CR80News

Exploring the utilization of identification technologies on college and university, K-12 and corporate campuses

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ISSUE

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Bank partnerships
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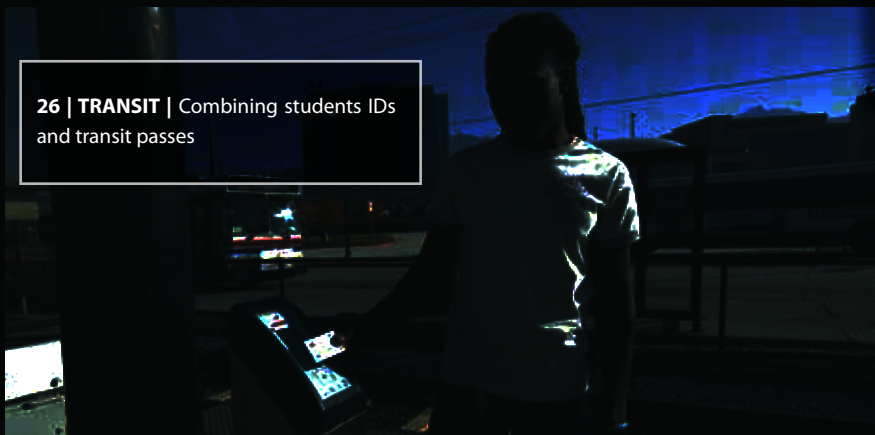
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Perspective

The campus card MONEY issue
How schools and students are spending it, getting it and keeping it

Zack Martin
Editor, AVISIAN Publications

"Money, it's a crime. Share it fairly, but don't take a slice of my pie"
                              --Pink Floyd, Money, 1973

When we started planning this issue we didn't intend for it to have a theme, but if there ever has been a "money issue" this would be it. Off-campus programs, a banking story, financial aid all focus on cash, how a university can make some, how students get it and how they spend it.

In this questionable economy it's apropos that money is a hot topic. Local economies are experiencing tough times, state and the federal governments are tightening the belt on financial aid and parents who once thought they had put away plenty of money for college are having problems because of underperforming financial products.

The Pink Floyd quote is most relevant to the financial aid dispersal story. The aim of these programs is to get financial aid funds to students quickly and easily. But high fees have been a criticism of the programs to the point where the federal government has come in to make sure students are not getting ripped off in the process.

I understand the need to make a buck, especially in this economy, but fees should be reasonable, especially among 18- to 22-years olds who for the most part are on their own for the first time, learning how to budget and manage their money. There should be some fees involved but charging a student $30 or more every time he overdrafts, which could be multiple times in a day, seems a bit much.

Another story looks at how Florida State University's program has evolved over the course of 20 years. For many in the campus card world, the program stands as an example of how to put together a banking partnership. The article addresses some long-standing questions of whether or not the programs are worth the effort. The FSU-Card program is in the process of selecting a new financial partner so the future will bear watching.

The off-campus program story was an interesting one for me. With the economy so soft it was surprising to see so many schools interested in starting these programs and merchants excited about joining. But then again the need to try and get every possible dollar is paramount.

I'm intrigued that these off-campus programs are starting to gain the attention of national retailers like CVS. On one hand I wouldn't think they would bother but then again the economy isn't picky about who it targets and they're trying to make a buck too.

I'm excited to see where these programs may go. As students get pickier about which piece of plastic they pull out of their wallet campuses and card system providers are going to need to find a way to incent the students to put money in the account and use it. Loyalty programs talked about in the article may be a good driver to get students to use the cards.

Comments? Concerns? Questions?
Please email me: zack@avisian.com

More 'money' and more regulations become hallmark for campus cards

Chris Corum
Executive Editor, AVISIAN Publications

Results from our annual *CR80News* campus card bank partnership survey are presented in this issue and for the seventh straight year there was an increase in the total numbers.

Overall banking partnerships have been on a steady, though not staggering, increase over the years. Where many of us forecasted that the partnerships would have become the norm, to this point, far more campus card programs still don't have a bank partner.

Perhaps it is a testament to the variety of viable payment offerings available to students both with – and independent of – campus cards. As this issue will clearly bring into focus, we cannot separate card programs from money. We move it, authorize it, deposit it, disburse it, spend it, reimburse it, settle it, keep it on-campus, push it off-campus and more.

How we handle all these "its" is only getting more difficult. Until now, campus card programs have operated largely under the radar when it comes to government and other regulations. As an industry we have proactively watched and debated impacts of a host of regulations but we have managed to avoid making overly burdensome changes to our programs.

Those days are gone.

Changes to Regulation E take effect on July 1. These will require that ATM and one-time debit card payments cannot overdraft an account and thus incur a non-sufficient funds (NSF) fee. That is unless the account holder opts-in to receive this as a service in which the bank will 'float' the additional funds to meet the payment in exchange for the NSF fee.

This impacts campuses because it changes the financial dynamics of a banking partnership and even some financial aid disbursement processes. Let's face it, students overdraft accounts and this creates a revenue stream for a bank partner. When evaluating potential involvement in a campus card program or negotiating revenue share with a campus, the value of the NSF fee revenue is important and the value will diminish significantly this summer.

It is interesting to me that we are regulating NSF fees rather than trying to teach responsible financial behavior. When someone overdrafts their account they are spending money that doesn't belong to them. In essence the bank is making up for that person's irresponsible spending. It is odd to me that many people act like the bank should cover someone's short-term debts and not be compensated for doing so.

When its students we tend to feel sorry for them and say they don't yet know better. Well they should and if they don't I can think of no better way to teach the lesson than by cutting into next weekend's beer money with a few well-placed NSF fees. Our review of the Florida State University banking program shows more than 43,000 active bank accounts. What if each of these account holders thought it was okay to overdraft by $50? The bank would be floating more than $1 million.

I don't like excessive NSF fees either but I think we need to remember there are two sides to every story and in this case the fee only apply when the behavior demands it.

Reg E is not the only train coming our way. The Payment Card Industry Data Security Standards (PCI-DSS) and the associated Payment Application Data Security Standard (PA-DSS) were developed by the payment industry as a means to better secure cardholder data to combat fraud. Rule number three of the PCI DSS Requirements and Security Assessment Procedures covers "Protecting stored card-holder data." In summary it mandates that the financial account number, often a 16-digit ISO number, must be protected at any point of storage via hashes, truncation or strong cryptography. In short it cannot be stored in the clear.

Banks are good at this. Campuses are not. The problem is that many campuses use the same number for both the financial account and the campus identification number. When this number is stored anywhere in an unprotected manner, it violates PCI and opens the violator to significant financial penalties.

While PCI only covers branded products – ala Visa, MasterCard, Discover, American Express – there are a number of campuses using these products today. More significantly, however, is the potential that similar protections may soon be applied to all financial accounts, branded or otherwise. If PCI is good for consumers using Visa cards why wouldn't it be good from consumers using ATM cards? While there is no pending regulation for non-branded accounts, many financial industry insiders suggest that it is only a matter of time.

In addition to federal rules like Reg E and industry self-regulation like PCI, states are putting the hammer down as well. Expect to see more data security laws like Massachusetts' new "Standards for the Protection of Personal Information of Residents of the Commonwealth." It has been called the strictest to date and carries fines of $5,000 per individual for breaches involving a name combined with a Social Security number, bank account number, credit or debit card number, or any other financial account number.

So hold on tight. Our card programs are getting bigger and better but this will no longer come without added responsibility and oversight.

ID SHORTS

UNLV taps Wells Fargo for campus card banking partnership

Wells Fargo was awarded a contract with the University of Nevada, Las Vegas to provide financial services for the RebelCard, a multi-function campus ID designed to provide students, faculty and staff with a single card to use on and off campus.

RebelCard holders can use their card for access to Wells Fargo and Wachovia ATMs, off-campus PIN-debit card purchases, campus facility access, library services, and meal plans. Rebel-Cash purchases can still be made on campus for printing and copying, dining, bookstore purchases, laundry and vending.

RebelCard holders who link their cards to Wells Fargo checking and savings accounts will have access to Wells Fargo Online Banking and Wells Fargo Mobile Banking. Also available to RebelCard holders: Bill Pay, Direct Deposit, Account Alerts, and access to more than 12,000 Wells Fargo and Wachovia ATMs in 39 states – including over 200 in the Las Vegas area.

Illinois Institute of Technology deploys all-in-one ID card system

The Illinois Institute of Technology has adopted CBORD's suite of security and access control technologies. Specifically, the institute has implemented CBORD's CS Access, integrated with Odyssey PCS campus card systems to streamline assignment processes and campus life.

Odyssey PCS is a Windows-based system that integrates all campus activities into a single card. Using a variety of network and data interfaces the Odyssey PCS system can be integrated into pre-existing third party applications within bookstore's point of sale systems, facility access systems and human resources systems.

Canadian grad students displeased with entrance exam security measures

Canadian grad school students are showing concern over the use of biometric scanners used to authenticate test takers who wish to gain entrance into business and medical programs, according to media reports.

The system is designed to prevent students from hiring someone to take a test for them. One test official stated that a husband went as far to wear a dress to take the test for his wife. Still some students feel it is a violation of their personal rights.

Similar systems were used for LSAT entrance exams at law schools, but Canadian student's claimed the system was violating privacy rights by requiring a thumbprint. In that case, the commission agreed and now only a photo ID is required for LSAT purposes.

School biometric system raises concerns over student exposure

The Hull Trinity House School in Yorkshire, UK has become the first in its area to utilize a biometric system in replacement of school lunch payment programs, according to a Yorkshire Post article.

As has been common at other schools where such a system has been implemented, the new system is raising concerns among community leaders over whether or not biometric use exposes personal data to hackers and other cyber criminals.

In response to such worries, the schools headmaster, Andy Twaits, explained that the system uses numeric references to points on a student's finger, rather than storing a fingerprint image, and, therefore, renders stolen data basically unusable.

