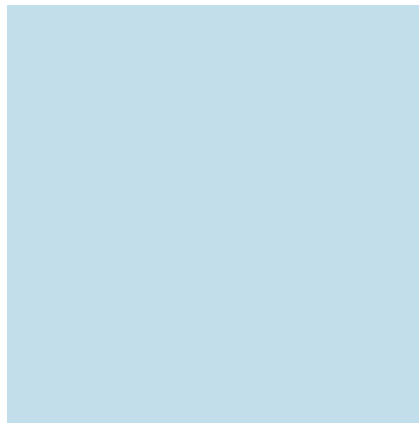


National Check Payments Certification

Policies and Procedures



The National Check Payments Certification Program (NCPCTM)

Policies and Procedures

© 2024 The Clearing House Payments Company L.L.C.

Dallas Office: 3710 Rawlins Street; Suite 1075

Dallas, TX 75219

ECCHO is a business line of The Clearing House Payments Company L.L.C.



NCP®, the NCP® logo, the NCPCTM program, ECCHO® and the ECCHO® logo are registered trademarks of The Clearing House Payments Company L.L.C. (“The Clearing House”)

Application of the NCP Policies and Procedures Manual

By registering for and/or sitting for the NCP examination, or by participating in or attending any NCP educational class offered by ECCHO and/or an ECCHO Educational Partner, each Registrant or NCP (National Check Professional) agrees to the terms set forth in this NCPCTM Policies and Procedures Manual (the “Manual”).

The Clearing House reserves the right to modify this document and may amend this Manual at any time. Such amended Manual shall be effective upon the posting of the amended document to the approved NCP program informational webpages.

NOTICE – LIMITATIONS

The Clearing House makes no representations or warranties that the information in this document is accurate, comprehensive, verified or complete. To the fullest extent permitted under applicable law, The Clearing House expressly disclaims all representations and warranties of any kind with respect to the information provided in this document, whether express or implied.

In no event shall The Clearing House, its employees or its educational partners be liable to any person for any special, incidental, exemplary or consequential damages as a result of or in connection with a person's participation in the NCPC program or as a result of any error, omission or negligent act of The Clearing House, its employees or its educational partners in connection with the administration of the NCPC program.

Under no circumstances shall The Clearing House's liability for acts, or failure to act, including liability for breach of contract, tort, or any other claim, exceed in the aggregate the total of fees paid by the claiming candidate, NCP or other person to The Clearing House for the examination or educational courses.

National Check Payments Certification

CONTENTS

A. Preparing For The Exam	5
B. NCP Exam Overview	8
C. Exam Administration	13
D. National Check Professional (NCP).....	17
E. NCP Certification Maintenance	18
F. Management of NCPC Program	20
G. Glossary of Terms	22

A. PREPARING FOR THE EXAM

- Educational Programs
 - The Clearing House (TCH), in conjunction with subject matter experts from its NCP Educational Partners (“Partners”), has developed and continues to maintain the NCP Core Curriculum comprised of training and other support materials related to the NCP annual examination (the “Exam”).
 - A recommended multi-part exam training series is updated annually by ECCHO and delivered to the Partners prior to each exam prep cycle.
 - Training program materials generally include the training series presentation decks, quizzes for each session and supplemental materials to support the training series. Topics covered by the recommended series may include, but are not limited to:
 - check payment rules and laws,
 - check payment operations including X9 standards,
 - fraud, risk and risk mitigation including FFIEC guidance, and
 - check products.
 - Training delivery options may be offered by ECCHO and/or the Partners. The training format may include:
 - webinar training sessions;
 - in-person classes;
 - virtual and/or in-person reviews;
 - recorded sessions, which may be available on-demand;
 - flashcards;
 - online testing tools; and
 - quizzes or other written materials.
 - The NCP Core curriculum and related materials are offered to the Partners by ECCHO in support of the Exam and the Partners’ educational programs.
 - TCH reserves the right to modify these materials as needed from time to time to ensure all training materials remain aligned with the NCP Exam blueprint.
- Program Resources
 - Training materials for the Exam will be made available in soft copy to all Partners and generally will be available for download.
 - Format and delivery options for training materials provided by each Partner to their respective trainees is generally managed by the individual Partner and may include soft copy or printed materials available via download, email and/or other delivery options.
 - TCH reserves the right to modify future editions of all NCP training materials to ensure they remain current and align with the NCP Exam blueprint.
 - Training materials offered by ECCHO include, but are not limited to:
 - **Jumpstart Reading Program**
 - Recommended reading list designed to provide a head start on studying by laying the foundation with a review of the resources used to create the Exam. These include the Exam blueprint, ECCHO and Federal Reserve rules, state and federal regulations, and FFIEC guidance.
 - **NCP Roadmap**
 - Set of suggestions offering a step-by-step plan to assist each Exam Registrant (“Registrant”) in establishing an individual plan of study to prepare for the exam.

