



Certified Payments and Fraud Prevention Professional (CPFPP)

Candidate Handbook

**Version 1.5
Pilot Exam
Expires August 31, 2022**

Certification Checklist

Before you begin the certification application process, be sure to:

Read the entire Certified Payments and Fraud Prevention Professional Candidate Handbook.

The CPFPP Candidate Handbook contains all the information you need to know about the application process, eligibility requirements, and taking the exam, so please be sure to read it in full. You are required to confirm that you have read and understood this information when submitting an exam application.

Check Your Membership Status

To take advantage of the reduced member rate, your organization must be an active MRC member before you begin the exam application process. Go to merchantriskcouncil.org/membership/getting-started to verify your organization's membership status. If you'd like your organization to become an MRC member before you apply for the certification exam, submit a request at merchantriskcouncil.org/membership/getting-started/membership-application.

Once you've established your organization's membership status, return to the exam application, and begin the application process. If you do not wish for your organization to become an MRC member, proceed with the application process at the full, non-discounted rate.

Participation in the certification program is voluntary and open to anyone meeting the eligibility requirements. Membership in the Merchant Risk Council is not required.

To ensure you receive emailed notifications; we recommend you add certification@merchantriskcouncil.org to your email safe senders list.

Mission Statement

The MRC is a global membership organization connecting eCommerce fraud and payments professionals through educational programs, online forums, career development, conferences, networking events, and advocacy efforts.

Purpose

The purpose of the Merchant Risk Council (MRC) CPFPP Certification is to provide verified proof of an individual's experience and knowledge related to:

- Payment ecosystems and eCommerce fraud concepts
- Transaction lifecycles
- Performance management
- Operations management
- Features and enhancements
- Provider management
- Payment orchestration and fraud management solutions and the value they provide

Non-Discrimination Policy

The Merchant Risk Council does not discriminate among applicants on the basis of age, gender, race, religion, national origin, disability, sexual orientation, or marital status. The Certified Payments and Fraud Prevention Professional (CPFPP) Certification examination will be offered to candidates in environments that meet standards established by the American Disability Act (ADA). Exam accommodations for candidates testing in other jurisdictions will be provided to the extent required by applicable laws.

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1. General Information

1.1 What is Certification?

Certification is a voluntary process by which a non-governmental agency formally recognizes specialized knowledge, skills, and experience in a designated area. Certification establishes minimum competency standards in the specialty and offers recognition for those who have met the standards. The primary purpose of certification is protection of the public through a means of measurement of current skills and knowledge through standardized, comprehensive examination.

Those working as Certified Payments and Fraud Prevention Professionals (CPFPP) can demonstrate mastery of specialized knowledge by meeting criteria and passing the examination offered by the Merchant Risk Council.

1.2 Benefits of Certification

Certification offers potential benefits for the professional, employer, and public, including:

- Creating a standard for professionals in a particular discipline
- Identifying professional achievement
- Offering validation of skills and knowledge and increasing professional credibility
- Furthering knowledge in targeted area
- Assuring employers and the public that a certificant has met rigorous requirements in areas of practice
- Potentially securing higher wages for employees
- Gaining employment advantage over non-certified job applicants

1.3 How Was the Certification Exam Developed?

After several years of exploration and requests from the eCommerce community for a certification that recognizes the Payments and Fraud Prevention Professionals' roles as distinct specialized functions, the Merchant Risk Council (MRC) has developed a certification program using its extensive institutional knowledge and connections throughout the payments and fraud prevention industries. This program awards the Certified Payments and Fraud Prevention Professional (CPFPP) certification to those who pass the exam, thus providing verified proof of expertise from a well-established and widely trusted eCommerce institution. The MRC worked with subject matter experts to help identify areas of competency for testing, develop appropriate test questions, and assist with the validation of the exams. The MRC Payments and Fraud Prevention Certification Program is dedicated to the validation of

experience and a specialized body of knowledge for all professionals working as Payments and Fraud Prevention Professionals.

1.4 Certification Mark Use

Certified Payments and Fraud Prevention Professional is a professional certification for eCommerce professionals. The Certified Payments and Fraud Prevention Professional credential signifies that an individual has passed an examination that has been designed to meet stringent certification industry standards and best practices. The MRC grants limited permission to individuals who have met all of the certification eligibility criteria, passed the exam, and received notification of certification from MRC to use the Certified Payments and Fraud Prevention Professional designation that has been granted to them. Use of the Certified Payments and Fraud Prevention Professional credential by individuals who have not been granted certification, or who have failed to properly maintain certification in good standing, is prohibited. Improper use of the credentials may result in disciplinary action and/or legal and civil action.

