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THE **FUTURE** of campus card payments

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Diane Smith | Project Manager | BHCC
Monday, April 7th, 2008 | 2:00 PM – 3:00 PM

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Campus cards as payment tools: From *Flex* to the future

Chris Corum

Executive Editor, AVISIAN Publications

When campus IDs first took on the role of a payment tool, the initial foray was into the realm of flexible foodservice and meal equivalency dollars. In addition to the traditional board plan, a student could now 'buy' meals from campus eateries outside of their allotted meals-per-week.

Other non-dining outlets, such as the campus c-stores were added and then unattended locations such as vending and gaming machines, copiers and printers and laundries were card-enabled.

Then some pioneering campuses added banking partnerships to the ID card. Others heard the student cries for fast food and enabled limited off-campus merchant acceptance of the card.

It has been quite a journey. We have seen barcodes, magnetic stripes, junkstripes, chip cards, contactless tags, and others. We have fought battles over online and offline systems. We have stood in both anticipation and fear of the MasterCard and Visa impact. We have seen companies and banks come and go.

A 'where are they now' retrospective includes household names like AT&T, Sprint, MCI, Citibank, and American Express. With recent acquisitions of both General Meters Corp. and – as we go to press – CBORD, the industry has experienced an almost complete corporate turnover in the past decade.

So what does the future of campus card payments hold? I think you may find some insight in this issue. Consider this timeline:

- The 70s gave us the board plan.
- The 80s brought Flex bucks and declining balance accounts.
- The 90s added banking partnerships.
- The 2000s may be remembered for making the off-campus card program, electronic financial aid delivery and the branded debit card mainstream.

But there is more to come. There is a lot happening as we speak. This issue highlights the changing nature of campus card payments, so I encourage you to read on and see what else you might add to this list.

And of course, I hope to see you all in Las Vegas in April for NACCU's 15th Annual Conference. I will be hosting a lunch session with the NACCU founders so don't miss this rare opportunity to hear from some of the pioneers that helped make all this possible. See you there.

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Campus card bank partnerships increase modestly in 2007

Annual CR80News survey shows growth rates drop by half from prior year

Chris Corum & Andy Williams
Executive & Contributing Editors, AVISIAN Publications

The number of partnerships between campus card programs and financial institutions continued to grow in 2007, though not as rapidly as in recent years. The annual CR80News campus card/banking partnership survey reported a modest increase of 8% in 2007, down from 16% growth in 2006 and a 30% average growth in 2004 and 2005.

Participating in the survey were the major players offering campus card partnerships: U.S. Bank, Higher One, Wells Fargo, Wachovia, PNC Bank, TCF Bank and Commerce Bank. As a group, a net gain of nine new partnerships was reported for the year. Overall in 2007:

- Leading the field, as it did in 2006, was Minneapolis-based U.S. Bank with 30 partnerships, a 7% gain. It reported four new partnerships but lost two others.
- Close behind is Higher One, the New Haven Conn.-based online financial institution, which reported 27 partnerships for a 17% increase for the year.
- Third on the list is Wells Fargo, San Francisco, which went from 22 in 2006 to 24 in 2007, for a gain of a 9%.
- In terms of percentage growth, Pittsburgh-based PNC Bank had the strongest showing, registering a 27% increase, rising from 11 to 14 campuses.
- Wachovia Corp., Charlotte, N.C., and TCF Bank, Wayzata, Minn., lost one institution but adds another to remain stable with 16 and 10 partnerships respectively.

None of those surveyed reported a lower number of partnerships than the previous year. Whitney Bright, vice president of campus banking for U.S. Bank., echoed this finding, noting "growth in campus banking partnerships on ID cards seems to be steady."

A historical perspective

Year-to-year growth can help spotlight trends but only historical review can show the whole picture. In 2003 when CR80News first began tracking bank/college partnerships, 47 were identified among the survey participants. In this fifth edition of the survey, this number has nearly tripled, with 127 partnerships.

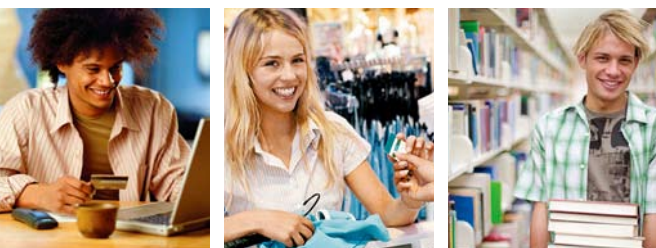
Campus card bank partnerships: '06 -'07 comparison

Bank	'06 total	'07 total	% inc.
U.S. Bank	28	30	7%
Higher One	23	27	17%
Wells Fargo	22	24	9%
Wachovia	15	16	6%
PNC Bank	11	14	27%
TCF Bank	10	10	0%
Commerce	4	4	0%
Suntrust	2	2	0%
Total	115	127	10%

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Other interesting elements emerge when the survey results are looked at in aggregate.

First, the list of financial institutions actively partnering with campuses has not changed much since the first survey in 2003. Commerce Bank, Kansas City, Mo., was added to the list, though the institution should have been included previously as it was a provider in 2003. SunTrust did not respond to the survey and was removed although the Richmond, Va.-based bank still services Florida State University and University of Central Florida.

One new player may be emerging in Heartland Payment Systems. The Princeton, N.J.-based company acquired General Meters and launched its first banking partnership, in conjunction with CNB Bank, at Slippery Rock University in late 2007.

Another finding is that turnover in campus banking partnerships is rare. Most campus card programs that had partnerships in the initial surveys still maintain their partnerships today. Out of 115 programs reported in the 2006 survey, just four (3.5%) are no longer on the list in 2007. While this could suggest that partnerships are difficult to end or change due to contractual and other factors, anecdotal evidence suggests that campuses are generally satisfied with their financial partnerships.

Geography as a determining factor

A major factor that determines a campus banking partner is geography. Banks have a footprint of states that they can serve based on state laws that govern interstate banking. This narrows the list of partner options for some campuses and makes other state's fertile battlegrounds.

What states feature the most banks fighting for your campus card partnership? Colorado and Illinois are in the footprint of six of the seven surveyed institutions and Arizona lies in the footprint of five.

Momentum combines with geography to play a factor as well. Certain banks have a stronghold on campuses in certain states and regions. PNC is extremely strong in Pennsylvania with 12 campus partnerships. In the Southeast, Wachovia is strong while TCF is strong in the Great Lakes region. In Texas, Wells Fargo

and Higher One have both found great success with 12 and 10 partnerships respectively.

Because Higher One is accessible anywhere there is an Internet connection, it can serve every state. U.S. Bank and Wells Fargo serve 24 states and Wachovia serves 20.

All of this is important if you're looking for a bank partner. Obviously you need a bank or a financial institution that works in your area.

Trends in campus banking

An emerging trend regards Visa/MasterCard-branded debit cards linked to student ID cards: "U.S. Bank saw some new technology developments in 2007 with our first implementation of an instant issue Visa-branded ID card program at the University of Wisconsin Eau Claire," adds Bright.

Wachovia is experiencing the same thing. "Colleges and universities continue to express interest in Wachovia's Visa Check instant issuance program in association with their ID Cards," commented Wachovia's William Caldwell, assistant vice president, campus card relationship manager.

"Many of these programs want the benefits of a card ... which handles their financial needs, not only on campus, but anywhere Visa is accepted," Caldwell adds. "Also, the widely used ATM Campus Card program offers additional value since more on-campus services have expanded PIN-based purchasing capability through national ATM networks."

Campus banking services outside the survey's scope

Not all banking relationships fell under our strict definition for this survey, i.e. a spot on the campus card. While these results were not included in our survey, they do show the many additional services banks can offer colleges.

For example:

- U.S. Bank operates nine branches on campuses without a campus card partnership.
- PNC has relationships with 30 other universities that can include combination ATMs, special offers for financial services to students, faculty and staff, sponsorships and financial literacy.
- Higher One services another 56 colleges in addition to the campus card partnerships, offering a financial aid delivery service that is not tied to the official campus ID card. Casey McGuane, Higher One's senior vice president for client operations, says the company has been doubling the number of its clients for the past several years and is "probably on track to make 115 this year."
- Commerce Bank also has partnerships with two universities that do not include an ID card partnership. "These are Kansas State University and Missouri State University. We have branches on each campus and offer customized financial solutions to students, faculty and staff," says Commerce Bank's Don Becker.

Conclusions

The survey results make it clear that campus card bank partnerships are healthy and stable. While the gains in 2007 were significantly smaller than those in prior years, each of the surveyed financial institutions reported increasing or, at least, maintaining 2006 levels.

