National Automated Clearing House Association Rules

eChecks

May 2026

Audit & Advisory Services

UT Austin's Agents of Change

Executive Summary

National Automated Clearing House Association Rules

Project Number: AUS26RQ0866

Audit Objective

The objective of this audit was to determine compliance with the *National Automated Clearing House Association* [1] *Operating Rules for Internet Initiated/Mobile Entries (Nacha Rules)*.

Conclusion

The University of Texas at Austin's (UT Austin) eCheck payment option complies with the *Nacha Rules,* eCheck access is controlled, and appropriate processes are established and supported by UT Austin Enterprise Platforms (EP).

Scope and Methodology

The scope of this audit included current controls for the eCheck payment option, including physical security, personnel controls, access controls, and network security.

To achieve the audit objectives, we reviewed *Nacha Rules;* UT Austin policies, procedures, and guidelines; the current list of users with access to *DEFINE related eCheck information; and supporting documentation. In addition, we conducted interviews and performed limited testing on information systems.

Background

UT Austin allows for online payments (e.g., tuition, housing, and dining) through an eCheck. Monetary transfers via eCheck rather than by debit or credit card are processed through the Automated Clearing House (ACH) Network. Because UT Austin creates ACH entries, it is considered an Originator.

Audit Observations

No recommendations were provided.

[1] Nacha is a trade association responsible for overseeing the ACH Network. Nacha requires an annual audit of each Originator to ensure financial information is protected. Nacha Website - https://www.nacha.org/

Engagement Team[2]

Mr. Paul Douglas, CISA, CCSFP, IT Audit Partner
Mr. Matthew Stewart, CISA, IT Audit Director
Ms. Ambreen Ali, ACCA, Auditor II

Report Submission

We appreciate the courtesy and cooperation extended throughout the audit.

Respectfully Submitted,

Sandy Jansen, CIA, CCSA, CRMA, Chief Audit Executive

Distribution

Mr. James E. Davis, President
Mr. Mark Barber, Associate Director, Enterprise Platforms
Mr. Cole Camplese, Vice President for Technology and Chief Information Officer
Mr. Graham Chapman, Associate Vice President of Enterprise Platforms
Mr. Craig Elmore, Associate Vice President and Controller
Ms. Kasey Holt, Chief of Staff, Financial and Administrative Services
Mr. Juan Ortiz, Director, Enterprise Technology – Enterprise Platforms
Mr. Brian Smith, Senior Vice President and Chief Financial Officer
Ms. Christy Sobey, Director of President's Office Operations

The University of Texas at Austin Institutional Audit Committee
The University of Texas System Audit Office
Legislative Budget Board
Governor's Office
State Auditor's Office

[2] This project was co-sourced with EAG Gulf Coast, LLC