

National Check Professional Day

Program Update
and
Special Educational Session

August 7, 2023



Disclaimer

This presentation and the information contained herein is for general informational purposes only. All information presented here is confidential to the NCP program and is not to be shared outside of your respective organizations.

The comments today are our own and not necessarily those of The Clearing House Payments Company L.L.C., ECCHO or the ECCHO membership.

Today's Agenda

- Congratulations
- 2023 Program highlights
- NCP Benefits
- Drawing for free workshops
- Special educational session:
“Analysis Paralysis – Are you stuck, and do you know why?”

Why Celebrate NCP Day?

- This is a day to honor all NCPs and recognize the new class
- NCP Day is an opportunity to:
 - Celebrate YOU as an NCP, your staff NCPs, and your member NCPs
 - Bring focus to the NCP Program and its Continued Education (CE) offerings
- In addition, provide NCPs a unique educational session each year!

Congratulations to 100 New NCPs!



Special Recognition: Highest Scorer!

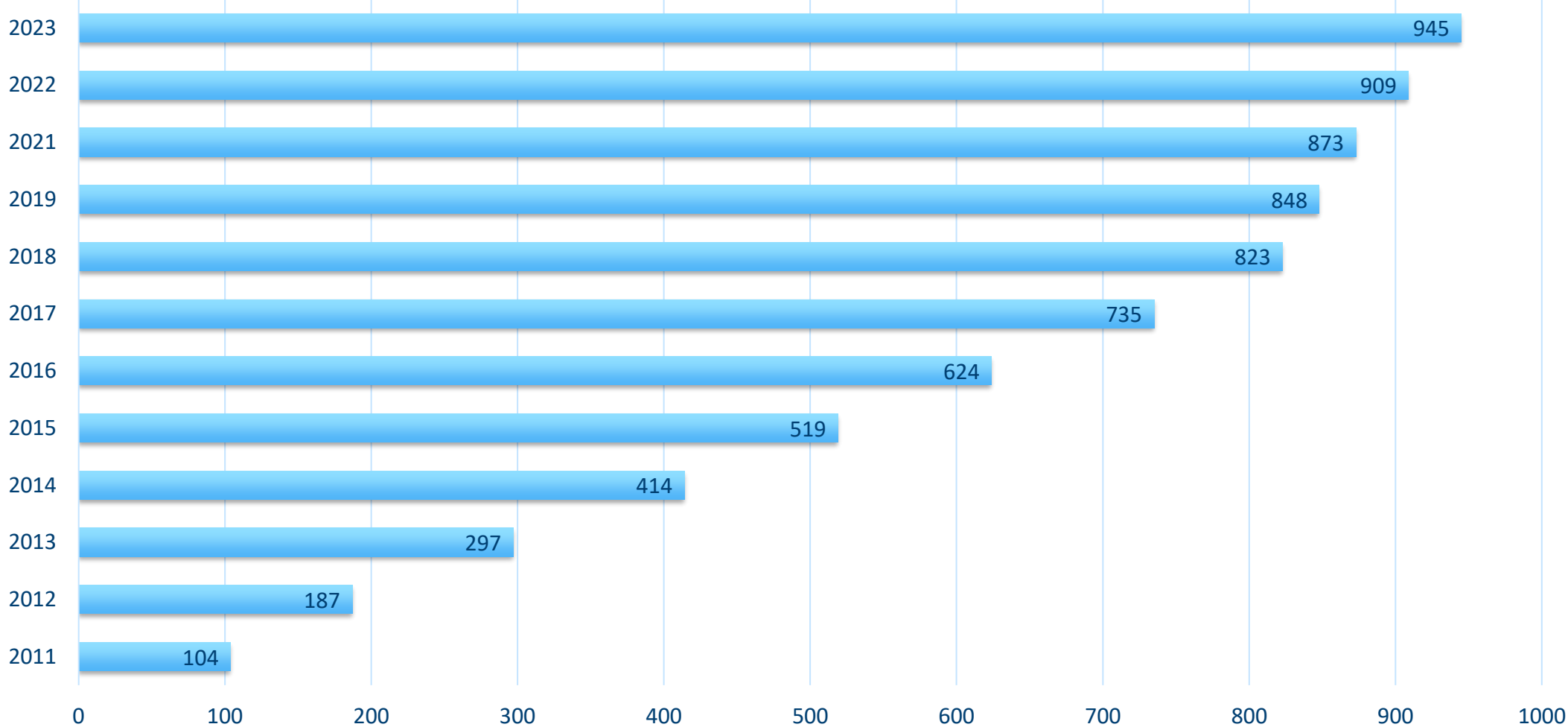


2023 NCP Program Highlights

- Exam window closed May 5
 - 284 Registered to take the exam
 - 31 transferred to 2024 NCP exam
- 214 completed exam (169 at testing centers; 45 tested via OnVue)
 - National passing rate: 47%
- **Today we celebrate 100 new NCPs!**

