# STAR-INFO

**Newsletter for Sage MAS 90 and Sage MAS 200 ERP**

## What's Inside

## Headline News

Sage Software offers free Web seminars designed to help you better manage your business. Current offerings include:

• *Critical Compliance: Ensure Your Ability to Accept Credit Card Payments After July 1, 2010*. PCI, PA-DSS, PCI DSS — What does it all mean for your business?

For the current Sage MAS 90 and Sage MAS 200 Webcast schedule or to register click here.

# Payment Card Industry Standards

## All Businesses Processing Credit Cards Must Comply

Credit card fraud, fueled in part by the high volume of Web-based credit card transactions, is a serious problem. According to the Privacy Rights Clearinghouse (www.privacyrights.org), more than 100 million records containing sensitive information have been exposed to theft since 2005. The targets are not just large organizations. In fact, smaller organizations with less stringent security measures in place are easy targets for thieves.

Theft typically does not occur during the Internet credit card processing transaction itself — these transactions are well encrypted. Instead, thieves concentrate on breaking into databases that store a large number of credit cards transactions, such as a businesses' accounting system. Regulatory bodies are doing their best to control credit card theft by enacting laws to protect personal information and to regulate the circumstances in which organizations must publicly report a data breach.

Currently, compliance requirements vary according to the number of transactions processed per year. However, regardless of size, organizations processing credit card data must comply with the Payment Card Industry Data Security Standard (PCI DSS). Organizations that suffer a data breach can be fined by their credit card processor if they fail to comply with the standard. Here we provide a brief overview of the PCI DSS requirements.

### Data Storage Dos And Dont's

You can store the primary account number, the cardholder name, and expiration date, but this information must be protected per PCI DSS requirements.

You may *not* store the three-digit code on the back of the card, variously called CAV2, CVC2, CVV2, or CID. You also may not store the full magnetic stripe data or PIN information for debit cards.

### PCI DSS Requirements

There are 12 components of PCI DSS requirements within the following six categories:

**Build And Maintain A Secure Network**

# Payment Card Industry Standards

*(continued from cover)*

—The first two requirements relate to the security of a company's network.

1) Install and maintain a firewall configuration to protect cardholder data. A firewall must be present to control the computer traffic between a company's internal network and untrusted external networks. The firewall must examine all network traffic and block transmissions that do not meet specified security criteria—whether entering the system by way of the Internet as e-commerce, employees' access through desktop browsers, employees' e-mail access, dedicated connection such as business-to-business connections, or wireless networks.

2) Do not use vendor-supplied defaults for system passwords and other security parameters. Strong system passwords must be used. The default passwords and settings are well known by the hacker community.

**Protect cardholder data**—These requirements protect data as it is stored or transmitted.

3) Cardholder data stored in the computer must be protected using programming methods such as encryption, truncation, masking, and hashing. If an intruder gains access to encrypted data, without the proper cryptographic keys, the data is unreadable and unusable to that person.

4) Encrypt transmission of cardholder data across open, public networks.

**Vulnerability Management Program**—These requirements cover the overall protection of your computer software.

5) Use and regularly update anti-virus software.

6) Develop and maintain secure systems and applications. When a software vendor, such as Microsoft, issues a security patch, it must be installed promptly.

**Strong Access Control Measures**—The next three requirements relate to access to information on your computer systems.

7) Restrict access to cardholder data by business need-to-know. Give access to cardholder data only to those who need it to complete their job responsibilities.

8) Assign a unique ID to each person with access to your computer or network. This helps ensure that each individual is uniquely accountable for his or her actions.

9) Restrict physical access to cardholder data. You must secure hard copies of cardholder data in a restricted access location.

**Monitor and Test Networks**—Even with a well-designed firewall and good anti-virus software, new vulnerabilities are being exposed all the time by malicious individuals. To track and prevent detrimental activity:

10) Track and monitor all access to network resources and cardholder data. You must log user activities so you can detect and track down the cause of a possible data compromise.

11) Regularly test your security systems and processes.

**Maintain an Information Security Policy**—A strong security policy sets the security tone for the whole company and informs employees and contractors what is expected of them.

