



# Multiple Campus Cards

Lessons from the Fairleigh 1Card for  
Providing Seamless Service

by

**Robert Valenti**

Fairleigh Dickinson University is New Jersey's largest private university, with nearly 12,000 students studying at two campuses in northern New Jersey: the College at Florham, located in Florham Park and Madison, and the Metropolitan Campus in Teaneck and Hackensack. With a strong commitment to global education, Fairleigh Dickinson University also operates a campus in Wroxtton, England, and recently gained approval to establish a campus in Vancouver, British Columbia. The New Jersey campuses, located 40 miles apart, are managed by campus provosts and offer distinctive academic programs and environments. However, auxiliary and most other support operations on both campuses are run by a central administration. This is a cost-effective model, but one that demands hard work and resourcefulness among members of the administrative staff. FDU believes in outsourcing; contractors manage the university's bookstores, dining services, vending services, laundry and other operations on both campuses. The university had long wanted to upgrade its campus card to strengthen auxiliaries and enhance service to students, parents, staff, faculty and others. But doing so required a major capital investment in card systems for both



campuses, and an addition to staff and overhead the university did not want to assume.

Campus card opportunity knocked in 2003 when Bob Valenti, FDU's Assistant Vice President for Administration, heard that a then-brand new, New Jersey company was offering an outsourced approach to campus card services. Valenti also noticed that Joe Pietrantoni, the recently retired head of Duke University's auxiliary and card operations, was involved with the company. He decided to investigate.

Fairleigh Dickinson is a cost-conscious university. We have to be resourceful and innovative in implementing new services. We had looked long and hard at campus card systems, and always concluded that the required investments in the card system and related operations just weren't feasible for us. We work hard to provide equivalent services for both our New Jersey campuses, so having a full-featured card program on one campus and not the other just wasn't an option. And it would have been totally cost-prohibitive and unwieldy to buy card systems for both campuses, or to try to network the two campuses together on one system. But the new company, CardSmith, looked promising, and was located right in our

backyard. They said they could power our card on both campuses from a centrally hosted system that they would manage and maintain on our behalf. We were skeptical at first, but interested enough to call them in for a meeting. It helped that Joe was consulting for them because I knew his reputation as a pioneer in both auxiliary and card services at Duke University. His involvement made it easier for us to take the first step."

Chief Information Officer Neal Sturm and I decided to evaluate the potential of working with CardSmith further. We met with CardSmith and Pietrantoni and we were impressed with the management team, their track record and their business model. Neal was a big part of the decision to proceed, since his IT organization would provide most of the internal resources we needed to get the program launched.

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Sturm said, “We knew we didn’t have the people or expertise on our existing team to manage a card system, so we were intrigued by the idea of an outsourced transaction processing solution. To our knowledge, that was and is unique in the campus card arena. We also knew that as a beta client, we would have the opportunity to have a unique relationship with our

supplier. As it has turned out, that has certainly been the case, and it’s been a benefit to the University.”

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The CardSmith system functions very differently from traditional campus card systems. Their processing system is hosted and managed centrally in a remote data center, rather than administered on-campus. Card transactions that originate on or off-campus are routed to CardSmith for processing, so the institution has very little to do other than hand off the traffic. They manage the admin-

istration of the system, maintain cardholder accounts, provide cardholder services and really provide a complete management solution for the card program. The scope of service is comprehensive enough that we knew we wouldn’t need to hire people to operate the card program on either campus. Plus, the system and service are designed to support multiple campus programs, so it made sense for our situation for a lot of reasons.

Neal and I assembled a large group of stakeholders – department heads from Public Safety (which produces the ID card) to the Bursar to Finance to Student Affairs. We all got around the table for an extensive presentation and question-and-answer session with the CardSmith team. There were many questions, of course, as there would be with any major new initiative. I think the thing that finally put the group over the top with the decision to proceed was when our Bursar learned that the

office did not need to take checks or phone calls to implement the service – that they would manage that for us. In the end, though, the groups probably got behind it mostly because Neal and I were strong advocates for it.

The program was launched at FDU in September 2004. We set out to make our ID card – renamed the Fairleigh 1Card – a true “all-campus” card and introduced 1Card Cash, the pre-paid spending account on the card. We were new at this, so the planning and launch process was hands-on. We launched first at just the College at Florham. CardSmith project-managed and guided us through the introduction and launch; everything from naming the card and pre-paid spending account to assigning us ISO numbers to building a dedicated web site and online account center, to executing a parent mailer and setting up the call center. They even came to our new student orientation sessions to talk with students and parents about the program. Our team, led by Lane Goldstein, held up our end of the bargain too, installing new data jacks, configuring our network to accommodate the card readers, working with our existing vendors and paving the way with campus departments. We had terminals installed at our bookstore, dining locations and select vending machines, and signed up about 10 off-campus businesses to accept the card. We were off and running. There were some bumps along the way, but we got everything working – and the program became an instant success – really exceeding our expectations from the outset.

