

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



**800-475-0585, ext. 1603**  
**akulkarni@epayadvisors.com**  
**in <https://www.linkedin.com/in/aparna-kulkarni-mba-aap-afpp-04431217/>**



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125 E John Carpenter Fwy  
Suite 950  
Irving, TX 75062

epayadvisors.com  
800-475-0585 Option 5

## 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!**