

# Corporate **Cash** **Management**



E-Banking services  
and product  
overview.



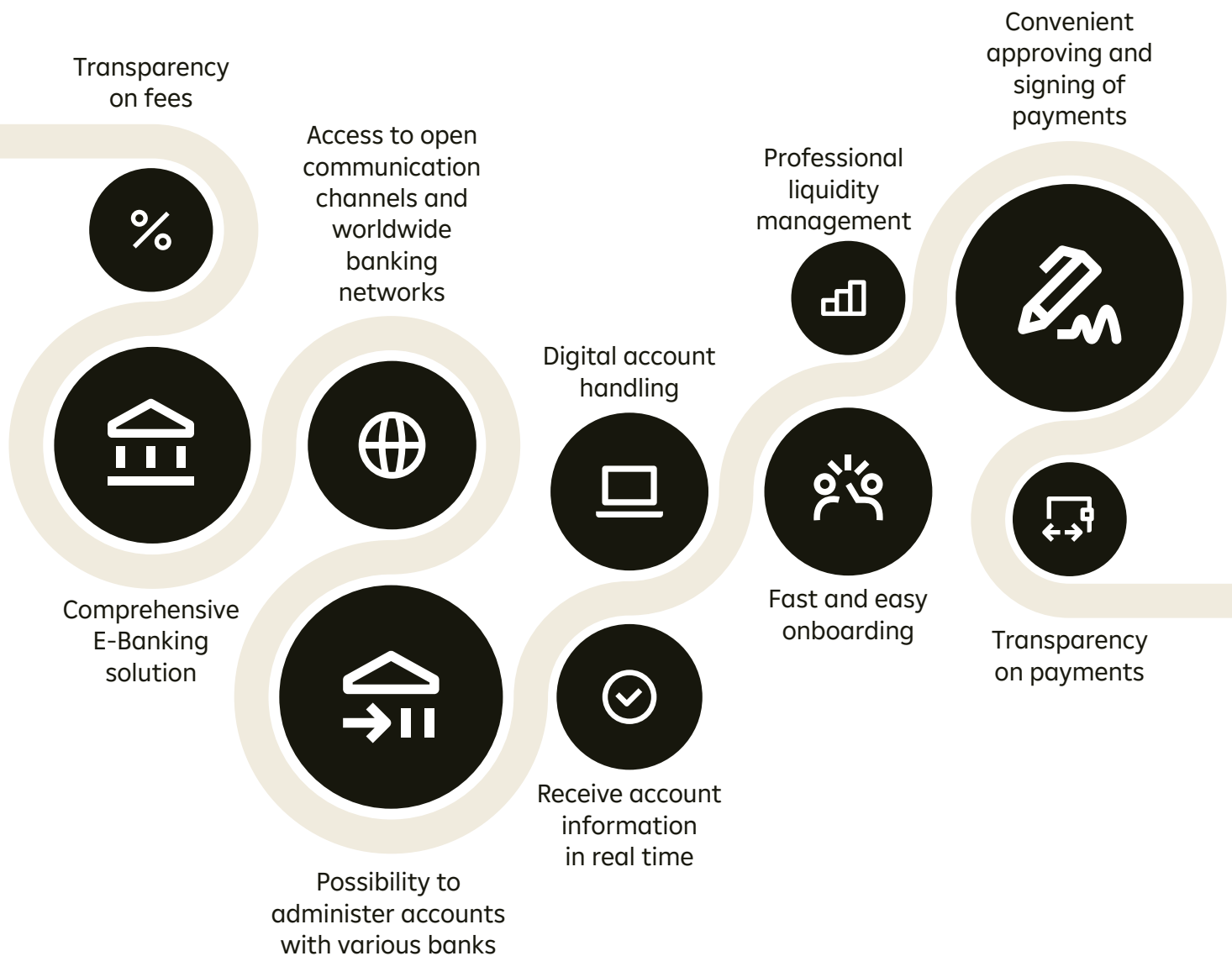
## Raiffeisen Bank International's Vision for 2025

Our vision: We are the most recommended  
Financial Services group.

Our mission: We transform continuous innovation  
into **superior customer experience**.

This is reflected in our Cash Management  
service offering, which covers all of our  
Corporates' needs from one provider.

