



## E-invoice management with Ricoh



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### COMPANY & CHALLENGE

OKV (Ostdeutsche Kommunalversicherung auf Gegenseitigkeit) is a specialised insurance service. OKV insures municipalities, local authorities and companies in Berlin, Saxony, Brandenburg, Thuringia, Saxony-Anhalt and Mecklenburg-Western Pomerania.

The company has an extensive portfolio of different insurance offerings, from building services to forest fires and from minor damage to total disaster or burglary/theft and robbery/vandalism.

OKV's services include consulting, risk management and programs specially tailored to specific insurance needs.

Prior to the partnership with Ricoh, four OKV staff members devoted four weeks to issuing 50,000 invoices each November. Depending upon the insurance product, OKV invoices consist of multiple pages covering the complete insurance policy, including the annual invoice.

The printing, enveloping and logistics involved with the invoicing process fully occupied four employees for four weeks. These tasks also required stocking a sufficient amount of paper, toner and envelopes.

Many OKV clients require or prefer intermittent electronic invoices. For example, the city of Dresden needs to receive its invoice in the complex XRechnung format, that can be inputted directly into the municipalities' ERP system.

The intelligent Ricoh solution for managing e-invoices provides a simple and rapid means of sending invoices electronically, and doesn't require any hardware or software investment.



## SOLUTION

At the outset, OKV introduced the Ricoh PostageOnly Service. This option involves printing and sending paper invoices each day via overnight service. In this way, OKV could simply use a secure transmission interface to send Ricoh PDF copies of the invoices created in its ERP system. Its Brackenheim facility directly produced, printed and sent out the multiple-page insurance policies. A further efficiency involved using the recipient address and client number fields to assemble multiple policies required to be directed to the same recipient and send these in a single envelope. This enhancement resulted in an immediate savings of postage costs.

Due to its large mail volume, the Claims Department continues to use PostageOnly for its daily mailing needs. This also facilitates part-time work from home offices. In this way, PostageOnly ensures this department's business continuity.

Over time, the PostageOnly invoicing option was converted into the intelligent Ricoh e-invoicing solution. This gives Ricoh a simple and rapid means of sending invoices electronically. And it required no hardware or software investment. By connecting to the Ricoh e-invoicing platform, OKV was able to send digital invoices as a qualified data set.

The Ricoh e-invoicing portal can individually configure the delivery mode (SFTP, email, regular mail, etc.) and data format (PDF, ZUGFeRD, XRechnung) for each OKV invoice recipient. In this way, each customer receives its documents in the format it prefers. Ricoh's solution converts the documents to match these preferences. It is possible to select from over 400 data formats.

Fully electronic documents or emails with PDF attachments require no printing at all, thus resulting in a savings of printing and postage costs. Where the recipient requires paper documents, this poses no problem. OKV can also use Ricoh's solution to continue to print out such policies, insert them in envelopes and send them out in daily mailings.

OKV files the invoices using its existing Doxis document management system, which files the original invoices and credit memos as PDF documents.



## RESULTS

Following implementation of Ricoh's e-invoicing solution, the company surveyed all policyholders to determine the format in which each wished to receive future invoices. The result was very promising. Around 80% continue to receive invoices in PDF format, with only a small portion of clients continuing to rely on paper invoices. It was possible to convert almost 20% to receive electronic invoices as a data set. For this purpose, an XML interface was programmed that can process all information in this special multi-page XRechnung document.

Once each client's individual format has been determined, OKV has no further processing needs. An OKV IT staff member independently oversees the desired adjustments to the portal. All invoices are processed overnight thanks to the Ricoh solution.

## SUMMARY

### Requirements

- Paper invoices reduced to as few as possible
- XRechnung for clients in public administration (municipalities and municipal institutions)
- Minimises manual effort

### Solution

- Simple solution with no IT project
- Daily printing and sending using PostageOnly
- Electronic invoicing
- Invoicing format determined just one time with the client
- Ricoh assumes the service and the responsibility
- Security – in the portal, the entire communication chain is transparent and securely encrypted

### Client networks

- Meets requirements to supply electronic invoices
- No investment in creating the client's own XRechnung
- Savings of costs and time
- Makes mobile working easier
- Environmental aspect: sending data instead of paper conserves resources

## ABOUT RICOH

Ricoh is a leading provider of integrated digital services and print and imaging solutions designed to support digital transformation of workplaces, workspaces and optimise business performance.

Headquartered in Tokyo, Ricoh's global operation reaches customers in approximately 200 countries and regions, supported by cultivated knowledge, technologies, and organisational capabilities nurtured over its 85-year history.

In the financial year ended March 2025, Ricoh Group had worldwide sales of 2,527 billion yen (approx. 16.8 billion USD). It is Ricoh's mission and vision to empower individuals to find Fulfillment through Work by understanding and transforming how people work so we can unleash their potential and creativity to realise a sustainable future

For further information, please visit [www.ricoh-europe.com](http://www.ricoh-europe.com)