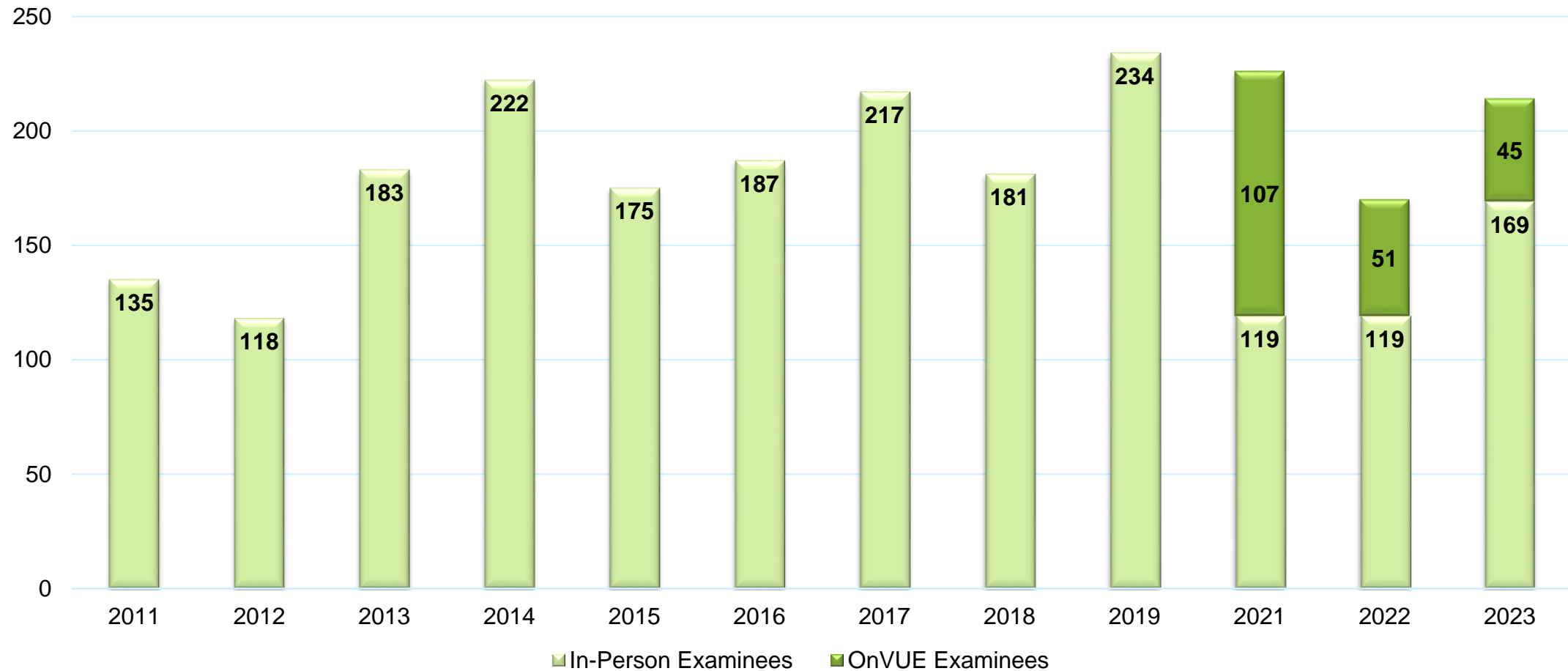


NCP Accreditation Growth



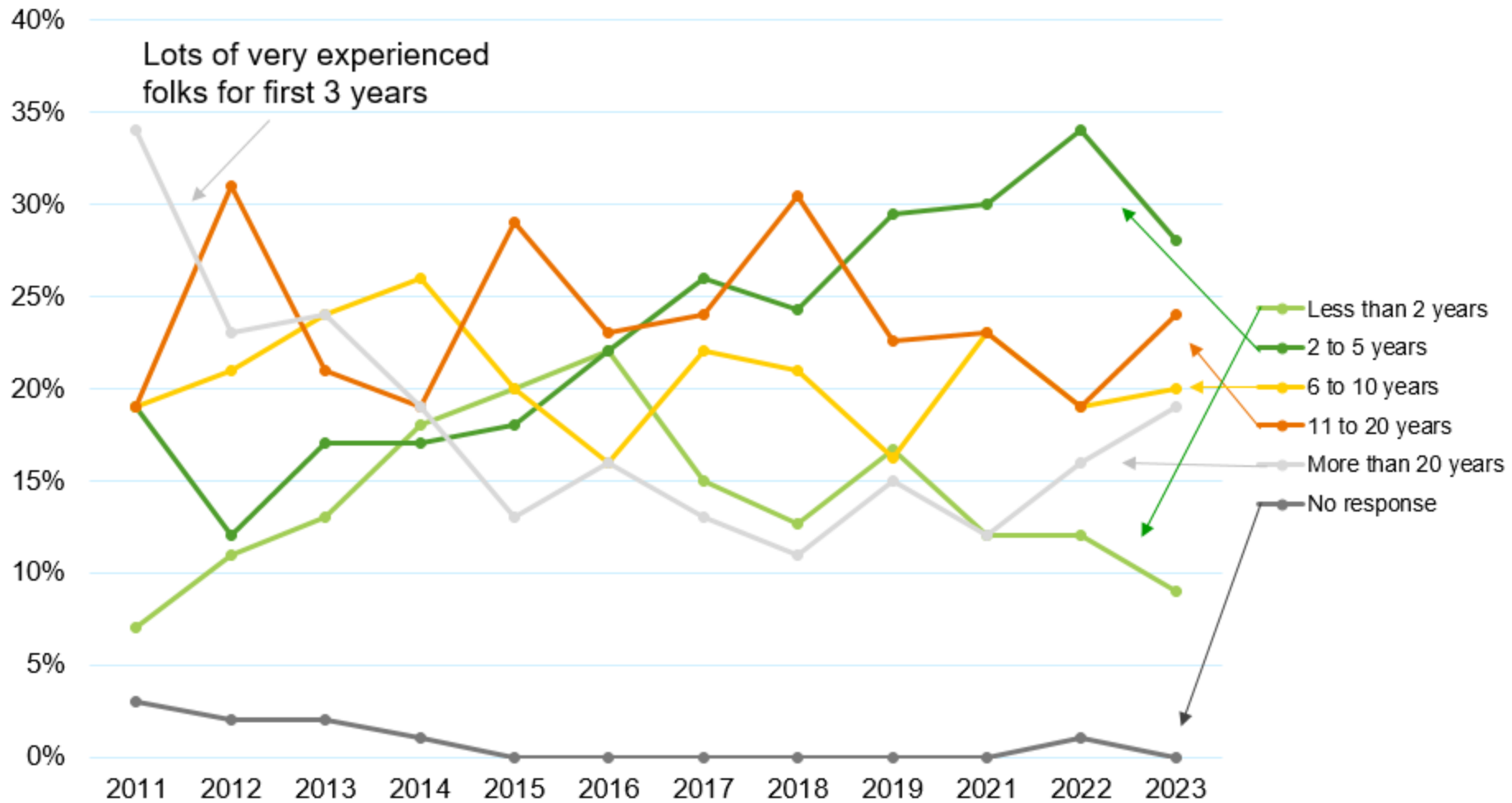
Candidate Demographics

Examinees by Administration Year



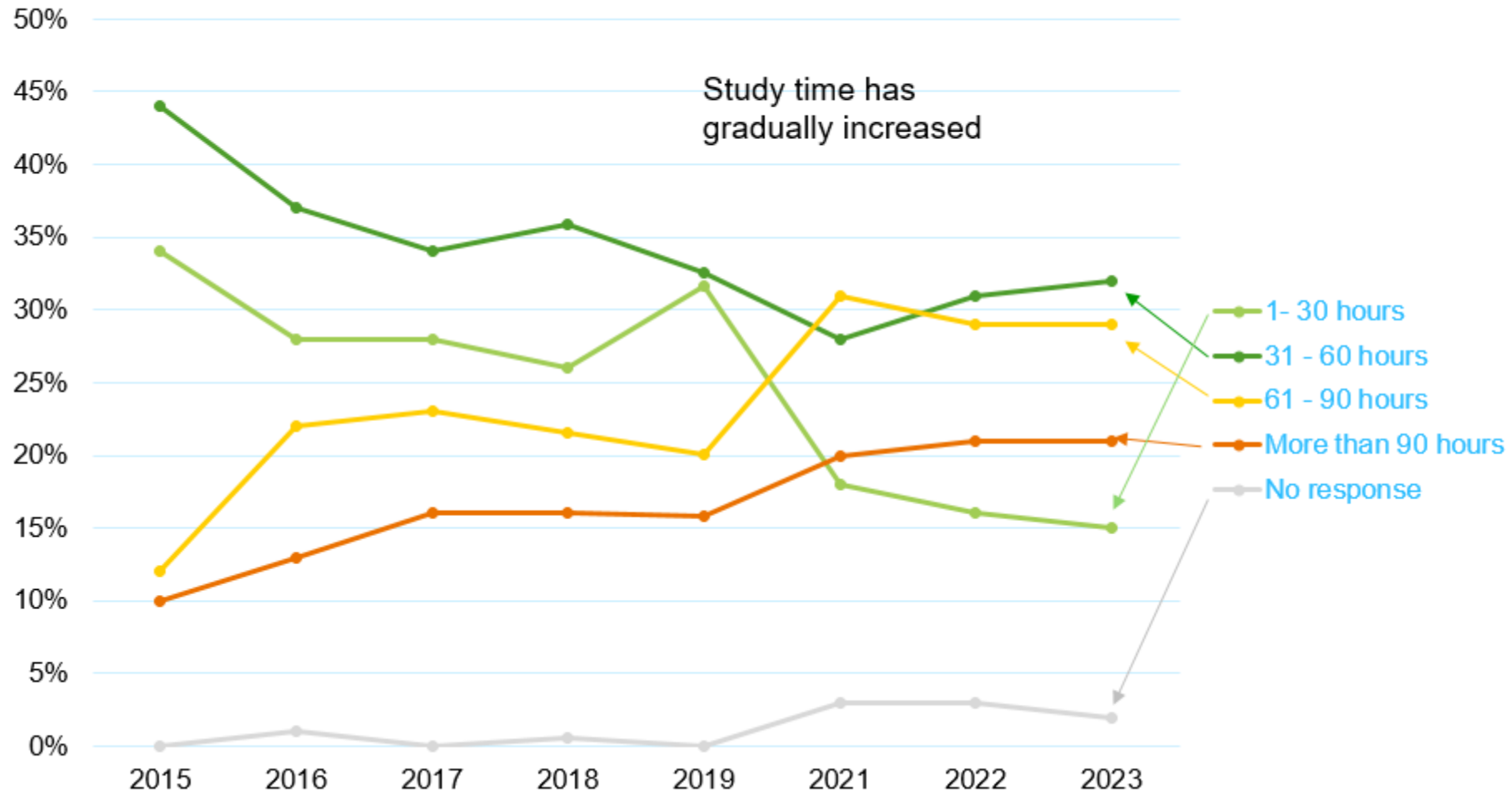
Candidate Demographics

Years of Experience by Administration Year



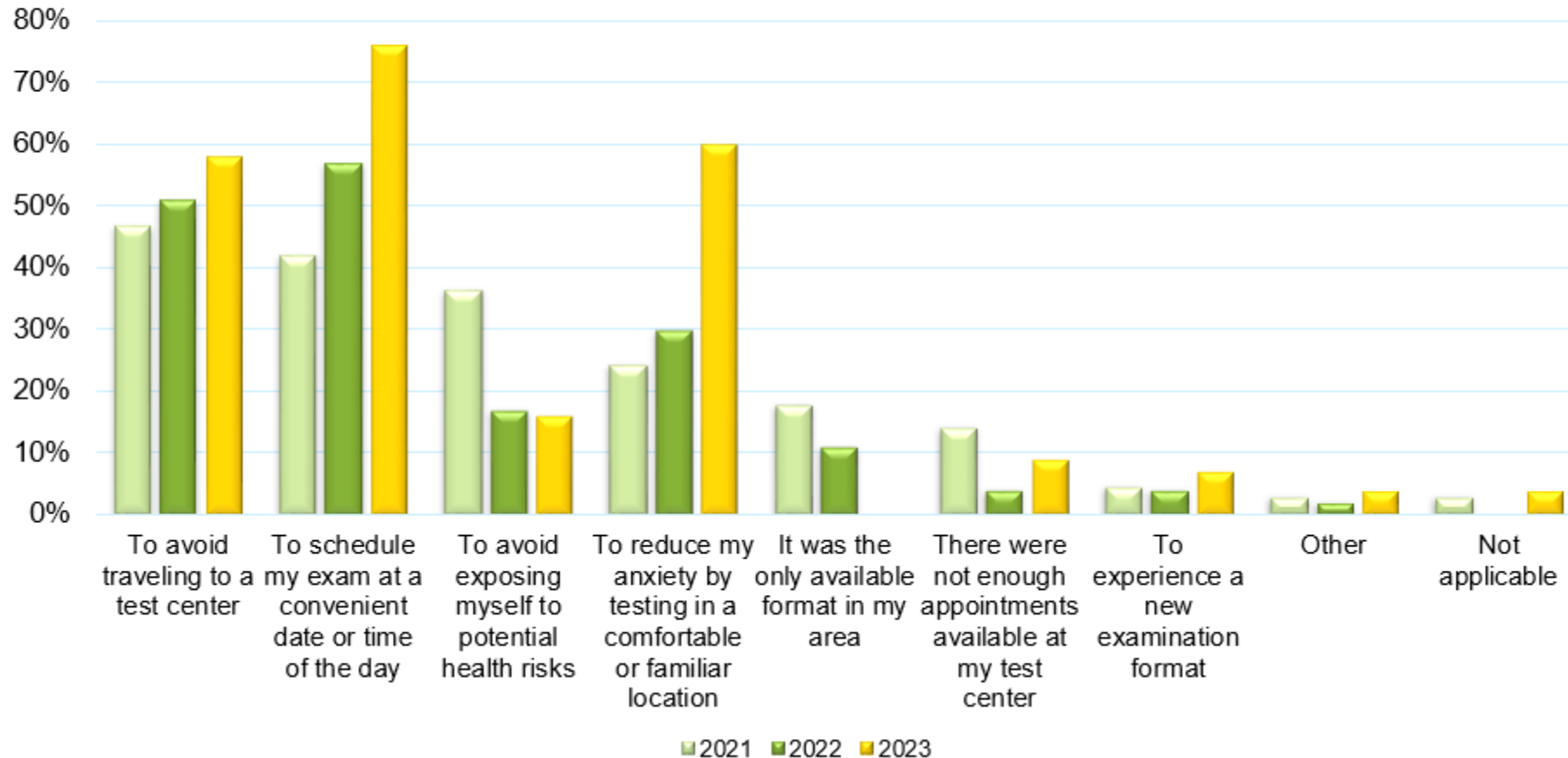
Candidate Demographics

Study Time by Administration Year



Reasons for choosing to test remotely

Q1: If you took the NCP exam in an online, proctored format, please identify why you chose this format instead of taking the exam at a testing center.



Special Thanks To Our Partners

- The NCP Program has extraordinary Partners who provide dynamic and effective exam prep training
- Partners focus on building NCPs as well as providing continuing education
- Teamwork drives our Program's success!



