A high degree of process transparency

REA Card is a leading supplier of all-in-one solutions for the acceptance of EC and credit cards at the point of sale. The range of services includes the development and manufacture of hardware and software for card payment and all the necessary services for cashless payments. With the ELO professional ECM suite, the company has optimized its contract management and other systems, totaling over two million documents. Additionally, complex topics can now be quickly understood through the increased transparency of the business processes.

REA Card provides tailor-made solutions for cashless payment systems in Germany and Europe. The base of its success is its demand for high quality without exception in its products and services, which are developed at the company headquarters in Mühlthal, Germany. To properly meet this demand, REA Card focuses on innovative, easy-to-use technology and flexible customer service that can properly respond to all manner of requirements. A strong sales team ensures that the REA Card customers in retail sales, restaurants, trade, and in the service sector directly profit from these high standards.

"Especially at the start of a new customer relationship, all necessary documents need to be available at all times to multiple employees and departments. This electronic file system guarantees optimal access."

Philip Becker, CEO, REA Card
REA Card GmbH provides tailored solutions for cashless payment systems in Germany and Europe, including services like authorization and invoicing.

**Challenge**
A constantly increasing contract portfolio and the resulting requirements, such as the need for fast access to contracts and other documents.

**Solution**
Contract management with a reminder function using ELOprofessional. A workflow for all incoming invoices and secure control of payment flows.

**Benefits**
- Increased process transparency
- Simultaneous access to documents
- Fast document processing
- Approval documentation
- Control of incoming payments

**The best card terminals – everything from one source**
REA Card GmbH is part of the REA group, developing successful products through its subsidiaries for over 30 years in the areas of industrial identification systems, cashless payment systems, barcode verification, and mobile marketing. As a part of such an innovative environment, REA Card constantly leverages synergy effects to bring new products to market. Thus, REA Card terminals not only allow for fast and efficient payment processing, but also convince through ergonomic design and optimal user-friendliness. So it is not surprising that in early 2013, REA Card won the DSGV terminal competition for the fastest performance.

Furthermore, REA Card offers all services regarding cashless payment, such as its authorization and accounting. The products of REA Card are developed at the company headquarters in Mühltal, near Darmstadt, Germany. All sales activities are organized from this location and this is also the core of REA Card’s all-round service: everything from a single source – all under one roof.

**Commitment to social projects**
REA Card is committed to the leading organizations connected to cashless payments, from trade associations and committees to a partnership with the University of Darmstadt. In the course of the university’s dual studies program, REA Card always has two students undergoing instruction in the practical implementation of IT projects.

Employees are also aware of their social responsibilities. For this reason, they promote various charitable initiatives to contribute towards a more humane coexistence. REA Card, for example, has supported the construction of a clinic in the Cameroon village of Mvam-Zamba since 2007. Since 2008, the company has supported the Kids Care foundation, which paves the way to the social integration of the disabled and improves their quality of life. Furthermore, REA Card has been a member of the Environmental Alliance of Hesse since 2009. The Environmental Alliance is a group conceived to create sustainable local political action, created in cooperation between the Hessian state government and economic leaders there.
Due to the high acceptance rate of cashless transactions, the number of customers and contracts is constantly growing. At the same time, however, the resulting requirements grow as well, such as to quickly access contracts or invoices from various workstations. Therefore, REA Card looked for a solution that would reduce the effort required to file receipts and to make it easier to access documents in general. Other important functions for the contract management system were using a reminder function for optimization, establishing a workflow for incoming invoices, and improving payment flow controls.

The initial discussions focused on creating a product internally. However, REA Card decided to use the ELO professional ECM suite in the end because of its multitude of flexibly implementable functions, such as the workflow that is now used in the accounting department for approval processes.

The changeover occurred department by department

Together with an experienced ELO business partner, first the processes were analyzed and the filing structure was defined. Parallel to this, the "KGV" CRM software was integrated with ELO to automatically file documents and to directly access ELO from KGV. The actual implementation of ELOprofessional then happened on a by-department basis:

1. Customer service, contract service, invoices from Infor:COM (integrated ERP solution)
2. Accounting (approval of incoming invoices)
3. Contract management – for the entire REA group (eight subsidiaries)
4. Project customers
5. Internal sales

The ELO business partner took advantage of ELOprofessional’s modular and flexible implementation to develop and successfully implement complex ELO projects.

Project: Contract service

ELOprofessional has made it possible to create contracts by using simple dialog boxes. Documents are automatically filed from the CRM system to ELO, and the keywording allows each to be assigned according to document type, client, and customer number. Additionally, customer files and individual documents can be accessed directly from the CRM system. E-mail messages from the FirstClass groupware system are transferred from the ELO printer to the Mailbox, and from there archived to ELO using the unified filing process. Paper documents are scanned and then also keyworded and archived from the Mailbox.

Project: Creditor invoices

After scanning to the ELO Mailbox, DOKinform® Fillup is used to partially keyword the documents using master data from DATEV. The cost center, cost center manager, and auditor are entered manually. The documents are then filed hierarchically according to creditor number. The approval workflow starts automatically and takes account of each step in the invoice approval process. All approved documents in the workflow are selected and displayed in the payment suggestion list. After selecting the bank account, payment is made online – a receipt for the records is then automatically archived as an Excel file.

The revision control status of the entire process is documented to provide process documentation (based on the GoBS and GDPdU regulations on destroying original documents). This document is crucial for audits.
**Project: Contract management**

All contracts in the REA Card group (consisting of eight subsidiaries) are now centrally archived with **ELOprofessional**. Access rights to the contracts are controlled restrictively and sensitive documents have multiple levels of encryption. **ELOprofessional** automatically manages deadlines and reminders and the creation of running reports. Contract overviews can easily be created at any time, such as when accounts need to be balanced.

**Summary and outlook**

**ELOprofessional** is operated centrally in Germany by REA Card, but is also used by subsidiaries in Austria and Poland. The goals and expectations set at its introduction were exceeded, and 40 workstations in total profit from **ELOprofessional**. The high transparency of processes, fast comprehension of complex concepts, and simultaneous access to receipts (even remote) simplify daily business. The **ELO** workflow speeds up document processing, records approval, and controls payment outflows. And, of course, contract management is optimized by the reminder function.

All of these positive effects also improve customer service and profitability. So it is no surprise that REA Card already plans to implement **ELOprofessional** in the personnel department in the near future.