

TouchNet[®]
SET THE CURVE[®]



U.Commerce[®]
Everywhere Money Moves.[™]





Finally, the Ability to Unify All Payment Points Across Campus



BETTER. FOR EVERYONE.

The campus enterprise is a collection of disconnected commerce components. TouchNet brings cohesion and an end to business office chaos. We call it U.Commerce®, a broad spectrum of tools that help you run a better, smarter campus business.

U.Commerce is a comprehensive financial technology platform that supports the wide variety of business relationships found on campuses today. It delivers integration and innovation to unify the campus

enterprise and improve the experience for you and your constituents. It's engineered to empower and to expand as your needs change.

Some commerce providers use technology as a means to some other end. Since 1989, TouchNet has been using it to help you transform the business of higher education. Today's challenges demand it more than ever. When it comes to your campus, U.Commerce is simply a better choice. For everyone.

During our selection process, TouchNet U.Commerce appeared to be the best of breed from a technology standpoint, and we found TouchNet to be a single source for multiple PCI-compliant campus commerce solutions.

[New York University]

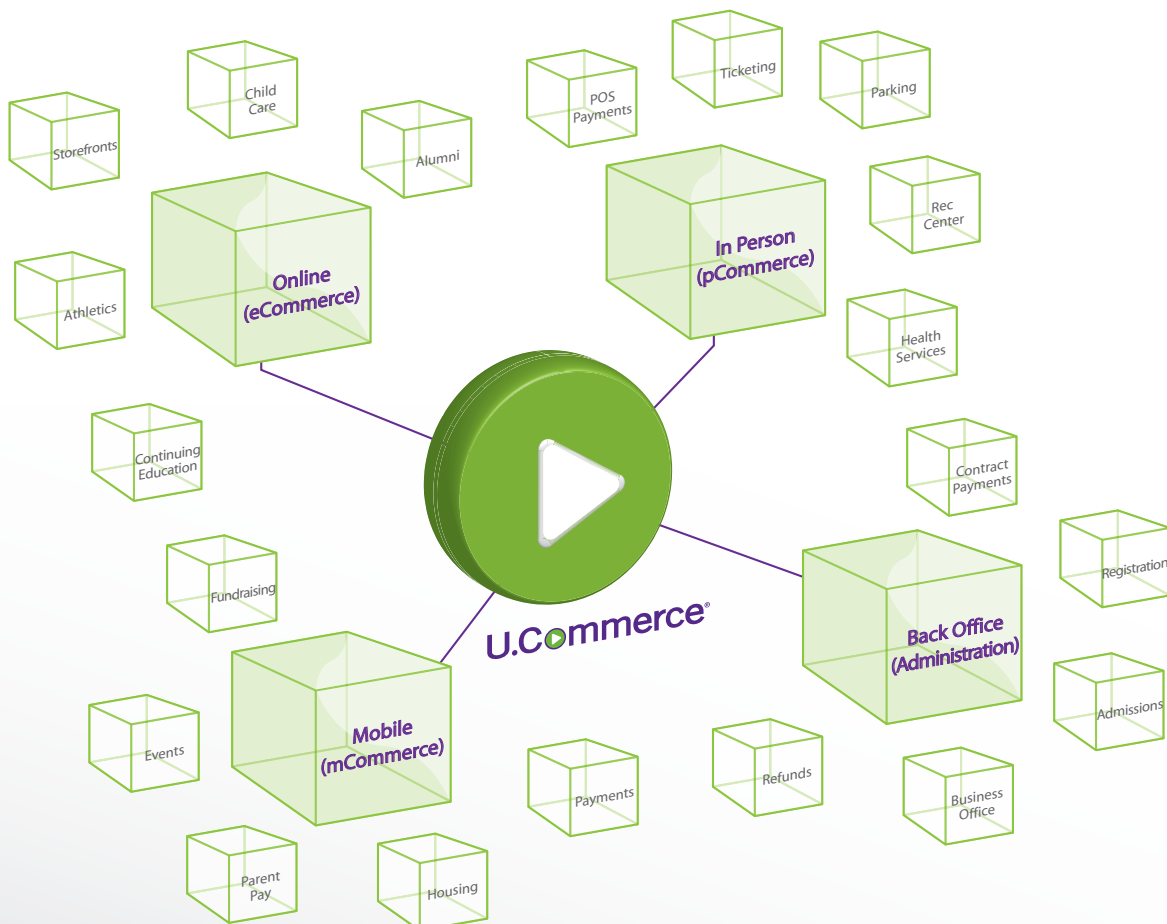


U.COMMERCE

A Platform for the Landscape of Campus Commerce

