

Student expectations are changing

How payments fit in



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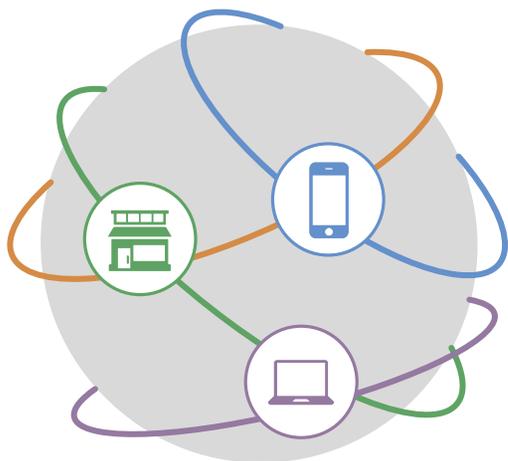
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Student expectations are evolving. Payments must become unobtrusive.

Today's colleges and universities must be:



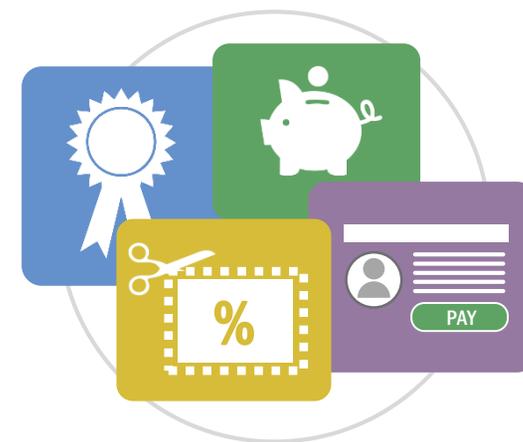
Omnipresent

Anywhere, any channel, by preferred payment method



Trustworthy

Secure but not disruptive



Valued

Rewards support purchase immediacy

What are your priorities for student payments?



Omnipresent

Anywhere: Enable your students to pay with ease

Your Objectives

- Accept in ways they prefer to pay
- Increase revenue collection
- Lower risk of acceptance
- Be PCI compliant

How your payments provider must support you:



Consultative partner for navigating solutions

- Lower cost of acceptance
- Marketplace data
- Authorization rate and chargeback analytics



Provide an evolving platform

- Technical integration
- Reporting structure
- Fraud/Security solutions

What's on your wish list for payment acceptance?



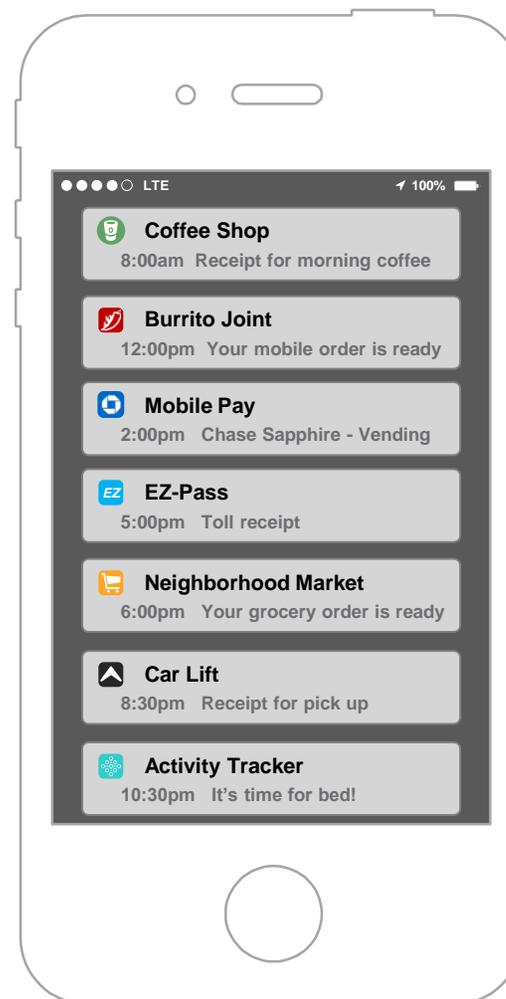
Omnipresent

Any channel: consistent across channels with increasing use of mobile.

