



Community College of Allegheny County

Transforming the Business Office – For Students and Staff

- Allegheny County, Pennsylvania Public college
- Founded: 1966
- Enrollment: 43,152
- Featured: Payment Center, Bill+Payment, RecoverySelect

When Ken Bush joined the Community College of Allegheny County (CCAC) as bursar in 2014, he went all in to make sure the business office was delivering a modern, technology driven experience for students and staff. He knew the college had invested in great technology to support students in the classroom. Yet, in the business office, the processes were primarily manual and paper based. In order to support the school's motto, "Our goal is your success," a change was needed.

"If we're going to focus on setting the students up for success, we need to be sure the latest technology is used beyond the classroom," said Bush.

Bush saw many opportunities to simplify and improve processes in the business office of the Pittsburgh-area community college. He also saw some significant changes happening in the payments industry and he needed a partner that understood how colleges and universities do business. A partner that could help him not only usher the college into the digital era by automating financial processes and bringing financial technology online but could also ensure compliance.

"Understanding higher education was essential," Bush explains. "We were looking for a partner who would make it simple to stay in compliance with the rules and regulations surrounding payment technology that began changing in 2015."

By late 2015, use of chip-embedded credit and debit cards had become the norm. The larger issue due to EMV usage growth was the liability shift from the card issuer to the merchant, which for CCAC meant they had to begin accepting chip-embedded cards or be held responsible for any fraudulent transactions due to card swiping. Around the same time, the Department of Education introduced new cash management rules and guidelines that significantly changed the way colleges and universities processed student refunds. Many banks, who had previously partnered with schools, were getting out, including CCAC's local bank which meant a new refund solution was needed. Lastly, the Consumer Financial Protection Bureau introduced new oversights on collection agencies, limiting their ability to collect on non-contracted debt. With this change in effect, Bush wanted to implement a Student Financial Responsibility Agreement.

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To achieve all of this and more, Bush chose TouchNet U.Commerce, a comprehensive, integrated, and secure commerce platform, to help CCAC create efficiencies, maintain compliance and promote student success. Key to this decision, Bush says, was TouchNet's real-time integration with Ellucian Colleague, the school's Enterprise Resource Planning (ERP) system. "It really was a no-brainer for us," added Bush. "Because TouchNet integrated with Colleague, it was really the best choice."

Creating a One-Stop Shop

The College's digital transformation began with the implementation of Ellucian Payment Center by TouchNet, which created a centralized payment management system and single dashboard. Payment Center enabled secure and efficient payments from a variety of options, including credit and debit cards, electronic checks and wire transfers. Previously, CCAC used a combination of banks for processing and PayPal as a payment gateway but it wasn't ideal for true merchant services and if something went wrong, they spent a lot of time shuffling between the two.

"The ability to have payment processing and transaction services all under one umbrella with TouchNet just made sense," Bush said.

Coinciding with the Payment Center implementation was the school's rollout of Colleague self-service and the new student portal MyCCAC. Bush wanted the finance side to deliver the same caliber of service and to ensure a consistent experience.

"Now, it's one location, one login for everything," Bush says. "It simplifies transactions tremendously for our students, not to mention making everything easier and faster for staff."

Simplifying the Complex

Prior to utilizing TouchNet Bill+Payment, CCAC had complex, manual processes, which included billing students twice a month, downloading 1098 tax forms, and mandatory in-person visits to complete a task as simple as establishing a payment plan. With Bill+Payment in place all of that changed and the results for students and the college were huge:

- Saving \$23,000 annually by using eBilling to issue 48,000 e-bills in 2017 alone.
- Simplifying payment plans – with no enrollment or interest fees – boosting payment plan enrollment from 1,900 to nearly 2,900 students in one year.
- Saving \$10,000 annually by enabling students to receive 1098 forms electronically rather than mailing forms.

The Payment Center also offers a Consent Manager, where students now sign their Financial Responsibility Agreement electronically which they and their parents learn to use at orientation. Clearly it's working because so far, the college has a 100 percent participation rate with students signing their agreement via Consent Manager.

Improving Collection Processes

Like every college, CCAC has a small portion of students who run into payment issues. Previously, overdue accounts were sent to a third-party

collection agency to resolve. Today, these accounts are handled in house through RecoverySelect, a software and services solution to recover receivables. To date, CCAC has resolved 5,000 accounts, to the tune of \$3 million. And since the college no longer has to pay commission to a collection agency, they receive the balance of those payments back in full. Students have the option of paying in full or implementing a payment plan to resolve their balance. "It's been pretty impressive," Bush says.

Another benefit of RecoverySelect is that students no longer feel "collected upon," and there is no credit bureau reporting since there's no collections agency involved. This has also helped with re-enrollment because students have a way to stay in school and remit their balance.

The Complete Approach

The U.Commerce dashboard brings it all together and is one of the best aspects according to Bush. It provides staff with real-time data on all eCommerce transactions campuswide as well as analytics, reporting, reconciliation and payment activity. In addition, the automated alerts feature notifies staff of payment issues immediately, helping them resolve situations easier and faster.

"We took a complete approach to campus commerce," Bush says. "The efficiency that U.Commerce provides for our staff is wonderful, but hearing from students how much easier it is to handle their financial affairs has been the most rewarding."

THE COMPLETE APPROACH

TouchNet provides a Complete Approach for colleges and universities wanting to unify and centralize campus-wide commerce transactions. TouchNet's cloud-based technology platform includes multi-channel capabilities and extensive integration with leading ERP and student information systems as well as the many independent merchants operating on campus. Today, hundreds of schools serving millions of students use the TouchNet platform.

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