- Divided into sections to encourage each Registrant to review available study materials, develop a study plan, seek additional training as needed, and to plan and manage study time required to prepare for the Exam.
- **Payments Resource and Examination Prep (P.R.E.P.) Guide**
 - Study guide developed and maintained by ECCHO to serve as one resource for persons preparing to take the Exam.
 - Includes an overview of the program, a training guide, quiz questions to reinforce key points, a glossary of industry terms, general study tips and a multi-choice sample exam similar to the exam format.
 - Updated P.R.E.P. Guide for the new exam cycle is made available to all Registrants each year generally in November/December via the NCP Study Center.
 - ✓ Prior exam year's P.R.E.P. Guide is made available to Registrants within two business days of registration with ECCHO if registration occurs prior to the release date of the updated Guide for the new exam cycle.
- **Question of the Day**
 - Developed, maintained and delivered by ECCHO, these emailed questions begin the first business day in January, and continue through the Friday before the Exam window opens.
 - Questions are sent each business day to all Registrants to aid in study and exam preparation.
 - ✓ Each emailed question is followed by a subsequent email with the answer to the prior day's question and a new daily question.
 - Questions and answers are intended to help familiarize Registrants with the reference materials used by the Editorial Board to create the Exam.
 - ✓ Note: Each question is strictly designed as a study aid and does not contain the exact questions found on the Exam.
 - Questions may include an "Additional Information" section with further details and suggestions for further study about that exam topic.
 - Daily emailed questions are not presented in the same multiple-choice format as used on the Exam.
- **NCP Guide (mentor) Program**
 - Program that matches a registrant with an active NCP volunteer or "Guide" to help the Registrant navigate the exam preparation process.
 - Guides act as a "mentor" for the Registrant and as a resource that can help set expectations about the exam process and overall exam experience. Most importantly, the Guide can assist the Registrant with creating a plan of study as they prepare for the Exam.
 - Note: NCP Guides are not teaching or delivering education about specific exam topics or questions
 - ✓ If specific questions about an exam topic should arise, the Guide is directed to have the Exam candidate contact ECCHO or one of the NCP Educational Partners for more information.

- Reference Materials
 - A list of reference materials cited when developing Exam questions are recommended as additional resources for review. A current listing is available in the NCP Study Center which includes:
 - ECCHO Operating Rules and Commentary
 - Federal Reserve Operating Circular 3 (OC 3)
 - Uniform Commercial Code (UCC)
 - Regulation CC and Regulation J
 - Various FFIEC documents (i.e. Related to RDC, mobile, risk management etc.)
 - NOTE: Persons preparing for the Exam should use a range of primary and secondary materials regarding the check payments system, in addition to those recommended and/or made available by ECCHO.
- Continuing Education
 - A list of currently approved NCP continuing education credits may be found at: [CE approved sessions](#)
 - Other sessions not listed may also be eligible for NCP CE Credits based on relevance to the NCP Exam blueprint.
 - For more details see the section “D. National Check Professional” within this document.

B. NCP EXAM OVERVIEW

- Candidate Recommendation
 - A minimum of two years of experience in the financial services industry and a desire to learn more about check payments is recommended. Relevant experience could include check payment operations, treasury or cash management, check products and services, card services, legal services, risk or compliance areas.
- Certification Requirements
 - Exam registration through ECCHO is required and each Registrant is then assigned a unique ID to be used when they set-up their exam appointment date and time.
 - After the Registrant schedules an Exam appointment, they must sit for the NCP exam and achieve a passing score to earn the NCP designation.
- Examinations
 - Each Exam is created from questions developed by the NCP Editorial Board, a team of subject matter experts drawn from the ECCHO membership and other industry resources with broad expertise and varied professional experience. The Editorial Board works under the guidance of the ECCHO and the Human Resources Research Organization (HumRRO) to build a sound, valid and fair certification process following professional and regulatory guidelines.
 - HumRRO is an independent, nonprofit organization with a long history of collaborating with the government, commercial businesses, and nonprofit organizations to provide solutions to a variety of challenges across various disciplines.
 - HumRRO has expertise in all aspects of the credentialing field, bringing to the development of the NCP Program more than 60 years of experience delivering hundreds of projects in job analysis and professional assessment.
 - ECCHO, a business line of The Clearing House, is a membership group over 2,300 financial institution members. ECCHO provides leadership in the check payments industry and provides:
 - operating rules for private sector image exchange between member financial institutions.
 - a forum for members to discuss and assist in the Rules development process via a bottom-up methodology that enables broad participation from depository institutions of all sizes.
 - education and subject matter expertise to members and the general banking industry on a broad range of topics related to check payments and the regulatory environment.
 - assistance to members and the industry with operations and compliance issues and provides a discussion platform that can lead to error resolution between members.
 - advocacy for the check payments industry as ECCHO seeks to create the best environment for check payments by providing a forum for industry thinking on issues that affect check payments.

