

**Tracy Merritt, CPA, CGMA, AAP, AFPP, APRP, NCP**  
**Senior Vice President, ePayAdvisors**



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## My passion for compliance can help your bottom line!

I joined ePayAdvisors in 2020, bringing 35 years of financial services experience that adds specific value to your payments audit, risk assessment, or consulting engagement:

- When I began my banking career in 1991, I was completely new to the industry and began working for a financial institution overseeing the Accounting Department, which included check processing, wires, and ACH operations. I immersed myself in learning every aspect of these operations from process flow to settlement to regulatory compliance, realizing the continuous need to stay abreast of industry changes.
- This background in compliance led me to work with corporate originators and Third-Party Senders, thereby expanding my knowledge and passion for electronic payments.
- In 2020 I joined ePayAdvisors, affording me the opportunity to work with both financial institutions and Third-Party Senders performing payments-related audits and risk assessments focusing on compliance and risk management, as well as operational consulting.
- I am a firm believer in continuous process improvement to gain operational efficiency and provide a positive financial impact. Payment process reviews, risk assessments, and compliance audits in this digital age are of the utmost importance to avoid costly mistakes!

## My credentials

- Accredited Faster Payments Professional (AFPP) - 2026
- Accredited Payments Risk Professional (APRP) - 2019
- Chartered Global Management Accountant (CGMA) - 2012
- National Check Professional (NCP) - 2011
- Accredited ACH Professional (AAP) - 2000
- MBA, University of the Incarnate Word - 1996
- Certified Public Accountant (CPA) - 1991
- BS in Accounting, Texas Lutheran University - 1987

**My hands-on experience in financial institution operations gives me decades of best practices and continuous process improvement to share with your institution!**

**Experience the ePayAdvisors difference!**

**Crissy Terry, AAP, AFPP, APRP, NCP**  
**Vice President, ePayAdvisors**



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**I was in your shoes for over 20 years - I get it!**

I joined ePayAdvisors in 2022, bringing over 20 years of financial services experience that adds specific value to your payments audit, risk assessment, or consulting engagement:

- I am an experienced financial professional with over 20 years of varied compliance and risk management accomplishments in a financial institution support operations role.
- At ePayAdvisors I leverage my knowledge and skills to help drive efficiencies and support strategic goals at your institution.
- I've been in your shoes, so I know what it takes to balance day-to-day payments operations, fraud and recovery investigations, regulatory compliance, vendor management, process improvement, and more, while working towards achieving enterprise-wide objectives.
- I'm eager to share my insight and lessons learned - which also include immersion in digital banking and core conversion teams - to guide, support, and advise you on your journey.

### **My credentials**

- Accredited Faster Payments Professional (AFPP) - 2026
- National Check Professional (NCP) - 2021
- Master of Arts in Management, Wayland Baptist University, specialization in Organizational Management - 2015
- Accredited ACH Professional (AAP) - 2014
- Bachelor of Arts & Science in Business, Texas A&M Central Texas - 2013

**With over 20 years of compliance and risk management experience in support operations, I know what you are experiencing and how to support your strategic goals!**

**Experience the ePayAdvisors difference!**

**Vanessa Garcia, AAP, APRP**  
**Director, Payments Risk and Compliance**



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## I've seen payments products from all viewpoints!

I joined ePayAdvisors in 2023, bringing over 13 years of financial services experience that adds specific value to your payments audit or risk assessment:

- My experience in emerging technological solutions, vendor quality review, legal compliance, and operational, financial, and risk analysis provides crucial insight when performing your compliance or risk management engagement.
- Supporting the development of treasury-based solutions and products and managing a comprehensive commercial digital product set have allowed me to experience the payments business from all participants' viewpoints – the financial institution's, the originator's, the vendor's, and the receiver's.
- I look forward to applying this knowledge and insight to your payments audit or risk assessment!

### My credentials

- Accredited Payments Risk Professional (APRP) - 2024
- Accredited ACH Professional (AAP) - 2020

**I am a certified payments and risk expert with 13 years of financial services experience including emerging technological solutions, legal compliance, and operational and risk analysis.**

**Experience the ePayAdvisors difference!**

**Jose Ortiz, AAP, AFPP, APRP**  
**Director, Payments Risk and Compliance**



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## I help you keep pace with payments compliance demands!

I joined ePayAdvisors in 2023, bringing over 25 years of financial services experience that adds specific value to your payments audit or risk assessment:

- My banking career began in 1996 processing paper checks. I joined a large national bank in Dallas in operations for multiple departments until I entered the ACH Operations world. I worked closely with organizations of all sizes to implement and test software changes and various transmission methods.
- I later joined a local community bank processing wire transfers, wholesale lockbox, and ACH transactions. I utilized my experience and skills to help add new treasury products such as remote deposit, ACH fraud mitigation, positive pay, mobile deposit, and digital banking conversions.
- I created and managed a treasury management department servicing over 900 clients, including cybersecurity, regulatory exam, and fraud recovery support. Together we can keep pace with the evolving speed of digital payments while maintaining compliance with governing rules and regulations.

