

# Campus Card Industry Forecast

(2008 Forecast)

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## **Prediction #1 – Door Access Applications Surge**

Sparked by an increase in campus shootings and violence, the number of electronic door access systems at campuses (i.e., colleges, universities, community colleges, healthcare, corporate) will triple in the next five years – especially at the entrances to housing facilities.

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

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

## **Prediction #3 – Off-Campus Merchant Programs Skyrocket**

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

## **Prediction #4 – Virtual Card Offices Become Industry Standard**

The development and use of virtual card office functions for self-management of cardholder privileges will become an expected campus card program component in the next 5 years.

## **Prediction #5 – Hosted Systems Attract More Attention**

With the steady rise of contracted campus services and the increasing desire for IT departments to focus more on software applications and less on maintenance of system servers, third-party hosted and shared systems will become increasingly more attractive to campuses for a variety of technological, organizational, and budgetary factors.

## **Prediction #6 – Merchant Program Options Flourish**

More existing and new industry vendors will facilitate the skyrocketing of off-campus merchant program transactions for campuses with a variety of options – regardless of the primary campus card system vendor.

## **Prediction #7 – Card System Vendor Turnover Increases**

Corporate ownership and management of card system vendors, especially those which provide services to college and university campuses, will see more turnover in the next 3-5 years than ever before in the 40-year history of campus card systems.

### **Prediction #8 – Internet Marketing & Management Tools Highlighted**

Both the Internet and the World Wide Web will play increasing roles in the management and promotion of campus card programs based on customer 24/7 demands.

### **Prediction #9 – Merchant Card Program Management Shifting**

Although 75% of off-campus merchant programs are currently managed by campuses, this operation will shift to a 50 / 50 share (i.e., campus vs. vendor managed) within 5 years.

### **Prediction #10 – Biometrics Cautiously Returns To The Forefront**

Although biometrics has been in existence for over 2,000 years and has been slow to be embraced, international terrorist and security demands will spark more implementation of biometric systems over the next 3-5 years – but campuses will be slow to embrace this technology due to privacy issues, equipment costs, and limited vendors in the marketplace.

### **Prediction #11 – Community College Systems Increase Exponentially**

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 #12 – Higher Education Institutions Seek Marketing Expertise**

Colleges and universities which have remained slow to embrace cross-divisional cohesive marketing programs, entrepreneurial business units will increase outsourced marketing resources to recruit, attract, and promote in-house customer initiatives – especially contemporary and progressive campus card programs.

### **Consultant Background**

Robert C. Huber, CMC, CPCM, is a Campus Card Business 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 has advised over 300 colleges and universities throughout the United States and Canada. Robert Huber Associates has no financial ties with any vendors affiliated with and/or doing business in the campus card industry, and does not recommend specific vendors to clients. 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?

(2008 Forecast)

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## HOT

- FLEX Debit Accounts
- On-Line Deposits
- Wireless Readers
- Biometrics
- IP Card Readers
- Hosted Systems
- Off-Campus Applications
- Outsourced Marketing
- Print Management
- Virtual Service Centers
- Outsourced Marketing

## COLD

- Limited Debit Accounts
- Checks
- Off-Line Systems
- Smart Cards
- L.A.N. Wired Systems
- In-House Systems
- Limited Applications
- In-House Promotions
- Copy Machines
- ID Offices
- In-House Marketing