

About the Authors

Margaret L. Simmons, AAP, CCM

Margaret Simmons is President of Electronic Payments Advisory Services. Her thirty years of experience in the area of electronic payments includes product management of ACH software at Brinkman Technologies in Carrollton, Texas, President of The Payments Authority — Michigan’s regional electronic payments association, and 12 years in Treasury Management at Comerica Bank in Detroit, Michigan.

Throughout her career, Marge has been directly involved with the electronic payments industry through participation in many national councils, committees, and work groups. She has been an instructor at NACHA’s Payments Institute, provides training services to regional payments associations, and is a nationally recognized speaker on topics related to all facets of the electronic payments industry. She is author of the *Automated Clearing House Transactions: Operations, Compliance, and Audit*, and *ACH Transactions Risk Management*, and the *ACH Transactions Question and Answer Book*. She is also the editor-in-chief of two national newsletters, the Bank Teller’s Report and the Credit Union Teller/MSR Report. She has earned the permanent designations of Accredited ACH Professional (AAP) and Certified Cash Manager (CCM).

Electronic Payments Advisory Services’ client list includes:

- National Automated Clearing House Association
- SWACHA — The Electronic Payments Resource
- Western Payments Alliance (WESPAY)
- Pacific Payments Association (PACPAY)
- VISA, USA
- Oregon Bankers Association and Independent Community Bankers of Oregon

- Barton, Klugman & Oetting, LLP
- Independent Community Bankers Assoc.

Tim Quisenberry, AAP

Tim Quisenberry is Senior Director of Members Services for SWACHA — The Electronic Payments Resource™. Prior to joining SWACHA, Tim’s experience in the financial systems and electronic banking industry includes Managing Partner of Electronic Payments Advisory Services and Senior Vice President with Brinkman Technologies, Inc. in Carrollton, Texas. At Brinkman he had responsibility for electronic payment products including Internet banking, cash management, lockbox, online bill payment, ACH origination, and core ACH processing software. For five years, Tim was with Lomas & Nettleton, a leading mortgage originator and servicing company. He was involved with the development of the industries first PC-based loan origination system and managed the implementation of the system in over 140 offices across the country. Tim has earned the designation of Accredited ACH Professional (AAP).