

Campus Cards Go Back to the Future

Next to the high-tech promise offered by Smart Cards, magnetic stripe cards might seem to be yesterday's news. However, "mag-stripe" card technology has more than held its own against the competition; in fact it has thrived. And according to Robert Huber, a campus-card consultant with more than 20 years of experience in the industry and president of Robert Huber Associates, the future remains bright for mag-stripe cards.

There are a number of reasons for that. One obvious one is cost. Another is the nature of mag-stripe cards themselves—they are easy to interface with the on-line technology that exists on virtually every modern campus. Finally, there is familiarity.

"Campus cards have been around for 30 years, and have been prominent for the last 15 to 20 years," said Huber. "So what you have now are auxiliary service directors and school vice presidents that have had experience with several different card systems. They have become both more educated and skeptical about new vendors and technologies."

According to Huber, most school administrators want to be able to rely on their campus-card system as a management tool and to use it in many applications, so they tend to look for mature technologies and software. The result, said Huber, is that when it comes time to install or change a campus-card system, their primary request is "give me something that you know is going to work."

That tendency to stick with the familiar is further amplified by today's economic realities. "In an era of tighter budgets, administrators want to make sure that their investment is going to help them achieve their objectives," said Huber. In addition, mag-stripe cards and systems are inherently less expensive than most alternatives.

While mag-stripe is a mature technology, that does not mean that it is a stagnant one. Schools and vendors are always looking for ways to get more functionality out of existing and new installations. One example of that is to tie in off-campus merchants to allow students to use their cards in more venues.



Robert Huber

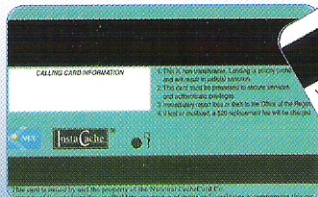
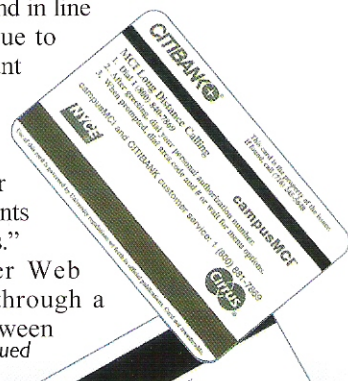
Another is to make use of the Internet to handle some of the administrative tasks for their card system. The University at Buffalo (UB), part of the State University of New York system, recently launched a new Web site that gives students and their families online access to their campus accounts. Using the Web site, students have access to their Campus Cash (bookstore, vending, retail, etc.) and Dining Dollars (meal plan) accounts from any Internet-connected personal computer. They can review transaction histories, check balances and transfer money from credit cards or checking accounts into campus accounts. Parents also have the ability to remotely add value to a student's account.

"We created UB Card Online Account Management for a very simple reason—the students expected it," said Mitch Green, executive director of UB's Faculty Student Association.

"They wanted to access their accounts online rather than having to stand in line to check balances or add value to their accounts. Internet account access provides a major customer service enhancement, and by moving routine transactions online, we free up our staff to personally assist students with more complex transactions."

The technology to offer Web access was made possible through a strategic alliance formed between

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JSA Technologies and Diebold, which provides the school's card technology. JSA hosts UB's secure, password-protected site for Web-based transactions and Diebold's WebAttach application provides the interface to the campus card system.

"We have a reputation for pushing the technology," says Keith Curtachio, director of the Faculty Student Association.