1.5 Eligibility Criteria

There are several pathways to certification to accommodate professionals with a variety of backgrounds. Please refer to the knowledge, experience, and skills described in the table below. Each candidate should assess their own body of knowledge, skills, and understanding of the specialty in deciding when to sit for the exam.

Certification candidates must attest they meet the criteria of one of the following pathways:

<p>Pathway I</p> <ul style="list-style-type: none">▪ 1 to 3 years of experience as a payments and/or fraud professional within the past 10 years▪ Endorsement by a current Certified Payments and Fraud Prevention Professional and/or an MRC Regional Board Member
<p>Pathway II</p> <ul style="list-style-type: none">▪ 2 to 3 years of experience as a payments and/or fraud prevention professional within the past 10 years▪ At least 40 hours of training in payments and/or fraud prevention within a 2-year period prior to the exam application submission date <i>[no more than half (20 hours) from webinar training in payments and fraud]</i>



Pathway III

- At least 3 years of experience as a payments and/or fraud professional within the past 10 years

Pathway IV

- Bachelor's degree in any field
- At least 1 year of experience as a payments and/or fraud prevention professional within the past 10 years

Pathway V

- Bachelor's degree in any field
- At least 40 hours of training in payments and/or fraud prevention within a 2-year period prior to the exam application submission date [*no more than half (20 hours) from webinar training in payments and fraud*]

Pathway VI

- Master's degree in one of the related fields listed below:
 - Criminal Justice/Law Enforcement
 - Accounting
 - Finance
 - Business Administration
 - Cyber Security
 - Data Science/Analytics (business analytics/marketing, etc.)

Training required for Eligibility Pathways II and V may include any of the following:

Merchant Risk Council

- RAPID Edu online courses
<https://merchantriskcouncil.org/resource-center/rapid-edu>
- In-person workshops at conferences
- Webinars

Glenbrook

- <https://glenbrook.com/education/>
- Workshops and bootcamps

- Webinars

Association for Certified Fraud Examiners

<https://www.acfe.com/training-events-and-products>

ACAMS

<https://www.acams.org/en/training/certificates/fraud#overview-f6796c34>

International Compliance Association

<https://www.int-comp.org/programme/?title=ICA-Advanced-Certificate-in-Managing-Fraud>

Udemy/LinkedIn/McAfee Courses

<https://www.udemy.com/>

<https://www.linkedin.com/learning/>

<https://www.mcafeeinstitute.com/>

(On a case-by-case basis specific to payments and fraud)

Mastercard Academy

<https://academy.mastercard.com/event/b79a9c3b-d12e-49df-aac4-bc03b57c840d>

Visa University

<https://www.visauniversity.com/en/topics/disputes>

Merchant Advisory Group <https://www.merchantadvisorygroup.org/education/webinars>

Thomson Reuters

<https://legal.thomsonreuters.com/en/products/compliance-learning/training-courses/fraud-awareness>

1 hour = 1 CPE

All candidates must **legally attest** that they meet all the above requirements of one of the listed pathways, which is subject to verification by the staff of the MRC.

1.6 Eligibility Appeal

Candidates who believe that they have met the eligibility requirements as stated may appeal decisions of ineligibility. However, the eligibility requirements themselves may not be appealed. Appeals letters requesting reconsideration of applications must indicate the specific findings of ineligibility being contested and provide evidence of meeting those findings. Letters must be emailed to the MRC at certification@merchantriskcouncil.org within 30 days of receiving the notification of ineligibility.

2. Examination Application Process

2.1 Application Due Date

The deadline for registering for the initial CPFPP pilot examination is 15 August 2022.

The pilot exam must be taken between 16 May – 31 August 2022.

Before candidates can test, they must:

- Pay for the exam online and submit an application with supporting documentation.
- Receive application approval from the MRC.
- Receive the Authorization to Test (ATT) email notification from the proctoring service.
- Follow the instructions from the ATT email notification to schedule an appointment to take the exam.

2.2 Examination Fees

The exam fee is paid prior to the completion and submission of the application form. If, after the application review, it is determined that the applicant does not meet the eligibility requirements, the exam fee will be refunded, minus a US\$150 administrative fee.

Pilot examination fees (early-bird offer)	
Member	US \$250
Non-member	US \$500
Regular exam fee	
Member	US \$500
Non-member	US \$700
Refund administrative fee	US \$150

3. Examination Application Procedure

3.1 Application

All required elements (application, supporting documentation, and full payment) must be submitted for your application to be reviewed.