Perhaps a modest growth rate of 8% should be viewed as a win in a year when budget cuts are the norm and a general down economy prevails. Even though bank partnerships are often revenue neutral or create revenues for the campus, the process of change and implementation requires valuable time and effort from campus administrators wrestling with budget-related issues.

Campuses organized by financial institutions

HIGHER ONE	PNC BANK	TCF BANK
Angelo State University TX	Allegheny College PA	DePaul University IL
Bunker Hill Community College MA	Carnegie Mellon University PA	Minnesota State University – Mankato MN
Columbus State University GA	Duquesne University PA	Milwaukee Area Technical College WI
Daytona Beach Community College FL	Edinboro University of Pennsylvania PA	Northern Illinois University IL
Des Moines Community College IA	Indiana University of Pennsylvania PA	Northern Michigan University MI
Eastern Michigan University MI	Penn State University PA	St. Cloud State University MN
Lamar University TX	Robert Morris University PA	St. Xavier University IL
Liberty University VA	Seton Hall University NJ	University of Illinois IL
Lynn University FL	St. Joseph's University PA	University of Michigan MI
Marshall University WV	Stevens Institute NJ	University of Minnesota MN
McLennan Community College TX	Temple University PA	
Northwest Shoals Community College AL	University of Pennsylvania PA	
Pace University NY	University of Pittsburgh PA	
Portland State University OR	University of Scranton PA	
Sam Houston State University TX		
Southern Oregon University OR	U.S. BANK	WELLS FARGO
St. Louis Community College MO	Austin Peay State University TN	Arizona State University AZ
Texas State Technical College – Waco TX	Bellarmine University KY	Baylor University TX
Texas State Technical College – West Texas TX	California State University Fullerton CA	California State University – Los Angeles CA
Texas State Technical College – Harlingen TX	Case Western Reserve University OH	California State University – Sacramento CA
Texas State Technical College – Marshall TX	College of Mt. St. Joseph OH	El Paso Community College TX
University of Wisconsin – Lacrosse WI	Creighton University NE	Mesa State College CO
University of Wisconsin – Parkside WI	Drury University MO	Midwestern State University TX
University of Wisconsin – Stout WI	Gonzaga University WA	New Mexico State University NM
University of Houston TX	Henderson State University AR	Riverside Community College District CA
University of Houston – Downtown TX	Iowa State University IA	San Francisco State University CA
Wittenberg University OH	John Carroll University OH	Texas A&M University – College Station TX
	Minnesota State University – Moorhead MN	Texas A&M University – Corpus Christie TX
	Missouri Western State University MO	Texas State University – San Marcos TX
	Morehead State University KY	Texas Tech University TX
	North Dakota State University ND	University of Arizona AZ
	Northern Kentucky University KY	University of Nebraska – Kearney NE
	Northwest Missouri State University MO	University of Nebraska – Lincoln NE
	Northwestern University WI	University of Nevada – Reno NV
	Ouachita Baptist University AR	University of North Texas TX
	Pacific University OR	University of Northern Colorado WI
	San Diego State University CA	University of Texas – Arlington TX
	St. Louis University MO	University of Texas – Brownsville TX
	Truman State University MO	University of Texas – Dallas TX
	University of Central Missouri MO	University of Texas – El Paso TX
	University of Wisconsin – Eau Claire WI	
	University of Wisconsin – Oshkosh WI	COMMERCE
	University of Wisconsin – Stevens Point WI	Fort Hays State University KS
	Washington State University WA	Pittsburg State University KS
	Wisconsin Lutheran College WI	The University of Kansas KS
	Xavier University OH	Wichita State University KS

States served by campus card financial partners

State	Higher One	U.S. Bank	Wells Fargo	Wachovia	TCF Bank	PNC Bank	Commerce	Total
Alabama	•	•	•	•	•	•	•	2
Alaska	•	•	•	•	•	•	•	2
Arizona	•	•	•	•	•	•	•	5
Arkansas	•	•	•	•	•	•	•	2
California	•	•	•	•	•	•	•	4
Colorado	•	•	•	•	•	•	•	6
Connecticut	•	•	•	•	•	•	•	2
Delaware	•	•	•	•	•	•	•	3
Florida	•	•	•	•	•	•	•	2
Georgia	•	•	•	•	•	•	•	2
Hawaii	•	•	•	•	•	•	•	1
Idaho	•	•	•	•	•	•	•	3
Illinois	•	•	•	•	•	•	•	6
Indiana	•	•	•	•	•	•	•	5
Iowa	•	•	•	•	•	•	•	3
Kansas	•	•	•	•	•	•	•	4
Kentucky	•	•	•	•	•	•	•	3
Louisiana	•	•	•	•	•	•	•	1
Maine	•	•	•	•	•	•	•	1
Maryland	•	•	•	•	•	•	•	3
Mass.	•	•	•	•	•	•	•	1
Michigan	•	•	•	•	•	•	•	3
Minnesota	•	•	•	•	•	•	•	4
Mississippi	•	•	•	•	•	•	•	2
Missouri	•	•	•	•	•	•	•	3
Montana	•	•	•	•	•	•	•	3
Nebraska	•	•	•	•	•	•	•	3
Nevada	•	•	•	•	•	•	•	4
New Hamp.	•	•	•	•	•	•	•	1
New Jersey	•	•	•	•	•	•	•	3
New Mexico	•	•	•	•	•	•	•	2
New York	•	•	•	•	•	•	•	2
North Car.	•	•	•	•	•	•	•	2
North Dak.	•	•	•	•	•	•	•	3
Ohio	•	•	•	•	•	•	•	4
Oklahoma	•	•	•	•	•	•	•	2
Oregon	•	•	•	•	•	•	•	3
Penn.	•	•	•	•	•	•	•	3
Rhode Isl.	•	•	•	•	•	•	•	1
South Car.	•	•	•	•	•	•	•	2
South Dak.	•	•	•	•	•	•	•	3
Tennessee	•	•	•	•	•	•	•	3
Texas	•	•	•	•	•	•	•	3
Utah	•	•	•	•	•	•	•	3
Vermont	•	•	•	•	•	•	•	1
Virginia	•	•	•	•	•	•	•	3
Washington	•	•	•	•	•	•	•	3
W. Virginia	•	•	•	•	•	•	•	1
Wisconsin	•	•	•	•	•	•	•	4
Wyoming	•	•	•	•	•	•	•	3

States Served	Higher One	U.S. Bank	Wells Fargo	Wachovia	TCF Bank	PNC Bank	Commerce
50	24	20	24	7	8	5	



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Building a successful campus card and bank relationship

Cindy Vetter

Director, UNC Card and Student Business Services, University of Northern Colorado

In the past 15 years, the card industry has seen the relationships between banks and universities come and go. Early on, universities expected the bank to be the cash cow and provide ongoing support for their entire card program. What they seemed to forget is that to give the university something, it has to be earned somewhere else, which was normally by charging the students for the services in some other way, i.e. ATM fees, monthly service charges, low balance fees.

After a number of years of failure and ineffective programs, banks and universities finally sat back and asked some important questions. What do students really want? What do parents really want? How can a service and benefit be delivered to the student that is beneficial to the bank and to the university? How can the bank and the university work together as partners to come up with something that makes sense for everyone? Today, numerous banks and universities have found products and services that are a perfect fit.

Most importantly, the university needs to be sure there is significant support for a bank relationship and that all departments affected want to see this enhanced service. For example, the financial aid department and the bursars office need to support the project. The orientation groups need to be actively informed of the importance of the bank relationship, there must be buy-in at the highest levels of senior administration, and the student governance groups need to understand what you are trying to accomplish and why. If all areas understand and support the project, adding a bank relationship to your existing card program can be highly beneficial for all involved – students, parents, and the university.

With this change in how universities approach bank relationships, we will continue to see interest in adding this valuable service to card programs throughout 2008 and into future years.

Another area to consider: since the students of today are highly mobile, they want the flexibility of being able to use their cards everywhere in the country, or even in the world. Many students are doing exchange programs over-

seas, and interestingly, they want to be able to use their ID cards as ATM and debit cards as they travel. They also need the university to continue to be able to distribute financial aid into their accounts, and most importantly, they want mom and dad to be able to deposit funds into their accounts no matter where they are. Having these types of banking relationships gives our mobile students the ability to do all of these things through their bank issued ID Cards.

Pros and Cons of Banking Relationships

There are numerous pros and cons that you need to consider if you are looking at adding a bank relationship to your card program.

