

Banco Santander's University Challenge

||||| A Case Study of the University Smart Card



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Banco Santander is one of the largest financial institutions worldwide with 90 million customers, nearly 14 thousand branches, 170 thousand employees and operations in over 40 countries. In the hugely competitive field that is international banking, Banco Santander has found a very visible and clever way to differentiate themselves and attract new customers all at the same time.

As early as 1995, Banco Santander launched the first smart card for universities at the University of Cantabria. Since then, they have gone from strength to strength and now, university smart cards represent **4.2 million cards deployed in 211 universities in 10 countries**, and there is still room for more.

The project itself is highly complex, due to the large number of applications stored on the card and also the geographical diversities. Each card is unique but the underlying strategy and technology is the same. This is why Banco Santander needed a large global player with the ability to deploy smaller scale local projects, dedicating enough resources to make each university project a success. Working very much as a partner, Gemalto took the brief from Banco Santander and translated it into a unique service platform. With our global reach matching that of Banco Santander's, we have been able to develop, customize and deliver the diverse cards and related services to wherever our customer wanted.



Digital signature in Spain and Latin America

Already in the field of 35 of the universities Banco Santander has on their books, the use of digital signature is simplifying and accelerating internal processes for administrations by offering the ability to sign emails and documents. Based on public key infrastructure and secure certificate storage in the chip, teachers are able to submit student qualifications, signing them electronically. In this way, universities staff have drastically reduced the amount of paper previously used for administrative processes.

The University Smart Card, in all its glory

This card is a very special card in the life of a student. Available only to members of a given university, it becomes a management tool for both students and personnel which accompanies them throughout their degree and becomes an invaluable part of their daily life. It started off as a simple university identification card and has evolved into an access key for a wide range of applications. For example, in Santiago de Compostela, the card offers transport, digital signature, parking access, secure access to computers and ePurse for vending machines and meals. The card also offers time control, manages library loans, consultation at self-service kiosks, discounts in certain shops, consultations at ATMs and of course, can even be used as a EMV debit card for Banco Santander account holders.

For Banco Santander, this project goes beyond their usual scope of financial transactions. Universities are a part of their philosophy. These cards are issued for free to all students and employees and there is no obligation to bank with Banco Santander, although the option is available if required. The only credential is being an accredited member of the university. This is a major Banco Santander initiative towards high level education, representing 85% of Banco Santander's Corporate Social Responsibility actions.



SACA EL MÁXIMO PARTIDO A TU UNIVERSIDAD

TARJETA UNIVERSITARIA INTELIGENTE

- Consulta de datos académicos.
- Acceso a instalaciones universitarias.
- Descuentos en comercios.
- Firma electrónica.
- Retirada de efectivo y pagos.
- Préstamos de libros en bibliotecas.



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A day in the life of Maria, Student of Cantabria, Spain

I wake up in the morning and have to rush to get out of bed, out of the bathroom and out of the house! I have to run for the bus which luckily I can pay for with my student card as I, once again, haven't got any money on me.

When I get to the campus, I use the card to enter the building and rush to the cafeteria to buy a quick coffee before my lecture starts. I can see from the cashier's till that I am soon going to have to top up my ePurse if I want to have any lunch.

After lectures, I need to hand in my essay on «Archaeology of the Church in the Middle Ages» so I connect to the computer in the school library using my card and send my essay to my tutor. As I have to digitally sign the email, there are no more excuses for late delivery. I can no longer hide behind faults in the email system!

Gemalto's role

Gemalto is the world leader in digital security and was selected for this project on many levels. Our size means that we have the bandwidth to accommodate the complexities of the project in terms of applications, regions and quantities of cards to produce. Our geographical distribution matched that of Banco Santander meaning we could use local resources to work on the project. On a global level, we were also able to dedicate a specific team to Banco Santander so they were always informed about the status of a given project and we could be as reactive as possible to meet their needs. This ability to accompany them across the regions had a positive impact on the way the project was managed.

> Technology

The basis of the university student card reposes on the most modern technology standards from which it was possible to deploy many applications according to customer requirements. The card itself is a dual interface card, based on Java and Mifare standards.

> Issuance Services

Personalization services were carried out in Gemalto service centers of Mexico, Brazil, and the UK, and through Gemalto's extended network of personalization partners. Cards are also issued "instantly" in certain universities' campuses.

eVoting

At the Universidad Politecnica Catalunya (UPC), university staff and students are already engaging in eVoting at the campus, with the first official electronic elections held in October 2009. This works by voters logging on to the fully secure Voting system using the Banco Santander Smart Card and a smart card reader for identification and authentication. UPC benefits from ease of use, rapid deployment, a major reduction of internal resources in both paperwork and staff for the organization of traditional voting. End-user benefits include a simplified voting process, you can vote at any time and any place during the election period in all security, saving time and energy.

> Transport

For transport applications, Banco Santander engages actively with the local transport operator in order to deploy the transport payment application on the card. Once the agreements are in place, both sides are very quick to see the advantages. For students and university staff, the increased perception of the value of the card is immediate, while for transport operators, the traffic on the network is increased. There is no need to issue cards and there are no fees required.



> What's next?

With the university smart card, Banco Santander has become one of Gemalto's most innovative customers. But what is the next step? The technology and standards in place evolve quickly, which is an opportunity for Banco Santander. The current card is based on open and standard technology with an advanced technology platform. But what about really meeting the next university challenge? Why should our students not have the best of the best? How about a mobile student card?

Applications have already been developed using a smartphone as a card reader in order to book sports facilities remotely, so how about using the card to generate and display a One Time Password in order to allow secure online banking? This cross-fertilization of technology is one of Gemalto's strengths and a key reason we were chosen as a partner for Banco Santander's University Challenge by Banco Santander.

“ The value of our card is the value that our users perceive on its services ”
University of Cordoba

||||| The world leader in digital security

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gemalto
security to be free