- Start by filling out [this form](#).
- Look for an email and follow the enclosed link to register on the MRC CPFPP certification portal.
- Once registered, log in to the platform and begin the 3-5 minute CPFPP Overview and Standards course.
- Confirm you have read and understood the Candidate Application and Confidentiality Statement and the CPFPP Code of Ethics.

- Upon completion of the CPFPP Overview and Standards course, you will be provided with a link to begin the exam application process. The direct link to the application will also be emailed to you.
- Pay the exam fee.
- Begin the certification application.
- Choose your Eligibility Pathway from the six available options and indicate if you require special accommodation for a documented disability.
- Upload and submit all supporting documentation proving your eligibility.
- The verification process will take up to 10 business days. You will receive an email once your application has been reviewed by the MRC certification team.
- At the conclusion of the verification process, you will be notified about your approval status. If you are not approved to continue the certification process, you will be informed of any additional documentation you may need to provide, or additional requirements you must meet before continuing.
- Once approved, you will be able to schedule your online exam.

3.2 Special Accommodations

The MRC will provide reasonable accommodations for exam candidates with disabilities that are covered under the Americans with Disabilities Act (ADA). Accommodations for candidates testing in other jurisdictions will be provided to the extent required by applicable laws. Candidates requesting special accommodations must submit the Special Accommodations Request Form with their online application.

If the MRC approves the request, the candidate will receive an emailed approval from the MRC.

3.3 Examination Schedule

ProctorU is a live online proctoring service that allows you to take your exam from the comfort of your home. ProctorU is available 24/7, however, you will need to schedule your proctoring session at least 72 hours in advance to avoid an additional fee.

To use ProctorU, you will need a high-speed internet connection, a webcam (internal or external), and a Windows or Apple operating system. ProctorU recommends that you visit <https://go.proctoru.com> after creating your account to test out your equipment prior to your exam. Simply click on the “Test My Equipment” button located at the top of the screen. Please make sure that you are using the current version of your browser and have downloaded the ProctorU extension available [here](#) for Chrome and [here](#) for Firefox.

Additionally, please visit and review the test-taker resource center [here](#). On the day of the exam, candidates must sign onto the testing portal 2-3 minutes before the scheduled time of the exam. You should expect the startup process with the proctor to take about 10-15 minutes. However, this time will not affect your exam time. Candidates will have three hours (180 minutes) to complete the exam.

3.4 Required Identification

Candidates must present a valid, non-expired form of government-issued identification document prior to being admitted into the certification online portal. The identification document **must**:

- Be government-issued (e.g., driver's license, passport, identification card, military identification card)
- Contain **both** a current photo and the candidate's signature
- Exactly match the first name and last name on your exam application (including designations such as "Jr." and "III").

Important: Failure to provide appropriate identification at the time of the exam is considered a missed appointment. If a candidate misses an appointment, the candidate's exam fee will be forfeited, and the candidate will be required to pay the examination fee again.

If your name changes for any reason prior to your scheduled exam, you must contact the MRC at certification@merchantriskcouncil.org at least 5 business days BEFORE the scheduled exam date. Failure to do so will result in a missed appointment.

3.5 Online Examination

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed during the examination process. Failure to follow any of these security procedures may result in the disqualification of the candidate's examination.

The following are the testing rules enforced at all the exam administrations:

- Proctors are authorized to maintain secure and proper test administration procedures, including canceling examinations if testing protocols are violated by the candidate.
- Breaks are not scheduled during the exam. Candidates are permitted breaks on an individual basis, but no additional time is given to candidates who take breaks.
- Candidates who leave the examination without notification to the proctor will have their examination scores canceled and may be reported for cheating, making them ineligible to take the examination. They will be denied re-admittance to the examination, forfeit all fees, and will not have their exam scored.
- Candidates will be provided with a survey at the end of the exam to comment on any question they believe is misleading or deficient in accuracy or content, or comments on the exam administration.

Before logging in to take the exam

- Have a government-issued I.D. ready and be located in a private, well-lit room with no one else around you.
- Clear your workspace from all materials.
- Close all third-party programs and unplug any secondary monitors.
- Remove any non-religious head coverings.
- Download the ProctorU extension for either Chrome or Firefox.

The MRC does not recommend taking the exam on a corporate computer due to potential firewall, permissions, and security settings that might not be compatible with ProctorU application.

