BISM
Empowering The Blind Community

Manual Processes to Seamless Payments: BISM Boosts Efficiency with PayTrace

By integrating Trace AR for Business Central from PayTrace, Blind Industries & Services of Maryland automated credit card processing, reduced manual effort by 60%, and created a smoother, more accessible experience for staff and customers alike.

About BISM

Blind Industries & Services of Maryland (BISM) is a non-profit organization that provides employment, education, and rehabilitation to blind and visually impaired individuals. With its headquarters in Baltimore, BISM serves thousands of individuals annually and operates manufacturing and service businesses that create meaningful job opportunities across four manufacturing facilities and eight physical stores.

The organization's revenue comes primarily from selling products and services, such as office and janitorial supplies, manufactured by its blind and visually impaired workforce. BISM also earns income through service contracts, rehabilitation programs, and philanthropic grants and donations.

> "BISM was juggling multiple systems and a manual payment process that frustrated staff. It was clear they needed one payment processor that could integrate across platforms and processes, delivering automation from authorization to reconciliation."

–GRANT WASCH
Implementation Advisor,
Epic Solution Partners

The Challenge

Like many growing organizations, BISM faced significant challenges with its outdated systems and manual processes. Their accounting system, Microsoft Dynamics GP, was nearing its end of life, plus they managed four additional systems for various business processes. As can happen so often when using a variety of non-integrated systems, BISM was experiencing reporting issues and inconsistent pricing between its stores and e-commerce website.

BISM was also struggling with a time-consuming, manual credit card processing workflow. Their customer service and finance teams had to enter payments manually, one by one, through a virtual terminal. The process was not only inefficient for the organization, but also a hassle for repeat customers who had to provide their card information every time they placed an order.

To complicate matters further, as they were upgrading their website to a new e-commerce solution, EvolutionX, they discovered a broken process: the website couldn't capture payments after an item was shipped. The site would authorize the payment, but lacked the ability to charge the card once the order shipped due to a lack of integration between Microsoft and EvolutionX.

The Solution

BISM decided the best way to address their challenges was to consolidate their five separate systems into a unified ERP and integrated e-commerce platform. They selected Microsoft Dynamics 365 Business Central due to its ability to handle the processes previously spread out among disparate systems, but also because of Business Central's enhanced accessibility features for screen readers and other tools, which was a top priority for BISM's blind and visually impaired employees.

As a long-time PayTrace customer, BISM was also able to keep their existing payment processing account, thanks to PayTrace's embedded ERP solution for Business Central. This eliminated the need for finding a new payment provider, which saved time and money, while reducing the learning curve for the team.

BISM worked closely with PayTrace to adopt Trace AR for Business Central, which embeds seamless payment and accounts receivable (AR) automation, as well as payment batch reconciliation, directly within Business Central, addressing the unique challenges faced by BISM.

> "PayTrace's Business Central integration gave us exactly what we needed: keep our PayTrace relationship, store cards securely, pre authorize, and auto capture at invoicing— inside Business Central. That depth of integration by PayTrace has greatly streamlined our processes."

–HOLLY STANLEY
CFO, BISM

> "We are extremely
> satisfied with the
> solution and the
> support from PayTrace,
> who have proven
> to be a flexible
> partner willing
> to accommodate
> our complex and
> unique scenarios.
> PayTrace's continuous
> involvement, product
> innovations, and
> dedication to meeting
> our needs have been
> invaluable to the
> success of moving to
> Business Central."

–HOLLY STANLEY
CFO, BISM

The Results

Consolidating systems to centralize data in Business Central has significantly streamlined BISM's business. And adopting Trace AR for Business Central has ensured that payment information from the website and the ERP is unified in one system, providing a single source of truth. This has helped save countless hours for customer service and accounting team members. Now, when a sales order is created in Business Central, the payment is pre-authorized with a securely stored credit card. Once the order is invoiced, the payment is automatically captured, saving valuable time and protecting revenue.

Regarding the integration issue with the e-commerce website and Business Central, PayTrace developed an additional API enhancement to specifically handle the integration. This updated API allows the authorization token from the website to be stored securely in Business Central, enabling BISM to charge the payment after the order has been shipped and invoiced.

Additionally, BISM can now securely store multiple credit cards on file for repeat customers, which makes the checkout process faster and more convenient for everyone involved. Plus, storing customer profiles on PayTrace's secure servers helps BISM meet PCI DSS compliance requirements.

Transforming AR, Payments, and Customer Experience

By moving to Business Central and using Trace AR, BISM **reduced manual efforts by 60%,** saving both time and money, and has also been able to:

Improve customer experience
Storing multiple cards for repeat customers makes it easy for them to place orders without having to provide their card details every time. Customers can also pay via a personalized client portal where they can view outstanding invoices and manage their payment methods.

Automate accounts receivable
BISM can automatically send invoices and reminders that include digital payment options that let their customers pay the way they prefer: credit card, debit card or ACH payments.

Provide omni-channel commerce
For their 8 physical stores, BISM is working with Insight Works to provide a Point-of-Sale (POS) solution integrated with Business Central.

Save money
PayTrace's solution helps BISM submit enhanced data with each transaction, whether it originates through Business Central, the website or POS, helping BISM qualify for reduced Level 2 and 3 interchange rates and assisting with CEDP compliance.

Accommodate complex needs
PayTrace's willingness to develop a new API for BISM's website allowed the project to move forward and ensured a seamless process.

Ultimately, PayTrace and their Trace AR for Business Central solution have helped BISM streamline and better manage their financial operations, allowing BISM to better focus on their core mission of empowering people who are blind or visually impaired.

PayTrace

The B2B payment experts, PayTrace specializes in payment automation and credit card processing, making accepting secure payments affordable and easy. They provide solutions for accounts receivable, interchange optimization, surcharging, and more, all built on the solid foundation of a B2B payment gateway that's trusted by 40,000 merchant businesses. With 20 years of experience, PayTrace helps you provide your customers with the payment experience that works best for them. You can accept payments online, within ERP systems, through integrated solutions, in person or on the go.