



TPPPA CMS Certification Program

Payment processing is receiving a great deal of regulatory scrutiny in today's regulatory environment. This is due primarily to incomplete compliance systems and the compliance gap that exists between processors and their financial institutions. For this reason, the TPPPA designed the Compliance Management Certification Program to help distinguish responsible third-party payment processors and banks.

The **TPPPA Compliance Management System (CMS)** is our Industry Best Practices, which consists of a rigorous control framework designed to align with regulatory guidance. The TPPPA CMS is an exclusive member benefit to bank and processor members of the TPPPA.

The **TPPPA CMS Audit** is an audit to the CMS controls framework. TPPPA Members who seek to be certified will undergo an audit performed by TPPPA accredited payments professionals. Successful completion of a certification audit, with no findings of significance, will result in certification by the TPPPA. Certification is good for one year.

TPPPA Processor CMS Certification Audit	TPPPA Bank CMS Certification Audit
<ul style="list-style-type: none"> • Voluntary Certification • Audits to the TPPPA CMS Processor Third-Party Payment Processing Program Controls <ul style="list-style-type: none"> ○ Performed by the TPPPA • Processor will receive TPPPA Certification Mark with successful completion of the audit. • May include ACH Rules Compliance Audit for an additional fee • Annual Certification • SSAE16 Audit is available through the TPPPA's exclusive audit partner KirkpatrickPrice <ul style="list-style-type: none"> ○ Control Framework of the TPPPA ○ SOC 1/Type Audit ○ Processor may add controls or combine with other audits (i.e. PCI, BSA, etc.) 	<ul style="list-style-type: none"> • Voluntary Audit • Audits to the TPPPA CMS Bank Third-Party Payment Processing Program Controls <ul style="list-style-type: none"> ○ Performed by the TPPPA • Bank will receive TPPPA Certification Mark with successful completion of the audit. • Annual Certification • Coming in 2018! An auditor certification program for bank internal auditors to conduct the Bank CMS Audit.* <p>*Bank must be certified for two consecutive years prior to its internal audit department being certified to perform the CMS Bank Audit.</p>

TPPPA Payments and Compliance Consulting Services

The TPPPA also offers consulting services on third-party payment processing programs including implementation of the TPPPA's Compliance Management System (CMS). Consulting services cover the following:

- Distinguish potential gaps between the client's third party payment processor program and industry best practices and regulatory guidance for payment processing.
- Provide client with recommendations and assistance on potential improvements to policies, procedures, agreements, risk assessment, reporting and training programs.
- Provide client with a report detailing findings and recommendations and work with the client to determine remedies and improvements on current policies, procedures, practices and agreements.
- Facilitate the creation of a risk assessment that addresses compliance oversight for all stakeholders of the company to address inherent risk and internal controls for all payment processing programs.

For more information, visit www.tpppa.org or email us at membership@tpppa.org