Campus payment systems are evolving rapidly in response to many factors, including student expectations, technological advancements, security requirements, and industry rules and regulations. Today, campuses routinely handle payments throughout the campus enterprise that are made online, in person, by mail or wire, and via mobile devices. Payments come from users who require campus authentication and from anonymous users with public access. Some payments are scheduled; others are random. Some post to student accounts, some to contract accounts, and some to nonreceivable G/L accounts. In other words, payments are complex transactions.

TouchNet gets that. We designed U.Commerce® specifically for the way Higher Education does business. It is a comprehensive commerce management solution to automate, unify, and secure campuswide payments and related business transactions. It streamlines business processes, protects sensitive payment data, and provides online self-service for campus constituents. It gives you the tools that can help you run campus business better. It's all there, before your eyes. Every dollar. That's unified commerce. That's TouchNet U.Commerce. It's Everywhere Money Moves.™



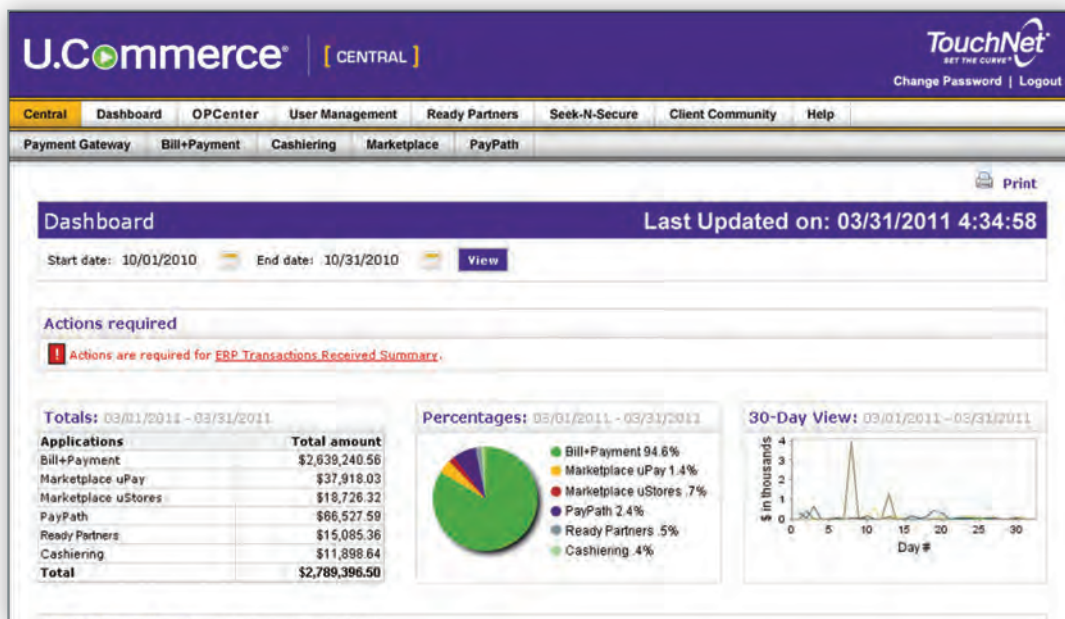
U.COMMERCE CENTRAL

The Beauty of Unified Commerce

The vision of a unified commerce system comes to life in U.Commerce Central. From a single logon, U.Commerce Central puts administrators in touch with every corner of campus commerce and every unified component of U.Commerce.

