

TouchNet Management Software

Board Study Session

August 14, 2018

TouchNet is a comprehensive commerce management software system that consolidates, automates, integrates, and secures campus wide payments and related business transactions. Currently, our business operations are spread among numerous vendors and numerous pieces of equipment. Issues we currently have include:

- At times students are confused with the number of vendors providing our services.
- Student bills generated out of Banner are difficult to read/understand.
- The Business office currently has 5 credit card processors that have to be reconciled each month requiring logging in to 5 different websites to complete this process.
- Dealing with multiple vendors is difficult and they lack consistency when dealing with chargebacks and refunds.
- Payment plans are currently offered via a third party provider and students must go to their website to enroll.
- Credit card payments taken in person or over the phone must be manually posted to the student's account.
- Checks that are received are held and deposited weekly. Checks are given to various departments and then sent to the Business office, which again delays the deposit process.
- Receipts are manually created and are either mailed or scanned and emailed.
- Currently we are required to provide 3 notifications to students prior to turning the account over to collections. A typical collection mailing will result in postage charges of approximately \$750 for each mailing. We send the collection mailings each semester (x 3 mailings per student). The end result is annual postage charges of approximately \$6,750.
- When collection mailings occur, we typically get back a large number of bills as non-deliverable. For our June Collection mailing 111 were returned as non-deliverable. These collection notices are printed, stuffed in envelopes, run through our postage machine, and then delivered to the post office all of which requires the Business Office staff processing the notices.
- Our IT department houses our current payment system across seven different servers. Moving to TouchNet will eliminate four of the servers.
- It is sometimes difficult to trouble shoot payments and processes since we must first identify how the payment was made and which processor/vendor was used. A single vendor would streamline this process.
- Each time one of our current vendor has upgrades, our IT department must install the upgrades on the various servers.

TouchNet Highlights

TouchNet's Payment Center provides a comprehensive "payment portal" for online account management by students and parents and helps automate and streamline student account processes. The Payment Center also provides real-time integration with Banner.

TouchNet's Student Account Center provides basic payment services for student accounts. It offers online payments, parent pay, stored payment profiles, access to real-time account balances, account activity, scheduled payments, and real-time posting of payments to Banner. Mobile functionality is built into the Student Account Center.

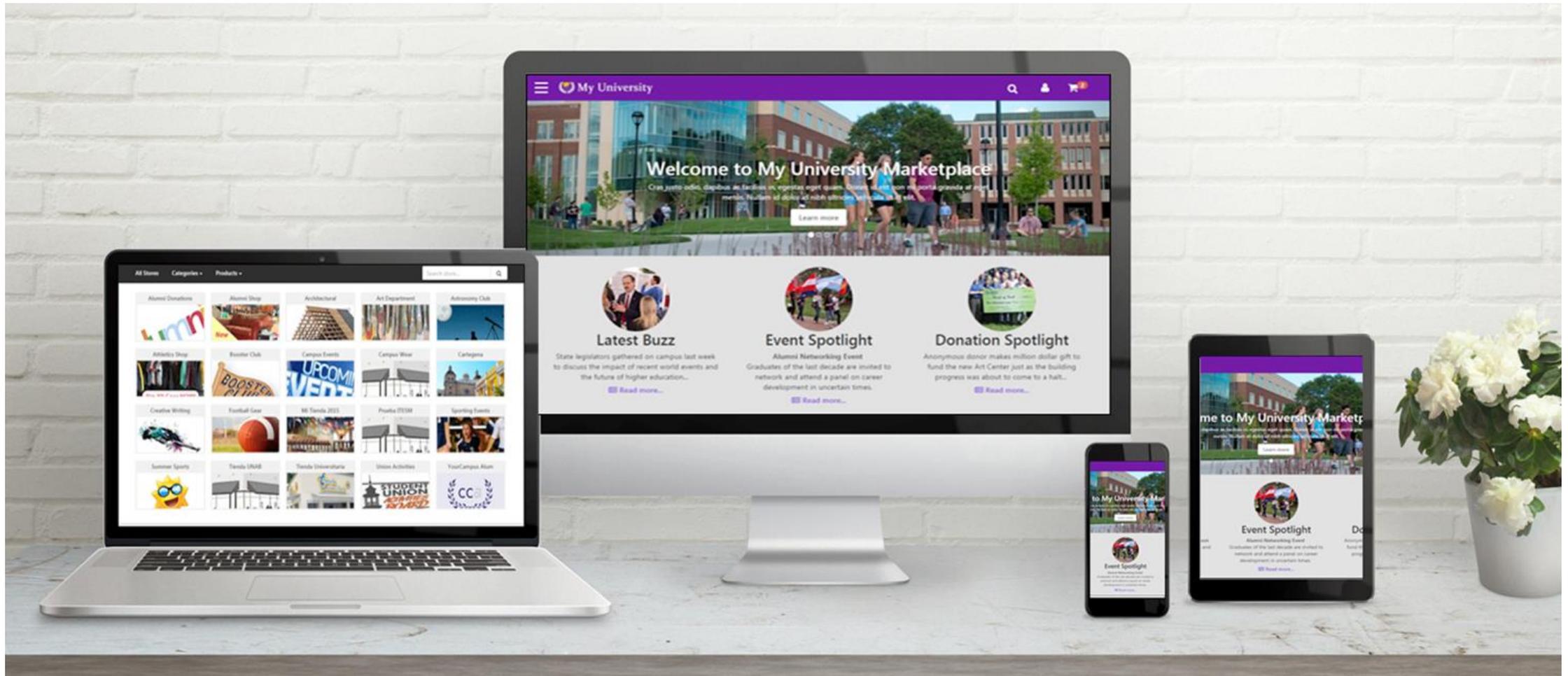
Credit/Debit Cards are processed via TouchNet's system for authorization and settlement of credit card and signature debit transactions. In addition, TouchNet provides PCI-compliant data security, fraud prevention, and full reporting for streamlined credit card reconciliation.

