

# CAPITA

## Case Study

### Totton College – making payments easier with Capita’s software solutions

In 2002, Totton College was an ‘early adopter’ of Capita Further and Higher Education’s (FHE) UNIT-e Student Records and Tracking Solution, and since 2004 has been using the integrated Card Payments module. The functionalities delivered have allowed them to offer students the convenience of paying by credit or debit card whilst resulting in tangible benefits and efficiency savings for the College.

#### The background

Located just outside Southampton, Totton College has around 1,300 sixth form students and around 4,000 adult students taking a range of adult, professional and higher education courses.

The College is the only sixth form college in the country to hold ‘Action for Business’ status and has achieved the prestigious ‘Training Quality Standard’ award. It operates two Centres of Vocational Excellence (COVEs) and delivers courses and training across 20 sites serving students drawn from around Hampshire and neighbouring counties.

#### The challenge

The vast majority of adults enrolling on courses need to pay for their place at the college. Increasingly, adult learners expect to pay by debit or credit card, rather than the more traditional methods of cheque or cash. This provides a ‘guaranteed’ and convenient form of payment to the College and allows the student to provide their card details when enrolling, either by telephone or (for some courses) via the internet.

Card payments are also the preferred form of payment for sixth form students and parents for student transport and extra-curricular activities relating to courses, which may be for significant amounts when paying for items such as trips abroad. In such instances, card payments can be made by instalment to spread the cost.

The College is keen to encourage payment by card and required a solution where card payments are integrated with Capita’s overall UNIT-e solution, as well as being processed in line with ultimate levels of security for cardholder data.

#### The solution

In 2004, the Totton College website functions were extended to include the option to enrol and pay online by credit / debit card for those courses that do not require a pre-enrolment interview. Using Capita’s Card Payments solution, online payments are highly secure and available to be taken 24 hours a day, 7 days a week.

For other courses, students can make card payments over the telephone by providing details to the information office staff who then process the details on the cardholder’s behalf.

For those instances where a refund is due, perhaps where a course is cancelled or the student withdraws, the College’s own staff are able to securely apply either full or partial refund against the card with which the original payment was made.

In 2009, the College implemented Capita’s Card Instalments module. This allows the College to handle regular payments by card without the need for repeated manual entry of card details.

In early 2010, the College equipped five ‘points of sale’ with Chip & PIN devices integrated with UNIT-e in order to support customer present card payments.

Totton College takes the secure handling of card data very seriously and all payment solutions incorporate the latest card fraud protection measures. These include Card Security Code for payments made over the telephone and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for internet payments.

#### The benefits

The College processes around £750,000 of payments each year, just over half of which are made by card, with the bulk of the remainder being by cash or cheque. With the anticipated decline in cheque payments generally, the proportion paid by card is expected to grow significantly.



The major areas of payment relate to adult education and professional course fees, closely followed by student transport. However, payments also cover a range of other services available to non-students such as theatre bookings at the College's Hanger Farm performing arts facility, child nursery fees, and hair and beauty treatments at the on-campus working salons.

Card payments for adult education are largely placed by telephone or booking form, but are also made by Chip & PIN (with the customer present), the internet or by instalments.

The vast majority of payments for student transport are made by card and given the amount involved, many choose to make these payments by either three or six monthly instalments. The Card Instalments software application allows the card details to be input once only and then stored securely in encrypted form and called off at required intervals. Formerly details would be re-input each time a payment was due, which was costly in terms of staff time spent processing these payments.

With the ever-increasing security requirements around card processing and the need for compliance with Payment Card Industry Data Security Standard (PCI DSS), Totton College was keen to make use of Capita Payment Management's Secure Bureau Service (SBS). This service is a fully managed and accredited solution that allows secure processing of card payments.

SBS significantly reduces liability in respect of PCI DSS as the major elements of responsibility around security of card data are passed to Capita. Implementing SBS removes all requirements for specialist on-site card processing software, hardware or infrastructure and any storage of sensitive cardholder data. It is very important to note that compliance with PCI DSS is applicable to any organisation that accepts card payments.

Using Capita's Managed Service frees up the College's internal CIS team from the overhead of managing, monitoring and supporting specialist on-site card validation and authorisation software and hardware.

For Alex Richards, Director for Customer Services at the College, Capita's card payment solutions have already delivered a range of benefits. He commented,

“ Our aim for a secure system that fully integrates with UNIT-e has been completely met by this approach. Our staff find the payment processes efficient and all transactions are automatically receipted for analysis and reporting in our core student records system. ”

A focus on the needs of the learner is very much at the heart of what Totton College does. Alex added,

“ Our customers find the range of payment options very convenient and have the reassurance that the security of their card details is always paramount. ”

The College enjoys very competitive card processing rates due to meeting bank requirements and measures for card fraud protection that ensure all payments are classed as 'secure'. This has been achieved simply and quickly by using the payment management services from Capita.

## Next steps

With the Card Instalments option already paying dividends in the area of student transport payments and student trips, it is likely that this same option will be made available for the payment of an increasing number of the higher-priced adult education courses.

Totton College is also keen to explore the possibility of allowing payments against invoices to be taken via the internet. This would typically be used when payment becomes overdue. It would allow the College to email the student concerned with a link to the Card Payment page so that the student, or someone on their behalf, can make a card payment quickly and securely over the internet.

## About Capita's Managed Services

Capita's highly secure and established managed service portfolio includes a range of products to process card payments via the internet, touch tone, SMS text, speech recognition and on-site Chip & PIN. Managed by a dedicated team, the solution is used by over 190 organisations who each month process around 1.6 million payments with a total value of more than £130 million.

The solution incorporates the latest measures to help combat card fraud including CSC (Card Security Code) validation for MOTO (Mail Order Telephone Order), Touch Tone and Speech Recognition payments and card password validation (Verified by Visa and MasterCard SecureCode – collectively termed 3D Secure) for payments made via the Internet.

Capita's Managed Services offering is certified as Payment Card Industry Data Security Standard (PCI DSS) Level 1 and Capita was one of the first suppliers to the public sector to achieve this standard.

To find out more about Capita's payment management and information systems for your college, please email [cssenquiries@capita.co.uk](mailto:cssenquiries@capita.co.uk) or contact:

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