

CARDtalk

The Newsletter for the NATIONAL ASSOCIATION OF CAMPUS CARD USERS

Adding Some Stimulus to Your Campus Card Program

30 Timeless Tips To Enhance Any Campus Card Operation From An Industry Professional

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These economic times continue to provide new challenges for experienced managers and administrators at all levels – including campus card programs. Are there ways to provide a noticeable operations and marketing makeover at little or no additional cost? Based on my perspective as a business consultant, former training director for 50 branded restaurants, and responsible for the implementation of 200 debit, food production, door access and campus card systems, I have developed a series of straightforward templates which you can use to gauge the current “fitness level” of your operation. Although all campus card programs will eventually require a major system upgrade, vendor conversion, and periodic check-ups by an impartial professional, most well managed operations should continue to prosper with adherence to sound business principles and proactive administrative support. Whether you are managing a relatively new, ostensibly mature, or were just handed the keys to an existing operation, these timeless tips are guaranteed to provide you with some new insight and practical management tools to keep your program fresh, focused, and increase the overall effectiveness of your campus card program.

1. Clear the Clutter.

Take your Aunt Bertha or someone who is a member of the esteemed Professional Organization of English Majors (P.O.E.M.) on a tour of your card office (lobby) and to all locations throughout your campus wherever your campus card is accepted. Remove all signs attached to equipment (other than prices), tie up any cables, and remove all appearances of muddle – from your card office counter. Alternately, setup a display table or counter and table or wall mounted display racks adjacent to your service counter for brochures, forms, pens, campus maps, merchant lists, transit schedules, tourist attractions, et cetera.

2. M.B.W.A.

From a distance ... observe and time waiting lines at the card office, how they are serviced, and whether they seem satisfied when leaving. Monitor “attended” locations for staff competency, equipment convenience and customer satisfaction. Study human behavior at “unattended” locations for card aptitude and where they place their card after completing the transaction.

3. Signs of the Times.

Signs are not for “locals” – but for new students, prospective students, prospective student parents, and visitors. Are there adequate and visible “logo” and “arrow” signs in your building to guide everyone to your card office? Are large temporary signs clearly displayed during orientation and special prospective student events? Is your office name included on printed, virtual, and downloadable campus maps? Do you have a campus map, parking directions, and office contact information linked to the footer of all your website pages?

4. Top of the List.

Go to the Search box on your institutional Home Page. Enter “campus card” and notice whether your campus card website appears at the top of the list.

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Also search for the following words: access, card, debit card, dining card, door access, id, id card, identification card, photo id, [your card name], etc. If they all do not take you directly to your card website, contact your institution webmaster. Hint: It's a quick fix.

5. Selling the Sizzle.

Does your school's weekly recruitment tour include a stop at your campus card office? Do you provide special Tour Badges for these tour guides with stored value for a specific vending machine (restricted by day and time) so they can be sure to demonstrate the convenience of your campus card program? Has your staff been trained to provide marketing brochures and special Visitor Cards (non-photo) to prospective students and their families during these tours?

6. The "Aunt Bertha" Test.

Recruit a neighbor or someone who is over 40, not connected to your institution, has used on-line banking or purchased items on-line – but who has never seen your campus card website. Without any coaching, have them find your website from your institution Home Page, and then add \$1.00 to your campus card account (using a credit card) – while you watch quietly from across the room. If the process takes longer than 2 minutes, maybe it's time for a "website makeover" – targeted at simplicity, clarity, and functionality. If it takes longer than 5 minutes, there is no "maybe" about it.

7. The "Two-Click" Rule.

Give someone a list of all the functions on your campus card website. Have them count the number of steps to perform for each. If it takes more than 2 mouse clicks for any function, it's also time for a "website makeover". Hint: If you pay your personal bills each month on-line, you already know the really simple and the really frustrating sites.

8. The Yellow Brick Road.

Why make it difficult for students, parents, and grandma to add funds to your campus card debit accounts? Does your website prominently display the

magic words, "Add Funds" or "Deposit Funds", on your campus card website Home Page? This is not the venue for creative financial vocabularies. These "potential investors" should not need a Hunting License or be confused with other ambiguous words in order to make a speedy 1-minute account deposit.

9. Ban the FAQs.

Just as early campus cards were plastered with departmental stickers, are you still posting FAQs on your website? Why should a customer have to read an epistle of questions, written by someone else, in order to find a simple answer? Any adept manager should be able to determine 90% of the most common customer questions or problems during their first week – and should be developing a plan to neutralize them – and without countless signs. Effective websites blend a combination of logic, simplicity, and style. Anticipate your customer questions before they are asked. Consider adding a "Search" box to your website – being sure to think "outside the box".