ACH (Automatic Clearing House) processes "electronic" checks online and convert paper checks to electronic transactions. The ACH module includes transaction reconciliation reports, validation of bank routing numbers, and creation of an ACH Transfer file for the bank.

TouchNet's Bill+Payment provides web-based bill presentation, electronic disbursement of student refunds, electronic deposits, and online tuition payment plan setup and enrollment. Mobile functionality is built in. Online bills are available as well as 1098-Ts, and access to billing and bill payment history, plus automatic email and/or text message alerts.

TouchNet's offers payment plans for creating, managing, and enrolling in tuition installment payment plans. It enables campus-administered plans with real-time integration with Banner. It automatically recalculates payment amounts when a student's status changes and emails notifications of account changes. In addition, it can provide for automatic rollover of students to new plans after they complete old plans, which allows for the conversion of static plans to dynamic real-time plans.

Mobile functionality is built into the appropriate modules



Student Account Center

The Student Account Center provides basic payment services for student accounts, including online payments, parent pay, stored payment profiles, access to real-time account balances, account activity, scheduled payments, payment plans, refund history, and real-time posting of payments to Banner.

As shown below, when a student first logs into their account, their current account balance is displayed. You can choose whether to include Estimated Financial Aid in the current balance. Current account information is retrieved from Banner in real time.

The screenshot displays the Student Account Center interface. At the top, a blue header bar contains the text "BILL+PAYMENT" on the left and "Logged in as: Patrick Student | Logout" on the right. Below the header is a navigation bar with icons and labels for "My Account", "Make Payment", "Payment Plans", "Deposits", "Refunds", "Help", and "My Profile".

The main content area is divided into several sections:

- Announcement:** A box with text: "Welcome to your Student Payment Center! Make payments, view account activity, store payment profiles, and set up parents or guardians to access your account. Registration for next semester is final January 23rd and all tuition fees are due by January 18th, and make payments on your account. You can pay all fees by credit card or electronic check here. Remember to complete your Residence Hall License Agreement Form with the Residence Life Office. Visit the Student Accounts Office website for information if you have any questions."
- Payment Summary:** A green bar with the text "I would like to pay..." and a dropdown menu showing "Next Payment Plan Installment | \$1,117.45" with a "Go!" button.
- Student Account:** A table showing account balances:

