

**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 with me 13 years of banking industry experience that includes Treasury Management commercial product management and onboarding training. 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 ACH Professional (AAP) - 2020
- Accredited Payments Risk Professional (APRP) - 2024

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

**Experience the ePayAdvisors difference!**