Pros:

- Partnering with a bank gives you wider exposure for your card program.
- Gives students flexibility in using their cards world wide – great for students on exchange.
- Partnering with a national bank gives parents flexibility and convenience in making deposits to their student's accounts.
- If doing ACH for financial aid disbursements and payroll, will reduce printed paper costs dramatically. Increased efficiencies for payroll, accounts receivable, and your accounting department in reconcilements.
- Possible shared expenses in printing of brochures and card stock.
- Possible shared expenses in marketing materials and promotional items, i.e. pens, card holders, lanyards
- Possible donations to your foundation.
- Possible scholarship donations.
- National exposure from the bank regarding your card program.

Cons:

- If you are currently doing a declining balance account on campus, you have to be very careful in how you explain the differences in services so students don't make deposits to the wrong "account".
- You must consider if it will impact your deposits to your own declining balance account.



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Outsourcing ID card programs

**“Software as a service”
model takes off**

Andy Williams

Contributing Editor, AVISIAN Publications

Colleges and universities aren't that different from corporations. Educational institutions are under the same pressure to keep costs down, and anything that can be done to help institutions save money piques their interest.

That's one of the big selling points of a relatively new concept called software as a service, or SaaS for short. Many may know it by its precursor: application service provider, or ASP.

But SaaS better defines what the service actually is: software, or systems built on that software that you don't actually own or maintain. It's basically rented. But it has many advantages over actually diving headfirst into a system that you must learn from the ground up and then manage. And what do you do when it's time to upgrade or, worse yet, some bugs surface that bring down your system?

Taran Lent, vice president of product development for campus card provider CardSmith says the company offers an alternative to the own and self-operate model. "We are a managed service provider, which is very different from selling software and leaving the rest to the client to figure out. We provide a web-based technology solution from a national processing center combined with outsourced management services."

For another campus card provider – Ireland-based SmartCentric Technologies International – SaaS fits perfectly into its ongoing philosophy of reducing ownership costs, says the company's CEO, Kieran Timmins. SmartCentric introduced SaaS in the U.S. for the first time in the fall of 2007 at Loma Linda School of Dentistry in California. The company is in talks with two or three other schools as well.

"There are no up-front investments in terms of specialized hardware and in terms of maintenance and upgrades. That can all be managed at our secure facilities," says Timmins. "From our point of view, we're offering customers a more effective way to get involved."

"What does it really cost to deliver a service to your customers?" asks Lent. "You have to factor in software, hardware, staff, software license fees, maintenance, mandatory life cycle upgrades, etc. We think the total cost of ownership for self operation is pretty darn expensive for the college. With the SaaS model, we can deliver the same service or better at a 70% or greater savings."

CardSmith supports "everything from the operating system, software updates, and ongoing system administration," Lent says. "In the old model, schools needed to send three or four people off to system administrator school for one to two weeks. In our model we do all of the

heavy lifting for the client. There are no servers or software that the school needs to deploy locally. The school just needs to plug card terminals into standard Internet jacks around campus and they are in business."

He adds: "There is no expensive hardware or software to buy, install and manage. And there is professional program management versus assembling and training a team to run the daily operations. And it's pretty hard to run a program with less than two people. Most quality card programs have three to five, which is a big annual budget line. With our service, we take a lot of the expenses associated with software and hardware off the table."

"This (SaaS model) is major for us," adds SmartCentric's Timmins. "The main selling point for SaaS, besides reducing cost of ownership is that it allows for an easy implementation."

This was evident with the company's deployment at Loma Linda. The school is a pre-doctoral, four-year institution with 400 students. It also has a dental hygiene program with more than 500 additional students.

California institution benefits from SaaS smart card solution

Loma Linda deployed SmartCentric's Password Wallet. Each faculty member is issued a smart card with a chip containing the user's profiles. These are the ones who have to authorize treatment plans or check off a student's work. "They simply feed the smart card into a card reader and enter a four-digit PIN," says Marina Moore, computer information system director at Loma Linda.

Password Wallet is an application SmartCentric launched in 2006 and is just one of many modules in its SmartCity Suite. "Password Wallet allows you to take any application that runs on a user environment," says Timmins. It captures all the necessary passwords required to access a system's various services. He says that before Password Wallet was installed, professors at Loma Linda often had to enter a password multiple times.

"When you insert the smart card, it retrieves the password from the card, and all you have to do is enter your PIN. If, for example, you have 10 applications you normally use, you'll be logged into all of them at once," says Tim-

mins. "Loma Linda was looking for an application allowing them to simplify putting in a secure user ID and password."

"Our doctors – about 200 of them – love it," says Moore. "They're dentists and are very clinically oriented. The last thing they want to do is go to a computer and type something, such as their name and password, like they had to do in the past. And they had to do that for each level of treatment that needed authentication."

"One of the major reasons, the defining reason, that we went with SmartCentric was that it integrated very well with our patient management system." She adds that the producer of their patient management software found SmartCentric for the college.

"It really is seamless," adds Timmins. "We could have installed this remotely, but Loma Linda was a new customer and we wanted people on site so if there was a problem we could handle it right away. We recently did an upgrade for them. We sent them an email that we were going to do it, and then later told them it was done. The only thing they noticed was that there was a slight difference on one of the screens."

SaaS is advantageous for two reasons, says Timmins. "Obviously there's the cost savings. But it also encompasses all the necessary high security that's needed. That's the same security they would have received had they bought the entire SmartCity Suite. With SaaS you only have to pay for what you're using."

"We like the fact that we can scale up and use the card for other purposes, like for the cafeteria, and for copies," adds Moore. "Our first goal, though, was to just roll it out."

Timmins says SmartCentric is "talking to our clients worldwide about using SaaS for ePurse, logical access and other SmartCity applications. Every option we can offer as a traditional software install is now available through SaaS."

A higher level of service with SaaS

With an SaaS model, CardSmith's clients can also outsource key management functions such as customer care, program marketing, website development, payment processing,



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merchant relations and daily operations, says Lent. "For example, we provide a live agent customer help desk, so if a student or parent needs support, they can call CardSmith, and we'll provide that support on behalf of the schools. It's our phone that rings, not the school's," he adds.

"I used to manage the Dartmouth College campus card operation. Its office hours were 8 a.m. to 4 p.m. If you needed support, that's when you got it," says Lent. "With the SaaS model, you can offer professional level customer care to students and parents around the clock. We track call volumes and wait times and make sure all calls are answered within 30 seconds. This is a higher level of service than is possible if a school only has one or two customer care employees."

As with SmartCentric, CardSmith's clients can "pick and choose the services they need. It depends on the scope of the program and what kind of appetite the school has for self management. Some want to handle the marketing and care themselves so they're only outsourcing the technology while others outsource 100% of their program."

He adds: "Outsourcing services is a general trend in higher education. Schools outsource many services such as dining operations, vending, laundry and bookstore today to specialized third-party providers. Now schools have the option to outsource their campus card operations as well."

One downside, if it can be called that, is that since SaaS relies on Internet-communications, so if the Internet is unavailable, services can theoretically be impacted. "In reality, terminals can operate when the local network or Internet are down in a special offline mode," says Lent. "And if you think about it, most credit and debit card commerce in North America is processed over the Internet and phone lines every day, so the model is mature and well proven outside of higher education."

Software updates, as SmartCentric's Timmins pointed out, are also pretty seamless and easy using SaaS. "If we want to add a new feature, since we manage everything centrally, it's easy to perform a global software update," says Lent. "With other companies, if they have 800 customers, each behind a different firewall, they need to create a software patch and let their customers know it's available. Someone on campus then has to test it and roll it into production. Software release cycles in the traditional paradigm are a big and costly process to manage and are ultimately reflected in the price tag."

An ideal fit for small to mid-sized institutions and community colleges

Lent sees SaaS as ideal for the mid- to smaller-sized schools, or for those just getting started in the campus card area. "Most of the schools we talk with do not have resident staff resources with card program management experience," says Lent.

"We also see schools with IT departments that are stretched thin, are overworked and are on tight and shrinking budgets. The last thing they need is to be responsible for one more complex system. With us, because there is no local system, we are able to manage the infrastructure for them. All they need to do is to plug their terminals into the Internet."

Then there are the two-year institutions that have no, or very limited, card programs. "Now there is a way for community colleges to participate and to have a full-featured program," says Lent.

"What we see with community colleges and with private high schools is that they see the benefits of a cashless campus, but at what price?" asks Lent. "Usually upfront costs are too great, and they don't have that kind of budget. Now that we've taken a lot of the complexity out of the service model, we're making it more available and affordable for smaller schools. In fact, we do business with several community colleges and private high schools already, and I believe there are many more that will follow in the years to come."

