

## Top Five Benefits of SaaS-Deployed Campus Card Solutions

Discover what institutions should consider when looking for a SaaS-deployed campus card (credential) solution.



### Top Five Benefits of SaaS-Deployed Campus Card Solutions

1. SaaS takes infrastructure management off your plate.
2. SaaS is cost effective.
3. End-to-end managed services free your staff to focus on other priorities.
4. Deployment of a SaaS solution is fast and easy.
5. A good SaaS solution will be open to multiple hardware types and partners.

- › Do you want to implement a campus card (credential) program but don't have the internal resources or time to get it up and running?
- › Do you want to expand your campus card (credential) program into new areas?
- › Does your institution need greater and real-time insight into transactions but don't have the infrastructure to support it?

If these questions describe your current situation, it's time to consider a new solution for your campus card (credential) program. A campus card (credential) transaction system deployed as Software as a Service (SaaS) offers important advantages for institutions that wish to deploy quickly, reduce costs, and add services incrementally.

### 1. SaaS takes infrastructure management off your plate.

What does it cost to run a high performance, compliant, and secure data center on campus? How confident are you in your disaster recovery plan? In the event of a disaster, how long will it take to get back up and running? Are you at risk of losing data? Or, does your institution not even have an IT staff available to help implement and maintain a system?



## Evaluation Checklist

Look for these important security and infrastructure features:

- ☐ PCI-Level 1 environment for security
- ☐ 100% system redundancy
- ☐ 24/7/365 live monitoring in the data center
- ☐ Solid backup and disaster recovery systems
- ☐ Guaranteed uptime of 99.99%
- ☐ On-demand scaling to address spikes or peak periods

With SaaS, infrastructure management and relative investment costs become your provider's responsibility instead. Your SaaS provider is responsible for:

- › A physical data center that is secure and PCI compliant.
- › 24/7 live monitoring and resolution for hardware failures and automatic load balancing.
- › Full redundancy, including a backup data center and disaster recovery responsibilities, and ensuring a failed disc or a power outage won't take down your card program.
- › The purchase and maintenance of data center hardware, including servers, necessary to operate your card (credential) program. When your card program grows, the provider is responsible for scaling up hardware, providing you with on-demand scalability.
- › Continual platform and functionality improvements—upgrades are rolled out in the SaaS platform without any IT resources from your organization providing you benefits from new features right away.

## 2. SaaS is cost effective.

With a SaaS deployment of your card system software, costs are distributed over time—your organization pays for ongoing service. Because the software is hosted and maintained by the provider, you don't need to invest in servers or other hardware and software to support your deployment. And, with on-demand scalability, you don't have to worry about expanding your physical data center to accommodate a continually-growing program.

SaaS offers significant savings in human resources. You won't need to use IT resources to install or upgrade the system, back up data, or maintain your database. Your SaaS provider is responsible for those activities.

Another area of human capital savings is in your campus card (credential) office. If your SaaS provider offers managed services for program administration and cardholder care and you have existing card program staff, you can free these on-campus teams for other priorities. If you don't currently have card program staff, you can rely on your provider to do the bulk of the work rather than hiring on-site staff. And, when the program grows, you won't have to add more staff to accommodate it.



## Evaluation Checklist

To evaluate cost savings, be sure to consider:

- ☐ Physical hardware (servers)
- ☐ Physical location (data center)
- ☐ IT resource savings
- ☐ Campus card office personnel costs

### 3. End-to-end managed services free your staff to focus on other priorities.

End-to-end managed services can help your institution go farther with your campus card (credential) program without having to acquire additional expertise. Your SaaS provider can answer calls to the help desk, maintain cardholder accounts, and ensure accuracy of your data plan information.

Consider where you would like to focus your efforts. Is it on marketing the card services? Keeping up with card production and student service-related inquiries? Or perhaps you would rather focus on other priorities entirely, leaving the entire card program management to your SaaS provider?

