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HOW TO FIND YOUR **Ideal**
FINANCIAL **Software**



Introduction

THE Purpose OF THIS GUIDE

How to Find your Ideal Financial Software provides an overview of financial software and its application in business. It begins with the history and evolution of financial software and then discusses the functionality available in these systems that will help you to improve your business processes. *How to Find your Ideal Financial Software* will provide a vision of what your business can achieve with financial software.

Small to mid-market companies interested in financial software should focus on finding a software solution that meets their critical requirements, but should not get carried away with choosing a package that has every imaginable “bell and whistle.” A common and costly mistake that companies frequently make is to purchase software because the Fortune 500 companies use that software or because the software has more functionality than any other package. In many cases, this software is too complex for a small to midsize company to implement and maintain.

Ideally, the software package you select will meet the unique requirements of your business, have an open architecture and easily integrate with third-party niche applications. The vendor you choose should have a large install base of customers similar in size and application to your company.

Financial Software Overview

There are five general areas that we will discuss to provide an overview of financial software. They include the following:

- Financial Software History
- Multinational Functionality
- Technology
- Reporting
- Value Added Reseller/Partner Channel

FINANCIAL SOFTWARE HISTORY

Managing a company's financial information has changed dramatically since the days of large, paper-based general ledgers that required an army of accountants. Financial software was one of the first software applications applied to business, and larger companies began to use it in the 1970s to handle the many accounting regulations and reports of Generally Accepted Accounting Principles (GAAP), and U.S. Securities and Exchange Commission (SEC) requirements. Because of the powerful mainframe computers that were required to run this software, service bureaus were set up that allowed a company to access the system via communication lines to a centralized server that housed the financial software and data. Companies would rent time and space on the computer, which allowed them to run the financial system.

In the 1980s, as personal computers became more widely used, software was written to handle the needs of smaller companies. Because the cost of computers and software continued to decrease, this opened up the possibility for small to midsized companies to take advantage of more powerful financial software capabilities. This relieved the accounting staff of having to do their work on paper and improved the accuracy of the financial data. During this time, hundreds of financial software solutions for small companies were developed.

In the 1990s financial software made tremendous advances. The Graphical User Interface (GUI) was developed to make the data entry screens much more intuitive and easy to understand. Relational databases were also built that allowed easier storage and retrieval of financial data with advanced ad hoc reporting and analysis of financial information. Also, more functionality was added to improve the software's ability to handle not only the financial aspects of a company, but also the operational functions. This expanded functionality led to the creation of Enterprise Resource Planning (ERP) software, an integrated suite of software to run all operational and financial needs. The ERP market grew tremendously during this period because of a booming economy and Y2K concerns.

In the early 2000s, software vendors began focusing their products on mid-market companies. ERP vendors that traditionally focused on the upper-market realized that there are only a limited number of large companies and the large ERP market was becoming saturated. ERP vendors that focused on the lower market added new functionality to their software to make it more scalable to larger companies. Thus, both groups began selling financial software to mid-market organizations.

As we look to the future, perhaps the greatest influence on the development of financial software will be the Internet. Web functionality has greatly enhanced the usability of financial software systems and capabilities of collaboration for both suppliers and customers. The Internet will continue to shape the development of financial software in the future.

MULTINATIONAL FUNCTIONALITY

International markets that were once available only to very large, multinational organizations are now available to smaller companies. As these smaller companies increase their global reach, international financial software functionality becomes a key requirement. There are two main areas we will discuss with regard to international functionality: **multilingual** and **multicurrency**.

Multilingual. For multinational companies that need multilingual software, financial systems offer the ability to modify the user interface for each user or group of users. This allows companies to set up user screens localized to that particular user's language. Two employees can now sit side by side and work in the same system using different languages on the screen. These are cosmetic changes to the user interface and do not affect the data in the system, the source code of the software or any of the key reports.

Multicurrency. Multicurrency is the ability to track transactions in both the home currency and foreign currency. Multicurrency offers the ability to define an unlimited number of currencies and add or delete currencies at any time. You can invoice, make and accept payments, and create orders in the currency preferred by a customer or vendor for an individual transaction. Entire vendor and customer accounts can be managed in both the local and foreign currency in which the transaction was made.