- Tests are administered by Pearson VUE at their authorized testing center locations or via their online OnVue proctoring offering. See section “C. Exam Administration” in this manual for details.
- The Exam provides candidates the opportunity to demonstrate their expertise across the four (4) primary knowledge domains, or categories of check payments:
 - Rules, Laws and Regulations,
 - Fraud and Risk Mitigation,
 - Operations,
 - Products.
- Detailed information on each of the four categories is included in the NCP Exam Blueprint. Download or view a copy here: [Exam blueprint](#)
- The Exam is a computer-based test that contains 120 multiple-choice questions with 100 of the Exam questions to be scored.
 - The twenty (20) questions on each exam that are not scored are considered “pilot questions” or new untested questions that reflect each of the four knowledge domains. Pilot questions are included in each exam administration to gather performance statistics for possible use on future Exams.
 - Note: These twenty questions are not identified during the Exam and are randomly presented within the Exam.
 - Currently each Registrant has three (3) hours from the start of the exam to complete the Exam of 120 multiple-choice questions.
 - Check-in at the testing center and access to and setup within the testing room are not part of this 3-hour time period. OR,
 - If testing via online OnVue, examinee must perform an equipment system test at least a day satisfying all requirements prior to Exam, and check in 30-minutes on Exam day. See details: [Considering NCP link](#)
- The mix of questions included on each exam is based on the weighting associated with the four categories of knowledge covered by the exam:
 - Rules and Regulations – 34% of the exam.
 - Fraud, Risk and Risk Mitigation – 27% of the exam.
 - Check Operations – 33% of the exam.
 - Check Products – 6% of the exam.
- Each multiple-choice question scored is worth one point.
 - Registrants are not penalized for wrong answers, so it is to the Registrant’s advantage to answer every question, even if it is a guess.
- Individual demographic questions will be asked as part of the Exam with responses summarized to aid in the evaluation of each year’s exam candidate population.
- Exam Window and Retest Offering
 - Generally, each Exam window opens the third Saturday in April and remains open for three weeks (or four Saturdays).
 - Retest Offering within same Exam year: For those who are unable to pass on their first attempt.
 - Specific requirements must be met to qualify for this one-time retest option.
 - For requirement details go to: [Retest Offering](#)
 - Specific annual Exam dates are posted on the NCP webpages and advertised via mailings and through the NCP Educational Partners.

- Registration
 - Due by March 31 or last business day of March. This is generally three weeks prior to start of Exam.
 - Registration for individual or multiples is handled online via the [ECCHO Store](#).
 - See the website for dates, timing, current fees with payment options and more in the section on [Program Details](#).
 - Everyone who registers for the Exam will immediately receive a confirmation email from ECCHO along with login to the [NPC Study Center](#).
 - Study Center contains all the training materials referenced earlier (Section A)

