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CERTIFIED
TREASURY
PROFESSIONAL
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ADVANCE YOUR **CAREER.**
LEAD WITH **CONFIDENCE.**
EARN THE **CTP.**

CERTIFIED TREASURY PROFESSIONAL®

The Global Standard of Excellence in Treasury

Available Delivery Methods



ASSOCIATION FOR
FINANCIAL
PROFESSIONALS
Exclusive MEA Partner



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TABLE OF CONTENT

BENEFITS OF EARNING THE CTP CREDENTIAL	COURSE OVERVIEW	IS THE CTP RIGHT FOR YOU?
4	5	6
WHO ARE CTPS?	PREPARATION COURSE OPTIONS	ARE YOU ELIGIBLE FOR THE CTP EXAM?
7	8	11
CTP EXAM PREPARATION PLATFORM	TRAINING METHODOLOGY	COURSE CONTENT
12	13	14
ABOUT THE EXAM	WHAT CREDENTIAL SHOULD I PURSUE?	SHOULD I PURSUE THE CTP, FPAC, CFA, CPA OR CMA?
17	18	19
PRACTICE QUESTIONS	TAKING THE CTP EXAM	7 TH EDITION CTP TEST SPECIFICATIONS
20	21	23
DEADLINES	GET STARTED TODAY AND GET BACKED BY THE CTP	TRAINER BIOGRAPHIES
26	27	30

Are you looking to advance
your career in Treasury?
Is the CTP right for you?

Join more than **38,000**
treasury professionals
in **76 countries** who
have taken the next step
and **BECOME A CTP.**



The Certified Treasury Professional (CTP) designation shows you have the knowledge and skills to excel in your career.

HIGHER SALARIES

CTPs earn up to 13% more than their peers, showcasing the financial value of the designation and the demand for certified professionals.

COMPETENCY VALIDATION

The CTP validates your mastery of critical treasury and financial management skills, demonstrating to employers that you meet the highest professional standards.

BOOSTED RELEVANCY

Stay competitive in an evolving field with up-to-date knowledge of treasury best practices and industry trends.

INCREASED JOB SECURITY

80% of Fortune 500 companies employ CTPs. As organizations seek certified professionals for leadership roles, the CTP enhances your career stability and positions you as a valuable asset.

PROFESSIONAL NETWORK

Join a global community of over 38,000 treasury professionals, opening doors to mentorship, collaboration, and career advancement opportunities.

ALL YOURS WITH THE CTP.

Check Out Other Benefits that Come with the CTP





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COURSE OVERVIEW

The Certified Treasury Professional (CTP[®]) designation serves as a benchmark of competency in the finance profession and is recognized as the **LEADING CREDENTIAL IN CORPORATE TREASURY WORLDWIDE**. The CTP sets the global standard and is a symbol of excellence in the corporate treasury profession.

Sponsored by the Association for Financial Professionals[®] (AFP), the CTP credential signifies that you have demonstrated the knowledge and skills required to effectively execute critical functions related to corporate liquidity, capital and risk management.



IS THE CTP RIGHT FOR YOU?

CTP is for treasury professionals, but you don't have to be a treasury professional to realize a great professional ROI from our CTP review and treasury excellence program. This program is for anyone seeking a broader, deeper knowledge of corporate treasury management, banking relationships and wants to learn how to develop and empower a best in class treasury function at any size organization. Here are some of the professionals that can benefit from our program:

- Professionals preparing for the CTP (Certified Treasury Professional) exam.
- Practitioners executing or corporate finance and/or treasury functions.
- Technical and administrative staff supporting the corporate finance function.
- Professionals marketing, developing and/or implementing products and services for use by treasury and finance organizations.
- Bankers and other financial service providers developing and implementing products and services for use by corporate finance organizations.
- Consultants specializing in the finance and treasury are as.
- Finance and treasury instructors teaching at educational institutions.
- Students with an interest in finance/business related fields.
- Global Transaction Banking teams, who sell and/or develop cash management products
- Corporate Relationship Managers who want to better understand their corporate client's needs.

WHO ARE CTPs?

Here is a list of some of the most common titles of professionals who have earned the CTP.

Treasurer	Treasury Analyst	Cash Manager	Investor Relations Manager	Treasury Manager
Treasury Product Manager	Assistant Treasurer	Cash Operating Supervisor	Senior Treasury Analyst	Financial Analyst
Treasury Management Officer	Cash and Debt Manager	Investment Manager	CFO	Controller
Risk Manager	Senior Financial Analyst	Consultant	Managing Director	Client Manager
Capital Markets Supervisor	Director of Treasury	Bank Relationship Manager	Treasury Operations Manager	Global Treasury Manager
Cash Forecasting Analyst	Accounting Manager	Director of Finance	Manager of Tax and Treasury	Liquidity Manager

PREPARATION COURSE OPTIONS

Our flagship course is the first in the market to incorporate the CTP's Certification 7th edition updates in the MEA region. We provide the course in three different modalities that are thoroughly designed to meet your plans. A unique journey magically blended to give you the highest chance of success. Cut your journey short to the CTP certification.