Other multicurrency functionality includes the ability to maintain a record of exchange rate adjustments, which allows for posting of corrections to previous postings using historical exchange rate information. It also includes the ability to maintain general ledger information in two currencies and run reports on both currencies simultaneously. Robust multicurrency capabilities are quickly becoming standard functionality for financial software.

TECHNOLOGY

The following are just a few of the technology changes that have developed in financial software recently:

Platform and Database. Server platforms are becoming more powerful and able to handle much more data and increased traffic. At the same time, prices for hardware continue to drop, offering very powerful capabilities at reasonable prices for mid-market companies. Although there are many database options available, most mid-market financial software has standardized development on the Microsoft SQL Server database.

Wide Area Network. Traditionally, financial software has handled Wide Area Network (WAN) and multiple location requirements through software like Citrix® or Windows Terminal Server. These tools allow the ability to control a personal computer via a phone line or other communication line by transmitting screen information. Now, financial software is developing Web-based software that can be run through a Web browser over the Internet. This allows the ability to use the software over the Internet or a private intranet and eliminates the need for external WAN software. End users can access the system from anywhere in the world while the IT department can monitor the system from one location.

Internet Portals. A strategic advantage of using the Internet is the ability to increase customer and vendor interaction with your company. Special Web pages can be set up to enable secure access to portions of the financial software for employees, customers and suppliers. Examples of these portals include Web pages for employees that contain only the information they will use, online visibility of order status for customers, and online payment of invoices for suppliers. This joining together of customers and suppliers into a unified community is Supply Chain Management. These Internet capabilities will continue to expand and will have a big impact on the way business is done in the future.

Some financial software has been completely rebuilt to be fully “Web-based.” Other financial software has developed a Web interface on top of a few modules for Web browser access. This is known as “Web-enabled” software. Web-enabled financial software focuses on modules such as purchasing, accounts payable and reporting, where it makes sense to allow customers and suppliers outside of the system to access parts of the system that are applicable to them. This software has been gaining traction as Internet security issues for financial accounting data have improved. Companies that have embraced these technological advances usually have software requirements where Web capability is a great advantage.

While Web portals offer data that can be accessed via the Internet, Web services use the Internet to send and distribute information. For example, order confirmations can be sent to customers via e-mail immediately after an order is received. Also, a listing of all overdue payments can be sent to the accounts receivable department every morning. Web services are just beginning to be utilized, and creative ways of using this technology will be developed in the future.

Software Modifications. Financial software is meant to be broad-based and should be able to handle most of your requirements “out of the box”; however, no matter which software product is purchased, adjustments will need to be made to fit the unique requirements of your company. In the past, functional customizations were very costly and required new

programming of the source code. Now there are ways that software can be changed to maintain the upgrade path and still make the software fit a company's unique requirements.

There are two ways that software can be modified to fit your needs.

Configuration involves the modification of the software without the need for programming. This includes adjusting the user interface, turning on and off data fields, and adding fields to an existing table in the database.

Customization includes adding functionality and processes that are not inherent in the software. There are many software tools that have been developed to minimize the impact of these customizations and allow customized software to remain on the upgrade path.

In most situations, the best approach is to avoid customizing your system by purchasing software that closely matches your requirements. This will allow you to install the software in a standard fashion and adopt the “best practices” of the software as it is written. This results in a less costly implementation and enables you to improve your business processes by using the software in the most efficient manner.

E-commerce. E-commerce is the ability to conduct financial and business transactions via the Internet. This technology is gaining momentum with applications for Business-to-Business (B2B) (e.g., online invoice payment, visibility of invoice status, etc.) and Business-to-Consumer (B2C) (e.g., online sales via a Web site). This functionality is increasingly being added to financial software, and third-party partners and standalone software products also link to financial software.

Integration. Financial software offers a fully integrated suite of modules (General Ledger, Accounts Payable, Accounts Receivable, Purchasing, Payroll, etc.). This enables seamless data transfer between the modules in the financial suite and eliminates the need for redundant data entry. However, most companies also have operational systems such as inventory software or project tracking software that may not be part of the financial system. Integration tools are available to develop the integration of these outside modules. Some of these tools include:

- **API (Application Programming Interface)** — Data transfer connectors that allow transfer of information between software programs or modules.
- **ODBC (Open Database Connectivity)** — The ability to transfer data directly between relational databases.
- **XML (Extensible Markup Language)** — The ability to send and receive information in a standard format via Web-based systems and the Internet.
- **EDI (Electronic Data Interchange)** — The ability to send data, such as orders, delivery status and payments, electronically between companies. There are many different EDI protocols that must be set up for these transactions.
- **EFT (Electronic Funds Transfer)** — The transfer of money and funds between companies or individuals. Examples of EFT include wire transfers and direct deposit paychecks for employees.

