



CASE STUDY

University of Pittsburgh Payment Transformation

From petty cash to physical cards to digital payments, the University of Pittsburgh has progressed its payment processes over the last decade while also gaining better control, visibility and accurate compliance with regulatory requirements.

Challenge: 01

The use of petty cash and existing payment processes were decentralized and lacked visibility and proper control, leading to inefficiencies and security concerns.

Solution: 02

The University of Pittsburgh partnered with Transcard for a flexible card solution and later expanded payment options to also offer faster digital payment methods.

Results: 03

The updated payment solution improved visibility, reduced risk, and offers easier, frictionless payouts that boost participant satisfaction and return rates.

CUSTOMER:
The University of Pittsburgh

INDUSTRY:
Education

DATE:
November 2025

EMBEDDED SOLUTION:

 **SMART Disburse**

Customer

[The University of Pittsburgh](#) (Pitt) is a top-ranked public research university located in Pittsburgh, Pennsylvania. Founded in 1787, the University is recognized for its excellence in research, innovation, and academic rigor. It's comprised of 16 schools and colleges that offer some 600 degrees and certificates, serving more than 33,000 students across undergraduate and graduate levels.

A powerhouse in research, The University of Pittsburgh is consistently ranking among the top 20 in the Higher Education Research and Development (HERD) survey and top 30 in U.S. patent production [1]. It has a strong legacy in life sciences, digital transformation, and AI.



01 Challenge

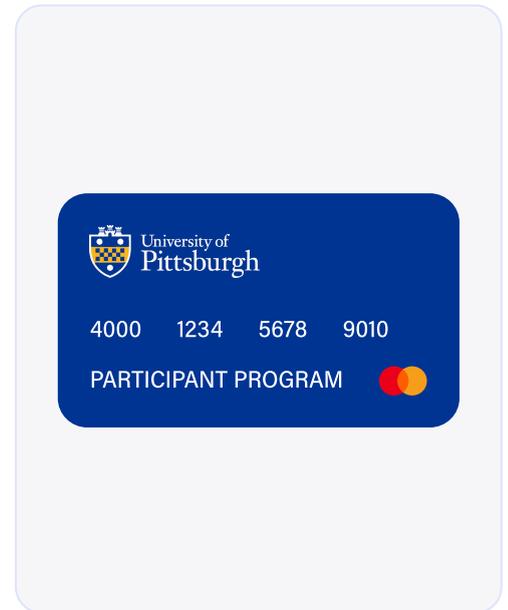
In 2006-2007, the University of Pittsburgh recognized the need for a controlled payment system for research participants. **The use of petty cash and existing payment processes were decentralized and lacked visibility and proper control, leading to inefficiencies and security concerns.** Their bank partner at the time could not fulfill the desired functionality, so Pitt partnered with Transcard to support their card program needs.