Further, Twaits has reminded the nay-sayers that the system has received 99% support from the students' parents and usage of the system is not mandated.

The Tide may roll to a new means of handling tickets

The University of Alabama may change the way it handles football ticket distribution for faculty and staff, according to the Tuscaloosa News.

The University's Intercollegiate Athletic Committee met to discuss concern over employees who use their seniority to get tickets only to later scalp the entire season package.

The committee is considering placing employee tickets on the individual's ID card similar to the current student ticket distribution process. The student system, implemented two years ago, has cut down substantially on scalping entire season packages.

Alabama administrators are adamant about ensuring its employees are the only ones occupying the employee section.

Boston college take heat for banning face coverings

A Muslim-American advocacy group recently sued Massachusetts College of Pharmacy and Health Sciences over a policy forbidding face coverings, according to The Daily of the University of Washington.

The college said that the rule was created due to security concerns such as matching up a student's face to their photo ID cards.

The complaint reads, "We believe this policy has a disproportionate impact on the religious rights of Muslim employees and is in violation … of the Civil Rights Act of 1964, which prohibits employers from discriminating against individuals because of their religion."

According to the Boston Herald, a college spokesperson stated that the two Muslim students whom the rule may have affected did not object to the policy. However, the group that filed the complaint, the Council on American Islamic Relations, believes it could affect Muslims who may want to apply to the college or work around the school.

GWU use campus cards to provide Haiti relief

George Washington University students have developed an easy method to allow faculty, staff, and students to donate to the relief fund in Haiti using their campus ID card. Five locations were set-up around campus to allow students to swipe their GWorld card, and enter the amount they wished to donate. 100% of the proceeds were split evenly between the American Red Cross and Project Mediashare.

Asian schools automate attendance with biometrics and smart cards

Roll-call has now become an automated process at schools in Hong Kong, Japan, India and Singapore, with the use of biometrics and smart cards, according to FutureGov. The days of manually taking attendance are over, leaving teachers with more time to spend teaching. No more calling parents to inform them about kids missing school. These systems can automatically alert parents via text message or email, informing them if their kids make it to school late, or do not show up at all.

Students of Fung Kai Innovative School are greeted every day with face scanners that relay data back to the central system for confirmation. Teachers can access this information in real-time via their laptops.

To accommodate large student populations, schools in Singapore have taken a different approach, installing fingerprint readers linked to an electronic attendance system.

George Washington Photo: William Atkins/GW

Instead of biometrics, almost half of the urban schools in India are using smart cards. Students scan their student ID card at readers installed at school gates, and data is transmitted in real-time to the school's intranet. Using a unique user ID and password, parents can access their kid's attendance records.

Texas Tech SGA installs card readers to record senator hours

Texas Tech's Student Government Association is implementing a card reader solution to track and enforce student senator office hours, reports The Daily Toreador. Student senators will swipe their campus ID card to sign in and out of the facilities thus logging their hours.

The card reader will be installed at the association's conference room door, where it will be easy to access and noticeable to all who enter and exit. Suzanne Williams, President of the SGA, says the new system was a result of problems in the past when senators forgot to sign in during office hours or paper records were lost.

Dolores Harper, managing director of the University ID Office, said the SGA asked her to install the reader for the application. "It's just a regular access reader," Harper said. "They will swipe their cards to sign in and out, and the reader will keep a log."

Students looking to make a quick buck, renting their campus meal cards

Students of Peking University have discovered a way to make a quick buck renting out their college meal cards to non-students who seek cheaper meals at on-campus establishments, reveals the Global Times.

One student claimed he could produce up to 10 campus meal cards, which are good for a year, and rent each of them for roughly $3.00 a

month. He also added, "no one will check if you are a student when you are using the card."

The on-campus ones provide meals at discounted prices for those who possess a campus meal card. The campus previously allowed non-students to dine at on-campus establishments, but due to an increased volume of non-students looking for cheaper meals the campus has stopped allowing those without meal cards to dine.

"We know the situation and have seized some cards," says the director from the Peking University meal center.

ISU use Blue Bucks to give students better dining options

Indiana State University announced that students can now use their Blue Bucks to dine at select off-campus restaurants, giving them better options and a more flexible schedule of when and where they can eat, reports the Indiana Statesman.

Once the on-campus dining halls are closed for the night students can use the prepaid account linked to their ISU student ID cards around town.

Students can use Blue Bucks to buy pizza, coffee, hamburgers and fries from local participating restaurants. While the current participation list includes mostly local vendors, school officials hope to have commercial chains on the bandwagon as the program becomes more accepted by students.

Off-campus restaurants, that have signed up to participate so far include Roly Poly, Saratoga, Coffee Grounds, Pizza City, and 7th & Elm Bar and Grille – most of which are within walking distance of the campus.

Smart ID cards for alumni members

The Indian Institute of Management in Bangalore is in the process of providing its alumni members with smart IDs so that they can continue receiving all the perks of being an IIM-B student, according to Express Buzz.

ID SHORTS

The institute is working to make its ID serve dual purposes, using it as both a form of payment and a form of authentication for accessing on-campus resources.

The new cards will allow the 8,500 alumni members to continue receiving easy access onto the campus to visit with their family, attend career consultations, and purchase souvenirs and merchandise. Alumni may also use library resources including Internet access and reference archives via the card.

NuVision unveils Tempest Reader for colleges, universities

NuVision Networks introduced its new Tempest Reader for use in college and university campus card operations. The touchscreen interface uses a Web-based design for easy update configurations from anywhere, making it unnecessary to go to each physical machine to configure and update them.

The Tempest Reader retains all of the functionality of a traditional reader such as attendance, access privileges, equipment check out, and cash/debit meal plan transactions. It also adds new features including product movement, audible 'error' prompts, and the ability to display the cardholder's picture on the check out screen.

Widener University takes in ActiveCrawl for desktop emergency alerts

Widener University, in Chester, Pa. has implemented a new student emergency notification system with the aid of ActiveCrawl RSS.

Using ActiveCrawl RSS, deployed through e2Campus, Widener can send emergency notifications that appear on the computer desktops of all students, faculty and staff. The ActiveCrawl RSS enables Widener to incorporate its other emergency notification platforms into one automatic, synchronized alert.

Text crawls are delivered through PCs and Macs within seconds of being issued. The crawls can contain audio and graphics and the color and height of the crawl are customizable. On the desktop, ActiveCrawl RSS sits in the desktop tray. When an event does occur, text alerts scroll on screen. Alerts appear in front of any other open programs so they are not missed.

Indian school Keeptrack of students with RFID

Administrators of Love Dale Central School in Belgaum, India are testing a new method of monitoring students with the help of RFID necklaces, reports the Deccan Chronicle.

The school recently launched a new program requiring all students to wear an RFID card around their neck. The new system, labeled Keeptrack, not only serves as a form of identification, but it also helps keeps tabs on the students' attendance records, academic performance and current whereabouts.

Readers installed on campus log information on a student's location from entry to exit. Parents can sign up to receive SMS messages on their mobile phones about their child's whereabouts.

Hillsborough CC taps Heartland for first campus card program

Hillsborough Community College is working with Heartland Payment Systems to develop and implement is first ever campus card program.

With five campuses throughout the Tampa area, the community college will issue more than 30,000 new Hawk Cards. Hillsborough's Hawk Card program is built on Heartland's Campus OneCard platform and designed to provide students, faculty and staff with both on- and off-campus services.

The Hawk Card is required to print and make copies on-campus as well as access library services, parking facilities and student housing centers.

As part of Heartland's Give Something Back Network, the Hawk Card will also serve as an FDIC-insured, prepaid card enabling cardholders to make purchases on-campus, at the bookstores and dining locations, as well as off-campus at participating merchants. The Hawk Card will be accepted at many local merchants including Bennigan's, Subway, and CVS.

University of Delaware taps PNC Bank

The University of Delaware and PNC Bank announced a seven-year contract for the more than 20,000 students at the university. Students will have an option to link their newly-redesigned University of Delaware campus card to a PNC Bank account, adding ATM and purchasing functionality to the card – in addition to traditional functions such as residence hall access, library checkout and meal plan authorization.

A new electronic financial service center will also be built in the campus' Trabant University Center that will include an on-site customer service representative and three ATMs, along with nine other on-campus PNC ATMs spread around the University.

American University pilots SmarTrip ID card

Students and faculty at American University are piloting student ID cards that are compatible with the Washington DC's Metro SmarTrip technology, reports the GW Hatchet.

At the beginning of the year, twenty student IDs were produced that integrate with SmarTrip, a contactless fare collection technology that allows riders to enter Metro stations and pay for travel. Student Government President, Andy MacCraken, stated the biggest challenge in making the campus cards compatible with SmarTrip readers was the card's technology. "We've been lucky that the [American Univer-

sity's campus card] specifications fit the SmarTrip specifications."

If all goes well and the test is successful, then the entire American University community may soon be offered the option to integrate their student ID with SmarTrip access.

Leave your student discount cards at home with CardKing

CardKing unveiled its iPhone App, now available on the iTunes Store. The free App turns any iPhone camera into a portable bar code scanner, capturing student ID and discount bar codes into the phone for retrieval later.

Students can instantly display bar codes associated with student discount programs and campus cards to enable merchants to scan the bar code directly from the iPhone's screen. There is also the option to manually enter membership numbers for cards without bar codes.

CardKing supports more than 1,100 merchants in over 32 categories including grocery and drug stores, health and fitness clubs, libraries and restaurants. Participating retailers include Best Buy, Blockbuster, CVS, PetSmart and LA Fitness.

Australia plans to use national student ID to track student progress

The Australian government announced plans for a national student ID to track progress across schools or states, says The Sydney Morning Herald. The new system would enable student course performance to be monitored throughout the duration of their school life, as they move from school to school.

