



How Far Is Too Far For The University ID?

Voter ID, Proof of Age, Breeder Doc Use
Raise Liability Concerns

by Andrew Hudson
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The voting process understandably garners attention, and in 2014 much of the spotlight fell upon the campus card. In states across the country, senators and representatives called for university-issued photo IDs to be used as an official form of voter identification while others rallied to restrict this use.

When it comes to voter ID, states are accepting everything from tribal identification to gun licenses, but they are still split with regards to the campus card. In 2014 at least four states were considering new legislation – Arizona, South Carolina, Tennessee and Texas – while at least 15 others already accepted the IDs.

On the surface, this type of use for non-campus functions might seem like a positive step for campus-issued IDs. But as you add functionality to a credential, you increase its value, and in tandem, the likelihood that people might work to create counterfeits.

Whether voter ID, age verification or use as an identity document when applying for accounts or other IDs, serious questions emerge.

What should be the limits of the student ID? What identifying information should appear on the card? And is it best to curtail its use to institution-specific functions, or let it be more broadly accepted?

Understanding off-campus

In some instances, use of the university ID beyond the confines of campus can offer a great resource to students. Obviously, off campus merchant programs expand dining options and can serve a necessary function. Similarly, university-sponsored discount or loyalty programs can save students money and promote positive relationships between an institution and its surrounding community.



But these are fairly innocuous uses, more for convenience than for identity. Sure a card could be a target for counterfeiters for use in a particularly lucrative discount program, but the resulting damage would be minimal.

This might not be the case, however, for a card that can serve as a breeder identity document. Breeder documents are accepted as a form of valid ID when applying for another credential such as a state-issued ID or driver license.

Additionally, it can be a breeder document if accepted for establishing services such as utilities, phone or financial accounts, as these can serve as a link in the chain for establishing a false identity or assuming another's identity.

Vital information

The modern campus card often carries both the data and perception of an official government-issued ID. But when it comes to the use of that credential for unintended purposes, where should accountability lie?

When determining the range of potential uses for the student ID, Jay Summerall, vice president Blackboard Transact, stresses that the institution should consider its mission and how the ID supports that mission. He uses the example of birth dates and IDs. "It would be highly unusual for an institution to want to step into the shoes of a state DMV or federal agency and try to convey the age of the cardholder for various purposes like purchasing alcohol," he says.

Robert Huber is a campus card business consultant and runs RHA Consulting. **Huber** stresses that universities should practice caution when it comes to extending campus card use beyond the walls of the campus. He offers a list of items that universities should avoid printing on their cards.

This may seem like an obvious one, but **Huber** reminds not to include a Social Security Number on a student ID. This was common in the early days of the campus card, but it is a practice that has been banished in this era of identity theft.

Huber also implores universities to avoid the temptation to print the date of birth on a campus card as well. "Printing a birth date promotes the production of fraudulent campus cards and increases the potential liability to the university," he says.

He stresses that the campus card should not be used for verification of legal age. "Although the legal age of the cardholder can be verified by an electronic check of a



campus card system, it's best for a university to confer with its legal counsel regarding this process," he says.

Issue dates are another piece of information that has been considered in the past. **Huber** feels universities should avoid printing an issue date on a campus card as this it could be another source of fraudulent use.

He says the same goes for expiration dates, which may also make for a more costly replacement process between notifications, scheduling, labor, cost of materials and student inconvenience. "Card validity should always be facilitated and documented electronically by the campus card system," he says.

Fred Emery, vice president of OneCard sales at Heartland Campus Solutions, agrees when it comes to both birth dates and expiration dates. He says mobile applications and other terminals – rather than a visual check – should be used to verify these pieces of information in the modern world.

Thankfully, the days of printed or stickered expiration dates are over on the vast majority of college campuses.

"Some campuses we work with will print an expiration date on the card, however the majority of the campuses will use an online check against the database to verify expiration, student status or birth date as needed," says Emery. "Personally I recommend that unless it is a requirement of local law for state use of the card, then a birth date should not be printed on the card to minimize possible liability and misuse."