Special Recognition: Two New NCP Partner Trainers

Catherine Bishop
Southern Financial Exchange

Carolyn Hagood
The Clearing House



How The NCPC Program Brings Success!



Each year, **billions of checks** are written valued at trillions of dollars



As people retired out of check operations or seek out other working roles, financial institutions faces **institutional knowledge loss resulting in a knowledge deficit** that impedes the bank's ability to combat check risk and fraud



NCP Program provides an **immediate solution to assist in developing knowledge** through all who earn the NCP designation and maintain the accreditation via its continuing education



Through study preparation for the exam and on-going continuing education, the NCP is an individual whose education **benefit themselves, their employer and their customers**

NCP Accreditation Benefits

- NCPs are respected payments experts
 - respected in your organization, by auditors/regulators, and across the industry.
- NCPs provide value through their knowledge of regulatory and compliance to rules, and their ability to expedite critical customer issues.
- Best of all, NCPs have the expertise to resolve complex check problems reducing the potential of risk within your organization.

Now that You are an NCP....

- Network: [NCP directory link](#)
- Maintain: Follow continuing education guidelines to retain NCP status
 - (5-year renewal cycle) [NCP Continuing Education Guidelines](#)
- Guide: Become a mentor to a future NCP [Guide Program Link](#)

Certification Maintenance Through Continuing Education (CE)