The number would be attached to the government's My School program, which posts school's results on the Internet. The identity of students would be covered by privacy pro-

tections, allowing access only to parents and teachers to assess student's strengths and weaknesses.

The My School website is updated once a year and grades each school on its National Assessment Program tracking performance in reading, writing, spelling, grammar and punctuation and numeracy. Parents are also sent test results for their child each year.

The new identity number would allow parents and teachers to access a database documenting the child's performance throughout their time at school, regardless of how many schools they attend and whether they shifted interstate.

Blackboard announces contactless campus card system
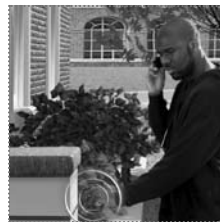
Blackboard announced the availability of Release 3.6 of Blackboard Transact, and with it the introduction of a contactless campus system that aims to make the student experience both convenient and secure.

Utilizing Sony's Felica technology, Blackboard Transact permits equipped cards and mobile phones to make payment and grant entry with a wave or a tap. Students can get into secure buildings and facilities, pay for books, meals and laundry and even access campus events.

The Blackboard Transact platform allows cashless on- and off-campus payment capabilities for a plethora of services, all while securely managing campus activities with integrated door access controls.

With the release of Blackboard Transact 3.6, the company also introduced a new contactless card reader, the model VR4100 contactless vending reader. The reader supports Bluetooth and full video playback, allowing for video advertising, alerts and notifications and other special messages on a full color touch screen.

Blackboard acquires Saf-T-Net

Blackboard entered into an agreement to acquire Saf-T-Net and its AlertNow messaging and mass notification solution for K-12 schools. The $33 million acquisition is intended to enhance and accelerate development of Blackboard's own messaging and mass notification solution, Blackboard Connect.

Providence College cash soon to be accepted off-campus

Providence College students will be able to use the PC Cash stored on their student IDs at local participating vendors, according to the student-run newspaper The Cowl.

Currently, CVS, Golden Crust, and Frankly's Pizza have all signed contracts with Blackboard, the company contracted by the campus to implement the new payment system. The campus' Student Congress compiled a list of the top 10 businesses and requested Blackboard's assistance in getting their participation.

A new online card office will enable students to manage their PC ID accounts and deposit PC Cash to their cards. Students will also have the option to have PC Cash automatically added to their account when their balance reaches a minimum.

UNC Chapel Hill secures campus with CBORD and NICE

The University of North Carolina at Chapel Hill is using CBORD's CS Gold campus card solution in combination with NICE System's NiceVision intelligent video solution to better manage access controls and other security operations across campus.

The university uses CBORD's campus card solution for meal plans, stored value and credit transactions, entitlements, access control, snack and beverage vending, laundry, and

copy & print. Combining the NiceVision technology, they are able to instantly alert campus security operators of when and where a breach took place, automatically displaying live video from the scene.

UCF taps viaRadio for its ENVOY Emergency Solutions platform

The University of Central Florida, with more than 53,000 students, is using viaRadio's EN-VOY Emergency Solutions platform to provide emergency notification across its 1,415-acre Orlando campus.

The ENVOY system delivers unlimited, time-sensitive text messages to viaRadio's HEARO Local Alert Receivers, which are strategically placed to alert listeners of looming weather conditions, NOAA weather warnings and other emergencies.

HEARO receivers acquire text messages in both English and Spanish through standard FM radio frequencies, thus allowing the system to function even when power, phone and Internet are out. The campus radio station hosts the broadcast equipment used by the Orange County Office of Emergency Management, serving both the university and the surrounding community.

Jenzabar, NuVision team to offer unified campus card

Jenzabar, provider of enterprise software solutions for higher education institutions, announced a partnership with campus card provider NuVision Networks.

The two partnered to offer unified campus card critical technologies, such as the Jenzabar enterprise resource planning (ERP) and One Card systems that are used to manage the day-to-day tasks of higher education institutions.

The two companies will leverage their respective ERP and card technologies to form one cohesive process for campus administration. "I look to the future when many of the simple day-to-day One Card activities will be provided directly through the Jenzabar system," said William Adoff, President of NuVision Networks.

The CampusONE system will produce the identification cards, control building access, manage individual meal plan requirements, handle subsidiary individual accounts, manage events and track usage. The Jenzabar administrative system will define what goes on the cards, determine the logic in managing building access, and provide billing and overall financial data.

By combining the power of these technologies, Jenzabar and NuVision hope to provide an efficient and cost-effective campus card solution for higher education institutions everywhere – optimizing business processes and cutting operational costs.

Higher One files $100M IPO with the SEC

Higher One Holdings Inc. filed a registration statement (Form S-1) with the Securities and Exchange Commission (SEC) for a proposed initial public offering of $100 million, according to an AP report. The New Haven, Connecticut, company is responsible for processing financial aid payments, as well as providing banking services to colleges and their students.

The company announced in its filing that it had higher education customers in 46 U.S. states and plans to increase the number of educational institutions and services.

Higher One released that 88 percent of its $75 million revenue in 2009 came from ATM and other banking service fees, according to an AP report. They also added that if the U.S. eliminates the financial middleman in student lending, its prospects for future growth could be affected.

The registration statement has not become effective yet, and that being said, these securities may not be sold, nor may offers to buy be accepted, prior to the time the registration statement becomes effective.

Goldman, Sachs & Co. will act as sole book-running manager, UBS Securities LLC will act as lead manager, and Piper Jaffray & Co., Raymond James & Associates, Inc., William Blair & Company, L.L.C. and JMP Securities LLC will act as co-managers for the offering.
The shares of common stock to be sold in this offering are expected to be sold by Higher One and certain of Higher One's stockholders.

University of Minnesota investigates U Card scam

The University of Minnesota Police are investigating an alleged scam where a group of individuals fraudulently registered as students to get a campus U Card, which allowed them to make large credit-like purchases, according to a local newspaper.

The main suspect allegedly recruited individuals to register for the same class at the University's College of Continuing Education. After receiving the U Cards, the individuals purchased several thousand dollars of merchandise at the campus bookstore.

The university has released a statement in response to the incident: "We've taken the necessary steps to stop this, and there is nothing to indicate this is anything more than an isolated incident. However, we will be fully reviewing all of the security protocols in place with regards to the issuance of U Cards to see if there are places for improvements."

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Campus card issuers getting in on financial aid game

Card system vendors look to extend offerings to include refund and aid disbursement services

Zack Martin
Editor, AVISIAN Publications

Disbursing financial aid is time consuming, labor intensive and costly for colleges and universities. The traditional check cutting process creates significant lag between aid receipt and ultimate delivery, which leads to customer service issues and student frustration.

Tapping into these funds can be huge for schools, banks, financial aid delivery providers and campus card programs. In 2010 the U.S. Department of Education is expected to deliver $116 billion to colleges and universities. Some 27% of student receives some type of financial aid, on average about $6,600 per student per year.

An increasing number of schools are disbursing the funds electronically, using ACH to place the funds into the recipients' bank accounts. Students are enticed to participate in these electronic disbursement programs because they have access to funds more quickly, typically a day or so versus days or even weeks if they opt for a paper check.

But these solutions can lead to problems as well. Students frequently switch bank accounts without notifying the campus financial aid office, and this wreaks havoc on delivery efforts.

To avoid this issue, some institutions have opted to mandate delivery to a single account provider thus reducing or eliminating the switched account situations. Regardless of the method utilized, disbursement efforts must comply with a federal regulation called Title IV. The U.S. Department of Education's Title IV financial aid regulation requires that students be given a choice of delivery methods and have low-cost, or no-cost, access to funds.

Higher One, the clear leader in the disbursement space, has been in the financial aid market for almost 10 years and works with many of campuses to get funds into the hands of students. But recently some campus card vendors have launched their own products to try and get a piece of the financial aid market.

"Campuses are doing more with financial aid as enrollments increase and more students go back to school," says Read Winkelman, vice president of sales at The CBORD Group Inc. "Schools that may not have seen a lot students with financial aid before may seeing more now and need a system in place."

While more schools may be looking to automate and simplify financial aid, many are still using paper-based methods, says Casey McGuane, chief services officer at Higher One. "The process remains mainly paper based, costly and inefficient," he says.

Higher One provides financial aid services for more than 600 colleges and universities serving 4 million students, McGuane says. Once a school hires the company it will handle the financial aid dispersal regardless of how the student wants to receive the funds, be it electronically or via paper check.

When an institution signs up with Higher One the company starts a campaign on campus to let the students know the service is coming and have them update contact information with the school, McGuane says. The student will then receive an email letting them know that a card and refund choice package will be physically mailed to them.

The card is a branded debit card that the student uses to access a Web site where he can make choices regarding his financial aid, McGuane says. The student can choose to have the money deposited into his own account, have a paper check mailed or keep it

Title IV shapes delivery of financial aid to campus cards

It is not an easy process to efficiently disburse financial aid to hundreds, thousands or even tens of thousands of students. You have to get it right and you have to do it quickly. And more importantly, you have to do it all while following the guidelines of Title IV. No conversation about campus cards and financial aid is complete without a journey into Title IV compliance.

But what is it and why does it matter?

Title IV, a section of the omnibus Higher Education Act of 1965, spells out rules with regards to U.S. federal student financial aid programs. In essence it is the law of the land for financial aid.

The Higher Education Act of 1965 was enacted during Lyndon Johnson's administration, "to strengthen the educational resources of our colleges and universities and to provide financial assistance for students in post-secondary and higher education."

It increased federal money for universities and created scholarships and low-interest loans for students. It is reauthorized periodically giving Congress the opportunity to add and amend provisions. The most recent re-up occurred in 2008 and the next will occur in 2013.