Complete Bundle Includes:

- CTP 7th Edition Beacon Handbook
- AFP CTP Exam Prep Platform (1-year access)
- CTP Exam Registration (3-year access) (first attempt only)
- AFP Membership (1-year)
- Lifetime Free Re-attendance Option

Pass at the first sitting through one of the following options:

A- Blended Modality Preparation Course

Our 50-50 blended format delivers the perfect combination of traditional classroom learning and virtual instruction. Supported by our comprehensive CTP 7th Edition Beacon Handbook, featuring detailed chapter reviews, structured study plans, and essential finance mind-maps, this innovative approach ensures you get the best of both worlds - the engagement and depth of face-to-face sessions paired with the convenience and flexibility of live virtual learning.

Our blended preparation course offers an optimal mix of learning experiences:

Face-to-Face Sessions:

- Direct interaction with expert instructors
- Collaborative learning environment
- Focus on complex technical topics
- Real-time problem-solving
- Networking opportunities

Live Virtual Sessions:

- Real-time online instruction
- Interactive Q&A sessions
- Flexible attendance options
- Convenient learning from anywhere
-

This balanced approach combines the effectiveness of classroom learning with the convenience of virtual instruction, ideal for professionals seeking quality preparation with schedule flexibility.



B- Virtual Modality Preparation Course

Virtual Modality offers a flexible, fully online training experience for busy professionals. This format includes 80 training hours, structured as weekly 4-hour interactive sessions. Held once a week, these sessions provide a balance between deep learning and practical application, enabling participants to absorb content gradually while applying their knowledge to real-world scenarios. Each session is hosted through an interactive online platform, allowing seamless engagement with instructors and peers through live discussions, collaborative activities, and breakout rooms. The course combines expert-led instruction with hands-on exercises, ensuring an enriching and comprehensive learning experience.

The virtual preparation course includes:

- 1. Interactive Online Sessions:** Engage in real-time discussions, Q&A sessions, and live polls to enhance your learning experience.
- 2. Flexible Learning Schedule:** Join weekly sessions from anywhere, allowing you to balance your professional and personal commitments without disrupting your work schedule.
- 3. Virtual Collaboration:** Participate in group activities, case studies, and peer-to-peer learning through interactive tools and virtual breakout rooms.
- 4. Access to Resources:** Get access to digital materials, recorded sessions, and resources available online 24/7, so you can revisit concepts and practice anytime.
- 5. Expert Guidance and Support:** Receive personalized feedback and continuous support from experienced instructors and trainers throughout the course.



C- Digital Modality Preparation Course

Our digital format combines the convenience of recorded sessions with the engagement of live interactions. This 70-30 approach delivers 80 comprehensive training hours, optimized for professionals seeking flexibility without compromising on interactive learning.

Program Structure:

- Professionally recorded content
- Live interactive sessions

Professional Learning Content:

- High-quality recorded sessions
- Structured curriculum following CTP exam requirements
- Progressive learning modules with practical examples

Live Interactive Components:

- Real-time Q&A with expert instructors
- Group discussions and case studies

Comprehensive Resources:

- AFP CTP Exam Preparation Platform license (1-year validity)
- Digital study materials and practice questions
- Access to CTP Digital course

Support & Benefits:

- Continuous instructor support via online channels
- AFP membership (1-year validity)
- CTP exam fees included
- Lifetime free re-attendance for re-examination candidates

This digital format ensures both flexibility and engagement, allowing learners to master treasury concepts at their own pace while benefiting from regular expert interaction and peer learning opportunities.

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Terms and conditions are apply

CONTACT US





ARE YOU ELIGIBLE FOR THE CTP EXAM?

You must have a minimum of two years of full-time work experience in a career-based corporate cash/treasury management or corporate finance-related position to become certified. A Master's degree or higher or global equivalent degree in a finance, accounting, economics or business related field may be substituted for one year of the required two years of relevant experience.

Candidates may enroll in the Certified Treasury Professional program and begin taking the exam before the Education and Experience Requirements have been fully satisfied, but will not be awarded the credential until all requirements have been met. You must complete these program requirements by your application expiration date. Applications are valid for six consecutive testing windows. If you are unable to complete the program requirements and earn your certification within this time frame, you must pay the new applicant fees and retake the exam.

