



NCP[®] Roadmap

Your guide to preparing
for the NCP exam

Overview

The NCP exam covers a broad range of materials. Examinees frequently ask about the best approach to prepare and study for the exam.

The NCP Roadmap provides suggestions. However, it is up to each individual to ultimately determine the approach best suited for them.

Route 1: Discover

See the value of earning the NCP. Check out Blueprint to see exam topics within each of the four categories: eccho.org/ncpc_exam_blueprint.

Route 2: Assess

Consider your schedule and determine the time required to study for the NCP exam.

Route 3: Register Route 4: ECCHO Route 5:
Plan Route 6: Training Route 7: Training Class
Route 8: Study, Repeat Route 9: The Exam

Register for the NCP exam (deadline March 31st): store.eccho.org.

Use ECCHO study aids (available upon registration with ECCHO).

Develop a study plan.

Sign up for NCP exam prep training: eccho.org/ncp-partners-providers.

Take a training class.



Study, study, study, repeat.

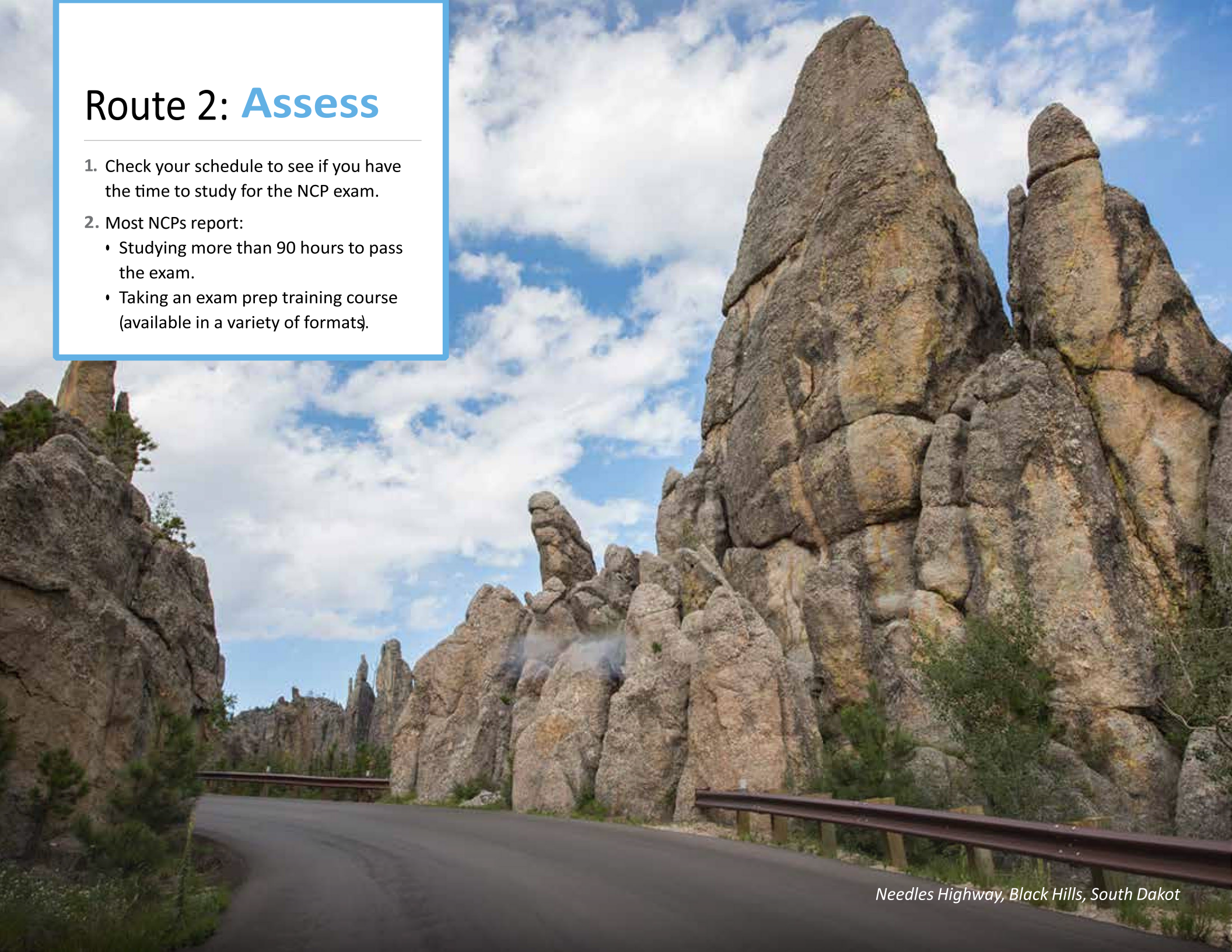
Take the exam.

