Headline News

At Sage Summit 2007, Sage Software's annual customer conference, the company announced Sage Payroll PayCards, a new employee payment option for small and mid-sized businesses and organizations. Sage Payroll PayCards can help reduce payroll costs and the liabilities associated with paper paycheck generation, while enabling employers to give their employees a new, simple, and cost-effective way to receive their pay.

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Sage Payment Solutions Offers New Options For Credit Card Processing

Accepting and processing credit card payments is an essential aspect of running a successful business. Studies show that accepting credit cards increases sales by 15 to 50 percent, because credit card customers have less resistance to buying. However, the workflow of processing credit cards can be labor intensive. Sage Software has a new division, Sage Payment Solutions (SPS), dedicated to making this process seamless and cost effective. SPS has a variety of services available to fit your organization's needs, whether you are:

▶ Running credit card transactions as a stand-alone process and re-keying information into Sage MAS 90 ERP

▶ Using the Sage MAS 90 Credit Card Processing module with PCCharge Payment Server

▶ Ready to get started accepting credit cards for the first time.

Here we'll take a look at each of these scenarios in turn, and we will conclude with an overview of additional financial services available from SPS.

With Sage SPS you can process credit card transactions via the Web directly from within Sage MAS 90.

An Integrated Payment Solution

If you currently run credit card transactions as a standalone process, and are re-keying the information into Sage MAS 90, you have doubtless found the process to be both labor intensive and error prone. Duplicate data entry doubles the possibility of entry errors and transactions can be missed completely. What about issuing a credit? Does it involve multiple steps? SPS can provide a solution to all of these problems by combining a service-based approach with tight integration.

A Service, Not A Module

The credit card processing industry is rapidly changing, and new rules and regulations are frequently being added in order to reduce fraud and protect sensitive customer information. This means you must stay on top of the changes and be diligent in downloading upgrades to your software as the changes occur. With Sage Payment Solutions, you are ensured that you are up-to-date and in compliance. Keeping up with industry regulations and making sure the required security processes are in place is all part of the SPS service.

Tight Integration Is Key

What makes SPS particularly compelling over any other credit card processing service is the seamless integration with Sage MAS 90 and MAS 200. You can process transactions via the Web directly from within the Sage MAS 90 and 200 Sales Order and Accounts Receivable modules, using

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a dedicated Internet connection. The SPS service even works with the eBusiness Manager .store and .order applets. Transactional information, such as authorization codes, dates, and amounts, is captured and stored within the appropriate application database for historical and reconciliation purposes. The software necessary to connect to the service is built right into the Accounts Receivable, Sales Order, and eBusiness Manager modules beginning with the November 2007 Service Update to Sage MAS 90 Version 4.2.

Because the transaction data has been captured and stored within Sage MAS 90, reconciliation is easy. Instead of manually reconciling your credit card transactions, you can reconcile your transactions through your normal processes in the Bank Reconciliation module.

Supports All Cards

Some providers offer transaction processing for only one or two types of credit cards, but SPS works with all types of cards, including Visa®, MasterCard®, American Express®, Discover®, Diners Club®, JCB, Debit/ATM, and even private label cards for retail, mail order, telephone order, and Internet businesses. And no matter how you conduct business with your customers, whether at a physical location, through a Web site, over the phone, or by mail, SPS can help make the processing of your transactions smooth and secure.
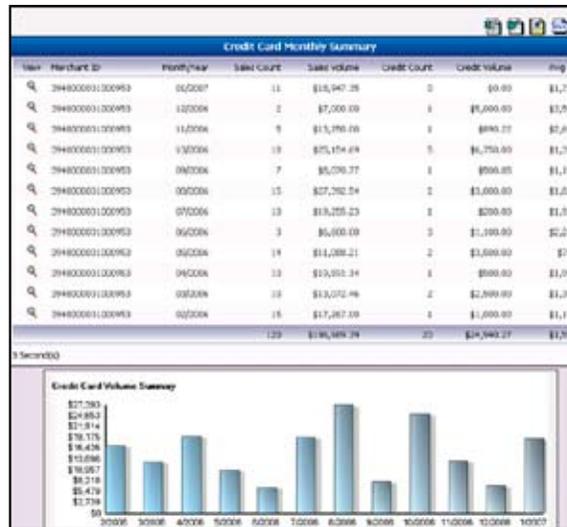
Using The Credit Card Processing Module

If you already have the CCP module powered by PCCharge Payment Server, you have several choices. If you are happy with the PCCharge Payment Server, you can retain your existing merchant accounts.

A second option is to switch to a Sage Payment Solutions merchant account to take advantage of the competitive rates, and con-

tinue to use the PCCharge Payment Server as your gateway.

A third option is to discontinue using PCCharge Payment Server and adopt the new SPS solution. The workflow and user experience within Sage MAS 90 and 200 for Credit Card Processing powered by SPS is identical to the workflow experienced with Credit Card Processing powered by PCCharge.

A robust selection of online reporting and batch processing tools makes it easy to manage your SPS merchant accounts.

New To Credit Card Processing

If you are not currently accepting credit cards, now is a great time to start. There are over 641 million credit cards in circulation, and Americans are expected to charge $3.9 trillion to credit cards and $1.4 trillion to debit cards per year by 2009.

Obtaining a merchant account is the first step to accepting credit cards. A merchant account is a unique account created for the merchant (your company) to accept and process electronic payments such as credit and debit cards. You will receive an account number very similar to a credit card account number. The merchant account automatically transfers payments from customers into your designated bank account and deducts applicable fees. Transactions usually post to your bank account

within 24-48 hours. Sage Payment Solutions can set up your merchant account for you, and offers the following benefits:

▶ Low rates
▶ Prompt payment of merchant funds
▶ No equipment purchase required
▶ 24/7 customer service
▶ Quick merchant account approvals
▶ Secure 24/7 online transaction reporting
▶ Loss prevention specialists to protect your business
▶ Voice authorization services

Secure Solution

Sage Payment Solutions places security at the forefront with fraud and risk protection features such as Credit Verification Value (CVV and CVV2), Address Verification Service (AVS), and data encryption. The Payment Card Industry (PCI) data security standards were developed to protect merchants from fraud exposure by keeping sensitive consumer data safe. SPS is PCI compliant and adheres to the rigorous data standards supported by MasterCard and Visa.

Additional Services

In addition to merchant accounts and credit card transaction processing, SPS offers a range of additional services covering virtually all electronic transaction processing needs. Here are a few:

▶ eGold check guarantee: eliminates returned checks and bank NSF fees
▶ Electronic check services: processes virtual checks and ACH payments quickly and easily, requiring no double entry or back-end check printing. Payments are processed in real time from any Internet enabled PC
▶ Gift and loyalty cards: lead customers to spend more money at your store, and provide incentives to visit your business more frequently.

We can help you identify the group of services that are most cost-effective for your business. Call us for an evaluation of your credit card processing needs. ☆