Your objectives

- One student, any channel
- Simplify shopping experience with payment seamlessly embedded and unobtrusive
- Influence student choices

Commerce increasingly requires an omnichannel experience with integrated payment options



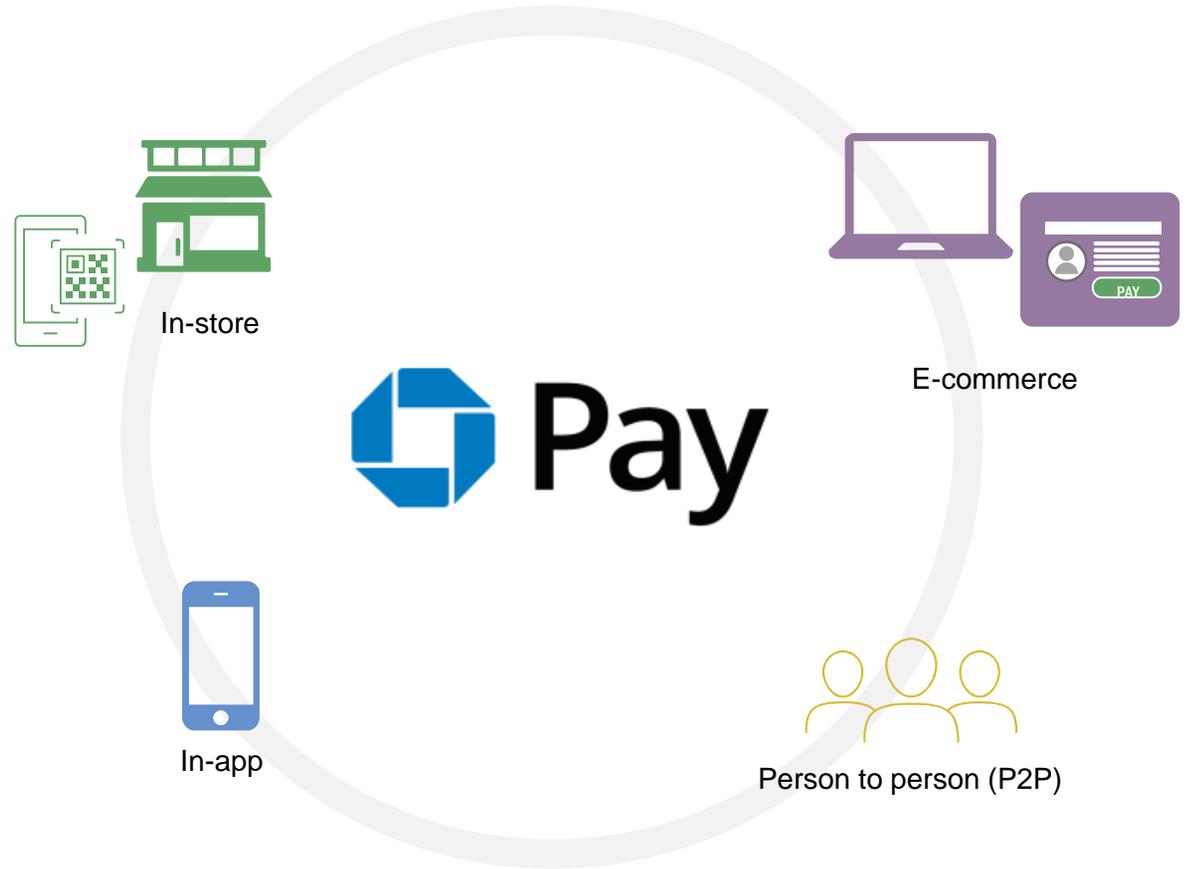
Preferred payment method: let students choose their favorite.



Your objectives

- Agilely integrate ever expanding payment methods
- Simplify payment to improve conversion rates

Omnichannel experience, unified approach



CONSUMER EXPECTATIONS ARE CHANGING

What are your biggest challenges around integrating new payment methods?

Secure but not disruptive: does not slow down the experience.

