formats.

- 3.30 Item processing
 - Point of capture (customer, branch, lockbox, ATM, other bank, third party processor)
 - Item Capture (paper and electronic)
 - Quality analysis
 - Proofing and balancing transactions
 - Clearing, including Automated Clearing House (ACH) conversion
 - Posting
 - Reconciliation
 - Bank settlement
- 3.31 File control
 - Rejected items and files
 - Transmission and acknowledgment
- 3.32 Exception handling
 - Exception dispositioning
 - Returns
 - Adjustments
 - Quality control
- 3.33 Retention, retrieval, and destruction
- 3.34 Account statements
- 3.35 Application of Automated Clearing House (ACH) file format for check conversion
- 3.36 Application of ANSI Standards
 - IRD format (X9.100-140)
 - MICR line (X9.100-160, Parts 1 and 2)
 - Image File Format (X9.100-187 and the UCD – TR47)
 - Return Reasons for Check-Image Exchange (X9.100-188)

Category 4: Products (8%)

Demonstrate a basic knowledge of the types, benefits, and purpose of correspondent banking products and customer (commercial and consumer) products, including the following topics:

- 4.40 Types of checks (remotely created checks, money orders, substitute checks, official checks, treasury checks, government checks and warrants)
- 4.41 Global checks (US dollar foreign checks, non-US denomination checks)
- 4.42 Check conversion (ARC, POP, BOC, RCK)
- 4.43 Corporate and correspondent cash management products
 - Account reconciliation products
 - Positive pay
 - Controlled disbursement
 - Remittance processing
 - Image cash letter
 - Remote deposit capture
 - Float
- 4.44 Consumer check services
 - Statementing
 - Image retrieval
 - Remote deposit capture
 - Online and mobile banking