



The difference between Professional Certification and a Certificate Program

Ongoing professional education is a priority in today's workplace, and there is a resurgence of interest in both certificate programs and professional certifications. Each has a valuable but distinct purpose and it is helpful to know how they differ.

PROFESSIONAL CERTIFICATION is the process by which an individual is granted a time-limited recognition and use of a credential after verifying that they have met predetermined and standardized criteria, and can earn continuing education credits to maintain the credential. For example, the Certified Regulatory Compliance Manager (CRCM) is a professional certification obtained through the American Bankers Association.

A CERTIFICATE PROGRAM is a training program on a specialized topic for which participants receive a certificate after completing the course. The ABA Certificate in Deposit Compliance and the ABA Certificate in Lending Compliance are examples of certificate programs that can be earned by completing a series of courses either online or in a residential ABA school.

A professional certification is a commitment to long-term learning on a broader topic, while a certificate program is a targeted micro-learning experience.

The chart below further clarifies the distinction between the two.

ABA PROFESSIONAL CERTIFICATIONS	ABA CERTIFICATES
Results from an assessment process	Results from an educational process
Requires a specified amount of professional experience	Available at different levels for both newcomers and experienced professionals
Indicates mastery/competency as measured against a defensible set of standards, by application and exam	Indicates completion of a course or series of courses with specific focus
Standards set through a defensible, industry-wide process (job analysis/role delineation) that results in an outline of required knowledge and skills	Course content is set in a variety of ways, often including an advisory board and subject matter experts
Results in a designation to use after one's name (e.g. CRCM, CTFA, CAFP, CFMP); results in a physical document to hang on the wall	Usually listed on a resume detailing education; may issue a document to hang on the wall
Has ongoing requirements in order to maintain; designation holder must demonstrate they continue to meet requirements. For example, ABA professional certification holders are required to earn a certain number of continuing education credits within a specified timeframe to maintain their certifications	Is the end result; demonstrates knowledge of course content at the end of a set period of time