

New student card cuts cash on campus at UC

Edward O'Daly, Amanda Powell

10 February 2011: Students at the University of Canberra will only need to carry one card for identification, building access, borrowing from the library, photocopying and even shopping on and off campus with the introduction of a new student card.

The new UC1 Card replaces existing student and staff cards and is the first card in Australia to combine a student ID card with optional prepaid PayPass contactless payment technology, provided by the Commonwealth Bank and MasterCard.



Vice-Chancellor Professor Stephen Parker uses the new staff card
Photo: Rohani Moore

Following the installation of the latest PayPass card readers, the secure pre-paid card is accepted at all University-owned campus outlets, including the newly-refurbished refectory, and most commercial outlets, minimising the need for students to carry cash or other cards.

Professor Parker said he was delighted the University was taking the lead with the new technology.

"This is all about making life easier for our students," Professor Parker said.

The UC1 Card uses the latest technology to provide a single, secure card for everything from borrowing a library book to buying a coffee.

Professor Parker said an added benefit of the card was likely to be shorter queues and faster transactions in campus shops and cafes.



Students use their new card to purchase drinks at the Refectory
Photo: Rohani Moore

Commonwealth Bank General Manager Deposit and Transaction Products Anthony Hughes said he was already in talks with other universities keen to follow the University of Canberra's lead.

"A combined student and pre-paid card has significant benefits to universities," Mr Hughes said.

The new card was issued to new staff and students during orientation week, last week. Staff and students with the old cards can replace them over the coming weeks.

How does it work?

The optional, pre-paid debit card facility can be activated at no cost and managed via an online portal. There are a variety of free options, including BPAY, to load money onto the card. It has a maximum balance of \$1,000.

When used for PayPass transactions under \$100, UC1 cardholders can simply 'Tap & Go', without the need to enter a PIN or provide a signature.

In addition to campus outlets, the card can be used at over 30 million locations where MasterCard is accepted.

Student card with a difference

Joanna Mather

Macquarie University is rolling out an all-in-one student card that combines traditional ID, book borrowing, transport concession and building access functions with a Commonwealth Bank of Australia prepaid MasterCard.

The bank will have access to tens of thousands of potential customers after winning a tender to supply the cards, which will be issued to more than 40,000 staff and students next month.

The cards will be loaded with university-related access and identification features but students and staff will have to opt in to access the MasterCard facility. A similar system also involving the Commonwealth Bank was introduced at the University of Canberra in February.

Macquarie deputy vice-chancellor (students) Deidre Anderson said the primary motivation for introducing the cards was to improve the student experience. At present, separate cards are required for student ID, access to buildings, paying for parking, library borrowings and gym membership.

"The students were carrying around half a dozen cards," she said. "This looks like a normal student card but the difference is it has this technology that the university would never be able to do on its own without the bank."

Professor Anderson said one group of students that would benefit particularly were those from overseas. She said parents could transfer money to the cards over the internet.

Getting the idea off the ground needed the co-operation of the 27 commercial outlets on campus. The cards enable tap-and-go payments,

It has this technology that the university would never be able to do without the bank.

Deidre Anderson, Macquarie University

which will limit the amount of cash on campus.

Professor Anderson said the system cost the university very little other than replacing card readers on the doors that required a card for access. She said the cards cost 80¢ as opposed to between \$4 and \$9 for existing passes.

"There are enormous cost savings around cash handling, safety and technology improvements to make the student experience easier."

For its part, the bank gets access to a large customer base.

The bank's general manager of deposits and transactions, Anthony Hughes, said the debit facility would be fee-free.

"Students generally don't tend to have lots of spare and available funds, so as a direct proposition it's not going to be something that is designed to make a lot of money," he said.

"It's more about developing a relationship with the students at a formative stage of their lives."

Professor Anderson said under the memorandum of understanding between the university and bank, cardholders could only be contacted once they had opted in to the prepaid MasterCard.

"It was very important that students and staff could use the card as it stands and not opt into the debit system," she said. "We also didn't want it to look like Macquarie and the Commonwealth Bank were pushing something. The logo on the back of the card is very small and sits way down in the left-hand corner."

Macquarie University and University of Canberra embrace convenience of Commonwealth Bank Campus Card

18 October, 2011, Sydney: Commonwealth Bank today released details of the Commonwealth Bank Campus Card, an innovative, all-in-one student card that fuses the traditional student ID card with contactless prepaid MasterCard.

Campus Card incorporates library and internet services, photocopying, building access, printing and transport concession with student ID into one smart card, but also gives students the ability to spend their own funds anywhere at the University, as well as online, over the phone, or at any of the 30 million MasterCard merchants worldwide.

University of Canberra was the first University in Australia to launch Campus Card with the Commonwealth Bank, and Macquarie University will be rolling out Campus Card later this year. Commonwealth Bank's Campus Card was awarded the 2011 Australian Business Award for Best New Product.

Anthony Hughes, Commonwealth Bank General Manager Deposits and Transactions, says the aim of the Campus Card is to offer cashless convenience to students through combining the benefits of a prepaid MasterCard with the existing student card.

"Commonwealth Bank worked closely with the universities to discover what they were looking for to make student-life simple and easy. Combining a student ID with a prepaid card now brings together everything students need on one universal, easy to use card and we are in talks with a number of other universities to bring this solution to students across Australia" said Mr Hughes.

Professor Stephen Parker, University of Canberra Vice-Chancellor, says an added benefit of the card is the shorter queues and faster transactions in campus shops and cafes.

"This is all about making life easier for our students.

"The Commonwealth Bank Campus Card uses the latest technology to provide a single, secure card for everything from borrowing a library book to buying a coffee," said Professor Parker.

The optional prepaid debit card can be activated at no cost and managed through a self service website. There are a variety of free loading options including BPAY to load money onto the card, and students don't need to be Commonwealth Bank customers to use Campus Card.

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