



**2018**  
**Campus Card Business Forecast**

**Robert Huber Associates**

Robert C. Huber, CMC, CPCM, President  
9446 East Jenan Drive • Scottsdale, Arizona 85260 USA  
(480) 551-0520 Direct • [Huber@AllCampusCard.com](mailto:Huber@AllCampusCard.com) • (888) 277-3118 Toll Free  
[www.Linkedin.com](http://www.Linkedin.com) / In / RobertHuberAssociates

[www.AllCampusCard.com](http://www.AllCampusCard.com)

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# 2018

## Campus Card Business Forecast

by Robert C. Huber, CMC, CPCM  
Vendor-Independent  
Campus Card System Consultant

### **Prediction #1 – Mobile Becomes Primary Enterprise Credential**

With TSA adoption of mobile identification, food contractor mobile payments, and "geo-fencing" for mobile door access, campuses will transition to virtual student credentials and enterprise mobile privileges for increased security, institution cost savings, and greater student satisfaction over the next five years.

### **Prediction #2 – Campuses "Leapfrog" Over Contactless To Mobile**

Many institutions will opt to avoid Contactless (13.56 MHz) and "leapfrog" directly to virtual credentials and mobile-ready applications throughout their campuses for reduced long-term infrastructure and operational costs.

### **Prediction #3 – Campus Card Marketing Focuses On Social**

With global mobile communications, campuses will focus most of their marketing on social media - including virtual coupons and geo-activated promotions.

### **Prediction #4 – Mobile Apps Replace Card Readers**

With the dramatic increase of virtual campus card credentials (smartphones), the number of "unattended" campus credential applications will increase via mobile apps.

### **Prediction #5 – Mobile Collaborative Partnerships Increase**

Mobile application facilitators will increase their partnerships with campus multi-application system vendors to provide institutions with more integrated mobile applications.

### **Prediction #6 – Plastic Campus Cards Become "Optional"**

As Mobile Millennial students and employees embrace virtual campus credentials (smartphones), mandatory issuance of plastic campus cards will diminish.

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### **Prediction #7 – Downsizing Of Campus Card Vendors**

Of the five prominent campus card system vendors and seven campus card multi-application systems, at least 50% will be sold or merged into existing systems by the end of the decade.

### **Prediction #8 – Increased Universal Technology Options**

With global technology standards, the desire for non-proprietary equipment and credentials (supported by multiple vendors) will increase significantly by institutions - especially in an era of increased vendor turnover.

### **Prediction #9 – Door Access Vendors Conundrum**

Despite strategic focus on enterprise campus security, door access system vendors will generate increased market confusion with competitive technological rhetoric and proprietary systems.

### **Prediction #10 – Mobile-Ready Vending Captures Market**

Vending machine contractors will provide more institutions with embedded, mobile-ready, wireless, multi-credential readers that are vendor-agnostic and alleviate PCI issues.

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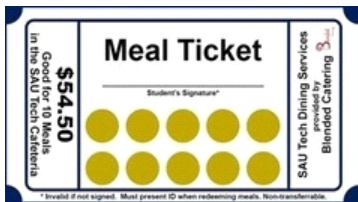
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## Campus Card Technology Evolution

1960's



### Meal Plan Punch Cards

Campus Card: Bar Code  
Weekly Dining Cards  
Limited ID Cards

ID Offices: Security Office, Food Service Office

Airline Tickets: Paper Tickets  
(Travel Agencies, Airline Retail Offices, Airport Ticket Counters)

1970's



### Department ID Cards

Campus Card: Bar Code, OCR, Mag Stripe (LoCo)  
Department Employee Cards  
Department Charging Cards

ID Offices: Security Office, Food Service Office

Airline Tickets: Multi-Part Paper Tickets  
(Travel Agencies, Airline Retail Offices, Airport Ticket Counters)

1980's



### Identification Card Stickers

Campus Card: Bar Code, Mag Stripe (LoCo, HiCo)  
Semester Stickers (Registration Verification)  
Semester Stickers (Payment Verification)  
Department ID Stickers  
Photo Identification Card Photographs (B/W)  
Exterior Residence Hall Door Access Systems (Off/Line Hotel Locks)

ID Offices: Registrar, Security Office, Food Service Office

Airline Tickets: Single-Part / Multi-Part Paper Tickets  
(Travel Agencies, Hotels, Airline Offices, Airport Ticket Counters)

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# Campus Card Technology Evolution

1985



## The "All-Campus Card"

Campus Card: Bar Code, Mag (1-LoCo, 1-HiCo), Prox  
Single Multi-Application Campus Card (Duke University)  
Durable 4-Year Campus Cards • Cashless Campus  
Non-Erasable HiCo Magnetic Stripe

Exterior Residence Hall Door Access Systems (On/Line Systems)  
Campus Card Vendor Websites

ID Offices: Campus Card Offices • One Stop Shopping

Airline Tickets: Paper Tickets  
(Airline Ticket Brokers, Airline Retail Offices, Airport Counters)