"For the college years we will provide scholarships to high school students of the greatest promise and greatest need and guarantee low-interest loans to students continuing their college studies," said President Johnson upon passage of the Act. "Every child must have the best education our Nation can provide," he continued, "Thomas Jefferson said no nation can be both ignorant and free … Today no nation can be both ignorant and great."

U.S. Department of Education representatives, Brian Kerrigan and Dan Flock summarized the Title IV requirements around campus cards and financial aid disbursement in 2008, noting that institutions may utilize bank accounts for disbursing aid but that an alternate means must be available for students that do not have or want an account.

Further, if an institution opens an account or actively assists students to open an account, certain conditions must be met. The first series of conditions outlined by Kerrigan and Flock are fairly easily met:
- Must obtain student's written consent
- Must inform student of terms and conditions
- May not make any claims against the funds
- May not charge student for opening account or receiving debit or stored-value card
- May not market or portray card as a credit card.

The final set of conditions is a bit more difficult to meet and has helped shape the financial aid delivery process:
- Must ensure that student has convenient access to branch office or ATM
- Must ensure that no fees are assessed for cash withdrawals
- May not limit use of the card to certain vendor.

Remember that these conditions only apply in cases where the campus attempts to drive usage of an account for the disbursement purpose. If a campus simply enables electronic aid electronically to the student's bank of choice, these conditions do not apply. In the case of campus card programs and financial aid delivery and the majority of third-party disbursement service providers, however, these conditions do apply.

The convenient access and no fee requirements are the reason that we see providers placing ATMs on campus and offering either unlimited or a certain number of fee-free cash withdraws. The prohibition against limiting use of the card to certain vendors is largely why we have not seen disbursement to traditional on-campus declining balance accounts.

with Higher One, which offers a free checking account and free access to funds with the debit card at Higher One ATMs on campus.

Higher One entices students to use its account by making the funds available quicker. If a student chooses to use another account it typically takes a day or two for the ACH transfer to process whereas with the Higher One account it's available immediately, McGuane says.

Higher One can also integrate the debit card with the student ID if the school wants that functionality, McGuane says. On some campuses Higher One provides campus card services and on others it integrates with another provider, such as Blackboard or CBORD.

CBORD and Higher One have worked together on several projects, says Winkleman, who added that CBORD doesn't offer a standalone financial aid dispersal system.

The company does, however, offer a means to help students gain access to their pending aid dollars more quickly.

Winkleman says that it can be weeks after the school gets the financial aid before the funds

are made available to the student. If the student is counting on that money to pay for books and supplies that would be too long.

Since the school knows how much money it is receiving and how much the student should have left over, CBORD has a system that enables the student to make purchases on campus up before the funds are available, Winkleman says. The school can put restrictions on where this money is spent, for example, just in the bookstore and not for meals.

At one school CBORD's early availability solution works hand-in-hand with Higher One's disbursement offering. The pending aid dollars are made available by CBORD prior to the actual disbursement. Then purchases made by the student recipients are deducted and the remaining funds are deposited into a Higher One account.

Campus card vendors join the party

Heartland Payment Systems and Blackboard both recently launched products for the financial aid market. Both products involve two cards – one for the campus use and another branded card for accessing funds – though both companies report that the cards can be integrated into the student ID.

According to Pedro Marzo, director for Transact Business Development at Blackboard Inc., the aim is to give the student one card that can be used as both the student ID and for payments on and off campus. The university ultimately decides whether to issue one or two cards, though he suggests, "most schools are interested in issuing one card."

"There was a loud request for an option that was less taxing on students," says Marzo, explaining the reasons for the creation of Blackboard's financial aid solution.

There have been serious concerns with requiring students to deposit funds in a school-endorsed account that charges high fees to withdrawal cash, he notes. "Students were paying excessive overdraft fees and not paying them

just one or two times but paying them as often as they over drafted."

BlackboardPay is an open-loop, prepaid card solution accepted anywhere Discover Network cards are accepted. BlackboardPay also leverages First Data's Money Network account features. Funds disbursed using the BlackboardPay solution are held in FDIC-insured accounts to ensure that clients can meet Title IV obligations.

Cardholders can withdraw cash at ATMs within the Allpoint Network - the largest surcharge-free ATM network in the U.S. The program also supports the Pulse and Star ATM networks. Moreover, cardholders will also have access to convenience checks that can be used to pay bills or cashed at participating Walmart locations.

Most importantly, BlackboardPay won't charge students non-sufficient fund or overdraft fees, Marzo says. If a student makes a purchase that exceeds their balance in the account the transaction will simply be declined. "The cardholder and the merchant are assured that the funds are available and we use that process to make sure the cardholder isn't at risk for any overdraft fees," he says.

In addition, an institution can combine BlackboardPay with Blackboard's contactless FeliCa card technology to enhance the security of student data and enable a more sophisticated means of PCI compliance. If the school chooses one card without the contactless technology the card will feature two mag stripes, one for activity on campus and another for off campus. Keeping the two separate enabled Blackboard to keep the product in compliance with PCI regulations by segregating the branded financial account number and data from campus applications and systems.

Blackboard has plans to offer more functionality to the program as well, Marzo says. A Web interface to pay bills online and transfer funds to other accounts will be added.

Heartland Campus Solutions offers a product called Acceluraid for financial aid dispersal, says Bill Norwood, chief architect at Heartland Campus Solutions. Acceluraid is a two-card solution, but says Norwood, "the cards are interchangeable in the campus environment."

At campuses using Acceluraid, Heartland issues students a Discover-branded debit card that can be used to make purchases off campus. On campus, student can access funds in the same account using the student ID, Norwood says. Heartland provides an on-campus ATMs for free withdrawal of financial aid disbursements or refunds. There is also a Web interface to transfer funds and pay bills.

Into the future

The future of financial aid delivery programs will likely be a balancing act between regulation and revenue generation. All campuses will need to meet the federal guidelines, and those seeking revenues will try to keep the remaining balance from the disbursements within school-issued programs.

> *The future of financial aid delivery programs will likely be a balancing act between regulation and revenue generation.*

Consistent growth rates, merging of major players highlight 2009 campus card bank partner survey

The recent years have not been easy for financial institutions. Bad loans, stock price declines and scandals have been almost daily headlines. Yet despite the tough environment, the number of campus card program and bank partnerships continued to grow in 2009.

Each year the editorial team at *CR80News* surveys financial institutions that actively work with higher education institutions to offer banking services as a part of the campus card program. While our respondents and other financial institutions offer a host of diverse services to campuses and their students, only relationships that integrate the official university-issued ID card as a banking tool are considered for the survey.

Since the inaugural *CR80News* survey was conducted in 2003, the number of partnerships has grown nearly threefold. A small number of financial institutions have come and gone from the survey but the core group of providers has remained consistent. From the beginning, five institutions have been active providers of services via campus cards. PNC Bank, TCF Bank, US Bank, Wachovia and Wells Fargo have consistently accounted for more than 80% of the partnerships identified via the survey.

This year the acquisition of Wachovia by Wells Fargo was completed and thus for the first time the two providers are combined in our tabulations.

In years past we have identified trends and measured growth by evaluating the entire list of submissions. This year we took a different approach and analyzed the numbers for this core group of consistent providers. In this way we are better able to examine the results through time.

Evaluating results for the core group of active bank partners

Examining the data for this core group of five providers we can accurately track trends in the market.

In seven years of data, there has been an average annual growth rate of 15.4% for this core group. 2009 held consistent with an increase of 13.2%. This year's addition of 13 relationships outpaces the 10-relationship average for the seven-year period for the group.

The big winners for 2009 were U.S. Bank and PNC Bank. Both experienced double-digit growth rates as U.S. Bank added 9 campuses for a 24% increase from the prior year and PNC Bank added 5 clients for an impressive 50% rate of growth.

Only one provider, TCF Bank, experienced a decline in banking partnerships during 2009. The Minnesota-based institution dropped from 11 partnerships to 8 as three clients transitioned to other providers. Interesting, each of three selected a different financial institution from the core group to provide the new service. Minnesota State University Mankato is now working with Wells Fargo, DePaul University with PNC Bank, and Milwaukee Area Technical College selected U.S. Bank.

Campus card bank partnerships: '08 -'09 comparison

Bank	'08 total	'09 total	% change
U.S. Bank	37	46	24%
Wells Fargo	41	42	2%
PNC Bank	10	15	50%
TCF Bank	11	8	-27%
Commerce	4	4	0%
Heartland/CNB	9	17	89%
SunTrust	2	2	0%
Total	**114**	**134**	**18%**

States served by financial partners

	Commerce (5)	CNB/Heartland (50)	PNC Bank (8)	TCF Bank (8)	U.S. Bank (24)	Wells Fargo (39)	SunTrust (7)	
Alabama		•				•	•	3
Alaska		•				•		2
Arizona		•		•	•	•		4
Arkansas		•			•	•		3
California		•			•	•		3
Colorado	•	•		•	•	•		5
Connecticut		•				•		2
Delaware		•	•			•		3
Florida		•				•	•	3
Georgia		•				•	•	3
Hawaii		•						1
Idaho		•			•	•		3
Illinois	•	•		•	•	•		5
Indiana		•	•	•	•	•		5
Iowa		•			•	•		3
Kansas	•	•			•	•		4
Kentucky		•	•		•			3
Louisiana		•						1
Maine		•						1
Maryland		•	•			•	•	4
Mass.		•						1
Michigan		•	•	•				3
Minnesota		•		•	•	•		4
Mississippi		•				•		2
Missouri	•	•			•			3
Montana		•			•	•		3
Nebraska		•			•	•		3
Nevada		•			•	•		3
New Hamp.		•						1
New Jersey		•	•			•		3
New Mexico		•				•		2
New York		•				•		2
N. Carolina		•				•		2
N. Dakota		•			•	•		3
Ohio		•	•		•	•		4
Oklahoma	•	•						2
Oregon		•			•	•		3
Penn.		•	•			•		3
Rhode Island		•						1
S. Carolina		•				•	•	3
S. Dakota		•		•	•	•		4
Tennessee		•			•	•	•	4
Texas		•				•		2
Utah		•			•	•		3
Vermont		•						1
Virginia		•	•			•	•	4
Washington		•			•	•		3
W. Virginia		•						1
Wisconsin		•		•	•	•		4
Wyoming		•			•	•		3

Results from the total pool of respondents

When we view the entire group of respondents – the core group plus Central National Bank & Trust Company (CNB)/Heartland Payment Systems, Commerce Bank and SunTrust – this year they collectively account for 135 relationships. This is an 18% increase from last year and an aggregate gain of 21.