Route 1: **Discover**

1. Check out the NCP exam Blueprint eccho.org/ncpc_exam_blueprint.
2. Discover the four areas of exam content.
3. Review the percentage of test questions scored from each area.
4. Study with potential questions in mind. Consider the type of information you are studying and how that may translate into a question. Tactical information will result in more detailed questions than strategic information.

Route 2: **Assess**

1. Check your schedule to see if you have the time to study for the NCP exam.
2. Most NCPs report:
 - Studying more than 90 hours to pass the exam.
 - Taking an exam prep training course (available in a variety of formats).



Needles Highway, Black Hills, South Dakota

Route 3: Register

1. Register for the exam at store.eccho.org.
2. Exam window is April 18 – May 9, 2026: eccho.org/ncp_considering.
3. Exam fees:
\$500 - ECCHO members and sponsoring organizations
\$625 - Non-members
4. To find out if your institution is an ECCHO member: Go to eccho.org/memberships and use search box on left.
5. Various payment methods available -you may register/pay for more than one registrant at a time.



Pacific Coast Highway, California

Route 4: ECCHO

Review ECCHO's helpful study aids offered to all NCP exam registrants:

1. P.R.E.P. Guide with:
 - Program logistics
 - Training info
 - Glossary of terms
 - Study tips
 - Quiz questions
 - Sample multiple-choice exam
2. Question of the Day
 - Emails initiate in January with one (1) question per business day
 - Answer for yesterday sent next day with new question
 - Consolidated each week in online reference that may be used as study "flash cards"
 - Keeps NCP front-of-mind
 - Open-ended; different style than exam multiple-choice
 - Use level of detail provided as appropriate study level for topics shown

Blue Ridge Parkway, North Carolin

Route 5: Plan

Personalize a plan of study, then map accordingly on your calendar to create a checklist with ample time for each of the exam's Blueprint subjects.

1. P.R.E.P. Guide review: Read through more than once; make notes for areas that are less familiar.
2. Consider purchasing one of more available tools such as CheckPro online testing tool or set of flashcards: eccho.org/partner_resources.
3. Form a study group for phone or in-person meetings with an email study chain for reinforcement.
4. Review Question of the Day:
 - Review and repeat daily until confident
 - Integrate into study group

Route 6: Training

1. Sign up for NCP exam preparation training.
2. Select your training program from our Educational Partners: eccho.org/ncp-partners-providers.
3. Consider what type of training is most effective for you:
 - Webinar or in-person
 - Program with more/less time between each class
 - Preliminary program versus one that is scheduled closer to the test window
4. Determine requirements:
 - One or more test takers
 - Single or multiple locations

Discuss needs with the NCP training provider.

Route 7: **Training Class**

1. Take one or more NCP exam prep training classes.
2. Review materials before each session.
3. Write down any questions to ask during class sessions.
4. Take notes in class. Highlight the most important points on the slide deck.
5. Ask questions in class.
6. Review materials following class. Ensure that you understand everything covered. If not, ask questions!.
7. Create flash cards from major points.