12) Maintain a policy that addresses information security.

All employees should be aware of the sensitivity of data and their responsibilities for protecting it.

## Sage MAS 90 And PCI DSS

Your Sage MAS 90 and 200 software has been storing credit card data in an encrypted format for some time. With the release of Sage MAS 90 Version 4.4, the encryption algorithms are updated to comply with the latest PCI DSS standards. The update also is being applied in the latest Product Update for Version 4.3. If you store credit card information in Sage MAS 90 or 200, it is advisable to upgrade to one of these versions as soon as possible to ensure your compliance with the PCI DSS requirements.

The PCI DSS also recommends that if you store credit card transactions, that you periodically purge the data. The Product Update includes a new utility that allows you to safely remove cardholder data periodically, based on a specific transaction or expiration date.

If you are unsure of your compliance in any of the standards, give us a call, or contact your credit card processor. You can visit the PCI Standards Council Web site for more information: www.pcisecuritystandards.org. ✴

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## (( Tips & Tricks ))

**Filtering Data In Business Insights Explorer Views**

You can narrow your result set in a BIE View using any one of the following filtering methods:

» Click on the value to be filtered, and then click the *Filter by Selection* button on the Business Insights Explorer toolbar. The list is automatically filtered by the selection.
» Click the drop-down arrow in a column header, and select the value to be filtered from the list. The list is automatically filtered by the selection.
» Click the drop-down arrow in a column header, and then click *Custom* to open the Custom Filter window. Here you can define either single-level filter equations or groups of equations.

***Notes:***
» To remove a filter, click the Remove Filter button on the Data toolbar.
» Alternate the Data Grid between filtered and unfiltered views by clicking the Toggle Filter button in the Data toolbar.
» To save a filtered view, click the Save Settings button in the Explorer toolbar.

# Work Smarter With Intelligence From Business Insights

Business intelligence is a term you hear a lot these days. In this article we cover the definition of business intelligence, as well as the excellent tools available in Sage MAS 90 and 200 ERP that give you access to intelligence about your business.

## Business Intelligence Beginnings

According to Wikipedia, the term Business Intelligence was first used in 1958 by IBM researcher Hans Peter Luhn. He defined it as: "The ability to apprehend the interrelationships of presented facts in such a way as to guide action towards a desired goal." Luhn foresaw that computers could be used not just to collect and crunch numbers, but to provide analysis to support decision making. In 1989 Howard Dresner proposed that the term *business intelligence* be used to describe: "Concepts and methods to improve business decision making by using fact-based support systems." This usage gained ground and by the late 1990s was in widespread use.

To put it into practical terms that you can directly relate to your Sage MAS 90 software, business intelligence refers to computer-based techniques used to find and analyze business data, such as sales revenue by products or departments or associated costs and income. Business Insights for Sage MAS 90 and 200 can provide you with historical, current, and predictive views of business operations to support better decision making.

## Business Insights Dashboard

For the executives in your organization who need a quick, high-level picture of the state of the business, the Dashboard is the tool of choice. Business Insights Dashboard presents information in a high-level, attractive graphical format that allows you to instantly ascertain the state of your business. Flexible, yet simple to use, this dashboard is displayed within the Sage MAS 90 Business Desktop and also can be accessed directly within a Web browser. If you do see something questionable and need to take a closer look, you can drill down directly to 20 detailed reports within Sage MAS 90. Data is refreshed automatically through a polling process that ensures the display of up-to-date information.

## More Than Just A Pretty Face

Because the Business Insights Dashboard is so visible, many people believe that it is all there is to Sage MAS 90 Business Insights. However, Business Insights is not only a way to nicely present your data. In fact, the Dashboard is just one of three components. The other two are the Business Insights Explorer and the Business Insights Reporter. Let's take a closer look at each.

## Business Insights Explorer

The Business Insights Explorer (BIE) component allows you to locate key business information quickly and efficiently. It can turn your data into knowledge you can use to improve your business. You can quickly answer questions like: Who are my top salespeople? Who are my top customers? What are they buying? How many new customers did we add last month?