REPORTING

Perhaps the greatest advantage of modern financial systems is their flexible reporting capabilities. Relational databases allow easy storage and reporting of financial information. Ad hoc report writers enable financial accounting information to move from the role of a snapshot of historical information to the more proactive role of providing real-time information that management can use to make both tactical and strategic decisions.

There are many options available for report creation. Financial software offers standard reports required by most companies. These reports include income statements, balance sheets and cash flow statements, and are automatically included in the standard reports of the software. For companies that require more additional reporting capabilities, inquiry capabilities and query tools are available that allow the gathering of data directly in the application without having to print or create a report. Import/export capabilities to tools such as Microsoft Access or Microsoft Excel are also widely used. Many system users are already familiar with these tools and prefer to use them as their reporting tool of choice.

In addition to the reports that can be generated from financial software, “drill down” functionality is also available. Drill down allows the ability to access source data information directly from anywhere in the system or financial report. This ability allows a user to drill down from a high-level report by clicking on a number in that report. This process takes the user through each layer of detail until the original source transaction can be reviewed. “Drill around” capability is the ability to drill to other transactions that are related to the one being reviewed, such as all the sales transactions for a particular customer. This functionality creates a tremendous advantage in getting to the details of a particular transaction and making financial software a useful analytical tool.

Analysis Tools. If more sophisticated data analysis is required, other reporting tools are available such as Microsoft® Business Solutions for Analytics–FRx®, Microsoft® Business Solutions for Analytics–Enterprise Reporting, Crystal Reports, Cognos, Adaytum, Brio, Business Objects and others. These tools offer a range of analysis functionality, including:

- **OLAP (On-Line Analytical Processing)** — Information is exported from the transactional database to a special OLAP database and put into data “cubes.” These “cubes” allow the data to be looked at in multiple ways.
- **Executive Information System/Executive Dashboard** — This is a simple report that can be set up to sit on an executive’s screen and show the high-level information that an executive may need on a daily basis. It allows the executive to drill down into further details if necessary.
- **Data Marts/Data Warehouse** — This is another way to store large amounts of data that can be accessed and reported on outside of the transactional database.

VALUE ADDED RESELLER (VAR)/PARTNER CHANNEL

One of the most important steps in software selection is finding the right implementation/support team to work with you to implement the software. The steps for software installation include setup, modifications, data conversion, best practice identification and ongoing support. Most mid-market financial software is sold through a Value Added Reseller (VAR) channel. These VARs sell, implement and support the software.

If you are considering new financial software, be sure to complete the VAR selection early in the software selection process, as it can be difficult to switch to a different VAR after you have traveled down the sales path. In selecting the right VAR, you will want to understand their experience/expertise in the following areas:

- **Product Functional Modules**—Does the VAR have experience with the modules you will be implementing?
- **Technology**—Does the VAR have experience with the technology you will be implementing?
- **Industry**—Does the VAR have experience in your industry or will you be training the VAR to implement for your situation?
- **Regional Presence**—How many employees does the VAR have?
What is the geographical area they normally cover?

The key is to find a VAR that has experience implementing the software in your industry, and will continue to support the product over the long run.

Functional Overview

Financial software is usually packaged in modules with groups of modules packaged as suites. By identifying the functional modules that you will use, you will have a better framework for discussing your detailed requirements and how the software will address them. For financial software, the main functional modules include:

- General Ledger
- Budgeting
- Purchasing
- Accounts Payable
- Accounts Receivable
- Cash Management
- Other Modules — Fixed Assets, Payroll, Projects

GENERAL LEDGER

The general ledger is the backbone of the financial system. Key functionalities of the general ledger follow:

- 1. Chart of Accounts Structure.** Financial software offers any combination of numeric/alphanumeric account codes and a nearly unlimited number of characters, segments and attributes. This has greatly increased the flexibility of the general ledger particularly with regard to the setup and tracking of subsidiaries, departments and projects. New general ledger accounts can be added at any time, offering flexibility after the initial setup of the software.
- 2. Segments vs. Dimensions.** U.S.-based financial software was built with an account structure that provides basic capabilities to track balance sheet and income statement accounts. By adding digits to the account string and segmenting the numbers, the software enables tracking of other information such as offices, divisions, departments, projects, etc. This segmented account structure allows the ability to roll up the data to their parent accounts. The difficulty with this approach is that the account structure is a static number and therefore inflexible.