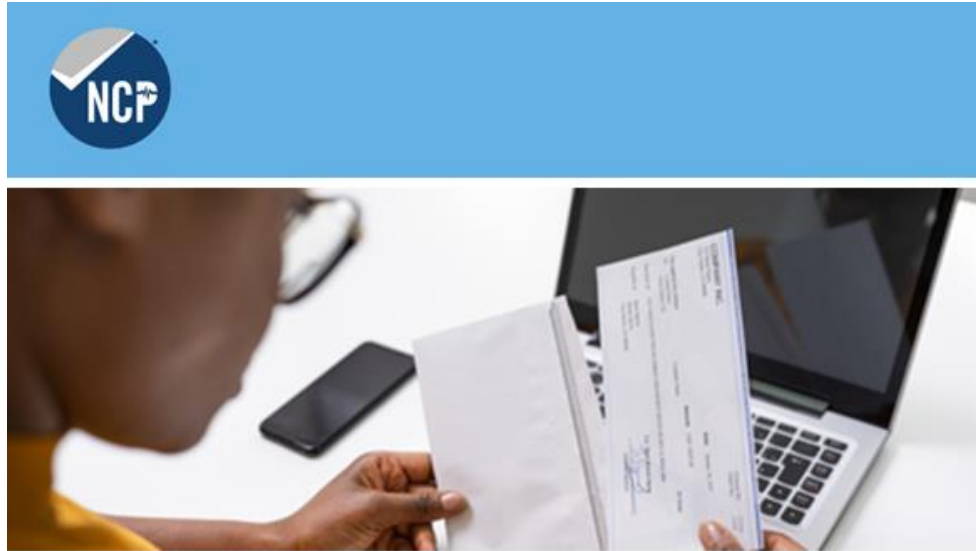
- In the year the certification is earned, you are provided additional time (over the 5 years) between April 1 and Dec 31 to maintain it
 - CE credits are filed between Jan 1 - Mar 31 annually for prior year's earnings via [ECCHO Online](#).
 - CE sessions can be entered throughout the year; however, they are held in a “pending status” until filing fee is paid
 - 5-year renewal cycle requirements include:
 - 50 credits of approved Continuing Education
 - 3 ECCHO hosted NCP Workshops
- For credit filing process outline: [CE credit filing](#)
- For guidance on how to earn CE credits: [CE Program Guidance link](#)
- For other economical ways to earn CE credits: [Quick & economical ways link](#)

NCP Forum

- A group of active NCPs from across all organizations who network to discuss industry issues and share solutions to everyday check payment problems
 - Content driven by the NCP community
 - Exclusive to NCPs
- Virtual meetings: ECCHO facilitates discussion and provides guidance when necessary
- Discussion driven by member participation
 - Sessions are 60 mins (Eligible for 1.2 CE credits)
- Next NCP Forum: Sept 18 at 2 pm ET

Next Continuing Education (CE) Workshop

To register use this link: [Understanding Check Returns](#)



NCP CE Workshop: Understanding Check Returns

This workshop, worth 1.8 NCP CE credits, navigates through check returns using appropriate return reasons.

Presented by:

Sharon McCullough, NCP, VP, PNC Bank

August 24, 2023
2:00 pm ET
Cost: \$199
(90-minute workshop)

[REGISTER TODAY](#)

ECCHO Education CE Opportunities

- ECCHOEd website page contains:
 - On-Demand library of educational sessions
 - “Complimentary Webinars” available to the public
 - All offerings are free of charge to ECCHO members
- All education eligible for NCP CE credits!
 - Visit our website for more information: [ECCHO Ed](#)

Workshop Drawings

- 3 complimentary ECCHO-hosted NCP workshops

And the Winners are. . .

Congratulations!

Contact ECCHO at ncp@theclearinghouse.org
to redeem your free workshop!

Special Educational Session



“Analysis Paralysis”

Are you stuck and do you know why?

Deborah Lowe

Ohio Toastmaster’s District Finance Manager



ANALYSIS PARALYSIS

DEBORAH LOWE



Agenda

What is it.

Deeper Look.

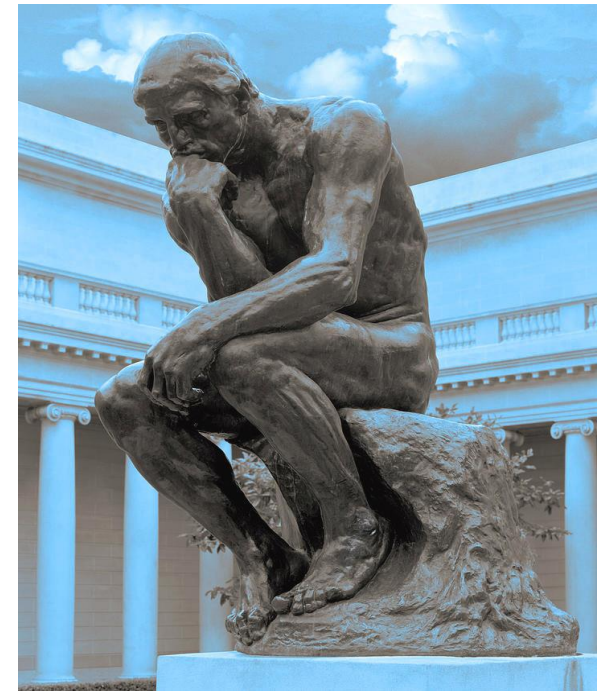
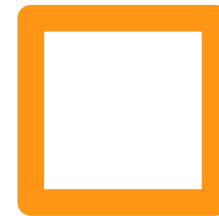
How to identify it.

What to do about it.



