



Third Party Payment Processors Association
 20 F Street NW, 7th Floor
 Washington, DC 20001

Our Mission

Advocacy

The TPPPA advocates on behalf of members as to the vital role processors play in our economy. By promoting and representing the interests of the payments industry on Capitol Hill and with regulators, rule-making bodies and law enforcement, the TPPPA supports the integrity and operational excellence of the industry.

Leadership

The TPPPA provides leadership to the industry by working with stakeholders to explore opportunities for innovation and examine solutions to incorporate regulatory mandates. Our strong leadership promotes emerging technologies and products that are cutting-edge and compliant.

Support

All TPPPA members receive exclusive and ongoing training, guidance and compliance support. Members participate in balanced and insightful analyses of responses to impending regulatory and rules amendments, to ensure our members' perspectives are always considered.

Welcome to the TPPPA

The Third Party Payment Processors Association was formed to promote the vital role that payment processors play in the financial system and the economy at large.

Our members set the standard for ethical and operational excellence through their adherence to our strict Code of Conduct and their adoption of TPPPA's processing compliance standards.

Together, we can educate lawmakers, regulators and the public about the important role that payment processors play in supporting small businesses, protecting consumers and contributing to a healthy economy.

When you join the TPPPA, you contribute to ensuring that our concerns are heard and our interests are protected.

Marsha Jones, AAP, NCP
President

TPPPA Membership Benefits:

- Shared knowledge among the nation's leading processors and financial institutions
- Access to TPPPA's proprietary **Compliance Management System (CMS)**
- Lobbying representation in Washington, D.C.
- Exclusive opportunities for business partnerships and strategic alliances among all members
- Additional savings and benefits through TPPPA alliances
- Exclusive access to content on the TPPPA website
- Real-time analyses and updates on critical industry issues

	Voting Member	Non-Voting Member	Affiliate Member	
ELIGIBILITY				
M E M B E R S H I P & B E N E F I T S	Payment & Payroll Processors	★	★	
	Financial Institutions	★	★	
	Merchants			★
	Vendors			★
	Auditors			★
	Associations			★
	Non-FIs			★
	Other Organizations			★
	ENGAGEMENT			
Voting Rights	★			
Board Eligibility	★			
Voter Member Meetings (Monthly)	★			
Member Meetings (Bi-monthly)	★	★		
Industry Update Meetings (Quarterly)	★	★	★	
Committees Lead Eligibility	★			
Committee Participation	★	★	★ ¹	
Rules & Regulation Response Participation	★	★	★	
Member Communications	★	★	★ ¹	
COMPLIANCE SUPPORT				
Rules & Regulations Compliance Support	★	★	★	
Compliance Management System	★	★ ²		
DISCOUNTS WITH ALLIANCE PARTNERS				
Auditing & Consulting Services	★	★	★	
Payments Training	★	★	★	



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“The hallmark of the TPPPA is promoting compliance as the road to achieve payments integrity and excellence.”

Compliance Management System

An important part of the TPPPA mandate is to provide its members with the tools to achieve operational excellence. The TPPPA **Compliance Management System (CMS)** has been expertly crafted to deliver policies that are tailored to the unique needs and responsibilities of TPPPA members.

The **processor module** contains over 15 policies specifically written for payment and payroll processors that incorporate guidance for due diligence and enhanced due diligence. These policies include:

- ACH
- Red Flags
- Privacy
- UDAAP
- Compliance with Fair Debt Collections Act
- RCC
- BSA/AML/OFAC
- Consumer Complaints
- Compliance with Telephone Consumer Protection Act
- Compliance with Fair Credit Reporting Act

Each policy is tailored to processors' compliance responsibilities. The CMS processor module gives each processor the ability to customize their procedures to fit their unique processing environment while remaining compliant to the association's standards.

All policies have been created to address the oversight of relevant regulatory agencies, including FDIC, OCC, FRB and FinCEN.

Although financial institutions already have existing policies in place to address payments processing, they often lack a comprehensive policy to account for the complexity of third party payments processing.

The **FI module** is geared toward financial institutions that have third party payment processors as their clients, and helps incorporate their existing policies into a cohesive program for third party payment processing. This module contains the issues that a financial institution needs to address to ensure proper due diligence and ongoing monitoring and management of their processor relationships.

Procedures included in both CMS modules focus on the following broader categories:

- Risk Assessment (Due Diligence and Underwriting)
- Agreements
- Merchant Training
- Ongoing Monitoring
- Periodic Review
- Escalation and Reporting Suspicious Activity
- Termination of Merchant Relationships

TPPPA members include:

Payment and payroll processors, financial institutions, ISO/agents, vendors, merchants and other industry stakeholders.

