Certified Card Payments Professional (CCPP)

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Certified Card Payments Professional (CCPP) is designed for professionals working in the financial services, banking, and fintech sectors who are involved in electronic payments, card operations, and digital transaction systems. The certification is ideal for payment processors, banking professionals, risk managers, compliance officers, IT security specialists, and consultants who want to deepen their understanding of card-based payment systems. It also benefits professionals transitioning into the payments industry who need a comprehensive foundation in both technical and operational aspects of card transactions.

The certification program is structured into multiple modules covering the end-to-end card payments ecosystem. Topics include card issuance and acquiring, transaction processing, settlement and clearing, merchant management, payment security standards (such as PCI DSS), fraud prevention, regulatory compliance, and the impact of digital wallets and emerging technologies. Each module is designed to provide both theoretical knowledge and practical insights, equipping candidates with the expertise to manage card payment systems efficiently and align with global best practices.

What Modules are covered?

Module 1: Fundamentals of Card Payments

This module introduces the structure of the global card payments ecosystem, including card issuance, acquiring banks, merchant networks, and transaction flow. Participants will gain a clear understanding of authorization, clearing, and settlement processes, as well as the roles of key stakeholders such as card networks, payment gateways, and regulators.

Module 2: Risk, Compliance, and Security in Payments

This module focuses on regulatory frameworks, compliance requirements, and security standards within the card payments industry. Topics include PCI DSS compliance, anti-money laundering (AML), Know Your Customer (KYC) guidelines, fraud detection, and risk management practices. Learners will also explore data protection and cybersecurity strategies that safeguard sensitive customer and transaction information.

Module 3: Emerging Trends and Digital Innovations

This module explores the impact of new technologies on card payments, including mobile wallets, contactless payments, tokenization, blockchain applications, and real-time payment systems. Participants will analyze industry trends, innovations in digital banking, and the role of fintech in shaping the future of card payments, preparing them to adapt to evolving market demands.

Target Audience

The CCPP certification is designed for professionals working in the banking, financial services, fintech, and payment processing industries. It is particularly valuable for card operations managers, payment processors, transaction officers, compliance professionals, risk managers, IT security specialists, and consultants who are directly or indirectly engaged with card-based payment systems.

The program is also suitable for professionals seeking to transition into the payments industry, as well as corporate employees aiming to strengthen their expertise in digital transactions and card payment technologies.