Integrating Tomorrow's Solutions Today

Magic Software Enterprises

The CRM Phenomenon

White Paper

MAGIC

www.magic-sw.com

Integrating Tomorrow's Solutions Today

Magic Software Enterprises

The CRM Phenomenon

White Paper

www.magic-sw.com

The information in this White Paper is subject to change without prior notice and does not represent a commitment on the part of MSE.

MSE makes no representations or warranties with respect to the contents hereof and specifically disclaims any implied warranties of merchantability or fitness for any particular purpose.The software described in this document is furnished under a license agreement.

The software may be used or copied only in accordance with the terms and conditions of the license agreement. It is against the law to copy the software on any medium except as specifically allowed in the license agreement.

No part of this manual and/or databases may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, recording or information recording and retrieval systems, for any purpose other than the purchaser's personal use, without the prior express written permission of MSE.

All references made to third party trademarks are for informational purposes only regarding compatibility with the products of Magic Software Enterprises Ltd.

Unless otherwise noted, all names of companies, products, street addresses, and persons contained herein are part of a completely fictitious scenario or scenarios and are designed solely to document the use of Magic.

Magic®, Magic Software Enterprises™, Magic Enterprise Edition™, Magic Applications™, Magic eMerchant™, and Web Online™ are trademarks of Magic Software Enterprises Ltd.

All company and product names are the trademarks or registered trademarks of their respective companies.

Copyright 2000 by Magic Software Enterprises Ltd. All rights reserved.

Table of Contents

Executive Summary 1

1. **The CRM Trend** 2
   - 1.1 Definition 2
   - 1.2 Business philosophy 3

2. **What Does CRM Include?** 3
   - 2.1 The major areas of CRM 3
   - 2.2 Consistent shared customer repository 5
   - 2.3 Analytic capabilities 5

3. **CRM & E-commerce** 6
   - 3.1 CRM evolution 6
   - 3.2 Integration & consistency is essential 7

4. **The CRM Market** 8

5. **The Magic CRM Suite Strategy - Overview** 9

6. **Conclusion** 10

Executive Summary

Customer Relationship Management (CRM) is an important concept currently being discussed in major enterprises around the world. CRM is about automating and enhancing customer-centric business processes. The staggering growth of this marketplace, the diversity of the players, and the extent of merger and acquisition activity warrant attention. Analysts predict that CRM will become the largest application area of all time, and therefore must not be ignored. IDC predict a market growth from $4 billion in 2000 to $11 billion by 2003.

CRM is not a product. It is not even a suite of products. CRM is a business philosophy that touches upon many independent parts of the organization. CRM is a concept that requires a new customer-centric business model, which must be supported by a set of applications integrating the front and back office processes. These coordinated applications ensure a more satisfactory customer experience, which has a direct link to a more profitable organization.

There is no doubt that a corporation's installed base is one of its greatest assets and therefore must be carefully managed. Cultivating and nourishing customers is now recognized as being essential for further success with both current customers and new prospects alike. Statistics show that a new sale is five times more costly than a sale to an existing customer. Investing in existing customers to provide increased satisfaction has a direct impact on customer loyalty and therefore on the bottom line.

CRM addresses the Sales, Marketing, and Service activities of the organization. These customer touch-points must be managed to provide an enhanced customer relationship. As e-commerce becomes a major business channel, coordination with CRM is an imperative. The e-commerce strategy of an enterprise must be in synch with the CRM business model to ensure a consistent customer experience. Otherwise, independent treatment of these two initiatives will cause redundant effort and will yield uncoordinated results, causing frustrated and dissatisfied customers.

Magic Software Enterprises believes that better CRM is a win-win situation for both the customer and the enterprise. The end-user receives increased value while management gains constant up-to-date knowledge regarding the enterprise's operation relative to its customers. The Magic CRM Suite revolves around an integrated customer repository with analytic capabilities that ensure a superior customer experience as well as real time business pulsing for management.

