



Interested in Taking the CPFPP Exam?

Take a look at the exam focus areas and the recommended study resources for future Certified Payments and Fraud Prevention Professionals (CPFPP).

The MRC Payments and Fraud Prevention Certification Program is designed to validate certificate holders' relevant professional experience and demonstrate their knowledge related to:

<p>A. Performance Management</p> <ul style="list-style-type: none"> • Data analysis (e.g., descriptives, projections, artificial intelligence [AI], using data to draw insights for risk mitigation) • Financial principles (e.g., return on investment [ROI]) • Global and regional payment protocols and data flows (e.g., ISO 8583) • Data modeling (e.g., optimizing transaction routing decision) • Fraud and payments KPIs (e.g., authorization rate, merchant fee, manual review rate) • Payments performance benchmarks (e.g., digital versus physical, geography) • Payments response codes (e.g., insufficient funds) • Threat landscape (e.g., payment method with high probability of synthetic accounts, used in account takeover and payment fraud) • Fraud management strategies • Information security (e.g., phishing, social engineering, dark web, malware, ransomware) 	<p>Exam Questions Percentage</p> <p>35%</p>
<p>B. Operational Management</p> <ul style="list-style-type: none"> • Payment processing requirements and regulations (e.g., card network mandates) • Industry fraud patterns and best practices • Chargeback representment strategies (e.g., success metrics [win rate], reason codes, compelling evidence rules) • Fraud detection and prevention operations (e.g., techniques) • Fraud prevention policies and controls • Fraud patterns (e.g., trends versus patterns, business and industry, balancing customer experience against rising fraud threats) 	<p>Exam Questions Percentage</p> <p>30%</p>



C. Provider Management <ul style="list-style-type: none">• Service provider management• Contract management• Fees and fines (e.g., interchange, assessment fees, processing fees, foreign exchange rates, fraud threshold fines)• Global and regional payment ecosystems and regulations impacting payments (e.g., payments processing, card acquirers, banking [risk department], or e-commerce platform, GDPR)	Exam Questions Percentage 20%
D. Features and Enhancements <ul style="list-style-type: none">• Architecture and flows between internal systems/services• Global and regional payment methods and associated risks and trade-offs• Payments security and compliance (e.g., internal controls and audit procedures)• Components of a contract (e.g., leveraging penalties, incentives, service requirements, payment costs)• Technical and business requirements associated with product launching• Product roadmaps• Product management lifecycle and processes• User experience (UX) and workflow requirements• Fraud technologies internal and external	Exam Questions Percentage 15%

Study Resources

- [Paladin Vendor Reports](#)
- [EMV® 3DS Secure](#)
- [PCI Security Standards](#)
- [Glenbrook Press Books](#)
- [Visa Dispute Management](#)
- [Mastercard Chargeback Guide](#)
- [MRC 2022 Global Payments and Fraud Survey Report](#)
- [MRC 2021 Global Fraud Survey Report](#)
- [MRC 2020 Global Payments Survey Report](#)
- [MRC How to Create a Fraud Prevention Unit](#)
- [O'Reilly® Practical Fraud Prevention](#)
- [GDPR Compliance](#)
- [American Express Merchant Operating Guide](#)