On the other hand, European-based financial software has been built around an “independent dimension” concept. This means that data elements can be defined independently, offering greater flexibility for data entry and data inquiry/reporting purposes. Dimensions can be viewed as one or several individual layers of details. Unlimited dimensions can be set up or added at any time to track multiple companies, offices, divisions, departments, vendors, customers, projects or any other data element. Formerly complex multi-country/company/currency issues can be handled more easily by setting up relationships between the data elements.

3. Journal Entries. Financial software offers automatic journal entries to reduce the amount of mundane, repetitive work required of the accounting staff. This allows the team to focus on financial analysis and provide executives with the information they need to make good decisions. You can also set up the system to force journal entries to balance before they are posted to the general ledger. The three types of journal entries that are handled automatically include:

- Automatic Standard Journal Entries
- Automatic Recurring Journal Entries
- Automatic Reversing Journal Entries

4. Allocations. General ledger software offers standard quantity, amount and percentage-based allocations. These allocations can be automatically applied to the correct accounts. For companies that require more sophisticated allocations, complex algorithms can be set up and applied.

5. Closing Process. Financial software products offer a tremendous amount of flexibility in relation to the monthly and year-end close process. This includes the ability to set up monthly, quarterly or even daily accounting periods. Some companies require permanently closed periods for control of accounting data, while others need the ability to post to prior or future periods. In order to handle both of these situations, financial software offers two types of closing, enabling you to choose the best policy for your particular situation.

- Hard close (books closed, with no capability to revise)
- Soft close (books closed, with ability to post to prior or future periods)

6. Multicompany Setup and Intercompany Transactions. There are two approaches to multicompany functionality. Some financial software was developed to provide strong multicompany capabilities within one database, allowing for easy setup and maintenance of the companies and intercompany transactions and rollups. This includes the ability to handle multiple fiscal years for the different companies. This is a fully automated process where automatic “due-to’s” and “due-from’s” are generated in the system and companies are consolidated. Other financial software offers this capability by setting up separate databases for each company, effectively running the software independently for each company. In this example, intercompany transactions are created by invoicing and paying each company individually. Although this approach is not as automatic, it works well for companies with less complex requirements so do not need the sophistication of the previous method.

7. Consolidations/Eliminations. Financial software offers basic consolidation and elimination functionality. Companies with complex consolidations often choose to use completely separate consolidation/elimination software that is written to handle these processes. Microsoft Enterprise Reporting is a good example of a tool that enables more complex consolidation and elimination capability.

8. Government/Nonprofit Organizations. Government and nonprofit organizations have very different financial system requirements than commercial entities. Some of these requirements include fund accounting, encumbrances, sophisticated budgeting and detailed project accounting. Although in some cases general financial software will work for these entities, there are financial products (such as Microsoft Business Solutions–Navision) that focus specifically on these companies and government entities. If you are a government or nonprofit entity, you should consider looking at both general financial software products and specialized government/nonprofit software.

9. XBRL Reports. XBRL (Extensible Business Reporting Language) is a universal financial reporting standard that creates a financial reporting format for companies throughout the world. This standard eliminates the difficulty of analyzing financial reports based on different financial reporting standards. It also allows financial information to be published as printed reports posted on Web sites, exchanged in internal corporate reports, or submitted as regulatory filings. Acceptance of this standard is gaining significant momentum in the worldwide accounting industry.

BUDGETING

Financial software offers budgeting functionality in two ways. Basic budgeting requirements can be handled through the general ledger, while more sophisticated budgeting is handled through a separate budgeting module.