WORK EXPERIENCE

Full-time in a career-based cash/treasury management or finance-related position

Minimum 2-Years

Minimum 1-Year

EDUCATION

Graduate or Masters degree in business or finance

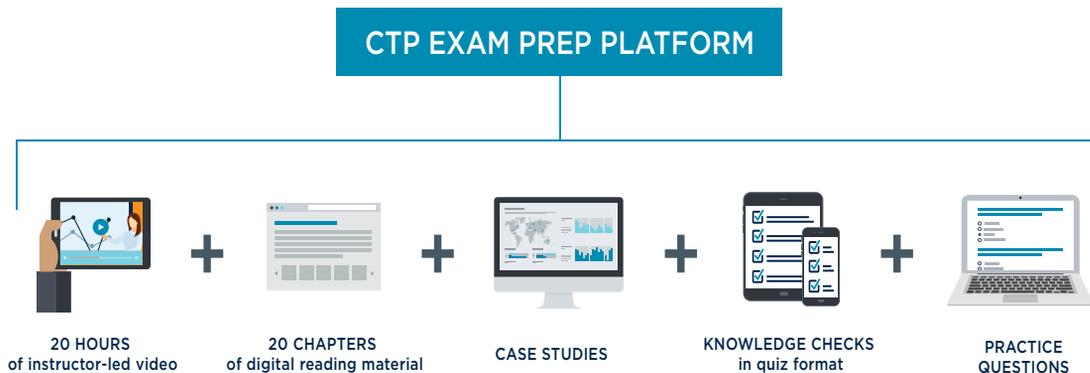
None

Completed

If you have College or University-level teaching experience in a finance-related topic, check your eligibility at www.CTPCert.org/Exam/Eligibility.

CTP EXAM PREP PLATFORM

The CTP Exam Prep Platform is the preferred study resource for the CTP Exam and is based on the test specifications for the 7th edition windows. This fully digital and interactive platform contains study materials, evaluations, sample questions and customized progress tracking.



COURSE MODALITIES

CHAPTER	MODALITY	TOPIC
CHAPTER 1	On Demand Content	Role Of Treasury Management
CHAPTER 4	On Demand Content	Payment Instruments and Systems
CHAPTER 12	On Demand Content	Collections Concentration Disbursements
CHAPTER 14	Instructor-led	Cash Flow Forecasting
CHAPTER 10	On Demand Content	Introduction to Working Capital
CHAPTER 11	Instructor-led	Working Capital Metrics
CHAPTER 3	On Demand Content	Banks and Financial Institutions
CHAPTER 7	On Demand Content	Relationship Management and FSP Selection
CHAPTER 17	Instructor-led	Financial Risk Management
CHAPTER 5	On Demand Content	Money Markets
CHAPTER 13	Instructor-led	Short-Term Investing and Borrowing
CHAPTER 6	On Demand Content	Capital Markets
CHAPTER 19	On Demand Content	Long Term Investments
CHAPTER 9	Instructor-led	Financial Planning and Analysis
CHAPTER 8	On Demand Content	Financial Accounting and Reporting
CHAPTER 15	On Demand Content	Technology in Treasury
CHAPTER 20	Instructor-led	Capital Structure Decision and Management
CHAPTER 16	On Demand Content	Enterprise Risk Management
CHAPTER 18	On Demand Content	Treasury Policies and Procedures
CHAPTER 2	Instructor-led	Legal, Regulatory, and Tax Environment



TRAINING METHODOLOGY

The CTP certification combines knowledge related to various functions across an organization to serve the treasury function. Keeping this large amount of information in mind, we designed the preparation course to divide the knowledge bulk over a reasonable period of time to balance the cognitive load. The course topics are supported by case studies, real-life examples, discussions, and activities (class-based and computer-based) to link them to participants' experiences. Various learning modes (Visual, auditory and kinesthetic) are incorporated into the course to facilitate knowledge acquisition and meet different participants' needs.

COURSE CONTENT

CHAPTER 1: Role of Treasury Management

- The Role and Organization of Treasury Management
- Finance and Treasury Organization
- Corporate Governance

CHAPTER 2: Legal, Regulatory, and Tax Environment

- General Regulatory Environment
- Financial Regulatory Regime
- National/Regional Approaches to Legislation and Regulation
- Tax Considerations for Treasury
- Bankruptcy/Insolvency Laws
- Trends in Regulation

CHAPTER 3: Banks and Financial Institutions

- Banks: Functions and Services
- Non-Bank Financial Institutions: Functions and Services
- Fiduciaries

CHAPTER 4: Payment Instruments and Systems

- Payment Overview
- Payment Instruments
- Payment Systems
- Payment Regulation

CHAPTER 5: Money Markets

- Money Market Participants
- Money Market Instruments

CHAPTER 6: Capital Markets

- Structure of the Capital Markets
- Debt Market
- Equity Market

CHAPTER 7: Relationship Management and FSP Selection

- Bank Relationship Management
- FSP Selection
- Assessing the Risks of FSPs

CHAPTER 8: Financial Accounting and Reporting

- Uses of Financial Statements
- Accounting Concepts and Standards
- Financial Statement Reporting
- Accounting for Derivatives, Hedges, and Foreign Exchange (FX)
- Accounting for Governmental and Not-for-Profit (G/NFP) Organizations

