Noah Smith

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Assignment 2

The web is an important tool to be used in any business process in the modern day. There are many resources out there that we can use to help design and implement a website for the customer’s needs. There are different sets of tools that we can use to help up design the best website for the customer. We have to do more than just make the website we need to design and implement it as well. We can use Content Management Systems (CMS) and Payment Systems (PS) to help us along the way. These tools can be used by NFP organizations in many different ways.

What is CMS? CMS is a software application or program that you can use to manage or create digital content. They are typically used at the enterprise level and also to manage web content. They also help with collaboration; document management can be integrated. There is generally a way for digital content to be accessed and modified. There are always two parts:  A Content Management Application (CMA) and a Content Delivery Application (CDA) the CMA is generally a GUI that allows the user to design a website without HTML and the CDA provides the back end.

There are many different variables to consider when picking a CMS, some of these include the User Interface and Customizability. One of the most widely known open source CMS’s is WordPress. WordPress has a huge repository of themes, is secure, and extremely customizable. The WordPress dev community is constantly working to improve the security and reliability of their tool. WordPress may sound great, but they do have their cons. They have problems supporting plugins and custom templates. If you need either of these, it may be a good idea to stay away from word press.

Ghost is another widely known CMS, it is said to be, for better or worse, simpler than WordPress. One of the main benefits of ghost is that you can host it on your own server. It is just as secure as WordPress and has slightly more modern UI elements. On the downside, there is little to no customizability and seems to be tailor made for professional publications. Drupal is an enterprise level open source CMS; it has everything going for it. It isn’t as easy to use as WordPress is, but it has more functionality. It is multipurpose and is great for e-commerce. On the other hand, it isnt recommended for a large publication.

Pyro CMS is known as the simple easy to use CMS. it has a good user interface that focuses on simplicity. It is just as secure as the other CMS’s but it not very customizable. The main goal of Pyro CMS is to make web creation easier and isn’t recommended for more complex websites. Joomla is another great open source CMS. It is multi-purpose and highly customizable on the front end. It isn’t as flexible as WordPress and should not be used if you need any type of e-commerce.

There are great proprietary CMS’s as well. Adobe Experience Manager is one of the most widely known. It is made to handle a lot of content. Learning the system can be a little difficult, but once you know what you are doing it becomes easy and saves the user time overall. There is also great cloud integration and intelligence. You can connect directly to the Microsoft cloud and use all the features they have to offer. There are some drawbacks though, as stated before, it can be hard to learn and the user interface with AEM can be inconsistent. There are also different sign ins needed for different areas. Alfresco is another widely known CMS. it is highly customizable with better than average workflow automation. On the other hand, Alfresco is focused on the enterprise business and isn’t that transparent with its pricing.

Altitude3.Net uses ASP.NET instead of java. It has been around for about 18 years; it is known for its security and email capabilities. Another great benefit of Altitude3.Net is its Microsoft flexibility. It can handle Microsoft azure wonderfully. On the other hand, it is generally used for omnichannel marketing. Censhare is another tool that we can use. It is made in Java and supports Oracle databases; they have great customer service and are great to do business with. They generally will meet all of the requirements that you need to reach, however, they are known to be hard to set up. Contentverse is cloud based, it is designed to work on both mobile and desktop. It is great for mid to large sized businesses in all industries. There is also a search feature that can search for almost anything. One of the cons of Contentverse is the price, it is one of the most expensive CMS’s and can have weird licensing terms.

If I were to pick an open source CMS, I would pick WordPress. It is the most widely known CMS and has all of the features that the majority of people would need. The amounts of themes and customizability in high. There are few downsides and the downsides that there are aren’t that impactful. Word press’s GUI is slick and easy to use. If I were to pick a proprietary CMS, I would pick Adobe Experience Manager. It has creative cloud integration, tags and metadata management, intelligent search, and global media management. As stated by CompareCamp, it supports all types of devices. It would be nice to have both a mobile and desktop version. Overall, I would prefer Adobe Experience Manager. It is completely integrated and easy to use.

Payment Management System

A ps or payment management system is a centralized payment and cash management system that accomplishes all payment-related activities from the time award is processed to the closing of the award. Payment management systems are capable of centralizing payments, cash management, grant accounting, financial reporting, managing debt, audit assistance, and also provides staff support. They are limited to…

Seven cash management systems are Charebee which start off at $250, AvidXchange pricing was not disclosed, Square Payments Processing operates using fees for every payment and a $10 charge after your first free card reader, Bolt starts at $16 a month, B2B Payment Automation pricing was not disclosed, Biller Genie starting at 19.95 a month, and AAC (Affiliated Acceptance Corportation) pricing was not disclosed. After listing each of these it is important to know that each payment management system has strengths and weaknesses and different capabilities.

Chargebee’s strengths are that they are able to receive ACH check transactions; which is an electronic bank to bank transfer processed by the Automated Clearing House, manage gift cards, and have recurring billing but they don’t do POS (point of sale) transactions, or any type of signature capturing. AvidXchange has the capability of ACH check transfer but doesn’t have the capabilities of gift card management, POS transactions, recurring billing, or signature capturing. Square Payment Processing is one of the best payment management systems capable of gift card management, POS transactions, recurring billing, and signature capturing but doesn’t have the capability of ACH check transfer. Bolts strength is in recurring billing but has several weaknesses that consist of the incapability of ACH check transfers, gift card management, POS transactions, and signature capturing. B2B Payments automation has the ability to do both ACH check transactions and signature capturing. Biller Genie is one of the best payment management systems they are capable of ACH transactions, POS transactions, recurring billing, and signature capturing but aren’t able to gift card management. AAC is capable of ACH transactions and recurring billing. AAC is not capable of gift card management, POS transactions, and signature capturing.

Some basic security issues associated with these systems are breaches such as that of late 2013 where the cashier system at a major retailer that exposed information of about 40 million debit and credit cards. Fraudsters were able to use the payment card numbers harvested in this breach to create fraudulent payments. Different security data breaches such as phishing attacks, payment card scammers, fraudulent ATM withdrawals, malware on computes, and infiltrated retail point of sale systems (kansascitufed.org).

Judging from the various amounts of research I’ve done and comparing different payment management system options together there are a couple of options that I would recommend to the client. The two options that I would tell them to look into are Square Payment Processing and Biller Genie. The reason I chose these two because they have the most strengths and the least weaknesses. As we recognized before Square Payment Processing is capable of gift card management, POS transactions, recurring billing, and signature capturing but doesn’t have the capability of ACH check transfer. While Biller Genie is capable of ACH transactions, POS transactions, recurring billing, and signature capturing but aren’t able to gift card management. After considering each of the strengths and weaknesses I decided to take things a step further and focus on the longevity and look into how each payment management systems website was established and from there I realized that Square Payment Processing was the better option because I was able to recognize the longevity of the system and noticed the feedback from the users of this system. Square also has the technology to pay using mobile or through a cloud/web-based platform while Biller Genie is only capable through cloud/web-based platforms.

<https://searchcontentmanagement.techtarget.com/definition/content-management-system-CMS>

<https://itsfoss.com/open-source-cms/>

<https://www.g2.com/compare/bootstrap-vs-censhare-digital-experience-platform>

<https://www.itqlick.com/compare/sharefile/contentverse>