What to expect on exam day

- **Log in to your ProctorU account** 2-3 minutes before your scheduled appointment and click Start Session when the countdown timer reaches 0:00:00.
- **Pre-checks:** If you don't already have the ProctorU extension installed, you'll be prompted to download it. You'll be required to accept exam guidelines and terms of service. The browser will prompt you to share your screen, a required part of being proctored online. You'll be automatically guided through a series of equipment checks to make sure your system meets minimum requirements.
- **Photos & Authentication:** You'll take a photo of yourself as well as your I.D. for identity verification purposes.
- **Chatbox download:** You will be prompted to download and run a LogMeIn Rescue applet file that will bring up a chat box allowing you to text with your proctor. If prompted, be sure to click "open" or "allow" to give the file permission to run. When the chat box says "waiting," it means that you are in the queue waiting for your proctor. TIP: If your status shows "waiting," do not re-download the applet file as that will put you back at the end of the queue. If you have issues with this applet file, view these troubleshooting tips.
- **Proctor Connection & Confirmations:** Your proctor will greet you and confirm that you passed your identity verification steps. You'll then review the exam rules with your proctor.
- **Remote System Check:** Your proctor will ask to take remote control of your mouse and keyboard via the LogMeIn Rescue applet in order to make sure no unpermitted programs are running. You will be able to see everything that your proctor is doing during this step, and it is impossible for them to access any files without your knowledge.

- **Camera Pan:** Your proctor will ask you to show the 4 walls of your room as well as your desk space via your webcam. You may or may not also be asked to show your computer monitor by using a mirror or cellphone camera. Lastly, your proctor will make sure your cell phone is out of reach.
- **Navigating to the Exam & Password Entry:** Your proctor will then direct you into your exam delivery system so that he or she can unlock your exam with the password provided by the MRC.
- **Take Your Exam:** Your proctor will release control of your computer and you'll begin your exam when you're ready.

NOTE: Your webcam view and your screen will be recorded throughout the duration of your exam.

Actions and behaviors that will be flagged during an exam

- **Talking aloud:** Unless you have an accommodation, talking or whispering aloud during the exam is not permitted.
- **Being out of camera view:** Your face, chin to forehead, needs to be in the camera view at all times.
- **Anyone entering your testing area:** You may not have anyone else in your testing location with you.
- **Anyone talking to you while you're in your testing area:** Additional noises, including other people talking to you, while you're in your exam are not allowed.
- **Looking off-screen:** You aren't allowed any materials, so your eyes should stay on the screen at all times while testing.
- **Utilizing materials that are not allowed:** You're only allowed the permitted materials as designated by your instructor.
- **Taking pictures or screenshots of the exam:** Taking pictures while in your exam, including screenshots, is not permitted. If you're on a Mac and have a live human proctored launch, your proctor will disable the ability to use your keyboard screenshot hotkeys.
- **Copying and pasting any elements of the exam:** In most cases, our system will not allow you to copy and paste any content from your exam. Regardless of whether you can or cannot perform this function, the system will capture all events of copy and paste that occur.
- **Utilizing a virtual machine:** Virtual machines can be detected through the pre-exam system check and are not permitted.

- **Utilizing a secondary monitor:** You are only allowed to use one monitor attached to one computer during your exam.

Steps to take when you have completed your exam

- **Alert the proctor when finished but BEFORE submitting the exam:** Prior to submitting your exam, let your proctor know through the chat box that you are finished. They will oversee the submission process.
- **Log out of your exam site and browser:** Your proctor must observe you log out of the exam website and close out of *all* browser tabs.
- **Close out of ProctorU chat box:** This will end your session with ProctorU. Once the chat box closes, you will be invited to complete a customer satisfaction survey.

If questions arise

If at any time during the test a candidate has a problem with their computer or needs the proctor for any reason, the candidate should immediately ask for assistance. Proctors are not allowed to answer any questions pertaining to the test content. If a candidate does not understand a question on the test, they should answer the question to the best of their ability.

3.6 Withdrawal Policy/Requesting a Refund

Candidates who have scheduled an examination appointment as well as those who have not scheduled an appointment with ProctorU may withdraw from the CPFPP examination and request a refund. The steps for withdrawing and requesting a refund are below.

Step One

If you have a scheduled examination appointment, you must first cancel your appointment with ProctorU at ***least 24 hours*** before your scheduled appointment date. To cancel your examination appointment, contact ProctorU. ***if you fail to cancel your exam 24 hours prior to your scheduled exam date and time, you will forfeit all fees.*** After you have canceled your examination appointment, proceed to Step Two.

If you have not scheduled your exam appointment, proceed to Step Two.

Step Two

To withdraw from the examination and obtain a refund, all candidates must notify the MRC of their intent to withdraw by submitting the request by email at ***certification@merchantriskcouncil.org***. Candidates will receive a refund minus a **US \$150 administrative fee**.

