Assignment 2: Content Management Systems and Payment Systems

A content management system (CMS) is an application that allows for the creation and modification of digital content. A CMS provides an environment that allows many users to work collaboratively on one or more documents. A web content management system (WCM) is a CMS that provides built-in toolsets that makes creating and managing web content an easy task, even for users with little knowledge of web development skills. Web content includes text, graphics, audio, and program code that displays content or interacts with users. WCMs are typically composed of a content management application that allows for all the aforementioned functionality, and a content delivery application that compiles the content to be published to the web.

Content management systems most often support many features. These features include modularity and extensibility of content, templating support for changing designs, version control, and administrative tools such as access control for managing users and deciding in what directories users may read and modify files, and where new files and directories may be created.

Five open source CMS/WCM tools are OpenCms, Drupal, WordPress, Plone, and Modx. OpenCms has been around since 1999. They use this to show that because they have been established for a while more businesses will have them already deployed as their CMS/WCM. OpenCms has a what you see is what you get (WYSIWYG) editor meaning that however it is that you design your CMS is how it will look when deployed.

OpenCms is available on many different OS platforms. The website says that OpenCms is fast and efficient however, there is no mention of security by the website. Also the partners listed do not seem to be well-known brands.

Drupal is available in 100 different languages. Drupal also shows that they are customizable by allowing you to choose your own module and theme. Drupal is integrated for more complex systems, but Drupal also does not mention anything about security measures.

WordPress is a more commonly known CMS/WCM. WordPress allows you to have a custom domain either as a website, blog or both. On this CMS/WCM you are the editor so the changes will be made within seconds of you finishing the changes. WordPress is also mobile friendly. Like most open source software, WordPress is free, but it does offer paid version that comes with more user features for the blog or website. The free version is minimal and seems very limited in what it can do.

Plone does not have widely known providers on their website but they do have a long list of features. Plone has enterprise integration, a flexible workflow, limitless extensibility, scalability, customization, multiple OS platforms, multiple site management, industrial strength and single sign on authentication. Plone is focused on security and had a small comparison chart on the website showing the incidents between them and some competitors.

Modx, like Plone, focuses on security and has a security comparison chart for some of its main competitors as well. Modx is mobile friendly, multilingual, multisite, and scalable. Modx offers an accessible manager as an add-on and even offers a trial of the CMS/WCM in their cloud services.

FileStack is a proprietary WCM tool, that is very basic. It contains document management, and cloud based saving, but other than that it is very basic. A plus of FileStack is that it has a free trial and photo editor. FileStack has a 24/7 help line and online support. FileStack also has live online training on how to use their WCM.

Another WCM is ProofHQ. This one is still low on features, but ProofHQ has more than FileStack. A big feature that ProofHQ has that FileStack does not is version control. You can go back to previous versions of your website in case there are incompatibilities or one accidently deletes part of their site. ProofHQ also has approval process control. In addition to online training, like FileStack’s, ProofHQ also has online seminars, called webinars, for training of how to use the WCM. ProofHQ however does not have online or 24/7 live rep support like FileStack. ProofHQ has a free trial.

Third is a WCM called Accent Accelerate, which is a mid-level WCM. It has features including: approval process control, document management, permission management, rule based publishing, search functionality, template creation, and version control. For support they have business hours along with online support as well. They have in person, live online, webinars, and documentation for training and help using the WCM. Accent Accelerate does not have a live rep for support of their product. Accent Accelerate does not have a free trial included with it.

Next we have a higher level WCM. It is called Widen Collective. It is the only one out of the list that happens to be iOS native. It can deployed on an iPhone or iPad as well as a web browser. The main features that it includes that Accent Accelerate does not are indexing and a rich text editor. Widen Collective also contains business hours and online support, and they have in person, live online, webinars, and documentation training, just like Accent Accelerate does.

Finally, we have iApps. iApps is a WCM that is top tier. It is web based, and has the most features out of all of them. After all of the features included with Widen Collective and ProofHQ, iApps has search engine optimizations management. iApps does not have iOS support like Widen, and they do not have live online training. iApps does not have a free trial, but they do have business hours and online support, and in person training, webinars, and documentation.

A CMS would be very useful for an organization with many events, such as a charity or non- profit organization. The CMS organizes the information on the website and allows it to be constantly updated. This is very helpful for updating current news about the organization and keeping track of events coming up. It allows the organization to organize the website to create a unique setting. Using the CMS also allows the organization to use the web to support their many business processes. For example, it allows links to be set up on the web page that will take the user to a page where they can donate money or become a member. The most important reason that a charity would want to use a CMS website though, is that it is very easy to create and manage. Using CMS, the creators of the webpage would not need to have much knowledge about programming languages. This allows the charity to avoid having to hire an outside agency to come in and build the website.

Payment systems are websites which facilitate e-commerce by allowing money to flow freely from users to a business with little to no knowledge of backend processes on the part of the business. This allows the business to focus on growing their business rather than spending money trying to develop their own methods of managing electronic payments. It also helps them manage risk from users abusing/hacking the means of accepting payment.

Payment systems typically provide a business with multiple options for customers to make their payments (i.e. via credit card, android pay, apple pay, electronic check, visa checkout), they also typically allow for international payments to be made. Some can also store client payment information so that your business doesn't have to involve itself with that. All of them allow a business to route a customer to the payment systems website to make a payment to the business. They do this by providing an API or a gateway for users to use to make their payments. Most all of them offer a similar rate so that it can be somewhat tedious to determine which would be best suited for your business.

Some of these payment systems include: BrainTree, a payment system ran by PayPal; PayPal, a payment system ran by PayPal; wepay, a payment system ran by WePay; 2checkout, a payment system ran by 2checkout.com, LLC; stripe, a payment system ran by stripe; Dwolla, an API based payment system which is ran by Dwolla with funds held by Veridian Credit Union and Compass Bank; Amazon Payments, a payment system ran by Amazon; and Authorize.net, a payment system ran by Authorize.net.

BrainTree charges 2.9% per transaction plus $0.30 plus $15.00 for chargebacks. They have no monthly fees associated with their organization. Paypal charges 2.9% per transaction plus $0.30 with a discounted rated for registered non profits of 2.2% per transaction plus $0.30 for the first $100,000. Paypal charges a $20 chargeback fee, and also allows for recurring billing for $10 per month and advanced fraud protection for $10 per month plus $0.05 per transaction. Wepay does not currently have fee information on their website; their terms are negotiated on a case by case basis with their clients.

2checkout charges 2.9% per transaction plus $0.30, with a $20 chargeback fee but no fees for recurring billing or fraud protection. Stripe charges 2.9% per transaction plus $0.30. Stripe's chargeback fee is $15.00 or $0.00 if the bank rules in your favor. Dwolla doesn't charge transaction fees; their terms are negotiated on a case by case basis much like Wepay. Amazon Payments charges 2.9% per transaction plus $0.30, with a $20.00 chargeback fee. Authorize.net charges 2.9% per transaction plus $0.30, with a $25.00 monthly gateway fee and a $49.00 setup fee and a $25.00 chargeback fee.

For a 501c3 NFP, I would recommend that they use PayPal and look into getting the discounted rate. This would allow them to save money in the long-term and adds brand recognition to their potential payment system.