These types of managed services are available:

- |  |  |
|--|--|
| ✓ Credential program administration                | ✓ Management and recruitment of participating off-campus merchants |
| ✓ Scheduled reporting                              | ✓ Accepting merchant settlement services                           |
| ✓ Card printing and production                     | ✓ Financial aid disbursements                                      |
| ✓ Cardholder care (customer service and help desk) | ✓ Bank card processing   |
| ✓ Marketing services to build program awareness    |  |

It's often an easy decision to use managed services for your program's administration and reporting, as well as physical production of cards. However, also consider cardholder care and marketing services as a way to optimize staff time and grow card (credential) programs more quickly.

#### Student cardholder care

Free your staff's time by letting a SaaS partner provide toll-free help desk and e-mail care support for student cardholders and their parents. The provider should private-label your services—answering the telephone as a representative of your institution. With cardholder care services, a SaaS provider will answer questions about balances, walk cardholders through how to add funds to the card, and more. Some providers also offer optional deposit process services.

#### Card program marketing services

One challenge with any campus card (credential) program is getting students to leverage it to its fullest potential. If your SaaS provider offers marketing services, you can relax and let them take the lead on everything from card design options and branding to building awareness with students, implementing card services in more areas of your campus, and recruiting off-campus merchants to participate. By building out your network, you'll increase student satisfaction and engagement with your card program.



#### Evaluation Checklist

When thinking about managed services with a SaaS solution, you should consider:

- ☐ Range of available services
- ☐ Flexibility to add services incrementally
- ☐ Ability to private-label services to reflect your institution's brand
- ☐ Provider's experience in delivering services

Managed services can relieve your internal teams from much or even all of the human resource burden associated with campus card (credential) programs. When you evaluate providers, flexibility is of the utmost importance. Your organization should be able to choose the services that will make the biggest impact on your program while accommodating your budget.

## 4. Deployment of a SaaS solution is fast and easy.

Full deployment of your software system can occur in weeks. The provider maintains the hosting environment and software platform, so most of what is involved is getting your existing student data into the SaaS platform and providing access to your organization.

SaaS offers your institution flexible scalability as well. Your student population can grow or you can add new apps and programs without expanding an on-campus data center. Your SaaS provider has additional capacity configured and stands ready to accommodate your growth.

### Better insights and easier access for staff

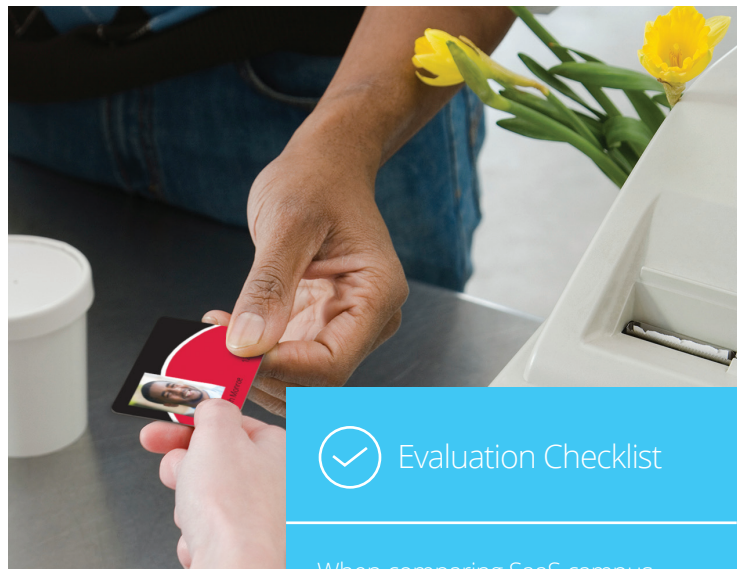
Your staff can access the card program system securely and run reports from anywhere on- or off-campus. Real-time transaction information is centralized, so you can gain better insights into transaction volume, usage by location, and more. Your solution should also offer automated scheduling and distribution of reports.