- Cancellations and refunds
 - Registrations for the Exam may be cancelled for a refund of the Exam registration fee minus an administrative fee if received by ECCHO one month prior to the opening date of the Exam window for the Exam year tied to that registration.
 - Refunds for payments made with a credit card will be credited back to the same card within 3-5 business days of request for cancellation, if cancelled in the appropriate timeframe.
 - Refunds for payments made by check will be sent via check payable to the person/company sending the initial fee. Please allow three (3) weeks for the receipt of a refund check due to processing and mail time.
- Transfers/Deferrals
 - Exam Registrants, who have registered with ECCHO but not yet set an Exam appointment with Pearson VUE, may move their examination period to the next Exam year by informing ECCHO prior to the start of the Exam window and paying a fee. For those who have already set an appointment and reserved a test seat with Pearson VUE for the exam, there is an additional fee to move the Exam appointment.
 - Exam Registrants that have already exercised the option to move their Exam in previous year(s) may move their examination period to the next Exam year by informing ECCHO prior to the start of the Exam window and paying an additional fee. For those who have already set an appointment with Pearson VUE for that examination period, there is an additional fee to move.
 - Exams can only be rolled over twice (for two years). After that, if not taken, the Exam fee is forfeited.
- Late Registration may be accepted up to April 30th (or last business day prior) with appropriate fee.
 - Note: Limited test seats are available at the testing centers and test appointment options following late registration could be limited.
- Substitutions – for Registrants who no longer wish to take the Exam
 - Permitted until approximately two weeks prior to the Exam window.
 - ECCHO must be notified directly for substitution requests.
 - ✓ No fee will be assessed to support the associated administrative functions.
 - If a substitution request is received by ECCHO after the deadline, the registration could be deferred to the next Exam window.
- Walk-In Registrants or “same day” online OnVue registrants are not permitted per Pearson VUE testing center/OnVue procedures and NCP program guidelines.
 - A paid registration and confirmation ID are required to sit for the NCP exam. See section “C. Exam Administration” in this manual.
- Re-examination for individuals who do not pass the Exam
 - May register again and pay the registration fee for each attempt and retake the Exam in a future testing window without limitations.
 - ECCHO offers a discount to Registrants that seek to retake the Exam in a subsequent year.
- Denial of application for Exam
 - ECCHO in its sole discretion may refuse the application of any Registrant to take the Exam or participate in ECCHO-provided training sessions. Without limiting its

discretion, ECCHO may, for example, refuse an application based on ECCHO's belief that a Registrant may undermine the integrity or effectiveness of the Exam.

C. EXAM ADMINISTRATION

- Once registered with ECCHO to take the Exam, ECCHO provides each Registrant with an identification number (“ECCHO ID”).
 - Each unique ECCHO ID is prefaced with “HRNCP” followed by a 6-digit number (HRNCPnnnnnn) and is used when scheduling an Exam appointment with Pearson VUE.
 - The NCP Exam can be taken either at Test Centers or OnVue online. Details below for each proctoring option.
- Pearson Vue Test Centers:
 - Exam appointment dates and times will be at the discretion of the Pearson Vue test center (“Test Center”) based upon appointment availability at that location.
 - Registrants are encouraged to schedule their Exam appointment as soon as possible once they receive their ECCHO ID to ensure a preferred date and time is available at the Test Center of choice.
 - Exam appointments may be scheduled:
 - Online 24 hours a day at <http://home.pearsonvue.com/eccho>
 - Via telephone by calling (888) 536-1460 during business hours 7am to 7pm central time; Monday thru Friday (closed holidays).
 - Scheduling your examination appointment with Pearson VUE:
 - Website opens for Exam appointment requests approximately three weeks before the Exam window opens.
 - Some locations may have only 1 seat at a desired time or have otherwise limited seating. It is advisable to schedule as soon as possible.
 - Neither ECCHO nor Pearson VUE can guarantee that more than one individual will be able to take the Exam at the same test center location date/time.
 - Exam locations
 - Exams will be held at authorized Pearson VUE Test Center locations only.
 - For a listing of current Test Centers, [click here](#) then search for the NCP Exam in the box. Select “Find a test center” on the right-hand side under the Sign In button and follow the on-screen instructions.
 - Changes to an established examination date can be requested by logging into the individual’s created account on the Pearson VUE website or by contacting ECCHO at 214-273-3200.
- Exam Day at the Test Center
 - Requirements for admittance to testing center:
 - Arrive at the Test Center 30 minutes before the scheduled appointment time to allow adequate time to complete the necessary sign-in procedures.
 - Arriving more than 15 minutes late for a scheduled appointment may result in refused admission and forfeiture of exam fees.
 - Copy of the email from Pearson VUE confirming the appointment location, date and time as well as your ECCHO ID # must be provided.
 - Be prepared to show one (1) form of current, government-issued identification such as a driver’s license, passport or other government-issued ID.
 - Must be a photo identification with a signature and the name on the identification must exactly match the name used during the Pearson VUE appointment registration process.