COURSE CONTENT

CHAPTER 9: Financial Planning and Analysis

- Time Value of Money
- Capital Budgeting
- Budgeting
- Cost Behavior
- Financial Statement Analysis

CHAPTER 10: Introduction to Working Capital

- The Link between Cash and Working Capital
- Components of the Cash Conversion Cycle (CCC)
- How Changes in Current Balance Sheet Accounts Impact External Financing
- Strategies for Investing in and Financing Working Capital
- Management of Trade Credit and Accounts Receivable (A/R)
- Management of Inventory
- Management of Accounts Payable (A/P)
- Working Capital Management Tools for Corporate Groups

CHAPTER 11: Working Capital Metrics

- Fundamental Working Capital Metrics
- The Cash Conversion Cycle (CCC)
- Calculations for Trade Credit Decisions
- Accounts Receivable (A/R) Monitoring

CHAPTER 12: Collections Concentration Disbursements

- Disbursements
- Collections
- Concentration of Funds

CHAPTER 13: Short-Term Investing and Borrowing

- Managing Short-Term Investments
- Pricing and Yields on Short-Term Investments
- Managing Short-Term Borrowing
- Debt Financing
- Market Information for Investors and Borrowers

CHAPTER 14: Cash Flow Forecasting

- Purpose of Cash Flow Forecasting
- Types of Forecasts
- Forecasting Process
- Forecasting Methods
- Best Practices in Cash Flow Forecasting

COURSE CONTENT

CHAPTER 15: Technology in Treasury

- Technology for Treasury
- Treasury Management Systems (TMSs)
- Project Management
- Communications and Technology Developments

CHAPTER 16: Enterprise Risk Management

- Risk Management
- Categories of Risk
- Techniques Used to Measure Risk
- Managing Insurable Risks
- Disaster Recovery and Business Continuity

CHAPTER 17: Financial Risk Management

- Types of Financial Risk
- Managing Financial Risk
- Derivative Instruments as Financial Risk Management Tools
- Managing Interest Rate Exposure
- Managing Foreign Exchange (FX) Exposure
- Managing Commodity Price Exposure
- Accounting and Tax Implications of Financial Risk Management
- Regulation of Financial Instruments
- Hedging Policy Statement

CHAPTER 18: Treasury Policies and Procedures

- Overview of Treasury Policies and Procedures
- Creating a Treasury Policy Document
- Overview of Key Treasury Policies

CHAPTER 19: Long Term Investments

- Valuation of Capital Market Securities
- Managing Capital Market Investments

CHAPTER 20: Capital Structure Decision and Management

- Capital Structure
- Raising Long-Term Capital
- Managing Long-Term Capital
- Alternative Financing

ABOUT THE CTP EXAM

This is one exam with 170 multiple choice questions. The exam is offered during two testing windows each year—June/July and December/January. In order to sit for the exam you must meet certain work or a combination of work and education requirements.

Your total seat time is four hours. You will have exactly three and a half hours to take the exam. There is a 30-minute tutorial designed to familiarize you with taking the computer-based exam and how to use the navigation features. The tutorial will also familiarize you with the type of exam questions.

After the exam, you will be asked to complete a 10-minute post exam survey.

The CTP exam is based on globally recognized standards of practice, concepts and theories in treasury management. It is competency-based and designed to test mastery of knowledge, skills and abilities required by treasury professionals to execute critical functions such as:

- 1.** Maintaining corporate liquidity to meet current and future obligations
- 2.** Managing optimal cash positioning through forecasting and short-term investing and borrowing activities
- 3.** Optimizing treasury operations, (including considerations for roles/ responsibilities and outsourcing options).
- 4.** Calculating, analyzing, and evaluating financial ratios to optimize financial decision making
- 5.** Managing capital structure, managing costs of long-term capital, and quantitatively evaluate long-term capital resource investments
- 6.** Evaluating current market conditions (including credit availability, spreads, interest rates, terms, risk) as they relate to long-term borrowing strategies
- 7.** Managing internal and external relationships
- 8.** Monitoring and controlling corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk)
- 9.** Benchmarking performance against external sources to ensure best practices (including banking fees, comparative analysis)
- 10.** Ensuring regulatory compliance, and reporting internally and externally on compliance
- 11.** Assessing impact of technologies on the treasury function

WHAT CREDENTIAL SHOULD I PURSUE ?



That depends on your career goal.