U.Commerce Central Think of U.Commerce Central as your campus commerce "Home Page." When you first log on, you have immediate access to manage user rights and authentications. Link to all of your installed TouchNet Application Operations Centers. View the U.Commerce Dashboard. Access the Client Community. And monitor systemwide alerts and notifications.

U.Commerce Dashboard The U.Commerce Dashboard can transform the campus Business Office from a payment point to a technology-driven operations center. It provides a centralized, cumulative view of campuswide payment transactions from all merchants, all TouchNet applications, processed throughout the day. Then it lets administrators drill down to the individual transaction level to research issues and solve problems. Graphical displays help you quickly analyze historical data, view payment trends, and review activity by payment categories. U.Commerce Dashboard brings new accountability, control, and confidence to campus finance.



PAYMENT GATEWAY

The Engine for Campus Commerce

TouchNet Payment Gateway is a secure, powerful, and scalable payment engine that drives campus commerce for colleges and universities worldwide. It handles hundreds of thousands of payment-related transactions per day, securely, efficiently, and in real time. It is the heart of the U.Commerce system; Payment Gateway is the bridge that connects campus merchants to the networks of electronic payment processors and campus ERP systems. All the while, it deftly hides the complexities of coordinating complex payment transactions within an elegant framework of real-time technology. Set it up; turn it on; walk away. It just keeps on performing, transaction after transaction.

Payment Gateway offers the following payment options to you:

Credit Card The Credit Card software connects you to the payment card processor of your choice for transaction authorization and settlement in a PCI-compliant environment.

ACH Payment Gateway ACH (Automatic Clearing House) software lets you accept “electronic” checks online, convert paper checks to electronic transactions, and send ACH transactions to your bank.

Durbin Debit Take advantage of today’s new, lower debit card interchange rate to reduce your overall payment processing costs by processing both ATM (PIN) and signature debit payments.

International Wire Payments Payment Gateway International Payments uses a business partnership between Western Union and TouchNet to streamline the process of receiving payments from international students.

Campus Cards In conjunction with partners Blackboard or CBORD, Payment Gateway Campus Cards lets you offer students the option to make payments using their campus IDs as their payment cards.



PAYPATH

Credit Card Convenience, Lower Costs for Campuses

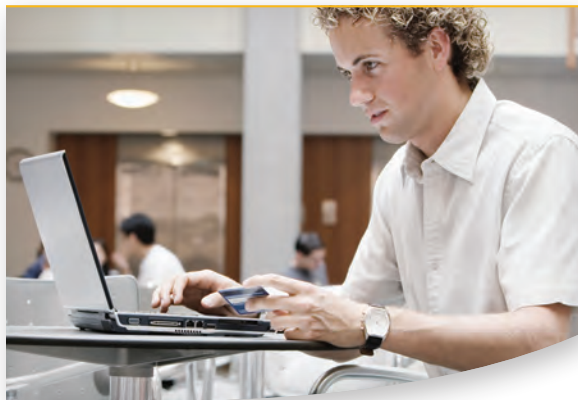
PayPath® Convenience Fee Service allows you to offer an alternate channel for the processing of credit card payments while continuing real-time account updates to your ERP system. It gives students and parents the benefits of paying tuition by credit card while the institution receives one hundred percent of all original tuition payments, eliminates the expense of credit card merchant fees, and complies with card brand and association rules.

Whether they are considered a necessity or a convenience, credit cards are pervasive and they represent an excellent method for colleges and universities to accept payments quickly, online and in person, with very low collection risk. However, for most campuses, the reduction of risk cannot offset

the ever-increasing cost associated with accepting credit cards for tuition and fees. PayPath allows institutions to collect tuition and fees via online credit card payments while sharing the administrative and technology costs with the payers. At the same time, it ensures that institutions remain compliant with card association rules and regulations for convenience fees. PayPath is safe and secure and can be implemented quickly.

