

# Michael Maricelli, CIA, CISA, AAP

## Senior Consultant

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Michael is a senior consultant in the Financial Institutions Advisory Group at Saltmarsh, Cleaveland & Gund. Michael specializes in providing information security assessments, vulnerability and penetration testing, third-party risk management reviews, risk-based Nacha compliance audits and digital banking reviews. Michael has over 14 years of financial institution experience and has held positions in mortgage lending and internal audit. Before joining Saltmarsh, Michael was a director of payments risk and compliance at a regional payments association where he provided audit and risk assessment services for a variety of payment channels (ACH, wire transfer, remote deposit capture).

### Education

B.A. Political Science - Centenary College of Louisiana

### Certifications

Certified Internal Auditor (CIA)

Accredited ACH Professional (AAP)

Certified Information Systems Auditor (CISA)

### Professional Affiliations

Institute of Internal Auditors