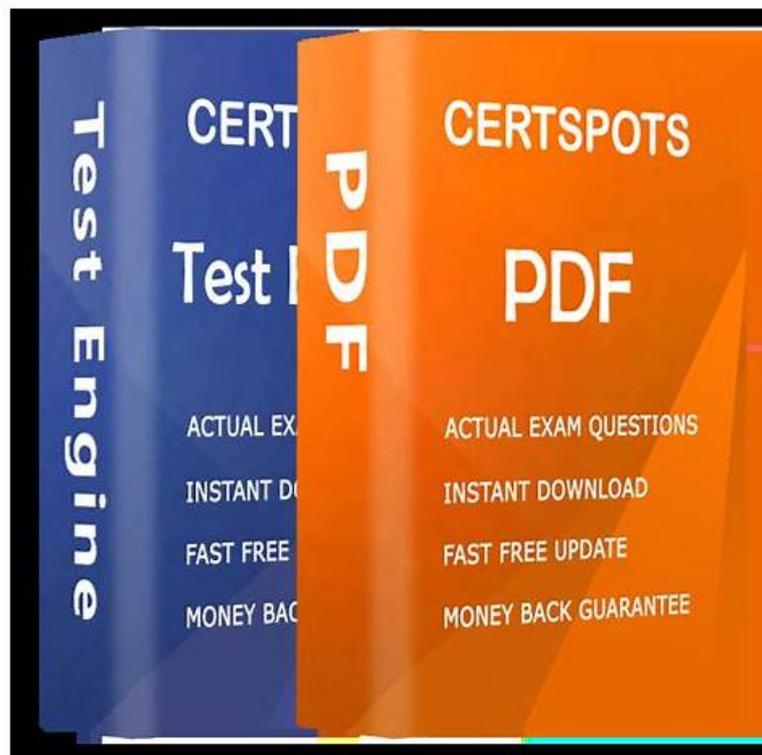


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The Certified Treasury Professional (CTP) is a professional certification awarded by the Association for Financial Professionals (AFP) to individuals who have proven their proficiency in treasury management, financial management, and risk management. The CTP is a globally recognized credential that is earned through an intensive examination process that tests the individual's knowledge and skills in the critical areas of treasury management. Certified Treasury Professional certification, considered as the highest standard of excellence in the industry, provides professionals with the opportunity to enhance their reputation, increase their earning potential, and advance their career.

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The CTP exam is administered by the AFP, and it consists of 170 multiple-choice questions. Candidates are given three and a half hours to complete the exam. CTP Exam is offered twice a year, in May and November, and it is available at testing centers around the world.

## AFP Certified Treasury Professional Sample Questions (Q11-Q16):

NEW QUESTION # 11

Which of the following is true about disbursement ZBAs?

- A. Their funding requirements are known early in the day.
- **B. They are funded by intra-bank transfer.**
- C. They are pre-funded from a master account.
- D. They are not recommended in a decentralized environment.

**Answer: B**

**NEW QUESTION # 12**

The goal of investor relations is to:

- A. maintain the company's stock listing on the NYSE.
- B. ensure equity analysts have all available company information at any point in time.
- C. make sure all shareholders cast a vote at the annual meeting.
- **D. ensure that a company's securities achieve a fair valuation in the marketplace.**

**Answer: D**

**NEW QUESTION # 13**

The process by which a bank or insurance company guarantees the debt obligation of a borrower is referred to as credit:

- A. scoring.
- B. rating.
- C. options.
- **D. enhancement.**

**Answer: D**

**NEW QUESTION # 14**

If a company's pension plan offered its executives the right to contribute a greater percentage of their salary to the plan than the percentage offered to other employees, it would be at risk of violating the ERISA nondiscrimination rule related to what?

- A. Fiduciary standards
- B. Salaried employees
- **C. Highly compensated employees**
- D. Executives' benefits

**Answer: C**

**NEW QUESTION # 15**

A major toy retailer operates 65 stores throughout the Midwest. Which of the following collection methods is MOST LIKELY to be used by this company?

- A. Direct deposit
- B. Wholesale lockbox
- C. Preauthorized debit
- **D. Field deposit**

**Answer: D**

**NEW QUESTION # 16**

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