



CANDIDATE HANDBOOK

Prepared by
The Electronic Transactions Association

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GENERAL INFORMATION

The Electronic Transactions Association Certified Payments Professional™

The ETA Certified Payments Professional (ETA CPP)™ program sets the standard for professional performance and is a symbol of excellence in the payments industry. By earning the ETA CPP, you demonstrate your commitment to a high standard of performance excellence. The ETA CPP signifies that you have demonstrated the knowledge and skills required to perform competently in today's complex electronic payments environment.

The Electronic Transactions Association (ETA), a not-for-profit trade association, sponsors the ETA CPP certification program on behalf of the entire electronic payments profession. The credential reflects the responsibilities of today's payments professionals. ETA is committed to ensuring that the ETA CPP credential becomes the highest standard of excellence in the industry.

Castle Worldwide, Inc. (Castle) provides technical assistance to ETA in the development and delivery of the computer-based ETA CPP examination through a network of more than 1,100 test center locations in over 110 countries around the world.

The ETA CPP examination is developed with the help of subject matter experts from all areas of the electronic payments industry, including operations, risk, and sales. The scope and content of the ETA CPP examination is based on the results of an electronic payments industry job task analysis, as well the work of dozens of industry subject matter experts.

Please use this Candidate Handbook to understand the policies and procedures of the ETA CPP program as well as the exam application and registration processes. If you have additional questions after reviewing this information, please contact ETA at 1-800-695-5509 or Castle at (919) 572-6880 or testing@castleworldwide.com.

EXAMINATION INFORMATION

The ETA CPP Examination

The ETA CPP examination is a computer-based exam, administered in English only, at conveniently located testing centers throughout the world. The exam includes 125 multiple-choice questions and is developed and built according to the ETA CPP Test Specifications listed below. ETA CPP test development is based on psychometrically validated procedures and testing industry standards. Castle and ETA ensure the ETA CPP exam is valid, reliable, statistically sound, and legally defensible.

Information about taking the ETA CPP examination can be found in this guide and online at www.electran.org/certification/. The ETA CPP examination application is available at www.castleworldwide.com/eta.

Eligibility Requirements

To be eligible to sit for the ETA CPP examination, candidates must demonstrate the following qualifications:

- a. Education/experience
 - i. One (1) year of industry-related experience and a high school diploma, associate degree, or bachelor's degree

OR

- ii. Three (3) years of industry-related work experience

Industry-related experience is defined as full-time work experience in: 1) a payments-related company that sells, distributes, and/or provides electronic payments-related products, services, or solutions to merchants and businesses, or 2) a company that services or is a consultant to a business described above.

- b. Signature on candidate attestation

All requirements must be completed prior to submitting your application for the examination. Applicants who submit their application before they have fully satisfied the experience/education requirement will be determined ineligible.

2017 ETA CPP Test Specifications

Area	Percent of Exam	Number of Questions
Domain 1: Sales	18%	22
Domain 2: Pricing and Interchange	17%	21
Domain 3: Process/Operations/Workflow	15%	19
Domain 4: Products/Solutions/Technology	15%	19
Domain 5: Risk	19%	24
Domain 6: Regulatory/Compliance/Security	16%	20
	100%	125

See full exam content outline at www.electran.org/certification.

Exam Locations and Dates

Test Center Locations

The computer-based ETA CPP examination is administered by Castle through a network of more than 650 testing centers in cities throughout the U.S. and Canada, as well as at more than 450 sites internationally. Test centers, which are subject to change, are listed here: <http://www.castleworldwide.com/cww/our-solutions/test-delivery/test-site-cities>.

There is an international testing surcharge of \$150, which is collected at the time of test scheduling.

ETA CPP Testing Windows and Deadlines

The exam will be offered during three 30-day testing windows in 2018. All forms and applicable fees must be submitted and/or postmarked by the specified deadlines. Forms submitted without appropriate fees will not be processed.

ETA CPP Testing Windows	Application Deadline*	Cancellation/Rescheduling Request Deadline
June 1 – 30	May 1	No later than 4 business days prior to your testing appointment
September 1-30	August 1	
December 1 – 31	November 1	

*Applications received after the final postmark deadline will automatically be deferred to the next available testing window.

