

Crystal Bilquist, AAP, APRP
Manager, Payments Risk and Compliance



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A collaborator with hands-on digital payments experience!

I joined ePayAdvisors in 2026, bringing over 20 years of financial services experience that adds specific value to your payments audit or risk assessment:

- As an ACH Specialist, I learned all aspects of ACH processing; trained new staff on processes and procedures; and had numerous successes recovering funds in fraud and reclamation situations.
- As a Deposit Administrator, my expertise expanded beyond ACH to include wire and card transactions.
- As a Senior Deposit Officer, I contributed to a core banking system conversion and implemented a new streamlined Treasury Management Master Agreement.
- In my most recent positions I led the implementation of Zelle and FedNow receive; led the transition to ISO20022 formatting for wire transfers; and collaborated on the identification and resolution of risk management gaps in high-risk activities.

My credentials

- Accredited Payments Risk Professional (APRP) - 2025
- Accredited ACH Professional (AAP) - 2025

I am eager to share my hands-on expertise in ACH, Wire, Card, FedNow, Zelle and more to support your compliance and elevate your payments business!

Experience the ePayAdvisors difference!