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## Campus Apartments lets students pay rent via mobile app

By Giselle Tsurulnik

December 7, 2010



Mobile rent payments via an app

Student housing company Campus Apartments has released an application for Android and iPhone to let smartphone users make rent payments via their devices.

Besides paying rent, students can also use the applications to submit service requests. This application was officially made available to residents on Nov. 17 and has already secured early adopters.

"The majority of our residents are Generation Y and consequently have a high adoption rate of app-capable mobile devices," said Andrew Marshall, chief information officer of Campus Apartments, Philadelphia.

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"In keeping with our strategy, the mobile app component of our Smart Click program is a logical extension to our electronic communication channels," he said.

### Supporting residents

Campus Apartments sought to develop an application that would support its current residents with practical features such as automated monthly rent, payments via credit card and even maintenance requests.

In developing the application, it was most important to Campus Apartments to offer residents the benefits of function and convenience rather than a static application that supported prospective residents.

Campus Apartments also accepts text payments from residents.

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# 2011

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"Our strategic goal is to provide anytime, anyplace self-service, in keeping with the expectations of our residents," Mr. Marshall said. "This means providing a broad range of options for self service, including payments on as many platforms as possible to maximize convenience."

"Mobile access is an important component of our delivery strategy, not just for payments but for customer service interactions generally," he said.

### Mobile phones changing financial transactions

Mobile payments are going to be big in 2011.

Using mobile devices to conduct micropayment transactions by proximity at the point of sale is one trend to look out for in 2011.

A great example of this would be a soda vending machine, as anyone who has stood in front of one trying to make a tired dollar bill work will attest.

It is much easier to tap a PIN number of your smartphone and do the transaction that way. This works for transit, for parking, tolls, any number of applications.

There are some implementation challenges, but they can be overcome.

"Using mobile devices as a payment management tool delivers the ability to catch up with your things-to-do list from anywhere with a cell phone signal, practically anywhere in the world," Mr. Marshall said.

"The main trend change here is that users come to expect to be able to do anything they need to do from anywhere, at any time, and financial transactions fall into this category," he said.

"Expect to see more applications using the camera. We are already seeing corporate expense tracking software using smartphone photos of receipts; this can easily be adapted for other transactional purposes. In the future we would expect to see mobile based biometrics used for transaction authentication as well."

### Final take

*Mobile payments are going to be big in 2011. Capgemini highlights the potential of the mobile payment market for banks and communications operators, outlining the key issues players must address based on our experience with Rabobank.*

*Here is how the company feels about mobile payments.*



*Giselle Tsurulnik is senior editor at Mobile Commerce Daily and Mobile*

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The advertisement features the mobileStorm logo at the top. Below it, the text reads "2010 MID YEAR MOBILE MARKETING REPORT". A prominent green button with the text "DOWNLOAD HERE" is centered on the page. The background is a blue gradient with a faint image of a smartphone.

The advertisement shows a smiling couple. The text reads: "This holiday season, your target will be moving faster than ever." The Microsoft Advertising logo is in the bottom right corner.

The advertisement has a red background. At the top, it says "SIGN UP NOW". Below that, "Mobile Commerce Daily" is written in large, bold, white letters. Underneath, it says "The premier mobile commerce publication" and "News • Analysis • Opinion". At the bottom, "FREE" is written in large white letters, followed by the website "MobileCommerceDaily.com".

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