The Santander University Smart Card

1st International Congress of University Smart Card

Murcia, May 16th 2013
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WHO ARE WE

SANTANDER AT UNIVERSITIES

- Present in 17 countries
- 1,040 collaboration agreements with universities
- 4,581 projects per year with universities
- 31,712 scholarships and study helps
- 6,289,000 university smart cards, 262 universities
- 655 branches at campus
- 11 portals Universia
- 130 million € invested in 2012
- 700 million € during the past 10 years

It’s a unique project in the world
02. SANTANDER’S UNIVERSITY SMART CARD

Management tool, for the university and its students and personnel:

- The university identification card (not a bank card)
- **Access key** to value added services
02. SANTANDER’S UNIVERSITY SMART CARD EVOLUTION

6,289,000 cards
262 universities

Spain
Portugal
Brasil
Uruguay
Argentina
Puerto Rico
Mexico
Chile


1. Launchment includes Venezuela, whose retail banking activity was sold later.
2. Launchment includes Colombia, Paraguay, Bolivia and Peru, whose retail banking activity was sold later.
02. SANTANDER’S UNIVERSITY SMART CARD

STRENGTHS

1. Networking
   - 262 universities
   - 5 observatories

2. Technology
   - Open, estandard
   - Independence
   - More services

3. Experience
   - 17 years
   - 12 countries

Global
02. SANTANDER’S UNIVERSITY SMART CARD
GLOBAL PRODUCT

- **Common services**, tailored to each local market.
- **Common technology:**
  - It allows to add additional innovative services.
  - Synergies and economies of scale in process and support.
- **Leverages observatories** (Cantabria, Unisinos, TEC Monterrey, Fed.Fluminense, Murcia).
- **Communication** at each university of associated services.
- Issuance and operational support in **web services** portals.
- **Competitive advantage.**
03. OPPORTUNITIES FOR THE UNIVERSITY

EXAMPLES

- Discounts at shops
- Mobile NFC (pilot) UCAM
- 5,000,000 documents digitalized and signed electronically
- Payment in public transport, Santiago

UCS - Universidade de Caxias do Sul

UNICAMP - Universidade Estadual de Campinas

Tecnológico de Monterrey

Universidad de Chile

De La Salle - Universidad La Salle
03. OPPORTUNITIES FOR THE UNIVERSITY SERVICES

1. Library loans
2. Time control
3. Access to sites
4. Access to computers
5. Digital signature
6. Self-service kiosks
7. Discounts at shops
8. E-purse: campus, transport
9. Integration with mobile NFC
10. Debit (optional for user)

…it is also a platform that integrates 3rd parties services
03. OPPORTUNITIES FOR THE UNIVERSITY

SUMMARY

University

1. Lower costs:
   - Cards for free
   - Discounts at services:
     - E-sign libraries (100%, Gemalto)
     - Access to sites (40%1 Salto)
     - Test kit 4 services2 (no cost)

2. Unique technology:
   - Dual chip, cripto, 30KB memory free
   - Standard, Java. Not proprietary

3. Lower risk:
   - Leverage bank’17 years experience
   - Networking 262 universities, 5 observatories, providers

Student, teacher, staff

4. More services, differential:
   - Discounts at shops off-campus
   - Payment at transport
   - Digital signature in/off campus
   - Debit card (optional)

5. More convenience:
   - Contactless
   - Integration with mobiles, facilitates evolution to mobiles
   - All in one card

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1. USA.
2. 10.100 USD value market, per university.
04. COMMITMENTS

VALUE CHAIN

Card manufacturing

Card issuance

Services

Project management

Leadership

University

Multiplatform smart card, common to all countries
05. THE FUTURE

University Smart Card
1995...

University Smart Wallet
2012...
### Inquiry at USC to new students

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<tr>
<th>Servicio</th>
<th>Puntuación media</th>
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<tr>
<td>Tarjeta Universitaria de Identidad</td>
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<tr>
<td>Consello Social</td>
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**Valoración general**
- Valoración entre los estudiantes que usan el Carné semanalmente: 7,4/8,9/6,5
- Valoración entre los estudiantes que no usan el Carné: 5,6/7,7/4,5

**Estudiantes satisfechos** (valoraciones > 7)
- Estudiantes que usan el Carné semanalmente: 67%/94%/46%
- Estudiantes que usan el débito semanalmente: 26%/65%/7%
- Estudiantes que han obtenido descuentos con el Carné: 54%/89%/26%

**Valoración promedio de los servicios**
- Estudiantes satisfechos con los servicios (por encima de 7): 63%/90%/48%
- Rechazo frontal a los servicios (valoraciones de 1): 10%/17%/2%

**Percepción plazo entrega < 3 semana**
- 56%/73%/23%

**Tienen información sobre el Carné**
- Estudiantes que tienen información sobre campañas puntuales: 16%/30%/8%
- Estudiantes que hacen comentarios abiertos en la encuesta: 42%/77%/22%

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2. Surveys performed in universities in 2012 (Brazil, Mexico, Chile, Portugal, España), supported in web (error +/-4%, 95% confidence).
“The value of our card is the value that our users appreciate on its services”

(Universidad de Córdoba, Spain)