FUTURE-PROOFING
Your Campus Card Operation

Strategic Questions That Every Administrator Should Be Asking

by Robert C. Huber, CMC, CPCM, Campus Card Business Consultant

The pig in the python from Landon Jones' classic, "Great Expectations: America and the Baby Boom Generation," is the perfect visual analogy to underscore the dramatic global impact of a generation during its lifetime.

In 1980, Jones accurately chronicled and predicted numerous cultural waves from disposable diapers to electronic toys, intellectual games, clothing trends, loud music, revolutionary politics, organic food, vacation clubs, affordable transportation, distance education, fitness clubs, healthcare options and active retirement communities among others.

And generational trends have no less impact today as they were with the Baby Boomers. Today, 60% of Millennials still live with their parents, most are single and most don't own an automobile. Moreover, a staggering 90% own at least two mobile

devices and keep at least one charging hub in their bedroom.

Still comfortable with their overly protective "helicopter parents," Millennials continue to generate cultural shifts throughout our society – sparking trends in digital technology, team workplaces, wireless media, mobile payments, mobile device usage, advertising, team decision making, job entitlement, anti-smoking, healthy eating, debt evasion, parental reliance, and challenging conventional business practices.

With the volatile mixture of the relentless cravings of Millennials and their helicopter parents, and the undeniable explosion of technology, the 30-year old Campus Card Industry finds itself at a crossroads. It must either dramatically transform itself into a more relevant Virtual Credential Services (VCS) provider in the way that eTickets have done, or it will be purposely discarded from future consideration and be replaced by other FinTech options promoted by the neurotic social media echo chamber.

To avoid obsolescence we believe campus card programs, systems and operations must begin to strategize, transform and position their ecosystems and do so before the class of 2020 leaves their provisional nest. Mounting evidence from Beloit College's latest Mindset List and RHA's "Campus Card Industry Business Forecast" echo this, with the Beloit's Mindset list aptly describing Millennials as "an impatient generation learning how to be patient."

As a first step, campus card directors and their respective business and student affairs administrators should schedule face-to-face – that's in person, not Skype – meetings complete with whiteboards and strategic campus thinkers. Encourage a temporarily text-free zone and provide munchies and caffeine to maintain the energy level and creativity. As with U.S. Supreme Court hearings, this group's initial meeting is not to make decisions, but rather honestly consider, ponder and value questions that need to be asked about the overall operation and the institutional ownership.

But why pool campus minds and ask these difficult questions in the first place? The Baby Boomer and Millennial generations have both changed the world, and the next generation is about to decide whether to attend class or just send their drone instead. So it's vital that campus card offices open the future-proofing dialogue now to determine the role of the campus card operation going forward and to prepare for this next generation of college students. For starters, ask these questions:

What if our campus card vendor is sold?

The world, including the campus card industry, has evolved from 30-year private

companies to private equity firms and mega international corporations. You may still be in love with your current provider, but ask what the questions:

- What are you doing now to insulate your campus card ecosystem in the event your card system vendor is acquired?

- What is your plan if you don't get along with the new in-laws?

Proprietary vendor hardware: A wise investment?

Thirty years ago, changing a campus card vendor required new campus wiring, hardware, software, card readers, a recarding of your campus, and the manual encoding of all cards and transferring of account balances. This was all provided that everyone on the conversion team could stay awake all weekend doing the work and were 100% accurate.

- If your campus card vendor is sold or acquired by a competitor, what existing proprietary hardware, if any, is guaranteed to be supported by the new vendor and for how long?

Do we still need residence hall laundry readers?

If you've ever lived in a residence hall, you know that local students tend to leave campus every Thursday or Friday, taking their dirty laundry home with them. Many institutions have simply mandated laundry fees as a means to providing a predictable revenue source, updated the appearance and safety of their laundry room facilities, and they've accomplished this all without any real parental objection.

- Why pay someone to be on-call during the weekends to care and feed laundry reader systems and fill change machines?