### Improved service to students

There's one more important benefit of SaaS deployment—online cardholder account access.

Students and guest users can access the campus card account securely from any web-connected device to check balances, review activity, and add funds.

Not only does online account access free your existing card program staff from unnecessary phone calls and inquiries, it delivers superior customer service to your cardholders.



### Evaluation Checklist

When comparing SaaS campus card solutions, consider:

- ☐ Speed of deployment
- ☐ Ability to scale up as your programs grow
- ☐ Ease of access for staff and cardholders
- ☐ Quality and availability of reporting





## Evaluation Checklist

Consider each potential SaaS provider in terms of openness:

- ☐ Ability to leverage your existing hardware investment
- ☐ Ability to interoperate with a diverse ecosystem of terminal, hardware, and application providers
- ☐ Internal team and process in place to certify new partners to ensure security and performance

## 5. A good SaaS solution will be open to multiple hardware types and partners.

You hear a lot about “open” systems today. If you evaluate SaaS solutions, you’ll find varying degrees of open platforms. First and foremost, you’ll want a system that offers airtight security over student data. Open should not mean vulnerable.

The most important aspect is that your provider has an open mindset and culture. The provider you select should have an expansive and growing list of integrated terminals, readers, and hardware partners. This may enable your organization to leverage existing investments in hardware instead of starting over with new terminals as you evolve your campus card (credential) solution.

Your SaaS provider should have a robust partner ecosystem of both hardware and application partners. The provider should have a dedicated team that helps new partners certify against a well-defined, streamlined

integration process. These integrations can provide new and better ways to serve your students and institution through innovation.

## Conclusion

As you’ve seen, there are compelling reasons to consider SaaS deployment for implementing a new campus card (credential) solution or transitioning your existing system. Speed of deployment, ease of use, and elimination of IT infrastructure costs all make a solid case for SaaS. But the most important argument for SaaS is student satisfaction.

When you can enable your internal employees to focus on other priorities, such as direct interaction for student needs, students receive a higher quality of service. When end-to-end managed services from your SaaS provider expand the quality and breadth of your campus card program, students win again. Finding the right campus card solution to match your institution’s objectives and your students’ needs will contribute to a more engaged and satisfying campus experience.

*Note: You'll notice we often put the word "credential" in parentheses following the word card when we discuss the campus card program. While the primary ID vehicle used by students on campuses today to purchase meals, books, and other goods; and to ensure appropriate access into dorms, classrooms, and other facilities is a physical card, other types of campus credentials are being used as well. These other credential types include contactless technology (on both cards and mobile phones) that provides enhanced security features and is based on near-field communications (NFC)-open standards; and biometrics (e.g., thumbprint). With the mobile credential being in the near-term strategic plans for many institutions' campus card programs, it's important to understand that the benefits of a SaaS-deployed campus card program also apply to the other types of credentials.*

## Evaluation Checklist

### Security and infrastructure:

- ☐ PCI-Level 1 environment for security
- ☐ 100% system redundancy
- ☐ 24/7/365 live monitoring in the data center
- ☐ Solid backup and disaster recovery systems
- ☐ Guaranteed uptime of 99.99%
- ☐ On-demand scaling to address spikes or peak periods

### Cost savings:

- ☐ Physical hardware (servers)
- ☐ Physical location (data center)
- ☐ IT resource savings
- ☐ Campus card office personnel costs

### Managed services:

- ☐ Range of available services
- ☐ Flexibility to add services incrementally
- ☐ Ability to private label services to reflect your institution's brand
- ☐ Provider's experience in delivering services

### Speed and ease:

- ☐ Speed of deployment
- ☐ Ability to scale up as your programs grow
- ☐ Ease of access for staff and cardholders
- ☐ Quality and availability of reporting

### Openness to ecosystem:

- ☐ Ability to leverage your existing hardware investment
- ☐ Ability to interoperate with a diverse ecosystem of terminal, hardware, and application providers
- ☐ Internal team and process in place to certify new partners to ensure security and performance

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