10. Moving Freight Trains.

Make it easy for customers to find you! If your school likes very long and complex URLs, or wants to change them more than once a decade, time to meet with your webmaster or Vice President. Retention of a consistent website address is paramount for e-commerce, marketing continuity, and expensive printed advertising materials. If the bug is in the culture, consider leasing an inexpensive ".com" address (commercial hosted) and simply point it to your current institution website address.

11. Stuff Happens!

When was the last time you checked all your website links, graphics, and downloadable forms? When was the last time you checked your website links on other department pages, NACCU website, other association, or even consultant websites? Send tactful notes and follow-up two weeks later. This usually resolves such issues. Add this to someone's "to do" list at least twice a year.

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12. Fries With Your Order?

Suggestive selling is no different for restaurants or campus card offices. At the time a cardholder is issued a new or replacement card, is your staff trained to automatically ask, "Would you like to add some value today to your debit account?" If only 1 in 5 customers do so, your cardholder deposits and subsequent spending could increase by noticeably. How many times have you tried a product, liked it, and continued to use it for many years?

13. Top Billing.

Is your campus card program logo and embedded link on your institution website Home Page? Campus card programs are a proven recruitment and retention tool for students, parents, employees, and visitors to an institution. This is a "no brainer" administrative support issue for your Vice President to facilitate on your behalf. Watch and track your increased hits and website traffic.

14. Family Album or Scavenger Hunt?

Collect a sample of all your campus card related materials (e.g., brochures, flyers, forms, fax sheet, merchant signs, direction signs, website pages, deposit forms, cardholder agreements, etc.). Drop them into a box with other materials from your Admissions Department and even several other campus card programs. If you could not read English, could you (or a 4-year old) organize them into "piles that look alike" in just a few minutes? Do they all include your program name, logo and branded family style?

15. Litmus Logo Test.

Make a photocopy (b/w) of your campus card logo. Do the same with the corporate logos of all your campus card program business partners – and then compare the images. If your logo does not appear as clear, clean, and printable as the others, it may be time for a "marketing makeover". Knives are most efficient in the hands of professionals.

16. Card Identity Crisis.

The convenience of video imaging technology and PowerPoint® presentations has unfortunately given rise to "marketing mayhem". Many campus card designs no longer emulate effective marketing objec-

tives. To evaluate your card design, make a photocopy (b/w) of the front of your campus card for all patron types. View this image objectively. If your card number conflicts with the background, appears too busy, includes a washed out landscape (portrait style), or still includes a barcode on the front, it may be time to start the card redesign process – in coordination with a "marketing makeover". For some ideas, repeat this process for the "Card Designs" page of the NACCU website.

17. Brand, Brand, Brand.

Once you have developed a commendable and strategic program name, logo, and card design, promote it everywhere. Have you produced brand recognizable logo labels (e.g., [logo] Accepted Here)? Have you affixed them to all devices and venues that accept your campus card (e.g., POS registers, vending machines, in-store window signs, etc.)?

18. Get With The Program.

Does your Orientation program include a stop at your campus card office? If not, use your charm or administrative clout to get on the program to speak, setup a display table, and encourage visitors to your office. Has your staff been trained to provide marketing brochures, business cards (refrigerator magnets), and special Visitor Cards or Parent Cards (non-photo) to prospective students and their families during these visits? Does the card include a free vended soft drink, special parent bookstore discount, complimentary meal in the residence dining hall, or parking guest pass for the Faculty/Staff lot?

19. Even A Caveman...

Do you setup a special vending machine adjacent to your campus card office for special family Orientation events? Demonstrate the simplicity of the program by having the youngest family member use a card in a vending machine. If you give your vending contractor the appropriate recognition, they will probably donate the product for this reoccurring event. Have you ever approached your business partners to print their logo on your program Card-Books® – which become no cost "mini-brochures" that visitors and new students actually read?

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20. Mirror, Mirror On The Wall...

Statistically, since you already know that a high percentage of women and even a few men will want to check their appearance before taking a picture for their card, do you have a few inexpensive mirrors mounted strategically inside (or even better outside) your card office? Tactful signs on mirrors (“Sorry...no hats or sunglasses permitted & government issued photo IDs are required for all new cards.”) actually tend to speed up production lines.

21. Have a Pizza Party!

Polls, written and on-line surveys are often skewed and unreliable. Try this proven, credible, and fun market research tool. With the cooperation and even co-funding of your Residence Life Director, throw a short-notice pizza party on a Monday or Tuesday evening – open only to on-campus students (BYOB). With a flipchart and marker-ready assistant, ask the group 3 simple questions. (#1) If you had \$10 cash to spend in the next 24 hours (for any legal products or services), where would you spend it? (#2) If you had ... but it must be spent off-campus, where? (#3) If you had ... but it must be spent off-campus for non-food items, where? Now from your 3 lists, ask them to eliminate the least popular venues – starting with the least favorite. The resulting marketing data will provide you with a customized and prioritized list of applications and merchants to target. Repeat once a semester and share the results with your business partners.

