

**Volume 8
Issue 1
Jan 2008**

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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.

**Improve
Cash Flow**

See page 4
for more info!

**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 standalone 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.

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

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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Compliments of:



Michiana Accounting Solutions, Inc.

SPS Offers New Options For Credit Card Processing CONTINUED

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

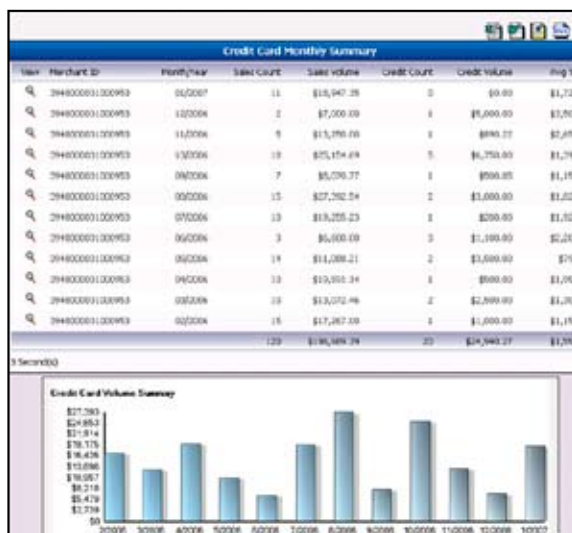
Some providers offer transaction processing for only one or two types of credit cards, but SPS works with all types of cards, including Visa®, MasterCard®, American Express®, Discover®, Diners Club®, JCB, Debit/ATM, and even private label cards for retail, mail order, telephone order, and Internet businesses. 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 continue 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. ★

Improving Workflow Using Saved Report Settings

As each Sage MAS 90 ERP module is released in the new Business Framework, standard reports receive many capabilities designed to improve efficiency and flexibility. In this article, we'll offer some suggestions on how Saved Report Settings and Crystal Designer can speed workflow in your organization. The capabilities described here are currently available for all modules on the new Business Framework, including the General Ledger, Library Master, Accounts Payable, Accounts Receivable, Sales Order, Return Merchandise Authorization, Bank Reconciliation, Business Insights Reporter, and Customizer modules.

Saved Report Settings

The Saved Report Settings feature allows you to set up pre-defined report selection options for each report you need to print, thus decreasing setup time and potentially save paper by reducing errors in report generation. For example, you may print an Accounts Payable Aging in summary once a week, and only print it in detail at period end. Saved report settings allow you to save each version, giving it an appropriate description, so you don't have to define report criteria every time you print the report.

A report setting can include everything you normally need to specify when printing a report. These include your selection criteria (such as a range of customers) and sort option (such as by ZIP code). You also can set the default printer and number of copies to print. Based on user security, three different types of saved reports settings are available:

- ▶ **Public:** allows all users to access, change, and save the report setting (if they have security rights to print the report from the menu)
- ▶ **Private:** allows only the user who creates the report setting to access it
- ▶ **Read Only:** allows all users to access the report setting, but they cannot save changes to it.

This last setting is useful if you want to set up report settings for specific users, and avoid them accidentally changing the settings.

Creating A New Report Setting

Here are the simple steps involved in creating a new report setting:

1. In the report window, select the setting to use as the basis for your new report setting at the Report Setting field. Note: When creating a Report Setting for the first time, you will base it on the Standard Report setting.
2. To create a new report setting, modify the settings in the report window and select *Save As* from the Save drop-down list.
3. From the *Save As Report Setting* window, at the **Description** field, type the description for the report setting you are saving.
4. Select the report type option from the **Type** field pull-down; choices are public, private, or read only. Note: Types are available only when security is used in Sage MAS 90.
5. If you want this to be your default version of this report, Select the *Default Report* check box.
6. If you want to customize the report in Crystal Designer, click *Designer*.
7. In the *Save As Report Setting* window, click *OK*.

Changes made to an existing report setting are saved to a new report setting name or to the current report setting name. The report setting that you created will be available at the Report Setting field in the report window for future use. Any saved settings also are available for period-end printing.

Note: To ensure that the Standard Report is always retained and future upgrades do not overwrite your saved report settings, you cannot save changes to the Standard Report.

Report Setting Examples

Here are some examples of how you might use Saved Report Settings:

AP Aged Invoice Report: If you have divisions, you may have different AP clerks responsible for generating payments for each division. You can make a separate setting for each AP clerk, naming it for their division, and define it for open invoices only, so they only see what they need to schedule for payment.