EXAMINATION INFORMATION

Applications provide testing eligibility for four (4) consecutive testing windows, with the first window determined by the candidate's application approval date.

Note that if a candidate passes the ETA CPP examination during his/her first window of eligibility, the candidate's eligibility ends. If the candidate wishes to retest, he/she must complete a new application.

Application Approval Deadline	First Window of Eligibility
February 1	March
May 1	June
August 1	September
November 1	December

Application and Examination Fees	
	Fee• (in USD)
ETA Member	\$350
Non-member	\$450

*This fee includes a non-refundable and non-transferable application processing fee of \$125.

Other Fees

International Test Processing Fee - \$150

A candidate who wishes to test at an international testing center will be assessed an additional \$150 processing fee, which is collected at the time of test scheduling.

Paper Application Processing Fee - \$50

If a candidate wishes to submit a paper application, there is an additional \$50 processing fee. Paper applications must be received at least ten (10) business days in advanced of the published application deadline.

Re-examination Fee - \$200

A candidate who does not pass the ETA CPP examination during the first testing window for which he/she is eligible will automatically receive a new Notice

to Schedule (NTS) as early as 30 days prior to the next testing window. The candidate does not need to complete an additional application. Upon responding to the scheduling notice and selecting a date/location for testing, a fee of \$200 will be due and is payable through the scheduling system.

If a candidate has not successfully passed the exam within the four windows of eligibility associated with his/her initial examination application, he/she must follow the initial application procedures and fee schedule to apply for the exam again.

Reschedule/Cancellation Fee - \$50

If a candidate schedules a testing appointment and wishes to reschedule the testing appointment within the same testing window, he/she can pay a rescheduling fee to cancel the current testing appointment and schedule a new appointment as long as the request is made at least four (4) business days prior to the original appointment date. Candidates whose applications remain eligible (two (2) testing windows) [SCH1] will receive a Notice to Schedule (NTS) email for the next testing window. The \$50 rescheduling fee must be paid before scheduling a new testing appointment in the new testing window.

If a candidate schedules a testing appointment and wishes to cancel the testing appointment, he/she may do so as long as the request is made at least four (4) business days prior to the appointment date.

Renewal Fee - \$75 (member) / \$150 (nonmember)

The ETA CPP certification is valid for a period of three (3) years from the date of testing. Candidates may renew their ETA CPP certification no sooner than six (6) months prior to the certification expiration date. The renewal fee must be paid with submission of the renewal application.

TAKING THE EXAM

Submitting Your Application

Applications to take the ETA CPP exam may be only submitted online or by mail. Faxed application forms will not be accepted. Full payment must accompany all applications. Applications will not be processed without the required fees. Paper applications must be received at least ten (10) business days in advanced of the published application deadline or the application will automatically be deferred to the next testing window.

Online Applications

An online application is available through the ETA candidate registration system at www.castleworldwide.com/eta. You will be prompted to create an online profile that will serve as the basis for all interaction with Castle. You should record your username, password, and email address as used on the application for future reference and/or access to the system at a later time. You must register with the name that appears on the government-issued photo identification that you will use to enter the testing center to sit for your examination.

Paper Applications

If you are unable to complete the online application, paper applications are available for download at www.castleworldwide.com/eta. Paper applications are subject to an additional \$50 processing fee.

You must register with the name that appears on the government-issued photo identification that you will use to enter the testing center to sit for your examination.

Applications submitted by mail must have all requested information or they will be considered incomplete. Incomplete applications must be completed by the application deadline in order to sit for the examination. Any application remaining incomplete after 90 days will be closed, and you will have to apply and pay the full application fee again in order to take the examination.

If you submit a paper application by mail, PLEASE DO NOT subsequently submit an online application. Once your paper application has been processed, you will receive a confirmation email from Castle with your username and password to access the online exam scheduling system.

Paper applications must be received at least ten (10) business days in advanced of the published application deadline or the application will automatically be deferred to the next testing window.

