

Credentials you can count on. Training you can trust.

Continuing your education as a payments professional increases your marketability and benefits your employer by more effectively managing ACH Network use and enhancing its risk management profile across payment types.

Nacha offers two national accreditation programs. Invest in your professional development and hone your skills by choosing the payments accreditation that is right for you. If you work solely on matters related to the ACH Network – in operations, sales, risk management or similar – you should consider becoming an Accredited ACH Professional (AAP). If your position focuses on risk management across all payment types including checks, cards, wires and others, then the Accredited Payments Risk Professional (APRP) credential may provide a greater benefit to you and your organization.



AAP[®]

Accredited
ACH Professional

An AAP is an individual who possesses a comprehensive knowledge of all areas of ACH, a deep understanding of and experience in one or more specific ACH subjects, as well as a broad knowledge of concepts that relate to the payments system as a whole.

Any professional in the payments industry can work toward accreditation. If you have worked in ACH for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the AAP exam.

To achieve accredited status, you must satisfactorily complete an examination consisting of 120 questions, 20 of which are unscored pilot items.

AAP Topic Areas and Weights



Rules & Regulations **25%**



Operational Process & Flow **28%**



Risk Management **15%**



General Payments Overview **13%**



Technical Standards **11%**



Marketing & Products **8%**



2023 Testing Window

The 2023 test window is from Monday, Oct. 2 through Saturday, Oct. 28, 2023

For more information on how to register visit nacha.org/accredited-ach-professional.




APRP[®]
Accredited Payments
Risk Professional


APRPs have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments. As an APRP, you will become the "go-to" payments risk expert in your organization and professional network. An increasing number of organizations want (or may even be required) to engage APRPs. Being an APRP can even help boost your professional credibility and prestige within your own network and with your current clients.


Any professional in the payments industry can work towards APRP accreditation. It is a mark of distinction that distinguishes you from others claiming to be payments risk management experts and it is looked for by auditors and regulators. At a minimum, Nacha recommends spending two years working in the payments industry before taking the APRP exam.


To achieve accredited status, you must satisfactorily complete an examination consisting of 120 questions, 20 of which are unscored pilot items.


APRP Topic Areas and Weights


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Fundamentals of Payments Risk Management **27%**
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Physical & Information Security **13%**
- 

Payments Risk Management Controls **22%**
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Regulatory Environment **12%**
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Payment Systems **16%**
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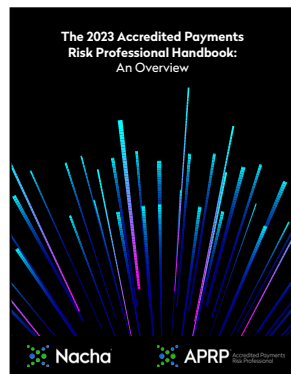
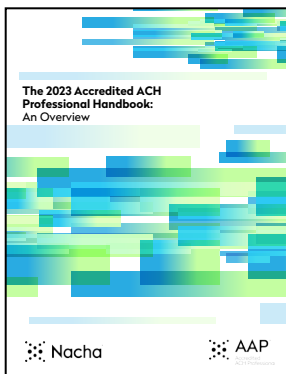
Payments Risk Policy & Governance **10%**



2023 Testing Window

The 2023 test window is from Monday, Aug. 7 through Saturday, Sept. 2, 2023.

For more information on how to register please visit nacha.org/accredited-payments-risk-professional.



Preparing for Your Exam

Everyone who registers for the AAP or APRP exam will receive a handbook from Nacha that offers more details on the type of material covered on the exam, review questions and tips for navigating your testing center. While it is not required, most candidates feel more comfortable taking the exam after taking a review class from their Payments Association.



Nacha[®]