AR Commission Report: You can define a commission report using Saved Settings for each of your salespeople, then when you are ready to send them out, use the e-mail option to deliver each salesperson's report.

Sales Order Fill Report: You can make a Saved Report Setting from the Backorder Fill Report for each Warehouse sorted by shipping date.

Crystal Reports Output

All reports in the new Business Framework, including transaction reports, listings, and forms, leverage the industry standard Crystal Reports® for report design and output. This means that every single report, form, and listing within these modules is now readily customizable. You can add user-defined fields to reports, reorganize the information on the page, and even add special calculations.

Export And E-mail Reports

Your reports can easily be exported to Excel or e-mailed directly to the recipient of your choice. See the Tips & Tricks below for details.

Give us a call with your questions, or for help customizing your Sage MAS 90 or MAS 200 reports. ☆

Tips & Tricks

To export or e-mail a report:

1. Choose the report you need, and at the *Printer Output* field, select one of the following options:
 - Export/Email:** Select this option to export the entire report.
 - Data Only Export:** Select this option to export only the data portion of the report (header information is excluded).
2. Click *Print*.
3. In the *Export* window, at the *Format* field, select the *Excel* file type.
4. At the *Destination* field, select the location you are exporting to (Either a directory on your computer or an application such as Excel). Click *OK*. To e-mail the report, select *Microsoft Mail* (MAPI) at the *Destination* field. ☆



Sage Software Extended Solutions For Accounts Payable



Would you like to increase efficiencies in your accounts payable process and improve your cash flow? In this article we cover some Sage MAS 90 ERP Extended Solutions that help improve the processes of entering and paying Accounts Payable invoices.

Speedier Invoice Entry

The Extended Solution AP-1043, Distribution Table for Invoice Entry, can be a great time saver if you find yourself continually entering invoices with the same general ledger distributions. It works a lot like allocations in General Ledger; you set up a pre-defined Distribution Table to include all the general ledger accounts to which you post a specific invoice type. For example, you may always distribute your utility bills across all of your departments. You can designate a particular Distribution Table as the default for a particular vendor, and when entering an invoice, it will be automatically loaded.

Electronic Payments

There are significant advantages to paying vendors electronically—the savings in paper and postage of processing paper checks, increased security, and predictability of electronic payments. You can schedule payments for a future date, so the invoice is paid exactly when due. Cash flow improves because you never miss a discount, while keeping funds in your account as long as possible. Your vendors will appreciate it as well. It is cheaper for them to receive electronic payments, and you may find they are willing to offer better terms or discounts.

AP-1063, Electronic Payment for A/P, allows you to process payments for electronic and paper check vendors simultaneously. A single electronic file is transmitted to your financial institution, which then disburses payments through the Automated Clearing House System (ACH or NACHA). You save time on the reconciliation end as well. The electronic payment batch appears in your Bank Reconciliation module as a single transaction, instead of individual checks. AP-1063 works in tandem with Paperless Office to automate vendor notifications and archive transactions.

Processing Payments From Multiple Companies

If you need to process payments from multiple companies, and have found it laborious to go into each company, select invoices, and generate checks, there are several Extended Solutions available.

AP-1027, Multi Company Accounts Payable, allows you to specify an Agent Company for processing. When entering invoices or generating checks, you specify which of the companies on the system they apply to, and the appropriate journal entries are created in each company code.

Extended Solutions

SAVE 10%

Save On Sage Software Extended Solutions

Michiana Accounting Solutions, Inc. is pleased to offer you the Sage Software Extended Solutions featured in this article at a special promotional price. To qualify you must place your order before 04/01/2008. If you would like more information or would like to place an order, please give us a call.

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If you don't need full multi-company processing, you might want to consider one of the following:

- ▶ AP-1073, Multiple Company Check Processing, allows you to perform invoice payment selection, check maintenance, and check printing for all your companies simultaneously from a single company code.
- ▶ AP-1016, Multiple Divisions/Companies on Checks, is great if you have the same vendor in multiple divisions. You can generate a single check for the vendor, while keeping the expenses allocated to your various divisions. You use less checks and save processing time as well.

Give us a call if you would like to add any of these Sage Software Extended Solutions to your Sage MAS 90 solution. ☆