- ✓ [Click here](#) for acceptable forms of ID
 - Securing Personal Items
 - Plan how personal items will be secured during the testing process including purses, cell phones, and other electronic devices.
 - Test Centers may/may not have a limited number of lockers or other areas to secure personal items. Therefore, it is advisable to refrain from bringing personal items into the Testing Center.
 - Neither Pearson VUE nor ECCHO will not be responsible for any personal items.
 - Failure to Appear
 - Registrants who arrive outside of their scheduled Exam appointment time/date will be admitted based upon the availability of a testing seat and at the discretion of the Pearson VUE Test Center.
 - ✓ If an appointment is missed in such a manner and no other available date/time is acceptable to reschedule, the Registrant must notify ECCHO directly and the Exam registration will be transferred to the next Exam window. Administrative fees may apply.
 - Registrants who do not keep their scheduled Exam appointment and fail to notify ECCHO will be subject to forfeiture of the Exam registration fee.
 - ✓ The Registrant must re-register with both ECCHO and Pearson VUE and pay all applicable fees to take any future NCP Exam.
 - For more information on Testing Center requirements, visit the Pearson VUE website at <https://home.pearsonVUE.com/test-taker.aspx>
- For OnVue online proctoring, Registrants should: (For more details review recording & materials about OnVue) [OnVue Online Testing](#)
 - Registrants should:
 - Review all system requirements, FAQs, and exam policies and procedures (OnVUE page). [HumRRO OnVUE exam information // Pearson VUE](#)
 - Run the system test from their chosen testing location, using the same computer and network they plan to use for testing.
 - Use the system test to practice the check-in process—good clear photos could help them bypass the proctor and go straight to the exam
 - Verify that they can satisfy all computer, internet connection, and testing workspace requirements before scheduling an OnVUE exam. If they cannot, encourage them to schedule at a test center or to change their setup.
 - To Schedule the Exam:
 - ✓ Access the OnVue page and click sign in
 - ✓ Choose “at my home or office” if the exam offers more than one testing option and complete the scheduling process as directed.
 - On Exam Day:
 - Due to security measures surround the Exam, Registrants should:
 - ✓ Clear the exam workspace, move all books and writing objects out of arm’s reach, unplug additional monitors and computers, and clear the walls of writing (e.g., on whiteboards).
 - ✓ Collect the required ID and phone (which must be set out of arm’s reach after check-in).

- ✓ Be ready for check-in 30 minutes before the appointment time.
 - ✓ Go to the OnVUE page, sign in, find and select the exam, and click “Begin Exam”. This button is available only 30 minutes before to 15 minutes after the appointment time.
 - ✓ Copy the exam access code, click Download, and download and run the application. Poor connections and inadequate setup will make this slow. Encourage candidates to take the system test before scheduling the exam.
 - ✓ Check in as directed:
 - Provide the access code and a phone number for the proctor to call on during the exam if chat or VoIP cannot be used.
 - Test the mic, webcam, and audio.
 - Capture the required headshot and ID photos (front and back).
 - Capture four clear workspace photos.
 - Shut down other non-essential applications.
 - ✓ Wait for a proctor to contact them by computer or phone to finish the check-in if the exam does not start automatically.
 - ✓ Move any phone used during check-in out of arm’s reach.
- Registrants who pass all check-in steps can start the exam. Otherwise, a proctor contacts the candidate to complete failed check-in steps first.
- Scoring
 - Each exam cycle, raw scores are reviewed by ECCHO in conjunction with the NCP Editorial Board and the program’s national accreditation partner HumRRO which employs processes designed to meet approved national accreditation standards.
 - Validation/review and verification
 - All Exam questions are developed and reviewed by the NCP Editorial Board, who is considered the final authority on the accuracy and interpretation of the Exam questions and answers.
 - TCH, as the certifying agent, Pearson VUE as the Test Center provider and HumRRO will routinely apply post-Exam administrative reviews of Exam scores. Various quality assurance activities relative to the final scoring process are employed including the analysis of each question’s ratings from the NCP Editorial Board judges. If irregularities are found, Registrant(s) will be contacted and notified of procedures to address score validity issues.
 - Results
 - Immediate Exam Results – Provided at Pearson VUE Test Center & OnVue online
 - At the end of the exam, an immediate test score will be displayed and will indicate a “pass” or “fail” result only.
 - Prior to existing the Test Center, a printed confirmation notice will be provided indicating completion of the Exam.
 - Final Individual Registrants Result Reports will be provided by ECCHO

