

**Jose Ortiz, AAP, APRP**  
**Director, Payments Risk and Compliance**



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## I help you keep pace with payments compliance demands!

I joined ePayAdvisors in 2023, bringing over 25 years of financial services experience that adds specific value to your payments audit or risk assessment:

- My banking career began in 1996 processing paper checks. I joined a large national bank in Dallas in operations for multiple departments until I entered the ACH Operations world. I worked closely with organizations of all sizes to implement and test software changes and various transmission methods.
- I later joined a local community bank processing wire transfers, wholesale lockbox, and ACH transactions. I utilized my experience and skills to help add new treasury products such as remote deposit, ACH fraud mitigation, positive pay, mobile deposit, and digital banking conversions.
- I created and managed a treasury management department servicing over 900 clients, including cybersecurity, regulatory exam, and fraud recovery support. Together we can keep pace with the evolving speed of digital payments while maintaining compliance with governing rules and regulations.

### My credentials

- Accredited Payments Risk Professional (APRP) - 2024
- Bachelor of Science in Business Administration, University of Texas at Dallas – 2015
- Accredited ACH Professional (AAP) – 2009

**I am an accredited ACH and check professional with over 25 years of experience in treasury management services and multiple payments channels, including cybersecurity and fraud.**

**Experience the ePayAdvisors difference!**