Blackboard Commerce Suite

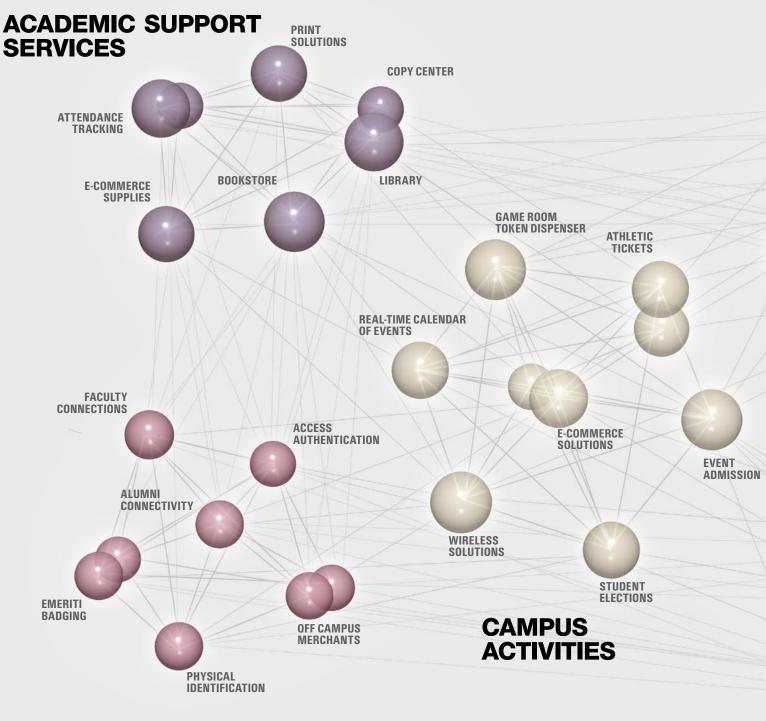
transaction System BbOne community System



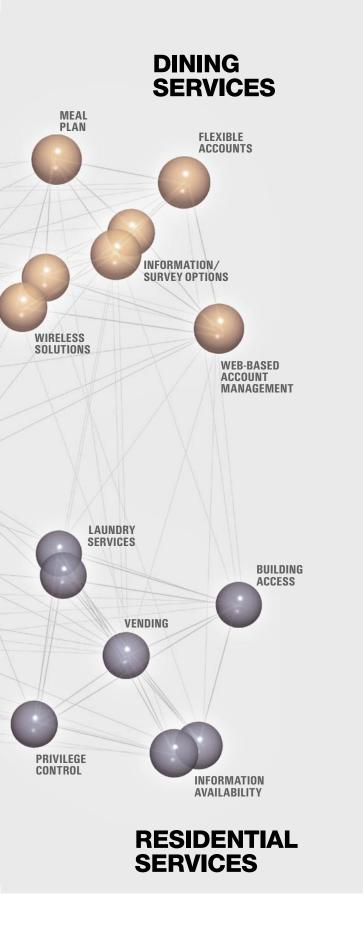
On Campus. Off Campus. Online.



THE BLACKBOARD COMMERCE SUITE[™]



COMMUNITY REACH



Mission: Enhance the Student Experience

Today more than ever before, college and university administrators are challenged by the high service demands of students who live in a 24/7, on-demand world. With technology at their fingertips and information flowing freely around them, convenience, constant communication and instant gratification are daily requirements for today's students.

And even as students' service requirements continue to grow, university administrators are being asked to do more with less. Communicating with a dispersed student population is becoming more challenging. Budget dollars need to be stretched further than ever before. Return on investment and overall operational efficiency are vital to institutional success.

While these two realities continue to diverge, the need has also grown for administrators to show quantitative, measurable results for their efforts.

The Blackboard Commerce Suite[™] provides a technology platform to help Campus Life and Auxiliary Services administrators efficiently meet the increasing needs of students, while doing so with the efficient, measurable use of campus resources.



The Blackboard Commerce Suite

The Blackboard Commerce Suite brings together disparate payment and access networks that form the operational core of the modern campus. The system seamlessly integrates essential campus life elements and improves overall service through payment processing at multiple points on and off campus, reporting and business intelligence, facilities access regulation, and self-service account management and customer communication.

But these mission-critical components make up only a small part of the millions of transactions that occur on and around a campus each day. Students check out books, use printers and copiers, dine both on and off campus, buy vended products, access online databases, vote in elections, attend rallies, participate in intramural sports and require service from a multitude of campus departments. All are facilitated through the Blackboard Commerce Suite to the great benefit of both the institution and the student.

The Blackboard Commerce Suite weaves robust payment processing with security control and business intelligence reporting in a suite that helps universities improve student life while at the same time streamlining business operations.

