

# PROFESSIONAL CERTIFICATION PROGRAM



## Professional Recognition in Credit & Financial Management

Credit Business Associate<sup>SM</sup> (CBA<sup>SM</sup>)

Certified Credit and Risk Analyst<sup>SM</sup> (CCRA<sup>SM</sup>)

Credit Business Fellow<sup>SM</sup> (CBF<sup>SM</sup>)

Certified Credit Executive<sup>®</sup> (CCE<sup>®</sup>)

Certified International Credit Professional (CICP<sup>SM</sup>)

International Certified Credit Executive (ICCE<sup>SM</sup>)

Join a select group of individuals who have made the commitment to professional excellence, career advancement and the pursuit of knowledge through the most widely recognized and respected, voluntary professional designation program for business credit professionals.



## FOUR LEVELS OF DOMESTIC CERTIFICATION

### **Credit Business Associate (CBA)**

The CBA is an academic-based designation which signals mastery of three business credit-related disciplines: basic financial accounting, business credit principles and introductory financial statement analysis. There is no minimum work experience requirement, and the NACM Career Roadmap is not required for this designation.

### **Certified Credit and Risk Analyst (CCRA)**

The CCRA is an academic-based designation which signals mastery in the analysis and interpretation of financial statements and the ability to make informed credit risk assessments. There is no minimum work experience requirement, and the NACM Career Roadmap is not required for this designation.

### **Credit Business Fellow (CBF)**

The CBF is an academic and participation-based designation which illustrates that achievers are knowledgeable about and have contributed to the field of business credit by first having earned the CBA designation, as well as having completed additional course work. The CBF signals competence in business law and credit law. CBF designation applicants must also accumulate Career Roadmap points.

### **Certified Credit Executive (CCE)**

The CCE is NACM's highest designation that endorses its achievers as capable of managing the credit function at an executive level. Candidates must meet minimum professional and educational standards as well as accumulate Career Roadmap points. Candidates must be proficient in the areas of accounting, finance, domestic and international credit concepts, management and law. Students of the prestigious Graduate School of Credit and Financial Management program are given a special opportunity to test for the CCE designation after having completed its rigorous curriculum. CCEs are required to recertify every three years.

The course work needed to qualify for NACM designations may be completed through NACM-National online or in-classroom programs, local NACM Affiliated Association programs or colleges.



### **Certified International Credit Professional (CICP)**

FCIB's Certified International Credit Professional (CICP) designation is an academic-based designation earned by successfully completing FCIB's International Credit & Risk Management (ICRM) online course. The instructor-led, in-depth 13-week course is designed to educate entry-level professionals as well as senior-level executives about the intricacies of global credit and risk management.

### **International Certified Credit Executive (ICCE)**

This executive-level designation is for international credit and risk analysis professionals who are ready to make an impact on the world stage by excelling beyond their CICP designation. ICCE candidates and holders are those interested in engaging the global credit community and who place a high value on continuing education as a means to securing the information and knowledge necessary to maintain their executive status. As a member of this global community, ICCEs participate in the association by serving on committees, work groups, completing surveys, answering questions posted on the FCIB Discussion Board or LinkedIn page or taking a leadership role by serving as a panelist or speaker.



## BENEFITS

**Expanded Knowledge:** By preparing for the exams, you'll gain a thorough, up-to-date understanding of credit management essential to your success.

**Heightened Professional Recognition:** NACM's professional designations attest to experience, knowledge, accomplishment and contributions to the credit and financial fields. Designations raise the level of respect among colleagues in business credit and between professionals in the financial community.

**Career Opportunities:** Certification signals to present or future employers that you are motivated, accomplished and current in your knowledge of credit management skills.

**Standards of Excellence:** With constant changes in credit and with financial services redefining the role of the credit executive, the certification program is a valuable way to master professional education requirements and achieve professional excellence.

**The Honors and Awards Recognition Program** applauds those exceptional designees who strive to meet exceedingly challenging goals. Each year at the Credit Congress, four awards of distinction—the National Credit Executive of the Year, the CBA Designation of Excellence, the CBF Designation of Excellence and the CCE Designation of Excellence Awards—are bestowed upon deserving designees. Award winners are acknowledged before thousands of their peers for outstanding contributions and dedication to the credit profession.

### NACM-National Education Department

Professional Certification Program

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