Balance	\$18,377.43
Estimated Financial Aid	\$1,700.00
Balance Including Estimated Financial Aid	\$16,677.43

A "View Activity" button is located below the table.
- Payment Plans:** A section with a description: "You are currently enrolled in a payment plan for the current term. There are other payment plans available. To enroll in a different plan or in a payment plan for another term, select Enroll Now." Below this is a table of payment plans:

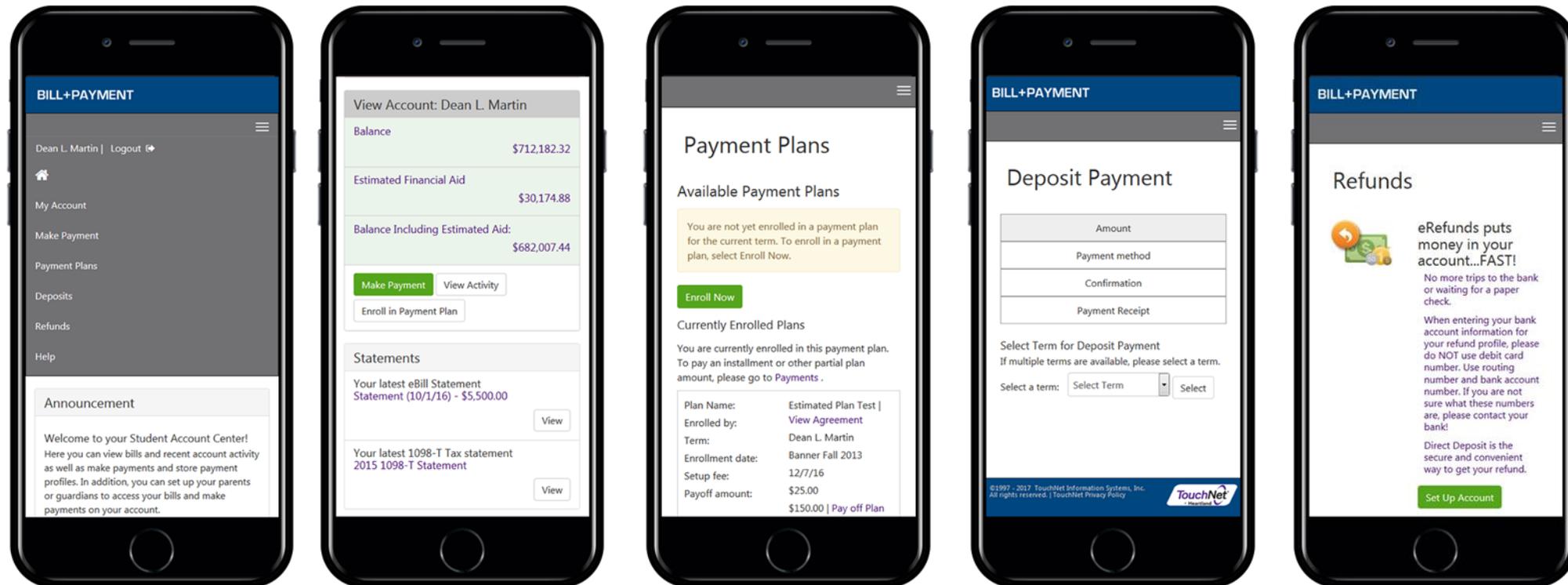
Fall 2016 Payment Plan		\$4,260.00	
Description	Due Date	Amount	Action
Fall Term 2017 - Installment 3 of 4	010/25/2017	\$1,112.09	⚙️
Fall Term 2017 - Installment 4 of 4	11/25/2017	\$1,112.09	⚙️

A "Balance not included in plan" of \$10,324.56 is shown below the table. An "Enroll Now" button is also present.
- My Profile Setup:** A list of options: "Authorized Users", "Payment Profile", "Electronic Refunds", "Auto Bill Pay", and "Notifications".
- Term Balances:** A table showing balances for different terms:

Spring Term 2017	\$7,678.23
Fall Term 2016	\$5,063.29
Spring Term 2016	\$3,935.91
- OneCard Account:** A section showing a "Balance" of \$678.23 and an "Add Funds" button.

