

Ruth A. Harpool, AAP, APRP, CTP

Ruth Harpool is the Co-Founder of The Payments Academy (TPA), a non-profit organization dedicated to advancing payments education, collaboration, and risk awareness across higher education. Through TPA, Ruth brings together financial institutions, fintechs, solution providers, and campus leaders to foster practical learning and open dialogue around the evolving payments landscape. She co-founded The Payments Academy to close the gap between rapidly evolving payments innovation and the practical realities faced by higher education institutions.

Ruth is also a Treasury Solutions Advisor with CampusGuard, where she provides consulting services in treasury operations, payments, and payments risk management. She brings more than 35 years of experience spanning banking services, banking operations, not-for-profit university treasury cash management, and payments leadership. In her advisory role, Ruth helps organizations identify hard and soft cost savings, increase revenue, reduce risk, and strengthen compliance and security programs.

Prior to joining CampusGuard, Ruth served as Managing Director of Treasury Operations at Indiana University, where she held university-wide responsibility for incoming and outgoing banking activity, merchant services, financial vendor relationships, cash management, and compliance with key payments regulations, including ACH and PCI DSS. She spent 18 years at IU in progressively senior treasury roles, following nearly 14 years at a large national bank in branch management, operations, and treasury services.

Ruth is an active member of the Association for Financial Professionals (AFP), EPCOR, and the NACHA ACH Network Advisory Board. She holds a BA in Economics from Indiana University and maintains the Certified Treasury Professional (CTP), Accredited ACH Professional (AAP), and Accredited Payments Risk Professional (APRP) credentials—earning the APRP in the inaugural class. She is among a small group of professionals to hold all three designations.

A self-described “payments geek,” Ruth is known for her ability to translate complex banking, payments, and technical concepts into practical, higher-education-friendly guidance.