## Software As A Service (SaaS)

Software as a Service (SaaS) is one of the most important types of software/service that an enterprise technology can develop, market and sell to business in today's tech landscape.

A basic definition of SaaS is a piece of software that is served from the company selling the software own servers. This is beyond the traditional method where a customer would install the software on their own server/s or computers. SaaS also represents a model where a company pays monthly or annual subscription for a piece of software that can either be installed locally or accessed through the cloud.

Some software as a service platform offers the software or service only through the seller’s own servers, while others offer both online and/or local means of being of accessing a particular SaaS.

There many SaaS platform types; they range from Finance to Customer Relation to Office Suite. Some of these types of service are:

Office Suite

This is one of the most popular types of SaaS, if not the highest grossing. It is an online office suite service that can be offered with or without an on-premise offering. There are many players vying to be the platform on which real office work is done.

Office 365

Office 365 from Microsoft, which is far and away the leader. It was not the first on the market, but it had the backing of Microsoft Office Suite legacy, the will Microsoft’s leadership and financial push of Microsoft’s very extensive cash war-chest. It currently has 120 million monthly active users. Although it is difficult to extract how much money is made by Office 365, it grew by 42% in revenue and 32% in users in first quarter of the 2018 fiscal year. Microsoft’s cloud services made 5 billion dollars in the same quarter. The next major player in Microsoft’s cloud services is Azure, which is said to be a billion dollars per quarter business. Therefore, a good estimate of its last quarterly is around 3.5 billion dollars.

G-Suite

G-Suite from Google is probably the most popular with the general consumer, small businesses, and schools. After all, it was Google through Google docs that really made online office suite reliable, productive and cool to use. Although it is popular with small business and casual consumers, its reach in the enterprise has been slowing due mostly to the aggressive approach Microsoft has taken with its own office suite SaaS.

Zoho Suite

Zoho Office Suite is a full-featured office suite SaaS from Zoho Corporation. I believe it to be the biggest threat to Office 365. It has all the features of Office 365 plus more exclusive features. The most important aspect of Zoho Office Suite is it freemium model. It offers the basic functionality for free, which is good enough to be productive with. If you are seeking enterprise services and security, only then you will need to pay

Quip

Quip is now owned by Salesforce.com. It is the newest serious competitor in this type of SaaS. With the backing of Salesforce.com, I believe that Quip can be a great player in online office suites, but today is not that time.

Customer Relationship Management (CRM)

Customer Relationship Management is a SaaS that manages customer information, automate marketing, and track sales through the pipeline. There are many players in this SaaS sector; too many to mention. However, the clear leader is Salesforce.com.

Salesforce.com

Salesforce.com was born when some Oracle employees decided to rebel against the slow and bureaucratic technology giant. They made 8.9 billion dollars last fiscal year, and their current run rate is 10 billion dollars. Most of that money has come through CRM, making Salesforce.com the clear leader in CRM. Salesforce.com has a history of buying other companies and not just in CRM. Some the companies they are brought are Quip, Demandware, and ExactTarget.

SugarCRM

“All we do is CRM. It's in our name.” That is the motto of SugarCRM. SugarCRM enables businesses to create extraordinary customer relationships with the most empowering, adaptable and affordable customer relationship management (CRM) solution on the market. Recognized by leading market analysts as a CRM visionary and innovator, Sugar is deployed by more than 2 million individuals in over 120 countries and 26 languages.

Microsoft Dynamics CRM Online/Dynamics 365

Microsoft Dynamics CRM Online is Microsoft’s take on CRM. Dynamics CRM also has a client-side implication. Its latest implication it has become a part of Dynamics 365. Dynamics 365 is Microsoft’s all-in-one CRM and ERP suite that is borne in the cloud. The plan is to eventually replace the client-side CRM and ERP products. However, each of the online services has its on-premise counterpart. Its users and revenue are not reported by Microsoft. A safe bet is that it currently makes 250-500 million dollars per quarter.

Zoho CRM

Zoho is also involved in CRM and many other SaaS platforms. Zoho CRM is used by such companies such as Amazon India, Selectra, and SX Protection. It is perfectly integrated with its other SaaS applications and is included in its all-in-one plan called Zoho One. It is a very private company, therefore, it is hard to discover how much users and revenue its CRM offering has.