As for the voter ID issue, **Huber** sees this as more trouble than it's worth for the university. "Voter regulations vary between states and are subject to fluctuating political and court decisions," he says. This lack of standardization could result in costly and last-minute replacement of cards if rules change and the ID's use is required for the function.

Beyond campus walls

The concern when it comes to the uses of a university ID beyond campus is whether or not fraudulent use is a realistic threat. Some insist that the last thing a university needs is for its credential to be used as a breeder document to obtain other official forms of identification. Others take a less stringent approach.

"I think this is dependent upon local laws and how it will be used," says Heartland's



Emery. “It does add another level of complexity to the card since the campus now must accept greater responsibility for the accuracy of information portrayed on the card and within their system.”

Emery recommends that in states that allow the use of a campus ID as a substitute state credential, universities should ensure that adequate processes are in place to confirm student identity and restrict access to data held within the ID production system.

Blackboard’s Summerall agrees. “It would be up to the issuer of an ID as to whether or not the campus card offers sufficient proof of identity. As to be considered a breeder document, however, the risk would be very high,” he says.

“It would be highly unusual for an institution to offer the level of identity verification that would ensure the level of validity required by a city, state or federal agency responsible for credential issuance,” says Summerall. “The issuer’s risk tolerance would have to be quite high to support this, particularly with the relatively low security – e.g. lack of holographics, etc. – that most student IDs feature.”

Proper confines

The student ID has grown to encompass a great many functions on campus, and the possibilities continue to grow. But with this growth, experts say there should be limits.

Existing off-campus programs provide students with a valuable resource, while enabling the university to bring in revenue and forge a stronger relationship with local merchants. Beyond that, however, use of the student ID outside the campus confines carries with it liability that an institution may not want to inherit.

The question going forward, then, may not be *if* the student ID can be used beyond campus walls, but rather *should* it?



Securing The Identity Chain

Don't Let The Campus Card Be The Weakest Link

by Andrew Hudson
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The voting process understandably garners attention, and in 2014 much of the spotlight fell upon the campus card. In states across the country, senators and representatives called for university-issued photo IDs to be used as an official form of voter identification while others rallied to restrict this use.

The identity chain can be a fragile thing when you consider the number of possible weak links. These weak links can be the result of insecure, “breeder” documents – documents like birth certificates and Social Security cards that can be used to obtain other higher value identity documents like passports and driver licenses.

Fraudsters often use these easier-to-acquire breeder documents to then apply for more secure IDs.

In the current issue, we consider the limits of the student ID card, what cardholder information it should feature and how far beyond the confines of campus it should be accepted. While the student ID is, for the most part, well garrisoned within the walls of campus, there remain certain uses of the student credential – voter ID, for example – that may attach unintended value and thus risk to the student ID.

The worst-case scenario is that a fraudulently obtained student ID is used as a breeder document to obtain more secure IDs. And should that fraudster use those newly acquired credentials for identity theft or criminal acts, the paper trail could lead back to the university.

A quick scan of the Social Security Administration’s web site shows that in order to obtain an original or replacement Social Security card, an applicant must first produce a U.S. driver license, state-issued ID card or U.S. Passport. But if for whatever reason these documents are not available, other documents including the student ID card will be considered.

While the student ID card can’t be used on its own, it’s an acceptable link in the chain nonetheless.



Using a university ID to orchestrate identity theft or other fraudulent activities is, of course, an extreme case. But universities should be mindful of the power that the credential can have when used for purposes beyond higher education or when cardholder information like birthdates or other sensitive data are included.

There's a reason Social Security numbers don't appear on the fronts of student IDs anymore, but as identity theft and fraud becomes more advanced, it may be worth it to pay additional attention to the student ID once more. If not for the sake of the cardholders, then it should be done to avoid the liability that a university could incur if its credential was used illegally.

The cards are great tools for accessing student-facing services both on and around campus, but their use may not be worth the risk when it comes to larger utilities at the state or federal level.

Even if the student credential were deemed a good fit for use beyond higher education, it would likely raise new questions when it comes to issuance. If the student ID is to maintain a place on the identity chain, then it would likely fall to the university to ensure that its link remains as strong as the others.

The simpler and perhaps safer option is to keep the student ID within the walls of campus, leaving those use cases that reach beyond the institution's borders to other identity documents.