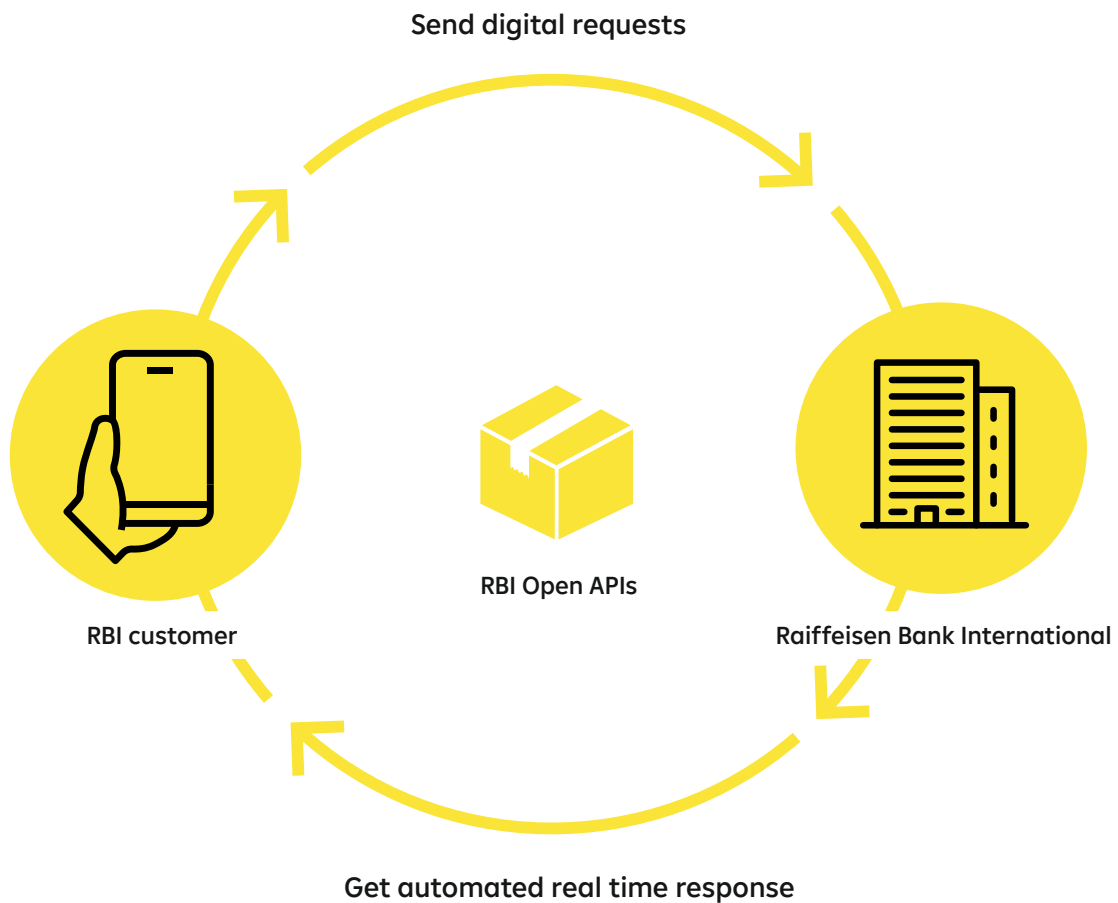




# The way to Real-time treasury

**Open Banking APIs in Cash Management**



## Open API technology is truly a gamechanger in Cash Management and Treasury

The imperative advantages of real-time data, enhanced customer experience and strong operational efficiency speak for themselves. Open APIs provide opportunities across all domains of treasury services, including embedded finance opportunities to enhance the customer experience. APIs can simplify and improve how treasurers work together with their transaction banks.

Accelerated by regulatory developments such as PSD2, API-enabled products and services have been primarily focused on the retail segment. However, the use of Open API technology in transaction banking is gaining traction. This is evidenced by corporates increasingly buying into leveraging Open API-technology to improve their treasury operations.

# Advantages of Open Banking APIs

APIs enable automated, secure and real-time data transmission between RBI and customer systems unlocking key benefits.



## Real-time data and self-service functionality

- Pull **real-time data** e.g. get real-time balances
- Leverage **self-service functionality** via your preferred system e.g. self-service electronic bank account management



## Fast and flexible activation

- Direct activation for preferred systems **within weeks**
- **Flexibility in (de)activating APIs** allowing for need-driven services & limited dependency



## Operational efficiency

- **Seamlessly embed multiple bank connections** into one system
- **Self-service changes** and **smart automation** beyond limits of internal systems e.g. electronic bank account management



## Transformational innovation

- Receive statements in camt-format (**i.e. camt.052**)
- **Frequent and seamless updates** based on feedback
- Access to **next-gen use cases** developed on top of API connections (e.g. smart contracts)



## Secure connection

- APIs exist **within secure bank platform** & allow **thorough testing**
- Data transfer **encrypted** & subject to **authorisation/authentication using RBI Corporate Seals** (proven, secure & flexible solution)

# The RBI Open Banking API offering

RBI offers Cash Management core functionality as basis for a broader Premium API offering.