WHAT IS IT

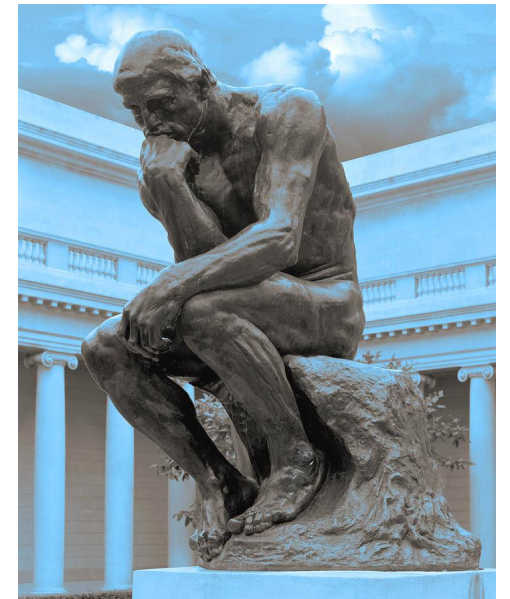
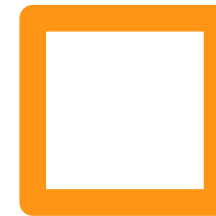
Analysis paralysis is **an inability to make a decision due to over-thinking a problem.**



A DEEPER LOOK

Overanalyzing

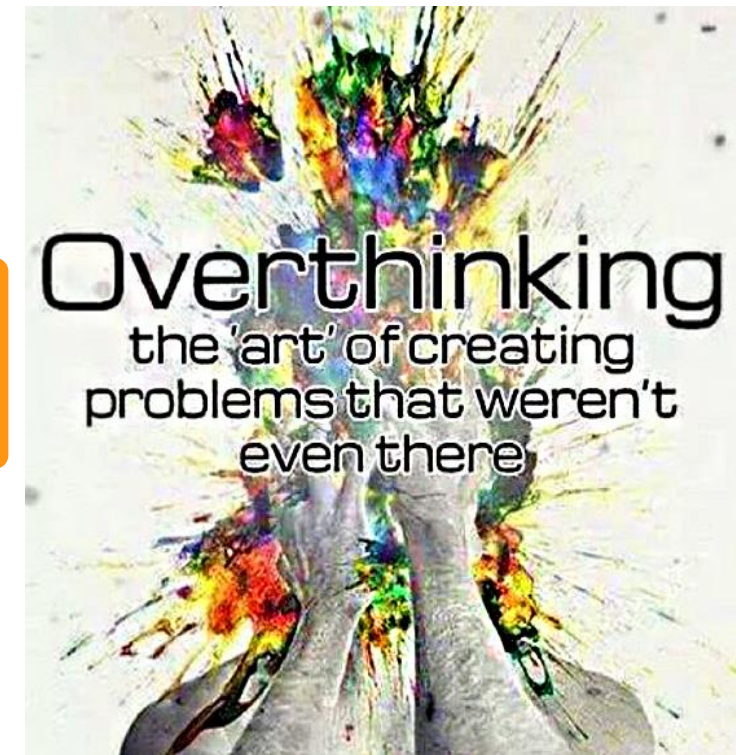
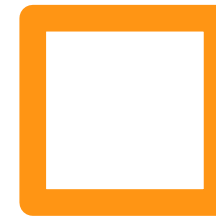
- Analyzing in too much detail
- Meticulously pick apart every little intention and motive behind an action until your reasoning behind the action is justified



A DEEPER LOOK

Overthinking

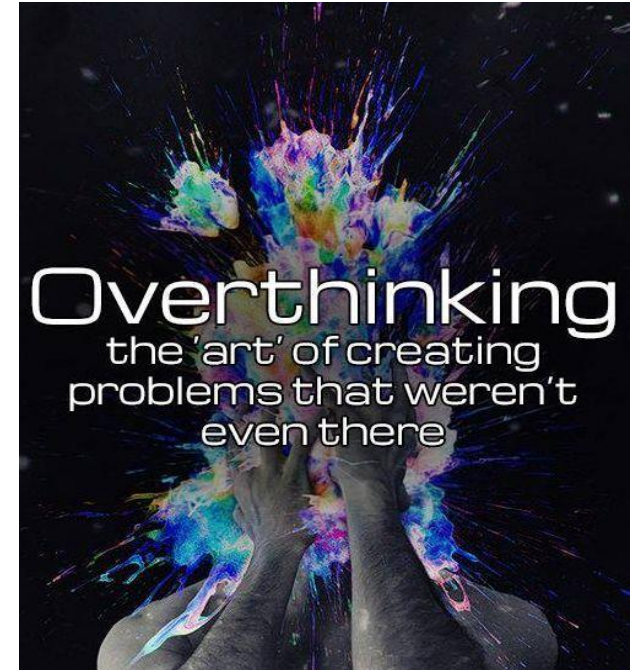
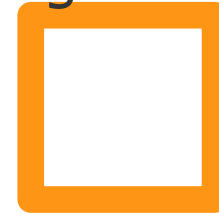
- When you take one thought and keep thinking about the same thought over and over



A DEEPER LOOK

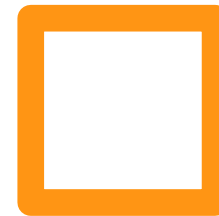
Overthinking- What does it look like?

- Worrying that jumps from one topic to the next.
- Thinking of the worst-case scenario.
- Struggling to make decisions, including second-guessing.
- Trouble concentrating.
- Feeling on edge.
- Seeking repeated reassurance from others.



YOU DON'T NEED ALL
THE ANSWERS TO TAKE A
STEP FORWARD. THE
ANSWERS WILL COME
ALONG THE JOURNEY.