Group Applications

Companies who wish to submit multiple applications with a single payment may do so, subject to an additional processing fee. **Submissions of up to ten (10) applications will be assessed a \$250 processing fee and submissions of at least 11 but no more than 20 will be assessed a \$500 processing fee. Groups of more than 20 applicants should contact ETA at etacpp@electran.org to make arrangements.**

Group applications must be submitted via single package that must include:

- The group registration cover sheet (available by request from the ETA at etacpp@electran.org) with the organization name, contact name, contact phone number, and contact email address of the party responsible for payment;
- Roster of candidates, with the payment amount for each candidate noted;
- Payment, which must be submitted via either a corporate check, cashier's check, or money order;
- Completed paper candidate applications (no submissions of electronic applications is permitted with group registrations).

The organization submitting a single payment with multiple paper applications is responsible for submitting correct payment for the applications, as well as the applicable processing fee. If incorrect payment is provided, Castle will contact the person listed on the cover sheet promptly by email or telephone to resolve the issue. Applications will not be processed without correct payment for the applications, plus appropriate processing fee.

Multiple paper applications with a single payment must be received at least 15 business days in advance of the published application deadline for the preferred testing window.

TAKING THE EXAM

Candidate Eligibility

Completed applications will be evaluated and candidate eligibility determined within seven (7) business days of receipt. Upon application approval, a candidate will be eligible to test during the next four (4) testing windows as determined by the application approval date. Once four (4) testing windows have passed, a candidate must submit a new application in order to test again.

If an application is submitted with incomplete information, a notice will be issued to the candidate by email and/or telephone. If an application is in-process and/or deficiencies have not been resolved within 90 days, the application will be closed.

All forms and supporting documentation must be included with your application. Applications will not be reviewed for eligibility until all documentation and fees have been received. Applicants who are deemed eligible for the examination will receive a confirmation email from Castle Worldwide. Applicants deemed ineligible to sit for the examination will receive a notification of ineligibility and a refund of the examination fees only. A \$125 non-refundable application processing fee will apply. Please allow two to four weeks for processing of refunds.

The ETA CPP Committee is the final judge of an individual's qualifications to sit for the ETA CPP examination. The Committee will consider applicant appeals with respect to exceptional circumstances. The Committee also reserves the right to verify an applicant's eligibility through random audits.

National Registry

ETA will maintain a registry of certificants for public access. Within the ETA CPP exam application, candidates can choose to be included on this public registry, which will allow employers, customers, and potential customers to verify your certified status. More details regarding the public registry are available in the ETA CPP exam application.

Eligibility Audits

A percentage of all candidate applications will be selected for random audit to ensure compliance with the eligibility criteria. If your application is selected for audit, you will be provided with instructions on how

to supply satisfactory documentation to support your compliance with the eligibility criteria. Certificates will not be released until audits are completed.

Notice to Schedule (NTS)

As early as 30 days prior to the opening of the testing window, Castle will send you a Notice to Schedule (NTS) via email, which will give you a username, password, and any additional information you need to schedule your testing appointment.

Candidates will select a testing session from a list of available testing centers by geographic location, test date, and available seating. You must submit your test scheduling request at least four (4) days prior to your preferred test date during the scheduled testing window.

Most testing centers will have morning and afternoon testing sessions available. Castle will do its best to accommodate the requested test site and date. Seats are filled on a first-come, first-served basis, based on test center availability, so it is to your advantage to schedule your test appointment as soon as you receive your NTS.

You will be notified of the exact test location, date, and time via a confirmation email. **You must bring your printed email confirmation with you to the test site.**

You must also bring current photo identification with signature to the test site. Acceptable forms of identification include driver's licenses, passports, and government-issued identification cards. Unacceptable forms of identification include gym memberships, warehouse memberships, school identification cards, credit cards, and identification with signature only (no photo).

An email reminder will be issued to eligible candidates who have not yet completed test scheduling at the start of the testing window for which they are eligible. Candidate eligibility will be valid for four consecutive testing windows. Candidates will be permitted only one testing attempt per window. If a candidate does not take the examination for which he/she applied or does not successfully complete the examination within four consecutive testing windows, the application will be closed and all fees already submitted will be forfeited. In order to test on a future date, the candidate must submit a new application with all supporting documentation and full fees.