We recognized annual savings of more than \$1 million by using PayPath for our students electing to pay by credit card.

[Georgia Institute of Technology]



PayPath Payment Service

1. Amount 2. Card Information 3. Billing 4. Review

Payment Card Information

PayPath Payment Service accepts:

*Indicates required fields

*Name on card: Test User

*Card type: MasterCard

*Card account number: 5454545454545454

*Card expiration date: 01/2012 - 12/2012

*Card security code: 123 What is this?

Billing Address

Check if address is outside of the United States:

Billing address: 15214 South St.

City: Olathe

State: Kansas (KS)

*Zip code: 66060

*Email address: testuser@touchnet.com

*Confirm email address: testuser@touchnet.com

Phone number:

You will have the opportunity to review this transaction before being submitted.

Continue Cancel

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BILL+PAYMENT

Online Bills, Payments, and Refunds for Students and Parents

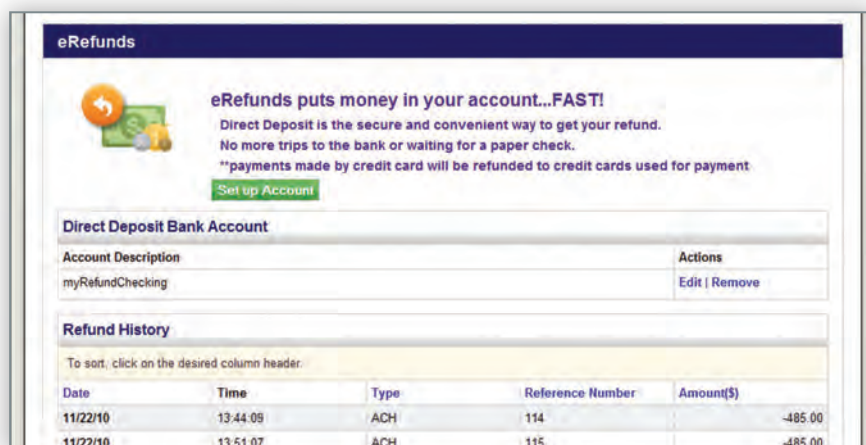
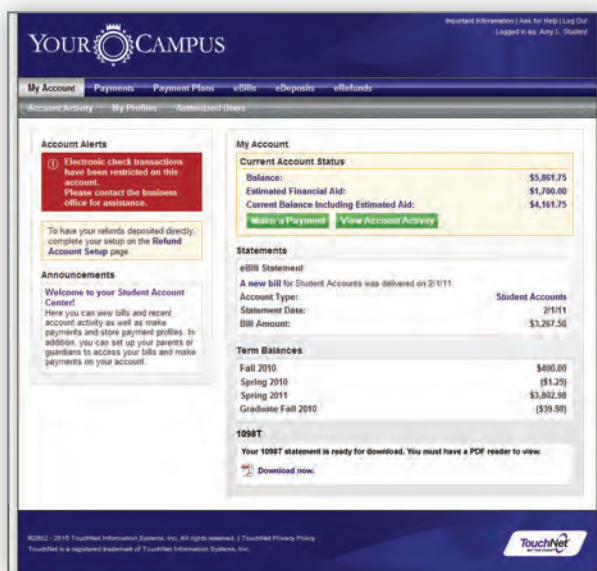
TouchNet Bill+Payment is a comprehensive “payment portal” for student accounts. Bill+Payment expands student services to include online bill presentation, online payments and deposits, disbursement of student refunds, and tuition payment plans. It streamlines business office operations by eliminating repetitive and inefficient tasks, paper bills, paper checks, and more. You give staff time to help those students and parents who need personal guidance and assistance, and give students 24/7 access to campus bills and online bill payments.

balances, recent activity, and estimated financial aid whenever they want. It also provides students the ability to make online payments for deposits that do not reduce a student’s account balance until the appropriate release date. In addition, Bill+Payment eSeries simplifies disbursement of financial aid and student refunds. Like payroll direct deposits, electronic disbursements are easy, safe, and reliable.

