

CERTIFIED DIGITAL BOOKKEEPER DESIGNATION



Digital Bookkeeper Association

Set yourself apart with the Certified Digital Bookkeeper (CDB) designation

A Certified Digital Bookkeeper (CDB) has the distinction of a true 21st Century Bookkeeping Professional. The woman or man who earns this certification has been put through a rigorous set of qualifications, testing and experience.

The 21st Century Bookkeeper is the bookkeeper of the future. These bookkeepers are proactive. They act more as an advisor: analyzing financial statements and presenting them in a way that helps the business owner affect positive change on their business.



When you become a Certified Digital Bookkeeper, you set yourself apart from ordinary bookkeepers. You show yourself to be a true professional with the knowledge and experience to make a difference in the lives of your clients.

How to Become a Certified Digital Bookkeeper (CDB)

The CDB designation is offered by the Digital Bookkeeper Association (DBA). You must be a member of the DBA to begin the certification process. Additionally, you must meet the following requirements:

- ❖ Complete the examination process (details on pages 3-4)
- ❖ Have at least 1 year of bookkeeping experience
- ❖ Serve at least 2 clients (with letters of recommendation)
- ❖ Provide 1 professional letter of recommendation (from an attorney, EA, CPA, former employer, or a third client)
- ❖ Agree to the DBA Code of Ethics (on pages 7-10) and remain a member in good standing
- ❖ Submit proof of E&O insurance (\$500,000 min)

Certification Renewal

To maintain your Certified Digital Bookkeeper designation, you must earn 80 Continuing Professional Education Credits (CPEC) within 2 years from the date of certification. Renewal will occur every 2 years.

CDB Examination Process

The examination process begins with 11 topic-based exams. Each of these 11 exams covers a specific bookkeeping concept and contains between 21 and 30 questions each (topics listed on page 4) These tests are taken sequentially; you must pass an exam before moving on to the subsequent exam.

For each exam there is a video that reviews the concepts that will be tested and how to prepare for the exam. Additionally, each test has a practice test that can be taken as many times as desired. These 11 exams are open book and have no time limits.

Each of the 11 initial tests has a non-refundable \$20 fee. If you do not pass the exam, you can retake the exam at any time (there are no mandated waiting periods between retakes). Each retake is \$20.

After passing the 11 exams, there is a proctored final exam. The final exam consists of 100 questions, cumulative of the 11 previous exams. The final exam has a 2 hour time limit. The proctoring is done virtually through ProctorU[®], so you will need a webcam and microphone (details on page 5).

The final exam fee is \$50 (non-refundable). If you do not pass the exam, it can be retaken at any time (there are no mandated waiting periods between retakes). Each retake is \$50.



CDB Exam Details

Exam	Topic	Description	Types of Questions	Number of Questions	Exam Fee (per attempt)
1	Accounts	Covers all accounts and account types to test for the understanding of each account's purpose.	Recall	24	\$20
2	Transactions	Uses scenarios to test how you respond to common mistakes and explain common misconceptions.	Scenario Based	24	\$20
3	Financial Statements	Tests your ability to analyze, spot errors on, make corrections to, and explain the purpose of each of the three main financial statements.	Recall, Scenario Based	25	\$20
4	Documentation	Verifies that you can find and/or create all documentation needed to have audit-ready financial records.	Recall	25	\$20
5	Closing Entries	Ensures that you are able to successfully close month and year accounting periods, complete with adjusting entries and proper controls.	Recall, Scenario Based	25	\$20
6	Clean Up	Tests that you know how to manage and quality check a cleanup project from start to finish.	Recall, Scenario Based	24	\$20
7	Taxes	Tests that you can answer and identify bookkeeper responsibilities as it pertains to tax liabilities and the preparer's needs. (U.S. based)	Recall, Scenario Based	30	\$20
8	Management & Analysis	Tests that you understand the various ratios, analyses, and budgets used to manage a business and make sound financial decisions.	Recall, Scenario Based	25	\$20
9	Technology	Covers everything that affects you as a 21st Century Bookkeeping Professional - from how "safe" your computer should be to spotting scams and phishing attempts to backing up all files, even those saved in the cloud.	Recall	20	\$20
10	Business Law	Verifies that you understand the regulations, liabilities, and limitations of contracts, entities, agents, and the Sarbanes Oxley Act of 2002.	Recall, Scenario Based	21	\$20
11	Ethics & Controls	Uses facts and scenarios to test your ability to apply ethical principles and internal controls requirements.	Recall, Scenario Based	25	\$20
Final	Cumulative	Tests for mastery of the most important concepts from the topics covered in each previously tested section.	Recall, Scenario Based	100	\$50

Proctoring for the Final Exam

The CDB final exam is proctored virtually through ProctorU®. ProctorU® is a live, online proctoring service that allows you to take your final exam from the comfort of your home or office.



Scheduling

ProctorU® is available 24/7, however, you will need to schedule your proctoring session at least 72 hours in advance.

Technology Requirements

You will need a webcam, microphone, Flash®, and a high-speed internet connection. You must use either Google Chrome or Firefox to take the proctored exam.

What to Expect with Virtual Proctoring

- ❖ The room in which you take the final exam should be well-lit, quiet, free of distractions, and ideally have a door that is able to be closed during the proctoring session. No one should enter the room during testing.
- ❖ You may not access any resources during the final exam. You will need to make sure all notes, bookkeeping related books, and any other materials are put away.
- ❖ The only window and tabs that can be open on your computer are ProctorU® and the final exam.
- ❖ Before beginning the exam, you will be required to authenticate yourself using a government issued ID, conduct a system check, and allow the proctor to secure your browser and view your surroundings.

