

Products and Channels Area
Santander Universities Global Division

The Santander University Smart Card

European Campus Card Association

Porto, May 27th 2013

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01. WHO ARE WE

SANTANDER AT UNIVERSITIES¹

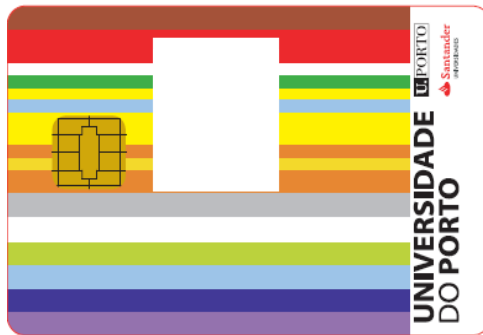
- Present in **17 countries**
- **1.040** collaboration agreements with universities
- **4.581** projects per year with universities
- **31.712** scholarships and study helps
- **6.289.000 university smart cards, 262 universities**
- **655** branches at campus
- **11** portals Universia
- **130** million € invested in 2012
- **700** million € invested in 2011

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

5

USA
Tunisia
UK

6.289.000 cards
262 universities

Brasil
Portugal

Morocco
Uruguay

Argentina

Puerto Rico
Mexico
Chile

Observatory
Murcia

Observatory
F.Fluminense

Observatory
TEC Monterrey

Observatory
Unisinos

Observatory
Cantabria



Spain

1995 1996 1997 1998 1999 2000 2001¹ 2002² 2003 2004 2005 2006 2007 2008 2009 2010 2011

2012

1. Launchment includes Venezuela, whose retail bankink 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 **portals**.

03. OPPORTUNITIES FOR THE UNIVERSITY

EXAMPLES



Discounts at shops

VÁLIDO CON
MÓVIL NFC
Y
TARJETA
UNIVERSITARIA

Mobile NFC (pilot)

La Salle se unen a ECOBICI
a inteligente de moverte

Ahora con la **Credencial Universitaria Inteligente** de la Universidad La Salle emitida por Santander podrás utilizar este medio de transporte sin contaminar.

TECNOLÓGICO DE MONTERREY

UCS
UNIVERSIDADE DE CAXIAS DO SUL

5.000.000 documents digitalized and signed electronically



UCAM
Universidad de Chile

Payment in public transport, Santiago

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)

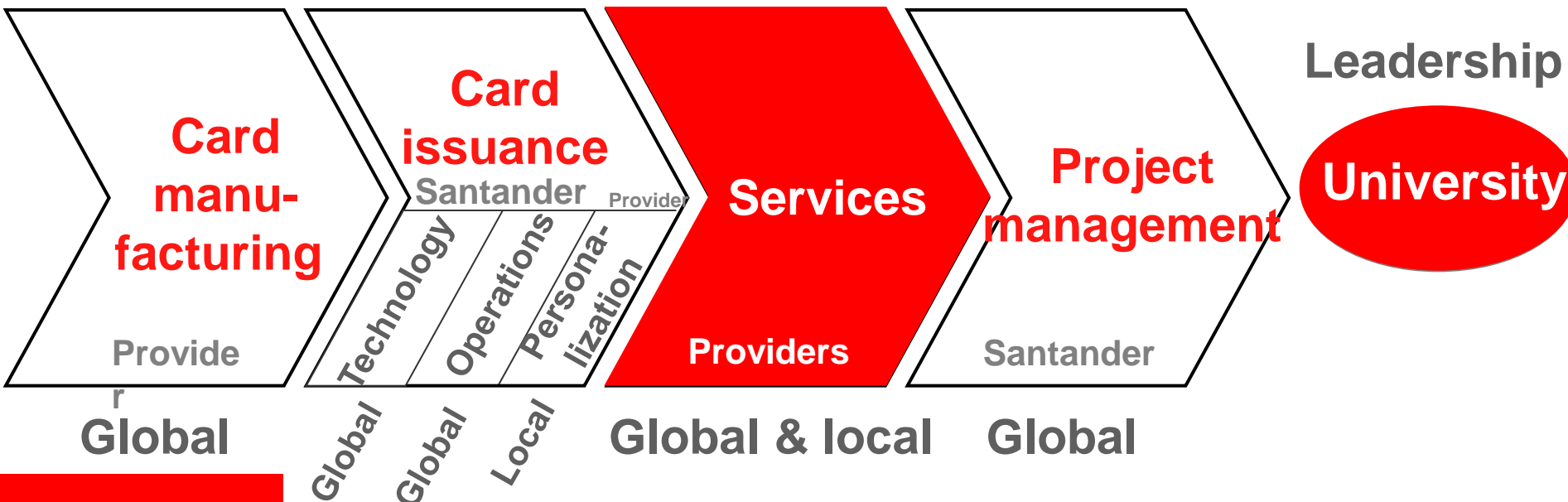
5. More **convenience**:

- **Contactless**
- Integration with mobiles, facilitates **evolution to mobiles**
- All in one card

1. USA.

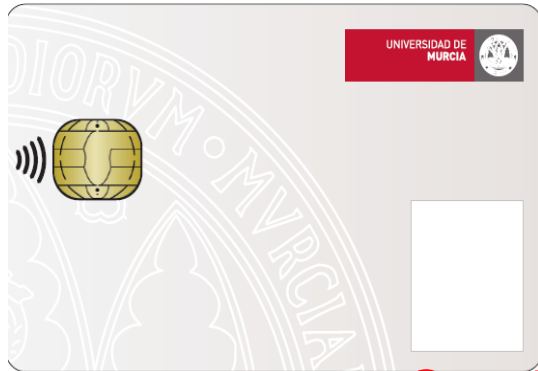
2. 10.100 USD value market, per university.

04. COMMITMENTS VALUE CHAIN



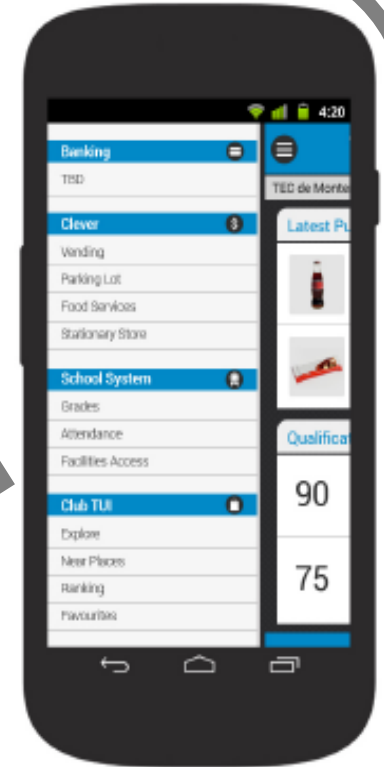
Multiplatform smart card, common to all countries

05. THE FUTURE



University Smart Card

1995...



University Smart Wallet

2012...

The collage features several elements: a Facebook post from 'Banco Santander Chile' dated '12 de abril' with a promotional offer for '50% de descuento en pizzas familiares y medianas' at 'telepizza' on 'MARTES'; a YouTube video thumbnail titled 'nfc ucam' showing a hand using a smart card at a payment terminal; and a social media post from 'Ale Rockin'Heart' dated '12 de abril a la(s) 19:02'.

06. USER'S EVALUATION

The university smart card allows a **good perception** at

...specially through the **services** it offers



Valoración información recibida

Figura ou servizo	Puntuación media
Tarxeta Universitaria de Identidade	3,82
Centro de Linguas Modernas	3,79
Programación deportiva	3,73
Oficina do Voluntariado	3,67
Campus Virtual	3,57
Programación cultural	3,56
Servizo de Bolsas	3,51
Servizo de Normalización Lingüística	3,49
Convenios de transportes	3,48
Valedor Comunidade Universitaria	3,40
Vic. Estudantes e Rel. Institucionais	3,23
Of. Servizos Integrados Xuventude	3,22
Servizo Universitario de Residencias	3,20

Escala de valoración desde 1 (Nada axeitada) ata 5 (Moi axeitada).

1 Académico Year 2005-06. Equivalent results in 2006-07, 2007-08, 2008-09, 2009-10, 2010-11, 2011-12, 2012-13.

2 Consejo Social performed in universities in 2012 (Brazil, Mexico, Chile, Portugal, España),

supported in web (error +/-4%, 95% confidence).

Indicador	Promedio	Máximo	Mínimo
Valoración general	7,0	8,9	5,9
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)	67%	94%	46%
Rechazo frontal (valoraciones de 1)	3%	7%	1%
Estudiantes que lo usan en la semana	69%	100%	49%
Estudiantes que usan el monedero semanalmente	26%	65%	7%
Estudiantes que usan el débito semanalmente	25%	64%	10%
Estudiantes que han obtenido descuentos con el Carné	54%	89%	26%
Valoración promedio de los servicios	6,5	8,9	1,9
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	53%	81%	34%
Estudiantes que tienen información sobre campañas puntuales	16%	30%	8%
Estudiantes que hacen comentarios abiertos en la encuesta	42%	77%	22%

06. USER'S EVALUATION

“The value of our card is
the value that our users appreciate
on its **services**”

(Universidad de Córdoba, Spain)

