

Foster Secure Cashless Convenience

Payment security and fraud prevention software helped this company create online communities that incorporate e-commerce functionality and address the needs of the campus life experience.

by Erin Harris

Blackboard is a provider of enterprise-level products and solutions that enable universities, schools, and corporations to, among many things, host their classes on the Internet. Blackboard Transact, one of the company's five platforms, improves both student and campus experiences with commerce and safety technology. Blackboard Transact provides a technology platform that delivers cashless convenience whenever and wherever students use their campus ID cards. Indeed, Blackboard provides campus ID cards that act as declining balance closed loop debit cards. In order to ensure the cards work properly and do not create security risks, Blackboard needed a way for end users to make student campus account deposits through real-time online transactions, enabling them to conveniently make purchases at locations and merchants across campus and online.

Delivering services 24/7 can be a challenge. Blackboard Transact allows for self-service capabilities to be available whenever students need them — on campus, off campus, or online. “We were looking for an enterprise-level payment solution that

would allow for real-time authorization and settlement of branded credit card and signature debit cards with fraud screening capabilities as part of the transaction authorization,” explains Russ Palay, director of payment solutions at Blackboard. Indeed, Blackboard needed a system that allowed end users to make student account deposits through online transactions while simultaneously meeting payment security standards, such as those set forth by the PCI (Payment Card Industry) Security Council.

Blackboard works with Certegy, an FIS company, which develops and markets the ClearCommerce solution that allows online merchants to integrate e-business applications with their existing business systems. The Certegy ClearCommerce engine provides an open, standards-based platform for real-time payment authorization and settlement through a connection from a multichannel Internet-based storefront to the processor and bank. Together with Certegy, Blackboard allows campuses to create online communities that incorporate e-commerce functionality and brick-and-mortar payment acceptance environ-

ments, addressing the on-demand needs of the campus life experience. And, Blackboard is extending this functionality by enabling its clients (i.e. North American colleges and universities) to integrate their e-commerce websites and POS providers to its PCI-compliant Payment Gateway, either directly using secure Web services or by utilizing a new hosted payment capture feature.

Avoid Online Fraud While Recharging ID Card

Students who utilize the Blackboard system can recharge their debit accounts by physically going to the card office to deposit cash or checks, share just one automated kiosk campuswide to manage their accounts, or add funds to accounts online with a major credit card. Via the

ClearCommerce platform, Certegy encrypts credit card numbers and other areas of

sensitive information so that users can use Blackboard's PCI-compliant payment gateway. “Our solution does not have a face-to-face operator/client capability, so it's not as though there's an operator at the cash register asking for two forms

of ID,” says Palay. “So, you really rely on the ability to electronically collect and make evaluations of the potential fraud that could be there, and Certegy does that for us.”

Palay explains that Blackboard Transact needs to be as agnostic as possible to support its relationship with its clients, and the Certegy ClearCommerce solution allows Blackboard to do that. “The benefit to us, as an enterprise software developer, is that we don't have to develop multiple processing interfacing protocols,” says Palay. “We just have to interface to one, which is Certegy's format. We use the Certegy technology, because it helps with normalization. We don't need multiple processors to support a university. Blackboard wants clients to have direct integration to our Payment Gateway, as well as support for their centralization of payments. ■



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