## Challenges/ requirements of modern treasury



Treasury departments need one competent partner, who can cover all basic needs and beyond out of one source. Driven by strong digitalization trends out of Retail banking, now is the time for Corporate banking to set new standards – especially for international and cross-border business.

# RBI is your strong banking partner to meet your modern treasury requirements

RBI's service offering has the perfect answer

## Account & Reporting Services



Virtual IBANs



CM Billing solution



Account Information



RBI Payment Tracker

## Payment Services



SWIFT gpi



Domestic & Int. Payments

## Electronic Connections



CMplus



EBICS



Corporate Seal

## Open APIs



Open APIs / Open Banking

## Liquidity Management



Virtual Accounts



Cash Pooling

Raiffeisen Bank International considers Austria and Central and Eastern Europe (CEE) its home market. In Austria, it is a leading commercial and investment bank for the country's top 1,000 corporate customers.

As the relationship bank for top-companies RBI offers the best access to CEE via active central advisory orchestrating excellent financial services in Austria and 12 CEE countries.

## Account & Reporting Services

### Virtual IBANs

Virtual IBANs allow businesses an automated reconciliation of receivables in their ERP system. Corporates with a large number of incoming payment transactions can especially benefit from this simple and cost-saving virtual IBAN solution.

### Account information

Corporates need to rapidly organize their cash positions, also to avoid unnecessary overdrafts and bank charges. It is required to have immediate overview of customer payments.

Therefore, RBI-corporate clients can receive Intraday statements, in the following formats:

- MT942 (SWIFT message type for Intraday statement messages for customers)
- CAMT.052 (SEPA Bank to Customer Intraday Account Report)

### CM Billing Solution (CMBS)

We focus on group-wide transparency on Cash Management and payment related fees and offer flexibility with our Cash Management Billing Solution (CMBS).

With our Billing Solution, you get a transparent overview of all fees for your payment transactions and cash management products and services.

You can display the number of transactions, fee overviews and evaluations for your accounts for different periods and easily export them. Anytime and anywhere, thanks to online access.

The neat monthly online overview now works for all transactions, including the associated payment transactions for all previously connected network bank accounts.

### RBI Payment Tracker

With the RBI Payment Tracker Corporate Customers and Financial Institutions can actively track their gpi payments. This transparency regarding the status of outgoing and incoming international payment flows, which was given to SWIFT gpi participating banks, is now given to RBI's customers. The benefits are:

- Overview of all incoming and outgoing gpi payments (MT103/ pacs.008, MT202COV/ pacs.009COV, MT202/ pacs.009) in a large number of currencies
- Graphical E2E detail view of all gpi payment flows
- Up-to-date status of the customer's gpi payments (in progress, on hold, completed, rejected)
- Transparency of deducts within the payment flow
- Reduced number of investigations and, subsequently, less investigation charges
- Payment Confirmations

## Payment Services

### SWIFT gpi

As the first bank in Austria, RBI started a new age in international payments business with the introduction of SWIFT gpi (global payments innovation). The latest innovation in this respect is the RBI Payment Tracker.

### Domestic & Int. Payments

Payment transactions in the SEPA area and the processing of international payments are part of RBI's core business.

Thanks to RBI's longstanding presence in Austria and in Central and Eastern Europe, RBI supports and advises internationally operating companies on transactions in this region and processes payments to and from the CEE markets quickly, transparently and reliably.

RBI's product range covers SEPA payments (SEPA Credit Transfer, SEPA Instant Payment, SEPA Direct Debit Core and B2B) as well as cross-border payments.

With SWIFT gpi increased transparency and same-day use of funds have become the new standard for international payments.

RBI Intra Group Payments (IGP) in Euro within the Raiffeisen network in CEE are processed with same day value and at even better conditions.

## Electronic Connections

### CMiplus

CMiplus: Simplify Cash Management.

CMiplus is your full-fledged digital Cash Management product suite which provides various connectivity options offering central access to payments and accounts within RBI group and beyond! It enables global account reporting and ensures a safe banking experience.

CMiplus provides to you:

- A comprehensive overview of your accounts and payments
- An intuitive dashboard navigation
- An easy global account reporting
- Information about exchange rates and outstanding payments
- Easy integration of partner and third-party banks
- Safety by following the highest security standards and complying with the requirements of the PSD 2 directive

CMiplus enables seamless management of international payments and simplifies your worldwide financial activities. With CMiplus, your Cash Management and financial processes are more efficient than ever before.

