Blackboard Off-Campus Payment

Blackboard transact™

Powering Off-Campus Spending

Today's campus is an integral part of the local community. Lines where the campus ends and the community begins are becoming increasingly indistinguishable as students move between the two countless times each day. Fortunately for the university, the blurring of the lines has created terrific opportunities for new sources of revenue as well as increased student satisfaction.

With this in mind, institutions around the country are using Blackboard's off campus payment solution, *BbOne*™ to create an environment in which any student, teacher or member of the campus community can use a universal account on campus, off campus and online for all commerce transactions, activities and facilities access and web services. Building an off campus program utilizing BbOne enables institutions to realize important benefits such as improved business efficiency, better service to the campus community, safety and security, new commerce opportunities and distributed management.

By enabling use of the university ID card as a form of payment off campus, BbOne provides a secure, cashless and convenient way to make purchases—all within a university-approved merchant network.

BbOne allows institutions to:

- Leverage their existing investment in Blackboard technology
- Heighten the value of their one card program, resulting in additional discretionary deposits and more interest and transaction revenue
- Extend their service offerings to students with no additional resource or financial commitment from the institution
- Strengthen "town and gown" relationships by facilitating off campus merchant participation in the debit program

A Comprehensive and Cost-Effective Solution

On behalf of each BbOne client institution, Blackboard develops a comprehensive off-campus merchant network and manages every aspect of the program, from merchant acquisition and training to funds settlement and technical support. In addition, the team executes customized marketing campaigns to build the card program brand and to drive deposits into cardholder accounts.

Each BbOne program is supported by a dedicated team. This includes a Program Manager who coordinates all efforts and drives program results, a Marketing Manager with expertise in card program campaigns and an operations group that monitors fund settlement, terminal deployment and support.

> "The biggest factor in why we decided to implement a BbOne solution was the fact that [it] could provide us with a 'packaged solution.' They handled all aspects of merchant services, from recruitment to customer service to settlement. In addition, they designed and implemented a comprehensive marketing and communication plan, which included a One Card Web site — all within a short time period."
>
> —John Meriano
> Director of Administrative Services
> Quinnipiac University

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> "From a marketing standpoint, they are highly supportive of ideas and recommend great initiatives and techniques to help boost our exposure off campus. Students love our Tiger-CASH off campus program through BbOne – students see convenience, we see a great relationship that benefits everyone."

Kimberly Roberts,
Marketing Coordinator,
University Auxiliary Services,
Louisiana State University

Because BbOne is deployed at universities across the country, each client benefits from the existing relationships with national chains. The BbOne network has more than 1500 merchants nationwide, including national brands such as Applebee's®, CVS®, Dairy Queen®, Domino's Pizza®, and McDonald's®, as well as hundreds of locally-owned independent stores.

Merchants value BbOne because it allows them to increase affinity to the student population through an institution-endorsed program. At the same time, they are able to reduce costs associated with accepting checks and cash while minimizing risks through secure funds settlement.

For students, BbOne provides the convenience of having a powerful debit account on the university ID that they carry with them every day. Parents have the peace of mind that comes with knowing that the funds they provide are being spent at quality merchants that have been endorsed by the university and do not support alcohol or tobacco sales.

Featuring a robust core set of capabilities in Settlement, Recruitment and Support, BbOne enables the institution to provide a whole new category of service to students.

Settlement

The key to efficient operation of any off-campus merchant program is a secure and effective settlement process.

Automated Secure Funds Settlement is completed by Blackboard on a daily basis, thus eliminating the need for the institution to manually calculate merchant payments and issue reimbursements. This provides the campus with complete ACH-based settlement—all without manual intervention. To support the settlement process, institutions receive detailed reports and online account access to the transactions database to assist in account reconciliation.

Automated Royalty and Fee Payment ensures that all payments for royalties and transaction fees from merchants to be automatically calculated and deducted from merchant settlement. Campuses receive these royalties through a deposit to a designated financial institution. Both institutions and merchants receive detailed transaction and fee reports.

Recruitment

To fuel the growth of off-campus spending, recruitment of high-quality merchant partners as well as significant numbers of students is key.

Off-Campus Merchant Recruitment services are provided by Blackboard. Based on local market research, Blackboard actively recruits merchants in and around the institution for participation in the off-campus merchant program. Merchants typically include local restaurants, grocery stores, movie rental stores and gas stations. Blackboard completes the entire recruitment and acquisition process, from approaching the merchants to negotiating the transaction rates and executing the contract.

Support

The day-to-day support of merchant partners is a crucial component of the BbOne outsourced program, enabling the institution to focus on its core operations.

Terminal Deployment and Management allows participating merchants to purchase or lease their terminals. Blackboard manages the initial terminal deployment process, including the merchant welcome kit. Merchants requiring additional support can call the Blackboard 24-hour help line for assistance with technical difficulties, billing inquiries or terminal repair. Plus, Blackboard Connect™ is available for instant multimodal messaging capabilities to network merchants which provides alerts regarding system problems via text, voice and email.
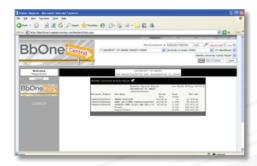
> "BbOne is a win-win for everyone. From a student's standpoint, it gives them more options to find what they need at all hours of the day. From an on-campus services standpoint, we see it as a positive opportunity because it challenges us to continue building a better, on-campus environment for the students. We've been able to give the students what they want and they love it."

Mike Mansfield,
*Director, Student Administrative Services
Loyola College in Maryland*

Caption: Maximize off-campus usage through effective marketing.

Caption: Track off-campus success with BbOne Central.

Join the many institutions from around the country that are using BbOne to power their off-campus merchant programs including:

Art Institute of Chicago	Mercer University
Arizona State University	Norfolk State University
Case Western Reserve University	Olivet Nazarene University
Claremont Colleges Consortium	Phillips Academy Andover
Clark Atlanta University	Quinnipiac University
Christopher Newport University	Sacred Heart University
Columbia University	Santa Clara University
Eastern Connecticut State University	SUNY Geneseo
Embry-Riddle Aeronautical University	Tufts University
George Mason University	University of Montana
Georgia Institute of Technology	University of Nevada, Las Vegas
Goucher College	University of Oklahoma
Guilford College	University of Pittsburgh
High Point University	University of Toledo
Johns Hopkins University	University of West Alabama
Kirkwood Community College	University of Wisconsin—Whitewater
Louisiana State University	Wesleyan University
Marquette University	West Chester University

BbOne is part of the Blackboard Transact™ offerings, a family of integrated solutions for implementing a comprehensive transaction environment on campus, off campus and online.

To learn more, please visit www.blackboard.com/transact or email BbOne@blackboard.com

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