Lent says some schools "start really simple, maybe with just dining and the bookstore, then next year they'll add self service like laundry, vending and copying. If a school asks us to implement everything, we can deploy a school in about 12 weeks, including all applications. Our model lends itself to very rapid implementation cycles. We leverage the schools' existing campus network to transport transactions to our processing center. The school has the responsibility of issuing the cards since they are a security credential on campus in addition to being a financial device. Although there are a lot of moving parts, we have worked very hard to simplify things."

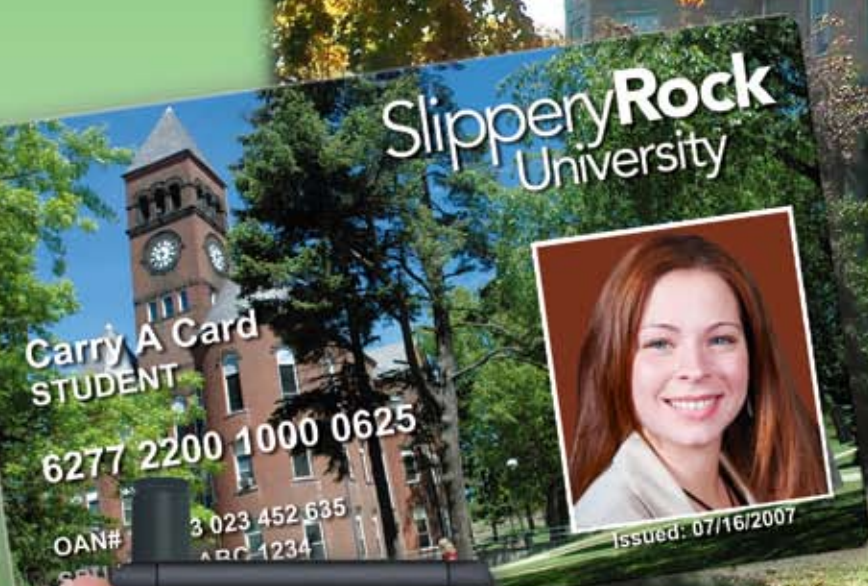
Timmins agrees that SaaS would be "an ideal solution particularly for smaller schools. It would be a good fit for them. We've done some research in talking to our customers around the globe. All the things we've seen suggest this is something folks would want. It takes away the need for a specialized staff and minimizes hardware requirements."

Lent will be the first to admit, though, that SaaS isn't for everybody. "For schools with big investments in traditional systems and existing staff, the economics to change may not exist, at least in the short term. But, with the increasing cost trajectory of software licensing and mandatory upgrade cycles that can cost \$100,000 or more, some self operators may think twice, especially if their programs are not performing at optimal levels."

And of course, he stresses "for the schools that are still without a campus card program, the small and medium-sized schools, SaaS and program outsourcing is a wonderful new alternative to help them offer a high impact and professional service to their campus quickly and without all of the usual cost and administrative headaches."

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*Have off-campus programs
become a virtual necessity
for card programs?*



Andy Williams
Contributing Editor, AVISIAN Publications

The decision to allow off-campus merchants, mainly restaurants and bookstores, to access students' prepaid accounts used to be an easy one to answer: no way. But that attitude among colleges has been changing as more have found that on-campus income didn't plummet as feared. Surprisingly, in many cases, it actually increased. Even one major campus dining provider saw that proverbial handwriting and two years ago acquired a company specializing in off-campus markets.

If done right, college campuses can turn what at first appears a loser into a money maker.

That's one of the reasons one of the world's largest providers of on-campus dining services, Sodexo, acquired one of the more successful off-campus program providers. France-based Sodexo, which recently dropped the "h" from its name, it had been Sodexho, operates dining and facility services at colleges, K-12, healthcare and corporate locations throughout the world. The food service giant purchased Penn.-based Off Campus Solutions (OCS) which currently serves 45 campuses in the U.S. "We're growing fairly quickly," says Monte Pedersen, senior vice president and CEO.

At first blush, it would seem that operating an off-campus program means the company is competing with itself for the same student dollars, at least on campuses where the company is operating dining halls.

"Part of Sodexo's strategy in buying Off Campus Solutions in 2006 was in looking at the future and the evolution of meal plans," says Pedersen. "When you compare that initiative with student lifestyles today, they're very mobile and have more discretionary income."

Former OCS chairman Ken Schwenke gives a simpler, if not blunter, perspective. "If you look at normal student dining habits, the kids today are all-day grazers, they're not the three-meal-a-day generation. Even the good well-run dining facility would have trouble meeting their needs."

Schwenke, now an independent consultant, says the "original meal plan model ties back to post World War II service. Meal plans have evolved from that and have included the three-meals-a-day model, all you can eat, etc. Kids are used to eating out so much that's not a factor anymore," he adds.

The on-campus dining facility has traditionally been, as Schwenke says, "the food of last resort."

When Schwenke was trying to get OCS up and running, talking to campuses about offering off-campus, primarily dining, programs, his biggest resistance from campus administrators was that it would cannibalize the university's on-campus programs.

But once he could show that wasn't the case, that sentiment slowly disappeared.

"In no case where an off-campus program has been effectively designed with a meal plan have I seen a university lose money," says Schwenke. "We looked at data from lots of schools and there was no money lost," he adds.

At last year's annual meeting of the National Association of College Auxiliary Services (NACAS), Schwenke presented data to support that.

Currently, there are nearly 200 off-campus programs in existence, up from 37 five years ago, and the rate of adoption continues to accelerate, he said in his presentation. "Industry forecasters expect penetration of off-campus programs to continue to increase, with nearly 50% of schools projected to have an off-campus program by 2010," he added.

The benefits of an off-campus program is that they attract the upper classmen, on average, "an 11% increase in the first year alone," he said. Again, citing averages, he concludes that

after the launch of an off-campus program, "on-campus dining revenue was up 7.7% the first year, 8% the second year, and 9.5% the third year."

Another finding is that deposits into a student's on-campus flex account "jumped an average of 39% in the three years following an off-campus program launch."

The core question any administrator should ask is: "Are the student's dining needs being met? This isn't a replacement for a Visa or a MasterCard product. It would have the highest parental acceptance if it were for food only," adds Schwenke.

"If a student really would like the most flexible currency possible, that ideal would be to just have his parents give him cash. If you ask students whether they'd want cash or a cash card, they'd take cash." But, he adds, parents would prefer something that would guarantee that their children are buying food.

A combination of both an on- and off-campus plans would "be able to serve those parts of the day – the grazers – you can't economically serve through an asset-based meal plan," says Schwenke.

He also discovered from his research that when students have the flexibility to eat on or off campus, many would opt for the on-campus offering simply because it's more convenient.

Off Campus Solutions found that out with its off-campus program at a private western U.S. institution, says Pedersen. While the Academy of Art University in San Francisco, which uses the Off Campus Solutions program, didn't report an increase in on-campus meal plan usage after the OCS program went into effect, it didn't report a decrease either. The university's Gay Buck said via email, that there are currently "462 students on the mandatory meal plan" and that number "has not increased or decreased because of OCS Knight Kash," the name of the campus program.

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This, adds Pedersen, is how a meal plan can be done effectively. "You build a comprehensive solution, you take advantage of an opportunity that had always been there. The local merchants did everything they could to lure students off campus and on campus dining did everything they could to keep students. With this increased competition, the winner, of course, is the student, says Pedersen.

"For years foodservice directors feared going off-campus. They were fearful that the popularity of eating off campus would cannibalize their on campus programs," he adds. "That potential still exists if not managed correctly, but if built appropriately, the on-campus manager can see a significant rise in customer satisfaction and an increase in income."

It's all about balance. "Say, for example, you have a plan where the student is committed to eating 15 meals a week on campus. If you took those meals and converted them to cash and told the students they could eat on or off campus, you could crash your dining program," warns Pedersen. "You need to have a balance such as offering them the flexibility of going with their friends and eating off campus once in awhile."

Legal complexities make implementation easier said than done

There's more to offering off-campus opportunities than simply doing it, Schwenke warns.

At last year's NACAS meeting, Schwenke laid out the opportunities, but more importantly, the dangers involved with off-campus programs. That mostly includes complying with numerous state and federal laws and regulations.

"I've spent a half million dollars on legal advice so I have a pretty good knowledge of what schools can and can't do," says Schwenke. "It's not a simple area and the other complicating factor is that it keeps on changing. There were a couple hundred laws pending in various state legislatures."