Vending machines: Is it time to cut the cord?

For decades, installing campus card only readers seemed like a prudent strategy to promote your credential and lessen competition from credit cards. With most dining service and bookstore contractors now insist on credit card acceptance, and many vending machine contractors are also providing multi-credential readers along with wireless reader technology, which also reduces PCI issues. All of this is vendor-

agnostic and interoperable with any campus card vendor.

Is it time for a website makeover?

After all the blood, sweat and tears that everyone has invested in revising to your campus card website, the thought of a site makeover can conjure nightmares comparable to recarding a campus.

- If your website is more than five pages, and crucially, not mobile friendly, can you expect your mobile-driven Millennial customers or their helicopter parents to even look at it?

If the answer is anything but a resounding "yes," then it could be time for a comprehensive website makeover by a professional marketing firm. Another key consideration would be to make sure that all your marketing materials mirror your campus card website and vice versa.

Should we leapfrog to mobile?

Over the past two decades, vendors have each touted that their "flavor" of contactless is the best technology since HiCo magnetic stripes. Now many institutions feel that the headaches and hundreds of thousands of dollars they have invested were not as strategic as they had initially envisioned. Ask these questions:

- Would your institution be best served to leapfrog contactless technology altogether and partner with a campus card vendor that will help you achieve mobile everything by 2020?

- Do you have a strategic plan to convert all current and future applications to mobile technology, bearing in mind that is what your mobile Millennial customers are expecting from you? Survey them and your business partners.

Why are we still making campus cards on-site?

Campus Card Vendors and related suppliers can connect you with 'Service Bureaus' that can produce and deliver plastic cards in 1-3 days. Webpages, the Internet and photo upload programs are all revolutionizing the issuance process. This begs the question:

- Why staff a full-time office that only mass produces campus cards two weeks out of the year?

Banks issue new bankcards overnight with no printers, film, ribbons or cardstock in their branch offices. How many card employees have you ever met at your local bank?

Why not make plastic campus cards optional?

Once upon a time, institutions required that all students stand in line each fall (usually in the gymnasium) to have their official photo ID card produced by the Registrar's Office. It was a process that repeated itself every year. But if you gave your students the option of standing in line only to be issued a "spare" plastic credential to be used just in case their smartphone battery is low, or registering their smartphone or smart watch the day they arrive on campus, which do you think they would choose? Survey your students.

When do we plan to convert to virtual credentials?

Most community colleges, hotels and airline frequent flyer programs have moved beyond issuing plastic cards, and somehow they still continue to be successful, promoting their programs and processing millions of dollars in transactions each day. So if most academic institutions now provide reliable online academic registration, why can't they also facilitate online registration of "virtual" credentials?

Is your office a recognized Customer Service Center?

There was a time when card offices were simply a sign on the counter of a busy Registrar's Office, Bursar's Office, Security Office or Food Service Manager's Office in the back of the dining hall. But contemporary campus card offices should be setup as Customer Service Centers that shoulder many cross-divisional business functions and complimentary services.

This could be accomplished by providing valuable services in the vein of a visitor information center, offering campus maps, conference center capabilities, meal plan sales, fine arts and athletic ticket sales, parking passes, parking fee payments, special events information, campus mailing center, and more. Is your campus card office spending more than 50% of its labor on campus card functions, or is it recognized as a one-stop customer service hub for your institution?

About the author

Robert C. Huber is a certified, vendor independent campus card business consultant, life-long entrepreneur and publisher of the "**Campus Card Industry Business Forecast**" found at AllCampusCard.com.

In 1985, he developed a single multi-application "**All-Campus Card**" designed to last for four years. Huber also promoted campus card offices, marketing them as "one-stop shopping centers," at a time when institutions were issuing numerous department cards, keys, stickers and punch cards – all valid for less than a year.

Huber has since assisted over 300 academic, healthcare and corporate campuses with the implementation of meal plan, food production, point-of-sale, vending, parking, door access, merchant and multi-application campus card transaction systems.

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