



**John Curtis, AAP, APRP, NCP**

Senior Payments Consultant

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

As a Senior Payments Consultant, John Curtis offers over 30 years of experience in payments and financial services. John has deep expertise in management of retail branch operations, core system conversions and integration, and treasury and product management for payments applications in both financial institutions and payment service providers. Throughout his career, John has gleaned experience from implementing new products, determining business case/strategy, evaluating risk, crafting policies and procedures, implementation and rollout, and sales training. John has consulted with WesPay Advisors' clients on numerous projects, including managing third-party relationships, launching ACH origination, ACH due diligence and risk mitigation, and ACH process improvement.

John holds the Accredited ACH Professional (AAP), Accredited Payments Risk Professional (APRP) and National Check Professional (NCP) designations. He is a member of the American Banker Task Force on Payments Law providing his expertise on a national effort.

Select Areas of Expertise:

- Product Management
- Retail Banking
- System Conversions and Integration
- Third-Party Sender Due Diligence
- Launching ACH Origination

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>