



Campus Card provider CardSmith fuels SaaS-based reporting with scalable open source Business Intelligence.

CardSmith is a campus card solutions company serving educational institutions, campus service providers, cardholders, card-accepting merchants, private label card issuers, and a range of closed loop communities nationwide. The company provides the market's only Software-as-a-Service (SaaS) transaction management solution and turnkey card program management service. The company's client organizations, including a large number of colleges, universities, private schools and other institutions, take advantage of CardSmith's industry-leading capabilities, services and performance for less than 50% of the cost of proprietary card systems.

Business/Technical Challenge

Colleges, universities and a range of other "closed communities" need to make it easy for students to consume services and make purchases at various campus locations such as dining halls, bookstores, printing/copy centers, laundry and other retail locations. This gave rise to the "campus card" concept, which combines a student ID with many of the typical functions of a pre-paid debit card.

Card programs like these offer significant benefits to both the students and the campuses that offer them. Students avoid trips to the bank for cash, and can more easily track their spending, while their parents can replenish the student accounts from any web browser. Meanwhile, campus administrators can track spending patterns in order to better meet student demands. Should the learning institution desire it, the purchasing community can be expanded to include off-campus businesses such as retail outlets, restaurants, dry cleaners, and entertainment venues, all of which can increase revenues by accepting a campus card as a form of payment.

Installing and maintaining the software and IT infrastructure needed to manage a campus card program, however, can be a costly and daunting undertaking. In 2003, seeing the op-

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portunity, CardSmith was founded to create a Software-as-a-Service (SaaS) solution, enabling learning institutions to offer campus card services and benefits to their students without the need to add IT staff and make large IT investments.

“We have two big competitors,” says Taran Lent, VP Product Management and Development and co-founder of the company. *“They’re both software-based, and schools must expand their IT teams and make large hardware and software investments in order to use them. This can cost upwards of \$500k to \$1 million per year—and that just doesn’t work for everyone.”*

CardSmith developed new, IP-enabled payment technologies and business methods to create the solution, making it possible to realize dramatic scale economies in both transaction management and service delivery, and to provide stakeholders a higher quality card service experience. The company also offers an array of managed services to its clients, including cardholder customer service, to give campus administrators an end-to-end program.

As with many transaction-centered systems, the data captured by the SaaS-based system presents attractive reporting and analysis potential for campus administrators, who can analyze buying patterns and launch promotions to better serve the campus community (not to mention the institution’s bottom line). Choosing not to divert resources from core development, the CardSmith team sought business intelligence technology it could integrate with its solution.

Why Jaspersoft was chosen

CardSmith liked the advantages of choosing an open source BI solution—visible code, a supportive community, and the modern architectures typically found with open source software, but needed the stability of controlled releases. The company’s SaaS model also dictated the need for low, flexible licensing costs. And, in addition to strong reporting features, CardSmith wanted campus administrators to be able to schedule and request reports on their own, without undue assistance from CardSmith—so they wanted a BI solution with report serving capabilities.

CardSmith found all of these attributes in the JasperDecisions solution from Jaspersoft—the precursor to the company’s current JasperServer product.

“We’ve been using JasperDecisions, and then JasperServer, since 2005,” says Lent. *“It’s an important part of what we offer to schools—a truly complete solution.”*

Project details/highlights

CardSmith's payment transaction system is built on a range of open source technologies, including Linux, the MySQL database, the Tomcat web server and others, making Jaspersoft's open source model a good cultural and architectural fit. To keep reporting straightforward—and because the Jaspersoft report serving functionality is clear, easy to use and web-based, the CardSmith team implemented JasperDecisions (and later JasperServer) with no customization beyond cosmetic branding.

Campus administrators—usually a handful of individuals at each client school—schedule and/or request reports from an array of about 50 standardized offerings developed by CardSmith. When a new reporting need is passed to CardSmith from a client, CardSmith professional services resources create a custom report—or, if widely applicable, the report is added to the standard set.

What kinds of reports are most popular? It depends on the school. Most campuses want to see transaction and revenue volumes from the previous day, week, or month. Reporting is crucial for accounting between schools and contracted service providers, such as dining service companies. Many also want to see transactions broken out demographically so they can see who is buying what (and what else they might need). If an off-campus business is doing well, for example, the school might want to offer a competing service. Some administrators can even offer analyses to off-campus vendors, when benefits might accrue to the school and/or students. And cardholders can receive emailed reports showing their recent transactions and remaining balances—and, of course, upcoming promotions.

One residential private high school runs a morning report to see who hasn't yet purchased breakfast—and sends someone around to make sure any AWOL students are healthy—and headed to class.

No data warehouse—at least not yet. Reports are always current, because they're run directly from the transaction database. To enable historical reporting and ensure high performance, the CardSmith team maintains a few tables of summarized data within the transaction database.

Not surprisingly, the Jaspersoft reporting capabilities are also useful to CardSmith's internal staff—both to assist in managing the application, and to enable trend analyses aimed at discovering new opportunities and transaction patterns.

The company has since upgraded to the latest JasperServer offering. *“Our clients have responded very positively to the JasperServer upgrade,”* says Lent. *“And so have we. The multi-tenant features enable us to boost performance and support our growing client base without adding too much infrastructure. And our customers like the enhanced reporting capabilities. Developing and deploying new reports is fast and easy, so we are able to be very responsive to user feedback and requests.”*

Benefits of Using Jaspersoft

JOE reports that the Jaspersoft BI technology gives CardSmith clients new ways to analyze student and consumer behavior—making it a powerful selling point for the CardSmith solution. “Because they can get the information easily, in a digestible format, school administrators take to the Jaspersoft reporting right away,” says JOE.

What’s even more interesting is that CardSmith appears to have leapfrogged past its competitors on the reporting front. *“The Jaspersoft reporting capabilities we provide to our clients are far superior to what our two, large, software-based competitors provide,”* says Lent. One elite (but smaller) client school—Sweet Briar College in Virginia—is fond of saying that the reports they receive and use every day are as good as or superior to those in use at Ivy League schools.

Jaspersoft BI technology, says Lent, has served CardSmith very well. “We’re also very happy to see Jaspersoft continually enhancing its products,” he adds. *“Reporting is an important part of our business –and we’re very happy to be a Jaspersoft user.”*

About Jaspersoft

Jaspersoft provides the most flexible, cost effective and widely deployed Business Intelligence suite in the world, enabling better decision making through highly interactive, web-based reports, dashboards and analysis. Leveraging a commercial open source business model, Jaspersoft provides end-to-end BI capabilities at a fraction of the cost of other vendors. The BI suite includes pixel-perfect enterprise reporting, ad hoc query, dashboards, OLAP and in-memory analysis, and data integration. Jaspersoft is the only BI vendor that enables companies to adapt to the new, virtualized world by providing a complete spectrum of on-premise, multi-tenant SaaS and cloud-based deployment options for both embedded and standalone business intelligence. Unlike traditional BI vendors, Jaspersoft is built on a modern, light-weight, standards-based architecture and offers greater vendor independence thanks to its open source codebase. Unlike niche BI vendors, Jaspersoft represents a safe choice with tens of thousands of production deployments across a wide range of industries.

Jaspersoft's open source business intelligence software has more than 11 million product downloads worldwide, 160,000 production deployments in 100 countries and over 13,000 commercial customers. Its BI suite is advanced regularly by a development community of more than 150,000 registered members. For more information visit: www.jaspersoft.com and www.jasperforge.org.

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