TAKING THE EXAM

For questions regarding examination registration, contact Castle at testing@castleworldwide.com.

Cancellations, Rescheduling, and No-shows

You may cancel or reschedule a testing session up to four (4) business days prior to your testing appointment through the online scheduling system. A \$50 non-refundable fee will apply when you reschedule your exam appointment.

Day of Testing Appointment:	Must Reschedule/Cancel By:
Monday	Tuesday of the previous week
Tuesday	Wednesday of the previous week
Wednesday	Thursday of the previous week
Thursday	Friday of the previous week
Friday	Monday of the current week
Saturday	Tuesday of the current week

Not appearing for your testing appointment or rescheduling your exam fewer than four (4) business days before your testing appointment will count as your original testing appointment. You will be marked as a no-show candidate and your entire testing fee will be forfeited.

Testing Time

Your scheduled test appointment time is three (3) hours. During the examination, you will have the opportunity to review questions, change answers, mark questions to come back to, or skip questions. Should your time expire while taking the exam, all answers, regardless of how they are marked, will be calculated into your score. Once your allotted time has expired, or you exit the examination, you cannot see or review the questions again.

Requesting Special Testing Accommodations

Candidates with documented visual, physical, hearing or learning disabilities that would prevent them from taking an examination under standard conditions, may request special testing accommodations and arrangements.

ETA and Castle Worldwide require written documentation of the disability from the candidate's doctor or from another qualified medical professional on the professional's letterhead. This written documentation

must accompany the registration form when being submitted to Castle. There is no extra fee for making these arrangements.

Reasonable accommodations provide candidates with disabilities a fair and equal opportunity to demonstrate their knowledge and skill in the essential functions being measured by the examination. Reasonable accommodations are decided based on the individual's specific request, disability, documentation submitted, and appropriateness of the request. Reasonable accommodations do not include steps that fundamentally alter the purpose or nature of the examination.

Requests for accommodation must be submitted no later than 30 days prior to opening of the candidate's preferred testing window, and candidates must submit their scheduling request at least 30 days prior to their preferred test date within the testing window. It is recommended that this documentation be submitted at least 45 days prior to the preferred testing date.

For more information regarding reasonable accommodations, please contact ETA or Castle.

Examination Results

Examination results will be posted to the secure online candidate score report portal within three to four (3-4) weeks after the close of the testing window. Candidates will receive an email notice with instructions on how to access the candidate score report portal to access and print their score reports. Results will be released to the candidate only. Results will not be released to a third party. In the case of an eligibility audit, examination scores will be held until the audit is complete.

Examination Scoring

The exam is based on a scaled score. In this case, each question is worth one (1) point. Your raw score is converted through a statistical formula, revealing a scaled score. Therefore, we cannot indicate an exact number or percentage of questions that need to be answered correctly to pass the exam. As there is no penalty for incorrect answers, it is recommended that you try to answer each question to the best of your ability.

If you pass the exam, your score report will indicate that you have passed the exam and earned the credential.

TAKING THE EXAM

If you fail the exam, your score report will indicate the percentage of questions you answered correctly, by domain.

Certificates

After passing the examination, candidates will receive a personalized certificate, suitable for framing, and a wallet card.

Re-examination

Individuals who do not pass the examination may retest once during their remaining eligibility. If a candidate has not passed the examination during the first test window for which he/she was eligible, an NTS will be automatically sent to the candidate as early as 30 days prior to the next testing window. A \$200 re-examination fee is due at the time of scheduling. Once all testing windows associated with the candidate application have passed, the candidate may still retake the examination, but a new application must be completed and submitted with full fees.

Examination Rules

ETA and Castle follow standard testing industry rules and policies as outlined below.