- 1. Budgeting within General Ledger.** The general ledger offers basic budgeting capabilities. This can be a simple process of adding a column to the report for budget information or more advanced capabilities of multiple budget buckets with sub-budgets. These budget buckets track multiple revisions, budgets for different time periods, period-to-period comparisons, and other budget creation and reporting needs.
- 2. Budgeting Module.** For more sophisticated budgeting requirements, specific budgeting modules are available. These systems provide the ability to build different types of budgets (e.g., top down, bottom up, zero-based, rollover, etc.), as well as tools to assist the budget creation process. For example, information may be imported from budgets created in Microsoft Excel or provide online review and signoff of budgets by supervisors or executives, which then roll the approved budgets into a single corporate budget. Some of these capabilities include budgeting of both financial and operational (nonfinancial) data, including budgeting for the number of units to be produced in a year or full-time equivalent employee information for the human resources/payroll system.

PURCHASING

The following are key areas to consider with the purchasing module:

- 1. Purchase Requisitions.** Workflow capability is very important in the purchasing module. Purchase requisitions can be routed electronically to appropriate approval personnel. The approved requisition can then be automatically converted to a purchase order and printed or sent out electronically to suppliers. This capability has greatly improved the efficiency of the purchasing process and has significantly reduced the cost of generating purchase requisitions and purchase orders.

2. **Receiving.** Financial software products will electronically match the purchase order to the receiving report with an exception report that can immediately alert accounting personnel of any discrepancies. This allows the ability to resolve receiving and payment issues quickly and accurately. Financial software also has quality control tracking capability and Returned Material Authorization (RMA) number tracking for goods returned to suppliers.
3. **Vendor Metrics.** One of the most powerful capabilities of purchasing software is the ability to track vendor metrics. The software tracks information from the receiving, purchasing and accounts payable modules to create a view of the metrics of the suppliers, including quality control inspections, on-time performance, product cost information, RMA performance and disposition, and other information. The great benefit of having this information is that it allows you to measure the cost and reliability of your suppliers. This can then be used in negotiating contracts with suppliers and providing comparison information to other vendors.
4. **Vendor Self-Service.** Vendor self-service is quickly taking hold as a great technology to improve interaction with vendors/suppliers. This is the ability to utilize Internet portal technology to offer suppliers secure online access to pertinent information for their accounts. Examples of this include the ability to view new purchase orders online and track the status of an invoice payment. The vendor can get this information without picking up the phone to call purchasing and accounts payable personnel.

ACCOUNTS PAYABLE

The following are some of the key functionalities of the accounts payable module:

1. **Vendor File.** The vendor file contains specific information about your suppliers. This information is very useful in a multicompany environment, as the information stored can be visible across companies. This enables centralized purchasing and/or accounts payable across divisions and/or companies. For example, all of the companies can use a shared master file with approved vendors, security authorizations, contract pricing and purchasing information.
2. **Integration to Purchasing.** One of the great strengths of financial software is the integration of purchasing to accounts payable. Automatic controls around business processes such as matching purchase orders to invoices, and online approvals before payment of an invoice have decreased the need for paper transactions. For example, financial software provides online three-way matching of the purchase order to the receiving documents and the invoice in accounts payable. This has greatly improved the efficiency and reduced the cost of processing invoice payments.
3. **Payments.** Financial software offers flexible payment capability. These forms of payment include periodic check runs, blank check printing, manual checks, MICR printing and electronic payment capabilities. E-commerce, Electronic Funds Transfer (EFT) and Electronic Data Interchange (EDI) are built into the financial systems to allow electronic payment of invoices. This has reduced the cost of making payments and sharing information between companies.

4. **Workflow.** Workflow is the ability to route documents electronically to appropriate personnel. For example, an invoice can be routed to a supervisor who can then apply an electronic signature for approval for payment. This increases accounts payable efficiency, particularly for companies that have multiple locations. It also cuts down on the amount of paper in the office. Additional features allow escalation rules on approvals for dollar amounts for payment of invoices. This allows authorization and signoff of transactions by employee type. For example, a manager may be authorized to approve payment of an invoice for up to \$5,000, a department head may be required to approve an invoice for \$10,000 and the president of the company for invoices over \$20,000. The software allows automatic routing of the invoice to the appropriate person or group for approval.
5. **Expense Management.** Employee expense management is usually handled through either the payroll module or accounts payable for expense reimbursement. When accounts payable is used, employees are set up as a vendor type. Over the past few years, financial software products have begun to add employee expense reimbursement as an extension to their Accounts Payable module and/or as a completely separate module called Time and Expense (T&E).