These include money transfer laws and banking laws. "In some cases the state may consider that the university is engaging in banking if it takes deposits like a bank does, so if you don't have a bank charter, you could be violating state banking laws. The other is the Patriot Act, passed by Congress after 9-11,

where you have to know your customer. That includes checking them against known terrorist lists. "It's a very, very complex field," he says. "This is where the school's attorney can earn his keep."

"Regulatory compliance is very important in terms of off-campus commerce," adds Pedersen. "The whole prepaid card industry is exploding and banking, money transmitting, and escheatment laws will become prevalent. In some cases it is a state-by-state regulation that determines how the money is handled. If you're not working with someone who understands this, you could have significant liabilities. Off Campus Solutions prides itself on being regulatory compliant."

The opportunities, however, far outweigh the dangers. Today's student always has three things with him: his dorm room key (unless access is tied to the campus card), his campus card and his cell phone, says Schwenke. "There are huge opportunities here. If you're not tied to some kind of cashless system and not grabbing the opportunity of having that system move off campus you're missing a lot of things."

Flexibility a must for campus card systems

Niles P. Dally

VP Sales, NuVision Networks Corp.

So much of what any of us say about what will happen in the future is based on what we know now; however technology, business relationships, and consumer needs are constantly changing. Who would have foreseen this time last year the tragedy at Virginia Tech and the priorities and changes that have been made on campuses as a result.

This leads me to the first trend, system flexibility. Campus card providers need to make their products flexible in order to react to their client's specific needs. An "out-of-the-box" solution simply no longer works.

We see more all encompassing features being requested by our clients. These include equipment check-out, student tutoring control and reporting, and emergency notification via cell phone.

Wireless is becoming more important. This is particularly evident not only with hand-held wireless point of sale devices, but also with vending machines, where wireless readers eliminate the wiring problems associated with changing machine placement.

Off-campus card usage is also becoming more desirable, not only with our clients, but also with their students. Students want flexibility, and parents want control, while the college likes the increased revenues, which result in a win-win-win situation.

Technology is progressing regarding the electronic medium we use on cards and other devices. Magnetic stripes still rule and probably will for the foreseeable future due to their cost. Desire for proximity technology seems consistent with other years; however iClass® interest is increasing as is biometrics. The latter has the burden of time consuming enrollment in addition to the added cost associated with all three.

People have been talking about cell phones as an adjunct or replacement for cards. This technology needs some standardization before it is viable.

Next year and beyond will present many challenges both in features and technology.

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SECURE ID AND CARD PERSONALIZATION SOLUTIONS

Heartland acquires campus card pioneer General Meters Corp.

Purchase jumpstarts payment processor's entry into the college and university market

Andy Williams

Contributing Editor, AVISIAN Publications

The recently announced purchase of campus card supplier General Meters Corp. (GMC) by payments processors, Heartland Payment Systems, has likely delivered the resources the small company needed to stay competitive.

Heartland's campus card appetite was first whetted with its Slippery Rock University experience in mid-2007. The provider of credit/debit/prepaid card processing, payroll and payment services implemented a campus card program at the Pennsylvania campus that involved the ubiquitous cell phone and the campus card.

For Slippery Rock, the company produces a contactless tag that can be affixed to the cell phone, making the phone a defacto stored-value card. Heartland also supplies new stu-

dent ID cards that contain a mag stripe and readers that accept both the cards and the contactless tag-equipped cell phones. Laundry, photocopiers, vending machines and merchant-attended POS terminals all now have dual-technology readers.

The company also instituted a robust off-campus merchant program, supplying merchants with the readers to handle both cards and phones. Merchants accepting the campus card are paid daily, just as any other merchant served by Heartland would be.

Following the success of the Slippery Rock program, the company was interested in expanding to other campuses. Those expansion plans began with a survey of college card offices which convinced Heartland that it need-

ed something more if it were to be a serious player.

"When we talked to a lot of schools, many of them like Slippery Rock wanted us to operate seamlessly with their existing campus card vendors," says Ron Farmer, executive director of campus solutions and micropayments at Heartland. Slippery Rock, for example, was using CBORD for dining and "we interoperated seamlessly with the CBORD card," he adds.

But many schools also wanted a whole campus card solution from Heartland. "They told us that if we had things like dining and access control, they'd buy it. They also wanted to be able to buy the entire one card system from us. That's when we went about finding someone to acquire."

Number one on Heartland's short list was GMC, an established company with a good reputation and some 150 satisfied customers utilizing the company's University One-Card System. General Meters is a family-owned company founded in 1979 to make metering devices for copy machines, hence its name, which has never changed.

"They needed a strong backer to invest more so it was a perfect marriage. We decided that GMC was the best fit for us. We came to that conclusion pretty quickly," says Farmer.

Before the announcement of the GMC buy became publicly known, Farmer and Heartland's chairman and CEO Bob Carr appeared before a General Meters Corp.'s user group meeting to make sure GMC's existing customers were the first to know.

It was a way to quickly ease fears and stop rumors before they got started. Farmer, who had only been on the job with Heartland for five months, went to General Meter's customers

with a message: "Nothing will change," he told them at the users group meeting.

"Your products will continue. We're not going to force people to upgrade. General Meters has a tradition of supporting products back to 1979, when the company was founded, and their customers cherish that. In many cases the acquiring company forces companies to upgrade but we're not going to do that," he says later.

He had two other points for General Meters' colleges: "Their pricing will continue. We're not going to raise prices for the foreseeable future. Also, the same sales and service people who have supported them in the past will continue to support them in the future. We're hiring all their employees. The only ones not coming over are GMC's owners Leon Gottlieb and Ronda, his wife, who are retiring. Nothing will change unless you want it to."

Reaction was very positive, he adds. Farmer believes GMC's current customers support the

arrangement because they now have more options available to them.

"When you ask General Meters why they lost business in the past, it's because they're much smaller than some of the other campus card providers. They constantly heard from people that they love the products, love the service mentality, but you're a small family company and most universities need more," says Farmer.

"Now you have the stability of Heartland standing behind GMC. We're going to make investments in product development and add more sales people. There will be more people out there selling GMC."

Another message he and Carr delivered to GMC clients that day was that there would be no forced upgrades.

"If you do want to, you can try the new Heartland approach; or you can keep things as they are," Farmer says he told them.

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One change that did take place: GMC became a wholly owned division of Heartland Payment Systems and is now part of Heartland's Campus Solutions division.

Farmer is no stranger to the smart card or campus card world. He used to work at campus card reader manufacturer Debittek as its president and CEO. He left after the company was sold to Ingenico. When Debittek was later purchased by Heartland, Farmer returned to run Heartland's new micropayments division spawned by the Debittek purchase.

"Bob Carr really wants to invest in this segment – things that people have traditionally used cash for. There are billions of micropayments a year, anything from students buying on or off campus to buying from a vending machine," adds Farmer.

"Bob Carr had a vision that the campus card was a great area for us to expand in, which was why he bought Debittek, to enable Heartland to provide those kinds of devices—like laundry and copiers— that campuses need."

Powering transactions on- and off-campus

The model that Heartland explained to GMC clients and that it hopes to introduce at other colleges involves a seamless integration of on- and off-campus card usage.

"In our model, we take that student ID card, put in an off-campus program that involves the merchants. We make just a few pennies off every transaction, but a few pennies can add up. It allows us to charge the schools much less than traditional campus card vendors."

In many cases, using the Heartland model, there's no upfront charge for vending, copier or laundry readers, explained Farmer. "Our upfront charge for a vending reader

plus a controller is zero. A traditional campus card vendor charges \$995 plus a controller in every building and software. What we charge is an annual rental/maintenance fee that's usually not much more than traditional vendors charge for annual maintenance. If you add all that up for 100 devices, it could be a \$100,000. It's a huge win for schools. And because we own the source of production, we don't have to buy that reader from another company. We make it ourselves."

Of course, Heartland would also like to obtain colleges' card processing business "because we can do it for less than they normally pay," Farmer says.

The model also revolves around what Heartland instituted at Slippery Rock. "Everybody wins in our model," adds Farmer. "The students win because they can use their cards almost anywhere on or off campus and make purchases using their contactless tag affixed to their cell phones. The kids at Slippery Rock really love it. Merchants win because they get to accept that campus card and at rates that are lower than traditional cards like Visa or MasterCard."