Benefits of the Blackboard Commerce Suite

Increased Revenue

Clemson University extended its Tiger 1 Card program to include off campus merchants in October 2004, increasing revenues as well as student satisfaction. According to Steve Robbins, Director of Information Technology Services for the Division of Student Affairs, "Clemson University is pleased to utilize the Bb*One* program to expand acceptance of the Tiger 1 Card to off campus merchants. We are impressed with the performance of our off campus program to date. During the first full month of the program, off campus sales led to a 26% increase in overall sales as compared to the previous 3 year average. The response from students has been overwhelmingly positive. We have found Blackboard solutions to be a great benefit to our students."

Business Efficiency and Student Satisfaction

As a large community college, Sinclair was challenged with an outdated Identification Card system that led to the creation of multiple cards for each student with no common service platform. The President of the University and Board of Trustees mandated the creation of a new card offering multiple service opportunities on a common platform that would pay for itself within five years. Sinclair's Director of Business Services, Charlie Giles, worked with a campus task force to accomplish this directive. According to Mr. Giles, "The project has been highly successful....78,000 cards have been issued and millions of campus transactions have been processed." In addition, the University has saved over \$150,000 per year in labor costs.

Student Life

- Improve convenience and service Cut time spent waiting in line via self-service kiosks and unattended payment stations. Provide key services more quickly with reduced errors, freeing your staff to focus on other core initiatives.
- Obtain business intelligence Ensure better distribution of fixed resources, efficiently allocate staff, and ensure that successful programs are given adequate funding.
- Reduce operating costs Inefficient processes carry a high cost. Resolve these problem areas with the Blackboard Commerce Suite.

Payments

- Integrate payments across campus Improve convenience by allowing for cashless transactions throughout the campus.
- Extend into the merchant community Generate increased university revenue by capturing off campus transaction activity, while offering cardholders improved convenience.
- Maximize cardholder deposits Allow online deposits and implement a robust card program marketing plan to encourage offline deposits as well.

Security

- Enhance community safety Create a cash-free campus and ensure only authorized access to buildings and rooms.
- Implement secure technology Integrate industry standard data protection for technical and operational security.

On Campus.

off campus.

Online.



On Campus.

Dining, Commerce and Access

For a campus to function at its peak, all types of transactions must be facilitated quickly, efficiently and securely. But until now, only disparate systems powered disconnected campus card systems. A by-product of dining services, these enabled basic transactions but the real mission-critical applications remained out of reach.

Blackboard has created a radically more effective campus enterprise around the vision that a single suite of applications – the Blackboard Commerce Suite - can support all transactions on campus, off campus and online. While campus card vendors focused on plastic badges and massive hardware infrastructure, Blackboard initiated support of universal accounts. By way of cards, key fobs or user names and passwords, we ensure universal access through any number of devices including point-of-sale readers, handhelds, kiosks and PCs.

The Blackboard Transaction System[™] manages the administration, processing, and reporting functions for the campus enterprise, guiding virtually every transaction conducted within the walls of the campus. It securely processes the millions of transactions involving dollars, data, access and authentication.



Meal Plan Administration offers administration of dining services through unlimited options for accounts, plans, menus and point of sale (POS) selections.



Debit / Credit Account Administration enables cardholders to access funds for purchases at cardaccepting locations. The accounts can be replenished with funds at self service stations, staffed points of service or online. Credit capabilities enable institutions to offer the ability to charge for goods and services.



Point of Sale Devices (POS) support a wide variety of wired and wireless POS devices including sophisticated register systems with detailed reporting capabilities.



Vending Administration enables card-based vending. Institutions to increase sales while reducing the risk and inefficiencies of cash handling.



Advanced Reporting provides thousands of pre-developed or customized reports including net sales, stored value, tax accounts and credit card transactions.

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Video Imaging / Card Production enables production of the campus ID card used to access campus services. Integrated through Blackboard Building Blocks[®], the DataCard[®] system creates a database that can be used in multiple locations by multiple users.

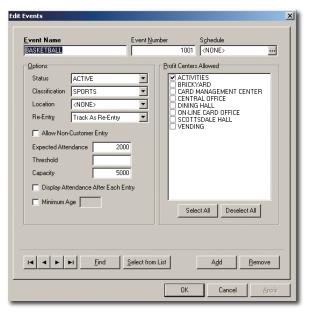
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Facilities / Door Access Administration provides controlled access to sensitive locations based on a variety of parameters, such as time, date and cardholder privileges.

Event / Activity Access Administration enables improved authorization and registration of attendance for special or regularly scheduled activities. Institutions can authorize access, record attendance and ensure accurate administration through permanent as well as wireless readers.