This paper discusses the concept of CRM as it is portrayed in the market. For further information and analysis of Magic's approach please refer to the Magic CRM Suite White Paper.

1. The CRM Trend

Customer Relationship Management (CRM) is the buzzword of today that is promising greater return-on-investment (ROI) for tomorrow. The mandate to actively pursue, enhance, and manage the relationship with customers is seen as the mechanism for achieving the competitive edge required for greater profitability. Acquiring, developing, and retaining customer relations must become a top priority in corporations worldwide. In many situations, the quality of the customer relationship is the only significant competitive advantage.

Maintaining customer loyalty is becoming more difficult while remaining as critical as ever. Cultivating and nourishing customers is now recognized as being essential to further success with both current customers and new prospects alike. The saying that the competition is only a mouse click away has proven to have serious consequences as new virtual enterprises are taking significant business away from the leaders of yesterday.

All customer interactions must be managed through a common integrated set of processes built on a sophisticated underlying technology enabling a consistent customer view. Too often, the customer sees a fractured view of the enterprise resulting from independent interaction points such as phone, fax, email, and the web. This disjointed functioning not only causes customer dissatisfaction, but also reflects on the enterprise's ability to leverage existing customer-base knowledge. Independent unmanaged customer touch-points prevent the enterprise from reaping the full benefit of its customers due to an incomplete customer-base view.

Note that the term customer is used in the broadest sense to include the community members that interact with the enterprise. The customer includes the direct consumer, partner, or reseller - all those who require information and services as part of the product offering.

1.1 Definition

CRM, being the trend du jour, has been the catalyst for numerous articles, papers, books, and seminars by an assortment of industry gurus, vendors, and consultants. CRM is defined slightly differently by each, frequently stressing alternate components, often depending on the writer's intentions and beliefs.

This paper gives a working definition and explanation of CRM that is appropriate for the Magic community, enabling Magic partners to take advantage of the sophisticated technology being put forth by Magic Software Enterprises to address the CRM phenomenon.

CRM is about automating and enhancing the customer-centric business processes of Sales, Marketing, and Service. Customer Relationship Management not only deals with automating these processes, but also focuses on ensuring that the front-office applications improve customer satisfaction, resulting in added customer loyalty that directly affects the organization's bottom line.

It is important to emphasize that managing the front office alone independent of the back-office is insufficient. It is the integration of customer-centric applications with the internal back-end systems that provides the customer experience that will in turn give the desired ROI for the entire enterprise operation.

CRM is, therefore, actually a concept that requires a new customer-centric business model that must be supported by a set of applications integrating the front and back office processes. These coordinated applications ensure a more satisfactory customer experience, which is believed to have a direct link to a more profitable organization.

1.2 Business philosophy

CRM is a catchy phrase and sounds like a good idea. It is easy to understand and is clearly hard to argue with. However, it is not so simple; the concept is not so easy to implement. CRM is more than a suite of products. CRM is a business philosophy that touches upon many independent parts of the organization.

Industry analysts such as Gartner Group explain that top executives within the organization must lead this new business strategy. Management must endorse this cross-departmental philosophy, since technology alone is clearly insufficient.

CRM requires enterprise-wide coordination, communication, and commitment. Successful CRM requires a new business strategy where the enterprise's policies and processes are applied to the enabling technologies. A shift must be made from the popular ERP systems that dominated the 1990s to focusing on the customer and optimizing business value across service, marketing, and sales. These new and different business skills must be acquired and internalized before a successful CRM solution can be implemented.

The traditional notion that people buy from people has its merit but must be expanded to a broader model where the company backs up the individual. Tools must be supplied to ensure that the relationship with the customer is an enterprise-wide comprehensive task with full management commitment. The organization's business philosophy must reflect CRM adoption and must be clearly communicated from the upper levels to each individual who might have any relationship with the customer.

