



The Fenway Card is the common ID platform of the six colleges of the Colleges of the Fenway. Each college issues its own version as its official identification card.

## Six Campuses, One Card

### The Fenway Card Story: A Collaboration by the Colleges of the Fenway

*Louise Litchfield*

*Claire Ramsbottom*

This is the story of The Fenway Card, a groundbreaking collaboration by the Colleges of the Fenway (COF) consortium in Boston, Massachusetts. Formed in the spring of 1996, Colleges of the Fenway ([www.colleges-fenway.org](http://www.colleges-fenway.org)) is a collaborative effort of six neighboring Boston-based colleges in the Fenway area. This collaboration was created to add value to student academic and social life while seeking innovative methods of investing in new services and containing the costs of higher education. (See sidebar for more information about the colleges.) Collectively, the colleges represent 10,000 undergraduate students, comprising 16 percent of the total Boston population of undergraduates attending four-year colleges, more than 800 full-time faculty and 2,500 course offerings.) Our members are:

- Emmanuel College
- Massachusetts College of Art
- Massachusetts College of Pharmacy and Health Sciences
- Simmons College
- Wentworth Institute of Technology
- Wheelock College

Core programs of cross registration, faculty development workshops, joint purchasing, and joint student programs form the foundation of the COF. Colleges of the Fenway functions as a coordinating agency which identifies new opportunities for collaboration, provides organizational support and leadership to agreed upon initiatives, enhances communication between the members, and monitors and evaluates programs.



The Colleges of the Fenway is a collaborative effort of six neighboring Boston-based colleges in the Fenway area.

### Pursuit of a Collaborative One Card Program

We had wanted to do a collaborative card program for some time, and even hired a consultant to start studying the feasibility back in 2004. Every time we explored the possibilities, we saw considerable technological, operational and cost barriers. The most significant of those was that most campus card systems are proprietary and

would have had to hire additional staff to manage it. The basic barrier to one card system for all six colleges was overall cost.

The project became feasible when we were introduced to CardSmith LLC, a full service campus card provider, in late 2005. We were working with a consultant, Edutech International, and asked them to investigate CardSmith, who had



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designed to serve an individual campus. We were looking at either having each campus install its own local card system, or installing one system on one of the campuses and serving the others from it. To have each campus install its own system would have been extremely expensive and completely defeating the purpose of gaining efficiency by working collaboratively. If we had followed that model, we would have faced the additional challenge of getting the cards to work across the campuses. Its a complicated approach and we felt we

recently installed a system at Berklee College of Music, just a few blocks from the heart of our campus community. We learned that CardSmith's technology and service model could make it much easier for card programs to be collaborative. Edutech and our internal project manager visited Berklee and looked at their program. They gave a strong endorsement and we very quickly turned to a serious assessment of this relatively new approach. Within two months we started talking with CardSmith about a 2006 installation and ambitious launch.

### About Colleges of the Fenway

Formed in the spring of 1996, Colleges of the Fenway is a collaborative effort of six neighboring Boston-based colleges in the Fenway area. This collaboration was created to add value to student academic and social life while seeking innovative methods of investing in new services and containing the costs of higher education. Collectively, the colleges represent 10,000 undergraduate students, comprising 16 percent of the total Boston population of undergraduates attending four-year colleges, more than 800 full-time faculty and 2,500 course offerings.

**Emmanuel College** is a coed, residential, Catholic liberal arts and sciences college committed to enriching lives through powerful real world experiences, from service learning to internships.

**Massachusetts College of Art**, the only public college of art in the country, offers broad access to a quality professional arts education, accompanied by a strong general education in the liberal arts. Awarding BFA, MFA, and MSAE degrees, and three certificate programs.

**Massachusetts College of Pharmacy & Health Sciences** strives to be a nationally and internationally recognized leader in the education of health professionals. Undergraduate degree programs offered include chemistry, health psychology, dental hygiene, pre-medical and health studies, and radiologic sciences.

**Simmons College** is a nationally recognized, small, private, predominantly women's university, which was the first women's school in the nation to provide both a liberal arts education and career preparation.

**Wentworth Institute of Technology** is a co-ed private college offering bachelor's degrees in architecture, computer science, construction, design, engineering, engineering technology, environmental science and management of technology.

