



# NCP Blueprint

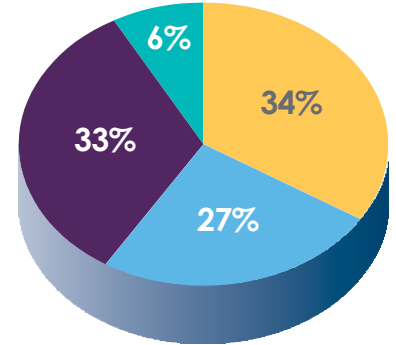
## Categories and Associated Topics

**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>1.01 Key terms defined in the rules, laws, and regulations</li> <li>1.02 Eligible items</li> <li>1.03 MICR line repair</li> <li>1.04 Warranties</li> <li>1.05 Indemnification</li> <li>1.06 Error resolution, including adjustments</li> <li>1.07 Imperfect/Non-imageable Item</li> <li>1.08 Indorsements</li> <li>1.09 Presentment</li> <li>1.10 Re-presentment</li> <li>1.11 Returns</li> <li>1.12 Disclosures</li> <li>1.13 Funds availability</li> <li>1.14 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>



# NCP Blueprint

## 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
- Reconcilement
- 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