- ❖ The startup process with the proctor may take 15-20 minutes but will NOT be deducted from your 2-hour testing time limit.
- ❖ Any irregularities during the exam will be reported to the DBA and may result in an invalidation of your exam results.



Final Certification Steps

Upon completion of the 11 exams and final exam, you will be provided an online application. The following items will be uploaded to the application:

- ❖ Two (2) client letters of recommendation. A DBA Client Letter of Recommendation form will be provided along with examples.
- ❖ One (1) professional letter of recommendation. A DBA Professional Letter of Recommendation form will be provided along with examples. The professional letter of recommendation can be from an attorney, EA, CPA, former employer, or a third client.
- ❖ Code of Ethics Signature Page. The code of ethics can be found at <https://dba.org/code-of-ethics/> and is in this document on page 7.
- ❖ Proof of current E&O insurance with a minimum of \$500,000 in coverage. An example of the insurance summary page will be provided.

Once the application has been received, allow 10-14 business days for review and approval. Upon approval, the Certified Digital Bookkeeper (CDB) designation will be awarded to you. You will receive an electronic badge of certification issued through Acclaim® and a physical copy of the certificate will be mailed to you.

Digital Bookkeeper Association Code of Ethics

Preamble

Commitment and acceptance of this Code of Ethics is required of each Member of the Digital Bookkeeper Association (DBA.)

The public looks to us as reliable professionals. This means that we must do everything we can to keep up and bolster the public's image of the bookkeeping profession.

This Code of Ethics, while important, cannot convey every ethical dilemma. It is up to you, the DBA Member, to always act with your client's best interest over your own personal gain.

Adherence to this Code is required to remain a member in good standing with the DBA. Any violations of the Code is cause for immediate removal from the DBA and suspension of any credentials issued by the Association.

Integrity

As a DBA Member, you must always be honest and candid in all business dealings.

Strong moral principles are the backbone of good business practices. Moral uprightness in all situations is critical to the public's perception of the bookkeeping profession.

Having the character to do the right thing, even when that flies in the face of personal gain, is of utmost importance.

You must diligently adhere to technical and professional standards for the bookkeeping profession. As a DBA Member, you're required to remove yourself from unethical situations regardless of the consequences.

Confidentiality

As a DBA Member, you must protect client information and keep it confidential. Clients place a lot of trust in bookkeeping professionals. As such, we must guard and protect their private information and keep it from the public's eye. Only through express, written permission from a client may you share sensitive information with interested third parties.

When on the fence as to what constitutes sensitive information, always default to keeping it confidential. Ask your client before sharing any information.

Privacy

Like Confidentiality, Privacy is paramount to the profession. As a DBA Member, you must take every precaution to protect sensitive data both online and offline.

You must use best practices to protect your client, and yourself, from malicious attacks from outside forces. A Cybersecurity policy is required to be maintained and kept current. Your Cybersecurity policy should be shared with your clients and any other party with whom sensitive data is maintained.

In the case of physical records, those should be protected under lock and key with controlled access. Client data should never be misplaced or be out in the open where prying eyes can see.

Competence

Before commencing any work, you must be confident in your ability to complete the work effectively. If you know that you do not have the technical knowledge, experience or skills to complete the task, then you must decline the engagement.

One of the hallmarks of the DBA Member, is a lifelong commitment to continuing education.

This increases competence and leads to a better service to the public. You must take the attitude of having excellence in all that you do. This is especially true when it comes to representing clients.

Along with competence comes duty of care. This means you are: watchful, attentive, and cautious in your work. Duty of care means acting with prudence like a reasonable and competent bookkeeping professional.

Internal Controls

Internal Controls are the responsibility of the client's management. However, as a DBA Member, you must never violate effective and efficient internal controls; even if your client does not have them in place.

Authority, responsibility and accountability are the three levels of controls. Quite simply, authority is about power. Who may authorize financial transactions and decisions? Authority may never rest on your shoulders when dealing with clients. The client, and / or the client's designated appointee (not you), are the only people who can authorize financial transactions.

Authority, responsibility and accountability are not to be given to the same individual. Segregation of these duties is the foundation of effective internal controls. As such, you should do everything in your power to support effective internal controls.

If you spot gaps in a client's internal controls, you have the duty and responsibility to bring this to their attention. Oftentimes, gaps arise from a lack of knowledge and understanding as to the vulnerabilities afforded with these shortcomings. It is up to you to inform and educate your client when possible.

Objectivity

As a DBA Member, you cannot be influenced by your personal feelings or opinions when representing facts.

Objectivity means being free from conflicts; both perceived and actual. You must be impartial when it comes to serving your client's and the public's interests.



Acts Discreditable

It goes without saying: any and all crimes are detrimental to the profession. As such, you should avoid any situations which are criminal.

In addition, you should ensure that you are never in a position to authorize funds to leave the financial accounts of any client. You should never be a signatory to any bank account or approve any payments from client bank accounts.

In addition, the following are acts discreditable to DBA Members:

- ❖ Acting without integrity
- ❖ Breaching confidentiality
- ❖ Violating privacy
- ❖ Taking work for which you do not have competence to complete
- ❖ Lack of implementing internal controls within client organizations
- ❖ Lacking objectivity
- ❖ Any other acts that would diminish the reputation the bookkeeping profession