Pipedrive

Pipedrive is a sales management tool designed to help small sales teams manage intricate or lengthy sales processes. It was formed when its founders realized that the CRM landscape was populated by software designed to please the top brass while ignoring the needs of the people doing the actual selling. It is now used by over 50,000 companies around the world.

Enterprise Resource Planning (ERP)

ERP is the fraternal twin of CRM. It is the integrated management of core business process. It improves process efficiency and empowers information sharing across the organization, while giving management better insight into workflow and productivity, through the collection, storing, managing and interpreting of data from the many business activities of a company. This information is maintained by a database management system.

Sap S/4 HAHA

The leader in tradition ERP, SAP has made a successful transition to the cloud. It has done this through its own internal research and development and through acquisitions such as Concur Technologies, Success Factors, and Arbia. These acquisitions have allowed SAP to expand greatly beyond ERP SaaS; SAP is now a cloud company and not just an ERP cloud company. Its ERP cloud products follow a similar model to Microsoft’s; they can be pure-cloud or on-premise subscriptions. Sap offers its ERP products through what it calls S/4 HANA. S/4 HANA Cloud being the pure cloud offering for enterprise and midsize business, Business ByDesign being pure-cloud for midsize business, Business One is on-premise and cloud for lower midsize and small business, and S/4 HANA being on-premise and private cloud to be used by enterprise and midsize business. SAP ERP is their on-premise ERP product for those not ready for the cloud.

Microsoft Dynamics 365

As been mentioned above, Dynamics is Microsoft’s all-in-one ERP and CRM product. However, while Dynamics CRM has been online since 2011, a pure-cloud version of Dynamics ERP was only introduced in 2016. It is an actual hybrid service, where it can be in the cloud, on-premise or a mix of both. This is like most of Microsoft’s other SaaS software and services. ERP SaaS can be obtained from Microsoft through three basic methods. These methods are; Dynamics 365 Plan, Unified Operations Plan or by licensing the induvial applications namely Finance and Operations, Retail and Talent. Their on-premise counterpart is Operations server, which is accessed per subscriptions owned by the user.

Oracle/NetSuite

NetSuite was built on selling ERP SaaS; it does not do on-premise. It was founded in 1998, a month before Salesforce.com, making it the first ever cloud software company. NetSuite's services are aimed at small to medium-sized businesses, although their SaaS is offered to enterprise companies and can bring them benefits. Oracle Corporation purchased NetSuite for approximately $9.3 billion dollars in November 2016. It is one of the leading providers of cloud-based business management software. Its ERP is the most deployed ERP SaaS. Before it was bought by Oracle, it made $741 million dollars in revenue and $125 million dollars in profits, in 2015. Now it has given Oracle much needed clout in the important cloud software world. Its OneWorld product offers the kitchen sink in SaaS, from Finance to CRM and of course ERP.

Epicor

Epicor Software Corporation, a business software company based in Texas, was founded in 1972. Epicor helps organizations take advantage of the changing economic tide with its ERP suite. Epicor cloud ERP provides everything in one integrated system. Epicor ERP SaaS is delivered on-premise or it can be accessed through the Epicor cloud or a private cloud. It is mostly aimed at small to mid-size businesses, though it does try to be in the enterprise ERP market and starts at $175 per month. Epicor ERP has some more narrow focus such as Manufacturing, Distributors, Retailers and Service Providers. Besides ERP, Epicor is also involved in many of the other SaaS types, like most other companies doing SaaS.

Infor

Infor is a multi-national privately held enterprise software company, and it focuses on SaaS. Their offering includes financial systems, supply chain, CRM and of course ERP. Infor deploys its cloud applications through Amazon Web Services. Infor had around 58 million cloud users as of July 2016, as well as around 90,000 corporate customers overall. Infor specializes in specific industries such as Manufacturing, Distribution and Equipment and Services Industries. It can be deployed in the cloud, on-premise or hybrid. It claims that 19 of the top 20 A&D companies, to 4 of 5 top brewers, to 5 of the top 10 global banks use it.

Collaboration

Collaboration software is designed to help people involved in a common task to achieve their goals. They archive discussions and work history and make them searchable, which helps people learn from the past. Collaboration software comes in many forms, the most popular ones fall into the unified communication field, where you get all your communications needs in one place. Others are more specialized in chat or video/audio etc. This one of the most populated SaaS fields in terms of competitors.