Account Center: ePayments Bill+Payment Account Center is the repository of basic electronic payment services for student accounts. It offers students online payments, parent pay, stored online payment profiles, access to real-time account balances, account activity, payments scheduled in advance, and real-time posting of payments to the campus ERP system.

eSeries: eBilling, eDeposits, and eRefunds

Bill+Payment eSeries offers students, parents, and other authorized users the convenience of online, self-service access to campus statements, current account



BILL+PAYMENT

Payment Plans: Tuition Installment Payments

It's revenue; keep it on campus. TouchNet Payment Plans is a paperless solution for creating, managing, and enrolling students in tuition installment payment plans. Just imagine: hands-free payment plan administration, tailored plans to suit your diverse student population, student self-service and paperless enrollment. What's more, by managing plans on campus, you can turn setup fees and late payment charges into additional campus revenue streams.

Payment Plans lets a campus administer installment payments with real-time integration to the campus ERP system. It incorporates automatic recalculation of payment amounts when a student's status changes and sends emails with notifications of account changes. It converts static payment plans to dynamic, real-time plans and it provides for automatic enrollment of students in new plans after they complete old plans.

Parent Pay

Student Name	Statement Amount	Current Account Balance (Estimated Aid Included)	Payment Amount
Ken L. Student	\$3,267.50	(\$1,683.33)	(\$1,683.33)
Olive L. Student	\$3,267.50	\$3,165.00	\$ 3165.00
Lynn L. Student	\$3,267.50	\$2,352.00	\$ 2352.00
Meredith L. Student	\$3,267.50	-\$3,355.00	\$ 3355.00
Jaghy Ryder		\$4,165.00	

Plan Enrollment

Eligible Charges and Credits

Description	Charges(\$)	Credits(\$)	Down Payment
Tuition	2,715.00		
Housing	2,700.00		
Miscellaneous	35.00		
Financial Aid		1,700.00	
Down payment			0.00

Payment Schedule

Description	Due Date	Amount(\$)
1st installment	4/9/11	1,250.00
2nd installment	5/9/11	1,250.00
3rd installment	6/9/11	1,250.00
Total of installments:		3,750.00

Account Payment

Amount	Payment Method	Additional Items	Confirmation	Receipt
\$4,161.75			\$	4161.75
\$400.00			\$	400.00
(\$1.25)			(\$1.25)	
\$3,802.98			\$	3802.98
(\$39.98)			(\$39.98)	
\$25.00			\$25.00	\$25.00
\$10.00			\$10.00	\$10.00
\$25.00			\$25.00	\$25.00
\$10.00			\$10.00	\$10.00

MARKETPLACE

Simple, Secure eCommerce for Campus Merchants

TouchNet Marketplace is a comprehensive framework for eCommerce throughout the campus enterprise. Departments, campus organizations, and other campus merchants use Marketplace to create, manage, and operate online storefronts, registration sites, and secure payment pages without the need for scarce technical resources.

uStores Marketplace uStores lets students, parents, alumni, and others shop online for goods and services, register for events, or make donations at a time most convenient to them. As shoppers make payments, Marketplace automatically updates appropriate G/L accounts in the institution's finance system. It helps an institution centralize control of eCommerce finances and technology, while it distributes management and operations of eCommerce websites to authorized campus merchants.

uPay Marketplace uPay provides secure, PA-DSS compliant payment processing for any web-based application. It moves campuswide payments into

one centralized, certified payment system and gives campuses a solution for integrating departmental websites or existing web applications into a central, secure payment system. Merchants can establish uPay pages in minutes. uPay collects all relevant payment information in a secure environment that feeds directly to TouchNet Payment Gateway, then links back to the original application.

