

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



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**An advocate of organized growth, helping you succeed!**

My background in the financial world began in 1999 as a bank teller in Texas. When I moved to my home state of Florida in 2003, I joined the local credit union team as a front-line teller. 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 knowledge in the ever-changing payments arena. I concluded my journey at the credit union as the ACH department supervisor, giving back by mentoring new payments specialists, just as others had done for me.

I am excited to be part of the ePayAdvisors team, where I can share my enthusiasm and expertise in the payments industry with you! In 2022 I enhanced my breadth of knowledge by earning the National Check Professional certification. In an ever-changing regulatory environment, I strive to maintain a thorough understanding of relevant rules and regulations to help you meet the goals of your payments business!

**My credentials:**

- National Check Professional - 2022
- Accredited ACH Professional - 2016
- Associate in Arts Degree, Vernon College - 2003

**I am an Accredited ACH Professional with 17 years of payments systems expertise, eager to contribute to your success with integrity, trust, and thorough attention to detail!**

**Experience the ePayAdvisors difference!**