All of these are rigorous credentials that demand time, experience and a commitment to your career.

But in what direction are you driving your career?

If you want to pursue a career in investment analysis and portfolio management, then the CFA may be the right fit. If you are looking to a career that has a heavy dose of accounting, reporting, compliance or control, then the CPA or CMA may be the best fit. If you're pursuing a career in corporate treasury or corporate finance and financial risk management, then the CTP is the most suitable choice. And if you already have one of these credentials, then adding the FPAC credential can be a powerful complement — and you may be able to waive Part I of the FPAC Exam.

SHOULD I PURSUE THE CTP, FPAC, CFA, CPA OR CMA?

Here's a quick general breakdown of these credentials:

CTP	FPAC	CPA/CMA*	CFA*
Career in corporate treasury	Career in corporate finance focused on FP&A	Career in public or private accounting or management accounting	Career in investment analysis and portfolio management
Deep knowledge of corporate treasury management and banking relationships	Real-world application of FP&A knowledge	Focus on past fiscal performance and compliance and business analysis	Deep knowledge of investment analysis, management, and ethics
Apply knowledge to manage corporate treasury.	Apply knowledge to add value to one's own organization	Apply knowledge to one's own firm	Apply analysis to evaluate third-party organizations
100 - 120 hours of self-study	80 - 100 hours of self-study	300 hours (CPA), 140 hours (CMA) per part	900+ hours of self study
Pass 1 exam	Pass 2 Exam Parts*	Pass 4 Exam Parts (CPA), 2 Exam Parts (CMA)	Pass 3 Exam Parts
Assistant Treasurer Cash Management staff Cash Manager Chief Financial Officer Corporate Finance Manager Corporate Treasurer Finance Director Global Transaction Banking Trade Finance Manager Treasurer Treasury Manager	FP&A Manager FP&A Senior Analyst FP&A Analyst Director Finance Vice President, Finance Chief Financial Officer	Management Accountant Cost Accountant Accounting Manager Senior Accountant Corporate Controller Financial Analyst Business Analyst Accounting Supervisor Chief Financial Officer	Portfolio Manager Relationship Manager Research Analyst Chief Executive Officer Consultant Corporate Financial Analyst Financial Advisor Risk Manager

* As of April 15, 2020, holders in good standing of the CFA, CMA, CPA (US, Canada, Australia), ACCA, FCCA, ACMA, FCMA or CTP credential are eligible to waive Part I of the FPAC Exam. Go to [FPACert.afponline.org/waiver](https://www.FPACert.afponline.org/waiver) for more information.

PRACTICE QUESTIONS

Try out practice questions to test your treasury management knowledge.

Due to a loss of proprietary information held for clients, ABC Company has been named in a billion dollar lawsuit. It was determined that the loss of information was due to a breach in its computer system firewalls by outside parties. When the lawsuit became public, the company experienced a steep drop in its stock price. This scenario is an example of what kind of risk?

- A. Internal technology
- B. Compliance
- C. External theft/fraud
- D. Market

A U.S. company decides to enter a new geographic market facing some dominant competitors, but projects sales growth of 40% in its first year due to its superior product line. The company decides to only offer electronic payment methods for settlement of its receivables. A year later, the company's sales volume only increases by 10%, but their average days' sales outstanding of 32 days is the best in the industry. What should the company have considered in its collection policy objectives?

- A. Cost efficiency
- B. Customer satisfaction
- C. Performance measurement
- D. Approved collection practices

When using the Internet to access auction markets, companies may use certificate authorities to reduce their exposure to which of the following types of risk?

- A. Credit
- B. Valuation
- C. Counterparty
- D. Foreign exchange

A company is looking for a way to finance their inventory. What is the BEST funding match?

- A. Long-term private placement
- B. Short-term debt
- C. Stock split
- D. Equity issuance

The company has 30 for Days' Payables, 37 for Days' Inventory, and 14 for Days' Receivables. What is their Cash Conversion Cycle?

- A. 81 Days
- B. 21 Days
- C. 7 Days
- D. 30 Days

Download the Exam Prep Guide for answers at www.CTPCert.org/Preparation/Guide

TAKING THE CTP EXAM

Submitting Your Application

Applications to take the CTP Exam may be submitted online. Full payment must accompany all applications. Applications cannot be processed without the required fee(s). Applications submitted by mail or fax must be postmarked by the application deadline or the application will be automatically deferred to the next testing window.

Authorization-To-Test (ATT)

Upon eligibility approval, AFP will send you an Authorization-To-Test (ATT) via e-mail which will give you the information you need to schedule your appointment to test. If you do not receive your ATT within four weeks after submitting your application, please contact +1 301.907.2862. Please note: If you are registering for a future window, you will not receive your ATT until after the current window has ended.