"We heard about schools going off-campus and charging the vendor 20%," he says. "We don't do that. We charge one low price and attract many vendors. We sign the merchants up so the school doesn't have to do that either. And in most cases, we'll have local Heartland service reps to support the merchants. In addition, we settle with the merchants every night. In many cases, schools might settle once a month."

Schools win because they can reduce their capital outlay costs, such as the readers, says Farmer. "Second, they can distribute financial aid to the card, eliminating long lines for getting checks. And the schools' customers, who are the students, love the convenience of the card and the Give Something Back Network."

Give Something Back is a charitable network run by Heartland. Every purchase made by students results in a rebate to his or her ac-

count. The students can keep a portion of the rebates or donate the full amount to a non-profit or several nonprofits. "The school is the default recipient. If you take a percentage of each purchase it can add up," says Farmer.

If General Meters' customers want to implement the new Heartland model, they'll be free to do so, he adds. "There's no downside and a lot of upside."

The new organization

Merged into Heartland, General Meters and Debittek now report to Ron Farmer. "We've asked Leon (Gottlieb) to be part of our advisory board. We value Leon's opinion and want to continue to lean on him for advice," says Farmer.

GMC's general manager, Fred Emery, a long-time GMC employee, "will be the general manager of our campus solutions division," says Farmer. "He understands this market so well. Before General Meters, he ran the card system at Hofstra (Long Island, NY), so he really understands the card business."

For his part, Emery views the purchase as "a great opportunity for the campus card community. It's bringing together a company with 28 years of experience in the campus card industry with one of the leading payments processing companies," he says.

Farmer says Heartland will continue to maintain an office in Colorado Springs, GMC's headquarters, "because many of the engineers and customer service people are there, and we're not asking anyone to move."

"It's an exciting opportunity," adds Emery. "It allows our clients to continue to utilize the tried and true one card system and now access other options Heartland brings to the table, such as card processing, financial aid distribution, and more."

Total security solution must include ID convergence

Kurt Bell

VP Sales & Marketing, Jolly Technologies

The most meaningful trend I see in ID is that of convergence. The ID card is increasingly becoming an integral component of a larger integrated security environment. At one time, an identification card existed on its unique little island. It was produced by a stand-alone system and used independently. "This is me, I belong here..." In such a system, the card was used for little more than a visual check.

We hear a lot of talk about the latest RF, smart chip, contactless systems when we discuss card technology. Whichever of these is implemented is largely irrelevant, except as a means of interfacing the "this is me" to the larger security system. It is the system in which the card is utilized (and produced) that is becoming far more significant than the card technology itself.

The larger security system consists of access control, video monitoring, asset tracking, time and attendance, background checks and visitor management, along with a photo ID. Therefore, it is only logical that the production and production control of the ID card be part of that larger system.

The core of security is simply the ability to prevent harmful threats and to nullify them when they occur. From a technology standpoint, the delivery of relevant information is the most critical factor in the success or failure of that operation.

For that reason, ID card production must be part of the larger data network that comprises the integrated security information system. Any breaks in the line between production and use are vulnerabilities that will potentially be exploited. When incidents occur, knowing a cardholder's full history is important – where a person had access, where he or she had been, who issued the card when and where – becomes highly relevant.

We will see an increasing emphasis on integration, on technologies that work together, and on their abilities to share data between systems. More importantly, we'll need to know how these products can be integrated into sister products. We will see more convergence of access control and time and attendance, of visitor management, background screening and equipment tracking, and, of course, in IDs.

We will see systems brought together that provide information when it is needed most. That is usually "right now."

Effective ID systems will need to have the capability to interface with other components and become an integrated piece of the total solution.

Wireless access control conserves installed ID card systems

Lester LaPierre

*Marketing Business Development Manager,
Ingersoll Rand Security Technologies,
Schlage Electronic Security*

Wireless access solutions are now protecting tens of thousands of doorways, from government agencies to university residence halls, and their use will continue to expand.

Open architecture designs means wireless solutions seamlessly integrate with existing access control system and provide limitless choices if installing a new system. Users can now have one access system for both traditional wired openings as well as wireless ones, yielding only one database to manage and one transaction screen to monitor.

Whether a retrofit or new construction, the business case for deploying wireless access control systems in networked openings is compelling. Wireless systems use less hardware and install faster, which could mean lower installed costs.

A wireless system can also integrate into existing access control systems, meaning facilities can continue to use their existing credentials. Wireless access control, in consort with the wired system, means access privilege changes and audit records are available at the central control terminal, all from a common database, which simplifies data entry and management. In addition, wireless transmissions are encoded using 128-bit private keys.

One advantage of a wireless access control system is that it could eliminate conduit, wire mold, plastering and repainting, making it a good alternative for difficult-to-wire situations. It also retains the integrity of historical buildings and avoids potential asbestos issues in older buildings.

In addition to providing access control at a door in the form of a wireless lock, organizations can also create wireless solutions for elevators, gates, exit devices and electric strikes, using their present credentials to enter these access points. Wireless access control systems also eliminate the need to go door-to-door to upload changes and download records, making wireless locksets a good alternative to off-line, stand-alone locking systems.



Loosening of credit card rules opens door for instant issuance of Visa & MasterCard on campus

Issuing combined student IDs and bank cards on campus reduces the time it takes to get these multifunction cards into students' hands, and it enables them to begin using the card the moment they exit the campus card office. But if that card was a branded Visa or MasterCard product, this hasn't been possible for most issuers.

Visa and MasterCard rules made it all but impossible to issue branded products from a campus card office or bank branch. The rules were put in place to curb fraud and counterfeiting and they did so by requiring that cards be produced only in secure, approved facilities. A campus ID could be a Visa or MasterCard product, but it would have to be produced offsite at a secure printing facility.

This presented a major challenge to campuses. The student ID card is needed immediately for dining, access, library and privilege control – so it was not practical to tell a student that they would receive their card by mail in the coming weeks.

Adding to the challenge, the rules also required that the cards be embossed. Embossing of the numbers and name are a legacy requirement from the days of the manual “zip zap” machines used by merchants prior to electronic point of sale devices. Even after the new POS devices became mainstream, some small merchants continued to use the manual technology and others relied on the embossed characters when the POS was down. Though the technology to create embossed cards is available in desktop machines, it is not a common item in campus card offices.

So, most campuses opted to instantly issue a non-branded product that works as a debit card but in the more limited ATM networks or with merchants specifically signed by the bank partner.

Such was the tale of instant issuance. But as Bob Dylan says: the times, they are a-changin'.

MasterCard and Visa have loosened some of these rules and opened up the ability to produce cards onsite. The rules outlining secure facilities have become less stringent, making it possible for cards to be issued at bank branches and other locations that have reasonable security and good inventory controls. The associations are also considering doing away with the embossing requirement.

So how would instant issuance work in a campus card environment? In most cases, the campus' bank partner would receive a supply of blank card stock with the Visa or MasterCard brand already imprinted. These cards would then be run through the card printer in the bank branch on campus.

Printer manufacturers rise to the occasion

Seeking to support this emerging opportunity for instant issuance, HID-owned Fargo Electronics developed a new card printer geared primarily for the banking, credit union and retail industries. But it's a printer that can just as easily be installed in a university campus card center, says Steve Blake, HID Global's director of business development. In one printer, a campus can produce a card that is both the student ID and the Visa or MasterCard branded debit card.

“Many campuses that have bank card relationships offer students a variety of financial services during the registration or orientation process,” he says. “But issuance of a branded debit card is different from issuance of an ID card.”

However, more banks and credit unions are doing instant issuance at their branches, he adds. “Customers can apply for a debit card and get it immediately. What we have is a bank card printer based upon the HDP5000 platform, which utilizes reverse transfer printing to produce a card that has brilliant and true high definition colors, similar to the pre-printing process,” says Blake. Called the Fargo HDPii – for instant issuance – the new printer will eliminate the need to preprint batches of cards since that can all be accomplished onsite.

The printer was launched earlier this year following a large pilot at TD Banknorth. That trial involved “46 of our printers. We're anticipating rollouts in the U.S. and then Canada,” says Blake. The printer will produce a flat card as opposed to the traditional embossed debit card with raised letters. “It can be customized at the branch, starting with a blank white card,” he adds.

While no branch bank on a college campus is using HDPii right now, “our next step is to approach banks and colleges that have campus card programs. They can kill two birds with one stone: do student issuance and a branded debit card all in one step. From the bank side, it's a tremendous opportunity. If you can get cards into the users' hands faster, they'll start using them sooner.”