SunTrust and Commerce Bank have maintained their clients, two and four respectively, for many years with no additions. Last year Heartland Payment Systems joined the list by offering campus card banking services by partnering with CNB. The pair almost doubled the number of relationships jumping from nine to 17 in 2009.

Footprints changes could lead to greater competition

As you will read in another article in this issue, Florida State University is in the process of selecting a new banking partner. It is an interesting example of how a banks footprint impacts the opportunities for campuses seeking providers.

Because the Florida State program has been very successful over the years, one could safely assume that it would be of interest to any financial institutions actively seeking campus card business. Maybe, but many are unable to do so because only banks that already have branches in that state will be able to compete for the business.

Thus it is likely that the incumbent provider SunTrust and Wells Fargo will be the only two that have submitted proposals. Prior to the acquisition of Wachovia, Wells Fargo would not have been able to do so as they had no presence in Florida. Similarly, U.S. Bank, PNC and TCF have no footprint so they could not apply.

Today the combined Wells Fargo and Wachovia footprint crosses 39 states. U.S. Bank can serve campus card clients in 24 states. TCF and PNC each cover eight states while Commerce Bank serves five states.

The relevance, of course, is that if a campus is looking for a bank partner they need to find an institution that can work in the state.

Campuses with bank partnerships by institution (2009)

PNC BANK (15)

Allegheny College	PA
Arcadia University	PA
Carnegie Mellon University	PA
DePaul University	IL
Duquesne University	PA
Edinboro University of Pennsylvania	PA
Indiana University of Pennsylvania	PA
Marymount University	VA
Mercyhurst College	PA
Mount St. Mary's University	MD
Penn State University – 18 campuses	PA
St. Joseph's University	PA
University of Delaware	DE
University of Pennsylvania	PA
University of Pittsburgh	PA

TCF BANK (8)

Eastern Michigan University	MI
Northern Illinois University	IL
Northern Michigan University	MI
St. Cloud State University	MN
St. Xavier University	IL
University of Illinois	IL
University of Michigan	MI
University of Minnesota	MN

HEARTLAND/CNB (17)

Clearwater Christian College	FL
Colorado Christian University	CO
Concordia University of Wisconsin	WI
Harrisburg University	PA
Hillsborough Community College	FL
Florida Coastal School of Law	FL
John Carroll University	OH
Lebanon Valley College	PA
Mount Holyoke College	MA
North Central Missouri College	MO
Palm Beach Atlantic University	FL
Pittsburgh Technical Institute	PA
Reinhardt College	GA
Slippery Rock University	PA
Tompkins Cortland Community College	NY
University of Massachusetts Lowell	MA
Waukesha County Technical College	WI

SUNTRUST (2)

Florida State University	FL
University of Central Florida	FL

COMMERCE (4)

Fort Hays State University	KS
Pittsburg State University	KS
The University of Kansas	KS
Wichita State University	KS

WELLS FARGO (42)

Baylor University	TX
California State University – East Bay	CA
California State University – Los Angeles	CA
California State University – Sacramento	CA
California State University – San Francisco	CA
California State University – Stanislaus	CA
Clark Atlanta University	GA
El Paso Community College	TX
Elon University	NC
Fayetteville State University	NC
Florida A&M University	FL
Front Range Community College	CO
Georgia Perimeter College	GA
Guilford College	NC
Mercer University	GA
Mesa State College	CO
Midwestern State University	TX
Minnesota State University, Mankato	MN
New Mexico State University	NM
NC State University	NC
North Carolina A&T State University	NC
North Carolina Central University	NC
Riverside Community College District	CA
Texas A&M University – College Station	TX
Texas A&M University – Corpus Christie	TX
Texas State University – San Marcos	TX
University of Arizona	AZ
University of Florida	FL
University of Nebraska – Kearney	NE
University of Nebraska – Lincoln	NE
University of Nevada – Las Vegas	NV
University of Nevada – Reno	NV
University of N.C. – Chapel Hill	NC
University of N.C. – Greensboro	NC
University of North Texas	TX
University of Northern Colorado	CO
University of Texas – Arlington	TX
University of Texas – Brownsville	TX
University of Texas – Dallas	TX
University of Texas – El Paso	TX
Villanova University	VA
Virginia Commonwealth University	TX

U.S. BANK (46)

Austin Peay State University	TN
Bellevue College	WA
Benedictine University	IL
California State University Fullerton	CA
Capital University	OH
Carroll University	WI
Case Western Reserve University	OH
Central Washington Reserve University	WA
Chicago State University	IL
College of Mt. St. Joseph	OH
Creighton University	NE
Drury University	MO
Gonzaga University	WA
Henderson State University	AR
Iowa State University	IA
John Carroll University	OH
Johnson County Community College	KS
Kirkwood Community College	IA
Metropolitan State College of Denver	CO
Milwaukee Area Technical College	WI
Minnesota State University – Moorhead	MN
Missouri Baptist University	MO
Missouri Western State University	MO
Morehead State University	KY
North Dakota State University	ND
Northern Kentucky University	KY
Northwest Missouri State University	MO
Northwestern University	WI
Ouachita Baptist University	AR
Pacific University	OR
Saint Louis University	MO
San Diego State University	CA
Southwestern College	CA
St. Cloud Technical College	MN
Thomas More College	KY
Truman State University	MO
University of California Davis	CA
University of Central Missouri	MO
University of San Diego	CA
University of Wisconsin – Eau Claire	WI
University of Wisconsin – Oshkosh	WI
University of Wisconsin – Stevens Point	WI
Washington State University	WA
Waukesha County Technical College	WI
Wisconsin Lutheran College	WI
Xavier University	OH

Florida State University sets the bar for what campus card bank partnerships can achieve

Pioneering FSUCard embarks on next chapter selecting new bank and electronic financial aid delivery partner

Florida State University and its FSUCard program are credited with helping to pioneer campus card banking partnerships. The university inked its first deal twenty-years ago and have been evolving the ID-bank relationship ever since. This spring the campus is going through the process of selecting a bank partner for the next evolution of the program. It seems an ideal time and an ideal program for a profile of what such a relationship can yield.

The Tallahassee, Fla.-based institution enrolled 40,225 students in 2009. There are currently almost 50,000 active FSUCards and a staggering 27,000 cards are produced each year for newcomers and replacements. According to FSUCard Program Director, Richard Wynn, about 14,000 of these cards are for first-time FSUCard holders and an estimated 8,500 of those typically opt for the bank account offering.

For virtually every active FSUCard there is an account with the program's long-standing bank partner SunTrust. In 2009 there were 43,500 active SunTrust accounts associated with FSUCards.

It is undeniable that the FSUCard has demonstrated that a contractual, exclusive relationship with a campus card program can bring account holders to a financial institution. Without this relationship the bank would certainly have won a percentage of FSU student business, but this volume of accounts could never be achieved in a normal competitive landscape.

But have the accounts brought deposits to the bank or are they simply holding accounts that take up space with little utilization? This question has loomed as long as there have been campus card and bank partnerships. Do the accounts bring value, and actual revenue, to the bank or are they, as some have suggested, unprofitable during the college years but valuable if they transition to long-term relationships?

The FSUCard experience suggests that such a relationship can be valuable in and of itself.

In 2009 the monthly average funds on deposit in FSUCard accounts exceeded $34 million dollars. The average individual account balance was $787.

Adding associated products offered to FSUCard holders – such as personal savings accounts, checking accounts, money market accounts and even commercial accounts – the average balance for the comprehensive relationship approaches an average monthly balance of $50 million.

Financial aid delivery has been key in the success of the program. In addition to pioneering the campus card and bank partnership, the FSUCard program was also a pioneer in the electronic disbursement of financial aid. In the mid 1990s, the FSU began evaluating methods to ease the cumbersome process of issuing checks to students for net financial aid proceeds.

Other early innovators had enabled delivery to bank accounts but FSU saw benefit in restricting this delivery to a single account provider: the one associated with the FSUCard. This would make it easy to manage because the account would not change if a student switched banks. They would have only two choices: opt for rapid electronic delivery to the FSUCard account or wait in line to receive a paper check days later.

It succeeded in easing the burdens with net check issuance and it improved customer service. But it also created a tremendous peripheral benefit for the institution by driving the number of students signing with the bank partner through the roof and bringing huge influxes of cash into the program at the start of each semester.

In one of the initial financial aid disbursements, $12 million dollars flowed into the accounts overnight. They knew they were on to something.

But would students simply use the FSUCard bank account as a receptacle to get their money more quickly but then withdraw or transfer the balance to their normal bank account? Bank and FSUCard officials prepared for a "run" on the branch and ATMs, but their fears went largely unmet. There was certainly a movement of money to other accounts but the vast majority began to use the FSUCard account.

QUICK STATS:

- 50,000 active FSUCards
- 43,500 active bank accounts
- $34 million average monthly balance in FSUCard bank accounts

In the decade and a half since the launch, this trend has continued and the account's usage has become the norm for students, especially financial aid recipients.

In 2009, 26,000 students received some form of aid in both the spring and fall terms. Additionally, 6,500 receive aid for the summer semesters. Of this aid, 80% was delivered electronically to the FSUCard accounts. In the Spring 2009 semester, the aid distribution to SunTrust accounts exceeded $54 million dollars. For the 2009 school year, it topped $100 million.