2. What Does CRM Include?

2.1 The major areas of CRM

There is almost uniform agreement among industry analysts that Sales, Marketing, and Service are the three pillars of functionality that must be addressed when putting together a CRM offering. These are the primary areas where the customer makes contact with the enterprise, either in a pre-sale, sale, or post sale situation, or as part of an ongoing relationship that requires service and information as well as the option of additional purchases. These inter-linked areas of functionality are portrayed in Figure 1.

Service

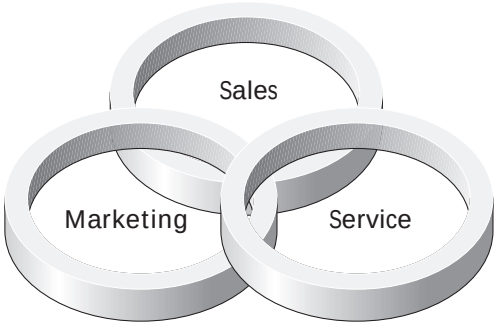
The area of service is probably the most crucial when it comes to customer relationship management. The customer service that an enterprise provides is key to its ability to maintain satisfied loyal customers. The service that is expected today goes beyond traditional telephone call centers. Today's call centers are evolving into contact centers handling an assortment of communication media. Telephone interaction must be coordinated with email, fax, web, and any other communication media that the customer prefers to use. Self-service is a fast growing requirement, as more customers are making their way to the web and want to look up their order status or make queries via their browser.

Customer service clearly reaches beyond the traditional help desk. The term "Customer Care" is being used today to broaden the enterprise's responsibility toward the customer. Proactive relations with the customer are an important part of what customer service is about. Customer service handles all types of customer queries, including product concerns, information needs, order requests, and fulfillment inquiries, as well as providing quality field service.

Sales

According to Meta Group, Sales Force Automation (SFA) is the fastest growing component of CRM. The interaction of the sales force with the prospect, turning the prospect into a customer and then maintaining a loyal relationship, is a core business concern for the enterprise's success.

Figure 1
Service, Sales and, Marketing: The primary areas of CRM



The sales process must be managed across many domains interfacing with other business units. Sales Force Automation is frequently expanded to include forecasting, contact and quote management, proposal generation, and win/loss analysis. Sales personnel are an essential source of information for the enterprise and must have the tools both to access up-to-date field information and to provide this information to others.

Marketing

Marketing Automation includes lead generation, lead capture and management, campaign management, and telemarketing. Today, initial mass marketing activities are often used for the first contact, and are then followed up by more focused campaigns with specific target audiences in mind. Personalization is quickly becoming the expected norm of interaction, where the customer's preferences and buying habits are taken into account. Content management and 1:1 marketing have emerged as trends with a mission of better addressing customers with the relevant information for their specific needs.

Marketing activities are quickly evolving from traditional telemarketing to web and e-mail campaigns. These web-based marketing activities give prospects a better customer experience, allowing the relevant information to be retrieved by the prospects on their own terms and in their own time.

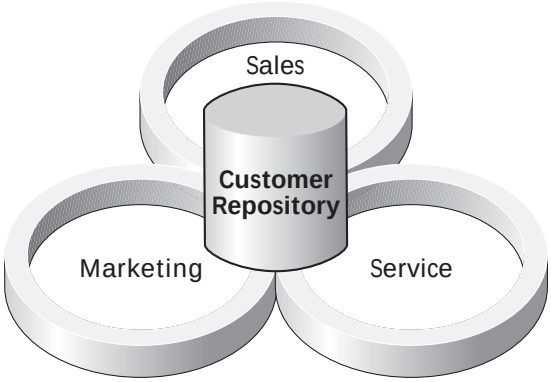
For maximum value, follow-up of these campaigns must be done in collaboration with the sales force to enable qualified leads and success/failure analysis. Management of marketing campaign costs as well as marketing events (trade shows and seminars) has significant value for future planning and ROI analysis.