### My credentials

- Accredited Faster Payments Professional (AFPP) - 2026
- Accredited Payments Risk Professional (APRP) - 2024
- Bachelor of Science in Business Administration, University of Texas at Dallas – 2015
- Accredited ACH Professional (AAP) – 2009

**I am an accredited ACH and check professional with over 25 years of experience in treasury management services and multiple payments channels, including cybersecurity and fraud.**

**Experience the ePayAdvisors difference!**

**Amber Schweiger, AAP, APRP**  
**Director, Payments Risk and Compliance**



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**I am goal-driven and want to help you meet yours!**

I joined ePayAdvisors in 2023, bringing over 15 years of financial services experience that adds specific value to your payments audit or risk assessment:

- Having been in the banking industry for 15 years, I have a deep reliance on the knowledge and insight that being a member of ePayResources has brought to my personal understanding of the ever-changing payments landscape.
- As a community banker, I onboarded Originators, conducted annual Nacha and OCC compliance audits, and served as the chair of an enterprise-wide Electronic Transaction Risk Assessment Committee responsible for analyzing the risks of digital banking activity and making recommendations for mitigation.
- I understand the importance of collaboration across departments to achieve your institution's compliance and risk management goals. I am eager to support your team's success!

**My credentials**

- Accredited Payments Risk Professional (APRP) - 2025
- Accredited ACH Professional (AAP) - 2017

**I am an AAP and APRP with over 15 years of experience including leadership roles in Nacha and OCC compliance audits, digital fraud protection, and electronic transaction risk assessments.**

**Experience the ePayAdvisors difference!**

**Edward Creamer**  
**Director, Payments Risk and Compliance**



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**I bring hands-on expertise in payments operations.**

I joined ePayAdvisors in 2025, bringing over 12 years of financial services operations experience that adds specific value to your payments audit or risk assessment:

- Accredited ACH Professional (AAP) possessing extensive knowledge of ACH rules and regulations.
- Extensively familiar with additional payment regulations and rules including Visa, Reg E, Reg D, and Reg Z.
- Accredited Payments Risk Professional (APRP) possessing a thorough understanding of risk management and business continuity planning for all payments channels including ACH, Wire, Cards, Share Drafts, and emerging payment systems.
- Experienced in financial services platforms for payment operations, including ACH, card management, wire processing, error resolution, check exception handling, P2P, and RDC.
- Primary contributor in large scale projects and initiatives such as card platform migration and core processor conversion.

### **My credentials**

- Accredited Payments Risk Professional (APRP) - 2022
- Accredited ACH Professional (AAP) - 2021
- BS, Psychology, Towson University - 2011

**I'm an Accredited ACH Professional and Accredited Payments Risk Professional with 12 years of payments experience, including extensive understanding of ACH rules and regulations, risk management principles, and business continuity planning for all payments channels.**

**Experience the ePayAdvisors difference!**

**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
- Bachelor's Degree in Electronics and Communications Engineering, Karnataka University, India

**I am an AAP, AFPP, and MBA  
with hands-on experience  
in treasury management,  
consumer banking, and  
back office operations  
across payments channels.**

**Experience the ePayAdvisors difference!**

**Kristina Lawless, AAP, NCP**  
**Director, Payments Risk and Compliance**



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**I'm an advocate of organized growth, helping you succeed!**

I joined ePayAdvisors in 2021, bringing over 20 years of financial services experience that adds specific value to your payments audit or risk assessment:

- I started as a teller, first in a bank and later in a credit union, and have carried that customer service mindset with me throughout my career.
- In 2005, my passion for payments began as I was guided into ACH Operations and Check Processing. Through mentoring, hard work, and dedication, I earned the Accredited ACH Professional certification in 2016.
- This personal development opened opportunities for further growth and I eventually became the ACH department supervisor, where I mentored new payments specialists.
- As part of the ePayAdvisors team, I can share my enthusiasm and thorough understanding of relevant rules and regulations to help you meet the goals of your payments business!

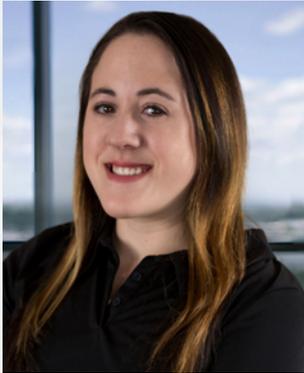
**My credentials**

- National Check Professional (NCP) - 2022
- Accredited ACH Professional (AAP) - 2016
- Associate in Arts Degree, Vernon College

**I am an ACH and check expert with over 20 years of payments systems experience, eager to contribute to your success with integrity, trust, and thorough attention to detail!**

**Experience the ePayAdvisors difference!**

**Jessica Zitzer, AAP, CBAP**  
**Director, Payments Risk and Compliance**



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## I bring expertise in high-risk accounts and process analysis.

I joined ePayAdvisors in 2023 with 9 years of financial services experience that adds specific value to your payments audit or risk assessment:

- As a corporate Treasury Manager, I was responsible for the banking relationships for multiple financial institutions and accounts and served as the intercompany subject matter expert for ACH rules and regulations, checks, wires, and credit cards.
- As a financial institution Payment Product Specialist, I identified needs within the payments team through workflow and process analysis to create, improve, and rebuild policies and procedures for a more efficient and productive work environment.
- As a CSS AML Senior Investigator, I conducted comprehensive analysis of accounts to identify money laundering, terrorist financing, and other concerns using enhanced due diligence. I provided subject matter expertise for high-risk accounts, with a speciality in remote deposit.

### My credentials

- Certified BSA/AML Professional (CBAP) - 2025
- Accredited ACH Professional (AAP) - 2022
- Bachelor's Degree, Colorado State University - Global Campus, Business Management with a specialization in criminal forensics
- Associates Degree, Hillsborough College, concentration in Business Management

**I have hands-on experience  
in all payment channels  
from the financial  
institution and corporate  
originator perspectives.**

**Experience the ePayAdvisors difference!**