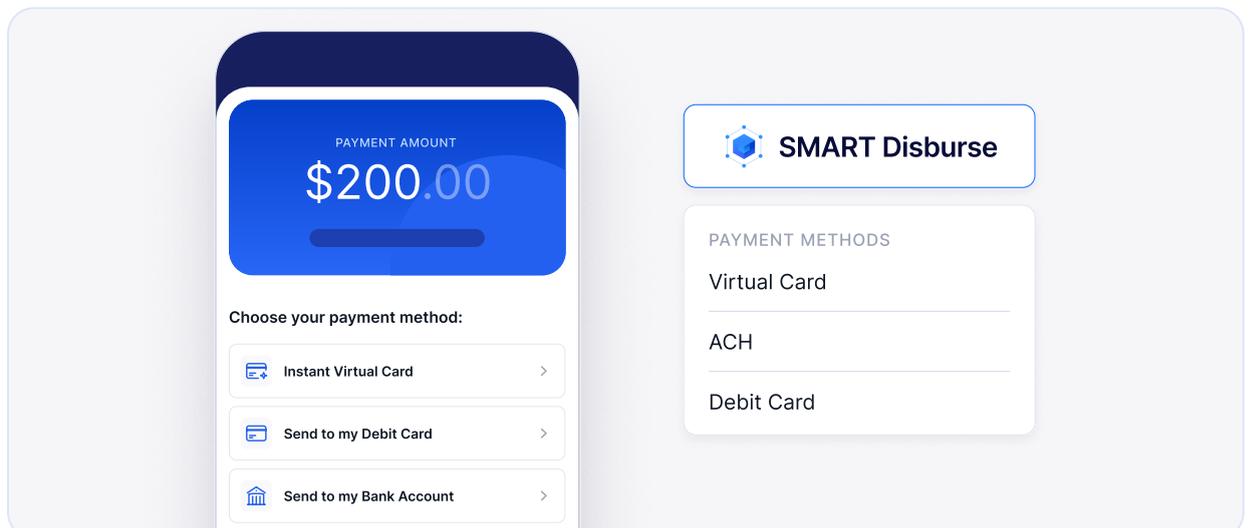
02 Solution

The University of Pittsburgh developed a system called "WePay" to streamline payments, enhance audit controls, maintain privacy, and ensure compliance with regulatory requirements. Initially, this system used physical cards for payments and was used to pay research participants.

The system was redeveloped and commercialized in 2015-2016 under a joint venture company named Vincent. This new system expanded beyond medical research to include other use cases, such as athletic per diems but still utilized physical cards.



By mid-2022, Pitt took over the technical operation of the program for its own use and that of its affiliated hospital organization, and continued its partnership with Transcard. With the growing adoption of digital payment options, the University chose to enhance their current solution with Transcard's digital disbursement solution, SMART Disburse, via API. With this change Pitt expanded beyond physical cards to offer multiple payment options, including virtual cards, ACH (bank) transfers, and direct debit card payments. Although the digital payment methods provide a much quicker payout, physical cards can still be requested if preferred by the recipient.





03 Results

With these evolving solution changes, the University of Pittsburgh reduced workflow complexity and centralized payment operations. **The transition to secure payment options provides better visibility while reducing risk and meeting compliance needs.**

The payment tracking capabilities make it easier to track all University payments per individual and accurately issue 1099 forms. The solution supports a variety of payment methods to accommodate different preferences which has improved the payee experience.

Additionally, it's easier for recipients to receive and use their available funds, including the easy option to add virtual cards to their digital wallet. With less friction in the payment experience, research participants are more likely to partake again.

USE CASES NOW INCLUDE:

Clinical research

Athletics

Teaching projects

Study abroad

Resident life

Club activities / groups

University of Pittsburgh Achieved:



Streamlined accounting processes and enhanced audit controls.



Significant reduction in the use of petty cash accounts.



Improved compliance with HIPAA, IRS, Gramm-Leach-Bliley, and FERPA regulations, among others.



Increased adoption of digital payment options, with a growing preference for ACH transfers.

Results



Positive feedback

Most survey respondents rated their user experience 4 or 5 out of 5 after receiving a payment with SMART Disburse.



Digital payment adoption

While cards continue to be the preferred payment method, digital payment options are increasing, particularly ACH. Athletics, in particular, has shown a strong preference for digital options.

Partnering with Transcard has significantly streamlined our accounting processes, enhanced audit controls, and improved compliance with various regulatory requirements. The system's ability to offer multiple payment options, including digital payments, has been particularly beneficial in meeting the diverse needs of research participants and other university departments. We're proud to have a partner that continues to evolve and deliver innovative solutions to meet our needs.

George Cerminara

University of Pittsburgh, Project Manager - Office of the Treasurer



Future Outlook:



The University anticipates that digital (non-card) payments made through Vincent will constitute **75-85%** of all Vincent transactions within a year or two.

For an organization that makes over 120,000 payments annually through Vincent, **that's a significant cost savings**. The University is also exploring opportunities to expand the system to other organizations to offset expenses and provide a **low-cost solution**.

CONCLUSION

The University of Pittsburgh's **collaboration with Transcard has resulted in a robust, secure, and efficient payment system** that meets the needs of several departments including research and athletics. The system's flexibility and compliance with regulatory requirements make it **a model for other institutions**.

ABOUT US:

Transcard's B2B and B2C payment solutions support businesses of all sizes. Streamline financial operations with digital payments, monitor real-time activity, reduce fraud risk, and improve customer and vendor experience with an all-in-one payment portal.

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