

An Overview for Higher Education Institutions

The original IntelliCard - much more than a smart card

Under substantial pressure from frustrated Chief Financial Officers and Financial Aid Practitioners at South African Higher Education Institutions in 2008, Roy Jackson, Mvuyo Macanda, Julian Topkin and Pete Smith recognized that there existed a very real need to develop a fast and efficient student card system for the administration of the allowances component of student loans and bursaries. One CFO desperate for a solution wrote: "We need an innovative intervention which will address the totally unsatisfactory manner in which Student Allowances for Food, Books, Stationery and Cash have been administered at this University in the past year".

Was it possible to produce a student card which was technologically forward looking (not a smart card), robust, fast, easy to use, cost effective ... a solution which would relieve the Institutions of the nightmares associated with the administration of Student Allowances? Yes, it was possible. IntelliCard is now the established solution which Institution Administrators have been seeking.

How IntelliCard works

- > Once negotiations with all stakeholders are completed, contracts are signed with the institution and the designated merchants.
- > Swipe Card Machines are installed in

merchant outlets and their staff trained.

- > The Institution downloads a list of students and their Allowances (each of which can be allocated on a daily, weekly, monthly or annual basis) and this electronic data is loaded onto IntelliCard's Master Server.
- > The student's Registration Card or a new card is remotely enabled as the IntelliCard.
- > Students can then buy Books, Food, Stationery, etc. using their student Registration Card.
- > The Merchant swipes the card and the system checks whether the student has enough Allowance to pay for the transaction.
- > The student keys in their secret PIN and a transaction slip is printed within 4 seconds (on average).
- > The student signs a copy of the printout for the Merchant and keeps one.
- > Shortly after monthend IntelliCard checks and reconciles all the Merchants' transactions and the Institution receives a verified transaction listing for review and approval.
- > IntelliCard invoices for the amounts owing to Merchants.
- > The money is transferred into a bank account dedicated to IntelliCard transactions with joint Institution/IntelliCard signing power (so the money is always absolutely safe).
- > IntelliCard pays the Merchants as soon as the Institution makes the funds available, but within 30 days of monthend or sooner if the funds are available.



Cash allowances

As part of the service IntelliCard also administers Cash Allowance payments to students. Simply, the Institution provides IntelliCard with a download of the students' Cash Allowances (including amounts, frequency and timing) and IntelliCard makes payments into each student's bank account on set dates. If the Institution does not have accurate student bank account details, students can be asked to enter or check these themselves on the IntelliCard website.

The IntelliCard website

IntelliCard's Website empowers the Institution's Administrators by enabling them to:

- > View and download the balances and transactions for any selected period:
 - > of any student for each allowance category;
 - > of all students by allowance category, in detail or in summary;
 - > of any or all Merchant transactions in detail or summary.
- > Reallocate or top-up student allowances.
- > Review and account for every last cent of all student allowances and Merchant activity in real time.
- > The IntelliCard website enables the students and merchants to check on their own activities. Students can also enter, check or amend the biographical and bank details. This greatly reduces queries and problems that can otherwise burden the Institution's administration.
- > Access to the website is controlled by a tight security system requiring user names and passwords and monitoring of activities.

Private sponsorship

IntelliCard has a facility on the website for Private Sponsors, such as parents and employers, to create and manage allowances for students they wish to support.

Technicalities

Over the time IntelliCard has been operating it has already proved to be reliable and fast. Transaction turnaround time is usually under four seconds. Service continuity has been exceptionally good. Power failures do not affect the IntelliCard systems as the Swipe Card machines have backup batteries and run for about six hours without power. The IntelliCard Master Servers are hosted by Internet Solutions and are supported by the full array of security and service continuity facilities, including generator power, firewall security, data backup, mirrored sight and disaster recovery.

Benefits to the institution

First and foremost, Institutions would be relieved of almost all the administrative time and difficulty currently spent on administering student allowances. Institutional administration is reduced to providing the allowance data at the start of each year, reviewing and approving IntelliCard's invoice for monthly payments to Merchant and moving funds for merchant and cash allowance payments. This can result in one or more administrative posts effectively being freed up, which can be critical to understaffed administrations which have little chance of increasing their staffing budget allocation from their Institution.

A number of Institutions recently asked IntelliCard to develop software to

automatically integrate IntelliCard transactions into the ITS system and student accounts. We are pleased to tell you that IntelliCard has already engaged with ITS and during 2010 will be working with ITS and Institutions' Administrators to develop a suitable software application.

IntelliCard continues to respond to the needs of Institution Administrators. Three institutions indicated that they needed a meal booking system. This has now been developed and can be customized to meet each Institution's specific requirements.

IntelliCard is absolutely free to Institutions and to students. There are no costs whatsoever – only savings.

Implementing IntelliCard at your institution

To implement IntelliCard at your Institution contact any one of the IntelliCard directors listed below and we'll arrange to visit you to do a presentation, demonstration and answer questions. Once you've made a decision – the rest is easy!

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