At the bottom of the page, a blue footer bar contains the copyright notice "©1997 - 2017 TouchNet Information Systems, Inc. All rights reserved. | TouchNet Privacy Policy" on the left and the "TouchNet" logo on the right.

TouchNet processes are all mobile friendly. Any process the Student can do on the web is also available via their mobile device (Payments, account information, payment plans, refunds, authorized users, etc.).



TouchNet provides a printable bill, which is available to the student via the web. The Bill can be customized by the Business office and can be delivered via email via the TouchNet ebill process. This eliminated the need to mail student bills and improves the readability of the student's bill.

Printable Bill - Windows Internet Explorer

File Edit View Favorites Tools Help

x Snagit Convert Select



YOUR CAMPUS

Statement Date	Due Date	Amount Due
01/03/2014	01/03/2014	\$3,267.50

Student Accounts Office
15590 College Blvd
Lenexa, KS 66061
(800) 123-4567

Mr. Bob L. Student
1234 Maple St
Lenexa, KS 66061
Student ID: B80000001

Account Statement

TERM	DATE	DESCRIPTION	CHARGES	CREDITS
		* PREVIOUS BILLED BALANCE *	\$ 400.00	
201401	01/03/2014	- CURRENT CHARGES - Fall Installment Due	\$ 2,867.50	
	01/03/2014	- CURRENT PAYMENTS - ECheck Payment		\$ 2,720.00
	01/03/2014	ECheck Payment		\$ 2,720.00
		* CURRENT BILLED BALANCE *	\$ 3,267.50	
201401		- AUTHORIZED FINANCIAL AID - Direct Federal UG Stafford Ln Direct Fed UG Unsub Stafford Federal Pell Grant		\$ 1,239.00 \$ 1,995.00 \$ 950.00
		* FINANCIAL AID BALANCE *		\$ 4,184.00
201401	01/03/2014	- MEMO ITEMS - Scholar Athlete Scholarship		\$ 5,000.00
		***** MEMO BALANCE *****		\$ 5,000.00
Past Due		Previous Balance	Current Balance	Total Amount Due
\$400.00		\$400.00	\$3,267.50	\$3,267.50

TOTAL DUE amount that is not covered by financial aid is due now. If you have any questions, please contact the Student Accounts Office.

Business Office Communication System

TouchNet's communication software allows students to sign up for text messages and email. The student will be notified via email and text when a bill is due, a payment has been made, or the amount of their bill has changed.

The Business office can also take advantage of direct communications – for instance- we may want to send a targeted message to the group of students who don't have a refund profile setup and encourage them to "click here" to set it up. Then it would go to the page to setup the refunds.

The Business office can promote text communications, automate notifications to students, send targeted messages to students or groups of students.

Email Form	
To:	Selected Group <input type="button" value="v"/>
Selected Group:	<input type="button" value="v"/>
Select Option:	Students without a refund profile Students that have not consented for electronic 1098-T statements Students that have not yet viewed last eBill statement
Additional addresses:	Users enrolled in a payment plan Payment Plan Delinquent Users
Subject:	Payment Plan 30 Day Aging Payment Plan 60 Day Aging Payment Plan 90 Day Aging Payment Plan 90+ Day Aging
Message:	

BILL+PAYMENT

[My Account](#) [Make Payment](#) [Payment Plans](#) [Deposits](#) [Refunds](#) [Help](#)

My Profile

[Personal Profile](#) [Notifications](#) [Payment Profile](#)

If you choose to enter a secondary email address (in addition to your school-assigned address), emails generated by this system will be sent to the addresses you provide.

To get optional text messages about selected account events (such as new bills or upcoming payments), enter your mobile phone number. Messages may be sent during overnight hours and your carrier may charge a fee to receive text messages.

Refer to the Terms and Conditions of your mobile wireless data plan provided by your carrier for documentation on any charges.

