



A Simple, Secure Solution for Credit Card Processing.

SABRE Decreases Days Sales Outstanding While Lowering Transaction Fees and Strengthening PCI DSS Compliance - Leverages iSolutions expertise and technology to automate credit card processing and collections workflows

THE SABRE STORY

Soon after SABRE partnered with Innovia Consulting to migrate its ERP platform to Microsoft Dynamics 365 Business Central, Kathi Grau – the company’s credit and collections manager – knew the company had two additional key steps to complete. SABRE

“ We previously handled these functions in separate systems from our ERP platform, which created a lot of manual work for our accounting team, we had to constantly go back-and-forth between the systems to verify payments and reconcile any differences.

Meaghan Mullgardt, SABRE CFO

wanted to automate credit card processing and collections by integrating both functions with Business Central.

Another key challenge for SABRE was the timing of credit card charges in relation to product ship dates. Online customers would sometimes be charged ahead of time instead of on the day that their products left the warehouse. To resolve this customer issue, SABRE needed credit card authorization to take place at the time products were ordered and then apply the actual charges when order fulfillment occurred.

To solve these challenges, Grau set out to find a credit card and collections solution that could integrate easily with Dynamics 365 Business Central. “We did not want our accounting team to have to work in other applications—we wanted everything to happen within Business Central,” Grau says. “We hoped to find a partner who could set up these processes to run seamlessly in the background.”

iSolutions Provides the Required Technology and Expertise

After conducting online searches of potential solutions, Grau narrowed the choices down to two firms, including iSolutions. “We tried a demo of both and found the iSolutions technology could execute

transactions much faster,” Grau says. “iSolutions was also the only solution we considered that could offer both credit card and collections processing. We wanted both functions in one solution rather than having to implement two solutions.”

Another key for Grau is how iSolutions collaborated with Innovia to configure the credit card and collections workflows to correlate to Business Central processes. The SABRE accounting team can now create an invoice in Business Central and email it to a customer with an iSolutions payment link that’s automatically embedded into the email. Customers can then quickly click on the link to submit a secure credit card payment.

“iSolutions also impressed us with their willingness to add more functionality to their software,” says Grau. “They realize each customer needs specific workflows in Business Central and have the expertise to make adjustments so payment and collections processes work efficiently.”

PCI DSS Compliance and Reduced Transaction Fees

When a customer who has not been granted credit terms purchases products online, iSolutions first secures credit card authorization so SABRE knows the customer is providing a valid payment method. Once order fulfillment is entered into Business Central, an automatic process is kicked off, at which point iSolutions registers the charge on the customer’s credit card account.

Another key benefit for Grau is how the iSolutions technology helps SABRE comply with PCI DSS. “When reviewing a customer transaction, all we can see are the last four digits of their credit card,” Grau explains. “This allows us to resolve any issues that might arise while the system makes sure the customer’s privacy is maintained.”

Within the credit card payment process, iSolutions also configured the system to pass Level II and Level III card data to the processing companies. This qualifies SABRE for lower interchange rates and lower processing costs. “We estimate we have reduced our credit card transaction fees by approximately 20 percent thanks to this capability iSolutions provides,” Grau says.

Decreasing Days Sales Outstanding

The collections process iSolutions built for SABRE gives the accounting team the ability to quickly identify overdue



Industry

Personal safety products



Challenges

Integrate credit card processing and collections with ERP system and automate workflows to issue invoices and receive customer payments.



Solution

iSolutions Credit Card Processing and Collections for Microsoft Dynamics 365 Business Central



Key Results

- Sends invoices to customers automatically after generating in Business Central.
- Provides credit card payment links within customer emails to facilitate payments.
- Reduces credit card transaction fees 20%.

invoices. “We can access reports in iSolutions that allow us to sort invoices by any attribute we require,” says Meaghan Mullgardt, the SABRE CFO. “By promptly following up on overdue invoices and sending an email with the payment link created by iSolutions, we are decreasing our average days sales outstanding on our invoices, which helps us and speed up our cash flow.”

Grau points to how much easier it is to balance accounts now that the SABRE ERP system is integrated with credit card processing and collections. “Before, we did not always know when credit card payment money was coming through—parts of one batch would come through on one day, and then the other batch would come through another day,” Grau points out. “But with Business Central connected to iSolutions, payments quickly flow automatically as the two systems exchange data in real time.”

Customers Also Appreciate Easier Payment Process

SABRE customers have also noticed the difference an automated credit card payment system can make. “It’s much easier for them to pay through the link we email,” Grau says. “And our smaller dealers and government entities that use virtual credit cards for one-time purchase particularly appreciate the added security of the new process.”

Looking ahead, Grau says it’s good to know SABRE has the flexibility to add new credit card and collections functions as business requirements change and that iSolutions will always be there to help.

The iSolutions team is very easy to work with and responds to our requests very quickly,” says Grau. “And given that the functionality they add runs seamlessly in the background of Business Central, their solutions are very easy for any accounting team to start using.”



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WHY ISOLUTIONS?

Versatility

Take payments anywhere your customers are — in store, online, via mobile.

Convenience

Integrate easily with Microsoft Dynamics 365 Business Central.

Security

Protect your customers’ & business information with industry-leading security solutions.

Support

We have the best customer service in the biz. We are here for you.



For information on how iSolutions can help your business achieve similar credit card payment processing and collections results, contact iSolutions today

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317-602-1579

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