



**Electronic Transactions Association (ETA)
Certified Payments Professional
Exam Content Outline**

Domain I: Sales

Task 1: Identify prospective merchant customers by following corporate-standard lead generation procedures to ensure a continuous pipeline of potential customers.

Task 2: Prioritize prospective merchants based on company guidelines and weighted revenue potential to maximize revenue results.

Task 3: Contact prospects and through relationship building techniques, locate decision-maker to solicit business.

Task 4: Recommend appropriate products and solutions to merchant through consultative communication of product/solution capabilities.

Task 5: Identify and understand the merchant's needs and goals, through information gathered from the merchant and other research in order to meet the merchant objectives.

Task 6: Present appropriate solution to the merchant decision maker based on needs and goals identified in order to help the merchant make the purchase decision using verbal and written presentation skills and other available resources.

Task 7: Listen to and understand merchant objections so they can be overcome and make the sale by presenting the appropriate information and solutions.

Task 8: Negotiate pricing terms with merchant in order to establish a mutually beneficial long-term relationship for both parties to successfully complete the business transaction.

Task 9: Execute the contract with the merchant through corporate standard procedures in order to realize the sale.

Task 10: Implement all corporate-standard contract completion procedures to include contract signatures, contract receipt confirmation, merchant delivery and installation scheduling, and customer post-sale follow-up in order to ensure customer satisfaction and on-going upsells and referrals.

Task 11: Provide ongoing, timely response to merchant needs through prompt response to issues and proactive support to ensure satisfaction and retention.

Task 12: Maintain client database in order to keep track of current sales channel information to avoid multiple sale solicitations, communicate sales status, retain contact information, and maintain efficiency.

Task 13: Maintain industry knowledge (techniques, new tactics, etc.) and proficiency, and ensure continued client satisfaction by regularly attending continuing education programs, according to standard corporate policy.

Task 14: Acquire in-depth understanding of contract terms and conditions in order to ensure legal execution of contract and protection of all stakeholders.

Domain II: Pricing and Interchange

Task 1: Acquire and maintain current knowledge of all interchange categories and all other fees by reviewing materials provided by Acquirers/Card Brands/Processor in order to educate Merchants and maintain profitability of the portfolio.

Task 2: Analyze competitors' merchant processing statements in order to compare those statements with your own pricing plans.

Task 3: Analyze prospective customer's current merchant processing statements for rate comparison to efficiently determine if the profitability objectives of all parties can be met.

Task 4: Acquire up-to-date information on all ancillary product opportunities to be able to recommend appropriate products and pricing that meet the merchant's business needs.

Task 5: Through communication with merchants and/or other channels, provide market feedback of competitor pricing to corporate to identify needed pricing adjustments and/or new revenue streams.

Domain III: Process / Operations / Workflow

Task 1: Acquire in-depth understanding of complete workflow from contract signing, boarding, approval, through live MID in order to ensure that merchant is approved and begins processing transactions.

Task 2: Acquire in-depth understanding of ongoing support processes in order to successfully retain merchants and generate new revenue through up-sell opportunities and referrals.

Task 3: Acquire in-depth knowledge of all participants/components/stakeholders associated with completing a payment transaction in order to be able to explain these same issues to stakeholders.

Domain IV: Products / Solutions

Task 1: Ask merchant-specific qualifying questions in order to evaluate and ultimately meet or exceed merchant-specific needs.

Task 2: Determine the optimal solution from all available product configurations to satisfy or surpass the merchant's needs.

Task 3: Fully test and train the merchant on all new solutions, whether installed by a third party or employer, in order to ensure a fully prepared, educated, and active merchant.

Task 4: Demonstrate a complete understanding of challenges, issues, requirements, and/or opportunities, and have the knowledge to properly troubleshoot each maintenance situation.

Task 5: Demonstrate a broad understanding of technologies and products within the payment processing industry to meet current and future regulatory requirements.

Domain V: Risk

Task 1: Evaluate specific merchant characteristics regarding how the merchant conducts business to determine merchant fit with corporate and industry specific guidelines.

Task 2: Compare merchant actual results against application assumptions to retain merchant and/or prevent losses.

Task 3: Educate merchant by applying industry best practices of card acceptance in order to prevent consumer fraud and/or chargebacks (collected or uncollected).

Task 4: Maintain broad understanding and knowledge of their individual acquirer, and general knowledge of their corporate risk policy and the industry's critical factors to balance fiscal success against potential losses.

Domain VI: Regulatory / Compliance / Security

Task 1: Acquire and maintain current knowledge of appropriate/available regulations governing the payment processing industry through trade organizations, card brands, media, networking, magazines, online resources, etc. in order to educate merchants and ensure compliance by the sales agent, consumer, and merchant.

Task 2: Educate merchant base on all applicable regulations, impact of non-compliance, and how to comply by presenting merchants with verbal and written materials to avoid sanctions and/or possible fines.

Task 3: Gather proper documentation from merchant to make sure merchants are compliant with all regulations.

Task 4: Inform merchants of all data management, security, and storage regulations and best practices to ensure compliance by all stakeholders.