Slack

Slack has been called the email killer. Slack is a chat-based platform that offers other services such as audio and video. Slack offers persistent chat rooms called channels, which are organized by topic, as well as private groups and direct messaging. All content inside Slack is searchable, including files, conversations, and people. It integrates with third-party services and allows the integration of community-built extension. Slack makes it possible for any user, group or teams to access it through a specific URL or invitation. It follows a freemium model, where it is very functional for free, much more storage, user, security and compliance and greater archiving are available for $8/user/month or $15/user month.

Microsoft Team/Skype for Business

Office 365 is the home to many collaboration services and software. Every single service in Microsoft’s SaaS armory is connected, from Dynamics 365 to Power BI. This means that it is easy for Microsoft to implement collaboration throughout its SaaS offering. In Office 365, if a group is formed in Outlook, that becomes a group in Yammer and Microsoft Team. If a document is shared through Skype for Business, it becomes a part of OneDrive for business. However, Skype for Business and Microsoft Teams are where collaboration lives. Skype for Business and Teams are very similar, in fact, Teams was created by the Skype team. It was created to be just a rival to Slack, but Microsoft has decided to rip all of Skype for Business features and implement in Teams; Teams has been a great success for them. Teams is a unified communication platform and when Microsoft is finished its services will range from chat to telephone dial-in for conferences and everything in between. Teams has a major advantage over many other collaborative SaaS because basically all its features come free with Office 365 and from the biggest name is Enterprise software.

Atlassian HipChat/Confluence

Atlassian is famous for its collaborative software and services. In 2004, it released Confluence, a team collaboration platform that lets users work together on projects, co-create content, and share documents and other media assets. HipChat is made for internal private online chat and instant messaging. It offers one-on-one and group/topic chat as well cloud-based file storage, video calling, searchable message history and inline-image viewing. The software is available to download on desktop or mobile. HipChat uses a freemium model, with the free model being very proficient. In September 2017 Atlassian replaced HipChat with a new cloud product called Stride, although HipChat continued on-premise with HipChat Data Center. Stride is just a Slack clone that more resemble Microsoft Teams.

Google Hangouts/Meet

Google Hangouts Meet is a new chat-based collaboration service from Google that is similar to Slack. It allows for the holding impromptu video meetings on the go, virtual training classes around the world, and remote interview. G-Suite Enterprise can host a Hangouts Meet video meeting for up to 50 users at a time and G Suite Basic and Business up to 25 participants. Meet, like Microsoft Teams, will eventually replace the classical Hangouts.

Zoho Connect

Connect is another outstanding offering from Zoho. It combines all the features of Slack, but add its own twists such as a section for company manuals, a forum and a project management service called Tasks. It is free to users and you only paid if you need extra features. It is a nice little SaaS from a nice company and exciting company.

Podio

Podio is a collaboration SaaS founded in 2009. It was acquired by Citrix in 2012. Podio is the all you can eat collaboration SaaS. Its communication is done through a Yammer-like private social network. It offers project management, CRM, and tasks.

GoToMeeting/Join.me

These are collaboration SaaS from LogMeIn. They offer very similar functionality, including toll-free audio, webinar, screen sharing, video conference and free conference call. Join.me is LogMeIn homegrown collaboration software, while GoToMeeting was obtained in 2016 when Citrix shun off the GoTo family of products.

Project Management

Project management SaaS is used to deliver projects on time and within budget. It allows teams to both work and collaborate on projects. Project management enables the creation of workspaces that allows team members and outside partners keep an eye on every detail that brings a project to fruition. They help teams handle common problems, such as slipped deadlines, by automatically rescheduling tasks that are affected by them. They allow team managers to see how work is on the plate of each team member, allowing the manager to reduce or increase workload. They can also track time spent on projects and allows for integration into other services such finance, billing, accounts and invoicing.

Zoho Projects

Zoho Projects is a project management SaaS from the venerable Zoho Corporation. It is considered the leader in project management. It offers a fully functional free plan, with a paid only necessary for additional support and features like storage. The paid plan begins at $25 per month which grants 20 projects and 10gb of storage with unlimited user access. A team can grow into a higher tier plan as their needs changes.