## Cash Management core functionalities

Launch core API functionality addressing primary needs



Get **real-time account data** covering account statements and balances



**Initiating payments** supporting various types (incl. instant) and currencies



**Payment status reporting & tracking** for single or multiple transaction references



## Cash Management Premium APIs<sup>1</sup>

Enable high-priority use cases and unlock full potential APIs



**Electronic bank account management** incl. user management & entitlements



**New payment types** e.g. Request to pay, buy now pay later, instant refunds



**E2E FX management** incl. real-time FX rates, FX initiation and FX reporting



... (and much more prioritised & based on your feedback and preferences)

<sup>1</sup>To be rolled out subsequently in line with customer demand and customer priorities

RBI's Open Banking APIs will be launched first in already real-time capable countries, before roll-out to the entire RBI network.



**Already available for accounts in these countries**



Austria



Serbia



Kosovo

**Soon available for accounts across full RBI network**



**Quick & gradual expansion to other RBI countries**

# The RBI Open Banking API connectivity options

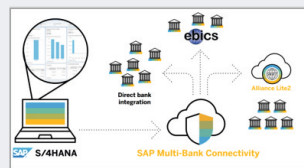
RBI has partnered with relevant TPPs to enable a quick activation of RBI Cash Management services through Open APIs in all possible constellations.



RBI customers basically have **several options to connect to RBIs' APIs**

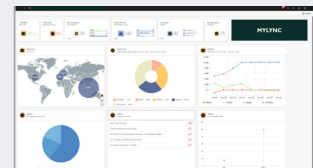
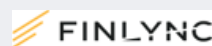
## Embed APIs within ERP system (SAP)

### Native SAP integration solution developed by SAP



- Fully supports basic API functionality
- Perfectly in line with overall SAP experience

### TPP offering SAP certified integration option



- High API maturity & innovative services
- Fully embedded in SAP keeping data central

## Embed APIs within standalone platforms

### Offering integration with leading TMS platform



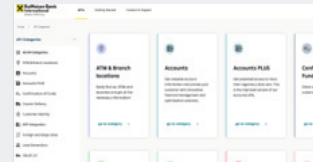
- Leverage APIs to super charge TIS services
- TIS as one-stop shop connecting all systems

