



National Automated Clearing House Association Rules *eChecks*

July 2023



Executive Summary

National Automated Clearing House Association (Nacha) Rules

eChecks

Project Number: 23.034

Audit Objective

The objective of this audit was to determine compliance with the *National Automated Clearing House Association*¹ 2022-2023 *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 in place and supported by UT Austin Enterprise Business Information Technology Solutions (eBITS).

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 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 Team²

Mr. Paul Douglas, CISA, CCSFP, IT Audit Partner
Mr. Matthew Stewart, CISA, IT Audit Senior Manager
Ms. Samantha Tatum, CISA, IT Audit Senior
Ms. Andrea Rios, Auditor I

Report Submission

We appreciate the courtesies and cooperation extended throughout the audit.

Respectfully Submitted,

A handwritten signature in blue ink that reads "Sandy Jansen".

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

Distribution

Ms. Heather Hanna, Executive Director, eBITs
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² This project was co-sourced with EAG Gulf Coast, LLC (previously known as Postlethwaite & Netterville, APAC).