Email address:

Secondary email address:

Opt into receiving text messages: Yes No

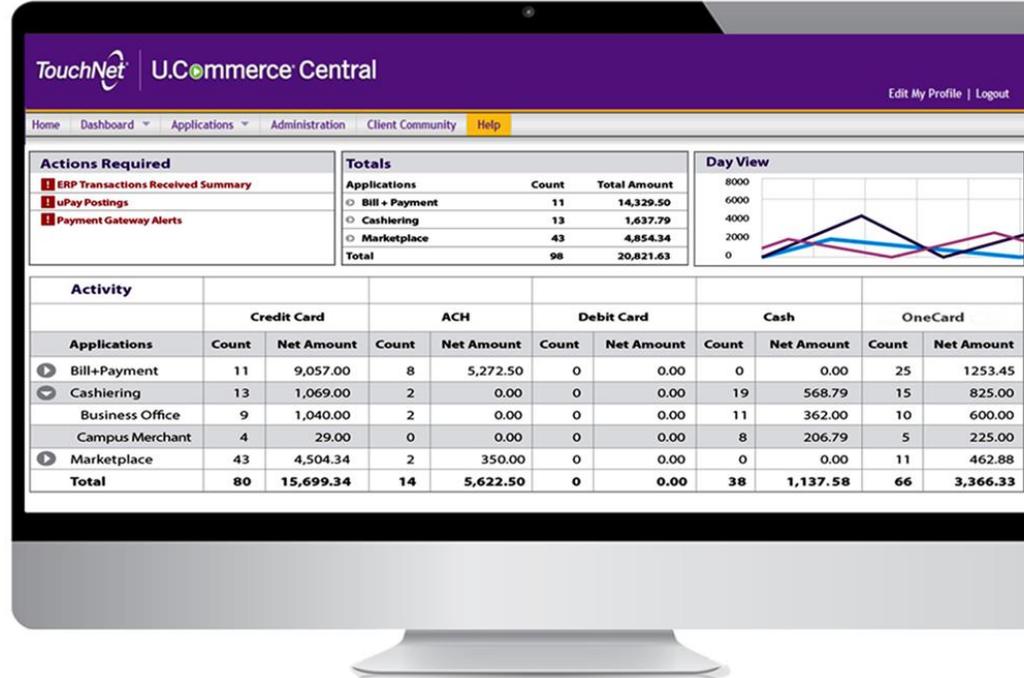
Mobile phone: (555-555-5555)

Select your mobile carrier:

Business Office Processes

TouchNet's RECON 1 reporting helps Business office staff who are responsible for reconciling payments, handling returned payments, and monitoring payment activity. Staff can view and reconcile credit card, debit card, and ACH payments received, and their associated fees, with what was deposited in Barton's bank account. Batch numbers from transactions in the payment gateway correspond to batch numbers from actual settlements because they are in one unified system. In addition, all settled batches can be viewed down to a single transaction, including any associated processing costs.

TouchNet's Dashboard delivers a single summary view of campus wide payment transactions. The Dashboard gives Business office staff a snapshot of the cumulative effects of transactions processed through the day. Then it lets them drill down to the transaction level to research issues and solve problems.



The Dashboard also allows staff to view student information such as:

- Last login/Login history
- Email addresses and/or mobile phone number
- Last automated message and message history
- Current balance
- Student Consents
- Billing and/or 1098-T statement(s)
- Current activity
- Payment history
- Agreement history
- Holds
- Saved payment methods
- Authorized third-party users
- Scheduled payments
- Automatic Bill Payment Details
- Active payment plans and plan details, including enrollment date, setup fee, plan amount remaining, installment due dates and amounts, and enrollment agreements

- ▼ Bill+Payment Home
- ▶ Administration
- ▶ Communications
- ▶ Reports
- ▶ eDeposits
- ▶ eStatements
- ▶ eRefunds
- ▶ Payment Plans
- Help

Customer Service

View by Student ID [OR](#) Name

Student ID:

Student Name (Last,First):

Parent/Authorized User Email Address:

Student Account

Account Details

Student name:	Olive L. Student	
Last login:	4/13/15 11:25:00	View Login History
Student email address:	student@school.com	
Last automated message:	4/13/15 Thank you for your payment	View Message History

Activity for account: Student Accounts

Balance:	\$6,350.00
Estimated Financial Aid:	\$1,700.00
Balance Including Estimated Aid:	\$4,650.00

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Holds

Code	Description	Payment Types Blocked
AR	Balance Due	ach

Active Payment Plans

Show entries Search:

Name	Enrollment Date	Setup Fee	Payoff Amount	Action
Spring 2015 Payment Plan	2/26/15	\$0.00	\$5,116.67	View

Showing 1 to 1 of 1 entries First Previous 1 Next Last

One or more of the credit cards have expired or could not be validated, and can no longer be used for making payments.

