

Friday, April 18, 1996

Cashing in on ID cards

STAFF REPORTS

It used to be student I.D. cards were just that: identification cards. But nowadays, "smart" cards offer long-distance calling features, give access to snack and laundry machines, and store class schedules, grades and other personal information.

As universities confront the daunting reality of rising costs, they are scrambling for ways to increase revenue. One popular method is creating multipurpose cards that combine banking services with traditional university necessities.

Here's how it works: By signing a deal with one particular bank where students are urged to open their accounts, universities reap the monetary benefits offered by the highest bidder. This is in addition to profits generated through financial aid accounts, calling card access and merchant partnerships.

Although schools say these deals provide students convenience, some students say they fear schools are taking advantage of their consumerism.

FSU (Florida State University), along with Northwestern, has pioneered the campus card system," said Robert Huber of Robert Huber Associates, a Phoenix consulting firm that helps colleges design and implement campus card systems. "But it hasn't been a raving success there."

Students at Northwestern report general satisfaction with the WildCARD, according to a March 1996 survey, conducted by the WildCARD office.

But students at FSU, located in Tallahassee, were so displeased with the card that it became a target for a student organization called the War Department for the Defense of Student Rights.

"We're upset because the administration is using our Social Security numbers as identification and releasing our numbers to private companies, like MCI and Suntrust Bank, so that they have access to personal information about us," said Rich Templin, one of the group's top officials. "They know when we come

in and when we leave our dorms and what we buy. That's a little too 'Big Brother' for us."

Bill Norwood, executive director of Florida State's Card Application Technology Center, admits that six months ago the program was not as well-received as he had hoped. But he said the situation has improved since Florida State, a university with more than 30,000 students, switched its association with Tallahassee National Bank to Suntrust.

"We saw our membership jump from 15,000 to over 24,000 in just a period of a few months," Norwood said. "Suntrust had much better services than Tallahassee did, and students responded to that."

A growing number of schools have adopted the smart card, which uses a microprocessing chip that stores information about the card owner. Using four "purses," or pockets, on the chip, the smart card allows students to store money on the card for vending machines and copiers, and even gives parents control over their children's money by allowing a certain amount—up to \$2,000—to be reserved solely for book expenses.

The FSU card has not been "a major source of revenue," according to Norwood, but by processing more than \$65 million worth of financial aid through the card yearly, it has saved hundreds of thousands of dollars.

"We have 70 percent of the students on financial aid involved in this," he said. "It's helped us internally by cleaning up the back office, so to speak."

"The banking stripe brings us a half million a year, but we use that money to invest back into that card and make improvements."

Huber said he hopes to solve FSU's former predicament of a lack of student participation, which affects many other schools, with a pilot program that he is testing at Robert Morris College in Coraopolis, Penn., and Purdue University in West Lafayette, Ind.

"The basic attraction here is that we're going to offer students a choice for the first time," said Huber, who

also said he developed the concept of the all-campus card, now used by more than 1,000 schools across the nation.

The institutions are willing to participate, Huber said, because it opens up a huge potential market for their business, even though they are sharing it.

The University of Northern Colorado, which unveiled its campus card in fall 1993, cut ties with Norwest Bank after students stopped using the banking function of the card. They did not like the charges and minimum balance requirements of the bank. The school is now seeking to establish a relationship with another bank by this fall, said Doug Gibson, campus technology marketing coordinator at the University of Northern Colorado in Greeley.

Despite its current lack of banking ties, the University of Northern Colorado campus card boasts other major functions, such as voicemail for each student, calling card capabilities and door access, Gibson said.

"Anything requiring ID, anything regarding financial or semi-financial matters should be done through the card," Gibson said. "Security is an especially important issue because you hear horror stories about students being murdered on campus when someone gets a hold of their keys. A card with a code could prevent tragedies like that because someone trying to break in could just try the key in every hall until he found the right one, whereas if he found the card, he'd also have to know a code."

Gibson insists that the university has the students' best interests at heart, and that everyone profits from the connections between colleges and outside institutions.

But Huber counters that a genuine concern for students' safety and convenience is not the primary motivation for all-campus cards.

"Colleges are being pressured to become self-supporting entities," he said. "They are always looking for ways to increase revenue, and something as simple as building a calling card into the campus card can be a lucrative opportunity."

Brickman plays Columbia

STAFF REPORTS

The composer, pianist and performer whose dreamily romantic piano artistry and high-spirited, witty interaction with his audiences have made him one of America's most popular new concert performers brings his unique talents to the stage of the Koger Center for the Arts Wednesday at 7:30 p.m.

Jim Brickman has emerged as the brightest new star on the Adult Contemporary radio scene. His top ten singles in the past year include the popular songs "Angel Eyes" and "If You Believe" from his recording *By Heart*, and "Hero's Dream," a song he wrote for NBC-TV coverage of the Summer Olympics in Atlanta.