Prohibited Items

Candidates are expressly prohibited from bringing the following items to the test site:

- Cameras, cell phones, optical readers, or other electronic devices that include the ability to photograph, photocopy, or otherwise copy test materials
- Notes, books, dictionaries, or language dictionaries **(except as expressly permitted by the exam sponsor, see the Additional Examination Specific Information in your confirmation notice email if applicable)**
- Book bags or luggage
- Purses or handbags
- iPods, MP3 players, tablets, headphones, or pagers
- Calculators **(except as expressly permitted by the exam sponsor, see the Additional Examination Specific Information in your confirmation notice email if applicable)**, computers, PDAs, or other electronic devices with one or more memories

- Personal writing utensils (such as pencils, pens, and highlighters)
- Watches
- Weapons
- Food and beverages
- Coats and jackets
- Hats, hoods, or other headgear are not permitted in the examination room unless required for religious purposes. All items are subject to inspection by the proctor if suspicious behavior is detected.
- Please note that sweaters and sweatshirts without pockets or hoods are permitted to be worn.

If Castle testing personnel determine that you have brought any such items to the testing center, they may be demanded and held for an indefinite period of time by Castle testing personnel. We reserve the right to review the memory of any electronic device that may be in your possession at the testing center to determine whether any test materials have been photographed or otherwise copied.

If our review determines that any test materials are in the memory of any such device, we reserve the right to delete such materials and/or retain them for subsequent disciplinary action. Upon completion of our review and any applicable deletions, we will return your device to you, but will not be responsible for the deletion of any materials that may result from our review, whether or not such materials are test materials.

By bringing any such device into the test site in contravention of our policies, you expressly waive any confidentiality or other similar rights with respect to your device, our review of the memory of your device and/or the deletion of any materials. Castle, the testing center, and the test administration staff are not liable for lost or damaged items brought to the examination site.

PREPARING FOR THE ETA CPP EXAM

Sample Exam Questions

The following questions were taken from the ETA CPP examination question repository and serve as samples ONLY of the question type and content found on the ETA CPP examination. Please see the answer key on page 13 of this handbook.

1. Which of the following merchant types would not require enhanced due diligence?

- A. Business opportunity schemes.
- B. Attorneys
- C. Booksellers
- D. Membership or continuity billing

2. When a merchant processes a mail order/telephone order or e-commerce transaction, what action should be implemented to combat fraud?

- A. Contact the cardholder's processing provider and ask for validation of transaction, and then force the transaction through the machine with the approval code provided.
- B. Fax the purchase receipt printed at the terminal to the cardholder and have him/her approve, sign, and fax the information back to the merchant. Deliver the products to the address provided by the cardholder.
- C. Obtain a signed authorization from the cardholder stating that he/she permits the transaction. Process the transaction normally and deliver to address listed by cardholder.
- D. Obtain authorization form with cardholder information, address, and security code verification completed at terminal level and deliver the product to the same matching address with a shipping company who provides tracking and proof of delivery.

3. How many requirements are included in the data security standard for PCI compliance?

- A. 4
- B. 8
- C. 10
- D. 12

4. Merchant A contacts its sales agent because the merchant received a dispute letter from the acquiring bank and wants clarification. How should the payments professional advise the merchant to proceed?

- A. Ask the merchant what occurred and provide possible scenarios for dispute reversal.
- B. Call the cardholder's issuing bank and demand a reversal.
- C. Call the customer and local authorities to file a claim of theft by dispute.
- D. Call the processor/acquirer listed on the letter and ask for further information.

5. How does a payments professional determine the optimal product solution for a merchant?

- A. Ask the merchant which products would be preferred.
- B. Identify the merchant's needs and offer compatible products.
- C. Look at the merchant's current processing equipment and reprogram.
- D. Offer the merchant the most lucrative product line.

6. In a blended pricing solution (three tiers, enhanced bill-back), a merchant batches out transactions once a week. Into which of the following categories do these transactions fall?

- A. Mid-qualified
- B. Non-qualified
- C. Pass-through
- D. Qualified

7. A banking institution is set up to process cash advances. The institution would like to run the cash advances as keyed/manual transactions. The payments professional should explain that manually entered cash advances:

- A. are less likely to be disputed than swiped sales.
- B. are more likely to be disputed than swiped sales.
- C. are prohibited by the card brands.
- D. cost more money than swiped sales.

