



Fast-Growing Payments Processor Meets New Needs, Saves Money with Hosted CRM

Overview

Country or Region: United States

Industry: Financial services—Exchange and payment processors

Customer Profile

Based in Frisco, Texas, Century Payments offers innovative payment-processing services to retailers, such as a Rate for Life program and cause-based offerings.

Business Situation

Eager to equip its expanding sales force with customer relationship management tools, Century Payments needed a more affordable solution than Salesforce.com, which the company had been using for one year.

Solution

Century Payments worked with Pariveda Solutions to switch to Microsoft Dynamics CRM Online for sales force automation functions and used the solution to build applications that support new business needs.

Benefits

- \$150,000 in annual savings
- 35 percent faster merchant approvals
- New applications in just weeks
- Reliable service for mission-critical applications



“By switching to Microsoft Dynamics CRM Online from Salesforce.com, we’re saving nearly \$13,000 each month with 160 users. On top of that, we’re doing much more with Microsoft Dynamics CRM Online.”

Joel Friedman, CIO, Century Payments

With unique and compelling payment-processing offerings, Century Payments is quickly winning new business from established providers. Looking to expand its inside and outside sales organizations, the company sought a more affordable customer relationship management package than its existing Salesforce.com solution. Working with Microsoft Gold Certified Partner Pariveda Solutions, Century Payments switched over to Microsoft Dynamics CRM Online in just two weeks and has tripled the number of sales agents using the solution in six months. The solution costs Century Payments significantly less than Salesforce.com, saving the company nearly U.S.\$13,000 each month. In addition, Century Payments built new timesaving business applications for managing help-desk ticketing, processing merchant applications, and tracking partner referrals.



“We started out simply interested in the lead management capabilities of Microsoft Dynamics CRM Online but soon realized that it could do so much more.”

Joel Friedman, CIO, Century Payments

Century Payments uses Microsoft Dynamics CRM Online to create landing pages for its business partners.

Situation

Launched in 2006, [Century Payments](#) is a fast-growing payment-processing firm that offers retailers extremely competitive rates and terms and distinctive programs like the [Every Swipe Counts](#) program, which forwards 5 percent of all processing fees to the Susan G. Komen for the Cure. Century Payments uses both a direct-sales organization and independent agents to win new accounts. The company operates an outbound and inbound call center that passes leads on to its sales force and had been using Salesforce.com to manage those leads.

In 2009, Century Payments continued to grow at a rapid pace and planned to triple the number of user licenses for its customer relationship management system from roughly 50 to more than 150. However, the licensing costs for Salesforce.com gave company leaders pause. “We realized that the economics of expanding our Salesforce.com solution wasn’t going to work,” says Joel Friedman, CIO of Century Payments. “We were paying about \$125 per user per month with Salesforce.com Enterprise Edition, which

would mean a five-digit increase in our software costs each month to proceed with our plans.”

Friedman was familiar with customer relationship management from his previous IT experience at financial institutions and began searching for another hosted software provider that offered a more affordable lead management solution. “At this stage of our business, purchasing software-as-a-service works well for us because we have a relatively thin IT staff and can’t afford any downtime in our systems,” explains Friedman. “We have just three full-time employees in our IT group, and none of us specialize in developing code. We needed a solution that would minimize the burden on our part while ensuring high availability.”

Solution

Interested in [Microsoft Dynamics CRM Online](#), Century Payments contacted Microsoft Gold Certified Partner [Pariveda Solutions](#) to find out more. “We discovered that Microsoft Dynamics CRM Online fit our lead management needs just as well as Salesforce.com and at less than one-half the cost,” says Friedman.

Two-Week Implementation

Moving over to Microsoft Dynamics CRM Online took only two weeks. Century Payments worked with Pariveda Solutions to configure the solution and migrate business data from Salesforce.com to the new platform in just one week and spent another week training employees on how to use the new solution.

With help from Pariveda Solutions, Century Payments integrated Microsoft Dynamics CRM Online with the organization’s ShoreTel phone system so that call center employees have “click-to-dial” functionality and receive on-screen alerts for incoming

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“The efficiencies around the software-plus-service model are very compelling and enables us to tap into the world-class infrastructure that Microsoft has built up and continues to invest in.”

