

# Create Efficiencies with Credit Card Processing

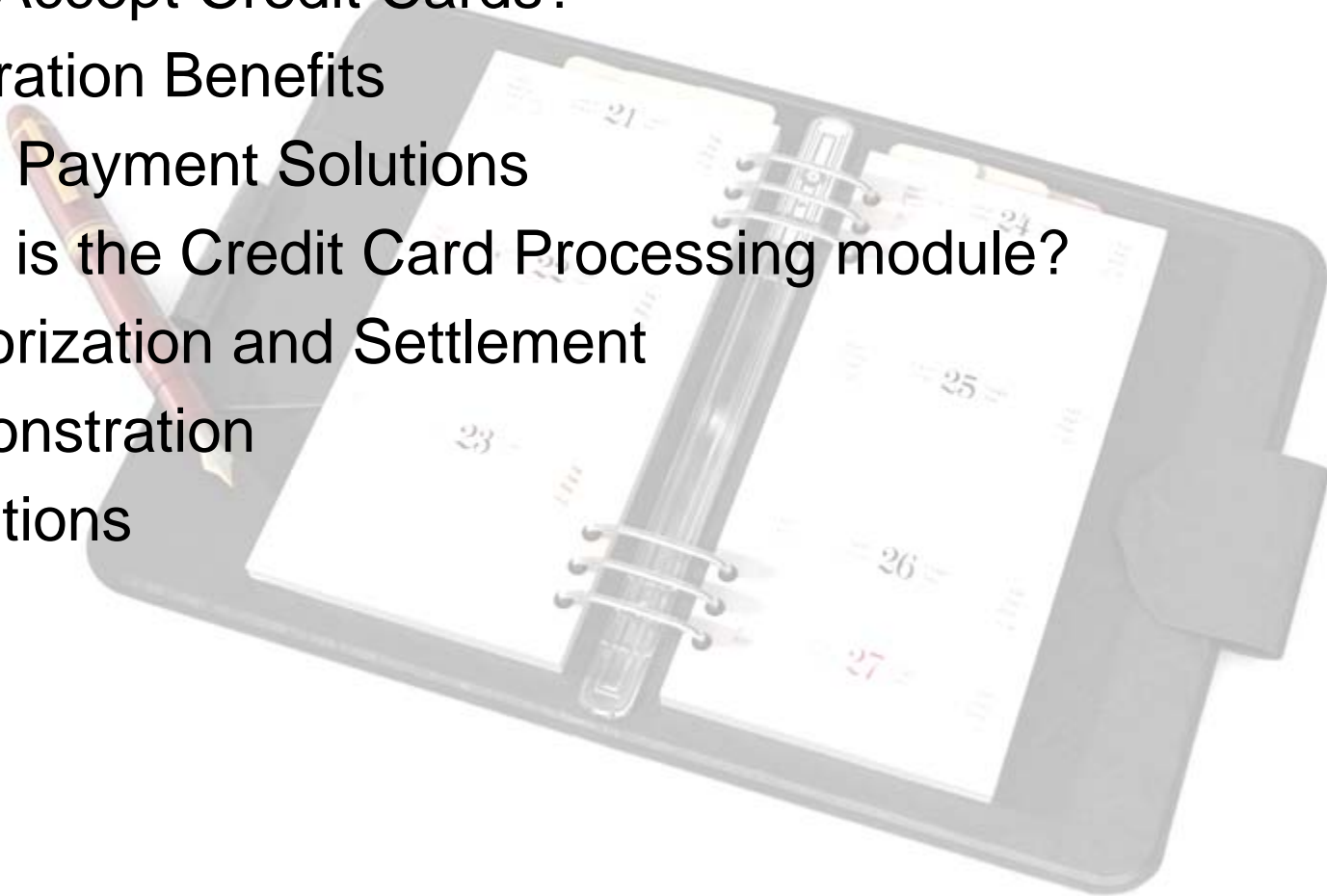
Presenters

Rich Englhard – Sage Connected Services Specialist

Brooks Estes – Sage Payment Solutions

# Agenda

- Why Accept Credit Cards?
- Integration Benefits
- Sage Payment Solutions
- What is the Credit Card Processing module?
- Authorization and Settlement
- Demonstration
- Questions