### EBICS

The Electronic Banking Internet Communication Standard (EBICS) is used for electronic data transfer between corporate clients and banks. The following EBICS versions are supported:

- H003 (EBICS 2.4)
- H004 (EBICS 2.5)

### Corporate Seal

Corporate Seal simplifies and accelerates the user-verification process to a very high degree.

It is the verification of exchanged data (including payments and statements) on customer level as legal person. It is based on a "secure corporate payment system" including a secured and encrypted connection between customers and RBI and a unique Customer ID.

In case Corporate Seal is in place, only relevant authorized persons will centrally be identified by RBI but need no local specimen signature card in addition. Such authorized persons will approve payments on behalf of the corporate customer.

RBI will verify the contractually agreed connection, encryption and the agreed Customer ID.

## Open APIs

### Open APIs / Open Banking

Open APIs (Application Programming Interfaces) for RBI's Cash Management core functionalities and value-added services transfer data between client systems and our bank systems – automated and in real-time. They are like a messenger service into a software system and provide hooks for requests and responses.

In general, APIs provide on-demand access to data and services directly integrated into chosen platforms agility, flexibility and control to meet the need for greater data availability. Basically, we provide two different kinds of APIs to our corporate customers:

#### 1. PREMIUM APIs

We are constantly making more and more of our Cash Management services available via Open APIs and are adding them to our Open API marketplace. For more information on RBI's Open API offering in Cash Management, please visit our Open APIs in Cash Management website.

#### 2. PSD2 XS2A APIs

Access the XS2A interface as approved Account Information Service Provider (AISP) or Payment Initiation Provider (PISP) and develop and test the API. How to connect? All necessary steps as well as the detailed API description can be found in the Open API marketplace.



## Liquidity Management

### Virtual Accounts

Virtual Accounts fulfill the Corporates' desire to streamline cash & liquidity management and to simplify bank account structures. Customers operating a large number of bank accounts often experience difficulties in tracking their payment flows.

With Virtual Accounts Cash is automatically centralized in one single bank account, while single transactions are displayed on each individual Virtual Account.

### Cash Pooling

You have multiple domestic or international subsidiaries and would like to steer your liquidity centrally? Our Cash Pooling structures support you in managing your cash flows efficiently and optimizing your interest result.

Cash Pooling enables companies to centralize their Liquidity Management and optimize interest income. Regardless of whether the accounts are held solely at RBI and the Raiffeisen Banking Group in Austria, at Raiffeisen Network Banks in CEE or selected partner banks in Western Europe, the RBI product range covers tailor-made effective and notional Cash Pooling solutions as well as local and cross-border Cash Pooling structures.

# RBI is your Cash Management specialist in Austria and CEE!

Make use of our extensive branch network and profit from our innovative services.



	Austria	Albania	Belarus	Bosnia & Herzegovina	Croatia	Czech Republic	Hungary	Kosovo	Romania	Russia	Serbia	Slovakia	Ukraine
<b>Account &amp; Reporting Services</b>													
Virtual IBANs	✓												
CMBS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Account Information	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RBI Payment Tracker	✓									✓			✓
<b>Payment Services</b>													
SWIFT gpi	✓									✓			✓
Domestic & Int. Payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Electronic Connections</b>													
CMiplus	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	
EBICS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Seal	✓	✓				✓	✓	✓		✓	✓	✓	
<b>Open APIs</b>													
Open APIs	✓							✓			✓		
<b>Liquidity Management</b>													
Virt. Accounts	✓												
Cash Pooling	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓

## Benefit from our long-lasting know-how in Austria and CEE

Efficient Cash and Liquidity Management is vital for optimizing your cash flow – especially if you operate globally. RBI offers solutions for your needs: from basic account services, SEPA and cross-border payments to billing solutions, electronic banking and Liquidity Management solutions.

What differentiates us from other banks? Our local expertise all over CEE including our extensive branch network combined with state-of-the-art products make your Cash Management and treasury highly effective.

In an ever-changing world of globalization and digitalization, you can rely on one constant: **our expertise!**

Help you managing your funds in an effective way is our core business.

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

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