How to Successfully Become an NCP

What does it mean to be an NCP?

An accredited National Check Professional (NCP) is an individual who has a working knowledge of every significant aspect of the check payment system. The National Check Professional (NCP) accreditation program is intended, in part, to recognize an elevated level of payments acumen among payments professionals. The program is administered through ECCHO (The Electronic Clearing House). Study and exam materials cover all aspects related to rules and regulations, processing via paper and image, product development, exceptions as well as fraud and risk mitigation.

A National Check Professional (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

I’m considering taking the NCP exam, what do I need to know?

The exam is sponsored and administered by ECCHO and the NCP exam 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. You will know the results of the exam as you leave the testing site.
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.

Who is 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. Time

   - Successful candidates spend, on average, **10+ dedicated hours a week** studying for the exam. Hold yourself accountable. You must show a strong focus and dedication to keep moving towards your goals and use this to spur you on towards success.

   - Begin by creating a study schedule and be resolved to stick to it. Plan out the time for a study schedule that works for you. This will allow you to realistically make time for the work that matters to achieve your goals.

   - Interact and participate in each class and form Study Groups to help solidify and clarify course discussions. The Study Group can reinforce skills that are relevant to your studies, but they can also help to fill in any learning gaps.

2. Experience

   - It is strongly recommended you have **2+ years’ experience** working in the checks payment industry. If you are relatively new to the field, give yourself **no less** than 2 years of payments-related experience **before** you attempt to take the NCP exam, as it is quite challenging. We are talking about scenario-based questions that require a deep understanding of the Check Payment system and its related rules & regulations.
• Candidates should possess experience in at least one of the following areas: check or image operations, treasury, product, fraud and/or risk. Building your experience level will help to shape your knowledge of the Rules, check processing and applications, Risk Management and Laws & Regulations. All of which are crucial to achieving success on the exam.

3. Knowledge

• The NCP exam is written in such a way that you’ll be answering questions that show your understanding in how to apply the different rules and regulations that affect check processing. A thorough understanding of the Laws & Regulations is critical to being successful on the exam. Study in a way that is most effective for you. Ensure your focus when studying is to understand what you’re reading, not to just cover material.

If I asked a TCHPA instructor for their recommendations in studying for the exam, what would they say?

• 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. It’s important to be able to have a sounding board when you’re taking in new information, and to ensure you are truly understanding the new concepts you are consuming. 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.

- If asked where you should focus your attention on studying, we would recommend focusing your attention on the warranties and indemnifications in the check payment systems. Understand where the responsibilities of each participant, who has liability and who has recourse.