Scheduling Your Examination Appointment

Once registered, the candidate must either schedule an appointment and take the exam, or re-register for a different testing window. For emergencies please see Deferral Policy section. Failure to schedule an appointment during your approved testing window will result in forfeiting your exam fee and you will need to complete a re-registration form and pay the \$250 re-registration fee in order to register again to take the exam

Carefully check your ATT. Your name, as it appears on your identification, MUST match the name the test center has on file. If any information is incorrect, contact AFP prior to making your appointment to test. Appointments to test can be made by calling Pearson Vue's registration center at +1 866.837.8287 or online at www.pearsonvue.com/AFP. You may make an appointment to test at any of Pearson Vue's 5,000+ testing centers for any available date and time during your approved testing window. For the best availability, candidates should make their appointment immediately after receiving their ATT, as test center seats can fill quickly.

Testing Time

Your scheduled test appointment time is four hours, of which you will have three-and-one-half hours to answer 170 questions. The remaining 30 minutes is available for you to review an optional 15 minute tutorial (prior to the examination) and answer a brief computer-administered questionnaire (at the end of the examination). During the examination, you will have the opportunity to review any question on the examination.

You can change answers, mark or skip questions. Should your time expire while taking the exam, all answers, regardless of how they are marked, will be calculated into your score. Once your allowed time has expired, or you exit the examination, you cannot see or review the questions again

TAKING THE CTP EXAM

Requesting Special Testing Accommodations

Candidates with documented visual, physical, hearing or learning disabilities, which would prevent them from taking an examination under standard conditions, may request special testing accommodations and arrangements. AFP and Pearson VUE require written documentation of the disability from the candidate's doctor or from another qualified medical professional who has treated the candidate for the disability. This written documentation must accompany the registration form when submitted to AFP. There is no extra fee for making these arrangements. In considering a request from an applicant for special accommodations, AFP and Pearson VUE are guided by a sense of fairness. Special accommodations are granted to give an approved candidate the opportunity to be examined in an equivalent manner with other candidates, but not to provide an advantage over other candidates. For a full description of the documentation required, see <https://ctpcert.afponline.org/take-the-exam-accommodations>

Making Changes

Please see www.CTPCert.org/RulesRegs for more information on how to make changes within the same testing window, or how to re-register or defer to the next testing window.

Exam Results

At the end of the examination you will receive a printed report of your results that will include your name, title of your examination and whether you passed or failed. Your actual score is only provided if you failed, along with your performance diagnostics by knowledge domain.

* Please note that during the first exam administration under a new body of knowledge, candidates will not receive their results until 6 - 8 weeks after the close of the testing window. This wait is necessary in order to assess the performance and difficulty level of each exam question and set a passing score. The next testing window this will affect is the June/July 2025 window



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7TH EDITION CTP TEST SPECIFICATIONS:

Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

Domain 1

Maintain corporate liquidity required to meet current and future obligations in a timely and cost effective manner.....36-40

- A. Manage optimal cash positioning through short-term investing and borrowing activities.....4-6
- B. Forecast/manage cash receipts and disbursements [cash flows].....4-6
- C. Leverage cash concentration/pooling structures.....3-5
- D. Manage foreign exchange (FX) exposure.....3-5
- E. Manage trade financing (including letters of credit).....3-5
- F. Manage intercompany financing (including loans, repatriation, in-house banking).....3-5
- G. Review cash balances and reconcile transaction activity to ensure accuracy.....3-5
- H. Optimize treasury operations (including considerations for roles/responsibilities and outsourcing options).....3-5
- I. Calculate, analyze, and evaluate financial ratios to optimize financial decision making.....3-5

Domain 2

Manage capital structure, manage costs of long-term capital, and quantitatively evaluate long-term capital resource investments.....26-28

- A. Negotiate and manage syndicated agreements.....3-5
- B. Manage investment portfolio.....4-6
- C. Issue debt and equity.....4-6
- D. Manage revolving debt agreements.....3-5
- E. Assess impact of mergers, acquisitions, and divestitures.....3-5
- F. Evaluate current market conditions (including credit availability, spreads, interest rates, terms, risk) as they relate to long-term borrowing strategies..... 4-6

7TH EDITION CTP TEST SPECIFICATIONS:

Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

Domain 3

Manage internal and external relationships.....28-31

A. Build, maintain, and review relationships with external financial service providers.....	3-5
B. Evaluate and implement treasury products and services (including banking products, treasury workstations.....	4-6
C. Administer bank accounts (including bank fee analysis) and maintain documentation.....	4-6
D. Identify, negotiate, and select relationships and operational agreements with external service providers (including financial, technological, and investment/retirement advisors) to ensure best practices and competitive pricing.....	3-5
E. Serve as an internal trusted advisor and consultant (including Project Finance).....	2-4
F. Manage merchant services programs (including fees, risk, controls, card security compliance, retention requirements).....	4-6
G. Build and maintain relationships with internal stakeholders (including accounting, IT, legal, and tax departments).....	3-5
H. Market Effects on Working Capital.....	2-3