- A detailed report with results will be e-mailed to the Registrants no later than four weeks following close of the Exam window.
 - Reports include a bar chart graphic indicating the Registrant's overall performance on the Exam as well as performance in each of the four tested Exam blueprint categories.
- No numeric scores are provided for the Exam and no results are given for any specific questions.
 - Questions about Exam results may be directed to the NCP Program Administration via email at: ncp@theclearinghouse.org or call 214-273-3218.
- Release of Information/Results
 - TCH is committed to confidentiality of all Registrant information and scores. Information regarding NCP examination results will only be released to the individual Registrant.
 - Summary information outlining the total exam results may be shared with the public or third parties by TCH in the following situations:
 - As described in this NCP Policies and Procedures Manual;
 - With consent of the Registrant or NCP;
 - If required by law or a court proceeding or to otherwise to protect the interests of TCH and the NCP Program; or
 - If necessary to provide the NCP with a requested product or service.
- Results cancelled or invalidated by TCH
 - TCH is committed to only reporting valid Exam results and to have the highest integrity possible for the NCP program.
 - TCH reserves the right to cancel or withhold any Exam results, if in The TCH's opinion, there is adequate reason to question its validity.
 - If the results are determined invalid due to a Registrant's misconduct, the Registrant must cooperate in the investigation.
 - If results are determined invalid due to circumstances beyond the control of the Registrant, TCH will investigate and if necessary, arrange for a makeup examination at no additional fee.
- NCP Directory
 - ECCHO will post the NCP's name to the NCP Directory on the ECCHO website unless requested otherwise in writing by the NCP.
 - During registration for the Exam, the Registrant may optionally supply their company name;
 - If the company name is supplied it will also be included with the NCP's name in the NCP Directory.
 - Each NCP may also be asked for:
 - Permission upon passing, to provide the NCP's name to the training partner that conducted the NCP's pre-exam prep training;
 - Email addresses of other individual(s) that the Registrant wants notified of results; and/or
 - Other information at the discretion of TCH

D. NATIONAL CHECK PROFESSIONAL (NCP)

- Upon Passing the Exam
 - Newly certified NCPs will receive a printed certificate suitable for framing and the NCP lapel pin.
 - NCP’s name will be added to the online NCP Directory as described above.
 - Complete directory may be found at <https://www.ecchoonline.org/s/ncp-directory>
 - NCPs in good standing are encouraged to:
 - wear their lapel pin proudly.
 - use their designation in any professional setting including but not limited to:
 - e-mail signatures,
 - presentations,
 - business cards and stationery.
 - update their profiles with organizations that have stored information about them to ensure that their new designation will appear on all directories, communications, name tags, and other identifiers or listings.
 - ECCHO may request feedback or other input in support of the NCP program through surveys, testimonials, endorsements, public acknowledgement of the program and/or other means.
- Logo use
 - By the NCP:
 - NCPs in good standing with the program may use the registered trademark logo in the following permitted uses for the sole purpose of indicating their status as an NCP:
 - in conjunction with name/signature (e.g.; email signatures, letterhead, etc.);
 - on business or personal profiles in a social and professional online network, social media (e.g. LinkedIn), or website; and
 - as part of personal and/or professional introduction materials (such as name badges, business cards, stationery and professional directories).
 - NCP shall use only the current format of the professional logo. A link to downloadable file(s) will be provided to NCP upon passing the Exam.
 - By an Organization:
 - An organization is authorized to use the professional logo only in connection with those employees or members that have achieved NCP status and only in the following manner:
 - on any printed document or certificate for the employee or member;
 - on any commemorative award or keepsake (such as a plaque);
 - on any business cards or stationery for the employee or member; or
 - in organization’s internal newsletter, directory, website, etc.
- Certification Effective Date and Renewal Period
 - NCP certification becomes effective upon the date the exam is passed.
 - NCP certification is good for five (5) full calendar years, beginning with the calendar year *following the year* in which the NCP certification is earned. For details, see section “E. NCP Certification Maintenance” that follows.

E. NCP CERTIFICATION MAINTENANCE

- Within five years of passing the Exam, each NCP must complete both:
 - Fifty (50) NCP Continuing Education Credits (“Credits”) of approved Continuing Education (subject to filing and acceptance by ECCHO); **and**
 - Complete any three mandatory ECCHO-hosted NCP Workshops.
Workshop schedules and registration options can be found at <https://www.ecchoonline.org/s/store> or by visiting the online store.
- NCP Workshops Access and Credit Claiming for “live” and recorded workshops
 - Workshop link/access is only valid for 60 days from date of purchase
 - Access is available through your ECCHO Online login and will be deactivated after 60 days
 - CE Credit/Workshop Recognition can only be claimed once in the year of purchase
- NCP certification may be extended indefinitely by meeting the continuing certification education requirements in each 5-year renewal cycle.
 - For detailed information on the Continuing Education program, please visit [NCP CE link](#) and review the complete “National Check Payments Certification (NCPC) Continuing Education Guide” document available on the website.
- Continuing Education Credits
 - TCH is committed to confidentiality of all NCPs and their maintenance of the certification. Individual maintenance and status of the NCPC is solely the responsibility of each NCP to keep track, maintain and complete as required by the Program.
 - Individual information sharing is at the discretion of the NCP.
 - Credits may be entered throughout the calendar year via NCPConnect, the NCP online self-service portal.
 - Credit entered are held as “pending” until the credit filing window opens.
 - Credit filing window is January 1st through March 31st each year for credits earned in the prior calendar year.
 - Deadlines:
 - Each NCP must file credits annually by March 31 for each year they are reporting credits.
 - An annual filing fee is due to ECCHO when credits are reported.
 - Late filing of credits permitted until April 30 (upon request) with an additional late filing fee.
 - Extension Filing Deadline:
 - To earn and file credits after the annual December 31st deadline for earning credits, an application for extension must be filed with ECCHO no later than April 15th of the following year to extend the prior year’s earning period.
 - Only applies to NCPs who owe less than 40 CE credits and/or 2 Workshops
 - An extension request fee is due with the application;
 - This fee is in addition to the standard CE credits filing fee
 - For credit filing guidelines and instructions, considerations and applicable forms for the NCP program, see the “National Check Payments Certification (NCPC) Continuing Education Guide” available at [CE Program Guide link](#)