**Wheelock College** is a private, four-year institution offering Undergraduate and Graduate Programs in Education, Child Life, Social Work, Juvenile Justice and Youth Advocacy, and a variety of Arts and Sciences

## The Fenway Card – Interoperability Reinforcing Our Sense of Community

The Fenway Card is the cooperative campus ID and “One Card” program that our six member colleges launched last fall. The unique feature of The Fenway Card is that our cardholders can use it not only on the issuing campus, but also at any card-accepting location on any of our other member campuses, and in the surrounding off-campus merchant community. For example, Emmanuel students can (and do) use the card at the Simmons dining hall, retail dining locations and vending machines. This encourages our students to frequent and utilize services at all of our campuses, which is part of our consortium’s mission. We believe this is the only program of its kind in higher education.

The Fenway Card also “interoperates” with nearby Berklee College of Music’s Berklee Card, meaning our students can also use their cards in the merchant

community around Berklee, and vice versa. The key to interoperability is that all Fenway Cards feature Fenway Cash, a pre-paid spending account that can be used at any accepting location on or off campus. Inter-campus payments are settled electronically every day by our service provider. When the cards are used at commission-paying merchant locations, the issuing campus earns a royalty. Given the geographic proximity of our member and neighboring campuses, The Fenway Card’s unique capabilities are especially important for us. We believe there are capabilities and applications in our program that can benefit campuses individually and collectively nationwide.

Most campus ID card programs are designed for and limited to a single campus. Because of technological limitations, it’s very cumbersome for programs to work together, or for any service location to accept cards from more than one issuer. The Fenway Card has completely eliminated those barriers. Each of our colleges now

issues a version of the card that shares common branding, graphics and encoding standards but keeps full control over plan and account designs, acceptance policies, data and administrative functions at the campus level. This empowers each campus to define exactly how the card works on its campus and at the same time benefit from inter-campus acceptance and broad off-campus acceptance.

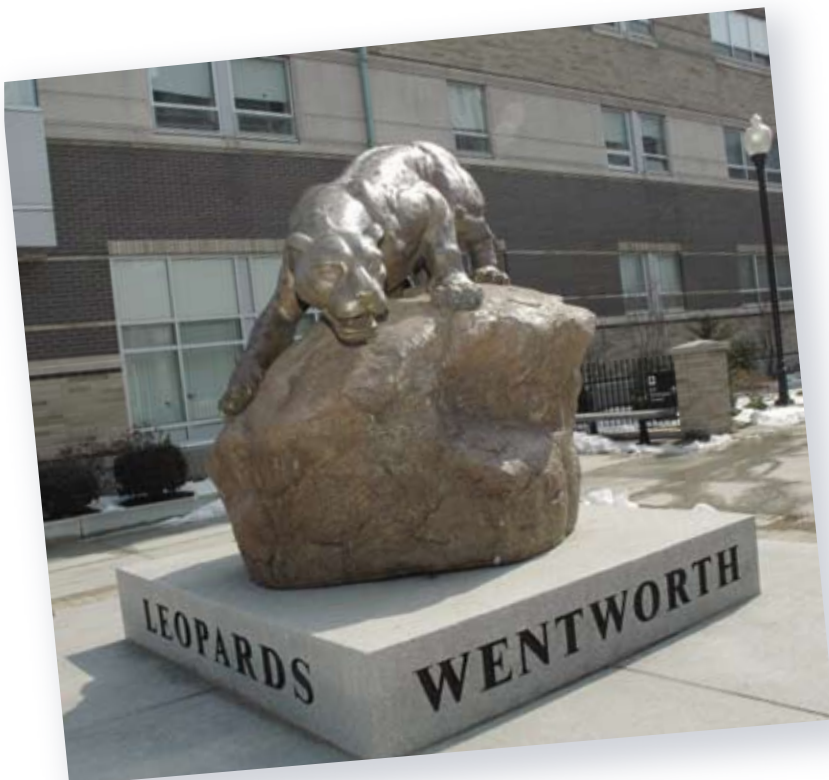
## The Fenway Card – Launched Quickly with Limited Campus Resources Required

Another important highlight in our project is how quickly it became fully operational. The Fenway Card went from the drawing board to extensive deployment on and off-campus, literally in a semester. We launched simultaneously on all six campuses in the fall of 2006, and we already have the program fully deployed across the campuses and in our neighboring business community. We were very impressed by how quickly the program took off among students and in the local business community. Today, most of our campus dining operations run on The Fenway Card, and it’s accepted for payment at bookstores, vending machines, laundry rooms, copy machines, print stations, convenience stores, and other locations across the campuses. Community merchants need only a small countertop terminal to accept cards from all the campuses, and from Berklee College of Music. More than 50 off-campus businesses already participate, including major national and regional chains including CVS Pharmacy, Subway, Domino’s, McDonald’s, Uno’s and Qdoba, along with Boston area favorites like Boloco and small individual merchants.