Candidates who submit a request for refund but did not cancel their examination appointment with ProctorU or did not cancel at least 24 hours before their scheduled appointment date will forfeit 100% of all fees.

Refunds will be issued no later than 4 weeks after the request is received, and will be made in the same manner the original payment was made in.

3.7 No-Show/Late Arrival

Candidates who are late 15 minutes or more are considered no-shows and are refused admittance to the exam.

Candidates who do not appear for their scheduled examination appointment, or who do not cancel their appointment within the specified time frame (at least 24 hours before the scheduled appointment) will be considered no-shows and will forfeit all fees.

Candidates who do not have a scheduled appointment with ProctorU and who do not request a refund on or before the last date of the examination administration window will be considered no-shows and will forfeit all fees.

3.8 Emergencies

Every attempt will be made to administer all examinations as scheduled. However, should any problems occur due to the proctoring services provider, the exam will be rescheduled at no cost to the candidate.

If the exam is unable to be administered or if any candidate is unable to log-in at a designated exam time due to inclement weather, a natural disaster, or other unforeseen emergencies beyond the control of the candidate as determined by the MRC, the candidate may receive an extended testing window (to be determined on an individual basis) and be allowed to reschedule the examination without being charged a re-examination fee. Candidates must contact the MRC as soon as possible if they are unable to take the exam due to an emergency.

4. The CPFPP Examination

4.1 Structure

Domains of Practice	Percentage of Items
Performance Management	35%
Operational Management	30%
Provider Management	20%
Features and Enhancements	15%

The test consists of 115 test questions. Of these, 100 questions will be used to calculate the exam score. The remaining 15 questions serve as pilot test questions, and do not affect the final score. Pilot test questions are administered to evaluate them for possible inclusion as a scored question in future exams. These pilot test questions are dispersed throughout the exam and cannot be identified by the

candidate. The exam content outline identifies the areas that are included in the examination. The percentage of scored questions in each of the four domains is shown below.

A detailed content outline serves as the basis for the development of the examination and its test specifications. A valid examination accurately reflects the knowledge and skills required for competent practice. All questions appearing on the examinations have been validated using accepted psychometric rating scales. Content expert volunteers from the CPFPP field develop the questions on the examination, review, and finalize all questions for the examination.

4.2 Content Outline

A	Performance Management
1	Data analysis (e.g., descriptives, projections, artificial intelligence [AI], using data to draw insights for risk mitigation)
2	Financial principles (e.g., return on investment [ROI])
3	Global and regional payment protocols and data flows (e.g., ISO 8583)
4	Data modeling (e.g., optimizing transaction routing decision)
5	Fraud and payments KPIs (e.g., authorization rate, merchant fee, manual review rate)
6	Payments performance benchmarks (e.g., digital versus physical, geography)
7	Payments response codes (e.g., insufficient funds)
8	Threat landscape (e.g., payment method with high probability of synthetic accounts, used in account takeover and payment fraud)
9	Fraud management strategies
10	Information security (e.g., phishing, social engineering, dark web, malware, ransomware)
B	Operational Management
1	Payment processing requirements and regulations (e.g., card network mandates)
2	Industry fraud patterns and best practices
3	Chargeback representment strategies (e.g., success metrics [win rate], reason codes, compelling evidence rules)
4	Fraud detection and prevention operations (e.g., techniques)



5	Fraud prevention policies and controls
6	Fraud patterns (e.g., trends versus patterns, business and industry, balancing customer experience against rising fraud threats)
C	Provider Management
1	Service provider management
2	Contract management
3	Fees and fines (e.g., interchange, assessment fees, processing fees, foreign exchange rates, fraud threshold fines)
4	Global and regional payment ecosystems and regulations impacting payments (e.g., payments processing, card acquirers, banking (risk department), or e-commerce platform, GDPR)
D	Features and Enhancements
1	Architecture and flows between internal systems/services
2	Global and regional payment methods and associated risks and tradeoffs
3	Payments security and compliance (e.g., internal controls and audit procedures)
4	Components of a contract (e.g., leveraging penalties, incentives, service requirements, payment costs)
5	Technical and business requirements associated with product launching
6	Product roadmaps
7	Product management lifecycle and processes
8	User experience (UX) and workflow requirements
9	Fraud technologies internal and external

4.3 References

Selected References for the MRC Examination These references were used to develop test items; this list is not intended to be all-inclusive. This reference list contains journals, textbooks, and web sites that include information of significance to the CPFPP field. Exam questions are written from the core references. Use of the references does not guarantee a passing score on the test.