Marketplace Point-of-Sale (M-POS) opens the door to mobile, in-person payments that are fully integrated into the core Marketplace platform. M-POS allows departments, campus organizations, and other campus merchants unlimited flexibility to expand uStores and products and make them available for attended payments anywhere on campus. Marketplace Point-of-Sale features P2PE (Point-to-Point Encryption), is EMV (Europay MasterCard Visa) ready, and comes standard with a Device Management software system for check-in/check-out of handheld payment devices. M-POS is safe, secure, and designed for how Higher Education does business.



CASHIERING

Point-of-Service Payments and Departmental Deposits

TouchNet Cashiering provides colleges and universities with integrated support for campuswide, in-person payments from the business office to campus points of sale. Complete with web departmental deposits, point-of-sale devices, and payment collection for other miscellaneous revenues, you now have a comprehensive, real-time cashiering system for both receivable and nonreceivable payments. TouchNet Cashiering helps



you increase efficiency and limit clerical errors, yet offers you a wide range of payment types so that you can manage costs more effectively for both receivable and nonreceivable transactions. It also delivers centralized oversight and audits of in-person payments, tighter security controls, and a simplified daily close and balance process.

Business Office Cashiering The Business Office Edition is designed to receipt receivable payments for student accounts and manually enter departmental deposits (miscellaneous revenue).

Campus Merchant Cashiering The Campus Merchant Edition is designed to process in-person payments for nonstudent account transactions. Integrate and centralize control of payment points outside the Business Office by connecting various POS devices to a secure, central payment application for non-receivable items made at the point of sale.

TouchNet Cashiering is completely scalable. If we tripled our number of students, we would need only an additional 15 minutes per day to balance transactions.

[**Columbia College**]

SPONSORPOINT

Take the Sting Out of Third-Party Contract Payments

Most institutions still process contract payments with manual systems similar to what they used to process student payments a decade ago. Today, however, progressive institutions are noting the growth and strategic importance of contract payments and have decided now is the right time to bring contract payments into the mainstream of campus payment processing. SponsorPoint® does that.

SponsorPoint addresses the difficulties campuses face when processing contract payments – statement distribution, remittance management, payment

processing, reconciliation, posting of payments to the ERP system, and information exchanges among sponsors, students, and the school. Through SponsorPoint, third-party sponsors finally can be treated as partners, not just as bill payers. They can become a long-term source of qualified students for the school.



Account Activity

Description	Original Amount	Total Amount Paid	Total Balance
ACME Professional Services	1,000.00	500.00	500.00
ACME Marketing	20,000.00	15,000.00	5,000.00
ACME Product Development	4,050.00	50.00	4,000.00
Summer 2010 Contract	2,500.00	0.00	2,500.00
Fall 2010 Contract	1,550.00	50.00	1,500.00
Betsy Gretzinger	500.00	0.00	500.00
Jason Lynn	1,050.00	50.00	1,000.00

Jason Lynn

Description	Code	Date	Amount
Tuition	TUIT	09/15/2010	
Tuition	TUIT	10/01/2010	
Payment	WCHK	10/05/2010	

SponsorPoint

- Customer Service
- Manage eBills

ACME Product Development (E0001)

Payments

Account Description	Statement Date	Due Date	Statement Amount(\$)
Statement - Payment Due	12/01/2010	01/01/2011	9,500.00
Statement - Payment Due	11/01/2010	12/01/2010	-400.00
Statement - Payment Due	10/01/2010	11/01/2010	1,200.00

Invoice Number: _____ Payment Type: _____

ACME Product Development - Fall 2010 Contract

Tuition: Betsy Gretzinger	TUIT	400.00
Tuition: Jason Lynn	TUIT	400.00
Tuition: Scott Snyder	TUIT	200.00
Tuition: John Mealy	TUIT	200.00

Approve Payment

- Contract Accounts
- Sponsorships
- Account Activity
- Sponsor Invitations
- Sponsor Users
- Addresses
- Statements

MOBILE PAYMENTS

Extend Payment Self-Service to Constituents on the Move

U.Commerce Mobile lets students, parents, and others pay bills and fees, browse the mobile mall to order merchandise or register for events, and make donations – all from the convenience of their smartphones. What’s more, administrators can monitor day-to-day business the same way. It’s campus commerce when and where you want it!