Saved Payment Methods

Payment Methods	Action	Refund Account	Date Last Modified
Dad's MasterCard XXXXXXXXXXXX5454 *** EXPIRED ***	Delete	N/A	3/26/13 09:13:22
My MasterCard XXXXXXXXXXXX5454	Delete	N/A	2/25/15 09:58:33
My account xxx24	Delete	Yes	2/25/15 10:18:26

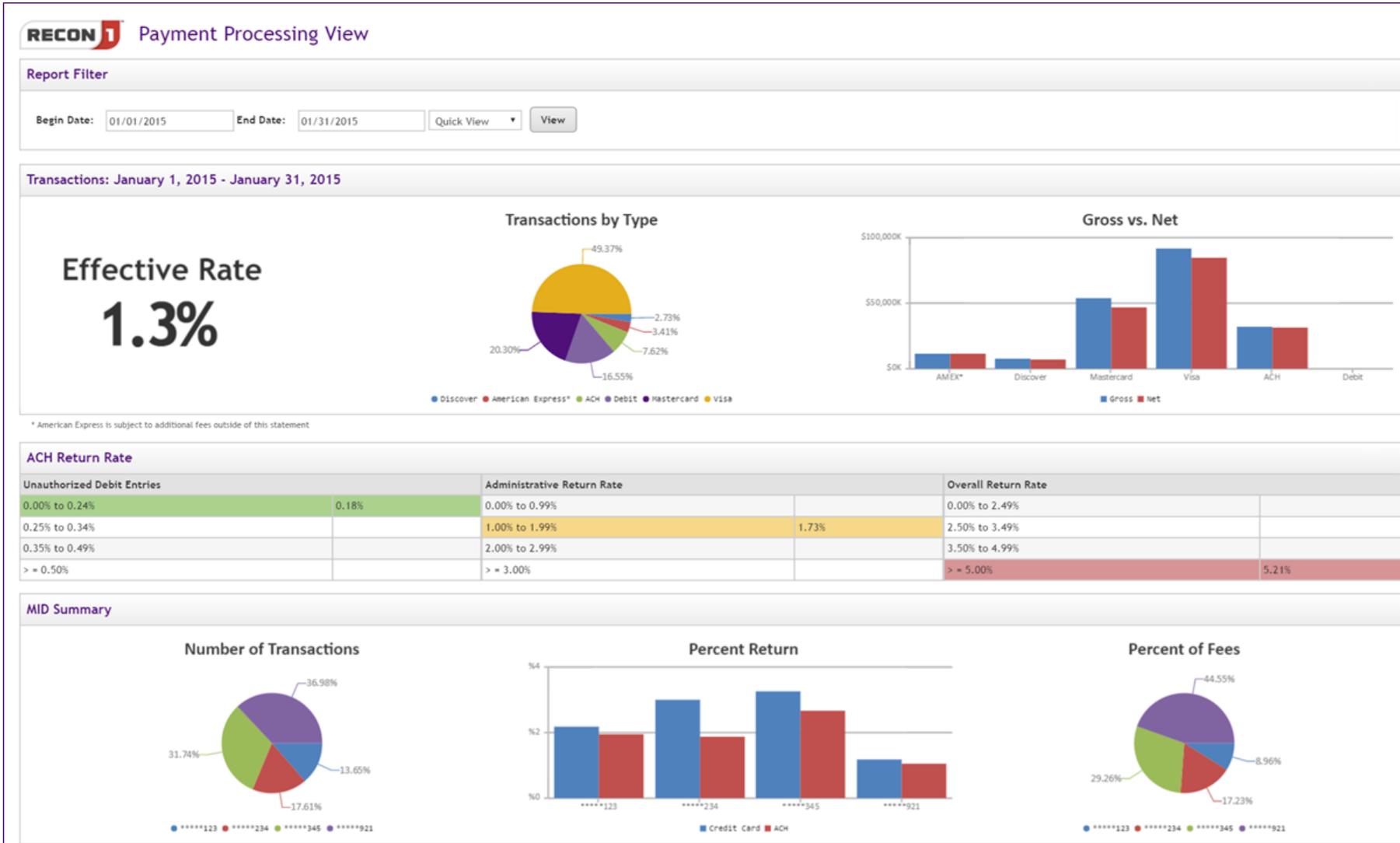
Authorized Users

Name	Email Address	Can View Payments	Can View Bills	Can View 1098-T	Action
	jsokol@touchnet.com	Yes	Yes	Yes	View Remove
John Mealy	jmealy@touchnet.com	Yes	Yes	Yes	View Remove

Scheduled Payments

Payer	Date	Amount	Payment Method	Action
Olive L. Student	4/30/15	\$5,116.67	My MasterCard	Remove

Business Office Processes - Visibility of Transactions



Business Office Processes - Reconciliation

Batch Details	Payment Gateway				ERP	Global/ Heartland				
	Date/Time	Transaction ID	Reference Number	Payment Method	Type	Ancillary Data	Amount	Fee	Settled Net	Status
1/1/2016 13:15:23 CDT	13	2014010100000	Visa	PUR	B80000025	\$800.25	-\$22.00	\$778.25	✓	
1/1/2016 13:19:03 CDT	14	2014010100001	Visa	CRD	B80000014	\$-4,330.00	-\$9.75	-\$320.25	✓	
1/1/2016 13:19:04 CDT	15	2014010100002	American Express	PUR	B80000124	\$572.50	-\$1.00	N/A	✓	
1/1/2016 13:19:05 CDT	16	2014010100003	MasterCard	PUR	B80000057	\$172.00	-\$4.73	\$167.27	✓	
1/1/2016 13:19:06 CDT	17	2014010100004	Visa	PUR	B80000077	\$15.00	-\$0.50	\$14.50	✓	
1/1/2016 13:19:07 CDT	18	2014010100005	Visa	PUR	B80000010	\$300.65	-\$8.25	\$292.40	✓	

Data Security

TouchNet offers hosting services in the TouchNet Certified DataCenter. The TouchNet Certified DataCenter is a PCI DSS-compliant facility (Level-1 certification via independent Qualified Security Assessor) in which sensitive payment information can be collected, processed, and stored off-campus in a secure location.

