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AFP CTP (Certified Treasury Professional) Exam is a globally recognized certification program designed for finance professionals who specialize in treasury management. Certified Treasury Professional certification is offered by the Association for Financial Professionals (AFP) and it is considered to be the most comprehensive and prestigious certification in the field of treasury management. The AFP CTP Certification program provides treasury professionals with the knowledge and skills necessary to navigate the complex and dynamic world of corporate finance.

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## Valid CTP Exam Pattern & CTP Actual Dumps

Nowadays, the certification has been one of the criteria for many companies to recruit employees. And in order to obtain the CTP certification, taking the CTP exam becomes essential. Although everyone hopes to pass the exam, the difficulties in preparing for it should not be overlooked. There are plenty of people who took a lot of energy and time but finally failed to pass. You really need our CTP practice materials which can work as the pass guarantee.

## AFP Certified Treasury Professional Sample Questions (Q648-Q653):

### NEW QUESTION # 648

A company has six fraudulent checks clear its primary disbursement account for a total of \$7,652.

The bank agrees to split the loss with the company to maintain a good relationship. As a condition of sharing the expense, the bank requires the company to establish positive pay on its disbursement accounts or have the company absorb the losses on future fraudulent payments.

If the company determines that positive pay is too expensive and decides NOT to implement it, what type of risk financing technique is the company using?

- A. Risk avoidance
- B. Crime insurance
- C. Risk transfer
- D. Self-insurance

**Answer: D**

### NEW QUESTION # 649

A newly hired Treasurer must establish the organizational structure of the treasury department for ABC Corporation which is a

publicly traded multinational organization with sales offices in over 50 countries.

There are limited opportunities for trading and hedging activity. The first challenge is to identify the most appropriate structure for the treasury group that will provide control, visibility, economies of scale, and lower operating expenses. What structure should be chosen?

- A. Regionalized Profit Center
- B. Outsourced Cost Center
- C. Decentralized Profit Center
- **D. Centralized Cost Center**

**Answer: D**

#### NEW QUESTION # 650

A company is expanding its investment portfolio to include external managers. All managers place trades through a company account so that detailed investment reports can be generated. What is the BEST method to adopt for accurate tracking and reporting of investment activity and to reduce the potential for fraud?

- A. Contract with a third-party custodian.
- **B. Open an in-house trading account.**
- C. Establish a nominee.
- D. Utilize a common brokerage firm.

**Answer: B**

#### NEW QUESTION # 651

According to risk management experts, the BEST approach in managing operational risk is to:

- **A. develop a corporate culture that promotes individual responsibility and supports educated risk taking.**
- B. create a strong technological infrastructure that can identify security breaches as they occur.
- C. document all company policies and procedures to ensure appropriate training for new staff.
- D. maintain a strong business continuity plan that can be used in disaster situations.

**Answer: A**

#### NEW QUESTION # 652

The MOST effective way to reduce the internal risk of technology as it relates to critical treasury functions is to:

- A. implement an integrated accounts payable module as part of an automated general ledger package.
- B. secure complex spreadsheets with formula protection and multi-level password access.
- **C. replace complex spreadsheets with certified treasury systems.**
- D. back up complex spreadsheets from PCs onto a local area network server daily.

**Answer: C**

#### NEW QUESTION # 653

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