Trello

Trello was launched in 2011 by Fog Creek. In July 2014, Trello was span off from Fog Creek to form Trello Inc and in 2017, it was acquired by Atlassian. Trello describes itself as having a board that is a list of lists, filled with cards. Trello has everything you will need to organize projects of any size. In each card you can add comments, upload file attachments, create checklists, labels, due dates and much more. It allows you to invite anyone to your board for free and it is easy to assign tasks. It is freemium offering with its free version being free forever with unlimited boards, lists, cards, members, checklists, and attachments. There is a 10MB limit for uploading files, though a file of any size can be linked through a cloud storage service. It Business Class plan is priced at $9.99/user/month with additional storage and features like app integration. The Enterprise plan is for $20.83/user/month or less for additional compliance and security.

Asana

Asana is a SaaS that aims to improve team collaboration. It has a vision of having users managing projects and tasks online without the use of email. Each team can create a workspace, which contains projects, and projects contain tasks. In each task, users can add notes, comments, attachments, and tags. Organizations is an Asana product that is aimed at the enterprise. Organizations added an Asana Team Browser as well tools that the enterprise might demand such as auto-join. It is used by companies like Deloitte, Allstate, General Electric, Redbull, and Airbnb. Asana is available for free with unlimited tasks, projects, and conversations with up to 15 team members. The paid plan starts $9.99/user/month and offers features such as unlimited dashboards, advanced search and reporting and private teams and projects. The enterprise plan is customizable and offers additional compliance and security.

Wrike

Wrike is a project management SaaS. It allows users to manage and track projects, deadlines, schedules, and other workflow processes. Write also enable the collaboration of users for better communication. In 2016, it was used by over 12,000 companies. Wrike helps teams track dates and dependencies associated with projects, manage assignments and resources, and track time. Collaboration features include the Wrike's Live co-editor, discussion threads on tasks, and tools for attaching documents, editing them, and tracking their changes. Wrike offers integration with other systems, which enable users to easily have all the information needed for a project in one place. Integrations include Google, Microsoft, Adobe Creative Cloud, Box, GitHub, and Jira. Wrike can be had for free with up to 5 users. This includes cloud integrations and 2Gb of storage. The professional plan for $9.80/user/month is for 5, 10, 15 users. It comes with 5Gb of storage and 15Gb of uploads per month. $24.80/user/month is for the business plan, which grants report templates, time tracking and salesforce integration for 5-200 users. The Marketers plan for 5-unlimited users cost 34.60/user/month and includes video proofing, tailored workspace, and Adobe Creative Cloud Extension. Its unlimited user Enterprise plan is custom and tailored to each company.

Jira

Jira is a project management SaaS developed for agile teams. It is used for issue tracking, project management, and bug tracking by over 75,000 customers according to its parent Atlassian. It at time one or another been used by Hibernate, Twitter, Skype Technologies, NASA and the United States Department of Defense. Jira comes in three packages: Core, Software and Service Desk. Jira Software is built specifically for software teams. It combines powerful developer tool integrations with important features and functionality required for great agile software development. Service Desk is built for IT and service teams, providing them with everything they need for out-of-the-box incident, problem, and change management. While Core is a simplified project management tool for customers looking to extend the power of Jira to their organization. It can be hosted on Jira’s own cloud or deployed on a customer’s own private cloud through the Jira Software Server. Pricing for Jira starts at $10/month for up to 10 users. For 11-100 users, the price is $7/user/month. The average price per user decreases as more users are added to the plan.

Workfront

Workfront is a work management and project management SaaS company. It features enterprise work management, issue tracking, document management time tracking and portfolio management. Workfront is used by some very important enterprises such as Cisco Systems, Comcast, Food and Drug Administration and National Geographic. With Workfront, teams receive requests in a standardized format and this makes the manager’s job easier. It starts at $ 30/user/ month, but its cost varies according to the amount users that need the project management service.

Accounting/Billing and Invoicing/ Transaction Processing

This is a type SaaS that deals with the accounting of money. Many of the SaaS that offers Accounting, also comes with functionality such as Billing, Invoicing, Booking and Transaction Processing. While others just offer one or more service(s), like PayPal only offering Transaction Processing and Invoicing. Some common modules of accounting/financial SaaS are accounts payable, accounts receivable, general ledger, payroll, and trial balance. Accounting software was once dominated by the traditional on-premise, buy-once model; however, every new player has been borne in the cloud, and this new subscription model has been met with rapid adoption. This has forced traditional players to put out their own SaaS offering.