	Trans. Time	Profit Center	POS Name	Card Number	Trans. Type	Online	Amount +
9	04/12/2004 10:45 AM	DINING HALL	MicheleN	00000000000000000000004	Payment		\$200.00
4	03/03/2004 06:52 PM	DINING HALL	MicheleN	000000000000000000000000000004	Payment	R	\$900.00
101	12/17/2003 07:24 AM	DINING HALL	7454 TRAININ	000000000000000000099	Charge	R	\$2.93
100	12/17/2003 07:21 AM	DINING HALL	7454 TRAININ	000000000000000000099	Charge	9	\$2.93
99	12/17/2003 07:16 AM	DINING HALL	7454 TRAININ	0000000000000000000099	Charge	R	\$5.20
98	12/17/2003 07:15 AM	DINING HALL	7454 TRAININ	0000000000000000000099	Charge	R	\$2.92
34	12/16/2003 02:55 PM	CENTRAL OFFICE	Aaron_Worksta	000000000000000000099	Payment	R	\$100.00
98	12/16/2003 10:33 AM	DINING HALL	7454 TRAININ	000000000000000000099	Charge		\$0.48
71	12/16/2003 09:34 AM	DINING HALL	7454 TRAININ	0000000000000000000099	Charge		\$0.92
71	12/16/2003 09:34 AM	DINING HALL	7454 TRAININ	00000000000000000000099	Charge		\$0.92
70	12/16/2003 09:34 AM	DINING HALL	7454 TRAININ	0000000000000000000099	Charge		\$0.80
70	12/16/2003 09:34 AM	DINING HALL	7454 TRAININ	000000000000000000099	Charge		\$0.80
63	12/16/2003 09:22 AM	DINING HALL	7454 TRAININ	000000000000000000099	Charge		\$0.24
306	12/15/2003 07:04 AM	DINING HALL	Workstation	000000000000222202400	Payment	P	\$100000.00
67	12/15/2003 07:00 AM	DINING HALL	7454 TRAININ	000000227000066220800	Charge	R	\$7.11
305	12/15/2003 07:00 AM	DINING HALL	Workstation	000000227000066220800	Payment	R	\$100000.00
44	09/29/2003 12:43 PM	SCOTTSDALE HALL	Workstation	000000000000123551231	Payment	R	\$25.00
43	09/29/2003 12:43 PM	SCOTTSDALE HALL	Workstation	000000000000123551232	Payment	9	\$25.00
42	09/29/2003 12:43 PM	SCOTTSDALE HALL	Workstation	000000000000123551233	Payment	9	\$25.00 •

Hundreds of reports for effective program management.



Online event management with up-to-the-minute access privileges.



off Campus. Settlement, Recruitment and Support

BbOne[™] brings campus life to a whole new level. No longer do students limit the view of their campus community to its physical boundaries. The daily life of students today transcends those boundaries. As they weave from the classroom to the computer lab, to lunch in the dining hall and dinner off campus with friends, students expect the same conveniences regardless of the venue.

BbOne helps to extend the virtual boundaries of campus by letting students use their campus ID card at select area businesses. And while many universities lack the resources to implement off campus on their own, BbOne is a full outsource solution that lets the university experience the positive revenue impact of off campus, without extending critical resources to do so.

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Off Campus Merchant Recruitment services are provided by Blackboard based on local market research. Blackboard meets in person with a defined list of merchant prospects, negotiates participation fees, and executes an agreement with the business. Merchants typically include local restaurants, grocery stores, pharmacies and gas stations.



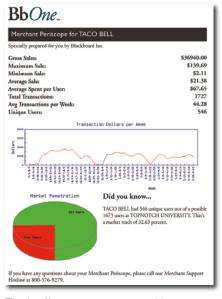
Terminal Deployment and Merchant Management allows participating merchants to purchase or lease their terminals. Blackboard manages the initial terminal deployment, including a merchant welcome kit that includes set-up instructions and customized in store signage for their windows. Merchants requiring additional support can call the Blackboard 24-hour help line for assistance with technical difficulties, billing inquiries or terminal repair. S

Automated Secure Funds Settlement is completed by Blackboard on a daily basis, eliminating the need for the institution to manually calculate merchant payments and issue reimbursements. Institutions receive detailed reports and online account access to the transactions' database. Automated Royalty and Fee Payment ensure that all payments for royalties and transaction fees from merchants are automatically calculated and deducted from daily merchant settlements. Both institutions and merchants receive detailed transaction and fee reports.

Card Program Marketing services are key to program success. On behalf of the institution and participating merchants, Blackboard markets the program to students, parents and staff. Through email, web sites, merchant signage and collateral, Blackboard costeffectively highlights merchant participation, specials and ongoing benefits. Card program marketing services are available to BbOne- and non-BbOne clients alike.



Maximize off campus usage through effective marketing.



Track off campus success with sophisticated usage reporting.