Joel Friedman, CIO, Century Payments

calls. Century Payments also linked its new solution to data feeds that employees need to check during their normal work. Business information from the solution, such as customer contact history, also flows into Century Payment’s stand-alone business intelligence reporting solution.

In just six months, the company increased its customer relationship management user base from roughly 50 users to more than 160 users. And by switching to Microsoft Dynamics CRM Online, Century Payments was able to offer access to some of its outside sales representatives who use it to improve their sales effectiveness. Outside representatives use Microsoft Dynamics CRM Online to track customer contacts and plan and prepare for sales meetings.

Sales managers at Century Payments rely on their personal dashboards, as shown in Figure 1, in Microsoft Dynamics CRM Online to keep business moving throughout the day. They can easily get an up-to-date summary view of leads and opportunities in the pipeline, review applications that have stalled, and retrieve relevant information to help them resolve any roadblocks for those applications.

More Than Just CRM

One month after its initial lead management project, Century Payments embarked on a second, two-week project, using Microsoft Dynamics CRM Online to support help-desk ticketing. This solution helps ensure that Century Payments meets the service-level agreements that it makes with merchants and sales people and sends automated receipt-of-request emails, status updates such as shipments of equipment, and emails confirming resolution of the problem.

Encouraged by its success, Century Payments worked with Pariveda Solutions

to build a more complex solution that automated workflows for on-boarding merchant applications. Before merchants can start using Century Payments for payment processing, they need to go through an application process involving a risk analysis and verification process. This solution, based on Microsoft Dynamics CRM Online, tracks those applications and automatically assigns application workflow tasks to the appropriate people; it took just six weeks to complete.

“Although we initially chose Microsoft Dynamics CRM Online for lead management, we started seeing other opportunities where we could use the solution to support business needs,” says Friedman. Extending Microsoft Dynamics CRM Online for these [xRM framework-based applications](#), relationship management solutions outside regular customer relationship management, involves no additional cost to Century Payments, and often, the process of building them requires little or no development expertise.

“We created a solution to support our partner referral program within hours by using the xRM development platform,” says Friedman. “We can take advantage of functionality already in Microsoft Dynamics CRM Online to quickly create new business applications.” The partner referral application tracks the payments due to partners that refer customers to Century Payments and sends regular reports to partners summarizing their referral activity.

Century Payments also uses the solution to run white-labeled landing pages for its partners, where retail applicants can complete online forms that are turned into inside sales leads. To date, Century Payments has created 35 of these landing

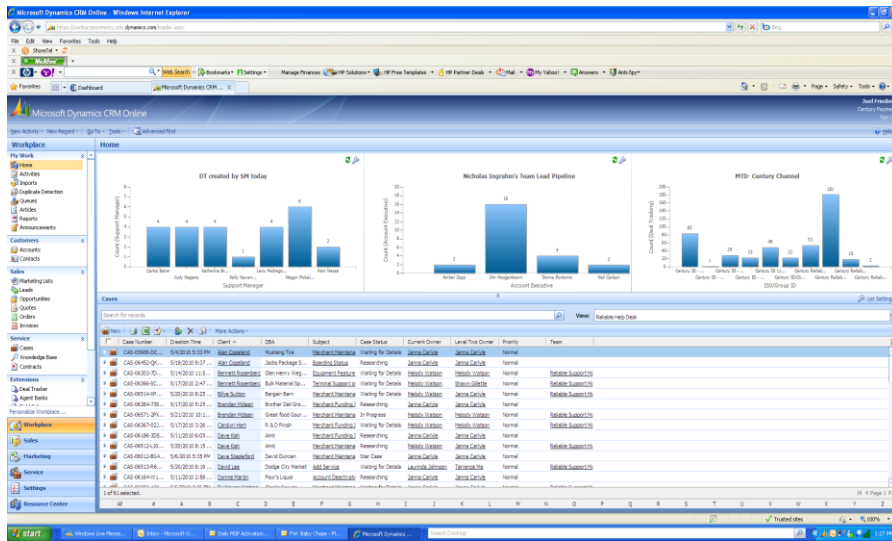


Figure 1. Sales managers at Century Payments rely on personal dashboards in Microsoft Dynamics CRM Online to keep business moving.

pages, which help the company identify its most effective lead sources.