PREPARING FOR THE ETA CPP EXAM

8. Which of the following features would not be evaluated in a secret shopping experience?

- A. Ordering the product.
- B. Shipping time
- C. Returning the product.
- D. Packaging the product as gift.

9. What is the BEST way to ensure a fast approval process for a new merchant application?

- A. Check with the underwriting department on pre-approval procedures before submitting the application.
- B. Check with the underwriting department on the application status to determine what information is required.
- C. Submit a completed application including required information and supporting documentation.
- D. Submit the application immediately and send supporting documentation when it becomes available.

10. A retail merchant has been contacted via email by a large order by a foreign cardholder. The merchant contacts the payments professional for advice before accepting the sale. The payments professional should advise the merchant to:

- A. accept the transaction and contact the cardholder for confirmation.
- B. accept the transaction and ship the purchased materials via COD.
- C. accept the transaction, as more volume benefits everyone.
- D. delay the transaction and contact the processor's risk department immediately.

11. An established merchant that processes \$25,000 in bank card transactions per month has no marketing budget, but has been offered a sponsorship opportunity. What product/solution should the payments professional recommend?

- A. Bank loan
- B. Gift cards
- C. Merchant funding/lending
- D. POS software

12. What is the **BEST** way to calculate a merchant's effective rate?

- A. Determine by the qualified rate.
- B. Average the current rates.
- C. Divide the total fees billed by the total monthly processing volume.
- D. Divide the total monthly processing volume by the total fees.

Demo Test

Castle offers a free online tutorial and unscored demo test to familiarize candidates with the computer-based testing environment. The online demonstration and tutorial are accessible at anytime, anywhere, through any computer with Internet access. Candidates may access the tutorial and demo on Castle's website at <https://www.castleworldwide.com/cww/take-a-sample-test/>. The demo is not intended to be a review of ETA examination content.

Sample Question Answer Key

Question Number	Correct Answer	Domain
1	C	5
2	D	5
3	D	6
4	D	1
5	B	4
6	B	2
7	C	6
8	D	5
9	C	3
10	D	5
11	C	1
12	C	2

MAINTAINING YOUR CREDENTIAL

ETA CPP certification is valid for three (3) years. An ETA CPP must earn and report a total of 36 continuing education (CE) credits within every three-year recertification cycle to maintain the ETA CPP credential. Educational programs do not necessarily need to be produced by ETA to qualify for CE credits.

It is the responsibility of each ETA CPP to maintain records documenting qualified credits earned. ETA reserves the right to audit that documentation. Any reported credits that cannot be verified during an audit process will be disqualified. A program agenda or a letter signed and dated by the program sponsor/provider is acceptable documentation. Records of documentation should be retained for two (2) full years after completion of each three-year recertification cycle.

Approved CE Activities

The following are examples of approved CE activities:

- Attendance at industry-related workshops, seminars, courses, conference and live teleconferences/cyberconferences/webinars (these programs do not need to be sponsored/produced by ETA)
- Industry-related college or university courses
- Serving as a lecturer or speaker on industry-related workshops, seminars and college/university courses
- Publication of authored articles on industry-related topic areas (not restricted to ETA publications)
- Volunteering on ETA or other industry related organization committees
- Completion of an independent/self-study course (with a method of evaluation or certificate of completion) in an industry related-topic area
- Successful completion of another industry-related certification or licensure examination

Activities Not Approved for CE Credit

The following are examples of approved CE activities that are not approved:

- Organizational products and/or sales-specific, marketing or business development presentations
- Fundamental, introductory or exam prep courses in industry-related topic areas
- Personal career development topics not specific to the electronic payments industry
- ETA CPP exam prep

A complete guide to maintaining your ETA CPP certification, which includes detailed instructions for achieving and documenting continuing education credits required for recertification, can be found online at <http://www.electran.org/certification/#maintain>.

APPENDIX A: ETA CODE OF CONDUCT

ETA Code of Conduct

The Electronic Transaction Association (ETA) and its members are committed to promoting the highest level of individual professionalism, integrity, and skill in the transaction processing industry. ETA encourages fair, healthy and lawful competition within the industry and amongst its members.