2.2 Consistent shared customer repository

It is insufficient for a CRM offering to independently include Sales, Marketing, and Service. Figure 2 portrays the shared customer repository as the entity that ties these efforts together. These three major areas as discussed above are the primary contact points of the enterprise to its community. However, the lack of a unified approach, combining and integrating these functions, leads to less than optimal results. Integrating customer interactions across the entire enterprise shifts organizations from departmentalized silos of customer contact to an environment where all customer interactions are coordinated and consistent.

Gartner Group calls the integrated approach of Sales, Marketing, and Service applications Technology Enabled Relationship Management (TERM). This approach modifies the way the organization interacts with its customers. In this new paradigm, the enterprise conforms to the customer's needs and ensures integration of the traditionally independent activities of Sales, Marketing, and Service.

Figure 2
Shared Customer Repository:
The center of the CRM solution



Conceptually, it is absolutely critical and essential for a CRM solution to have the customer repository at the center of the Sales, Marketing, and Service efforts. An enterprise that functions with independent sources of information has duplicate, conflicting, and out-of-date information. This adversely influences the effectiveness of the enterprise as a whole. Each of the point solutions is a step in the overall process and must communicate via a common shared repository with the other steps in the process.

2.3 Analytic capabilities

An important dimension of CRM is the area of analysis capabilities, shown in figure 3, which focuses on optimizing customer value. Real-time analysis, both quantitative and qualitative, is now being provided in addition to standard reports that have long been an important component of CRM solutions.

Intelligent in-depth analysis requires consistent customer data as a starting point, with all enterprise applications participating in the analytic environment. Added value is achieved by feeding the analysis results back to management and throughout the organization. The enterprise decision-makers must leverage this knowledge to make more informed and timely business decisions.

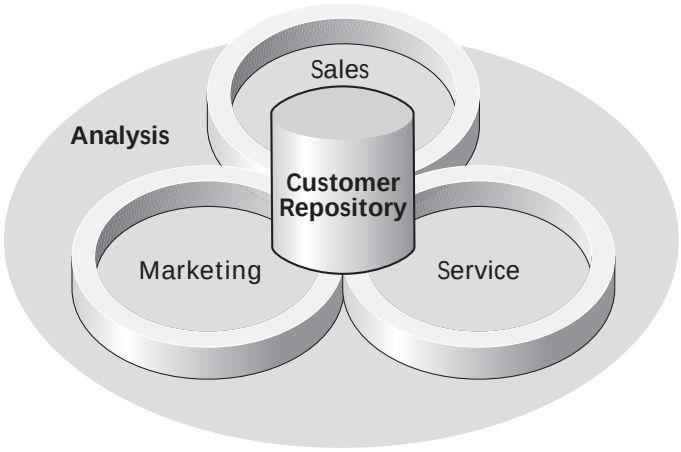
A thorough analysis is required of the customers to gauge the value that they bring the enterprise as well as to measure their satisfaction. Relevant data should be readily available and enable

intelligent insight to the underpinnings of the organization. The gathered information reveals, for example, customer ranking, service-level, and critical bottlenecks. It is the basis for management reports and an assortment of enterprise tasks such as prioritizing leads, monitoring time spent on certain phases of the sale cycle, or the types of problems that are being dealt with.

Analysis tools should allow strategic planning, enabling the appropriate allocation of resources to where opportunity lies and the re-evaluation or re-structuring of problematic areas. Collected demographic information should be provided as input for more focused campaigns to more specific target markets.

More informed business decisions can thus be carried out with the aid of analytic tools that consolidate and manage the vast amount of customer knowledge within the organization.

Figure 3
Analysis Capabilities:
An essential dimension of CRM



3. CRM & E-Commerce

3.1 CRM evolution

Many of today's major trends can't ignore the web phenomenon and the drive of e-commerce. This vast opportunity, mostly as yet unrevealed, manifests itself as a significant aspect of almost all other major trends. The concept of Customer Relationship Management with its three fundamental pillars of Marketing, Sales, and Service clearly requires a commerce strategy, which is now expanded to include web commerce, i.e. e-commerce.