Domain 4

Monitor and control corporate exposure to financial, regulatory, and operational risk .(including emerging and reputational risk).....36-40

A. Comply with treasury policies and procedures (such as investment, FX, risk management, hedging, credit approval).....	3-5
B. Draft treasury policies and procedures for approval (such as investment, FX, risk management, hedging, credit approval).....	2-4
C. Detect and mitigate fraud (such as payments, bank transactions, internal, external).....	5-7
D. Benchmark performance against external sources to ensure best practices (including banking fees comparative analysis).....	3-5
E. Evaluate and manage counterparty risk (including risk related to supply chain, banks, brokers, dealers).....	4-6
F. Develop, maintain, and test business continuity plans (including bank balance reporting process, funds transfer capabilities).....	4-6
G. Hedge FX, interest rate, and commodities exposure.....	4-6
H. Ensure regulatory compliance, and report internally and externally on compliance.....	4-6

7TH EDITION CTP TEST SPECIFICATIONS:

Knowledge Domains

CONTENT AREAS..... NUMBER OF QUESTIONS

Domain 5

Assess impact of technologies on the treasury function.....17-20

- A. Leverage technology systems (including enterprise resource planning (ERP) systems and treasury management systems)..... 4-6
- B. Identify security issues and concerns associated with new and existing technology..... 4-6
- C. Identify cyber-related risks..... 2-4
- D. Monitor information security risk and cyber-related risk (including e-mail scams, phishing scams)..... 4-6

Unscored Questions..... 20*

33-37% of the questions test knowledge of basic facts and terms.

38-42% of the questions test an understanding of concepts and principles.

23-27% of the questions test the higher thinking ability to apply concepts and principles to a specific situation.

10-15% of the questions will require mathematical computations.

** These questions are unscored and do not count towards the final score. The questions may be from any domain. The specific questions on the exam that are unscored are determined before the start of the testing window.*

DEADLINES

The CTP exam is offered during two testing windows each year –June/July and December/January.

CTP Examination Testing Window 2025A: June 1 - July 31, 2025

Early Application Deadline	March 26, 2025
Final Application Deadline	April 23, 2025
Re-Registration Deadline	April 23, 2025
Cancellations/Refund Request Deadline	May 17, 2025
Deferral Request Deadline	July 31, 2025

CTP Examination Testing Window 2025B: December 1, 2025 - January 31, 2026

Early Application Deadline	September 24, 2025
Final Application Deadline	November 5, 2025
Re-Registration Deadline	November 5, 2025
Cancellations/Refund Request Deadline	November 17, 2025
Deferral Request Deadline	January 31, 2026

GET STARTED TODAY AND GET BACKED BY THE CTP

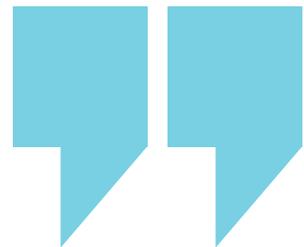
Increase Earning Potential | Maximize Job Security |
Improve Marketability | Gain Career Flexibility | Boost Relevancy

- You must meet the work experience requirement to be eligible to take the CTP exam
- Review the **Certification Candidate Handbook**, which contains the rules, regulations and details you'll need to reference as you undertake and progress through the certification process—it is a must read for all CTP applicants.
- Apply for the exam and select a testing window
- Prepare for the exam. Create a study plan and use the resources available through AFP
- Schedule your exam appointment

Visit www.CTPCert.org for more information

96% OF CTPs

WOULD RECOMMEND THE CREDENTIAL TO THEIR PEERS



“Treasury has been a progressive discovery for me. I started my career as a professional Accountant, working in the Medical field. During my time I had the chance to work on a global treasury digitalization mission, and that is when I discovered that treasury was a core function of any organization, with aspects of data, processes, IT, people, innovation, relationship management, and more. The diversity of the field attracted me, and I decided to pursue a career in treasury. My first role in the field was as a treasury and finance project manager, from which I quickly moved up to the position of treasury manager as a professional after finishing the CTP, which is closer to business and treasury operations.”

Medhat Zein, CTP



“After 20 years of practical experience, it was about time to have the academic side of the job and it certainly helped me a lot to understand a lot and gain this academic weight in addition to the experience. CTP opened doors and helped me to advance in my career.”

Rania Afifi, CTP

Achieving the Global Standard of **Excellence** in **Treasury** and **Finance**

TRAINER BIOGRAPHIES



Mina Nasif

President and CVO, Beacon Holding
Managing Director, Partnerships MEA with AFP

Experience

Beacon FinConsult:

- Chief Executive Officer, From Dec 2020 - Present.