# Why Accept Credit Cards?

- Increase sales by 15-50% \*
- Convenience for your customers
- Faster delivery of goods/services to both new and existing customers
- Improve cash flow
- Focus on revenue generation not cash collection

## Top Three Benefits of Integrating Electronic Payment and Accounting Systems

(Percent of Organizations that Have Integrated Electronic Payment and A/P and/or A/R Systems)

	All Respondents	Revenues Under \$1 Billion	Revenues Over \$1 Billion
More efficient posting and reconciliation	87%	87%	88%
Cost savings/staff reduction	76	72	79
Working capital improvement	36	35	38
Improved trading partner relations	27	33	24
Ability to take early payment discounts	21	21	22
Reduction in days sales outstanding	18	20	15
Increase in payables outstanding	15	14	18
Other	2	2	*

# Who is Sage Payment Solutions?

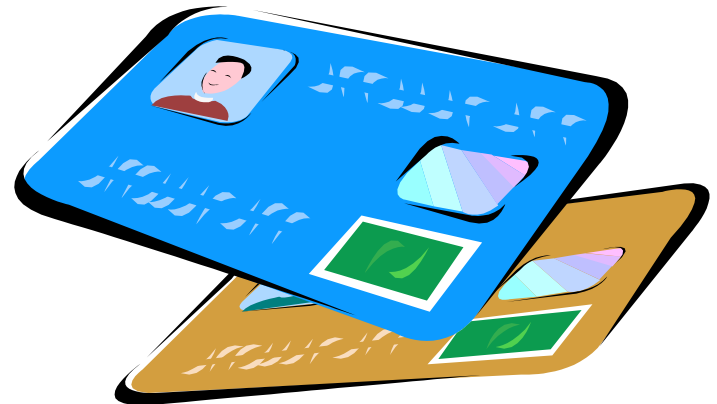
- A division of Sage N. America
- In business for over 20 years
- Services provided to over 140,000 companies
- Offer a wide range of payment products and solutions for small to medium sized businesses
  - Options available for various types of operating environments
    - Card present (Retail), MO/TO, Internet, Mobile etc..
- Five offices with 144 Sage employees



# What is the Credit Card Processing Module?

A Sage MAS 90 and MAS 200 module that allows you to authorize cards directly

- Sales Order
  - Sales Order
  - Sales Order Invoice
- Accounts Receivable
  - Cash Receipts
- e-Business Manager
  - .order
  - .store



# What is the Credit Card Processing Module?



- Maintains multiple Credit Cards per Customer
- Supports multiple Credit Card types
- Security and Peace of Mind
  - Card Number Encryption
  - Integrated processing reduces potential credit card security breaches
  - Card not Present features
    - Address Verification Service (AVS)
    - Card Verification Value 2 (CVV2)
  - MAS 90 and MAS 200 role based securities
- Transaction Data is retained in MAS to facilitate reconciliation
  - Credit Card Settlement Report
  - Deposit Transaction Report (deposits made through Sales Order)




# Authorization and Settlement



MAS 90 / MAS 200



Your Bank

Authorization Request   
Authorization Response   
Settlement 



**Sage  
Payment  
Solutions**



**Processor**



**Issuing Bank**

# Software Demonstration

- Sage ERP MAS 90 and 200 Credit Card Processing module -
  - Sage Payment Solutions -  
Virtual Terminal

Questions?

# BKD Technologies Help Desk

- Sage Software - 866.832.4253  
[SageSupport@bkd.com](mailto:SageSupport@bkd.com)
- Monday - Friday, 8 a.m. - 5 p.m. Support Center toll free

**Thanks for choosing Sage and BKD!**

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