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Melissa Giddens is the Senior Vice President, Consulting Business Leader for WesPay Advisors, where she facilitates and oversees consulting projects from commencement to completion. Growing up in the financial services industry, Melissa has spent over 23 years working with community, regional and large financial institutions on both the east and west coasts. During her tenure in banking, she worked with commercial clients from start-ups to multinational companies to provide guidance on building optimal structures for managing payables and receivables, mitigating the risk of fraud, and maximizing cash flow. Melissa has consulted with WesPay Advisors' clients around enhancing business services, developing a payments strategy, and treasury management sales and servicing.

Melissa served as the Chair of WesPay's Member Advisory Council and on the Board for the Northwest Association for Financial Professionals. In 2016, Melissa was the recipient of the Frank E. Zima Payments Advocacy Award and has won numerous sales awards throughout her career. She received her Bachelor of Science degree from DeVry University and her Master of Business Administration from Green Mountain College. As a Certified Treasury Professional (CTP), Accredited ACH Professional (AAP) and National Check Professional (NCP), Melissa was one of the first individuals in the country to earn all three designations.

Select Areas of Expertise:

- Treasury Management
- Sales and Servicing
- Commercial Banking
- Fraud Prevention
- Relationship Management

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 SM