TouchNet will provide and maintain all hardware, install the hosted software, and provide ongoing operations, including software maintenance, and release management services. TouchNet provides 24x7 monitoring, keep in sync with the Banner system, and install all updates and patches. TouchNet personnel will also handle backup and recovery procedures.

TouchNet is audited annually for compliance to both the PCI DSS (Payment Card Industry Data Security Standard) and, where applicable and required, the PA-DSS (Payment Application Data Security Standard). The PCI audits are performed by an independent Qualified Security Assessor.

By hosting your TouchNet commerce applications in our compliant DataCenter, TouchNet assumes responsibility for:

- Physical security
- Limited access to your commerce applications
- Data encryption for stored sensitive data and transmitted data
- Firewall protection for all applications
- Redundant systems and hot site to ensure system availability
- 24x7 monitoring of your system by TouchNet staff

Financials – Direct Costs

	Annual Credit Card Volume	Current Fees
Paypal	\$4,151,529	\$101,712
NPC	\$1,678,000	\$44,851
Citizens	\$45,660	\$2,015
Vantage	\$123,608	\$4,207
WorldPay	\$457,288	\$11,671
Telecheck	\$550,000	\$12,495
	\$7,006,085	\$176,952
Touchnet Fees (estimate)	\$7,006,085	\$137,165
Fee Savings		\$39,787
Touchnet Payment Plan revenue (estimate)		\$25,000
Total Direct Savings		\$64,787
Ellucian Payment Center Annual Fee		\$25,000
Touchnet U. Commerce Annual Fee		\$61,000
Total Annual Fees		\$86,000
One time start up fee		\$39,970

Kansas Colleges Currently using TouchNet

- University of Kansas
- University of Kansas Medical Center
- Wichita State University
- Washburn University
- Emporia State University
- Butler Community College
- Johnson County Community College
- Benedictine University