From there, the Fairleigh 1Card program has grown and matured rapidly. We brought the Metropolitan Campus on during the spring 2005 semester, and brought dining plan processing over to the CardSmith system last fall. That has really enhanced and solidified the service, since our dining plan accounts and 1Card Cash now work together seamlessly, and students and parents can add value to any account and see all accounts, balances and transaction activity at the on-line account center. We also have 20 very strong off-campus businesses participating in the program, and interest continues to grow among the merchant communities around our campuses. This year, we’re adding vending terminals and accepting 1Card Cash at our new copy center, Copies Plus. Deposits to 1Card Cash have exploded this semester. We’re up nearly 200% from last year, and the student and parent participation and satisfaction rate is very high. The Fairleigh 1Card has become an integral part of day-to-day life at both campuses. The quality of the experience our students, parents, staff and other stakeholders have is exceptional. We did a satisfaction survey last year and the responses about the quality of the customer service provided were off the charts. That’s incredibly valuable for an institution like ours. We did not have the expertise to deliver that kind of service ourselves. The results really reinforced our approach, and our decision to work with CardSmith.

It's very important to us that the service provided to stakeholders at our two campuses is fully transparent and seamless. Our Metropolitan Campus students can use their cards on and off the College at Florham – and vice versa. All students visit the same web site and account center, and call the same customer service number. It's truly a uniform, standard, high-quality service across our institution, and neither campus has a card system installed, only terminal at points of sale or service. Most multi-campus institutions can't say that. There's typically a card system installed at the hub campus, but not at others, with a lower grade of service (or none at all) provided away from the main campus. We think our customer experience is superior, and we're more efficient in delivering the service. We've been fortunate to blaze a trail here we think other campuses will want to follow. It wouldn't matter how many individual campuses an institution wanted to include. The system can support any number of satellite campuses, and even let card programs from neighboring institutions inter-operate. We're already thinking about expanding the service to our Canadian campus

We've been to NACAS and NACCU conferences the past few years to learn more about the industry and how other campuses approach the business of providing card services (and other services). It's been a pleasant surprise to see how quickly we've grown and developed our program relative to our peers. Because we've outsourced transaction processing and operations, we have the luxury of focusing on strategic issues instead of worrying about the day-to-day operations, processing technology or staffing. We're mining the data to help find the right mix of off-campus merchants, optimize hours of operation for our dining locations and measure student satisfaction, among other things. It's a totally different mindset than I see among people from other campuses whose primary concern is keeping the card system running day to day.

The CardSmith service is ideal for Fairleigh Dickinson, and, I think, for schools everywhere that want a high-quality service across multiple campuses without tying up capital and operating resources. Their service eliminates the operational requirement from the campus(es), as well as the system investment. Our pricing is known and fixed for multiple years, and there are no surprise price increases, mandatory upgrades or other cost increases that we've seen with other providers. We are getting very high quality outcomes for a fraction of the cost we would have owning and operating card systems on our campuses. We got a very good deal because we were a first mover, and we continue to benefit from that. But the economics are very compelling for any campus. Other people are starting to notice now too. CardSmith is growing pretty fast, and I think that will continue as more people learn about it. We're happy to recommend this approach to anyone thinking about buying or replacing a card system.

Sturm concluded, "Both the University and CardSmith approach the Fairleigh 1Card as a true partnership. I think we've been a good client for them and helped them grow, and they have been a very good supplier and partner for the University. We think that will continue to be the case for many years. Bob, Lane and I use the card frequently on and off-campus. We really enjoy visiting the off-campus businesses owners and letting them know that we're the guys behind the Fairleigh 1Card. They're excited about it, pleased with the service they get, and of course very happy to have us in for lunch." ♦



Robert A. (Bob) Valenti is Assistant Vice President for Administration at Fairleigh Dickinson University, responsible for auxiliary services for the University and its two New Jersey campuses. Bob manages a wide range of operations including dining services, bookstore operations, vending, laundry and print services, mail operations, and the Fairleigh 1Card.

He also chairs and manages a campus wide initiative focused on customer service excellence and continuous improvement.

Bob and his wife Diane, have two children, Rob, a sophomore at Brown University, and Brianne, a freshman at Wood-Ridge High School.

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### ABOUT FAIRLEIGH DICKENSON UNIVERSITY

FDU is an independent, nonsectarian, coeducational, multicampus institution. Founded in 1942, FDU achieved four-year status in 1948 and approval as a university in 1956.

The University offers over 100 undergraduate and graduate degree programs, including doctoral programs in clinical psychology and in school psychology, and an AACSB-accredited business school. Degree programs are offered on two New Jersey campuses and at two FDU locations outside the US: Wroxton College, in Oxfordshire in England, and FDU-Vancouver, in British Columbia, Canada.

FDU's 10,000 full- and part-time students pursue quality career-oriented programs on schedules tailored to their needs – days, evenings and weekends.

The curriculum reflects a mission of global education and a foundation of a world-renowned University Core.

#### College at Florham

Our campus in Madison, the College at Florham is a friendly small-college environment on picturesque grounds near historic Morristown. The campus is dedicated to giving students an exceptional learning experience, including residential and honors programs.

#### Metropolitan Campus

In Teaneck, our Metropolitan Campus bridges the residential communities of Teaneck and Hackensack. A relaxed suburban setting just ten miles from New York City, the Metropolitan Campus attracts a diverse student population. More than a third are minority or international students, from throughout the US and over 71 nations.