FSU SmartCard Technology Leads The Way

Florida State University

At Florida State University (FSU) one card does it all! This city-size university, with a student population of 29,000, added functionality to their student ID cards and paved the way for the SmartCard technology on university campuses across the country.

In 1985, FSU developed and combined a student ID card that also served as a library card; a secure access card to enter dorm rooms or to view confidential university academic and financial records; a bank card (debit and ATM); a phone card; and a cash equivalent card, holding up to $100, for use in everyday small purchases.

> *They recognized the technology's benefits for students and staff: convenience, ease of use, speed and driving new efficiencies in their operational systems.*

In 1997, having identified and appreciated FSU's substantial expertise in the design and use of multifunctional cards, particularly those with both embedded computer chips and magnetic strips, CyberMark licensed the FSU technology. Bill Norwood and eight colleagues left FSU in 1997 to jumpstart CyberMark's expanding business.

Sixty people at CyberMark processed transactions on 700,000 issued cards. In May 1999, First USA, the world's largest credit card issuer, purchased shares in CyberMark and added a credit card option to the card. CyberMark continued marketing and issuing the cards to educational institutions (Villanova, Guilford College, University of Toronto, and Cleveland State University) and marketing to corporations for use at sporting events. Corporations are interested in it for many of the same reasons as universities — secure access to buildings or records, banking functions and cash equivalent for small purchases.

Today, HDO Card Systems is the privately held successor to CyberMark and is a leading provider of college "smart cards" and ID related services and products, servicing more than 100,000 students nationwide.

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