22. Are you Networked?

Your campus card website may be linked to YouTube, Facebook, Flickr, YOUiversity, Webmail, and Twitter, but have you overlooked your most important customer connection in your card office – efficient customer service? The biggest glitch in most operations are still inoperable card printers. Whether due to expended printer stock, ribbons, laminating film, printer jams, lack of staff training, or printer glitches, any of these issues halt card production and elevate the collective blood pressure of both customers and staff. Multiple card printers can now technologically be networked to more than

one workstation. This allows a single employee to manage card production to several printers from a single workstation and even divert cards from a jammed to a backup printer in a few seconds. In addition, dual-sided card production printers usually pay for themselves in 1-3 years. Using such cost-saving technology will increase efficiency, staff flexibility, and ultimately greater customer satisfaction.

23. Card Stock Quicksand.

In order to stretch budgets, campus card managers are always looking for less expensive card stock. Sometimes “low bid” bargains often become self fulfilling prophecies – and PR nightmares. Without a “gene marker”, it is often difficult to detect the original supplier. If you have not already, start printing a Production Code on the back of your cards (i.e., using your dual-sided printer or requiring it from your pre-printed card supplier) between the magnetic stripe and the edge of the card. Revise the code with each new batch of card stock. Devise a code that your manager can immediately recognize. For example, “SS-MM-YYYY-MO-TT”, where SS=Supplier, MM=Manufacturer, YYYY=Year, MO=Month, TT=Card Type/Composite. Just like food production codes, these can be invaluable as a tool to trace problems, evaluate card durability, and measure supplier reliability.

24. Prepaid, Prepaid, Prepaid.

Re-enlist a member of the Professional Organization of English Majors to check all your printed marketing materials and virtual website pages. In addition to those awkward grammatical errors, be sure you have included those important legal words, “Prepaid Services”, in references to campus debit accounts. An occasional note that “weekend account withdrawals” are not permitted should also keep your program from being confused with a federally regulated “bank”. If in doubt with any related financial language, this is one time to have the verbiage reviewed by your institution attorney.

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25. Pamper Those Investors.

One of your program objectives should be to provide the ability of cardholders, their family members, and beloved grandparents to make convenient deposits to their campus card accounts by a variety of methods (e.g., mail, in person, telephone, facsimile, e-mail, special on-campus events, etc.). When was the last time you mailed letters and included business cards (refrigerator magnets) to “My Family” database members? Have you introduced a “Parents e-Hotline” (e mail) for inquiries from parents?

26. K.I.S.S. Your Customers.

Do you stop and talk to at least one table of students once a day at one of the campus food service venues? Do you ask what feature they like the best about their campus card? What is one new feature that would “make their day”? When was the last time you or one of your staff asked the same questions to customers in the Faculty/Staff dining room?

27. K.I.S.S. Your Vendors.

How many times last month, or last semester, or even last year, did someone just stop by your campus card office to tell you how much they appreciate their campus card and your office staff? If someone did, you would unquestionably remember them – and enter it on your calendar. Conversely, when was the last time you did the same for one of your campus business partners – or better yet sent them an actual printed letter (not an e-mail)? If you would remember, so might they the next time...

28. Vision or Mission?

Vision ... is what you see, even in your minds eye (Moon). Mission is how you plan on getting there (Shuttle). Do you have official Vision and Mission Statements? Are they posted in your campus card office lobby? For some ideas, see the “Mission Statements” page of the NACCU website.

29. Convenience, Convenience, Convenience.

Make it even easier for customers to do business with you. Sound simple? When was the last time

you called your institution from your home and went through the entire registration process to sign up for a I-credit or non-credit course? If so, you might have a different perspective of how your customers approach your office. Post a professionally printed copy of the latest “Mindset List” (www.Beloit.edu/mindset) on your card office wall (inside or outside) – and be sure you and your staff read it at least once a week.

30. Think Like A Customer!

How would I prefer to be treated in this situation? What would get me excited about our campus card program? How can we use technology to make the customer service experience more gratifying? What can we do to increase the enthusiasm of our program business partners? If in doubt, ask! Always think like a customer!



For over 25 years, Robert C. Huber, CMC has assisted over 200 colleges, universities, medical centers, and corporations with strategic business guidance for new and existing campus card systems throughout North America. His extensive business and customer service expertise has been

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