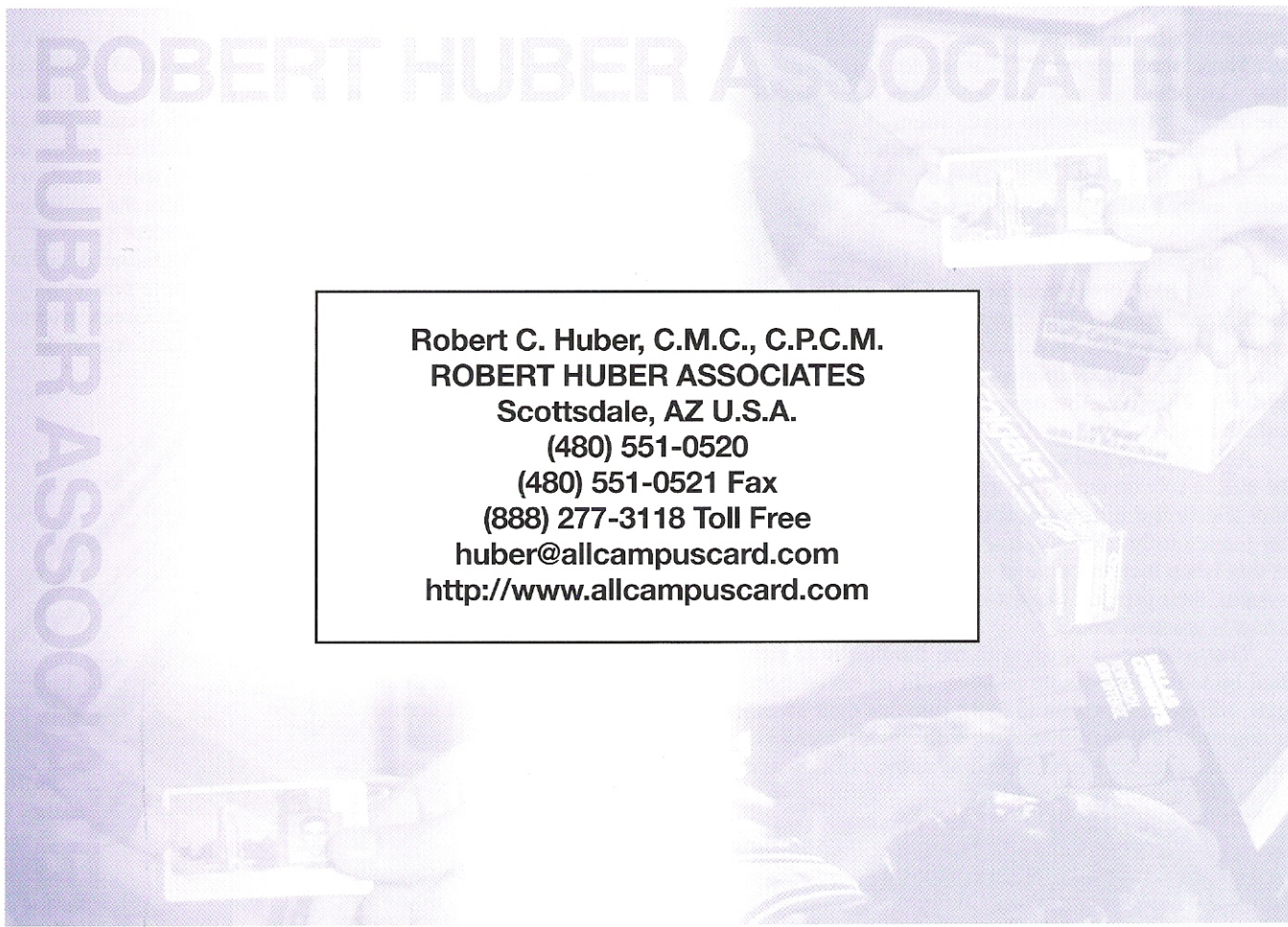
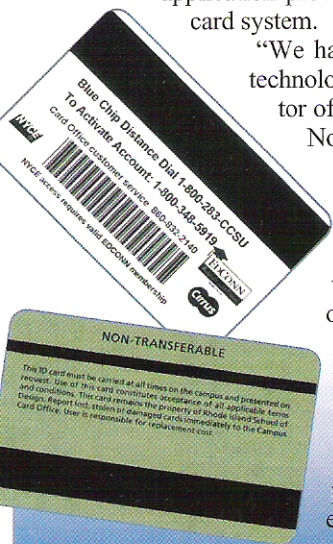
Now that [the Web site] is in place, we are already looking ahead to creating an e-commerce capability integrating most financial transactions both by university suppliers on campus and our off-campus partners into a single, comprehensive system."

Another trend that has Huber excited is the emergence of biometrics. "Students are tired of having a half dozen passwords to half dozen computers and software applications," he

said. With biometrics, students should be able to go to any appropriate terminal, be it on-campus or anywhere in the world; swipe their campus card; present their fingerprint; and then be able to access their e-mail, etc. In Huber's view, that could be the "killer app" that finally gets more smart cards onto campuses, though the technology could also be used with mag-stripe cards.

In Huber's view, when it comes to campus cards, the most important thing is not what technology it uses, but what that technology can accomplish. "Try to look at campus cards as a tool, not as a master," he said. "It can do wonderful things for you, but you have to give it perspective and not be mesmerized by it. Because when you start becoming mesmerized, it will take you over."

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