

ConCardis transaction management – your advantages at a glance:

- » You simplify the reconciliation of card payments in your accounting department.
- » In doing so, you free up qualified staff from time-consuming routines.
- » You gain full transparency of the cash flow for card payments – thanks to daily transaction data.
- » You can detect any deviations quickly and easily – based on payment information which can contain company-specific details, e.g. cost centre, branch no., order no., etc.
- » The fact that the solution covers all POS-network-providers for all common card payments (MasterCard, Visa, Maestro, electronic cash and ELV) gives you flexibility in using the product.
- » You automate the booking process in your financial systems.
- » You reduce the bank account management fees at your bank by pooling card payments.



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ConCardis transaction management

Simplifying follow-up processes for card payments in your accounting department

ConCardis transaction management – straightforward, transparent, efficient

ConCardis transaction management is an innovative service – especially helpful for companies that use several terminals or operate numerous locations and accept various different cashless payment procedures. ConCardis transaction management helps you to simplify and optimise the follow-up processes for card payments in your accounting department considerably, allowing you to save costs at the same time.

You are aware of the challenge: in principle, card payments make the payment transaction at the POS easier. Nevertheless, they generate additional reconciliation work in your accounting department, because the card payment at the POS is never booked to your accounts simultaneously. Depending on the type of card, the payments are credited to your bank account at different points in time and, what is more, the amounts credited for credit card payments change as a result of the merchant fee.

We have the solution: ConCardis transaction management allows you to reduce and optimise the accounting reconciliation processes for card payments. You achieve complete transparency with respect to all cashless payment flows. Centralised transaction clearing enables you to reduce your bank account management fees (accounting entries). Automatic reconciliation in your accounting department is also possible.

ConCardis transaction management can process MasterCard, Visa, Maestro, electronic cash and ELV payments and consists of three modules, which you can combine as you please – depending on your needs:

- » ConCardis Card View
- » ConCardis Financial Data Files
- » ConCardis Cash Pooling

ConCardis Card View – card settlement to your accounts

ConCardis Card View helps you to minimise the accounting reconciliation work involved with POS-Terminal transactions. The cashless payment flows become transparent, with any deviation appearing immediately. With ConCardis Card View, you can relieve yourself and your qualified staff from time-consuming routines.

This is how ConCardis Card View works in practice

- » As usual, you will receive your statements and settlement of your credit card transactions from ConCardis.
- » What is new is that your electronic cash and ELV transactions are also settled via ConCardis. You now receive the credits from us in the same way as your credit card settlement and no longer as a result of direct debit processing by your bank.
- » In addition to the settlement to your bank account, you also receive a list of book entries electronically. This list contains detailed information on all card transactions by terminal and business day. The information is prepared in such a way that you can work with the data in detail and process the data further in Microsoft Excel if required.

ConCardis Financial Data Files – automatic direct posting

The ConCardis Financial Data Files module gives you a daily transaction file that is tailored to your accounting systems. The payment transactions are automatically read into your accounting system and booked there.

- » ConCardis Financial Data Files are prepared based on the specific requirements of your accounting systems. ConCardis Card View is based on Microsoft Excel. The corresponding files are transferred to you on the predefined delivery dates. Prior installation of a remote data transmission connection is required; the installation process involves only a few steps.



ConCardis Cash Pooling – transaction pooling

For electronic cash and ELV transactions, Cash Pooling is the basis for using Card View irrespective of the POS network operator you work with and the POS-Terminal you use.

With Cash Pooling, ConCardis settles your electronic cash and ELV payments for you (clearing). Corresponding data records will be delivered to the Card View-Tool and your accounting system for detailed checking. Moreover, you can reduce the number of book entries and therefore, your bank account management fees charged by your bank.

This is how ConCardis Cash Pooling works in practice

- » We collect the direct debit from the cardholder bank accounts, bundle all clearing amounts and credit those as a total amount i. e. a single transaction.
- » The payout modalities remain the same for you and your company.
- » The transactions bundled by ConCardis Cash Pooling are then made available to you via ConCardis Card View.