Mobile Bill+Payment Let students pay tuition and fees, get account balances, and view statements from their smartphones. They can use their stored payment profiles and automatically receive text alerts for new online statements, payment due dates, and refunds.

Mobile Marketplace Let constituents shop campus storefronts, register for events, enroll in Continuing Education classes, and make payments while on the go; Mobile Marketplace includes access to previously defined stored payment profiles.

Mobile Dashboard Keep your finger on the pulse of campus business using your smartphone. Stay in touch with your payment activity while on the go. See a dashboard summary of payment transactions across campus, analyze historical data and trends, review transaction activity by payment methods, or monitor for system alerts.



CAMPUSWIDE COMPLIANCE

U.Commerce Helps You Protect Sensitive Payment Data

TouchNet takes data security very seriously. Protecting cardholder and other highly sensitive data is a critical goal for all U.Commerce software and services.

PA-DSS Validated Payment Application All (not just selected components) of TouchNet U.Commerce software is reviewed and analyzed for compliance with the PCI Payment Application Data Security Standard (PA-DSS). TouchNet U.Commerce is listed on the PCI Council's website as a Validated Payment Application. That is, it meets the requirements of PA-DSS.

PCI DSS Compliant Data Center TouchNet offers full-service hosting and maintenance services in our Certified DataCenter. TouchNet DataCenter procedures and environment are audited annually

by an independent Qualified Security Assessor, as required for Level-1 Merchants and Service Providers, to assure our clients that DataCenter services are PCI DSS (Payment Card Industry Data Security Standard) compliant.

TouchNet Ready Partner Program This unique vendor partnership creates an environment where payment transactions arising from many disparate campus software systems (such as Parking, Continuing Education, Housing, Fundraising, Ticketing, and Event Management systems) are processed via one central, secure, PCI-compliant payment system. Not only does this program reduce institutional risk, it reduces the cost and effort required of an institution to demonstrate PCI compliance.

TouchNet Seek-N-Secure Seek-N-Secure® is a software solution for finding and fixing cardholder data and other Personally Identifiable Information (PII) stored in unprotected and often unexpected locations within campus computer networks. Using patent-pending Data Detector Technology™, Seek-N-Secure thoroughly interrogates desktop computers, laptops, and servers to identify sensitive data – credit card numbers, Social Security numbers, bank account numbers, and the like. Ongoing scans and multiple remediation options ensure data at rest doesn't put your campus at risk.



ABOUT TOUCHNET

Set The Curve®

For more than two decades, institutions large and small have relied on TouchNet as an innovator and acknowledged leader in campus commerce. We continually introduce new ideas that help institutions streamline business processes, offer superior eCommerce services, and protect sensitive data.

Along the way, we've established many firsts:

- first commercial payment gateway for higher education
- first comprehensive commerce management system for campuses
- first online storefronts for departmental eCommerce
- first unified dashboard for campuswide financial management
- first mobile payment application for student accounts

Commerce management for higher education isn't a race, but our clients enjoy being in the lead. They know they're on the leading edge of innovation, services, and security, and that their investment will produce increasing returns. So there's more to it than being first. At TouchNet, it's about being the best. That means building a better platform for relationships that last.





TouchNet Information Systems, Inc.
15520 College Blvd., Lenexa, KS 66219 USA
1.800.869.8329 • +1.913.599.6699
www.touchnet.com