

# Student expectations are changing

How payments fit in



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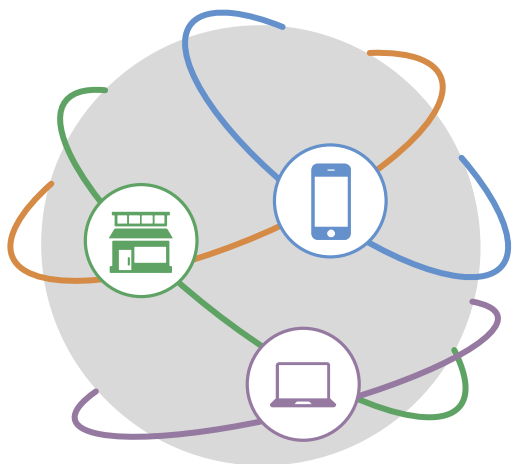
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Student expectations are evolving. Payments must become unobtrusive.

*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?**



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?**



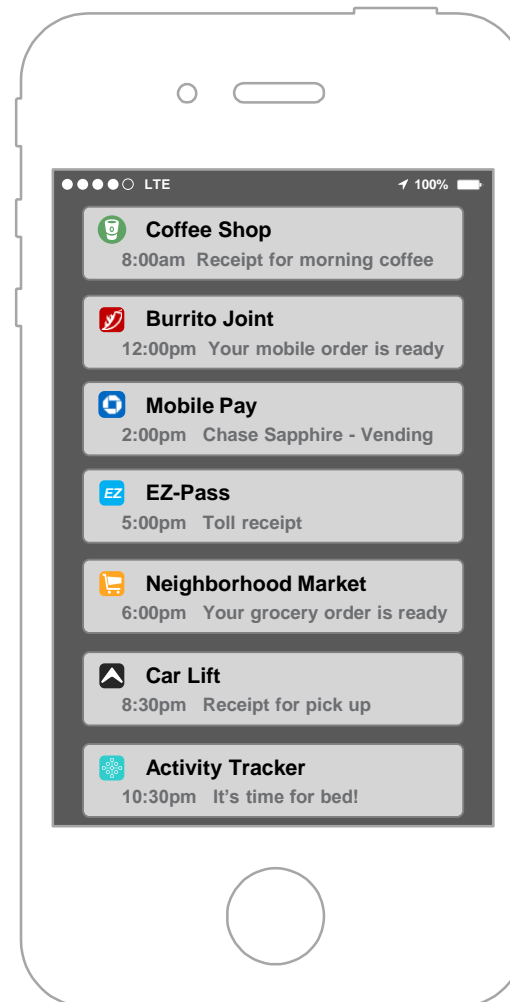
