



Georgia College & State University

The More They Put In,
the More They Get Out

- Milledgeville, Georgia
- Public liberal arts college
- Founded: 1889
- Enrollment: 6,000
- Featured TouchNet technology: U.Commerce® (Payment Gateway, Bill+Payment, Marketplace), PayPath® Convenience Fee Service

Like a lot of liberal arts colleges, Georgia College & State University's shrinking budget necessitates doing more with less. And, like many public institutions, that means a lot less. The solution? More TouchNet.

On the Right Path

Founded in 1889, GCSU combines the southern charm of Georgia – columned buildings, lush landscaping and tree-lined streets – with the resources of a leading liberal arts university. With approximately 6,000 students, it's a public institution that looks and feels like a private school, with high faculty-to-student ratios and cutting-edge classroom technology, and also higher tuition.

When students and parents started paying for tuition and everything else with credit cards, GCSU started processing fees. The business office was charged with not only cutting those costs dramatically but also addressing growing PCI compliance concerns.

A TouchNet customer since 2004 (Payment Gateway), GCSU looked into TouchNet PayPath after hearing success stories from fellow University System member Georgia Tech.

"There simply was no other product that could compete," said Wanda Ennis, GCSU's director of student accounts. "We needed to cut costs and get compliant. We saw that PayPath could help us do both."

GCSU implemented the convenience fee service the next semester, and within the first year, roughly \$240,000 that would have gone to their credit card processor stayed with the school. And every card-based tuition payment traveled a secure path, leaving behind no sensitive card data to worry about. The experience was the first of many good things to come over the next year.

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Billing Is Less Taxing

Next, GCSU sought to end the costly, chaotic and complaint-ridden process of paper billing. This time, the problem was threefold: Students/parents were demanding better self-service capabilities, paper and postage costs were skyrocketing, and the business office needed a break – financially and mentally. Enter TouchNet Bill+Payment, part of the U.Commerce System.

Traffic jams at the cashier window went away, as did the incessant calls from students and parents wanting to pay over the phone. Not to mention the savings on printing and postage costs, which exceeded five figures each year. "What used to take me two solid days to prepare and send now takes just two hours," Ennis said.

GCSU students are typically high achievers with parents heavily involved in their academic and financial affairs, she added. Bill+Payment's Authorized User feature enables students to authorize a parent or other third party to access their account, something GCSU could never offer before.

Rethinking Refunds

Ennis said many parents also want refunds to go back into their accounts. Before ramping up Bill+Payment's eRefunds module, that required getting a paper check into parents' hands via the student. Now, refunds can be received

via direct deposit into a chosen account – even back to a credit card. As a result, the volume of costly paper checks was immediately cut in half and continues to shrink. Gone too are the crazy refund lines that occurred for three days every semester.

To think it almost didn't happen that way. Before GCSU purchased Bill+Payment, the school had planned to outsource refund processing and disbursement to a third-party vendor, one that issued refunds in the form of debit cards tied to new "bank accounts" with the vendor.

"We changed our minds once we saw eRefunds," Ennis said. "We didn't feel it was right to force another card or bank account on our students, or charge a fee if they or their parents wanted a paper check. TouchNet offered a better way."

Connected Commerce

Early on, GCSU committed to a philosophy of consolidating transactions and centralizing commerce operations. TouchNet Marketplace helped the school apply it to more of the campus enterprise.

Marketplace's uPay module enabled secure online payment sites for housing, parking, event tickets, continuing education, testing and orientation. Because four payment software vendors are TouchNet Ready Partners, there is no

expensive customization necessary. Plus, GCSU enjoys streamlined transaction processing and easier payment reconciliation and reporting, along with less risk and simplified compliance efforts.

Revenue moving through Marketplace now exceeds \$200,000 annually and continues to grow. Best of all, the platform can grow with it.

Up Next

With TouchNet's help, GCSU has accomplished a lot in a short time, on a relatively modest investment. Despite the funding challenges – and because of them – the institution plans to leverage more of it.

"Our budgets are frozen," Ennis said. Nonetheless, she said, they recently added TouchNet's PIN Debit solution. More uPay and uStores sites are on the way too, and more payment vendors will be TouchNet Ready Partners – all in an effort to further streamline and consolidate transaction volume for more economical and secure payment processing.

It's true what they say: The more you put into something, the more you get out of it.

THE COMPLETE APPROACH

TouchNet provides a Complete Approach for colleges and universities wanting to unify and centralize campus-wide commerce transactions. TouchNet's cloud-based technology platform includes multi-channel capabilities and extensive integration with leading ERP and student information systems as well as the many independent merchants operating on campus. Today, hundreds of schools serving millions of students use the TouchNet platform.

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