



Debra Arai, AAP
Senior Director, Risk Management
Services

1-800-681-4224 x1105
AraiD@EastPayAdvisors.com

Credentials

Debbie Arai is Senior Director, Risk Management Services, for ePayAdvisors, formerly EastPay Advisory Services. She conducts payments-related audit and risk assessments for financial institutions and businesses..

Prior to joining EastPay in 2012, Debbie worked at Thurston First Bank in Olympia, Washington as the Vice President of Online Services. Debbie joined the bank shortly after the independent community bank was founded in 2004. While at the bank she served as the product manager for retail and commercial online banking, for the bank's customer relationship management (CRM), and for the bank's website. She was instrumental in the deployment of ACH and Remote Deposit Capture, and served on the bank's Information Technology Steering Committee. Debbie was also appointed by the Board to serve as the Audit Committee Liaison. Previously, she held positions in corporate internal auditing and was the owner of a small business accounting and consulting services company.

Debbie graduated from Fairleigh Dickinson University with a BS in Accounting, and has been certified by NACHA as an Accredited ACH Professional (AAP) since 2008.

National Representation Current Participation:

- RPA Risk & Compliance Committee
- ACH Security Framework Workgroup