Omnipresent

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*





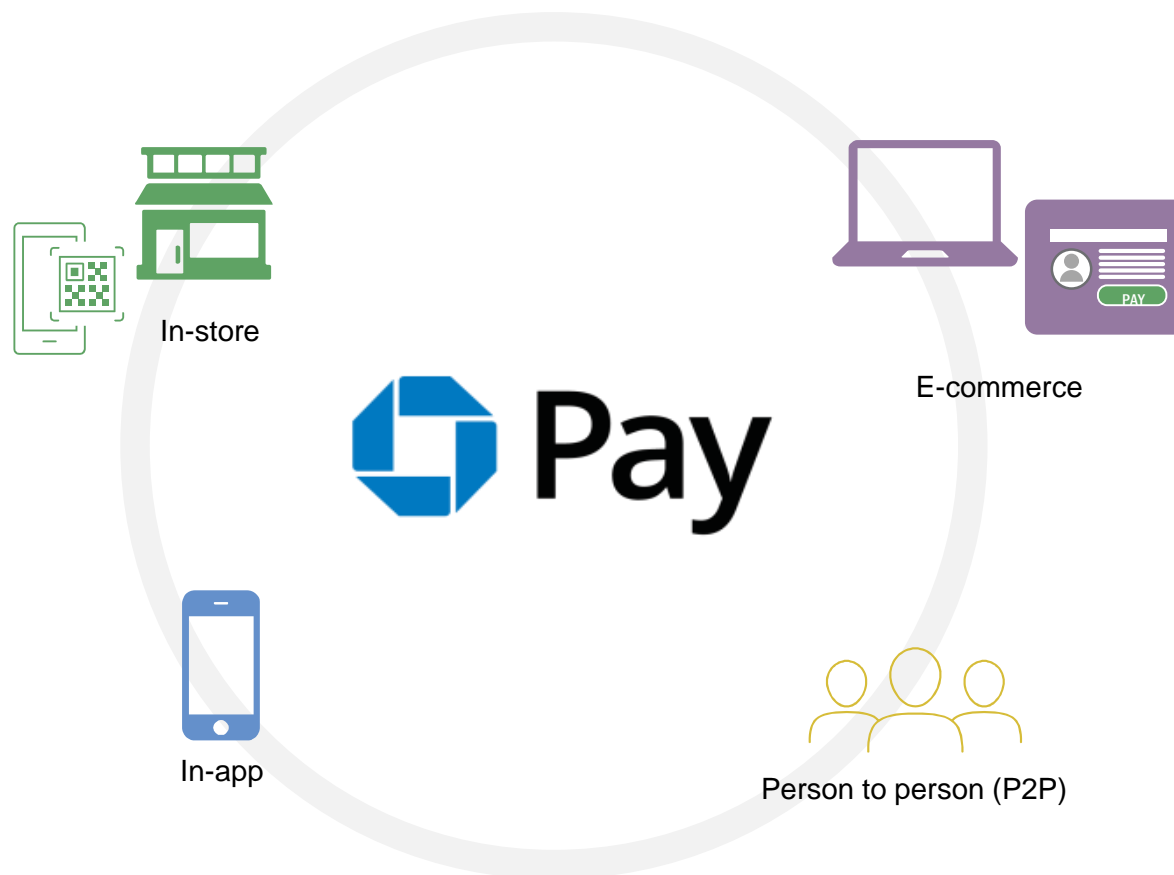
Omnipresent

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.

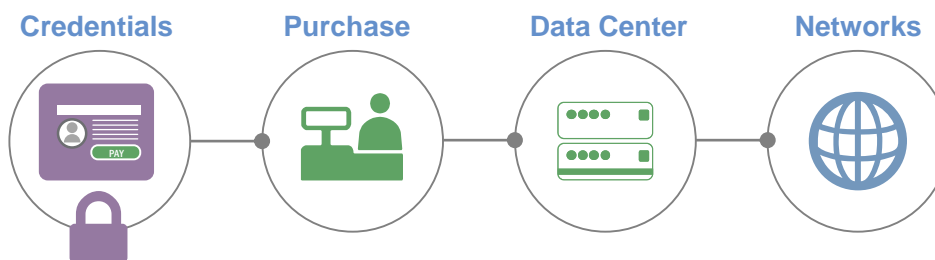


Trustworthy

### 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?

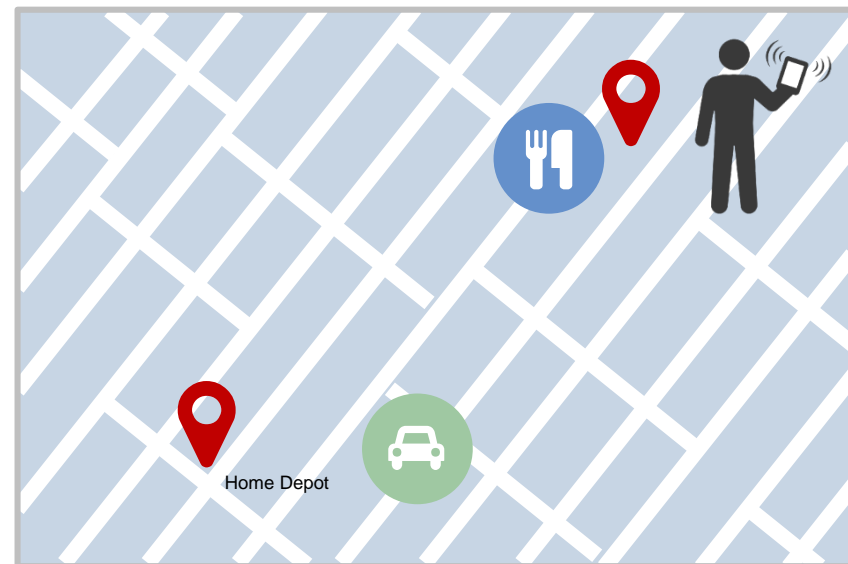


Students want instant gratification. Faster purchase cycle = increased revenues.