Industry analysts are uniform in claiming that e-commerce and CRM are complementary initiatives and will bring faster ROI. However, statistics show that enterprises are slow in merging these initiatives, causing uncoordinated error-prone efforts that result in wasted time and dissatisfied customers. It is actually quite astonishing that "... the majority of companies are implementing the most critical customer contact vehicle of all – e-commerce – independent of key customer relationship initiatives." Giga Information Group, *CRM Plus E-commerce Equals Faster ROI*, 8/99.

In an article published September '99 titled *Realizing the Virtual Customer*, MetaGroup explained that "...G2000 organizations implementing both customer relationship management (CRM) and e-commerce (EC) initiatives often mistakenly treat these initiatives separately.... It will also be increasingly important to coordinate the purchasing (and processes) of both CRM and EC capabilities to provide a panoramic customer view to the enterprise. Bottom Line: Organizations must treat the e-channel and EC as part of overall CRM strategy to avoid channel conflict and optimize the return on customer relationship (ROCR)."

Responding to the need to combine e-commerce and CRM initiatives, many of the traditional CRM vendors are currently working on expanding their CRM offering to the web. CRM has been around in one form or another for a long time. It is the emphasis that is being put on an integrated CRM business strategy that encompasses all customer touch points and particularly the web, that is requiring significant modifications to the old time CRM offerings. Many of the traditional CRM players are currently playing catch-up as the rules of the game have changed.

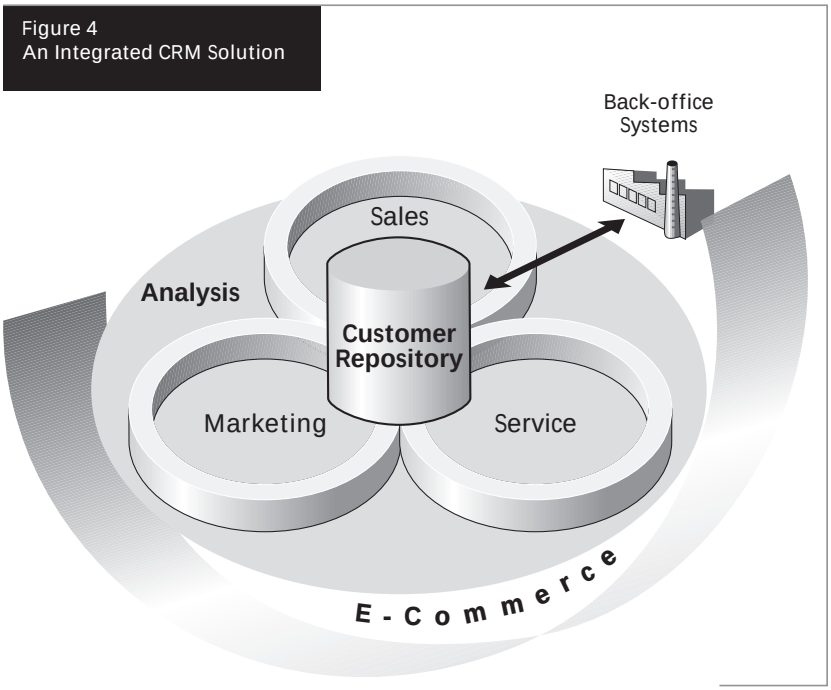
3.2 Integration & consistency is essential

Approaching e-commerce and CRM in an uncoordinated fashion can create a frustrated unsatisfied customer. The enterprise business must operate in concert coordinating the back-office systems with the front-office and e-commerce strategies. See figure 4 for an integrated CRM solution. Customers want to be treated with the same high quality, independent of their channel of interaction. Whether they access the enterprise via the phone, the web, or e-mail the customer expects a quick professional response. The product and company information must be accurate and consistent. There is nothing more distressing than getting conflicting answers to the same question from different representatives of the perceived source of authority.

In addition to annoying the customer, the enterprise itself suffers from unnecessary overhead and missed opportunities. Duplicate tasks and bottlenecks are often a consequence of independent uncoordinated efforts within the enterprise.

