

**Aparna Kulkarni, AAP, AFPP, MBA**  
**Director, Payments Risk and Compliance**



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**I bring expertise in daily back office operations.**

I joined ePayAdvisors in 2024, bringing over 15 years of financial services experience that adds specific value to your payments audit or risk assessment:

- As a Corporate Treasury Senior Associate with Goldman Sachs, I managed daily ACH and Wire production work and collaborated with fraud, internal and external audit, and system testing teams.
- As a Payments Processing Analyst for a large credit union, I was responsible for tracking and ensuring compliance with changes to the Nacha Operating Rules and other regulations and handling exception situations for ACH, Checks, Wire, and Item Processing.
- As a Payments Processing Supervisor, I managed the team handling ACH, Wires, Item Processing and Check Processing, ensuring smooth day-to-day operations.

**My credentials**

- Accredited Faster Payments Professional (AFPP) - 2025
- Accredited ACH Professional (AAP) - 2020
- MBA, Karnataka University, India - 1992
- Bachelor's Degree in Electronics and Communications Engineering, Karnataka University, India - 1990

**I have hands-on experience  
in treasury management,  
consumer banking, and  
back office operations  
across payments channels.**

**Experience the ePayAdvisors difference!**