

# CTP<sup>Q&As</sup>

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**QUESTION 1**

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

Correct Answer: B

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**QUESTION 2**

The CFO of a growing company has decided that it would be prudent to insure the company against potential loss from dishonest acts of employees. The treasurer has been given the responsibility of selecting and negotiating the type and amount of protection required. After analyzing the overall risk to the company, the treasurer decides that the greatest exposure to this type of risk is within the cash management function of the company. The MOST appropriate type of protection would be:

- A. fidelity.
- B. crime.
- C. blanket.
- D. fiduciary.

Correct Answer: A

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**QUESTION 3**

A pizza restaurant chain maintains separate accounts at bank branches near each of their 1,067 restaurants to handle the deposit of cash received. Early each morning, the company's point-of-sale system electronically transmits collection totals from the previous day to its main computer. ACH debits are then initiated to concentrate the funds from the local accounts to the concentration account the following day. Recently, several of the ACH debits have been returned for insufficient funds because deposits weren't being taken to the bank on a timely basis by the local employees. Without increasing staff at the restaurants, what could Treasury do to prevent this from happening and avoid overdrafts at the local banks?

- A. Negotiate better float schedules at its local banks.
- B. Install smart safes at each restaurant location.
- C. Use a courier to deposit to each bank 3 times per week.
- D. Use wire transfers to concentrate the cash instead of ACH.

Correct Answer: B

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**QUESTION 4**

In capital budgeting, a company might risk adjust which of the following?

- A. Times interest earned
- B. Internal rate of return
- C. Weighted average cost of capital
- D. After-tax cost of debt

Correct Answer: C

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**QUESTION 5**

A customer buys a laptop for \$850 and a CD for \$13. Only items with sale price of \$15 and greater are subject to value added tax (VAT). Assuming VAT of 8.5%, how much tax does the customer incur at the point of sale?

- A. \$72.25
- B. \$73.36
- C. \$722.25
- D. \$922.25

Correct Answer: A

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