Core References

Paladin Vendor Reports	https://merchantriskcouncil.org/resource-center/paladin-vendor-report
3DS Secure	Document Search - EMVCo
PCI Security Standards	Official PCI Security Standards Council Site - Verify PCI Compliance, Download Data Security and Credit Card Security Standards
Glenbrook Payment Textbooks	Glenbrook Books - Glenbrook Partners, LLC
Visa Dispute Management	chargeback-management-guidelines-for-visa-merchants.pdf
MC Chargebacks Guide	Chargeback Guide (mastercard.us)
MRC 2022 Global Payments and Fraud Survey Report	https://ww2.merchantriskcouncil.org/2022-payments-and-fraud-survey
MRC 2021 Global Fraud Survey Report	2021 MRC Global Fraud Survey Merchant Risk Council
MRC 2020 Global Payments Survey Report	2020 MRC Global Payments Survey Merchant Risk Council
MRC How to Create a Fraud Prevention Unit	How to Create a Fraud Prevention Unit Merchant Risk Council
Practical Fraud Prevention	https://www.oreilly.com/library/view/practical-fraud-prevention/9781492093312/
GDPR	https://gdpr.eu
American Express Merchant Operating Guide	https://icm.aexp-static.com/content/dam/gms/en_us/optblue/us-mog.pdf

5. Studying for the Exam

5.1 Examination Preparation

Candidates should prepare thoroughly prior to taking the CPFPP examination. To help prepare for the examination, candidates should review the test structure in section 4.1 and the content outline in section 4.2.

5.2 References

Section 4.3 of this handbook contains a list of core references used to develop the questions and that can be used to prepare for the examination. These references should not be considered the only possible study option, nor should examination candidates feel like they need to read *all* of the references. After carefully reviewing the test structure and identifying individual learning needs, examination candidates should identify additional references and study opportunities, as necessary.

5.3 Review Courses

The MRC does not endorse or sponsor any review courses for the CPFPP examination. The MRC is not affiliated with any organizations sponsoring examination review courses and is not responsible for misinformation provided by third-party review courses.

6. Examination Results

6.1 Pilot Examination Review

Following the administration of the examination, all question data will be reviewed to ensure that questions meet best practice standards for high stakes examinations. If some questions do not meet such standards, they will be reviewed by a panel of subject matter experts to determine the most appropriate course of action to ensure examination fairness. This may include the exclusion of certain items from the calculation of the candidates' final scores.

6.2 Pilot Examination Results

Pilot exam results will be provided following the examination marking review, and the determination of the passing score. The passing score for the examination will be determined through a standard setting process. The time between the end of the examination administration period and the release of scores to candidates will be approximately 4-6 weeks. Please do not contact ProctorU – candidates will receive email notification when their results are available to view in their online record. For reasons of privacy and confidentiality, examination results are released to the candidate only.

Individual score reports will contain an indication of “pass” or “fail” for the overall examination. Each candidate will also be provided with an indication of their performance in each of the content domains. Each score report will include instructions for interpreting results, in particular the meaning of performance in each domain.

Due to the need to maintain test security, examination questions and answers will not be released to candidates.

6.4 Canceled Scores

The MRC retains the right to cancel or withhold any exam scores. Doubts may be raised by the proctor or another candidate of suspected misconduct or cheating by a candidate. A candidate is expected to cooperate with any investigation to determine if the score is invalid. In addition, the MRC may cancel or invalidate any candidate's score if, upon investigation, violation of the testing and/or candidate validation policies is established.

In rare instances, there may be a problem with the examination materials or the test site; such situations will be investigated. The exam will not be invalid in these instances.

6.5 Re-examination

Anyone who does not pass the examination may retake the exam twice (there is a minimum 30-day waiting period between exams) within 1-year from their application approval. If all three attempts are unsuccessful, the candidate may reapply 1 year after the initial application approval. Such registration will be subject to the current guidelines and fees established by the MRC.

NOTE: Re-examination is not permitted during the pilot exam period. Candidates who are unsuccessful may retake the exam after the conclusion of the pilot exam period.

Re-examination fees	
Member	US \$ 250
Non-member	US \$ 350

6.6 Exam Appeals

All appeals must be filed with the MRC within 15 business days from the date on which the score report was received. An email stating the concern and reason for the appeal must be sent to the MRC at certification@merchantriskcouncil.org. The MRC will review the submitted appeal and a response from the MRC will be forwarded within 15 business days of receipt of the appeal letter. The response will detail the reasons the request has been approved or not approved.

If an exam re-score is requested, a fee of US \$75 is required. The candidate will be provided payment instructions by the MRC.

