

SUCCESS STORY

Same Day ACH to the Rescue During—and After—COVID for the University of Kentucky

Used to be that if an employee at the University of Kentucky encountered an issue on payday, the school would immediately print them a check to correct it. Then came the pandemic.

“When everything was shut down, and there was nobody on campus to man that check printer, we wondered what we were going to do. That’s when I recommended that we start using Same Day ACH for those,” said Kevin Sisler, Director of Treasury Services at the University of Kentucky. He worked with the school’s IT, payroll, and accounts payable departments to replace on-demand checks with Same Day ACH.

“Even when everybody came back to campus, we’re still doing daily Same Day ACHs for those reasons,” said Sisler. The machine that once produced one or two on-demand checks daily is down to “one or two a month at this point, because everything else is Same Day ACH,” including emergency vendor payments.

With 99% of the University’s 14,000 employees paid by Direct Deposit, they’re used to the reliability, but Sisler said he’s heard that Same Day ACH surprises some of them. “They figured they would have to come pick up a check,” he said. “They couldn’t believe the money was in their account.”

One of the University’s major uses of standard ACH is debiting students for tuition. Students who want to pay electronically can use ACH for free, or a credit card with a 2.25% service fee added by the school. That makes ACH a popular choice.

The University also uses ACH to make refunds to students and to pay many vendors; it accepts ACH payments for services including an on-campus child development center. And listeners who visit the website of campus radio station WUKY-FM, an NPR affiliate, have the option to give by ACH, both for one-time and recurring donations.

Sisler knows keeping up with new and amended Nacha Rules is important, citing the 2021 Account Validation Rule as an example.

“We understand the reason for that. We’re trying to keep the faith in ACH that it’s protected, it’s secure,” said Sisler. Not that you need to convince him or the University of Kentucky.

“We are very fond of ACH.”

 [Learn more about Same Day ACH: Nacha.org/SDA](https://Nacha.org/SDA)

Kevin Sisler
Director of Treasury Services at
the University of Kentucky