Keeping All Options Open

Because the company is using a version of Microsoft Dynamics CRM that is hosted by Microsoft, Century Payments does not need to set up or maintain any technology infrastructure when using the solutions. "Right now, we're focused on growing the company and using a hosted solution that makes sense for us," explains Friedman. "In the future, perhaps if we grow to more than 500 employees, we might reexamine our options; in that case, it's good to know that we can move the solution on-premises if we want to do so."

Benefits

Century Payments continues to grow at a rapid pace and uses Microsoft Dynamics CRM Online to not only empower its sales operations but to also support other important business functions. And, by switching to Microsoft Dynamics CRM Online from Salesforce.com Enterprise, Century Payments reduced its software-licensing costs significantly and made it

affordable to provide many more outside sales agents with the tools they need to drive more business.

\$150,000 in Annual Savings

In the six months since deploying the solution, Century Payments more than tripled the number of users from roughly 50 users to more than 160 users. The company pays U.S.\$44 for each user per month. If Century Payments had decided to expand its Salesforce.com solution, it would have had to pay \$125 for each user per month. "By switching to Microsoft Dynamics CRM Online from Salesforce.com, we're saving nearly \$13,000 each month with 160 users," says Friedman. "On top of that, we're doing much more with Microsoft Dynamics CRM Online."

35 Percent Faster Merchant Approvals

The merchant application on-boarding tool developed in Microsoft Dynamics CRM Online has reduced the time it takes to clear pending applications significantly. "Our sales managers can see real-time status of applications and intervene much faster to clear applications that need attention," says Friedman. "The typical merchant application used to take an average of 14 hours to process, but now our average is 9 hours. We can start earning revenue on new business faster."

New Applications Built in Just Weeks

As a vibrant and growing young company, Century Payments needs to move quickly to address new business requirements. The company is building on the xRM development platform in Microsoft Dynamics CRM Online to quickly create new applications faster and at no additional licensing cost to the company.

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For more information about Century Payments products and services, call (866) 706-4066 or visit the website at: www.centurypayments.com

For more information about Pariveda Solutions products and services, call (214) 777-4600 or visit the website at: www.parivedasolutions.com

To contact Matt Rosen, Vice President and CRM Practice Leader at Pariveda Solutions, call (214) 777-4678.

that it could do so much more," says Friedman. "The cost of extending our solution to cover help-desk ticketing, merchant applications, and referral tracking was very low. Coming from the financial IT industry, this ability to roll out new solutions in just weeks versus months is unheard of, especially considering that our IT team doesn't have specialized development skills."

Reliable Service for Mission-Critical Applications

The business processes running on Microsoft Dynamics CRM Online are mission-critical and require extremely high availability. Friedman says that the solution is up to the task and has delivered excellent quality of service. "The efficiencies around the software-plus-service model are very compelling and enables us to tap into the world-class infrastructure that Microsoft has built up and continues to invest in," says Friedman. "For us, this model helps us minimize our total cost of ownership by reducing our hardware and network infrastructure requirements. And, the unique advantage of Microsoft Dynamics CRM Online is that we can bring this in-house in the future if we choose to do so."

Microsoft Dynamics

Microsoft Dynamics is a line of integrated, adaptable business management solutions that enables you and your people to make business decisions with greater confidence. Microsoft Dynamics works like familiar Microsoft software such as Microsoft Office, which means less of a learning curve for your people, so they can get up and running quickly and focus on what's most important. And because it is from Microsoft, it easily works with the systems that your company already has implemented. By automating and streamlining financial, customer relationship, and supply chain processes, Microsoft Dynamics brings together people, processes, and technologies, increasing the productivity and effectiveness of your business, and helping you drive business success.

For more information about Microsoft Dynamics, go to: www.microsoft.com/dynamics

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