Route 8: **Study, Repeat**

1. Grab time for study whenever possible:
 - When commuting or traveling
 - When waiting for a conference call to begin
 - On coffee and lunch breaks
2. Plan more intense study sessions just before the exam. Consider dedicating an entire weekend, or minimally one full day to study shortly before the exam.
3. Spend more time on materials that are less familiar and just refresh on topics you know well.
4. Spend more time on sections with higher percentage of test questions:
 - Rules & Regs (34%)
 - Operations (29 %)
 - Fraud & Risk (31%)
 - Check Products (6%)
5. Listen to recordings of training sessions to review materials.
6. Be consistent and intentional with your study time.

Route 9: The Exam

1. Determine early how will you take the Exam, in-person test center or OnVue Online.
2. Know the location and parking options at the test site prior to exam. Check the timing to get there on the day/time of your exam appointment (consider possible delays).
3. Get plenty of sleep the night before the exam.
4. Get to the test site early. Have your two (2) IDs and paperwork. Or if taking Exam online, log in 30 mins early.
See Testing Details for more information: eccho.org/ncp_exam_details-3.
5. Take a few minutes to go over notes or key flashcards one more time and then relax. Leave your cell phone and personal belongings secured elsewhere. These are generally not permitted in the testing center **and onsite lockers may not be available**
6. During the exam:
 - Mark questions that you are unsure of to go back after you have answered all others
 - Enlist testing center proctor to resolve issues

GPS Study Guide

A hands on tool to navigating the NCP exam topics.

Study Stop 1 Study Stop 2 Study
Stop 3 Study Stop 4 Study Stop 5
Study Stop 6 Study Stop 7

Exam Blueprint

Rules & Regulations (34% of exam)

Operations (29% of exam)

Fraud & Risk (31% of exam)