The principles advanced herein foster the tenet that professional relationships based on ethical behavior are critical to the industry's success and continued growth.

I. Professionalism

Members of the ETA are committed to uncompromising integrity. The cornerstone of the transaction processing industry's reputation should be personal integrity; with ETA members dedicated to the principles of honesty, excellence, responsibility, compassion, citizenship, fairness and respect. An individual's success within the transaction processing industry is dependent on trusting relationships.

Members of the ETA shall:

- Exemplify the highest professional standards and business ethics;
- Engage in appropriate competition; utilizing marketing materials that are truthful, in good taste and free of false or exaggerated statements;
- Be aware and comply with antitrust laws; and
- Maintain careful attention to product and service quality, realizing these have a direct and substantial effect on merchants.

Members of the ETA shall not improperly obtain proprietary information from a competitor, nor engage in price-fixing, coercion, collusion or any other illegal act.

II. Knowledge

Members of the ETA value and actively promote a culture of knowledgeable professionals within the electronic transactions industry.

Members of the ETA shall:

- Continuously acquire payments industry expertise, embrace change and respond appropriately;

- Promote ongoing education and knowledge enhancement; and
- Continually research, develop and utilize products and services that drive the industry to higher levels of performance, accuracy and security.

III. Responsibility To Merchants

ETA members shall diligently and honestly promote the best products and services for merchants who accept electronic payments. Members with direct merchant relationships shall advise merchants regularly on changes in the industry, regulations, rules and compliance issues.

Members utilizing sales representatives to call on merchants will take proactive and decisive steps to ensure the clarity of offers and commitments to merchants; will not abuse the trust of merchants; nor exploit the lack of experience or knowledge of merchants. Members will assume responsibility for their sales representatives and ensure sales practices employed adhere to the highest level of professionalism and integrity.

ETA members shall not place their needs and desires above those of the merchant in the performance of work for that merchant.

IV. Security

The very nature of the industry dictates a high level of respect for the confidentiality and protection of electronic transaction data. ETA members hold paramount the responsibility and accountability for the proper use, storage and control of confidential transaction data stored by members.

Members of the ETA shall:

- Take affirmative steps to comply with all industry standards to assure that such information is strictly safeguarded.
- Immediately notify the appropriate authorities and proper industry personnel should they suspect a compromise or breach in security protocols.

V. Business Conducted Between ETA Members

In the course of conducting business in the electronic payments processing industry, ETA members will have intricate relationships with each other in the form of suppliers, customers, and service providers. Integrity must underlie all of these relationships.

Members of the ETA shall:

- Treat colleagues and competitors with respect regardless of race, religion, disability, age, or national origin.
- Ensure their sales representatives, contractors and employees are aware and abide by this Code of Ethics.

VI. Impact on ETA

ETA Members shall not engage in any conduct or activity that reflect poorly on the ETA, besmirch ETA's reputation or otherwise cause embarrassment to the ETA.

VII. ETA's Role

The ETA will sponsor a committee comprised of its members to address "best practices" in the industry and amongst its membership. The ETA encourages its membership to contact the Best Practices Committee with questions or concerns and allow this committee to collectively respond.

APPENDIX B: EXAM PREPARATION TIPS

How to Study

ETA encourages candidates to prepare for the examination by using resources such as those listed in this handbook. (A list of recommended references can be found in the ETA CPP Study guide.)

Create your study plan and review methods well in advance of the examination. Think about the study method that is best for you (e.g., individual review, study group, class) and the types of materials that are most helpful (e.g., textbooks, audio or video programs, outlines, memory aids). It may also be helpful to use materials given to you during training activities related to your work.

Managing Test Anxiety

A little anxiety regarding test taking can be helpful because it stimulates and motivates you to perform at your best; however, severe anxiety can hinder test performance. If you know that you frequently experience severe test anxiety, consider preparing yourself for the examination by developing coping mechanisms to make your tension work for you. In addition, an online demonstration and tutorial are available at <https://www.castleworldwide.com/cww/take-a-sample-test/> to help familiarize you with the computer-based testing environment. They are not a review of ETA examination content.

