

APRP Exam Reference Sources (2/1/2023)

Please note that APRPs need to have a complete body of knowledge of payments risk. This is NOT an exhaustive list of recommended materials for exam preparation. Links to many of these references are included throughout this publication. APRP Candidates are *highly encouraged* to follow these links to gain a comprehensive understanding of the material.

Printed Reference Materials

- APRP Handbook
- FFIEC IT Examination Handbook (please note, there are multiple booklets within the Handbook with which you should be familiar):
 - Architecture, Infrastructure and Operations
 - Audit
 - Business Continuity Management
 - Information Security
 - Outsourcing Technology Services
 - Retail Payment Systems
 - Supervision of Technology Service Providers
 - Wholesale Payment Systems
- FFIEC Risk Management of Remote Deposit Capture
- FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual
- FFIEC Authentication and Access to Financial Institution Services and Systems
- VISA Rules*
- MasterCard Rules*
- Nacha Operating Rules and Guidelines
- 2017 COSO ERM Integrating with Strategy and Performance (Executive Summary)
- OCC Bulletin 2013-29, Third-Party Relationships, October 30, 2013, Risk Management Guidance
- OCC Bulletin 2020-10, Third-Party Relationships: Frequently Asked Questions to Supplement OCC Bulletin 2013-29, March 5, 2020 [PCI DSS Quick Reference Guide](#)
- Real-Time Payments Operating Rules
- Office of Thrift Supervision (OTS) Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice

Regulations and Guidelines

APRP candidates should have a general understanding of the regulations and guidelines pertaining to payments. Links to these regulations are embedded throughout the Handbook. Some of these include:

- Check Clearing for the 21st Century (Check 21 Act)
- FDIC Risk Management Manual of Examination Policies
- Gramm Leach Bliley Act

- The Green Book
- USA Patriot Act
- BSA/AML/OFAC
- Regulations D, E, J, Z, CC, GG
- UDAAP
- OFAC
- Uniform Commercial Code Articles 3 ,4 and 4A
- Federal Reserve Bank Operating Circulars 1-7

****With regard to Visa and MasterCard Network Rules, candidates should be familiar with the concept of private sector rules as they relate to specific products but are NOT expected to be experts of or deeply entrenched in the intricacies of the rules themselves. (Note: This does not apply to the Nacha Operating Rules with which candidates should be familiar, particularly as they relate to risk management).***