Blake says the industry term for this is “shift and lift.” The shift part comes in moving the initial transaction up sooner. “If a card is sent in the mail, you might get it anywhere from five days to two weeks after application. If you're instantly issued a card, you can use it right away.” The lift part describes the activation, or non-activation of the card itself. “When a debit card is ordered, probably 40% of the time it won't be activated,” he adds.

The printer will produce debit, credit, gift and prepaid cards. Fargo is seeking Visa and MasterCard certification, with initial focus on debit cards. He says several banks "have approached us and our software partners about moving forward with major pilots involving instant issuance. Many of these already have great relationships with schools."

Prices start at \$6,995 for the HDPII with magnetic stripe encoding, dual-sided printing as well as the physical and data security additions to meet Visa and MasterCard regulations. There is also an optional dual contact and contactless smart card encoder. "Reaction to the HDPII has been fantastic," he says. "Customers are delighted because they're getting a card immediately." It's instant gratification in the purest sense. Banks also like the idea of this shift and lift. They'll generate more revenue, and that's resonating extremely well."

He also believes colleges will like this new breed of printer. "They're always looking for ways to better take care of students and the instant issuance of a branded debit card will further separate colleges."

To emboss, or not to emboss

Datacard Group is also involved in instant issuance of MasterCard/Visa-approved cards.

Mark Andersen, head of Desktop Product and Industry Marketing for Datacard Group, says the company has several varieties of instant issuance solutions. "We offer technology options for personalizing embossed, indented and flat credit/debit/prepaid cards. The Datacard 150i

desktop card personalization system embosses and indents preprinted credit/debit/prepaid cards. The new Datacard FP65 financial card printer personalizes flat debit cards or pre-embossed cards via direct-to-card printing technology. And the Datacard RP90 Plus card printer also personalizes flat cards via retransfer printing technology."

The Datacard 150i system is MasterCard- and Visa-certified to personalize credit/debit/prepaid cards, he adds. Still, he says, the instant issuance market has primarily involved embossed and indented cards. "There is a trend toward issuing flat debit cards, though MasterCard and Visa credit cards are generally still requiring embossing and/or indenting. Many believe the additional security provided by indenting will remain a requirement of branch issuance card programs (even if the embossing goes away)."

In the 2007 Banking Survey conducted by CR80News, instant issuance was mentioned as something more and more banks are considering. U.S. Bank has instantly issuing a Visa-branded ID card at the University of Wisconsin Eau Claire, says Whitney Bright, vice president, campus banking.

And, Wachovia reports that colleges and universities continue to express interest in Wachovia's Visa Check instant issuance program in association with its ID Cards, says William Caldwell, assistant vice president, campus card relationship manager for Wachovia. "Many of these programs want the benefits of a card with added flexibility for its cardholders which handles their financial needs, not only on campus, but anywhere Visa is accepted," Caldwell adds.

The key to instant issuance is in the solution, more than in the printer

According to many in the card printer industry, the technology to produce branded financial cards is virtually no different than the normal card printer sitting in your office. It is the processes surrounding the storage, management and issuance of the cards and the software that link the financial issuance systems to the card production system that are different.

Kathryn Lodato, director of Americas marketing and worldwide marketing services for Zebra Card Printer Solutions, says its products can print "on-demand cards that are encoded to act as MasterCard, Visa or debit cards." But that involves cards that already have the financial information encoded. If the card isn't embossed, a Zebra printer can produce "on-demand cards that can be personalized," she adds.

"Zebra Card is working with some of our reseller partners to offer solutions for banks for instant issuance of personalized payment cards," she says. "This is software dependent and the

Zebra Card reseller partners are the providers of the total solution."

Andy Matko, team leader of Magicard, says some of its printers "could issue MasterCard/Visa branded credit/debit cards, but they are not at this stage MasterCard/Visa certified."

"In most campuses it's a closed system – their own financial system – but that's increasingly becoming more public. Creating financial bank cards can be done. It's just choosing the right encoder or software to do that. We don't make the badging or financial software, but we work with other companies to do so," Matko adds.

Evolis recently "closed one of the largest projects for instant issuance for debit cards in Korea," says the company's managing director, Geraldo Talavera. "We sold 10,000 printers to multiple banks."

"What Visa and MasterCard certify is the process the bank implements ... but those will

change from country to country and bank to bank," adds Talavera. "What Visa and MasterCard care for is that the process is secure and compatible with the infrastructure."

Evolis is also involved in instant issuance projects with banks in Latin America and Asia in their attempts to reduce fraud. "The cost they save to mail the card pays for the printer," he says. "I think in the U.S., we'll get to this."

His system would work at universities, but the bank would have to pre-encode the cards. "Once it gets to the university, it would finish encoding the card," he adds. "In most cases, our printers don't have to be certified for printing or encoding because the vital information will come pre-encoded from the bank itself."

Rob Miskelly, business manager for Team NiSCA, the U.S. business unit of Kanematsu based in Japan, concurs noting "management of the cards and the printers is on the bank side. Printer manufacturers are hardware vendors."

Preventing ID theft on campus

Campus card banking partners step up to educate student cardholders

Get a bunch of students, mostly freshmen, away from home for the first time. Stick them all in a dorm armed with checks, a credit card, a student ID, their driver license and Social Security card. It's a recipe for ID theft.

With that in mind many colleges and universities, with the help of their banking partners, have incorporated ID theft prevention into their financial seminars.

"We've done these seminars for years – how to manage credit – how to make a budget and now we have created ID theft prevention as an extension to financial wellness," says Whitney Bright, vice president of campus cards for Minneapolis-based U.S. Bank. "The seminar is popular, not only with students but also faculty and staff."

That's a sentiment echoed by Randy Hedge, director of university dining and Reeve Dining at University of Wisconsin Oshkosh. "When the university, with the help of U.S. Bank, held our ID theft program it was absolutely overflowing and at least 60-70% of those present were faculty and staff. People are very sensitive to the ID theft problem. It was an excellent program, and U.S. Bank had several of their staff there that day."

When the university signed with U.S. Bank three years ago, "they told us they wanted to do as many educational programs as we were interested in."

ID theft will be just one of the programs, "but probably something we'll do every year along with Banking 101," he added.

Hedge learned many different techniques to prevent ID theft during the seminar. "I know one in particular is you shouldn't use your mailbox on the street to mail your bills."

Bright recommends using a standard mailbox. "If you're paying a bill, put it directly into the post office box instead of a college box. It's very easy to get account numbers off those documents."

U.S. Bank can incorporate ID theft into its other seminars or run it on its own. "It depends on who the audience is—students, faculty and staff—and how much time we have," said Bright.

Seminar topics include protecting your Social Security number and phishing. Seminar participants are also given tips, such as shredding documents – particularly bank statements when you're done with them – not responding to emails and the fact that "banks will never ask you to verify your PIN numbers," she adds.

One particular useful tip for students living in a dorm is to secure or lock up any extra checks. The same measure should be taken for any credit or debit cards that aren't in your wallets. "Why tempt someone?" asks Bright.

Credit card offers are another source of ID theft. "Hopefully students are throwing most of those away," she added. Getting rid of a credit card? Don't just throw it away, cut it in several pieces and deposit the pieces in different trash cans, Bright says.

She also suggests paying bills online rather than with a paper check. Internet payment sites are more secure, as designated by the "https" at the beginning of the address rather than the normal "http."

And always go directly to the bank's web site. "Start from a fresh web site and don't link off another site or off another email. "I have my U.S. Bank site in my favorites so I know it's going to the right site."

Another tip: "Don't carry your Social Security card around with you, and don't have it printed on your check. Most schools today have moved away from having a Social Security number tied to the ID card."

Higher One educates cardholders online

Sean Glass, Higher One's chief marketing officer, said the number one protection against ID theft is knowledge.

Higher One provides ID theft information online, Glass says. For example, the web site of one of Higher One's clients, the University of Houston, includes a box students can click on to learn how to protect against ID theft. "Most students are pretty savvy but preventing ID theft involves understanding how criminals work."

One of the biggest threats is phishing, attempting, usually via email, to get the recipient to click on a link that looks like it came from the bank. A related scam involves "attempts to get information through social engineering. You get a phone call from someone saying they're attempting to clean up their records."

In essence, such calls are attempts to get ID information that can help the scam artists steal identities. Social Security numbers are key, but they may also ask for date of birth, mother's maiden name and other demographic data.

"We tell our customers that if you get an email that doesn't look like it came from us, don't click on the information."

Since Higher One is an Internet-based financial services provider, it's important that users be careful when dealing with emails from the company. "Don't assume it comes from us. Go to the URL on the back of your card to log in."

