

Visa Portfolio Management Certification Exam (VIS-PM105) Examination Guide

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[About the exam](#)

Candidates are encouraged to use this document to help prepare for the Visa Portfolio Management Certification Exam (VIS-PM105).

The Visa Portfolio Management Certification Exam (VIS-PM105) is intended for individuals who have 6-12 months of experience (or equivalent training) in roles such as portfolio managers, product managers, risk managers and data analysts.

This exam will show that the candidate has the knowledge and skills necessary to effectively demonstrate an overall understanding of portfolio management concepts and apply them in the real world without assistance.

[Recommended Visa University training](#)

- Portfolio Management I
- Portfolio Management II

[Exam details](#)

Number of questions: 63

Types of questions: multiple choice and multiple response

Length of test: 110 minutes

Passing score: 640 (score range: 100–1000)

Exam results

The Visa Portfolio Management Certification Exam (VIS-PM105) is a pass or fail exam. The examination is scored against a minimum standard established by professionals who are guided by certification industry best practices and guidelines.

Your results for the examination are reported as a score from 100–1000, with a minimum passing score of 640. Your score shows how you performed on the examination as a whole and whether or not you passed.

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Content outline

This exam guide includes four subjects. It is not a comprehensive listing of all the content in the examination.

Subject	Percentage of examination
1.0: Risk Management	13%
2.0: Portfolio Performance	28%
3.0: Consumer Lifecycle Management	37%
4.0: Product Management	22%
TOTAL	100%

Exam objectives

1.0 : Risk Management

- Identify the common components of credit risk life cycle management
- Identify the relationship between risk and reward
- Identify the client risk appetite
- Identify fraud risk and mitigation concepts

2.0 : Portfolio Performance

- Identify the standard behavioral segments in a credit card portfolio
- Identify primary card portfolio metrics that should be tracked on regular basis.
- Describe how you would calculate the yield of a portfolio
- Describe how to calculate the revolving rate for a credit card portfolio
- Describe the impact of portfolio management on a client's overall relationship with a bank

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3.0 : Consumer Lifecycle Management

- Describe acquisition channels
- Describe best practices about account activation
- Describe customer usage strategies
- Describe customer loyalty strategies
- Describe customer account retention
- Describe channel strategies

4.0 : Product Management

- Describe how to perform market trend analysis
- Identify the steps of product development

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Gap analysis worksheet

Purpose:

The purpose of this gap analysis worksheet is to help you assess your own readiness to sit for the certification exam. By thinking about and evaluating your knowledge, skills and abilities for each objective, you can identify areas where you feel confident and competent versus areas where you may feel less prepared. This can help you better decide where to spend your valuable time studying for the exam. Although you should spend time understanding and studying every objective, the gap analysis can help you understand how to focus more time where you are weak and less time where you are strong. It can also help you understand whether you should take a Visa University training course or whether you can self-study for the exam.

Instructions:

Three blank columns have been provided so you can conduct a periodic gap analysis throughout your preparation. At a minimum it is recommended that you do one pre-study gap analysis before you start, one roughly during the middle of your preparation (to help gauge your progress and refocus your efforts) and again once you are about ready to sit for the exam (to help you finalize your preparation).

The process is as follows:

1. Evaluate each objective one by one. Ask yourself questions like this: “Do I understand this topic and if so, how well? Do I have experience with this topic (in my job)? If someone were to ask me about this topic could I explain it well?” Based up on your answers, rate yourself on a scale of 1 though 5 – 1 being very weak/needing significant study and 5 being very strong/needing minimal study (2, 3 and 4 would be somewhere in between depending upon how you feel).
2. Based upon your results, plan your study time accordingly, focusing more time and effort on weaker areas.
3. Repeat the process periodically throughout your preparation efforts (at least 3 times is recommended).

We hope this tool helps to make your study time more effective and assists you in passing the exam.

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Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
1.0: Risk Management			
Identify the common components of credit risk life cycle management			
Identify the relationship between risk and reward			
Identify the client risk appetite			
Identify fraud risk and mitigation concepts			
2.0: Performance			
Identify the standard behavioral segments in a credit card portfolio			
Identify primary card portfolio metrics that should be tracked on regular basis.			
Describe how you would calculate the yield of a portfolio			
Describe how to calculate the revolving rate for a credit card portfolio			
Describe the impact of portfolio management on a client's overall relationship with a bank			
Identify the standard behavioral segments in a credit card portfolio			
Identify primary card portfolio metrics that should be tracked on regular basis.			
Describe how you would calculate the yield of a portfolio			

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Exam Objective	Self-Analysis 1	Self-Analysis 2	Self-Analysis 3
3.0: Consumer Lifecycle Management			
Describe acquisition channels			
Describe best practices about account activation			
Describe customer usage strategies			
Describe customer loyalty strategies			
Describe customer account retention			
Describe channel strategies			
4.0: Product Management			
Describe how to perform market trend analysis			
Identify the steps of product development			

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