ACCOUNTS RECEIVABLE

The following are some of the main functionalities available in the accounts receivable module:

1. **Credit Management.** Financial software offers the ability to establish credit terms, set up lines of credit for customers, create credit memos and track collection issues electronically (such as e-mailing statements, notices and dunning letters directly to customers). It also offers the ability to set up different credit terms for each customer or for specific groups of customers.
2. **National Accounts.** National accounts provide the ability to set up multiple ship-to addresses for a customer with a single bill. This is a key requirement for suppliers of large, national retail chains that require shipment to individual stores but invoice delivery to a central location for processing.
3. **Invoicing.** Financial software applications are very flexible with regard to the format of invoices. Invoices can be set up to provide information tailored to individual customer invoice payment requirements. They can be printed and mailed or sent electronically via e-mail or e-commerce (electronic billing, EDI, EFT, e-procurement, etc.) from directly within the system.

CASH MANAGEMENT

Cash management functionality is usually handled within the accounts payable module. However, a separate cash management module may be available for more complex requirements. The following are key areas of cash management functionality:

1. **Bank Reconciliation.** The accounts payable module offers standard capability for reconciling bank transactions. This includes a printout of checks and deposits that can be reconciled with the bank statement. Cash management functionality enables the automatic reconciliation of bank statements electronically. The system interfaces with the bank system to reconcile transactions and provides a report on any discrepancies.

2. **Cash Flow.** Financial software provides cash flow reporting. A report is produced that extracts pertinent data from the accounts payable and accounts receivable modules for cash inflows and outflows. Daily cash flow analysis and reporting can then be performed.
3. **Treasury Management.** Some financial software offers the ability to handle treasury management. Treasury management includes three main areas: debt management, investment management and risk management. This is a very specialized software capability and most small and mid-market companies do not require this level of sophistication.

OTHER MODULES

Other modules that are closely related to the financial software suite of products may be beneficial to you. These modules include the following:

1. **Fixed Assets.** Because the need to track the acquisition, disposal and related depreciation costs of assets is a key component of accounting, financial software offers a fixed assets module. Standalone fixed assets products are also available that link to financial software. The advantage of using fixed assets software is that you can purchase, set up and track fixed assets automatically. The software offers flexible depreciation (straight line, double declining balance, etc.) and reporting capabilities. Many small companies track fixed assets in spreadsheets such as Microsoft Excel; however, fixed assets software can make tracking of these assets much easier.
2. **Payroll.** Financial software offers payroll functionality including timesheet tracking, payroll processing, tax calculations and government reporting. This software provides periodic updates for changes in payroll reporting requirements for state, local and federal government entities. There is also the option to outsource payroll processing and reporting to payroll vendors such as ADP, Ceridian and Paychex. Financial software products have developed tight integration with many of the major payroll outsource vendors, allowing the ability to pass required information back and forth with minimal customization.
3. **Projects.** Basic project accounting can be set up in the general ledger account code. For more detailed project tracking requirements, project accounting and project management modules have been developed that allow companies to schedule resources, estimate cost, track the status and analyze the results of projects. For the most complex project accounting requirements for professional services organizations, Professional Services Automation (PSA) software was developed. PSA software encompasses the complete process of projects from sales and lead tracking, through the project planning and accounting process, project billing, and project analysis in an integrated suite of products.

Conclusion

You should now have a good overview of the financial software market and the functionality available in financial software systems. As we move into the future, financial software will continue to develop new technologies and capabilities. The Internet will be fundamental to this development. E-commerce and the ability to collaborate via the Web with suppliers and customers will greatly enhance business efficiencies. Reporting will continue to improve, as financial systems will provide more detailed information on a real-time basis for decision makers. Financial software vendors will continue to develop business capabilities and modules that enhance financial software, such as Customer Relationship Management and Professional Services Automation. These new modules will move financial software from a simple data tracking and reporting tool to a complete, integrated and proactive management tool for your business.

ABOUT MICROSOFT BUSINESS SOLUTIONS

Microsoft Business Solutions offers business management software and services that help small and midsize organizations automate processes, make more profitable decisions and accelerate growth. Microsoft Business Solutions' applications optimize strategic business processes across financial management, analytics, human resources management, project management, customer relationship management, field service management, supply chain management, e-commerce, manufacturing and retail management. The applications are designed to provide insight to help customers achieve business success. More information about Microsoft Business Solutions can be found at www.microsoft.com/BusinessSolutions.

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