



Ruth A. Harpool, AAP, APRP, CTP

Ruth is currently the sole-proprietor of Harpool Consulting. Her business provides consulting in the areas of Treasury Operations and Payments Risk. She has over 30 years of experience in banking services, banking operations, not-for-profit treasury cash management and payments management operational leadership. Ruth leverages her insight, expertise, and hands-on knowledge to help her clients explore and navigate the evolving world of treasury operations with a focus on the challenging areas of payments and payments risk management.

Ruth continues her active involvement with higher education as the co-chair of the Treasury Institute for Higher Education PCI Workshop. She is also a member of the Association for Financial Professionals, EPCOR (Midwest regional payments association), the Nacha Payments Institute Board of Regents, the EPCOR Cash Management Committee, and the Nacha Rules and Operations Committee.

Prior to starting her own business, Ruth was the Managing Director of Treasury Operations at Indiana University. She had university-wide responsibility for all banking processes, financial vendor relationships, cash management processes, and Payment Card Industry Data Security Standard compliance. Ruth began working for IU in 2002 and held various positions of increasing responsibility within Treasury over her 18 years there. Preceding IU she spent nearly 14 years working for a large national bank holding roles in branch sales management, operations management, and cash and treasury management services. She graduated from Indiana University with a BA in Economics in 1998. Ruth holds the following professional designations: Certified Treasury Professional (CTP), and the Accredited ACH Professional (AAP). In 2018 Ruth was in the inaugural class of those seeking and achieving the Accredited Payments Risk Professional (APRP) designation. At the time she was one of less than 150 individuals in the world carrying all three credentials.