Take for example the following missed opportunity: A potential customer enters the web site and doesn't spend the required amount of time on the "right" pages and doesn't cooperate with filling in personal details other than a name. Consequently, the prospect is not flagged as having a high potential value. This prospect is therefore not sought after and is lost. But in this hypothetical situation, it so happens that the prospect is an existing Gold customer, who simply isn't particularly web savvy, and therefore made a "bad" impression when analyzed by the lead capture system. It also turns out that this prospect actually was interested in a significant purchase. The information about the prospect's interests, buying habits and loyalty (until that point) to the enterprise exists, but in a "different" database handled by "different" people in the Customer Service department. The loss to this particular enterprise by having independent CRM and e-commerce initiatives is quite unfortunate.

Figure 4
An Integrated CRM Solution



Consistency when addressing the customer across all media is important in several domains.

a. Customer data

Customer data including financial and demographic information must be kept up-to-date. The information should be easily available to anyone within the enterprise who might have customer contact. It is important that relevant outstanding issues with the customer also be clearly flagged. A customer shouldn't have to repeat a story or supply an answer previously given to another representative.

b. Business rules

Business rules are often dispersed within the organization causing inconsistent, uncoordinated business decisions. Traditionally, business rule engines are attached to each of the CRM components such as the Sales Automation or Call Center systems. They frequently function correctly but unfortunately independently of the larger enterprise picture.

c. Company and product information

Both company and product information must be kept up-to-date and consistent throughout the enterprise. It is inconceivable that the web site will offer a product that customer service knows nothing about, or that a price quote given by a sales person contradicts a special offer advertised on the web. Company information such as that advertised in press releases should be easily available to all that potentially interact with a customer.

4. The CRM Market

CRM is hot and getting hotter. Many believe that CRM will surpass ERP and will become one of the largest application segments ever. This phenomenon is not only a new application area but will eventually change the business models of the enterprise. As products become commodities, and all other things being equal, the added value provided by Customer Relationship Management will determine the success or failure of one player over another.

One need just look around and count not only the players but look into their line of business. CRM is flooded with vendors from all areas. Traditional vendor categories no longer fit and the accepted boundaries between hardware, software, and service vendors are blurred. The wide variance of players in the hyped CRM market is unprecedented.

ERP vendors such as Oracle, PeopleSoft, and SAP are attempting to expand their business as saturation is reached in the back-office market. A shift is seen to include front-office applications among the ERP vendors who are leveraging on their size, installed base, and promise of integration. Although the CRM applications require a different skill set, analysts predict a very significant market share for these vendors over the next few years.

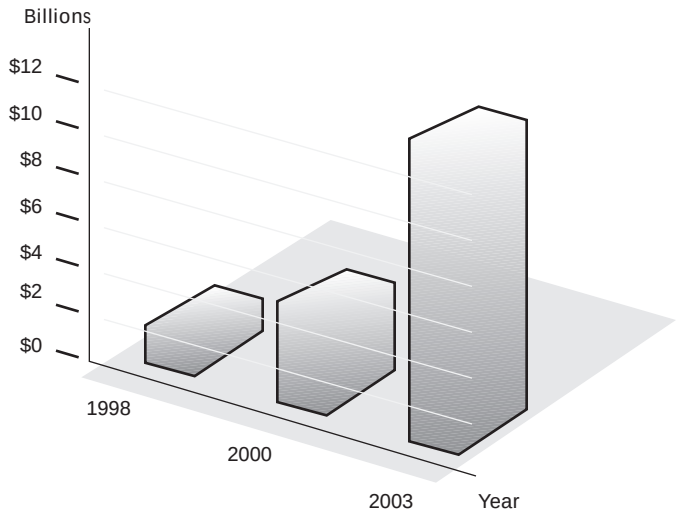
The hardware, infrastructure, and CTI companies such as Cisco, HP, IBM, Lucent, Nortell, Geneysis, and Quintus are realizing the opportunity of the CRM trend. These businesses are expanding to include the necessary software in order to provide CRM offerings. System Integrators (e.g. KPMG, E &Y) are offering their services and quickly enhancing their expertise to service the integration needs of a complex CRM adoption.