PayPal

PayPal is a worldwide online payments system company that supports online money transfers and serves through SaaS platform. PayPal is one of the world's largest, most reputable and most famous Internet payment companies. They make money by charging a fee for the processing of payments for online vendors, auction and other e-commerce users and businesses. PayPal allows consumers and merchants to receive money in more than 100 currencies, withdraw funds in 56 currencies and hold balances a PayPal accounts in 25 currencies. PayPal services include PayPal for payment transactions, PayPal Credit offers loans to businesses, Venmo is a mobile payment service and Braintree helps businesses of all sizes accept and process payment. They also offer a $30 per month business account along with its free business and personal accounts.  
During its fiscal year 2017 third quarter, its sated some of its highlights were:

* 8.2 million active customer accounts added, with net new actives up 88%.
* 218 million active customer accounts, with more than 17 million merchant (business) accounts.
* 1.9 billion payment transactions, up 26%.
* 32.8 payment transactions per active account on a trailing twelve months basis, up 9%. $114 billion in total payment volume, up 30%.
* Revenue of $3.239 billion, up 21%.
* Net income of $530 million, up 33%.

Workday

Workday is a financial management and human capital management SaaS company. The company delivers unified human capital management, management, payroll and financial management solutions. Workday provides the hardware and middleware to run its services; it installs and maintains the installation, and guarantee uptime. Workday offers a custom pricing structure based on the needs of the company requiring their services. In their fiscal year 2018 third quarter result, they reported total revenues of $555.4 million, an increase of 34.3%. Operating loss was $80.1 million, compared to an operating loss of $105.9 million last year.

Sage Intacct

Intacct is an enterprise-class general ledger accounting platform operating on top of an Oracle database. Intacct offers custom pricing based on the needs of its business customer.

Intacct describes its core products thus:

General ledger

The general ledger is the heart of financial management system. Sage Intacct's general ledger was built to be different, bringing you greater visibility, scalability, and flexibility.

Accounts payable

Manage the entire accounts payable process with newfound speed and efficiency.

Purchasing

Ensure your purchasing team is able to place the right orders at the right time for the right  
price.

Order management

Handle higher order volumes, processing complexity, and pricing structures. All while saving time and improving profitability.

Accounts receivable

Fast, efficient accounts receivable management, you can improve customer satisfaction and accelerate your cash cycle.

Cash management

A complete picture of a company’s cash and working capital, without using spreadsheets to track balances and transactions.

Reporting and dashboards

Enables a company to derive better insights from the valuable information in the core financials. Sage Intacct tracks operational and financial data—by business driver—to give businesses superior reporting power and a more meaningful view of your whole business.

Digital Board Book

Make quicker, more strategic decisions with real-time SaaS metrics that include operational metrics.

Collaborate

Handle communication between departments quickly, efficiently, and effectively with a secure social layer embedded in a company’s Sage Intacct financial management system

QuickBooks

QuickBooks is an accounting SaaS from Intuit, that is mainly aimed at small and medium-size businesses. Its services include remote access capabilities, remote payroll assistance and outsourcing, electronic payment functions, invoicing, inventory management online banking and reconciliation, mapping features with Google Maps, marketing options through Google, and e-mail functionality through Microsoft Outlook and Outlook Express. Although it has heavily promoted it online QuickBooks service, it still has a dedicated desktop version. QuickBooks pricing is based on the features required by a business. The plans are: Self-employed for $10/month, Simple Start for $15/month, Essentials for $35/month, and Plus for $50/month.

Zoho Books

Zoho Books is an accounting software from Zoho Corporation. The core features are Estimates, Time Tracking, Expense Tracking, Client Portal, Financial Reports, Accountant, Banking and Credit Notes. Zoho Books has three main plans; Basic is for $9/month, which comes with all the core features plus 5 Work Flows rules. The standard plan costs $19/month and comes with all the features of the basic plan plus Bills, Vendor Credits, Reporting Tags, and 10 rules per module in Work Rules. The professional plan comes with Purchase Order, Sales Order, and Inventory, in addition to all the features of Standard. All the plans offer integration with Zoho’s other products.

