



# NCP Blueprint

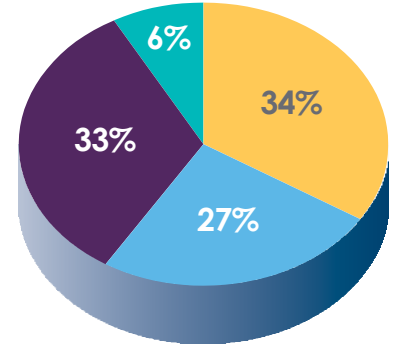
## Categories and Associated Topics

**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%)	Category 2: Fraud and Risk Mitigation (27%)
<p>Demonstrate a comprehensive knowledge of the following topics as they relate to checks with respect to ECCHO Rules (inclusive of Canadian exchange), Uniform Commercial Code (UCC) Articles 3 and 4, Regulation CC, Regulation J, and Federal Reserve Operating Circular 3 (OC3) and generally accepted ACH Rules and Regulation E.</p> <ul style="list-style-type: none"> <li>101 Key terms defined in the rules, laws, and regulations</li> <li>102 Eligible items</li> <li>103 MICR line repair</li> <li>104 Warranties</li> <li>105 Indemnification</li> <li>106 Error resolution, including adjustments</li> <li>107 Imperfect/Non-imageable Item</li> <li>108 Indorsements</li> <li>109 Presentment</li> <li>110 Re-presentment</li> <li>111 Returns</li> <li>112 Disclosures</li> <li>113 Funds availability</li> <li>114 Bank settlement &amp; finality</li> </ul>	<p>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, Regulation CC, Bank Secrecy Act/Anti-Money Laundering (BSA/AML) and Federal Financial Institution Examination Council (FFIEC) guidance. This includes these aspects:</p> <ul style="list-style-type: none"> <li>2.20 Key provisions of laws, regulations, and guidance</li> <li>2.21 Definitions of types of fraud and risk (kiting, alterations, forged indorsement, counterfeit, forged drawer signature, intentional duplicates, theft, stale or postdated checks)</li> <li>2.22 Allocation of risk</li> <li>2.23 Consumer, correspondent, and commercial agreements</li> <li>2.24 Unique risks associated with remote deposit capture products, remotely created checks, electronically created items</li> <li>2.25 Risk mitigation techniques (e.g., positive pay, security features, restrictive indorsements, deposit thresholds)</li> <li>2.26 Data security and data breach</li> <li>2.27 Business continuity/disaster recovery</li> </ul>



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## Categories and Associated Topics

### 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
  - Reclamations (Treasury Checks)
- 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 (6%)

Demonstrate a basic knowledge of check products (commercial and consumer) including the following topics:

- 4.40 Check types (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
  - Account statement (check return, image statement)
  - Image retrieval
  - Remote deposit capture
  - Online and mobile banking