Beacon FinTrain:

- Chief Visionary Officer, From Jan 2013 - Present

TAQA Arabia, Citadel Capital:

- Group Treasury Manager, From Nov. 2015 to May 2020.

Al-Gihaz Holding:

- Treasury Manager “Saudi Arabia”, From Nov. 2014 to Step 2015.

Certifications

- AFP MEA FP&A Advisory from the Association for Financial, Sep 2022
- AFP MEA Treasury Advisory Council from Association for Financial, May 2022
- Certified Professional Trainer from University of Toledo, Oct 2012
- ACI Dealing Certificate, ACIFMA “U.K.”
- Treasury Dealing Room Activities, ACT “U.K.”
- AMCT Treasury Diploma, Association of Corporate Treasurers “U.K.”
- Accounting & Finance, American University, issued at 2009
- Certified Treasury Professional (CTP), From the Association for Financial Professionals, 2006.
- Accounting & Finance, Cairo University, 2002 – 2006



Ahmad Makhoulf

Chief Financial Officer, General Motors
Egypt & North Africa

Experience

General Motors Detroit, Michigan

- Chief Financial Officer. From Jul 2022 to Present
- Financial Planning & Analysis Senior Manager. From Jan 2020 to Jul 2022
- Commercial Finance Sr. Manager North Africa. From May 2018 to Jan 2020
- Operational Excellence Manager. From May 2015 to May 2018
- Financial planning and pricing senior manager. From May 2012 to May 2015

Arab Investment bank

- Chief Dealer. From Aug 1993 to Aug 2003

Certifications

- AFP MEA Treasury Advisory council
- Master of Business Administration (M.B.A) in Finance and Banking Arab Academy for
- Science, Technology, and Maritime Transport, 2009
- Certified Treasury Professional (CTP), Association of financial professionals (AFP), 2006
- Bachelor's Degree, Commerce, Accounting Major, Ain Shams University, 1992



TRAINER BIOGRAPHIES



Chris Van Dijn

Treasurer, Consultant & Trainer

Experience

Cugavadi

- Corporate Treasury & Transaction Banking Trainer, From Mar 2015 – To Dec 2023.
- Treasury Consultant, From Mar 2014 – To Dec 2023
- Speaker & Moderator, From Mar 2014 – To Dec 2023.

PWC

- Director - SME - Treasury Transformation & Technology, From Nov 2020 – To Aug 2023

Blokken

- Founder & Managing Director, From Oct 2021 – To Jun 2022.

Association of Corporate Treasurers

- Lead tutor for the Certificate in International Cash Management (CertICM), Oct 2019 - To Dec 2021.
- Corporate Treasury Trainer, From Nov 2016 - To Dec 2021.

HSBC

- Regional Sector Head - Global Liquidity & Cash Management – MENAT, From Sep 2018 –To Sep 2019

Certifications

- Cert ICM, International Cash Management, Association of Corporate Treasurers, 2007-2008
- AMCT, Diploma in Treasury Management, Treasury Management, Association of Corporate Treasurers, Mar 2022
- CTP, Certified Treasury Professional, Association for Financial Professionals, 2004
- Bachelor, Commerciale Economie / International Management, International School of Economics, 1993 - 1997



Ahmed El Badawy

CFO At Döhler Egypt

Experience

Beacon FinTrain

- CTP Instructor, 2023- Present.

Döhler Group

- Chief Financial Officer, IT Manager & Board Member, From Dec 2021- Present.

Confidential Group

- Group Financial Controller, From Jan 2018 - Present.

CMA & DIPIFR Facilitator

- Training and Consultation Companies (Freelance), From Jan 2012 – Present.

MEG Group -Coca-Cola - Egypt

- Financial controller, From Aug 2016 to Dec 2017.

Döhler Egypt

- Cost Control Manager, From Feb 2013 – Jul 2016.

Certifications

- CFA Level 1.
- Certified International Financial Reporting Standards (IFRS), From 2015-2016.
- Certified Management Accountant, From 2009 – 2011.
- Accounting & Finance, Cairo University, From 2002 – 2006.
- Certified Treasury Professional (CTP), Association for Financial Professionals, Issued 2023.





ASSOCIATION FOR
FINANCIAL
PROFESSIONALS

ABOUT AFP®

As the certifying body in treasury and finance, the Association for Financial Professionals (AFP) established and administers the Certified Treasury Professional (CTP) and Certified Corporate FP&A Professional (FPAC) credentials, setting the standard of excellence in the profession globally. AFP's mission is to drive the future of finance and treasury and develop the leaders of tomorrow through certification, training, and the premier event for corporate treasury and finance.

Learn more at www.AFPonline.org.

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