Brickman revealed a whole new musical canvas this January with the release of *Picture This*, which includes the wistfully elegant "Dream Come True," the haunting "You Never Know" (a duet with contemporary sax artist Boney James) and the positive energy of the title song.

One of the highlights of *Picture This* is the lushly romantic single "Valentine," featuring vocals by up-and-coming country artist Martina McBride. The song is performed in concert by Brickman's long-time vocalist, Anne Cochran, who began singing with him when they were both high school students in Cleveland.

From his beginnings as a top-ranked commercial jingle writer—creating memorable jingles for clients like McDonald's ("Food, Folks and Fun"), Pontiac ("We Are Driving Excitement") and AT&T ("We Want You Back")—Brickman has developed into a nationally-recognized concert performer, recording artist and—since January—host of a nationally syndicated radio show.

"Weekend Morning," which Brickman co-hosts with New York radio personality Valerie Smaldone, is a weekly entertainment and lifestyle program produced by Viacom and

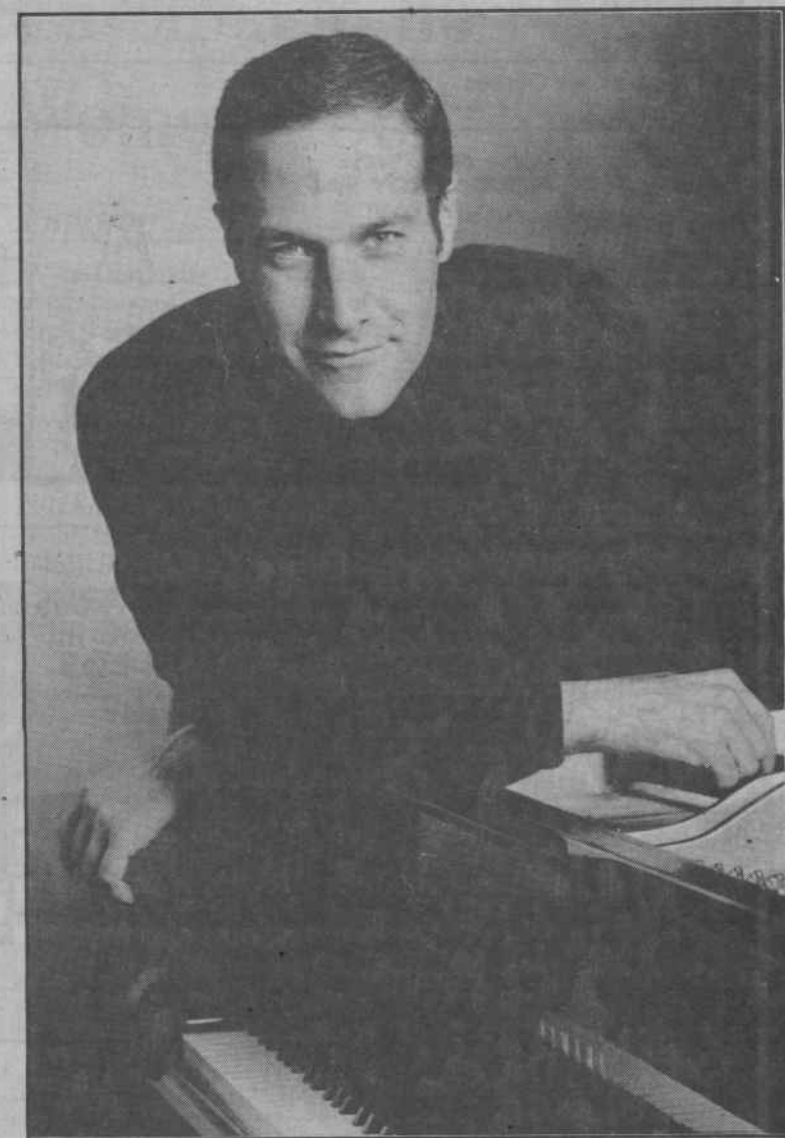
ABC.

Brickman has been called a songwriter of the '90s, who combines romantic lyricism with the melodic hooks of fresh Top 40 hits.

With *Picture This*, he takes the sole piano to imaginative new heights, inspiring listeners to feel and hear

music in a way that compels a myriad of visual images. His pictures do tell a thousand stories.

Tickets for Wednesday's concert are \$19.50 and \$16.50 and may be purchased at the Carolina Coliseum and all Capital Ticket outlets. Charge by phone at 251-2222

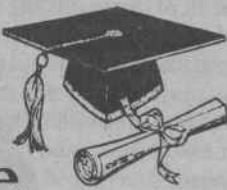


Jim Brickman will be performing a concert at the Koger Center on April 22 at 7:30 p.m.

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