Analysts claim that integration costs are anywhere from 2 to 10 times the software cost, which is keeping SIs very busy.

In addition, software companies that have a software package that even remotely can be considered a component of a CRM suite are renaming their product CRM and are positioning their business as such. Old call centers and customer service applications are being revived and repositioned to also jump on the CRM bandwagon. Last, but not least, even the giants such as Microsoft and Compaq are declaring their CRM strategy and tying it into their other lines of business.

Looking at the number of mergers and acquisitions and at who the players are, indicates the opportunity and desire of so many in this area to have part of the promising and lucrative CRM pie. It is interesting to note the crossing of traditional business boundaries in so many of the recent mergers and acquisitions.

Figure 5
CRM Growth Forecast,
IDC (99)



Here are just some examples of the M&A activity in the CRM market to illustrate this point: Siebel & IBM; Peoplesoft & Vantive; Nortell & Clarify; HP & Oracle.

The consolidation that is taking place is only the tip of the iceberg when it comes to assessing the potential value in this dynamic market place. The chart below, figure 5, shows the CRM growth forecast according to IDC.

5. The Magic CRM Suite Strategy - Overview

Magic Software Enterprises has adopted a comprehensive integrated approach to CRM. The Magic CRM Suite focuses on two primary objectives:

Superior customer experience

Magic's comprehensive CRM solution ensures that the customer receives consistent accurate and relevant information. This information is tailored to specific needs and is accessible via the customer's preferred media when it is needed. The Magic CRM Suite supports the notion that there is a direct correlation between a satisfied customer, a loyal customer, and an increase in the company's bottom line.

Real time business pulsing

Magic's CRM Suite provides the ability for management to be constantly aware of the enterprise's performance relative to the company's expectations regarding all customer related activities. Upper management will have the information and tools to give clear direction and to provide

conflict resolution for all matters that concern the customer. This up-to-date knowledge ensures correct decision making and better control of the business. Enterprise-specific business rules are used to configure the Magic CRM Suite so that management receives the most accurate picture of the organization's current status. Magic's CRM solution allows management to keep a finger on the pulse of the market all the time.

These objectives are best met with an integrated view of the customer where customer relationship management is a proactive process aligned with a customer-oriented business philosophy. The various disparate point solutions, whether from Sales, Marketing, or Service, are combined into a single, coordinated solution. Information about the customer must be up-to-date at all times and from every customer-oriented application.

Magic's CRM Suite manages all customer interactions from an enterprise process view. Automating the activities that follow each customer contact enables each step in the fulfillment process to benefit from all the accumulated knowledge in the enterprise. Magic's CRM Suite has been designed around this comprehensive customer concept.

The architecture of Magic's CRM Suite is built on a shared customer repository, a shared enterprise repository, and shared functional components. The shared components are built on Magic's core technology which provides among other benefits the ease of customization, time for deployment, and the flexibility to operate in heterogeneous environments. This architecture provides the capability to integrate the front and back office applications to ensure a better and more consistent customer experience, while enabling management to be constantly aware of the entire enterprise operation. This integrated approach provides a win-win situation for both the customer and the enterprise.

For further information on Magic's CRM Suite, please refer to The Magic CRM Suite White Paper.

6. Conclusion

The popularity of CRM is fed by the fact that better customer relationship management is advantageous for both the customer and the enterprise. The end-user clearly enjoys great advantage from increased CRM. Better service is not only pleasant but has tremendous value in its own right. The total value of a product with customer service is significantly higher than of the product alone.

On the other hand, the enterprise implementing CRM is not doing it for altruistic reasons. Companies have come to realize that their customers are their real asset. The benefits when CRM is adopted are very significant. Industry statistics show that 68% of customers who walk away from a relationship with a vendor do so because of poor customer service. Statistics also show that 80% of a company's income is from its repeat customers.