CardSmith is unique because their service does not require a local card system on-campus. They have a professional campus card processing center that supports card programs across the country. Terminals on and off campus communicate with their processing center, instead of a local system on the campus network. It makes implementation of the service relatively simple and flexible; every campus designs its own dining



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plans, decides which accounts can be accepted at which locations, etc. This approach saves a significant amount of money compared to buying a proprietary card system, and the speed with which it can be implemented saved time.

In addition, CardSmith provides a wide range of outsourced support services. They manage customer service, technical support, marketing, back-end operations, funds settlement, etc. The main responsibilities of our member



*Fenway Cash is welcomed as a form of payment at all six member colleges and more than 50 local businesses.*

merchants or suggesting new ones. They contract with the merchants, deploy terminals and signage, acquire and settle transactions, make all the payments, provide terminal and user support, etc. The CardSmith system enables most of this automatically; we have not had to get involved in scorekeeping or paying the third party merchants.

The Fenway Card has promise for us on the revenue side of the equation too. Deposits to Fenway Cash far exceeded the levels the schools achieved in discretionary accounts operating independently. Wentworth Institute of Technology, one of our largest institutions, literally doubled the deposits in the account from the best level prior to Fenway Cash. This was achieved in the first semester of the program. Those results support our on-campus auxiliary service operations as well as generate royalty income from off-campus merchants.

We fully expect The Fenway Card to continue to grow and flourish as next year's incoming students adopt the program. Its impact on our campus communities has been immediate, exceeding even our most optimistic pre-launch expectations. We could not have achieved this without the outsourced service CardSmith provides. We'd be happy to share more of our experience with other NACAS members. Even if it's just an individual college or campus, the outsourced approach saves significant money and delivers results. It's fully managed for you instead of by you, and the results on both sides of the income statement speak for themselves. ☺



## ***The Fenway Card has worked for us on the revenue side of the equation too.***

campuses are to produce and distribute the cards and set usage policies and review marketing materials. CardSmith fully-manages the service. We have six participating campuses and have not had to hire any additional staff to manage this service. The personnel cost savings are substantial, and, combined with technology related savings, make this approach cost effective for us.

The CardSmith service includes a call center with a toll free number dedicated to our program (1-877-COF-8340). Students and parents can call for information, to make a deposit to their account, to check a balance, essentially for any kind of help or information they need. In addition, The Fenway Card has a global web site, [www.fenwaycard.com](http://www.fenwaycard.com) with pages customized for the individual campuses. Students and authorized guest users can view accounts and balances, add value, suspend and reactivate accounts and more at the website. CardSmith built and manages the call center and web self-service application for us. They also provide our dining service providers, bookstore operators, laundry and vending contractors, and other third party users help desk support with technical and operational issues.

These are areas most campuses have to manage on their own, and it can be expensive and time-consuming.

CardSmith executes most of our marketing initiatives, including management of [www.fenwaycard.com](http://www.fenwaycard.com), and handles everything concerned with the program's operation off-campus. We were able to standardize branding, graphics, most collateral, the web site and other elements under The Fenway Card banner for maximum efficiency.

When you visit the web site, you will see that off-campus businesses offer our students specials for using Fenway Cash, which is a popular feature. We have the responsibility for approving



Louise Litchfield is Director of Business Services at Wentworth Institute of Technology. She can be contacted at: 617-989-4254 or [litchfield@wit.edu](mailto:litchfield@wit.edu).

Claire Ramsbottom (not pictured) is Executive Director at the Colleges of the Fenway. She can be contacted at: 617-632-2729 or [cramsbottom@masco.harvard.edu](mailto:cramsbottom@masco.harvard.edu).