What does SunTrust pay for this exclusive access to provide services to the FSUCard?

Each year, 1.2% of the average monthly funds on deposit in the FSUCard accounts is owed to FSU. For 2009, this amount was roughly $410,000. The monthly payments bring about $34,000 in operating funds to the program.

In addition, SunTrust provides an annual marketing contribution of $18,000 to help promote the program.

The bank also pays $2,453 in monthly rent for the 2,900 square feet of prime office space in the center of campus. Utilities are paid by FSU so the total annual amount for space is $29,436.

Finally FSU earns $0.35 for each foreign ATM transaction conducted with an FSUCard.

The future of the program

In June 2010 the next generation FSUCard will hit the street. It will look very different than the current version, and it may or may not have a new bank partner. The submitted proposals are in the hands of the University's purchasing office and a committee has identified a "shortlist" of providers to participate in verbal presentations via an invitation to negotiate process.

If a new partner is selected, it will not be the first time the FSUCard program made such a swap. SunTrust is the fourth bank partner. It can be done, but not without significant pain. This time around, the level of this pain would undoubtedly be far greater because of the program's success.

To differing degrees, more than 40,000 members of the University community have grown accustomed to using their SunTrust account. As with any other account, many have set up bill pay, opened other accounts with the institution, taken loans, and built personal relationships with staff. This cannot be undone – practically or legally – with the award of an invitation to negotiate or the issuance of a new piece of plastic.

The relationship between the account holder and SunTrust is independent of FSU. If another bank partner is selected, the reissued FSUCards will have a different bank logo, but the cardholders will still have an active account with SunTrust. If an individual wants to use the FSUCard account or receive electronic financial aid distribution, they will need to open an account with the new bank. Even then, however, they will have an active account with SunTrust.

QUICK STATS:

- 26,000 students receive financial aid in Spring and Fall semesters; 6,500 receive aid in Summer semesters
- 80% of all financial aid delivered electronically to FSUCard accounts
- $54 in financial aid delivered in Spring 2009 semester to FSUCard accounts

No one can predict the number of cardholders that would elect not to migrate to the new provider but it is certain that some would stay with SunTrust. Another group would most certainly open the new account to receive the financial aid delivery only to withdraw and move it to their SunTrust account.

On the other hand the FSUCard program will still be strong and viable regardless of the bank selection. It could take years, but through normal student attrition the accounts would almost certainly return to current levels. But how would this decrease in accounts and funds on deposit impact the revenue stream enjoyed by the FSUCard program? No way to know but matching or exceeding current revenues would be a likely requirement to arise during the negotiation.

Goodbye chip, hello second mag stripe?

As mentioned the FSUCard will look very different in the near future. The program is ending what has become the campus card industry's longest running smart card program. The gold contact chip that first appeared on FSUCards back in 1996 is going away in favor of an online mag stripe-based solution from Blackboard Transact.

Other changes may include a major payment brand on the card for the first time. According to the invitation to negotiate, "the University is considering a Visa or MasterCard branded signature debit card as the FSUCard." The request asks respondents to describe their process for instant issuance of such a card.

Further the invitation to negotiate suggests that a second mag stripe may be on the horizon. "In order for FSU to continue using their ISO (with the addition of a branded financial account) we believe … dual two-track magnetic stripes will work to solve this problem. One magnetic stripe would be a banking Visa/MasterCard stripe and the other would be a FSU magnetic stripe."

CONTINUED GROWTH

Community College Market

CardSmith unveils FastStart program for community colleges to launch campus cards

With a down economy and the cost of tuition soaring at four-year institutions, community colleges are getting the nod from more and more students. And these colleges are looking to do more through the student ID card, says Jay Summerall, president and founder of CardSmith.

"In the past year or so we have seen more (community colleges) saying that they want to do more with their ID cards," Summerall says. "They're wanting to be more in line with what traditional campuses offer."

CardSmith deployed its first community college system a couple of years ago, but it was at a two-year institution that had resident halls and other amenities that made it more like a traditional four-year school. Since then, however, the company has seen more requests from other types of community colleges.

The interest tends to start with print and copy applications in the library but then goes beyond that to the bookstore and even dining facilities, Summerall says. There may even be a financial aid aspect to the card.

To address the growing interest from community colleges, CardSmith developed a solution that enables a campus card system to be deployed in less than six weeks, Summerall says. The FastStart program

is designed to make it easy for community colleges to deploy and add services to student IDs.

Many community colleges already have a card production system, but they don't have a campus card system to enable applications on the card, Summerall says. "It's new territory for them."

To get FastStart going all CardSmith needs is a contact in the business or IT office, Summerall says. Depending on the systems and applications the community college wants to deploy, CardSmith may not even have to send out a technician as installation can be done remotely and training done via the Web and conference calls.

Even if new hardware needs to be installed the system can be deployed quickly, Summerall says. Community colleges traditionally have fewer vending machines and point-of-sale devices than four-year institutions.

CardSmith is waiving its set-up fee for community colleges and enabling the schools to roll the cost of new hardware into a semi-annual fee, Summerall says. The company is also offering a fixed-price guarantee for the first five years the program is in place. "We're trying to help two-year schools go ahead and launch programs," he says.

Do more with your campus card program

Adding banking services to your campus card is a big decision

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Why choose Wells Fargo?

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Together we'll go far

Despite economy, off-campus programs growing

Programs drawing interest from national retailers

Dominican College in Orangeburg, N.Y. has 2,050 students with about 700 living on campus. The school's campus ID is used for access to meal plans, physical areas, vending, photocopying, laundry and an off-campus program that has been in place for seven years.

The institution launched the off-campus program to give students more options to choose from and make it easier for them to pay for goods and services, says Michael Quinn, director of One Card service at Dominican. The program now includes 27 retailers, from pizzerias and Chinese food to CVS and oil changes.

Where Dominican sought to increase student service, in a down economy other universities are deploying off-campus programs to try and bring in revenue. Whatever the reason, these programs are drawing interest from national brands, such as CVS, whereas previously they had appealed largely to local businesses.

Dominican may have been ahead of the curve with its program, but a 2008 survey from the National Association of Campus Card Users found universities considering off-campus programs at a growing rate. The survey included 48 campuses, half of which were considering off-campus programs and 20 of which already had programs in place. Of those 20 universities, 16 had programs running for more than five years.

Off-campus programs can be a source of extra income for schools. At Dominican retailers pay 10% of each purchases to the college. This is then split with Heartland Payment Systems, Dominican's campus card provider, explains Quinn.

For retailers it may seem like a hefty price to pay but in some cases they can't wait to get involved with the program. CVS, the biggest retailer for the Dominican program, did $200,000 in sales through Dominican's off-campus program, Quinn says.

Most of the rest are "mom and pop businesses," Quinn says. The program started because some of the business wanted to accept the student ID for payment. Calabria Pizza & Pasta Restaurant is only a few hundred feet from the student dormitory and was one of the first to sign up.

The program typically adds two to three vendors a semester, Quinn says. A volunteer student committee is charged with finding out where students want to use the card. Using it for entertainment, such as movie tickets, is a recent trend. The college is also looking at adding the local bus company so students can use the card to pay for rides.

The student committee also puts together a vendor of the month program. Each month a vendor is chosen and special marketing is done where students can win gift cards and other prizes if they use their student ID for a purchase at that vendor.

While Dominican's ID can only be used at the 27 merchants associated with the program, some students have found a workaround, Quinn says. Students have been purchasing gift cards at CVS with their ID in order buy things at other retailers like Best Buy.

Students are able to deposit funds into their account through the business office or an automated deposit machine, Quinn says. Dominican is adding a Web-based system to add funds this summer.

In order to accept payments from the student ID card, retailers need a separate point-of-sale device with a static phone line or a separate IP address, Quinn says. Accounts are reconciled with the university and each week the local retailers are hand-delivered checks of that week's transaction, adding a personal touch to the program.

One of the fears with off-campus programs is that they may take money away from the campus dining service. That hasn't been the case at Dominican, Quinn says. Upperclassmen can sign up for a platinum meal plan which includes funds that can be used both on and off-campus. Underclassmen need to add specific funds in order to use the off-campus plan.

In some cases the off-campus program has increased spending on campus, says Fred Emery, vice president and general manger at Heartland Payment Systems Campus Solutions. "Students who don't have a meal plan may end up putting money on the card and using it on campus," he says. "Students do go off campus but in the middle of the day they may need to eat on campus. The more students can use the card the more they will use it."

Others point out that an off-campus program can actually save the on-campus dining program money. According to Shawn McCarthy, managing director of Off-Campus programs at The CBORD Group, "the dining operation is starting to see it as an opportunity," he says, "if it means not staffing a place till 2 a.m."

Despite evidence to the contrary, some still fear that the off-campus program will cannibalize the on-campus meal program, McCarthy says. To assuage those fears the CBORD group let's the university set the tone for the program. "We have programs that only want to limit it to late night," he says. "If the school wants it to be a delivery-only option we can do that too."

How they work

When a university decides it wants to start an off-campus program, the first decision is whether to build it or buy it. If the campus opts to work with a provider the two will work together to decide what types of merchants to include. After that the vendor typically goes to the merchants to get them to sign up, handles any terminal deployments, supports merchants and provides technical support and handles the reconciliation between the school and the merchants.

"Campus administrators are wearing so many hats it's hard to set up an effective program on their own," says Emery. "We assist them with the marketing. Alleviate a lot of the legwork they have to do with the merchants so they can concentrate on building the programs and having the students use the program."

From there each of the campus card providers has its own unique take on the off-campus program. At Heartland the company offers the Give Something Back program, says Emery. For schools that use Heartland's service, each student is given an FDIC-insured debit account that they can use at merchants in the community. Funds can be loaded into the account through a Web interface. Give Something Back also includes a loyalty program where a portion of each purchase can be rebated to a charity or the student.