@ROCHELLEGRIFIN

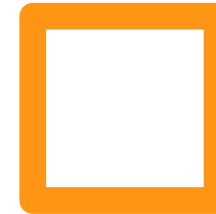


A DEEPER LOOK

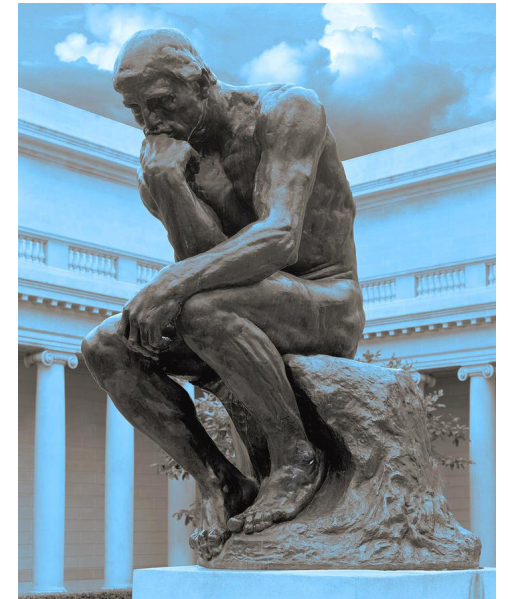
Analysis Paralysis –Consumer Decisions

"Choice paralysis" is a related syndrome. Consumers faced with a few choices make a decision more easily than they do when faced with a vast selection. NYU Stern School of Business

When confronted with too many decisions, we freeze.

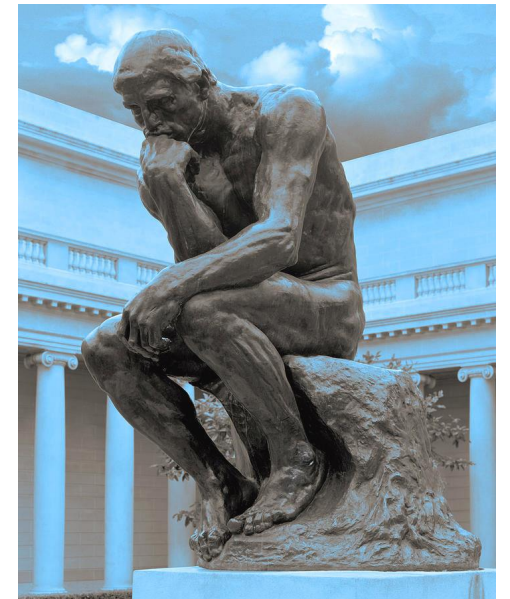


"It doesn't matter in which direction you choose to move when under a mortar attack, just as long as you move."(Jeff Boss, Forbes)



WHY DOES IT OCCUR

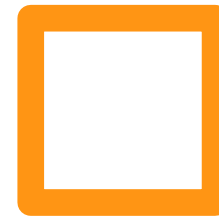
- Fear of making mistakes
- Too much information
- Tendency to perfectionism
- Aversion to opportunity cost

