

# CAPITA

## Case Study

Brunel University – efficiency gains alongside student choice using Capita's payment solutions



A long-term user of Capita payment solutions, the University introduced the option to make payment via the internet in 2002 and the resulting choice of payment options has delivered tangible efficiency savings.

## The background

Brunel University has around 15,000 students from more than 100 countries, around 4,500 of who are in campus accommodation. With a turnover in excess of £130 million, the University has considerable intellectual, financial and social resources and is a major contributor to the economy and community of the West London area.

## The challenge

For any University, securing timely payment of fees is a constant challenge, but one which is considerably aided where the student has a choice of convenient and easy to use payment channels. Traditionally, payment was accepted via an on-site 'cash office', initially by cash or cheque, later extended to include credit or debit card. This facility was only open for payment during core office hours and at busy times, queues would form, something that would be eased by provision of a self-service payment alternative.



## The solution

In 2002, the Brunel University website was extended to include the option to pay Online by credit / debit card using Capita's highly secure Internet Payments solution. Students rapidly adopted this form of payment, as it allowed them to pay 24 hours a day, 7 days a week without having to go into the cash office and very often queue to pay. Alongside of this, students or parents can if they prefer, make card payments over the telephone by providing details to a member of the cash office staff who processes the details on the cardholder's behalf.

Brunel takes the secure handling of card data very seriously and all payment solutions incorporate the latest card fraud protection measures. These include Card Security Code for payments made over the telephone and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for internet payments.

## The benefits

It is widely accepted that the cost of taking self-service payments via methods such as the internet or even via a call handled by a member of staff is considerably less than when taking a face-to-face payment over the counter. A recent Socitm report refers to 'widely quoted figures for channel costs per transaction over the web at around 1/20<sup>th</sup> the cost of taking the same transaction over the telephone and around 1/40<sup>th</sup> the cost of taking it face-to-face'.

In the last full year, the University has received almost 10,000 payments via the internet. The majority of these payments are for Tuition and Accommodation fees, with the number of payments for each of these being almost equal, but with around 60% of the value relating to payments for Tuition. For card payments made in the cash office, around 75% are made in person, with the remainder being made by telephone.

For Peter Hallbery, Head of Income & Credit Control at the University, the Capita payment solution, which also handles the subsequent income management and reporting has delivered a range of benefits. He commented

*'The Capita solution has proved to be fast, reliable and easy to use. The increasing migration away from payments in our cash office has freed up staff time that can be better spent for the benefit of both our students and the University'*

By using a service from Capita that includes all those card fraud protection measures that the banks require in order for a payment to be classed as 'secure', the University enjoys very competitive card processing rates. When in mid 2007, 3D Secure was implemented for internet payments, the transaction charges were reduced by around 24% for credit cards and 27% for debit cards, leading to a considerable cost saving.

## Next steps

With the Capita solution constantly evolving, other options are now being considered...

As well as using Capita's managed service to process card payments made by the internet, the University also accepts card payments using Capita's Counter Receiving product, although in this instance it uses an on-site APACS solution.

With the ever-increasing security requirements around card processing and the need for compliance with Payment Card Industry Data Security Standard (PCI DSS), the University is strongly considering a move to Capita's recently launched Secure Bureau Service (SBS). This is a fully managed and accredited solution that allows secure processing of card payments.

SBS removes the requirement for specialist on-site card processing software, hardware or infrastructure and any storage of sensitive cardholder data, thereby significantly reducing liability in respect of PCI DSS as the major elements of responsibility around security of card data are passed to Capita.



## Next steps - continued

Card details are captured in Capita's Counter Receipting and the service then seamlessly connects from that application to SBS using a secure web connection. This then connects via an Application Programming Interface (API) to the bank to carry out payment authorisation.

A move to Capita's managed service would free-up the University's internal IT team from the overhead of managing, monitoring and supporting specialist on-site APACS software and hardware and allow them to focus on further supporting the University's staff in providing students with a professional service.

The success of Internet Payments is such that the University is keen to provide students with the facility to pay online for a range of services over and above the traditional options such as Tuition and Accommodation fees.

Capita's Payment Portal would allow the processing of card payments whilst integrating seamlessly with a range of bespoke front-end forms or even specialist systems from other software suppliers. This could be used for self service payments in diverse areas such as 'payment during enrolment', library fines or tickets for graduation ceremonies, removing the need to take up valuable staff time in handling the payment.

Key benefits of the Payment Portal include the ease of introducing a new service and integrating it with a single payment page carrying the Brunel University branding and the reassurance that all online payments would be carried out using the highly secure Capita service, with payment details for all services being provided in a single end-of-day settlement file.



## About Capita's Managed Service

Capita's managed service has been established since 2001 and includes a range of products to process card payments via the internet, touch-tone telephone, SMS text, speech recognition and on-site Chip & PIN. Managed by a dedicated team, the solution is used by over 170 public sector organisations, who between them take around 950,000 payments each month with a total value of almost £72.5 million.

Capita's managed service products are certified to PCI DSS Level 1 and Capita is proud to have been the first major supplier to the public sector to have achieved this standard.

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