

University of Georgia

Bullish Marketplace Leads to Top Dawg eCommerce

Small Merchants, Big Campus Equal Big-Time Revenue

- Athens, Georgia
- Public university
- Founded: 1785
- Enrollment: 35,000
- Featured TouchNet technology: U.Commerce[®] (Payment Gateway, Bill+Payment, Marketplace), PayPath[®] Convenience Fee Service



It's no surprise one of America's oldest and largest universities supports such a robust eCommerce economy. You would expect a large number and variety of online merchants at the flagship institution in one of the country's most technologically advanced university systems. The really impressive part? Most of them never need a programmer.

To set up and securely do business in a growing marketplace, all they need is TouchNet.

Good for Business

In 2005, as Payment Card Industry (PCI) regulations loomed large on the horizon, the University of Georgia started looking for a payment solution for its homegrown electronic student billing system. A University System of Georgia policy of not storing, processing or transmitting payment card data on campus was the driving force.

"We essentially had to get the campus out of the in-house credit card processing business,"

said Associate Bursar Therese Hodges. TouchNet's Bill+Payment suite helped UGA accomplish that goal for student billing, as well as offer new payment and refund options. TouchNet PayPath Convenience Fee Service put an end to hundreds of thousands in credit card processing fees. And everything funneled through TouchNet's Payment Gateway for streamlined, secure processing.

However, more campus departments were jumping on the eCommerce wave seemingly every day. Some were already doing business online; many others needed to set up a store and start selling. No matter their situations, all needed a way to easily take electronic payments online, and process them in the same safe and efficient manner as student receivables.

Problem was, few if any of the departments had the IT support to make it happen.

"I couldn't count how many times they would

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complain to us or to the vice president of finance, asking why the bursar's office didn't have something they could all use," Hodges recalled. "We simply didn't have the resources in our budget ... or so we thought, until we saw TouchNet Marketplace."

Getting in the Game

At a campus the size of UGA's (34,000-plus enrollment in 16 schools and colleges), naturally there are numerous merchants running payment systems independently, with separate software, vendor and contractual arrangements. "It would be great if all departments were using the same platform, but due to the variations in operations across campus, the one-size-fits-all philosophy would not fit the university's needs," she said.

Nevertheless, Hodges said, Marketplace is home to an increasing share of all campus merchants. Maybe not the campus hotel, nor ticket sales for Georgia Bulldog football games. However, nothing illustrates the benefits of Marketplace more than one of many football-related revenue streams: gameday parking.

Many of the university's parking decks and lots are made available to the public on football Saturdays. In years past, vehicles would have to show up hours before game time to secure a spot, or else wait in long lines prior to kickoff as people slowly paid and attendants let them through. When the lots filled, fans still in line would be left high and dry.

Today, every single spot, for an entire season's worth of games, sells online in a matter of minutes. All the revenue (in excess of

\$300,000 annually) goes straight to the bank the same day, instead of over the course of several weeks, helping cash flow and budgeting.

It's just one of many revenue streams resulting from merchant activity in Marketplace uPay and uStores modules. Some other merchants include:

- Gift-o-Grams (personalized gifts to students from parents/others)
- State Botanical Garden rentals
- "Dawg" Camps summer orientations
- Veterinary school conferences and continuing education

The University of Georgia has a staggering number of them – 120 and counting (approximately 70 uStores and 50 uPay sites), both permanent and temporary. The only thing growing faster than the number of campus merchants is the revenue they produce. Four years after implementation, Marketplace revenue approached \$4 million, and from day one it's been handled with the efficiency of direct settlement in the general campus account.

Dashing Success

Hodges says Marketplace gives her campus constituents whatever they need to do business online (and even offline, in some cases), whether it's a full-blown storefront with shopping cart functions and inventory control (uStores) or just a place to seamlessly move customers away from an established Web page to a payment site (uPay) and back again. And best of all, the uStores solution requires no programming, other vendors or more software,



while uPay requires minimal IT development and support to make eCommerce happen.

One might think tracking, accounting and reconciling the daily business of 10 dozen campus merchants would be a nightmare for a budget-strapped business office. Not so, Hodges said. The U.Commerce Dashboard shows her and her staff exactly how and where the money moves each day, week and month of the year.

"We can tweak the reports to give us exactly what we need or drill down however deep we want to go," she said.

And if there are ever any questions or issues that come up, whether from her own customers or from her support staff at TouchNet, help is always readily available.

"TouchNet is always improving their products and service delivery," Hodges said. "I like how they seek input from the schools, which helps us and them stay in a proactive position, as opposed to a reactive one." ●

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