



David Payne, AAP, NCP, CIA, CFSA
Vice President, Payments Risk & Compliance

One Perimeter Park South
Suite 100N
Birmingham, AL 35243
dpayne@ePayAdvisors.com
www.ePayAdvisors.com

Credentials

David has over 20 years in financial services including consumer lending, branch operations, wire transfer operations, debit and credit card operations, ACH operations, bill payment, funds management and online banking. He is Vice President, Payments Risk & Compliance for ePayAdvisors and has 10 years auditing experience including: risk-based audit planning and implementation, payment systems risk and compliance, internal control, operational, investigative and BSA/AML/OFAC auditing.

Prior to working at ePayAdvisors, David was with Southern Financial Exchange where he led members through the regulatory environment utilizing in-person workshops, online webinars and telephone assistance for inquiries on laws, regulations, Federal Reserve Operating Circulars, ECCHO Rules, NACHA Operating Rules and payment systems risk management. He performed numerous audits and risk assessments of ACH, RDC and wire transfers and was instrumental in developing audit programs for Remote Deposit Capture and Wire Transfers.

David serves on the Risk & Compliance Forum and has served on several subcommittee including Business Continuity Planning & Incident Response, Security, Fraud and Online Banking and Wire Audit Work Groups.

David holds a Bachelor's of Science in Finance from Auburn University. He graduated from Samford University Community Banking School and has been certified as an Accredited ACH Professional, a National Check Professional, a Certified Internal Auditor, Certified Financial Services Auditor and Class Instructor in the National Check Payments Certification Program.