A company that has both customer knowledge and the applications to leverage this information, has the advantages to:

- Increase customer retention by enhancing satisfaction as a result of higher responsiveness.
- Identify the most profitable customers and treat them accordingly. (20-80 rule).

- Reduce marketing costs by developing effective targeted campaigns.
- Direct qualified leads to appropriate sales channel.
- Increase sales by offering the correct products (cross-sell/up-sell).
- Achieve higher ROI by increasing profits per sale.
- Streamline the sales cycle managed by interdepartmental workflow.
- Eliminate redundant functions by centralizing common activities.
- Save costs by reducing errors that occur from multiple uncoordinated interaction points.
- Improve understanding of customer needs by using their preferred channel of communication.
- Leverage on previous contacts with other customers for the current interaction.
- Estimate future sales, marketing, and service activities based on analysis of past performance.

For CRM to have a significant impact on the organization, enterprise-wide communication and commitment are required. There is no question that to stay competitive, businesses must invest in CRM technology as well as in a new business model. It is the pooling of all customer information that is the core of a successful CRM implementation. This powerful strategy will increase sales, customer loyalty, and competitive advantage.

Australia
Magic Software Australia
Tel: (61) 2-9386-0560
Fax: (61) 2-9386-0562
amiry@magic-sw.com

France
Magic Software Enterprises France
Tel: (33) 1-49-04-1414
Fax: (33) 1-49-04-1415
infofrance@magic-sw.com

Germany
Magic Software Enterprises Germany
Tel: (49) 89-962-73-0
Fax: (49) 89-962-73-100
dtimmerm@magic-sw.com

Hungary
Magic (Onyx) Software Enterprises Hungary Ltd.
Tel: 36-1-216-9910
Fax: 36-1-216-7271
sales@onyx.hu

India
Magic Software Enterprises India Pvt. Ltd.
Tel: (91) 20-426-3025
Fax: (91) 20-426-3085
uchil@magic-sw.com

Israel
Magic Software Enterprises Ltd.
Tel: (972) 3-538-9408
Fax: (972) 3-538-9402
sales@magic-sw.com

Italy
Magic Software Enterprises Italy s.r.l.
Tel: (39) 02-760-200-67
Fax: (39) 02-760-208-11
info-it@magic-sw.com

Japan
Magic Software Japan K.K.
Tel: (81) 3-5365-1600
Fax: (81) 3-5365-1690
eyal@magic-sw.com

The Netherlands
Magic Software Enterprises Nederland
Tel: (31) 30-656-6266
Fax: (31) 30-656-6277
info-nl@magic-sw.com

Thailand
Magic Software (Thailand) Corp Ltd.
Tel: (66) 2-955-0555
Fax: (66) 2-955-0339
bunrak@betagro.com

UK
Magic Software Enterprises (UK) Ltd.
Tel: (44) 1344-667-000
Fax: (44) 1344-667-001
ukinfo@magic-sw.com

USA
Magic Software Enterprises Inc.
Tel: (800) 345-6244
(949) 250-1718
Fax: (949) 250-7404
info@magic-sw.com

Canada
Magic Software Enterprises of Canada, Inc.
Tel: (800) 345-6244
(514) 334-3878
Fax: (514) 334-4368
info@magic-sw.com

International
Magic Software Enterprises Ltd.
Tel: (972) 3-538-9292
Fax: (972) 3-538-9333, 538-9393
sales@magic-sw.com

Internet
e-mail: sales@magic-sw.com
http://www.magic-sw.com

Magic Software Enterprises
A Formula Group Company

www.magic-sw.com

Magic, Magic Applications, Magic Web Online, and Magic eMerchant are trademarks of Magic Software Enterprises Ltd. All other names are registered trademarks of their respective companies. © 2000 Magic Software Enterprises.

Part: #4320-28000