### Today



### A future vision of the student experience



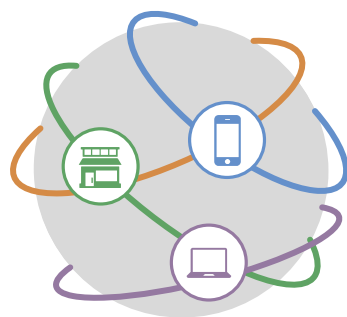
To what extent are you thinking about the path to purchase immediacy?



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

**Student relationship and merchant brand front and center**

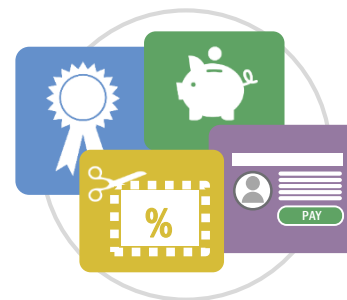
Payment → Value



**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

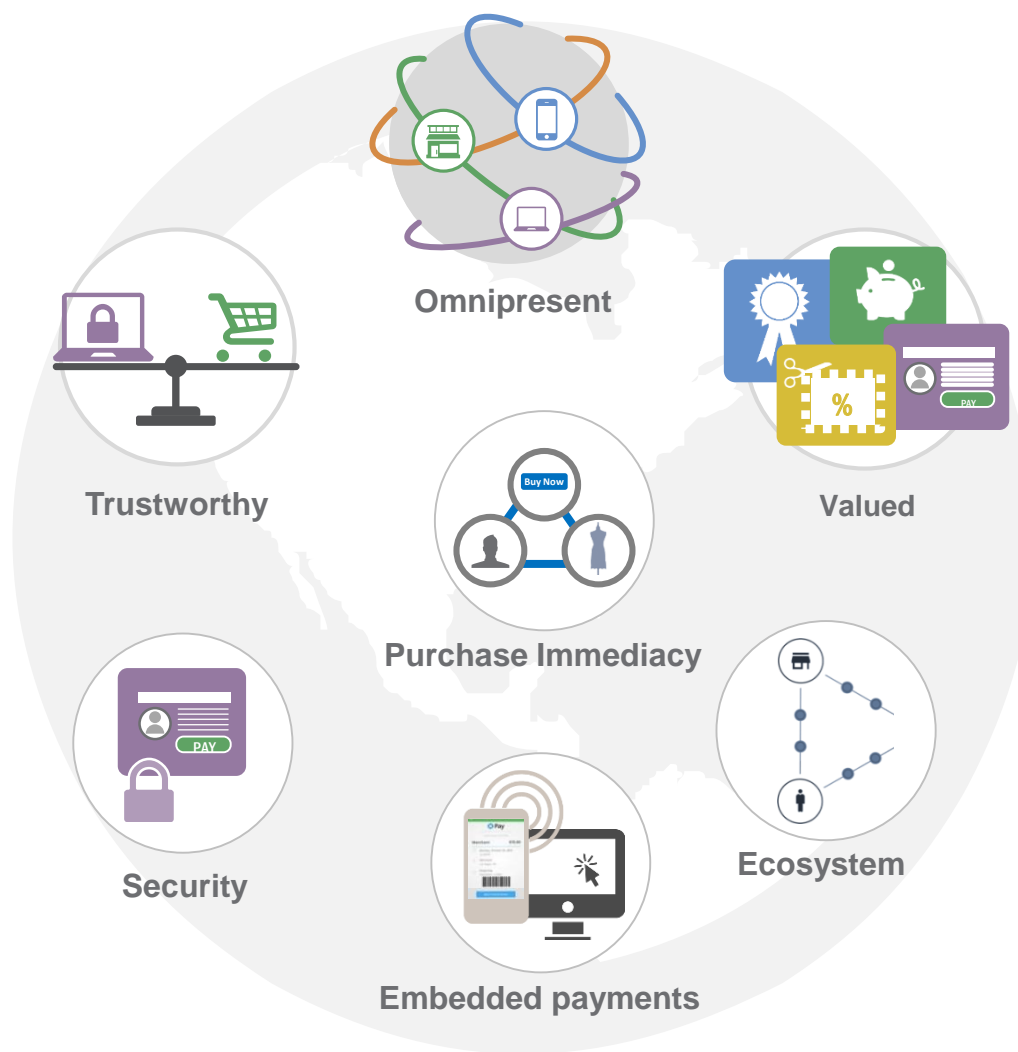
Commerce is only getting more complex. Payment must be simple.



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?**