

HIGHLIGHTS

THE CHALLENGE



- Students, parents and administrators wanted greater security for sensitive payments information
- Current payment options did not satisfy student and parent demands for online, digital payments
- Millersville University wanted to create an omni-channel platform that would optimize their mobile, web and point-of-sale (POS) payment options

THE SOLUTION



- Millersville migrated student payments information onto ACI's PCI-compliant platform, virtually eliminating the security burden
- The university added credit card, debit card and ACH capabilities for tuition and 25 additional payment types
- UP[®] Bill Payment[™] solutions and Banner 9 by Ellucian were integrated to optimize the omni-channel platform

THE RESULTS



- Millersville enhanced the security of student payments information and has seen an increased demand in students and parents paying online

MILLERSVILLE UNIVERSITY: A STUDY IN SECURITY AND CONVENIENCE

Across America, the majority of students who drop out of college cite cost as the reason why. Additionally, the number of data breaches at higher education institutions is growing 20% while student financial services budgets are shrinking by 5%.¹ Working within this environment, Millersville University sought to implement a cost-effective strategy that would deliver convenient payment experiences geared toward defeating fraud.



ACI'S UP[®] COLLEGE COMMERCE[™] SUITE OPTIMIZES THE PAYMENTS EXPERIENCE WITH AN OMNI-CHANNEL PLATFORM AND INDUSTRY-LEADING DATA SECURITY.



ALL IT WOULD TAKE IS JUST ONE STUDENT TO SUSPECT THEIR INFO WAS COMPROMISED TO MAKE A MAJOR ORDEAL FOR OUR UNIVERSITY. WE PARTNER WITH ACI TO ENSURE STUDENTS ARE CONFIDENT THAT PAYMENTS ARE SECURE.”

Imre Gajari

Director of Enterprise Applications
Millersville University

INSTALLING PAYMENTS CONFIDENCE

One of the most pressing challenges facing Millersville University was how to best protect student information while offering students their favorite ways to pay. Previously, Millersville had all credit card information on their servers, making them the first and last line of defense against breaches. This situation placed an undue burden on system administrators, who knew that it would take just one potential compromise to destroy confidence within the student body.

Millersville had the foresight to look for a PCI-compliant offering, migrating all student credit card information off of the Millersville servers. ACI and the university also worked together to develop a PCI-compliant interface, which was later used when Banner created the secure payment PPC Payment Processor Connector.

EXPANSIVE OFFERINGS

Millersville also sought to raise student satisfaction by expanding their payment offerings to include students' favorite ways to pay, which could then be applied across a wide array of campus payments. “New generations of students expect to be able to pay everything easily and electronically. We enable simple payments by working with ACI to support more than 25 different payment locations across our campus,” said Gajari.

Leveraging a real-time integration into Banner 9 by Ellucian, Millersville is now able to offer credit card, debit card and ACH payments for everything from tuition, housing deposits and admissions deposits to student prepaid debit cards and fitness center memberships.

The payments experience for Millersville students and families has now been optimized across mobile, web and POS payments. This includes several custom apps which allow students to plug in their payments information and instantly make payments. The result is a seamless payments experience for students, helping to raise satisfaction throughout the campus.



Millersville University

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INCREASED DEMAND AND COST CONTROLS

Beyond security, a major initiative for Millersville was to employ a more cost-effective solution that would also help save on credit card fees. Millersville uses ACI's service fee option to accept credit card payments at no cost to the university. Additionally, if a student is putting money on their Marauder Gold student prepaid card, the service fee is waived. Students making tuition payments using eChecks can also avoid paying a service fee.

Not surprisingly, the university has seen an increased demand in students and parents paying online. This has been bolstered through marketing efforts promoting the new payment options.

KEY LEARNINGS AND FUTURE INITIATIVES

The generational shift to digital payments presents a major challenge for colleges and universities. As digital-natives, incoming students expect everything to be made available online — from major expenses (tuition payments, housing deposits) to one-off conveniences (parking permits and fines). Millersville is already reaping the benefits of offering students and families the ability to pay for these items using their favorite methods and channels.

Owing to the success of the integration, and the security it offers, Millersville is already looking to expand their parents' payments portal by adding new payment types to the platform. They have also begun looking into ways to replace and modernize their card readers to include the most modern payment methods. They have even received requests to enable digital payments at the on-campus food truck.

Millersville is also looking into optimizing their platform to accommodate new payment types. Millersville deployed ACI's solution in a manner that allows for the university to seamlessly handle these new payments in a way that will not impact reconciliation and can streamline deposits.

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ABOUT MILLERSVILLE UNIVERSITY

Founded in 1855, Millersville University is a public university serving more than 7,000 students from around the world seeking a top-rated liberal arts education. Situated on more than 250 scenic acres, Millersville offers an intimate and welcoming setting just outside of historic Lancaster City and within easy reach of New York, Philadelphia and Washington D.C.



¹ Gemalto, NACUBO student financial services operating budget, Public Agenda

