Automated Payment Solutions Help Small College Save Resources, Meet Compliance

A conversation with Lycoming College's Cindy Springman

Nelnet CAMPUS COMMERCE

Cindy Springman
Bursar, Lycoming College

Lycoming College in Williamsport, PA
School Type: Private
Average Enrollment: 1,300
Solution: Actively Managed Payment Plans, eBill & ePay, Student Choice Refunds

Challenge: Lycoming College needed a solution that moved away from manual payment processing and paper statements. The technology needed to be easy to use, student-centric, and integrate with the institution's existing ERP.

Result: By the 2017-2018 academic year, Lycoming College had completely eliminated paper statements. Automated payments made their business office more effective and efficient while helping meet compliance requirements. Because of the support from Nelnet Campus Commerce, the Lycoming staff was also able to spend less time tracking payment plans and more time helping students during peak enrollment season.

Getting started with Nelnet Campus Commerce

In 2009, Lycoming College, a liberal arts institution in Pennsylvania, wanted to automate and expand their student refund and online payment options. After receiving a recommendation from the Association of Independent Colleges & Universities of Pennsylvania (AICUP), the team reached out to Nelnet Campus Commerce for help.

"Prior to 2009, we were accepting credit cards with a bank and we had a little Square box," stated Cindy Springman, Bursar at Lycoming College. "Either the parent or student would come in with a card and we'd have to enter it manually. We would also take payments via phone, type it in, and enter it that way. We were also paying the fees."

On top of manually processing credit and debit card transactions, Lycoming College was also mailing out paper statements to students. When it was time to disperse student refunds, students didn't have an option for direct deposit. Furthermore, the team also faced technology issues as their current payment plan provider did not integrate with the institution's existing software.

Because of these challenges, the bursar's office knew that an online solution would alleviate manual processes, increase accuracy, save on staffing costs, and support compliance expectations. Their new solution needed to be easy for staff, students, and families to use — on top of being compatible with existing software.

The Implementation Process

Based on the recommendation they received from AICUP, Lycoming College was excited about a partnership with Nelnet Campus Commerce. From the start, the institution saw value in implementing solutions together to enhance each user's experience.

"We would have been doing all of those manual tasks. Now we aren't doing any of that."

- Cindy Springman, Bursar, Lycoming College

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"Nelnet's presentation was well done," Cindy said. "We liked how the system would work for the student and their families. I also liked that the families would have their own login separate from the student."

Upon implementing ePay/eBill, Lycoming College was able to eliminate credit card fees, save time, decrease paper use, and cut a significant amount of postage fees. Today, a majority of their payments are made online, and instead of printing and mailing checks and statements, students are able to also access them electronically.

"Think about all those potential checks we would be receiving [over time]," Cindy said. "We would have been doing all of those manual tasks. Now we aren't doing any of that."

In the ensuing years, Lycoming College has extended their partnership with Nelnet Campus Commerce. When the institution wanted to change vendors for payment plans and student refunds, they immediately considered Nelnet Campus Commerce based on their satisfaction with the eBill/ePay implementation.

Upon hearing that Lycoming College was looking to implement additional solutions, the Nelnet Campus Commerce team recommended the institution migrate to a different payment platform. This change would enable the college to efficiently manage all their payment solutions under one simple platform.

Based on the recommendations of the Nelnet Campus Commerce team, Lycoming College added Nelnet's Actively Managed Payments Plans and Student Choice Refunds solutions and moved forward with the recommended platform migration.

"I liked that all of the products worked together," Cindy said. "Once Nelnet Campus Commerce showed us the payment plan demo, it made sense that we would integrate them all at the same time."

Launch and campus reception

Because Lycoming College was at one time manually entering payments into a system, they were left open to many processing errors. With students and parents now having online access, the institution was able to eliminate many of those challenges.

With online access, payers were also able to see their transactions process in real time. This was especially important for their students, who expect up-to-date information on their student account at their fingertips.

"Our students are savvy," Cindy said. "They don't want to come into the business office. Students are quick to get online or call us with questions."

In addition to improving institutional processes and achieving heightened levels of customer satisfaction, Lycoming College has also benefited from organizational efficiencies and cost savings. In fact, by the 2017-2018 academic year, Lycoming had decreased their issuance of paper checks by over 75 percent. Furthermore, they completely eliminated paper statements, realizing savings in both postage and printing costs, as well as eliminating several manual processes and credit card fees.

Over time, the college has also received more and more student requests for authorized parties on their account. Because of this, the institution is able to better communicate and help with their student needs right away.

And because Nelnet Campus Commerce provides additional support for Actively Managed Payment Plans, the Nelnet Campus Commerce team is available to help Lycoming College's staff and students. This is especially helpful during peak enrollment times.

"Everyone [at Nelnet Campus Commerce] has been great," Cindy said. "I've never felt that I'm being put on a back burner."

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