

APRP Practice Test Questions and Answers

1. What is a payment gateway?

- A) A technology service that authorizes and processes payment transactions between merchants and acquiring banks
- B) A physical entrance gate at a bank branch
- C) A toll booth on a highway
- D) A firewall protecting bank networks

2. What is a payment risk assessment?

- A) A systematic evaluation of threats, vulnerabilities, and potential impacts to the payment system and its stakeholders
- B) An assessment of the risk of a check bouncing
- C) A review of the risk of accepting new payment methods
- D) Only an evaluation of fraud losses

3. What is 3D Secure (3DS) authentication?

- A) An additional authentication layer for online card payments requiring cardholder verification through their issuing bank
- B) A three-dimensional visualization of payment data
- C) A physical security system using three doors
- D) A type of security camera with 3D imaging

4. What is tokenization in payment security?

- A) Replacing sensitive card data with a unique, non-reversible token that has no exploitable value if breached
- B) A loyalty program using digital tokens
- C) A method for counting coins in a cash register
- D) A type of cryptocurrency payment system

Answers: 1-A 2-A 3-A 4-A

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