7. Recertification Guidelines

These guidelines are intended to promote professional responsibility related to maintaining the Certified Payments and Fraud Prevention Professional certification.

7.1 General Guidelines

Upon earning the CPFPP credential, certification remains valid for the following three complete calendar years from the date on which CPFPP credential was awarded (one recertification cycle). Certificants have two options for recertifying: either retaking the exam or recertifying through continuing education credits.

****ALL Certificants must continue to meet certification eligibility criteria****

Certificants opting to recertify through continuing education credits must obtain 60 CPE credits within the 3-year recertification cycle. Non-CPE credit hours may be accepted on a case-by-case basis via self-attestation. All credits must be related to the role of the Payments and Fraud Prevention Professional. Credits must be distributed throughout the recertification cycle. The CPE credits encompass a wide spectrum of activities that the MRC believes reflect continual learning opportunities. These activities validate the professional’s knowledge and strengthen the Payments and Fraud Prevention Professional by reinforcing essential skills and developing new ones. These opportunities not only lead to enhanced knowledge for the certificant but ultimately, to higher quality outcomes.

NOTE: Continuing Professional Education (CPE) credits must come from nationally approved or recognized continuing education organizations, including the Merchant Risk Council. Any other CPE entity not listed below should be approved by the MRC to ensure compliance with the renewal policy.

- Credits should be distributed throughout the three-year certification cycle. Continuing education credits must be earned from conferences, seminars or workshops related to payments and fraud prevention. Online courses are acceptable.
- Continuing education credits are defined in the table below.
- Renewal applications and activity logs are due 30 days before the end of the certification cycle.

CPFPP Recertification Categories

Category	Continuing education credit requirements: Note: 1 hour = 1 CPE	(CPE) Credits
1	Minimum of 15 CPE credits from MRC Completion of online courses and conference workshops Speaking or presenting at MRC events	15
2	Minimum of 10 CPE credits on Card mandates May be part of Self-attestation or MRC CPEs	10
3	Minimum of 10 CPE credits on Regulation changes May be part of Self-attestation or MRC CPEs	10
4	Up to 45 CPE credits from the education providers identified in section 1.5 of this handbook	45
5	Up to 10 hours of Self-Attestation Self-attestation that the individual attended educational programs or read materials on any revised card mandates or regulatory changes in payments and fraud.	10

It is the responsibility of each certificant to maintain records documenting CPE credits within the CPFPP certification portal.



7.2 CPE Record Retention

Documentation for all activities submitted for CPE credit must be retained by the certificant for a period of three years following submission for recertification. The MRC reserves the right to audit a certificant's records; any CPE credit that cannot be documented during the audit process may be disqualified. During any three-year recertification cycle, it is the responsibility of a certificant to maintain a current address and contact information with the MRC.

7.3 Recertification Fees

Recertification by CPE credits	
Member	US \$150
Non-member	US \$250
Recertification by exam	
Member	US \$500
Non-member	US \$700
Recertification late fee	
Member and Non-member	US \$50

8. Code of Ethics for Payments and Fraud Prevention Professionals

The Merchant Risk Council sets forth this Code of Ethics to delineate the professional and personal conduct of Certified Payments & Fraud Prevention Professionals (CPFPP). A certification holder shall exhibit a commitment to professional and ethical behavior by:

- Performing duties with objectivity, due diligence, and professional care.
- Maintaining privacy, confidentiality, and integrity of information obtained during professional duties unless disclosure is required by legal authority.
- Maintaining competency requirements through recertification.
- Supporting professional education of stakeholders in enhancing their understanding of payments and fraud prevention industry.
- Avoiding malicious conduct that would injure the professional reputation or practice of others.
- Performing duties and always conducting themselves in accordance with the law.
- Providing complete and accurate information when applying for certification and recertification.
- Refraining from personal behavior that may compromise the integrity of the credential.
- Abiding by and upholding the policies of the Certification Committee.

- Using the logo and certification marks only in an authorized and approved manner.
- Not engaging in cheating or other dishonest behavior that violates exam security (including unauthorized reproducing, distributing, displaying, discussing, sharing, or otherwise misusing test questions or any part of test questions) before, during, or after the CPFPP examination.

Certified Payments and Fraud Prevention Professionals who fail to comply with this Code of Ethics shall be subject to disciplinary measures which may result in sanctions.

