Dear **<Insert Manager’s Name>**,

I would like to request your approval to prepare for and take the 2025 National Check Professional (NCP) exam. The NCP program is sponsored by the Electronic Check Clearing House Organization (ECCHO). This designation recognizes professionals who have successfully proven a certain level of understanding of the current check payments landscape.

The success of **<Organization>** depends on our reputation for quality and integrity. Although check volume is on the decline, checks are still here and check fraud is increasing. According to an American Bankers Association Deposit Account Fraud Survey, **$1.00 out of every $3.00 in losses are due to counterfeit and returned checks**. In addition, we are in the midst of numerous check regulation and rule changes, including changes to Regulation CC (funds availability and more); FTC changes on Remotely Created Checks (RCCs); and FFIEC’s IT Examination Handbook addition of Appendix E: Mobile Financial Services, which affects Remote Deposit Capture (RDC).

Having an NCP is extremely important, and by becoming an NCP I hope to help **<Organization>** navigate such risks and challenges. The NCP exam will test my knowledge of a wide range of subject matter including Rules, Laws & Regulations, Fraud and Risk Mitigation, Check Operations, and Check Products. To ensure I am fully prepared to take the NCP exam I would like to participate in Macha’s *NCP Prep Program*.

My registration for the *NCP Prep Program* will include:

* Fourteen 90-minute Webinars
* One Open Forum
* Two days of virtual review
* Electronic Flash Cards
* Check*Pro*TM

The total cost for the *NCP Prep Program* is **<$1,650 Member/$3,300 Non-Member>**. The 2025 NCP exam registration fee is **<$500 Macha Member or $625 Non-Member>**, bringing the total for my preparation and exam to **<insert total cost>**.

Thank you for your consideration of this request. The *NCP Prep Program* kicks off on
January 2025.

Sincerely,