What makes BIE so easy to use is the streamlined grid interface that brings multiple data elements into one view. There are 11 standard views, including Contacts, Payments, Invoices, and Sales Orders. Convenient filtering capabilities enable you to sort, group, reorganize, and rename columns within the grid. You also can create custom fields based on simple or complex formulas. You then can save your specialized views for real-time answers tomorrow or next month, and even share them with others in the organization.

Using BIE, your teams can increase their productivity and improve customer satisfaction. No more frantic phone calls from sales to your accounting staff asking about customer's payment information. Sales can quickly access customer information, view order detail, search for a specific payment amount, and find any related entries.

If you are looking for a particular entry, you can simply type a specific clue, such as the dollar amount of the transaction, into the *Look For* field. Then, you can easily narrow the search by a selection in the Search field. This saves time scrolling and scanning through lines of information.

Task management options provide quick access to key tasks. For example, when in the Customer View, you can access Customer Maintenance, Order Entry, and other customer-related tasks.

For further analysis, a simple right-click can export your data into Excel®, Access®, or XML files.

## Business Insights Reporter

When you need a printed report based on specialized data, the Business Insights Reporter (BIR) is the tool to use. In BIR, data is presented in logical views, so there is no need to try to figure out what table to get data from or how to link to additional data for your report. BIR is Wizard-driven, so it guides you through all of the required steps to create a report. You easily can add calculated fields using simple point-and-click calculations, then choose your output format, including Excel, Adobe PDF, or XML, in addition to printing.

We are here to help. If you need training or assistance making Sage MAS 90 work more intelligently for your business, please give us a call. ✴

# IN THE SPOTLIGHT:

## Extended Enterprise Suite

Sage MAS 90 Extended Enterprise Suite Version 1.4 has been released. The Suite is designed to provide businesses with an end-to-end solution that helps you coordinate your whole business; from customer-facing systems, such as sales and service; through back-office processes, including accounting and project management; to core activities, such as manufacturing and engineering.

### What Is Extended Enterprise Suite?

For existing Sage MAS 90 customers, upgrading to the Extended Enterprise Suite adds SageCRM and Fixed Assets to your system. SageCRM is a great productivity tool for your sales and marketing staff, but the benefits go beyond customer-facing teams. The integration of data across all of your business processes can transform your business as your staff works together more effectively and harmoniously. Your employees can access a more concise, accurate, and complete view of your customers in every interaction, including sales and marketing, order dispatch, project management, and credit control. Time previously spent re-entering data is saved and accuracy is improved. Your team is able to accurately identify customer requirements and fulfill them quickly and profitably.

### Finance Benefits From CRM

Integration with your financial system allows accounting staff to access the critical customer information usually held within the sales department, enabling them to resolve issues and queries promptly. Overdue funds can be reduced, as your credit and collections and sales teams have the same financial information that enables them to collect outstanding debt.

### Effective Process Management

The Extended Enterprise Suite supports you in managing the entire process of customer acquisition — from initial marketing campaigns and lead generation, through the process of quoting and winning the order, and finally to fulfillment and customer service.

### Fixed Assets

The Extended Enterprise Suite also includes the Fixed Assets module. If you are still tracking your equipment in a spreadsheet, it is likely you are missing some important opportunities to save money. Here are some examples of potential cost savings:

» **Taxes:** The Fixed Assets module is updated as tax laws and depreciation rules change, allowing you to avoid penalties and take advantage of tax savings.

» **Property Taxes:** Avoid overpayment of state and local personal property taxes for lost, stolen, or-out-of-service fixed assets.

» **Insurance:** Avoid paying premiums on lost, stolen, or-out-of-service assets and ensure that expensive new equipment is covered.

» **Budget:** The Fixed Asset module can tell you the useful life of particular asset types, and allow you to purchase at the best time of year for depreciation purposes.

» **Disaster Recovery:** When disaster strikes, an accurate schedule of assets can help you receive full and prompt insurance payments.

» **Opportunity Costs:** Save hours spent on tax research or depreciation computations, and direct the attention of accounting staff toward other critical assignments.

Existing Sage MAS 90 users can upgrade to the Extended Enterprise Suite for a per-user fee. Please give call us for details. ✦

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