Online.

self service, communication and e-commerce

The Blackboard Community System[™] provides the self-service facility for cardholders to fully manage their accounts online. Cardholders can make deposits, review account activity, print statements, or suspend their account. Additionally, the Blackboard Community System makes communicating with students a breeze. Universities are often challenged to communicate with students who often have multiple e-mail accounts and phone numbers. As an online hub of student interaction, the Blackboard Community System is the ideal central location for communicating broad messages, which can be segmented by specific student populations or groups.

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Community Building Tools enable the institution to more effectively collaborate and communicate with different campus constituencies. Campus departments such as dining services or resident life can develop their own campus community sites to communicate and collaborate, and communication to students in general can be channeled here.



Integrated Credit Card Payment Gateway enables institutions to accept credit card payments for purchases as well as campus account deposits. Institutions can cost-effectively process and settle these transactions through this Blackboard-provided service.



Online Account Statements provide users with webbased cardholder account statements that comply with the Regulation E standard. Cardholders can view records of same day transactions as well as transaction history for previous statement periods.



Web Broadcast Announcements provide campus departments with the tools to easily distribute information to the campus community. Announcements can be easily updated and maintained – without requiring knowledge of HTML or web development tools.



Web Surveys and Opinion Polls enable campus departments to quickly and easily gather information and feedback from their campus constituents. Through the easy-to-use web interface, non-technical users can develop online surveys and polls in real-time.



Self service account management by individual users.



Build online storefronts with integrated payment processing.



The Blackboard Advantage

The Blackboard Commerce Suite is more than just great technology that sets the solution apart from typical dining servicesbased systems. Blackboard's advantage is born from other areas as well:

- a unique approach that has integrated the offerings from the industry's leading providers of peripheral campus systems
- a strict adherence to the leading industry standards for communications and security
- an extensive user base that actively participates in the constant improvement of the platform
- a level of service and support that has become the envy of the industry

A Unique Approach

Departments, systems and people are inextricably connected on the modern campus. Those who best succeed in this environment are those who are most able to build these connections. While human interaction occurs naturally, it takes expertise and effort to bridge systems and share data.

Blackboard Commerce Suite customers cite our expertise at integrating systems as a key pillar separating us from our competitors. We don't just tell a customer that we can integrate with their existing campus systems – we show them how we have already done it at hundreds of institutions.

Imagine the advantages ... student information systems, POS systems, bookstore, parking, print management, library solutions, and more - all integrated with the most powerful enterprise campus solution available.

This is possible because of the Blackboard Building Blocks® architecture, a library of pre-developed standardized interfaces. They provide seamless connectivity between the Blackboard Commerce Suite and the industry's leading back office systems or third party applications. We simply install the interfaces that match the customer's existing systems. What takes others months or years to accomplish is done out of the box via Blackboard Building Blocks.

Security and Standards Compliance

While shared data and distributed services raise the potential for compromise, our vast experience with open, networked systems makes us unique in this market. Compliance and interoperability with industry standards is a fundamental capability of our platform. Whether it be data encryption and security (AES, SSL and Twofish), authentication (LDAP, Kerberos, etc.) or safety (Underwriters Laboratory), Blackboard employs robust measures to ensure system security.

Community of Practice

When you partner with Blackboard, you gain access to a vibrant network of users where you can benefit from their experience and expertise.

Our clients communicate with each other in myriad ways including independent email lists, user groups and Blackboard-sponsored user conferences.

In addition, more than 200 independent developers at software companies and educational institutions take part in the Blackboard Developer NetworkSM, part of the Blackboard Building Blocks program.

Exceptional Service and Support

Blackboard is dedicated to the education market. We do not rely on support personnel from our other product lines or markets to find time to work with education customers. With Blackboard, you have a dedicated and focused team to ensure your success. When you have a technical challenge, your dedicated Technical Support Manager is available to provide solutions. When you have a non-technical challenge, your dedicated Account Manager's job is to connect you with the resources within Blackboard and the larger community of practice.

Blackboard Global Services works with you both to maximize value and achieve your goals. Our team provides software customization, project management, data integration and user training. In addition, our professional support staff is available around the clock to help you ensure full functionality





Expect More

Blackboard is your partner in the education marketplace. In an equally revolutionary manner, the Blackboard Commerce Suite is redefining student-to-institution and student-to-merchant interactions. Hundreds of colleges and universities trust us to manage the flow of millions of financial and service transactions on and beyond campus boundaries. When backed by an organization that understands education and the Internet, your campus card program becomes a powerful platform used to enhance the student experience. We invite you to look beyond the concepts of the past and explore the Blackboard Commerce Suite – truly the campus card system evolved... to enhance the student experience.

> To learn more about how Blackboard can help power your institution on campus, off campus and online, visit our website at:

> > www.blackboard.com



Blackboard

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