

# 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!**