Heartland's program also includes a network that enables students from one school to use their account at other participating schools, Emery says. For example, a student at an East coast university who is part of Heartland's program can use their student ID at Heartland school in the Midwest or West Coast.

CBORD has made some updates to its system that makes it easier for the merchants, says McCarthy. With its older system it was taking some merchants up to 30 days to get paid. "We had a pizza merchant who reported that he was so successful he was almost out of business," he says, highlighting the challenge of waiting long periods for funds.

There were also issues with the amount of time it took to process transaction on busy nights, McCarthy says. "Friday night students come in and if it takes 30 seconds for the card to get approval it can cause a backup," he says.

To combat these concerns CBORD built UGryd, a hosted solution that processes transactions quickly and reconciles with the merchant, McCarthy says. Previously the university would host the system, which would sometimes cause delays. The system pays merchants on a daily basis rather than monthly.

The future?

Blackboard, which has its BbOne off-campus program in place on more than 85 campuses, see off-campus becoming a bigger part of the campus card, says Jason Tiede, director of

How do you identify merchants to participate in your off campus program?		
Card Program directly contacts Merchant	7	19.44%
Merchant directly contacts Card Program	13	36.11%
Outsourcing vendor manages	5	13.89%
Request for Proposal issued by Institution	1	2.78%
Suggestions from customers	9	25.00%
Other (Sent to Chamber of Commerce)	1	2.78%
Total Respondents	36	

Source: NACCU Off Campus Merchant Survey, 2008

the BbOne program. "The last couple of years the retail market has been flat and the overall economy not very favorable," Tiede says. "These conditions are driving local businesses to look at the programs as a way to recoup lost revenue, and from the school's point of view it's a low-cost option to extend the card program."

The number of venues that are starting to accept off-campus programs is also growing, Tiede says. BlackBoard is looking at directly integrating with some large national retails for card acceptance.

CBORD's McCarthy says supermarkets are becoming a more important part of the off-campus program as well. As campuses add cooking facilities in resident halls, students need to use the ID to buy groceries.

Other future enhancements to the programs include improved marketing, McCarthy says. CBORD is working on a mobile marketing solution that would send deals to a student's mobile device, McCarthy says. "Students want deals and they want a reason to use the program and the merchant wants effective ties to the students," he says.

Some of this marketing may also include loyalty and reward programs. Off-campus programs need to do more to put the student ID card top of wallet. In a soft economy students don't less to spend and competition between payment products or cards tightens. Loyalty and rewards could help drive student usage and thus campus revenues.

University uses behavioral biometrics for online IDs

Law requires schools to make sure students can't cheat

Autumn C. Giusti
Contributing Editor, AVISIAN Publications

A new federal law is forcing colleges and universities to implement security measures to make sure students enrolled in online classes are who they say they are, and three and a half-year-old software company outside of Dallas is lobbying to be at the forefront of this emerging market.

Biometric Signature ID of Lewisville, Texas, has developed a patented software biometric that remotely authenticates the identities of students, enabling them to take computer-based exams at home or in testing centers.

There's no required hardware or software to download. The only technical requirements are a mouse and an Internet connection. Using a mouse or stylus, students are asked to draw a series of letters or shapes and click on a sequence of everyday objects to gain access to the exam.

Last summer, BSI tested its technology at the University of Maryland's University College (UMUC). With 196,000 online course enrollments, UMUC touts itself as the largest public university in the United States.

BSI's technology is a departure from traditional biometric systems that rely on a physical characteristic of the individual. Physical biometrics can't be changed, so if they are hacked it's gone forever, according to Jeff Maynard, president and CEO ay BSI. "We don't collect personal identification information," he says. "We collect a behavior."

Driving a new market

The federal Education Act of 2008 is driving schools to crack down on ID authenticity. It says that universities offering online programs need to put strict measures in place to make sure the students registered for those courses – and possibly receiving federal financial aid – are the same students getting credit for them.

However, the law warns that institutions can't collect personal information such as PINs and passwords when authenticating a student. "If you collect all this information and then you have a data breach, you've just released all this information into the market," Maynard says.

Authentication is still unfamiliar territory for institutions, and it's left university administrators scratching their heads over how to comply with the law.

That's where firms like BSI come in. "This is really a very large market sector that is moving – having to find new solutions beyond PINs and passwords," Maynard says. The act is creating a new demand for biometrics on college campuses.

Maynard revealed the results of the UMUC pilot at the eLearning conference in Fort Worth, Texas in February. "We received business cards from institutions all over the country. Everyone's looking for a solution that can be easy, low cost, highly scalable."

University seeks out solution

When Maynard reached out to UMUC proposing the product, the school was already reviewing the market for authentication technology.

Within weeks, he was in Maryland presenting the technology to the university's president, deans and administrators and Matthew Prineas, assistant to the provost, who helped organize the meetings. A pilot was scheduled for the 2009 summer session.

The university had conducted pilots with other forms of ID technology, but this one was different in that it wasn't limited to a single class, Prineas says. About 160 students, who were scheduled to take their final exam at one of the university's regional testing centers, received an e-mail invitation to participate. Of those 30 signed on.

The test was to be administered by a human proctor, and the students were from all different classes. Before the summer semester began, BSI set up a Web site customized for the pilot. Participants were asked to go online, enroll in the system and provide information specific to their personal behaviors to help build a profile, creating three layers of security to access the system.

To get them in the habit of remembering their logon information, students received e-mails asking them to verify their profile information several times at various points prior to the exam date.

The BioSigID system collected nearly 30 behaviors per student in the month before the exam date. The day of the exam, students were asked to come in 30 minutes ahead of time to authenticate their ID before testing began.

Most were able to do so the within about one minute.

High marks with students

Some 93% of student participants rated the system as "extremely or very convenient," and 97% recommended that BioSig-ID be used for student identity verification.

UMUC had a few concerns going into the pilot. One, they wanted to know whether the ID process would be onerous or take a long time. "It was quite successful in that regard," Prineas says. "All of the students finished very quickly."

Only one student was unable to verify her identity using BioSigID when she got to the exam, Prineas says, adding that the student was still allowed to take the exam. The problem turned out to be a case of user error, as opposed to a security breach.

"We found out that one student had pretty much ignored the e-mails during the semester asking her to go in and verify her ID," Prineas says, nothing that this highlighted the fact that the more the technology is used, the more effective it is, Prineas says.

UMUC had originally talked about putting out a request for proposals for an electronic proctoring solution that would include monitoring students with a Web cam. Those plans are now on hold. "We're reevaluating. That's one of the results of the pilots we've done," Prineas says.

Maynard says the cost of the system is competitive because the user doesn't have to buy hardware. Other student authentication systems rely on Web cams, which can range anywhere from $22 to $150 per student for the hardware and related costs.

Tacking higher technology fees onto the tuition bill can be a sensitive issue for students, especially at a public university, Prineas says. "Fees that add on cost to education are a huge concern, and a huge concern for politicians as well," he says.

Since UMUC is such a major player in online enrollment, Maynard says other institutions will be watching to see how authentication unfolds for the university. "Distance education is really looking for student identity and integrity solutions," he says. "This is a solution that's long overdue."

BioSig-ID in operation

The student must enroll in at least two of the three ways to gain access:

1. The BioSig-ID Online biometric involved moving the mouse to come up with a "signature" – a series of letters and shapes with significance to that person. BioSigID's algorithms measured the unique biometric characteristics of each student based on the speed, direction, height, length, width and angle of the individual's signature.

2. The second layer of identity proofing, Click-ID Online, involves image pattern recognition technology. For instance, an image of a kitchen with everyday household objects might appear on the screen. Students are asked to select three items in the kitchen they use in their daily routines. A student may choose a coffee cup, a faucet and a percolator to signify the order in which they make coffee in the morning. "That becomes their mnemonic pattern of recognition," Maynard says.

3. The third security layer, called complex security questions, is available if an individual with disabilities needs this due to enrollment difficulties.

Combining students IDs and transit passes

The multi-function, multi-app smart card may not be such a mythical beast

Multi-function cards on college campuses aren't new. Student IDs have paid for meals, accessed residence halls and checked out library books for decades. But adding applications that can be used outside of the university has been more difficult. Off-campus merchant programs are common but beyond that the campus card remains an on-campus tool.

A number of universities have expressed interest, largely due to student demand, in using the card off-campus in the local transit agency's contactless fare collection system. While campuses have offered students deals on public transportation passes in the past, this has typically involved a separate card or a homegrown solution with a campus card reader on the transit vehicles.

Integration with the existing contactless system is a far more seamless solution, but it has proven to be an elusive goal. The problem is that transit agencies frequently use proprietary systems and specific contactless card types that don't readily translate to other uses. In other words, if a campus issues a contactless card that meets the transit specs it may not be usable for on campus needs such as access control.

Obviously, the ideal scenario is a standard contactless technology that serves the campus card needs and also supports the transit application. This has not been the case.

In most cities with contactless fare collection systems, a local university would need to buy a specific card from the transit system's vendor. The campus would then issue this card in its normal manner and use the magnetic stripe for school needs. The transit application could either be pre-loaded on the contactless chip or the student could take it to a specific location to turn-on the functionality.

The process is cumbersome, expensive and virtually eliminates the campus from utilizing contactless technology for its own needs.

New transit systems open door for campus cooperation

The challenges that have kept campus cards and transit cards largely separate are beginning to ease. Fare collection systems are evolving and at the same time campus card programs are recognizing the benefits of contactless technology. The time may be right for cooperation as exemplified by recent projects in Utah and Washington D.C.

The Utah Transit Agency (UTA) approached its fare collection system differently than others in the U.S. It opted to deploy a more open system that accepts multiple card types including its own fare collection cards and bank-issued contactless credit and debit cards.

