

**Tracy Merritt, AAP, APRP, CGMA, CIA, NCP
Vice President, Third-Party Services**



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My passion for compliance can help your bottom line!

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 the ePay team, 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.

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 Payments Risk Professional – 2019
- Chartered Global Management Accountant - 2012
- National Check Professional – 2011
- Accredited ACH Professional – 2000
- MBA, University of the Incarnate Word - 1996
- Certified Public Accountant – 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!