Regulation CC Review

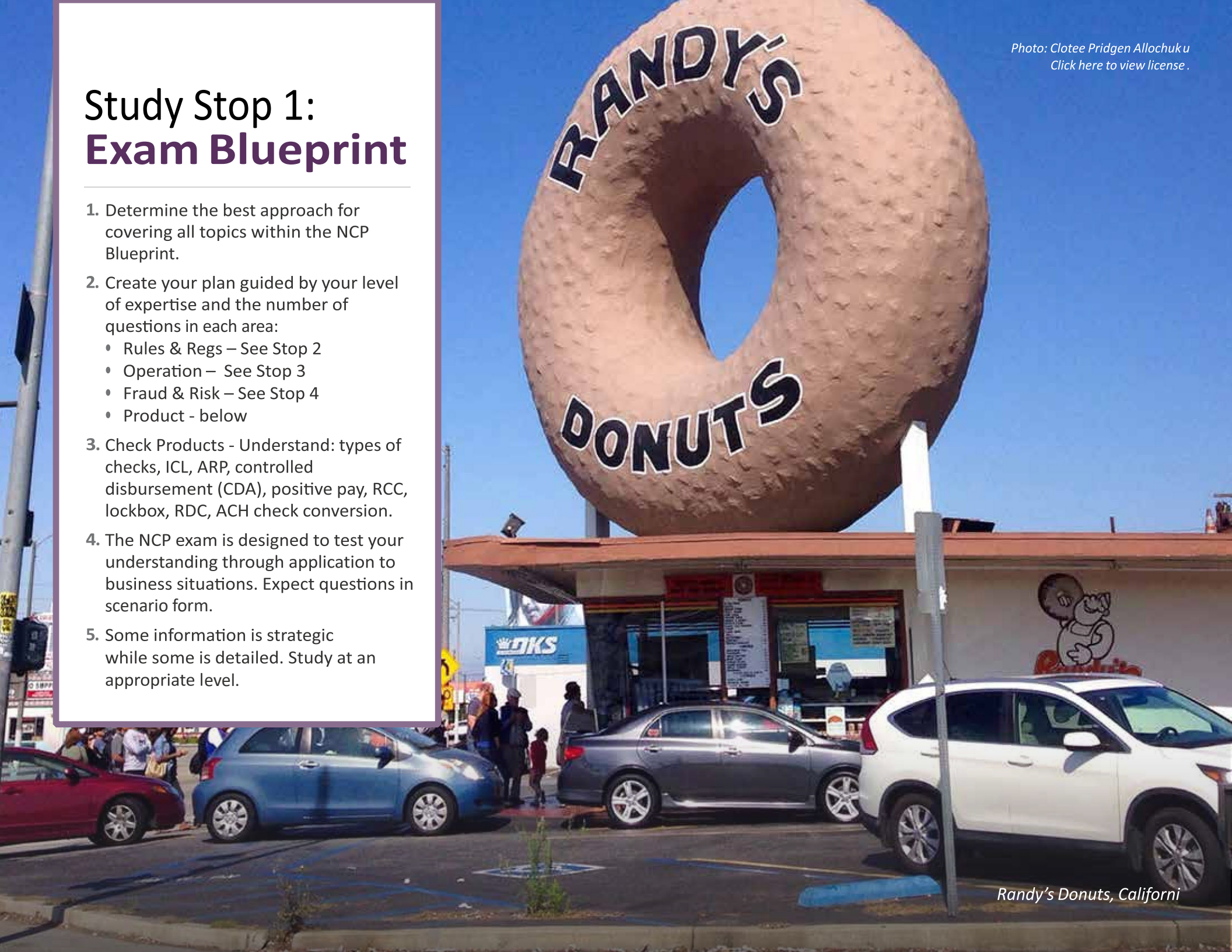
Understanding UCC 3 & UCC 4



Study Stop 1: Exam Blueprint

1. Determine the best approach for covering all topics within the NCP Blueprint.
2. Create your plan guided by your level of expertise and the number of questions in each area:
 - Rules & Regs – See Stop 2
 - Operation – See Stop 3
 - Fraud & Risk – See Stop 4
 - Product - below
3. Check Products - Understand: types of checks, ICL, ARP, controlled disbursement (CDA), positive pay, RCC, lockbox, RDC, ACH check conversion.
4. The NCP exam is designed to test your understanding through application to business situations. Expect questions in scenario form.
5. Some information is strategic while some is detailed. Study at an appropriate level.

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Randy's Donuts, Californi

Study Stop 2: Rules & Regs

1. Represents 34% of scored exam questions. Reference materials: **[ncpc_exam_blueprint](#)**.
2. Use a partner training program for detailed instruction..
3. For self-study, review the reference materials in more detail as defined in Study Stops 5, 6 & 7.

Note: The level of detail devoted to Rules & Regs relates to both the number of questions on these topics and comments from prior test takers.



Study Stop 3:

Operations

1. Represents 29% of scored exam questions.
Review the P.R.E.P Guide and Questions of the Day related to Check Operations.
2. Understand, at a high level, payment systems, item processing, Day 1/Day 2 processes, and for which party, the parts and parties to a check, MICR line, RTs, indorsements, collections, clearing, settlement, float, returns and adjustments.
3. Review Standards and Technical Reports (TRs):
 - Check Endorsements: X9.100-111
 - IRD/Substitute Checks: X9.100-140
 - Image Exchange: X9.100-187
 - Return Reasons: X9.100-188
 - TIFF: X9.100-181 (overview only)
 - TR-2 Designing Checks
 - TR 47 Universal Companion Document (UCD)
 - See P.R.E.P. Guide for more details on ANS X9 standards and formats.
4. Understand cash letter prep, record types for forward (20-series) and return (30-series) check image files.
5. Understand RTs, formats (MICR and fractional) and parts of substitute check.