- Pre-approved credits:
 - Credits recognized by the NCP Continuing Education program can include industry conferences, user group meetings, ECCHO-hosted meetings, self-study, and other educational options.
 - Pre-approved credits from Approved Providers and links to their websites will be posted at [Pre-approved CE sessions link](#)
 - Available sessions are posted as reported by the NCP Partners and Providers and as approved and accepted as eligible for NCP CE credits.

F. MANAGEMENT OF NCP PROGRAM

- Certifying Agent
 - The Clearing House Payments Company L.L.C. (“The Clearing House”) is the managing agent for the NCP program. ECCHO, a service of The Clearing House, has established programs and relationships to aid in the successful execution of the program.
- NCP Editorial Board: Subject matter experts in all aspects of check payments that volunteer to serve for a minimum of two exam years to establish and update the examination blueprint, develop, review and finalize examination questions and participate in the annual validation of the exam scores.
 - This group is considered the final authority on the accuracy and interpretation of the Exam questions and answers.
- NCP Educational Partners
 - Support the NCP program through training and preparation of Registrants for the examination. To learn more about NCP Educational Partners, visit [NCP Partners & Providers link](#)
- Continuing Education (CE): To maintain certification, an NCP is required to earn approved NCP CE credits and complete the three mandatory workshops in each 5-year renewal cycle.
 - Continuing Education (CE) Providers are organizations pre-approved to provide CE credits to aid NCPs in meeting these requirements. To learn more about CE Providers, visit [CE providers](#)
- Non-discrimination
 - ECCHO does not discriminate among Registrants based on age, sex, race, religious preference, national origin, handicap, marital status or on any other basis.
 - The program is open and available to all individuals and is not limited to those affiliated with ECCHO or The Clearing House.
 - Special accommodations for individuals with handicaps can be arranged.
- Copyright and Ownership of NCP Materials
 - All NCP examination test forms, all Exam questions and answers, regardless of whether they have been included as part of a prior Exam or planned for a future Exam, the NCP Core Curriculum and related Training program materials, and trademarks are owned and copyrighted by The Clearing House Payments Company L.L.C.
 - Registrants must properly handle these copyrighted materials and avoid any action involving, but not limited to:
 - Reproductions, or attempted reproduction, of all or part of an examination;
 - Removal of examination materials from the testing room;
 - Aiding others by means of reconstructing any portion of an examination and/or training/education materials;
 - Publication or duplication of the NCP training/education materials;
 - Impressive use of ECCHO or NCP related logos and trademarks;
 - Selling, distributing, receiving or having unauthorized possession of any portion of an Exam; or
 - Publication or distribution of information from the ECCHO/ NCP webpages.