9. Policies

9.1 Fraudulent Use of CPFPP Credential

The MRC shall thoroughly investigate all reports of an individual fraudulently using the CPFPP credential. If proof is obtained that an individual who is not authorized to use the CPFPP credential has used the credential, the MRC shall contact the individual stating that the MRC has documented proof that the individual has used the CPFPP credential, and that the MRC has no record of the individual's certification or renewal of expired certification. The individual shall be requested to provide proof of current MRC certification (e.g., prove that certification was obtained under a different name) or immediately discontinue use of the credential. The individual shall be informed that if fraudulent use of the credential continues, the MRC shall take the appropriate action against the individual.

9.2 Discipline and Complaints

The MRC enforces the Code of Ethics for Payments and Fraud Prevention Professionals for all CPFPP certificants and individuals in the process of obtaining CPFPP certification. The MRC will investigate reported violations of the Code of Ethics for Payments and Fraud Prevention Professionals. Complaints regarding alleged violations should be reported to the MRC in writing and should include a detailed description of factual allegations supporting the charges and any relevant supporting documentation. Information submitted during the complaint and investigation process is considered confidential and will be handled in accordance with the MRC's Confidentiality policy. Adverse disciplinary decisions made by the MRC (or its sub-committees) may be appealed. A complete copy of the Discipline and Complaints policy and procedure and the Appeal policy and procedure may be requested by contacting the MRC.

9.3 Confidentiality of Records

Candidate and certificant information is confidential and will not be released or given to anyone other than to legally required agencies. The MRC maintains all applications, test results and other pertinent information for the certification program. The application, exam format, results and any other pertinent information are considered confidential and privileged information and will not be revealed to anyone without the applicant's written permission, unless required by law.

10. Candidate Application and Confidentiality Statement

All candidates must sign the Candidate Application Statement and agree to all policies, procedures, and terms and conditions of certification in order to be eligible for the CPFPP certification.

The statement follows:

I have read the current CPFPP Eligibility Requirements, and attest that I meet these requirements.

I understand that any information I provide can be audited to verify my eligibility. I understand my certification can be delayed until eligibility is verified. I authorize the Merchant Risk Council (MRC) to make whatever inquiries and investigations it deems necessary to verify my credentials and professional standing.

I understand that any submission of false or misleading information to the MRC, or any cheating by me at any time, may be cause for withdrawal or revocation of this application without refund of any fees paid, along with loss of credential (if currently held), cancellation of scores, or denial of eligibility as a candidate to take the exam in perpetuity.

I hereby apply for the Certified Payments and Fraud Prevention Professional (CPFPP) credential. I understand that my certification depends on my ability to meet all requirements and qualifications. I certify that the information contained in this application is true, complete, and correct to the best of my knowledge, and is provided in good faith. I further understand that, if any information is later determined to be false or misleading, or if I have been determined to have cheated in any way, the MRC reserves the right to revoke any certification that has been granted. Further, I agree to abide by all MRC policies and procedures, including, but not limited to, the MRC Code of Ethics and relevant disciplinary policies and actions.

I hereby release, discharge, indemnify, hold harmless, and exonerate the MRC, its directors, officers, members, examiners, representatives, affiliates, employees, and agents, from any actions, suits, obligations, damages, claims or demands arising out of, or in connection with, any aspect of the application process including results that may result in a decision to not issue me a certification.

I further understand, acknowledge, and agree:

- That the questions and answers of the exam are the exclusive, confidential, proprietary, valuable, copyrighted property of the MRC and are protected by the United States Copyright Act and other applicable laws.
- That I may not disclose the exam questions or answers, in whole or in part, or discuss any content of the exam with any person, in any form or media, without prior written approval of MRC, and that I must report to the proctor or to authorized MRC personnel any instances

where any other person appears to be violating this nondisclosure rule or appears to have been cheating in any way.

- Not to remove from the examination system any exam materials of any kind or any other material related to the exam, including any notes or calculations.
- Not to copy or attempt to make copies (written, photos, screenshots, photocopies or otherwise) of any exam material, any exam questions or answers, or any notes or calculations.
- Not to sell, license, distribute, give away, or obtain from any other source other than the MRC exam materials, questions, or answers.
- That my obligations in accordance with the MRC's requirements shall continue in effect after the examination and, if applicable, after termination of my certification, regardless of the reason or reasons for termination, and whether such termination is voluntary or involuntary.
- That any and all uses of the CPFPP credential must be consistent with applicable MRC policies and procedures, and that unauthorized use or misuse of any kind will constitute grounds for disciplinary action, including but not limited to, revocation of my certification, legal action, or other action by the MRC to protect its valuable intellectual property.
- I attest that I have reviewed and understand this Handbook and agree to the statements above. I agree to abide by all policies and procedures, including the confidentiality and disciplinary rules of the MRC. I agree that I am subject to the disciplinary policies and procedures of MRC.