Cadillac Ranch, Texas

Study Stop 4: Fraud & Risk

1. Represents 31% of scored exam questions. Understand fraud: payments, preventative measures, check schemes, account, identity, and telemarketing fraud.
2. Understand risk: types of risk, mitigation strategies and RDC.
3. Understand FFIEC:
 - What is it?
 - Are the handbooks considered guidance or regulations?
 - What is its purpose?
 - Who participates?
 - Why is this guidance important?
4. FFIEC Guides/Booklets for:
 - Retail Payment Systems
 - Information Security
 - Remote Deposit Capture
 - Authentication
 - Operations

See: [ncpc_exam_blueprint](#).

Note: The level of detail devoted to FFIEC Guidance documents relates to the number of questions on these topics and comments from prior test takers.

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Enchanted Highway, North Dakota

Study Stop 5: Reg CC

1. Review Regulation CC: **Reg CC Online version** can be easier to navigate.
2. Learn the subparts of Reg CC and what each contains.
3. Review content covered in the Appendices with focus on Appendix E – Commentary.
4. Understand purposes, definitions and processes (not limited to):
 - Availability (see Subpart B)
 - Banking day and Business Day
 - Check, electronic check and electronic returned check
 - Collection of checks and all parties and their responsibilities including: depository bank, paying bank, returning bank, indemnifying bank
 - Disclosures and what is required
 - Electronically Created Item (ECI)
 - Indemnifications, including RDC Indemnity and ECI Indemnity
 - Indorsements and related standards
 - Remotely created checks
 - Returns
 - Substitute checks
 - Warranties (see also the P.R.E.P Guide exhibit with summary warranty and indemnity tables)



Bubblegum Alley, California

Study Stop 6: UCC 3 & 4

1. Understand UCC 3 and UCC 4 - Utilize online versions for convenient scanning: law.cornell.edu/ucc/3/article3.htm and law.cornell.edu/ucc/4/article4.

Note: Order a printed copy to see all comments.

2. Click on the UCC table of contents to initially scan what is covered in each of these two articles.
3. Understand the purpose and importance of UCC Article 3 and UCC Article 4 and familiarize yourself with all definitions and key provisions.
4. Important topics include but are not limited to:
 - Collection of funds
 - Negotiable instrument: definitions, requirements, provisions
 - Holder
 - Holder in due course
 - Indemnification
 - Indorsement
 - Liability of the parties
 - Negotiation
 - Transfer
 - Warranties
 - Enforcement of instruments
 - Relationship between payor bank and its customers



Concrete Park, Wisconsin

Study Stop 7:

OC3 & ECCHO Rules

1. Understand both sets of industry image exchange rules:
 - ECCHO Rules and Summary: [ECCHO Rules](#)
 - Fed Operating Circular 3 (OC3): frb.services.org/resources/rules-regulations/operating-circulars.html
2. Understand the differences between the rule sets and how both reference state law and federal regulations.
3. Understand the rules and regulations that apply to image exchange, when each applies, forward and return scenarios for ECCHO Rules/Fed OC3, high-level warranties and indemnifications.
4. Understand various types of exceptions (both returns and adjustments) within ECCHO Rules and Fed OC3, and how to handle (at a high level).
5. Understand unique ECCHO rules including the warranties and/or claim processes for Rule 8 and Rule 9.
6. Understand how ECCHO Rules work with UCC/Reg CC.
Note: Reading ECCHO Rules Summary can be helpful in understanding high level Rules .



Links to road trips and attractions

Just in case you ever decide to take your own road trip, here are links abo



trips and attractions featured in this Roadmap:

Roadtrips

Overseas Highway

Needles Highway

Pacific Coast Highway

Blue Ridge Parkway

Seward Highway

Hana Highway

Route 66

Highway 2, Glacier National Park

Richardson Highway

Roadside attractions

Randy's Donuts

Cabazon Dinosaurs

Cadillac Ranch

Enchanted Highway

Bubblegum Alley

Concrete Park

The Big Duck



Ready to get started?

Next exam: April 18 - May 9, 2026. Good luck!



For roadside assistance, call **214-273-3218**

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