Before the day of the examination, visualize and rehearse the testing situation. Imagine yourself taking the examination with a positive attitude and focused, calm behavior.

Take measures to reduce your stress during the examination. Use deep-breathing techniques, and be sure to stretch your muscles periodically. Such exercises can reduce both physical and mental stress. If necessary, take a few minutes to imagine a calm, pleasant scene, and repeat positive phrases.

Do not let the comments or behavior of testing personnel or other examinees make you anxious. As examinees are taking different versions of the ETA CPP examination, as well as entirely different examinations, examinees will finish at different times – some finishing very early, others taking the full three (3) hours. Examinees who finish more quickly than you may not perform any better than you. Everyone works at his or her own speed. Some of the best test performers routinely

use the total allocated time. Remember that (a) there is no limit to the number of examinees who can receive passing scores, (b) there is no bonus for completing the examination early, and (c) you are not competing with anyone else to pass the exam.

Eating well, avoiding too much alcohol, and maintaining a regular sleep pattern for several days before the examination will help you to be physically prepared. Also, on the day before you take the test, collect all the supplies you will need and choose comfortable clothing. Knowing that you are prepared for the test will help to reduce your anxiety.

Finally, your best method for controlling your anxiety is to feel prepared for the test. Designing a study plan well in advance will help you to be successful.

Tips for Taking the Examination

- Budget your time well. Because you will have three (3) hours to complete 125 questions, you will want to complete more than half of the exam (87 questions) in less than half the time (90 minutes). This is so you will have extra time after completing the full examination to review questions you either skipped or marked for review. Also, allow time so that every hour you can take a minute or so to relax your eyes and stretch your neck and hand muscles.
- Read each question carefully, focusing on what is being asked. If you are uncertain about the answer but nevertheless want to give a tentative response at the time, mark the test question to indicate that you want to review the question and your answer if time allows. Go back to questions marked in this manner after completing the entire test.
- Read all options before selecting your answer. Always select the best choice.
- Do not overanalyze or try to “read into” a question. Questions are not written to be tricky. Do not assume additional information beyond what is given in the test question. All information necessary to answer the question will be given in the text of the question or scenario.
- Test questions are based upon an accepted knowledge base as outlined in the ETA CPP Test Content Outline. Choose options that you know to be correct in any setting, not just your place of employment.

APPENDIX B: EXAM PREPARATION TIPS

- If there are questions including the words “not,” “except,” or “least,” answer with particular care because you will be looking for the exception. These questions involve a reversal of your usual thought patterns.
- Pay close attention to key words such as “best,” “most,” “primary,” or “usually.” These words indicate that other options may at times be correct, but given the wording or situation in the test question, you must judge which option is the best.
- Skip difficult questions and come back to them later. Questions on the test are not ordered by difficulty (i.e., they do not go from easiest to hardest). Also, content areas (the domains) and topics are addressed randomly in questions throughout the test.
- When guessing, use the process of elimination. Treat each option as a true or false statement, and eliminate those that you would not select. Narrow your choices and then make your best educated guess.
- Answer every question even if you have to guess. There is no penalty for guessing. Go through the entire test, answering the questions you believe you know and skipping the ones you do not. Leave time at the end of the testing period to go back to the questions you skipped or want to review. If you are running out of time, leave a minute or so at the end to complete all of the blank questions randomly. Remember, you have a 25% probability of answering a question correctly by chance alone, so don’t miss any!
- If reading English is difficult for you because English is not your primary language, maximize your time by reading and answering all the shorter questions first. After completing all of the short questions, go back and attempt to answer the longer questions.
- Review the suggested resources listed in this handbook.

ABOUT ETA

The Electronic Transactions Association is the leading trade association for the payments industry, representing over 500 companies worldwide involved in electronic transaction processing products and services. The purpose of ETA is to influence, monitor and shape the payments industry by providing leadership through education, advocacy and the exchange of information.

ETA’s membership spans the breadth of the payments industry to include independent sales organizations (ISOs), payments networks, financial institutions, transaction processors, mobile payments products and services, payments technologies, and software providers (ISV) and hardware suppliers.