

A group of four young adults are sitting at a table outdoors, smiling and talking. There are drinks and food on the table. The background is a blurred outdoor setting with trees and other people.

Cashless Solutions for Campus Dining

How a Cashless System
Helped Eliminate Cash-
Handling Hassles and Deliver
297% ROI.



Introduction

On today's college campuses, students expect fast, flexible, and digital-first payment experiences—especially in high-traffic environments like dining halls, student unions, and campus bookstores. As schools modernize operations and reduce reliance on cash, **Ready Credit's self-service Cash-to-Card® Kiosks have emerged as a proven way to eliminate manual cash handling, streamline daily workflows, and support a smoother, more secure guest experience.**

The Challenge

Cash Handling Creates Daily Headaches for Campus Dining Teams

Across college and university dining operations, managing cash adds unnecessary complexity to already busy workflows.

Food & beverage teams face a range of operational challenges when cash is still part of the equation:

Strict Cash Management Policies

Meeting university compliance standards often means dual custody, detailed logs, and rigid procedures that slow down operations.

Inconsistent Armored Carrier Support

When pickups are delayed or schedules conflict, teams are left to manage internal transport and storage, raising risk.

Labor-Intensive Reconciliation

End-of-day closeouts, manual deposits, and cash counts take valuable time away from guest services.



For many institutions, even dealing with small amounts of cash requires high operational costs.

The Solution

Modernizing Payments with Cash-to-Card® Kiosks

To address common cash-handling challenges, many food and beverage operators are turning to digital payment solutions—most notably, self-service cash-to-card kiosks that allow guests to instantly convert cash into prepaid cards usable across campus.

In similar high-traffic environments, Ready Credit's kiosks have delivered measurable improvements, including:

Higher Per-Guest Spending

At one venue, the average card load reached \$60.83—up 43% from the prior \$40.42 cash ticket size—indicating that simplified digital transactions may encourage guests to spend more.

Reduced Labor and Shrink

By removing manual cash handling, operators in similar settings saved over \$10,000 annually in labor costs and reduced shrinkage by an estimated \$12,000.

Improved Operational Flow

Eliminating end-of-day counts and armored car pickups freed staff to focus more on service, not back-office duties and procedural paperwork.

Better Security with Fewer Risks

Less physical cash on hand translated to lower theft risk, fewer compliance hurdles, and a more streamlined payment process.



For campus dining programs, these outcomes suggest a clear opportunity to cut complexity, increase flexibility, and support a better guest experience.

90-Day Analysis

Fast Results, Long-Term Impact

Within the first 90 days of implementing a cash-to-card solution, operators in high-volume guest environments saw clear financial and operational gains—outcomes that campus food & beverage programs may expect when transitioning away from cash:

95% Spend Rate Onsite

Guests spent the vast majority of funds loaded onto prepaid cards during their visit, driving an additional \$17.37 per guest in average spend.

Significant Time Savings

By eliminating daily cash handling, operators saved an estimated 1.5 labor hours per day, allowing staff to be reallocated to service-focused roles.

297% ROI

Combining revenue lift, labor efficiency, and shrink reduction produced a projected annual net impact of \$51K per location.

Scalable Success

For multi-location operators or institutions with several food venues, these savings and efficiencies compound, making it easier to justify investment across broader campus operations.



These early results underscore the value of modernizing campus payments: faster service, better guest engagement, and meaningful cost reduction—all within reach from a single kiosk placement.

Conclusion

Meeting Campus Expectations, Simplifying Operations

As universities push for smarter, more modern dining experiences, food and beverage operators are under pressure to reduce friction, increase flexibility, and uphold compliance—all while keeping service running smoothly.

Ready Credit's Cash-to-Card® solutions help food and beverage teams do just that. By eliminating cash-handling headaches, streamlining daily operations, and giving students a faster, easier way to pay, operators can meet university expectations and deliver stronger results across campus.

For food and beverage leaders looking to improve efficiency without sacrificing guest experience, Ready Credit offers a proven, practical path forward.



Ready to stand out? Contact Ready Credit today!

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This case study highlights the experience of a recent Ready Credit customer. Individual results may vary based on unique circumstances and financial situations*

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