## Embed APIs within your own application

### Leverage RBI API marketplace for point-to-point connection



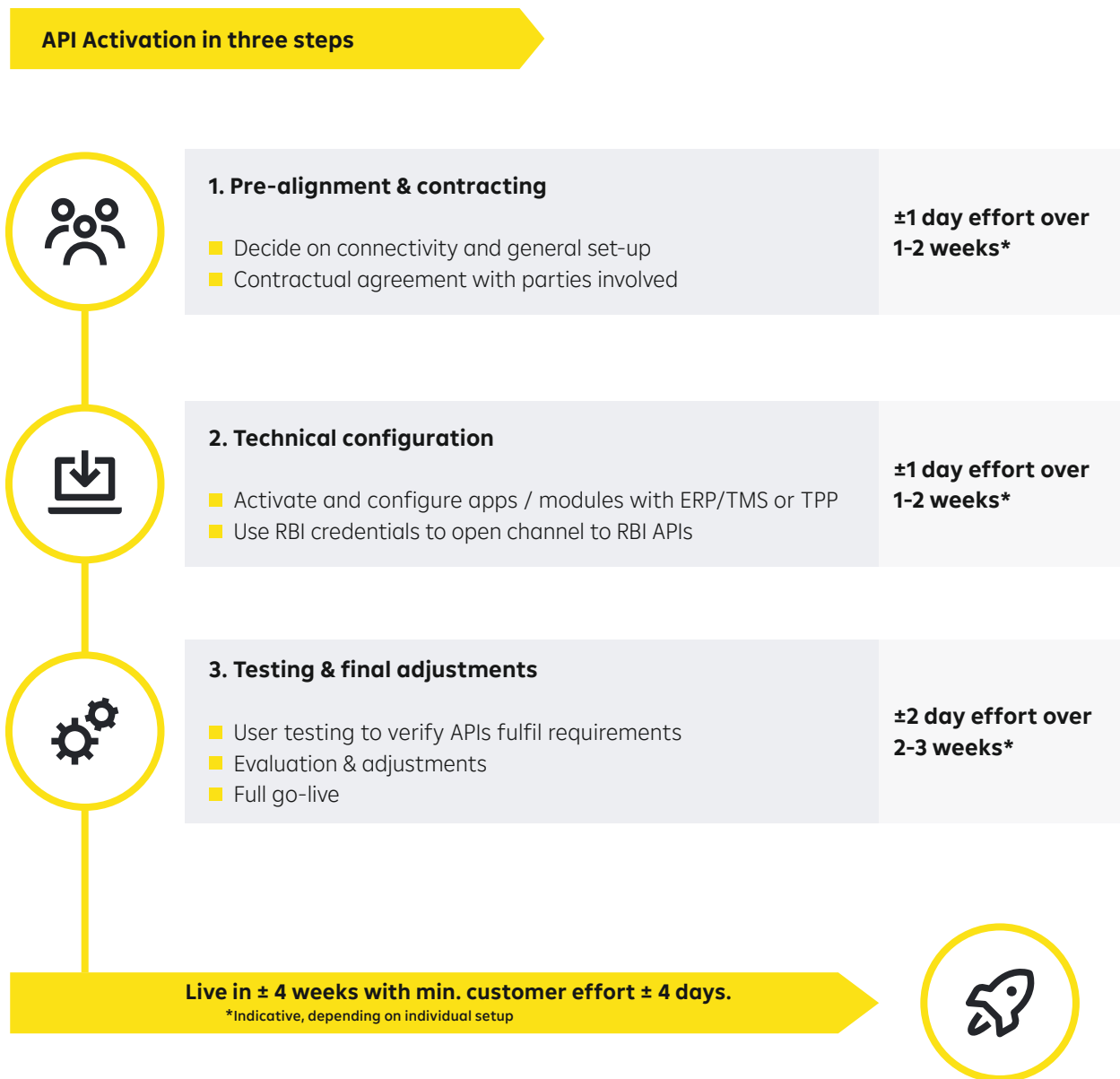
Member of RBI Group



- Explore RBI APIs and use sandbox to test them
- Use tools and APIs to build new services for your purpose

# The RBI Open Banking API activation

API activation can be done within a matter of weeks and demands minimum effort from customers.



To support a straight-forward onboarding process, we assign a **dedicated onboarding manager to our customers**, which will accompany them through the whole process. We provide thought-out **onboarding plans, transparent manuals & documentaries** as well as **easy-to-use testing** to allow the best and most convenient onboarding experience.

# SUMMARY

Based on initial API activation, collaboration can be expanded to other services, geographies & platforms going forward

Offering along three areas	Current offering	Sneak-Peak future offering
<p><b>1. API SERVICES</b></p> <p>Let's <b>align on the API scope</b> which supports your business best now and in future</p>	<ul style="list-style-type: none"> <li> Payment initiation</li> <li> Account information</li> <li> Payment status</li> </ul>	<ul style="list-style-type: none"> <li> EBAM</li> <li> Request-to-pay</li> <li> E2E FX management</li> </ul>
<p><b>2. GEOGRAPHIES</b></p> <p>Let's <b>align on the countries</b> you have accounts with RBI, and you want to make real-time capable</p>	<ul style="list-style-type: none"> <li> <b>Austria</b></li> <li> <b>Serbia</b></li> <li> <b>Kosovo</b></li> </ul>	<ul style="list-style-type: none"> <li></li> <li><b>All other RBI countries</b></li> </ul>
<p><b>3. CONNECTION</b></p> <p>Let's <b>align on how you plan to embed APIs</b>. We provide free sandboxes / trials also from our partner-systems</p>	<ul style="list-style-type: none"> <li> Native SAP integration</li> <li> SAP via FinLync</li> <li> TIS integration</li> <li> Point-to-Point integration</li> </ul>	<ul style="list-style-type: none"> <li> Other ERPs</li> <li> Other platforms</li> <li> Innovative FinTechs</li> </ul>



**If you are interested, let's discuss on how to best leverage and activate APIs for your business.**

Please contact your Account Manager or the RBI Cash Management department (see next page)



# Building the future of Cash Management together

RBI is continuously working on improving its products and services. With the advent of Open Banking API technology, a new opportunity emerged to further improve products, services, and experiences for our corporate clients.

With APIs, RBIs aims for higher speed, better transparency, and more flexibility, effectively meeting the ever-evolving treasury needs.

Interested to hear more about how Open Banking APIs can add value to your business?

We are happy to shape the perfect Cash Management service-bundle with you!