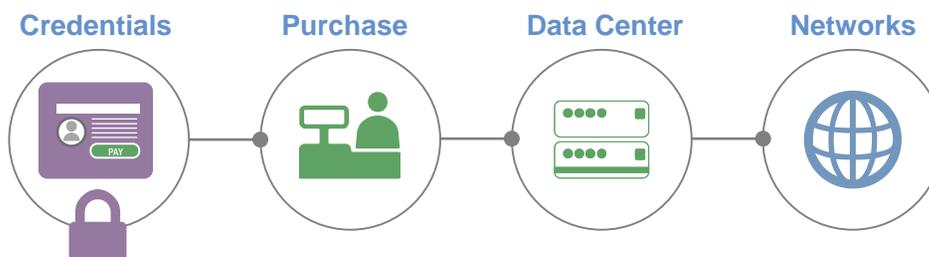


Trustworthy

Your objectives

- Assure security (avoid data theft, reduce risk of fraud and loss)
- Increase sales opportunities; avoid declining valid transactions.
- Reduce PCI compliance expense and scope of liability

You must
Safeguard at every point



Provide multilayered security

Point-of-sale

- Encrypted
- Swipe, tap, dip and keyed

Online

- Securely hosted payment page.
- Encryption and tokenization

Know when to enable or inhibit

- Robust intelligence tools
- Rich metrics to support decision-making

- Pinpoint a transaction's origin in real time
- Analyze for fraud

Reduce scope of PCI compliance liabilities

- Encrypt data as it enters the point-of-sale

- Encrypt data on student's browser

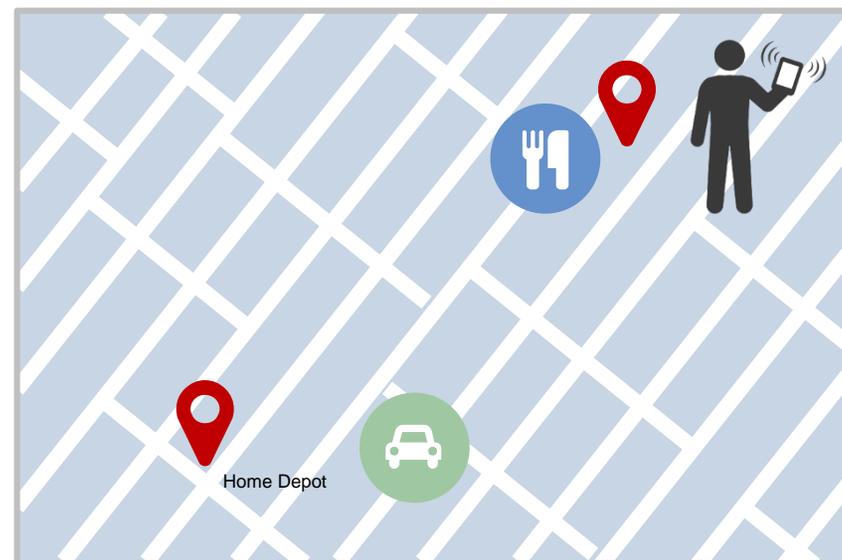
Which of these areas are top of mind for you?

Students want instant gratification. Faster purchase cycle = increased revenues.

Today



A future vision of the student experience

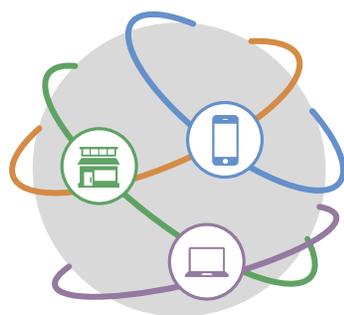


To what extent are you thinking about the path to purchase immediacy?

The less visible the payment, the more value it brings to the student experience

Student relationship and merchant brand front and center

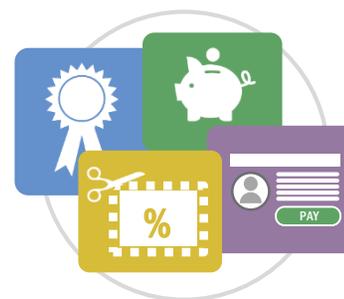
Payment  Value



Omnipresent



Trustworthy



Valued

Outcomes

- Increase student payments across channels
- Improve conversion rate and reduce shopping cart abandonment
- De-emphasize checkout while ensuring security
- Emphasize student experience and build student relationships
 - Increase sales
 - Gain return on investment for cost of student acquisition

Commerce is only getting more complex. Payment must be simple.



CONSUMER EXPECTATIONS ARE CHANGING

A new level of seamlessness that payments must support

The emerging payments world must deliver a world of value.



What's the best path for your organization?