MANAGEMENT OF NCP PROGRAM

- A breach of the copyright or ownership in The Clearing House Payments Company L.L.C. and any ECCHO or NCP materials by a Registrant or an NCP may cause examination scores to be invalidated or an NCP's certification to be revoked (see Revoked Certification discussion below).
- Revoked Certification
 - NCP certification will be revoked for each NCP that does not meet the required Continuing Education requirements in each 5-year renewal cycle.
 - NCP certification will be revoked if an NCP is unprofessional, unethical, convicted of a criminal offense or of financial impropriety. Possible reasons for revocation include but are not limited to:
 - Unauthorized possession and/or distribution of Exam questions/answers or other Exam-related materials;
 - Having another person impersonate a Registrant at an Exam site for Exam completion;
 - Falsifying registration or Exam forms (including demographic information) or other misrepresentations.
 - The Clearing House has the right at its sole discretion to revoke an NCP's certification and will use its right to revoke certification when it believes the NCP's action undermines the creditability and reputation of the NCP program, ECCHO or The Clearing House Payments Company L.L.C.
 - NCP will be provided written notification of such revocation via contact information provided and maintained by the NCP.
 - Revocation may be appealed in writing with final decision about such appeal at the sole discretion of The Clearing House.
- Record Retention
 - ECCHO maintains the following information for the period indicated:
 - Registrant examination results: For three years following the Exam.
 - NCP records: For the term of the certification and three years following the revocation or expiration of that certification.
 - Test questions and answers: For at least three years following each Exam.
- Policy Exceptions
 - An exception may be made to a policy and/or procedure at the sole discretion of The Clearing House Payments Company L.L.C.
- Fee Schedules
 - Fees are posted on the NCP webpages
 - Fees are set at the discretion of The Clearing House Payments and may be updated from time to time.
 - Current program fees can be found at: [Considering NCP](#)

GLOSSARY OF TERMS

G. GLOSSARY OF TERMS

1. **Approved Provider**

- Organization that submits its education programs to ECCHO for review to be approved as eligible for NCP continuing education credits.

2. **CBT**

- Computer based testing – The NCP Exam is a proctored CBT exam.

3. **CE**

- Continuing Education: Allows the NCP to extend the NCP designation by meeting the CE credit and workshop requirements as defined by the program in each renewal cycle.

4. **Certifying Agent**

- The Clearing House Payments Company L.L.C., is the certifying agent for the National Check Payments Certification (NCPC) program that awards the National Check Professional (NCP) designation. ECCHO, a business line of The Clearing House manages the program.

5. **ECCHO**

- ECCHO is a service of The Clearing House Payments Company L.L.C.
- Provides a national set of image exchange rules for use by its members. All U.S. depository financial institutions are eligible for ECCHO membership.
- Provides education to its members, NCPs and the industry as well as advocacy for the check payments system.

6. **Exam Window**

- Three (3) week period that generally begins the 3rd Saturday in April each year and is open for 3 full weeks.
- Testing dates are available in this time window for Exam Registrants to make appointments with Pearson VUE to sit for the NCP exam.

7. **HumRRO**

- Human Resource Research Organization – an independent, nonprofit corporation with expertise in all aspects of the credentialing field. HumRRO is the NCP program consultant.

8. **NCP**

- National Check Professional – designation upon achieving a passing score on the NCP Exam.

9. **NCP Directory**

- Online listing of all NCPs showing name, organization at time the NCP was earned, and exam year in which the NCP was earned.

10. **NCP Educational Partner**

- Organization that has agreed to partner with ECCHO to deliver specialized training for NCP Exam preparation. Partner trainers are certified by ECCHO as qualified Class Instructors to, at a minimum, deliver the NCP Core Training program.

GLOSSARY OF TERMS

11. NCP Guide Program

- Program managed by ECCHO that matches NCP Exam candidates with active NCPs that can serve as a resource for the NCP Exam candidate.
- NCP Guides act as a “buddy” for the NCP Exam candidate to help set expectations, create a study plan and provide reminders to follow the plan of study.

12. NCP Provider

- Organization that works with ECCHO to approve various educational offerings to be eligible for NCP continuing education credits.

13. NCP Exam

- Certification Exam offered annually (the “Exam”) comprised of 120 multiple-choice questions and administered annually at Pearson VUE testing locations.

14. NCP

- National Check Payments Certification program – the formal name of this national accreditation program.

15. Pearson VUE

- A business of NCS Pearson, Inc. that provides testing administration services as a subcontractor to HumRRO.
- Supports the NCP Exam by providing access to each annual NCP Exam via a secure computer-based testing environment at authorized Test Centers.

16. P.R.E.P. Guide

- Payments Resource and Examination Preparation study guide developed and maintained by ECCHO to aid persons preparing to take the Exam.
- Includes an overview of the program, a training guide, quiz questions, study tips and a sample multiple-choice exam.

17. Pre-Approved Credit

- Credits reviewed and approved by ECCHO as eligible for the NCP Continuing Education program.
- May be displayed in the NCP Connect portal for ease of entry of CE credits earned each year

18. Renewal Period

- Timeframe, currently 5-years, in which the NCP must meet the continuing education requirements to renew and maintain the NCP certification.

THE
NATIONAL CHECK PAYMENTS
CERTIFICATION PROGRAM

POLICIES AND PROCEDURES

© 2024 The Clearing House Payments Company L.L.C.

TCH CONFIDENTIAL