Glass said Higher One has not "had many people reporting cases of ID theft." Regardless, most banks and Higher One follow a zero liability policy, "and we'll work with the student to get his money back in any event."

It is crucial to protect your documents, especially credit cards. "The number one way a card gets stolen is when it's skimmed." That usually happens when your credit card is out of your sight for a few minutes, such as when you're paying for a meal at a restaurant.

The waiter could capture that credit card number and later use it or sell the number." Awareness

is key. When something doesn't seem quite right, it probably isn't," he added.

Wells Fargo goes interactive

Wells Fargo's Julia S. Tunis, assistant vice president of corporate communications, says the bank uses its web site not only for financial management training but other areas as well, including ID theft.

The bank's Hands on Banking program (www.handsonbanking.org) "is a free, fun, interactive money management program that teaches the money skills needed for all stages of life. It

covers ID theft, fraud, phishing/online scams and protecting your credit. In addition, we have published articles in the *Student Wells Wire* online newsletter about protecting yourself about identity theft."

With ID theft continuing to become a greater and greater problem in our modern society, it is a good sign that campuses and their banking partners are stepping up to help educate cardholders.

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CR80News

The buzz about campus card space

Designing, creating and getting approval for a functional card office facility

Andy Williams

Contributing Editor, AVISIAN Publications



Space is usually a premium at most colleges and universities. So when Georgia Tech underwent an expansion of its card office a couple years ago, it realized it may need room to grow. James Pete, director of the Buzz Card Center, the name of Georgia Tech's campus card, a take on the university's Yellow Jackets nickname, compares a card office to what he calls "the web effect. It will never get smaller, just larger and more complex as the years go by."

The main growth driver in 2004 was staffing. "We started with two in 1997, and we've now grown to eight," he says.

As Pete explained during a recent webinar sponsored by the National Association of Campus Card Users, from 1997 to 2004 the office occupied a small space, about 958 square feet, which included a small server room. "The majority was dedicated to the customer service function," says Pete.

"When we renovated, we were only granted sufficient space, 2,081 square feet" for our needs at the time, he says. He recommends that campus card offices contemplating expansion "lobby for office space for future positions and storage. Your program will never get smaller, it will only grow larger with each passing year."

As a result, even just three years after moving into the new space, "we are now having to transition our storage space into an office for our new associate director position. It will be difficult to successfully identify an alternative space for our storage and workbench needs," he added.

Established in 1885, Georgia Tech (officially Georgia Institute of Technology) is located in Downtown Atlanta on a 400-acre campus. It has an enrollment of 18,000 students, with about 50% living on campus.

The 2004 renovation cost the university \$353,000, or about \$81 a square foot. More than half, \$200,000, was dedicated to development of a "systems room." The actual Buzz Card office construction cost was around \$95,000.

"You will hit stumbling blocks throughout the process," Pete warned. "We started in 2001 and it took us a year to gain approval for our plan."

It actually came together in two steps. "We developed the systems room first and wrapped that up in 2003, relocating all our servers to the new space," he says.

It took card center staff another year to plan the renovation for the card office downstairs. Preparation is probably the most important. The card staff spent time developing a document that would later end up in the architect's hands. Some of the questions the staff answered: "How were we going to operate? How would the students enter, and how would the traffic flow? That document became our framework," says Pete.

"We had some setbacks. We moved into a large conference room within the building to make certain the office renovation was completed before the first orientation group came in."

Creating a customer-friendly space, lessons learned from the banking industry

The old space became the entire customer service area. "We wanted it to be warm and welcoming, to lend itself to people coming in."

It features an open glass front—much like a retail store—which is easily visible by students congregating in the adjacent common areas.

When building or renovating your campus card center office, a key question should be: How many card production stations do you need? That's "one of the first things that impacts your customer area," says Pete. The more production stations, the quicker students can move through the process.

"On a busy day you could be producing 900 cards which we could achieve in eight hours. Our ratio is 300 cards per station. It also provides us with redundancy so we can fall back on other units."

He added, "the first time someone comes to get the card, it's their first time with you. You need to do it in a way that's effective to the customer, to leave a very good impression."

Pete uses a bank metaphor to describe the card office setup.

"Our counter was built to create three separate teller stations. Each station contains a card

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production station and storage for card stock, print ribbons and forms," he says. "It allows us to give more time to customers."

The original plan was to include everything at each station, but lack of counter space forced development of a fourth station to deal with money. "We would rather have staff members focused with that customer and not have to move to another area to handle money," he added. "This has proven to be a problem during peak times. Staff continually need to get up and move about and cash controls are diminished since we can not designate a cash drawer per individual staff member."

Each card production station includes a printer and computer. "We purchased Dell Computers with an all-in-one CPU and monitor stand for our card production stations," says Pete. "The all-in-one stand alleviates the need to have a computer on the floor beneath the counter. Also, the computers can easily be transported to other campus buildings for remote card production events."

He says the card office's original plan "was to have all our card stock stored in a safe in our card office, but there wasn't enough space to house cash and the card stock. We went with a fireproof cabinet that's locked at all times. We keep a small amount of stock at each station."

The school has just begun issuing dual prox cards to faculty and students for building access.

"We are a corporate HID partner," says Pete. The company provides Georgia Tech with a "unique encoding scheme just for us. The Datacard SP75 printers include a prox reader which automatically reads that number and automatically registers each card into our Blackboard Campus system."

This alone has saved the campus card office much time. "What we did before integration, was we took the prox card and manually entered it into the Blackboard system. When you're producing thousands of prox cards, it's difficult to do that. We wanted to take staff members out of it. It has been fantastic."

Each station also includes a camera to photograph students. "We chose to have our customers sit down," he says. That made for more consistent pictures but also meant that

picture-taking took longer. "This decision also determined the height of our customer service counter at 28 inches tall (but) eliminated any concerns about ADA (Americans with Disabilities Act) compliance," says Pete.

Since many students want to check their appearance for a photo which will probably follow them throughout their collegiate career, the card center has even provided a full-length mirror adjacent to the forms counter.

"On non-busy days we will allow them to look at their photos and have them retaken" if they're not happy with the first shot, added Pete.

Continuing with the bank comparison, the Buzz Card Center also has made it easier for students to complete their paperwork by providing a separate counter.

"Our customers are required to complete card agreements, deposit slips and other documents," says Pete. "We installed a counter across from our teller stations that allows customers to facilitate form completion." It also provides a place for customers to park their book bags and other personal items and includes built-in trash containers.

Since the Buzz Card can also serve as a declining balance vehicle, all cardholders are pre-assigned a declining balance account "regardless of whether they actually want one," says Pete. "The act of pre-assigning every customer a debit account as part of our process has been a great convenience for our customers and a benefit to the card center staff. Customers can choose when they would like to be a debit account participant by simply making a deposit. This prevents the need for the customer to return to the card center to set up an account at a later date."

Peak days may see 900+ students

Orientation is held over a two-day period and typically attracts 500-600 students, although before the Fall semester, that number is likely to grow to more than 900.

Despite new quarters, on those peak days the office still must utilize the adjacent common area in what Pete calls its "Disney Inspired carding process." That means "trying to keep you doing something at each stop."

It involves five stations: At station 1, the student completes the card agreement. At the next, he checks in. At station 3, the student has his picture taken and he then picks up his new card at station 4. At his final stop, he makes a deposit to his declining balance account. Only Station 3 is housed within the Card Center during those periods. "All other stations are set up in the common area," says Pete.

"We were very fortunate to have space adjacent to us, a student lounge. I recommend you look at available space outside your office because this space can be invaluable, allowing us to expand beyond our normal area on peak days," he added.

"One of the things we wanted to do is have it open and inviting and provide room for the busy time of year. If you can locate your card office adjacent to a common area, you can use that common area as a queuing area."

Lessons learned

"We love our space and it works very well," he says. "Could we have improved? Absolutely."

He adds, "one of the things we did not do is when we designed the front counter, we did not have space to put card production and point of sale cash acceptance together. We should have enlarged the front counter to accommodate all our equipment."

"Another lesson learned is that we do not have enough storage space. We're being creative right now and we don't order a lot of extra equipment."

Much of the card office's existing storage space was lost because it had to be converted into another office for a new staff member.

"We tried to plan but we knew this was the space we were getting. We knew when we moved in that we were at maximum capacity."

So it is that Georgia Tech's card center, after more than doubling its space just three years ago, is once more looking to satisfy its hunger for expansion. "We need to figure out our next move. If we add anyone else, we have to go somewhere. I don't know if that means we move up or what. We're just now seeing the need to add another position. We're not there just yet."



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