

CTP Exam Practice Questions & Answers

Over the past 3 years XYZ Company has expanded into multiple countries and significantly grown its banking relationships. The company now incurs significant expenses related to payment transaction costs and maintaining multiple bank connections. What should the company use to combat these rising costs.

A. SWIFT network

B. ACH Network

C. CHIPS network

D. TARGET 2 - ✓ A

An instrument that gives the right to buy a stated number of shares of common stock at a specified price is known as

a. An equity warrant

B. a Put Option

C. A zero Coupon Bond

D. A subordinate debenture - ✓ A

An arrangement in which a borrower makes periodic payments to a separate custodial account that is used to repay debt is known as a

A. sinking fund

B. Balloon payment

C. Mortgage

D. Zero-Coupon Bond - ✓ A

Netting is used by which of the following as a cross-border payment technique?

A. European giro providers B. Foreign subsidiaries of a company C. Counterparties in a letter of credit transaction

D. TARGET participants - ✓ D

Which of the following is a characteristic of giro systems used in countries in Europe?

A. They Operate through their postal service

B. They are primarily used for company-to-company payments

C. they do not replace checks for the payment of bills

D. They do not allow the use of direct debits and credits - ✓ A

A company is based in the US and has an operating subsidiary in Germany. With a stable US dollar and depreciating Euro, the Company's cash manager may elect to:

A. Pool excess funds into the US to offset Germany deficits

B. Implement a dollar-based multilateral netting system

C. Start lending receivables from the German subsidiary

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David Schlosser , Katy Kamkar**

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