The UTA system as deployed by ERG Group, now owned by Cubic, and MetraTech, a Boston-based billing and settlement provider. Utah was ERG's first foray into this type of public transit payment mechanism.

"It's the first and only one we believe that's been fully deployed," says Michael Cook, ERG's vice president of business development for the Americas. "There are other systems out there that use a credit card, but it's really a transit application embedded in the card that gives the appearance that someone is using a credit card. We view Utah as our future. It's similar to what they're doing in New York, but on the subway it's a flat fare structure. Here we can accommodate all types of fares."

Westminster College in Salt Lake City and Utah Valley University in Orem have started using contactless cards for student IDs and enabling the same card to be used as a transit pass. The two schools, however, took different paths to get there.

Utah Valley was already using a multi-technology student ID card, including a Mifare chip and magnetic stripe, says Dawn Bridges, manager of the Campus Connection ID Station at the university. The campus has a Blackboard transaction system and uses Lenel to manage physical access control. The contactless chip is also starting to be used for a time clock system.

Utah Valley and the UTA had worked together previously and when the school found out its ID card could work with the transit system administrators decided to combine them, Bridges says. Students pay $20 a month for the pass and the information stored on the chip is then sent to the UTA. That way when the student taps the card on the reader it's read as valid. The two are also working on a system that would enable real-time connectivity.

Westminster College took a different approach when combining its student ID and transit pass. The school had not been using a contactless card but decided to make the switch after discussions

with the UTA, says Kerry Case, director of the environmental center at Westminster. "It's nicer to have only to carry around one card instead of two," she says. "With the old passed you had to show your student ID card with the transit pass if the transit police asked."

The school is now buying blank card stock from the UTA to use as its student ID, Case says. Since the UTA buys card stock in bulk it's cheaper than Westminster buying it on its own. The card also has a magnetic stripe that is used for food service, access to the gym and other applications. Westminster has an in-house system for managing the campus card program for its 2,500 students.

The primary purpose of the contactless portion of the card is for the transit pass, says Collin Bunker, director of information services at Westminster. When the card is issued the number on the chip is sent to the UTA and updates are sent on a weekly basis. Students don't have to pay
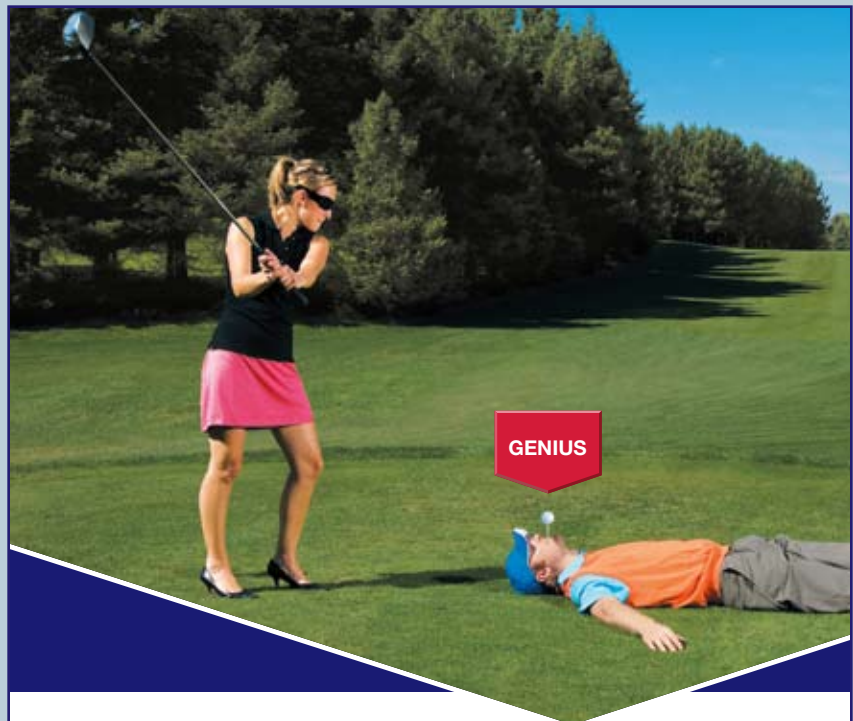
for the pass as long as they use the system a certain number of times a month.

But with contactless cards starting to be issued throughout campus the college is rolling out additional functionality, Bunker says. Westminster is putting contactless physical access control readers in its new science building to enable student access to the labs after hours. He says the school is considering expanding the contactless physical access control system over time to other buildings and is also exploring its use for meal plans as well.

American University in Washington is conducting a pilot combining its student IDs with the Washington Metropolitan Area Transit Authority, according to a university spokesperson.

A small number of American University student IDs with the transit agency's contactless SmarTrip functionality are being tested by selected members of the campus community. If all goes well and the test is successful, then the entire American University community may soon be offered the option to integrate their student ID with SmarTrip access.

Whereas the UTA used the ISO 14443 contactless smart card standard for its cards, SmarTrip uses a proprietary technology that can only be purchased from the system vendor. This would also make it difficult to use the card for anything other than the transit program.

For several years, however, rumor that the Washington D.C. transit program would migrate from the proprietary card to a more standard card type has circulated. If this was the case, American University could one day issue the combined card and open up the use of the contactless chip for on-campus applications.

A dual-use future?

As contactless smart cards become more popular on campus its possible there may be more integration like those in Utah and Washington D.C. For this to happen on a large scale, however, changes are still required.

Transportation officials will have to decide if using a proprietary, closed-loop system is better than a more inclusive, open fare collection system. Unless this move to card types that readily support campus applications occurs, campus card administrators will need to weigh the relative importance of the transit application compared to the other on-campus applications of contactless technology.

Community colleges to increase campus card adoption in 2010

Read Winkleman
Vice President of Sales, The CBORD Group Inc.

As campus cards become increasingly ingrained in campus life, their reach will continue to extend beyond traditional four-year institutions. Facing record enrollments, community colleges are stretching limited resources to serve larger constituencies and prepare for future growth.

In 2010, we will continue to see the growth of two-year institutions and their increased adoption of card systems to improve safety, convenience and the bottom line. Providers, in turn, will be called upon to invest even more in high-quality, accessible customer support, installation and training.

Historically, campus card systems have remained largely within the realm of four-year institutions. In 2010, more two-year institutions will realize the value the technology can bring to their rapidly expanding student populations. Two-year institutions will increase their usage of campus card systems to:

- **Expand and standardize student services**
  Manage card-based copying and printing services on multiple campuses.

- **Maximize students' limited time on campus**
  Provide quick-and-easy payments at bookstores, cafes, vending machines, computer labs, parking facilities and more.

- **Improve safety and security**
  Use distributed system administration to allow staff on remote campuses to secure their locations while maintaining control centrally.

- **Build community**
  Make services easily accessible, track student involvement in activities and reinforce the college's value with exclusive student discount and loyalty programs.

Student IDs used to track H1N1 vaccinations
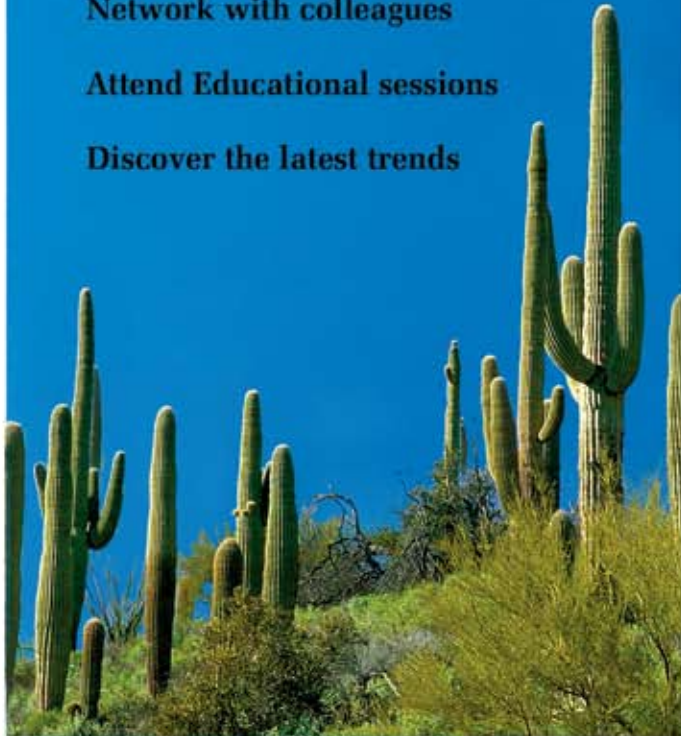
With medical officials predicting that the H1N1 flu would hit hard as the flu and cold season came around last winter, college campuses struggled to prepare their students.

When the flu strain hit in the spring 2009 some campuses were forces to quarantine students. At the 35,000 student University of Alberta in Canada administrators were preparing to vaccinate students against H1N1 but wanted a way to make sure that only those in the at risk group received it first, says John Younk, associate director of ancillary operation at the university. The school also wanted to track who received the vaccination.

Younk had heard of a nearby university using Verify, a module of its campus card system from Heartland Payments Systems, to conduct such tasks and looked to implement it for vaccine tracking. Verify enables a campus card office to run an access control point off a laptop. The laptop can be preloaded with a list of eligible student, faculty or staff or it can connect to the database via a wireless network.

Students swipe their card through a reader attached to the laptop and are verified, Younk says. The laptop displays a picture of the student as well as any pertinent information for the attendant to review. The system will also let the attendant know if the student has already been processed. Alberta is using the mag stripe on the card but it could also be used with the HID Prox system that the university has in place.

The university vaccinated 3,700 students over the course of three days and the system was use to authenticate those receiving the medication, Younk says.

The university foresees using Verify in other applications too, such as a recent use to verify students purchase of public transportation passes, Younk says. "The sky is the limit. "This is our foray into portable services for anything that need to be done on campus," he says.

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