



NCP Blueprint

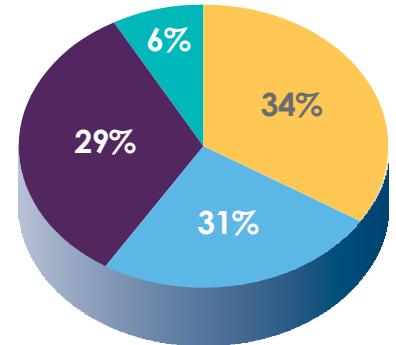
Categories and Associated Topics

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 knowledge of the following topics as they relate to check with respect to ECCHO Rules (inclusive of Canadian exchange), Uniform Commercial Code (UCC) Articles 3 and 4, Regulation CC, Regulation J, Federal Reserve Operating Circular 3 (OC3), generally accepted ACH Rules, and Regulation E.

- 1.01 Key terms defined in the rules, laws, and regulations
- 1.02 Items eligible for exchange
- 1.03 MICR line repair liabilities
- 1.04 Warranties for Regulation CC/Regulation J
- 1.05 Warranties for UCC
- 1.06 Warranties for ECCHO Rules/OC3
- 1.07 Indemnification
- 1.08 Error resolution
- 1.09 Nonimageable items
- 1.10 Indorsements
- 1.11 Presentment
- 1.12 Re-presentment
- 1.13 Return rules and regulations
- 1.14 Funds availability
- 1.15 Settlement and finality

Category 2: Fraud and Risk Mitigation (31%)

Demonstrate knowledge required to identify fraud and mitigate risk associated with check products and collection processes and how they comply with the regulatory requirements, including Regulation CC, Uniform Commercial Code (UCC) Articles 3 and 4, Federal Reserve Operating Circular 3 (OC3), Bank Secrecy Act/Anti-Money Laundering (BSA/AML), and Federal Financial Institution Examination Council (FFIEC) guidance.

- 2.01 Key provisions of laws, regulations, guidance, and agreements
- 2.02 Counterfeit and forged items
- 2.03 Deposit account fraud
- 2.04 Alterations
- 2.05 Legal risk (compliance)
- 2.06 Operational risk
- 2.07 Other types of risk (e.g., credit risk, strategic risk, liquidity risk, reputational risk)
- 2.08 Risk mitigation techniques (e.g., software tools, restrictive indorsements)
- 2.09 Data security and data breach (e.g., storage/archives, recovery procedures, file transmission)
- 2.10 Business continuity/disaster recovery



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Categories and Associated Topics

Category 3: Operations (29%)	Category 4: Products (6%)
Demonstrate knowledge of all aspects of check operations, including ANSI Check Standards. 3.01 Item capture and processing 3.02 Quality analysis and duplicate detection 3.03 Transaction reconciliation, posting, and account statements 3.04 Clearing, including check conversion (e.g., ACH) 3.05 Settlement and availability (e.g., float) 3.06 File control (e.g., rejected items and files, transmissions/acknowledgements) 3.07 Returns 3.08 Adjustments (e.g., error resolution) 3.09 Reclamations process 3.10 Retention, retrieval, and destruction 3.11 Application of ANSI Check Standards 3.12 Global checks	Demonstrate knowledge of commercial and consumer check products. 4.01 Check types (e.g., remotely created checks, money orders, official checks) 4.02 ACH check conversion 4.03 Account reconciliation products (e.g., positive pay, payee positive pay) 4.04 Controlled disbursement 4.05 Remittance processing (e.g., lockbox) 4.06 Remote deposit capture/mobile banking