1990's



## Rapid Growth of Scaleable Technology

Campus Card: Bar Code, Mag (HiCo), Prox, Chip (Contact)  
Black/White Portable Card Production Printers (On-Site)

Shared Library, ERP and Campus Card Systems (Regional)  
On/Line vs. Off/Line Card System Adopters  
Campus Card Banking Partnerships  
Exterior Residence Hall Door Access (Centralized On/Line Systems)

Campus Card Offices: Centralized; Satellite Offices

Airline Tickets: Paper Tickets (w/Magnetic Stripe)  
(Airline Ticketing Website, Airline Ticket Brokers)

2000's



## Internet System Technology (Y2K)

Campus Card: Bar Code, Mag, Prox, Chip (Contact, Contactless)  
Color / Faster Portable Card Production Printers

Ethernet Networks & Ethernet-Compatible Readers & Printers  
Third-Party Compatible Card Readers Soar (Door Access, Banking)  
Web-based Campus Card System Report Distribution  
Off/Line Readers and Kiosks Replaced with On/Line Devices  
Institution-based Campus Card Websites  
Residence Hall Interior Door Readers (Off/Line Room Doors; FOBs)

Campus Card Offices: Business Centers; Patron Info (On/Line)

Airline Tickets: Paper Tickets (w/Mag), eTickets  
(Airline Websites, Online Ticket Broker Websites)

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## Campus Card Technology Evolution

2005



### Cloud-Based Systems Adoption

Campus Card: Bar Code, Mag, Prox, Chip (Contactless) | FOBs  
Contactless Technology Soars (Multiple Platforms)

Vendors Provide Outsourced Campus Card Websites  
Cloud-based Campus Card Systems Escalate  
Mobile Technology Drives Patron Account Access  
Personal Webpages & Social Media Emerge  
Mobile Technology Emerges Beyond Cellphones  
Residence Hall Interior/Exterior Door Readers Quadruple  
Campus Card Offices: Business Centers; Patron Apps (On/Line)  
Airline Tickets: eTickets  
(Airline Websites, Online Broker Websites, Airline Kiosks)

2015's



### Smartphone & Virtual Technology Soars

Campus Card: Mag Stripe, Chip (Contactless), Prox, Bar Code  
Patron Photo Upload Becomes Standard System Module  
Smartphones Facilitate System Access By Mobile Millennials  
Campus-Wide Migration: Exterior / Interior eDoor Access  
Residence Hall Smartphone Access Gains Popularity  
Vending Adopts Contactless (Laundry Applications Decline)  
Community Colleges Dominate Cardless Campuses  
Campus Card Offices: IT Help Desks; On/Line (Apps)  
Airline Tickets: eTickets & Smartphones  
(Online Broker Websites, Airline Websites, Airport Kiosks)

2020



### eDigital Patron Credentials

Campus Card: Smartphone | Mag, Chip (Contactless)  
Plastic Card Production Outsourced (Service Bureaus)  
Wearable Credentials Accepted At Most Venues  
Campus Card Functionality Managed Via Mobile Apps  
Residence Halls Convert to Smartphone Access (All Doors)  
Shared Cloud-Based Campus Card Systems Become Standard  
National Adoption of the Digital Wallet  
Campus Card Offices: On/Line (only); National Help Desks  
Airline Tickets: Smartphones, Mobile Credentials, eTickets  
(Online Kiosks, Airline Websites, Airport Kiosks)

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## Company Overview

### Our Business

Robert Huber Associates is the only Vendor-Independent Business Consultancy that has served Higher Education Institutions for 25 years in North America with Strategic Planning Business Consulting Services and Specializes in all aspects of **Campus Card Transaction Systems**.

### Our Client Goals

- To Operate More Efficiently
- To Resolve Evolving Business Challenges
- To Maximize Strategic Business Opportunities

### Strategic Focus

- Impartial Business Assessments
- Strategic System Implementations
- Campus Card / Auxiliary Business Systems



### Professional Services

- Education / Strategic Planning
- Progressive Technology Migration
- Comprehensive Business Assessments
- Professional Vendor Negotiations
- Objective Vendor Evaluation Strategies
- Request For Proposal Development (RFP)

### Qualifications

- Entrepreneur Robert C. Huber, CMC, CPCM (Board-Certified)
- Pioneered "**All-Campus Card**" (Single, 4-Year, Multi-App Card)
- Developed "Campus Card Service Centers" (One-Stop Shopping)
- Assisted 200 Clients (Education, Healthcare, Restaurants, Corporate)
- Planned, Opened, Managed 50 Burger King® Restaurants (5 States)
- Publisher of the International "**Campus Card Industry Business Forecast**"

### Vendor Independence

- We Have NO Financial Ties With Any Card Industry System Vendors
- We Educate DO NOT Recommend Specific Vendors or Vendor Systems To Clients

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## Client Education



**We Didn't Know  
What  
We Didn't Know**

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