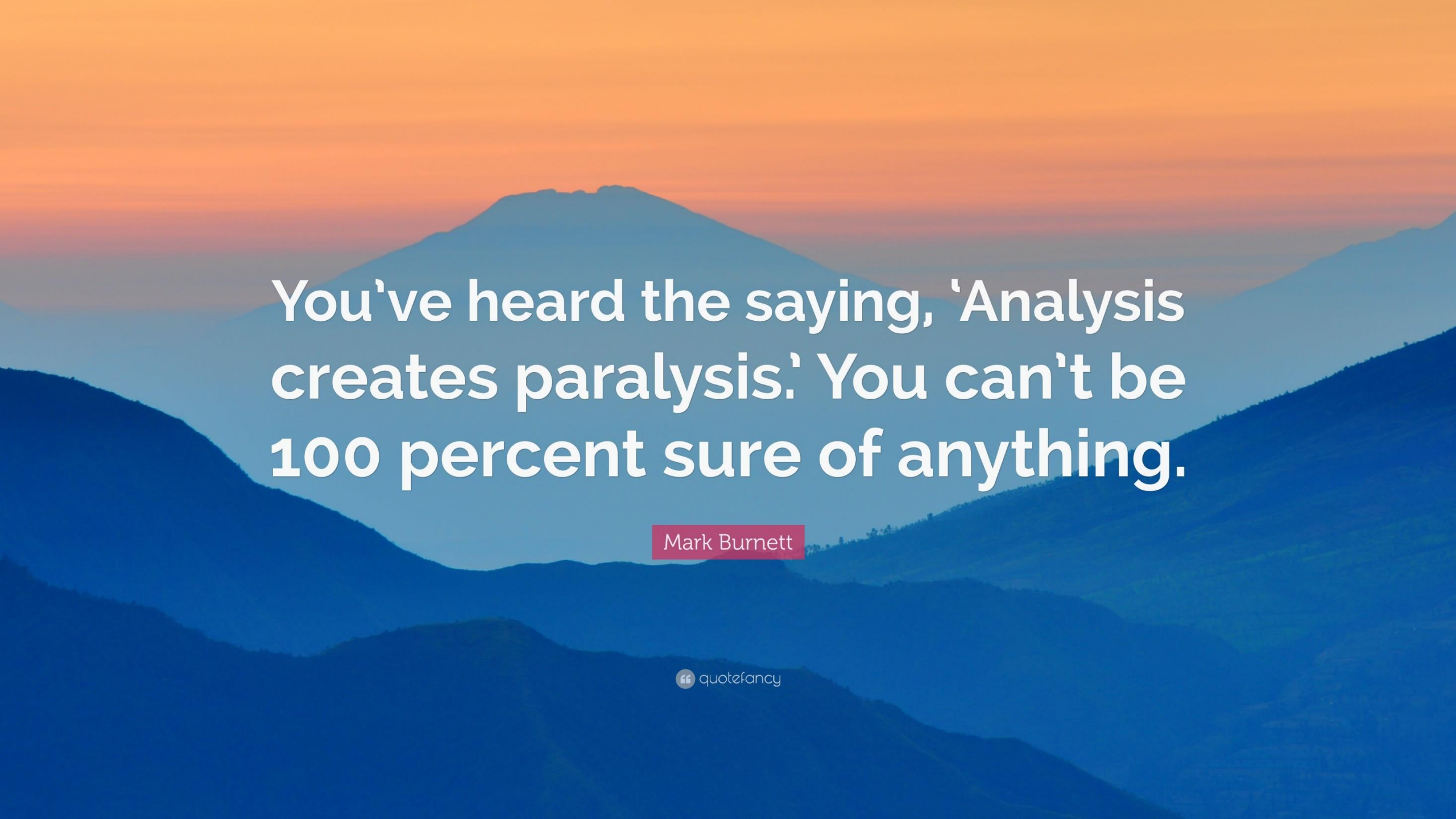


WHY DOES IT OCCUR

Fear of making mistakes

**BETTER AN
“OOPS”
THAN
A “WHAT IF”**





You've heard the saying, 'Analysis creates paralysis.' You can't be **100 percent sure of anything.**

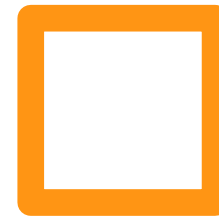
Mark Burnett

WHY DOES IT OCCUR

Too much information

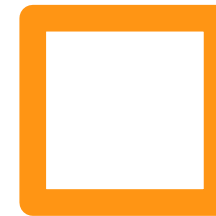
“...a wealth of information creates a poverty of attention...”

— **Herbert A. Simon**



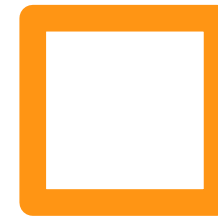
WHY DOES IT OCCUR

Tendency to perfectionism



WHY DOES IT OCCUR

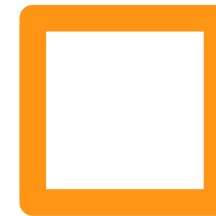
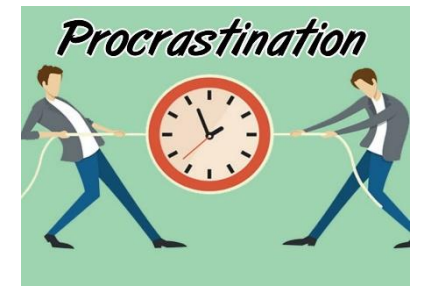
Aversion to the opportunity cost



PRODUCTIVITY AFFECTS

- Unnecessary drain on mental energy;
- Procrastination;
- Heightened sense of pressure, urgency and panic;
- Feelings of inadequacy;
- Fear of failure;
- Lower self-confidence;

BRAIN DRAIN

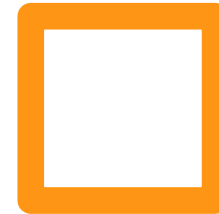


TIPS ON OVERCOMING

1. Simplify small decisions for yourself

Practice making small decisions like:

- Picking a restaurant to go to.
- Going shopping for groceries.
- Putting in your coffee order at a cafe.
- Putting on an outfit in the morning.
- Deciding what order to do your morning or evening routine.





You cannot make progress
without making decisions.

Jim Rohn

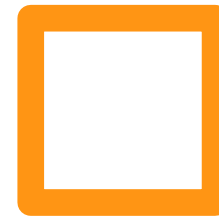
 quotefancy

TIPS ON OVERCOMING

2. Reassure yourself with big decisions



- Approach with a reassuring attitude toward yourself
- Take a step back
- Remind yourself

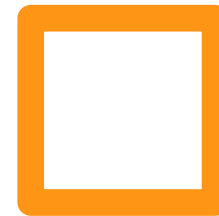


TIPS ON OVERCOMING

3. Don't over-consult your options



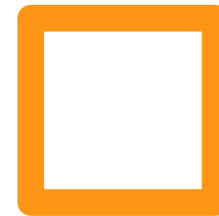
- Make a pros and cons list
- Avoid information overload
- Ask for advice



TIPS ON OVERCOMING

4. Find peace with uncertainty

- It is part of life
- Right or wrong

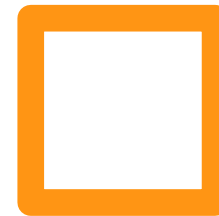


"If there's one thing that's certain in business, it's uncertainty." – Stephen Covey

TIPS ON OVERCOMING

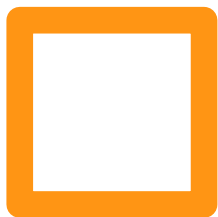
5. Take a break from deciding- and breath

- Go for a walk
- Try breathing exercises
- Try light exercise
- Listen to music
- Get a massage



WHY AREN'T WE MAKING ANY PROGRESS?

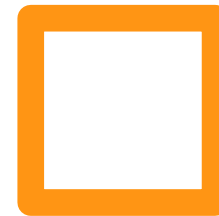
THERE'S A CASE OF ANALYSIS PARALYSIS GOING AROUND THE OFFICE.



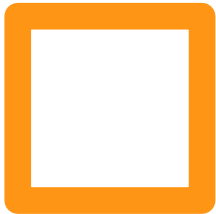
**GET OUT OF YOUR OWN WAY.....STOP
THE ANALYSIS PARALYSIS ...DECIDE
WHAT YOU WANT, CREATE A SIMPLE
PLAN, AND GET MOVING.....**



STEVE MARABOLI



CONGRATULATIONS



2023 NCP GRADUATES

Questions



National Check Professional Day

Thank You!

National Check Payments Certification

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