



**Angie Smith, AAP, NCP**

Senior Payments Consultant

[www.wespayadvisors.com](http://www.wespayadvisors.com)

With more than 33 years of experience in the financial services industry, Angie Smith is an industry recognized expert in check and electronic payments regulation. She has an extensive background in the development and implementation of policies and procedures related to check/image processing, exception processing and remote deposit capture product offerings. During her tenure at the Federal Reserve, she helped to develop the enterprise-wide FRB Adjustment System and worked on the Check 21 Act. She offers an in-depth, detailed understanding of check laws and rules, and how financial institutions can effectively manage operations in support of regulatory compliance. In her role as a Senior Payments Consultant with WesPay Advisors, Angie works with clients on projects related to check operations, remote deposit capture, bill payment and fraud mitigation.

Angie is a graduate of The Maryland Banking School and The Payments Institute. She holds various certificates in training and management courses, and earned a Bachelor of Science from Columbia Union College. She is an active participant on various industry work groups and is an Accredited ACH Professional (AAP) and a National Check Professional (NCP).

Select Areas of Expertise:

- Check Rules and Regulation
- Remote Deposit Capture
- Fraud Prevention and Mitigation
- Operations Management
- Regulatory Compliance

WesPay Advisors delivers tailored consulting and risk management services that enables our clients to advance their development and deployment of electronic payments. Our team of industry-recognized payments professionals offer an independent assessment, from development through compliance management, that makes institutions, providers and innovators more competitive and responsive.

A new approach to payments advising <sup>SM</sup>