



RBI's new Corporate web banking application

CMiplus – next level Cash Management

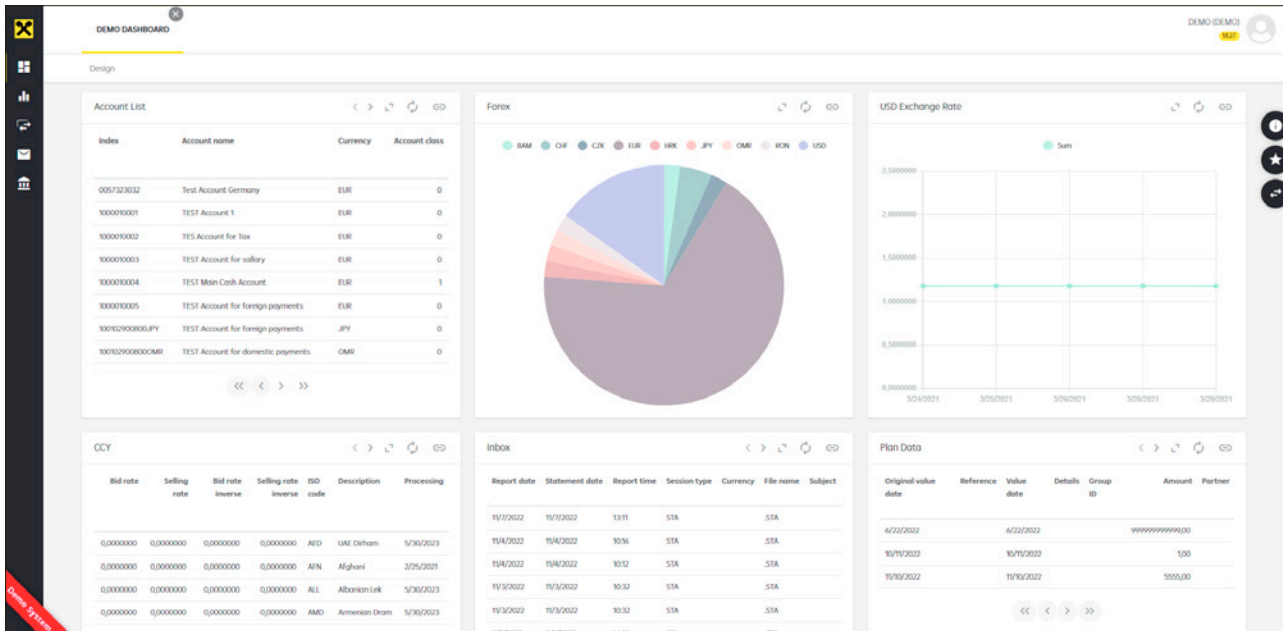


CMiplus overview

Raiffeisen Bank International's **new Cash Management platform CMiplus** is **tremendously increasing the customer experience and operational efficiency**. **CMiplus** is Corporate client's **solution of choice** when it comes to **digitized, streamlined and consolidated Cash Management needs in CEE**.

With this solution, RBI's Cash Management clients receive a new top of **the art interface with an intuitive navigation** throughout our new web banking. Through CMiplus, RBI is combining **Realtime Treasury** experience with **ease of banking!**

Highlight 1: Innovative dashboard functionalities



The interface has an intuitive navigation, is highly user-friendly and self-explanatory. The menu points are tabbed in the navigation, which allows users to switch between the different opened views anytime. The predefined **"Welcome Dashboard"** shows all available accounts, implemented in CMiplus. The Dashboard Manager gives users the possibility to create and edit dashboards for different use cases. **Users can choose between eight different predefined dashboard layouts.**

Within the dashboards, **widgets** are important dashboard functionalities of the new CMiplus application: Users can choose between different menu points depending on what exactly they want to create as a widget and create widgets with content like: **Current Account Balances, Exchange Rates, Currency Developments, the Cash Manager (Planning Data), Pending Payments**, any many more.



Selected product-features

- › **Realtime Treasury** experienced through **account information** and **payment status** + central access to Realtime Payment infrastructures in CEE
- › **Wide coverage** and support of **channels** and integrations such as **EBICS**, **SWIFT**, secured file transfer or **Open APIs** going further.
- › **State-of-the art digital channel** providing modern UI/UX, self-service capabilities (Dashboard) and smart features (Payment Wizard)
- › **Multibanking** capabilities realized by integration of all relevant accounts of **RBI** and **other banks**

Highlight 2: The intelligent payment wizard

The smart payment window (“payment wizard”) allows entering payments in all payment formats using a unified and simple form which integrates an **automatic payment format detection system**. After selecting the ordering and beneficiary data and the currency, the automatic payment format detection recognizes which payment format will be created depending on the user input.

Within the smart payment window, the **payment assistance** shows to the users the current progress of the payment depending on the entered data. Payment templates and standing orders with different execution possibilities can be configured here. The uploads of payment files can be done easily via drag and drop. While importing a payment file, users can select to **“Rework as batch”, which allows to modify the transactions directly in CMIplus**.

Further highlights are for instance:

- › With the **“Partner Management”** capability, users can set up, change, amend beneficiaries, define own names and account classes for their accounts. All accounts, a user is permitted to, are visible in the “Partner Management”.
- › The **“Cash Manager”** supports users like a treasurer in the planning of accounts and payments. Using the value-dates of transactions and advices and or plan data, the “Cash Manager” gives users a cumulative overview and the possibility to plan the payments respectively.
- › The **“Downloads”** feature provides all bank to customer message types as a download file. Users can download the statements in the native format (MT940, camt.053, MT942, camt.052 and many more) and use the native file for importing it in their own ERP systems. The downloads can be done for specific accounts and within a special time period.



CMIplus Security

CMIplus is an international interbank solution, equipped with the highest possible security standard, enabling you to communicate with financial institutions worldwide. CMIplus is protected by a comprehensive security-system, enabling system availability as well as data security and integrity. The security measures including all relevant system components are continuously improved.

- › Failsafe and redundant system (IT infrastructure, Server, Security & Monitoring)
- › Hosting from a certified data processing centre
- › Standardised and audited internal control system (ICS) according to ISAE3402 standard
- › Web-Proxy-configuration to ensure the security of the production servers
- › Secure connection using SSL-EV certificates with SHA-256 encryption
- › Strong 2 factor authorization method for login and authorization

Authorization method

The authorization method contains all the components necessary for logging on to and authorization in CMiplus.

- › Software-based authorization method
- › Implemented Application-Security Technology
- › Secure 2-factor authentication
- › Hardware-binding during first activation
- › Encrypted data exchange

Raiffeisen Bank International AG

Am Stadtpark 9
A-1030 Vienna

Email: cashmanagement@rbinternational.com
Phone: +43 / 1 / 717 07 / 3480