



Campus Card Industry Forecast

Huber Predicts Major Industry Changes

April 12, 2013 – **Robert C. Huber, CMC, CPCM**, a 30-year campus card pioneer, "vendor independent" Campus Card Business Consultant and President of Robert Huber Associates, has released the first part of his 2013 "**Campus Card Industry Forecast**". The second part of his forecast will be posted online (www.AllCampusCard.com) on July 1, 2013.

Prediction #1 – Over the next five years, 90% of students will own or lease at least one Smart Mobile Device.

Prediction #2 – Smartphone and Mobile Device enabled campus card system transactions will Exceed traditional plastic card transactions within the next five years.

Prediction #3 – Personal Mobile Devices will become the Primary Campus Credential within the next five years.

Prediction #4 – Participating Campus Card Network Merchants will increase 100% over the next five years.

Prediction #5 – Magnetic Stripe based Door Access Systems will continued to be replaced by more secure and greater ROI Contactless Smart Chip and Mobile enabled technology systems.

Prediction #6 – Over the next decade, 50% of Campus Card Programs will utilize "Cloud" based Campus Card Websites and Marketing Programs developed and maintained by third-party vendors.

Prediction #7 – Many colleges and universities will no longer issue traditional plastic cards and instead will adopt a "Virtual e-Credential" for most students by the end of this decade.

Prediction #8 – With acceptance of mobile credentials, advanced reader technology, and increased corporate acquisitions, the number of Campus Card Vendors will Double by the end of the decade.

"Campus Card Industry Forecast" (1998):

- The Campus Card Industry Will Be Slow to Adopt Contact Smart Card Technology.
- Banks Will Defuse the Tidal Wave of Potential Partnerships Due to Bank Takeovers and Lack of Projected Revenues.
- New Computerized Video Image Card Production Systems Will Rapidly Replace Traditional "Pouch" Cards and Equipment.

"Campus Card Industry Forecast" (2006):

- More Off-Campus Merchants Will Partner with Campus Card Programs than with Financial Institutions.
- New IP Addressable Designed Card Readers Will Exceed 90% of all Campus Card System Readers.
- Interest and Variations of Off-Campus System Hosting Will Continue to Increase as Technology Evolves.

"Campus Card Industry Forecast" (2009):

- Non-Mechanical Contactless Smart Chip Technology Becomes the Preferred Campus Card Technology.
- Wireless Reader And Contactless Smart Chip Technologies Will Propel Electronic Door Access Control Applications.
- Merchant Applications Will Accelerate Rapidly and Become an Expected Element of all Campus Card Programs.

THE PUBLISHER

Entrepreneur and visionary **Robert C. Huber** started his first business at age 5. He founded educational radio stations in both high school and college and managed 3 hotels in New England. After being denied a training manager position with Walt Disney World, he proceeded to plan, open, manage and market 50 Burger King® Restaurants in 5 states. In 1982, he began revolutionizing campus meal plan systems. While developing a food production system, he modified a door access system to manage meal plans and piloted a new declining balance plan ("points"). He replaced traditional 1-year registration cards with durable plastic ID cards designed to last 4 years in a college environment. In 1985, Robert Huber and Joseph Pietrantonio launched the first multi-application campus-wide card program at Duke University. Subsequently, he lead the industry in developing applications and technology for point-of-sale, food/snack vending, beverage vending, student laundry vending, and online parking and door access – all using the same card, cardholder account and single LAN network, and implemented the first 3 college smart card systems. In 1991, he founded **Robert Huber Associates** as the first "vendor independent" campus card business consultancy serving colleges, universities, community colleges, boarding schools and hospitals. Robert C. Huber, CMC, CPCM, has overseen the implementation and evaluation of over 200 campus card systems in North America and is publisher of the "**Campus Card Industry Forecast**".

Robert Huber Associates

OVERVIEW

Robert Huber Associates is an international business consultancy that provides colleges and universities in the U.S. and Canada with professional "vendor independent" consulting and strategic planning expertise with all aspects of **Campus Card Programs**.

PRINCIPAL CONSULTANT



Robert C. Huber, CMC, CPCM is a 30-year campus card industry pioneer, Campus Card Business & Marketing Consultant and founder of Robert Huber Associates. He has implemented over 100 campus card systems, opened and managed 50 Burger King® restaurants and started 200 businesses. Bob is a board certified business consultant, entrepreneur, card technology expert, author, RFP / SOW writer, professional negotiator, industry analyst, adjunct college business instructor and frequent conference speaker.

DISTINCTIVE COMPETENCE



- Over 100 Clients (IHE)
- Vendor Independent Consultancy
- Developed All-Campus Card (1985)
- Higher Education Specialists (40 years)
- Publisher of "**Campus Card Industry Forecast**"
- Business, Marketing, Technology & Card Expertise

CONSULTING SERVICES

- New System Implementations
- Campus Card Marketing Tune-ups
- Campus Card Program Assessments
- RFP Development & Vendor Evaluation Process
- Vendor Negotiations & System Contract Assistance
- Multi-Campus & Multi-Institution Strategic Planning
- Special Projects & Campus Card Industry Presentations



Campus Card Industry Celebrates
Historic 45th Birthday!



NACCU Celebrates
20th Birthday!

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Campus Card Industry Forecast



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