Xero

Xero states that it is a cloud-based accounting software connects people with the right numbers anytime, anywhere, on any device. For accountants and bookkeepers, Xero helps build a trusted relationship with small business clients through online collaboration. They have over 1 million subscribers. It features include automatic bank and credit card account feeds, invoicing, accounts payable, expense claims, fixed asset depreciation, purchase orders, and standard business and management reporting. Xero has three plans. The Starter plan starts at $9/month and allows users to send 5 invoices and quotas, reconcile up to 20 bank transactions and enter 5 bills. The Standard plan allows for unlimited invoices and quotas, unlimited bank transactions reconciliations, unlimited bill recordings, and payroll for up to 5 people. It costs $30/month. The last plan is the Premium and starts at $70/month for all the features of Standard plus payroll for up to 10 people and multicurrency. It goes up to $180/month for payroll for 100 people.

Email Marketing Software

Email Marketing Software SaaS is used to automate email marketing and relationship building allowing for the optimization of message delivery.

MailChimp

MailChimp which can be had for free, $10/month for Growing Business and $199/month for the Pro Marketer plan.

Freshmail

Freshmail is priced based on the number of subscribers. It ranges from $14/month for 1000 subscribers to $405/month for 100,000 subscribers. These plans allow for unlimited emails to subscribers. A user can also pay according to the amount of email it wants to send. 5000 emails would cost $30 and 1,000,000 emails would cost $1300.

Campaign Monitor

Campaign Monitor starts with the Basic plan at $9/month for 2500 emails across its campaigns program and automated emails. For $29/month, a business can send unlimited email through the Unlimited plan. $149/month gives you the Premier plan which offers optimization and further compliance. There is also a 1:1 personalization Advanced plan.

Autopilot

Autopilot Base plan is for $20/month and comes with:

* Unlimited Journeys
* Emails, Headsup, SMS
* Segments & Reporting
* Slack & Zapier Integration

The Business plan for $40/month comes with all the features of the Base plan in addition to:

* Salesforce Integration
* Segment.com & API Access
* A/B Split Testing
* Journey Reviews

iContact

iContact comes in two plans. The first one is Essential $32/month when billed annually. It features:

* Drag-and-Drop Editing
* A/B Testing
* Live Customer Support
* Google Analytics
* Reliable Sending
* List Management
* Autoresponders
* Mobile-focused Design
* Campaign Tracking
* Social Media Sharing/Posting
* PDF Links
* API Support
* Custom Design Work
* Multiple Users
* Multiple Folders
* Onboarding Advice

The Professional plan is for $99/month. It has all Essential features plus:

* Workflows
* Triggered Messages
* Landing Pages
* Engagement Tracking
* Behavioral Targeting
* Social Monitoring
* Funnel Reports
* Custom Objects

Closing

There are clear leaders appearing in the field of SaaS namely: Salesforce.com, Google, Sap Inc, Zoho Corporation, Paypal. When combined, however, Microsoft is the leader when it comes to revenue and active users. It is also one of the most represented in all the subcategories along with Zoho. It has the clearest documentation, which I think is vital. Its war chest is the biggest, with only Google anywhere near. However, the game has only just started, and the winner will be difficult to predict.

<http://www.infor.com/solutions/erp/>

<https://www.microsoft.com/en-us/dynamics365/pricing>

<https://www.sap.com/products/erp.html>

<https://gsuite.google.com/>

<https://products.office.com/en-us/business/compare-more-office-365-for-business-plans>

<https://www.sageintacct.com/sage-intacct>

<https://www.pcmag.com/article2/0,2817,2489110,00.asp>

<https://www.pcmag.com/article2/0,2817,2380448,00.asp>

<https://www.pcmag.com/article2/0,2817,2380448,00.asp>

<https://www.workfront.com/>

<https://trello.com/tour>

<https://www.pcmag.com/article2/0,2817,2484389,00.asp>

<https://techcrunch.com/2016/07/15/wrike-launches-project-management-tool-for-marketers/>

<https://www.atlassian.com/software/jira/pricing>

<https://www.forbes.com/sites/mfonobongnsehe/2014/06/17/paypal-extends-payment-services-to-nigeria-9-other-countries/>

<https://investor.paypal-corp.com/releasedetail.cfm?ReleaseID=1044634>

<https://www.workday.com/en-us/company/newsroom/press-releases/press-release-details.html?id=2198065>

<https://www.rklesolutions.com/software/sage-intacct/>

<https://www.sageintacct.com/core-financials>

<https://apprenda.com/library/software-on-demand/saas-for-human-resources-management/>

<https://www.cio.com/article/2384306/software-as-a-service/why-saas-hr-software-is-ready-to-take-off.html>

<https://autopilothq.com/pricing.html#one>

<https://www.icontact.com/pricing>