

Exam Name - Certified Card Payments Professional (CCPP)

Exam Code – CCPP-001

Sample Exam

Which of the following best describes the role of an acquiring bank in the card payment ecosystem?

- A. Issues cards to customers
- B. Provides authorization for card transactions
- C. Processes transactions on behalf of merchants
- D. Sets global payment security standards

Answer: C. Processes transactions on behalf of merchants

Q2. (Module 1 – Fundamentals of Card Payments)

What is the correct sequence of steps in a typical card transaction?

- A. Settlement → Authorization → Clearing
- B. Authorization → Clearing → Settlement
- C. Clearing → Settlement → Authorization
- D. Authorization → Settlement → Clearing

Answer: B. Authorization → Clearing → Settlement

Q3. Which global security standard is specifically designed to protect cardholder data?

- A. ISO 27001
- B. GDPR
- C. PCI DSS
- D. SOX

Answer: C. PCI DSS

A Know Your Customer (KYC) process is primarily intended to:

- A. Improve merchant transaction speed
- B. Verify the identity of clients to prevent fraud
- C. Ensure compatibility between banks and card networks
- D. Reduce transaction settlement time

Answer: B. Verify the identity of clients to prevent fraud

Which of the following technologies enables secure, contactless card payments?

- A. Tokenization
- B. Blockchain
- C. NFC (Near Field Communication)
- D. SWIFT messaging

Answer: C. NFC (Near Field Communication)

In the context of card payments, what is tokenization used for?

- A. Speeding up settlement of payments
- B. Replacing sensitive card details with a secure digital identifier
- C. Generating one-time passwords for transactions
- D. Encrypting entire payment networks

Answer: B. Replacing sensitive card details with a secure digital identifier