

# Campus Card Industry Forecast

## (Five-Year)

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### **Prediction #1 – Virtual Card Offices**

The Echo Boomer generation along with their Baby Boomer parents will drive development of "virtual card offices" for most cardholder functions at 75% of institutions with campus card programs in the next 5 years.

### **Prediction #2 – Wireless Door Access**

Wireless door access installations will double every year for the next 5 years with the rapid rise of wireless campuses and municipal environments.

### **Prediction #3 – Biometrics Revival**

Although biometrics has been in existence for over 2,000 years, it will receive another revival with the increased demand for international personal identification, and this technology will be offered to campuses within the next 5 years by most multi-application card system vendors – using existing magnetic stripe card technology.

### **Prediction #4 – Merchant Programs**

The number of schools that have made a proactive decision to expand their campus card program to include off-campus merchant applications will double each year for the next 5 years.

### **Prediction #5 – Merchant Program Vendors**

More industry vendors will facilitate off-campus merchant transactions with a variety of options – regardless of the primary on-campus card vendor system.

### **Prediction #6 – Merchant Program Management**

Although 75% of off-campus merchant campuses are managing this application on a "self-op" basis, that share will reverse within the next 5 years (i.e., 75% managed by vendors for schools, 25% managed by schools).

### **Prediction #7 – Community College Systems**

With the advent of off-campus merchant applications, the number of community colleges (without a card system) that will purchase a multi-application campus card system will double each year for the next 5 years.

## **Prediction #8 – Outsourced Marketing**

Since most colleges and universities still have not adopted a contemporary business organizational model which should include a Vice President of Marketing, but progressive business administrators realize that the professional marketing of campus card programs is essential to an increased return-on-investment (ROI), the number of institutions that will utilize contracted vendor marketing services to promote their campus card programs (both on-campus and off-campus) will triple each year for the next 5 years.

## **Prediction #9 – Shared Systems Increases**

As the campus phenomenon for the outsourcing of contracted services increases, more institutions will consider "shared" campus card systems (i.e., both vendor managed systems and consortium models) for technological, organizational, and budgetary reasons.

## **Prediction #10 – Internet & Web Tools**

Both the Internet and the World Wide Web will play increasing roles in the management of campus card programs, cardholder transactions, and cardholder services on a global basis as technological security is improved and customer demand increases for such services.

## Consultant Background

Robert C. Huber, CMC, CPCM, is a Campus Card Consultant and president of Robert Huber Associates, a "vendor independent" business consultancy – which specializes in the assessment and implementation of campus card programs. Mr. Huber has been an industry professional for over 25 years and implemented the first known campus-wide multi-application card system at Duke University (1985), and has advised over 300 colleges and universities throughout the United States and Canada.

Robert Huber has an extensive business management background and has trained over 2,000 employees in the retail, food service, broadcasting, hospitality, marketing, and higher education industries. His experience includes the startup and management of 50 Burger King® restaurants, three hotels, two campus radio stations, and implementation of over 200 management control systems (i.e., meal plan, debit, food service, point-of-sale, vending, door access, food production management systems, and campus card systems).

Robert C. Huber is an author, business consultant, industry analyst, card technology expert, media resource, college adjunct instructor, and frequent speaker at workshops and national conferences.

# What's Hot and What's Not?

(2007-2008)

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## HOT

- Biometrics
- Wireless Readers
- IP Card Readers
- Shared System Hosts
- Off-Campus Applications
- Marketing Partners
- Pay-for-Print
- Deposits (via Web)
- Virtual Service Centers
- Strategic Marketing

## COLD

- Smart Cards
- Off-Line Readers
- Private Networks
- Single System Host
- On-Campus Applications
- Exclusive Banks
- Copy Machines
- Deposits (via USPS)
- ID Offices
- Periodic Promotions