



# Your Guide to **Efficient Multibanking**



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01



# Trend Analysis: Why Centralization Is Redefining Payments and Treasury in CEE

Across Central and Eastern Europe, corporates are ditching fragmented setups in favor of more centralized, integrated, and real-time models that can support growth across markets, currencies, and regulatory environments. While payment acceptance and treasury management represent opposite ends of the payment value chain and the use cases differ, the direction is the same – toward unified payment and treasury services that provide transparency, control, and scalability in an increasingly complex regional landscape.

From a treasury perspective, Central and Eastern Europe remains a highly diverse region in terms of **currencies, cut-off times, and regulatory requirements**. "This makes standardized, centralized payment processes more challenging, but also significantly more valuable," says Michael Heinzl, Product Manager Cash Management & Payments Expert at RBI. On the other hand, the CEE region sees a steady, high growth driven by a young population increasingly moving money to cards and mobile payments. "Local payment methods in CEE are frequently shaped by national regulations or government-backed initiatives, such as domestic prepaid schemes or locally developed card programs, which often influence both consumer habits and merchant acceptance," knows Thomas Grabner, Head of Sales & Growth for Raiffeisen Payment Solutions at RBI. This **fragmentation can complicate scale and cost efficiency**, which are critical in payment acceptance, where scale drives down unit costs.

## Centralization as a strategic response

"At RBI, our strength is to effectively handle complex regulatory requirements, providing clients with **seamless banking services through locally held accounts on one centralized platform**," Michael Heinzl says. Despite the ongoing expansion of the SEPA geographical scope and the gradual adoption of the Euro in parts of the region, many corporates still maintain multiple banking relationships per country, often for historical or practical reasons, which increases the need for unified connectivity and consistent controls.

Fragmented models where each country requires separate reconciliation can be complicating operations. "**Merchants benefit tremendously from a unified solution across multiple countries**, enabling them to integrate once and receive standardized reporting and settlement files compatible with systems like SAP or Oracle," adds Thomas Grabner.

## Multiple currencies lead to market complexity

Unlike e-commerce, where cross-border transactions are easier to manage with a single license, **physical point-of-sale (POS) business requires local licenses and infrastructure**, making local presence essential. Payment Service Providers, that offer their services as a pure player, often focus on large markets like the US or China and neglect smaller Eastern European countries. "Our ability to **sign up merchants locally, even in smaller markets** like Croatia or Slovenia, is a key benefit, as many competitors lack the compliance and risk assessment capabilities to operate there," says Thomas Grabner. With the acquiring business run out of Vienna, RBI supports 18+ countries with a unified platform, offering consistent service levels, pricing, and reconciliation files across borders.

"The **combination of multi-currency operations and differing local market practices** creates further complexity for treasurers in FX handling, reconciliation, and liquidity visibility – areas where stronger integration and centralization can deliver clear efficiency gains," Michael Heinzl adds. With its new cash management platform CMIplus, RBI offers the largest country coverage in the CEE region, providing a one-stop shop to clients. This includes a wide range of modern cash management services offered through a single centralized platform that is available across the entire RBI network.

# 01

## Fortsetzung

### Real-time is the new standard

"Real-time visibility is quickly moving from a nice to have feature to a basic expectation, especially for large corporates running shared service centers or payment factories," explains Michael Heinzl. From a payments perspective, faster processing and extended operating hours are increasingly becoming the norm across many markets, including the CEE area, which is also supported by the ongoing geographical expansion of the SEPA scope. "These **real-time requirements can be more easily managed from a centralized setup**," Michael Heinzl states.

"Treasury and payment functions **can no longer rely on traditional cut-off-driven routines or end-of-day visibility**," he says. "Instead, they require processes, governance, and system connectivity that enable timely decisions and effective risk management throughout the entire day." **Centralized treasury architecture allows for more efficient connections than many local setups**, enabling corporate clients to respond flexibly and quickly. The most efficient approach is to integrate **centralized treasury services seamlessly into the client's infrastructure**. "Many corporates appreciate being able to use treasury functions directly in their familiar ERP or TMS systems without additional bank-specific applications." With its membership status in SAP's Multi-Bank Connectivity (MBC), RBI is a pioneer in the CEE area.

### Bridging payment acceptance and treasury for holistic solutions

While payment acceptance and treasury address different needs, the shift toward centralization reflects a broader rethink of how the payment value chain is designed. "Clients **benefit from a combination of payment acceptance with traditional banking services** such as loans, accounts, and cash collection," Thomas Grabner notes. "At RBI we are offering a more comprehensive package to merchants, and they benefit from our local market knowledge, regulatory licenses, and unified platform that balances the complexity of fragmented payment methods and currencies."

"With centralized offerings, we can significantly simplify our customers' treasury operations," Michael Heinzl adds. "In an increasingly digital and complex work environment, centralization helps companies gain greater transparency and efficiency. End-to-end processes and 24/7 availability can be best managed from a centralized setup – like the one we offer with our **comprehensive solutions**."



# Cash-Management-Tools: Is Your Treasury Platform Ready for Your CEE Expansion?

The wide variety of regulatory requirements, local products, and different payment formats makes managing financial processes during expansion into the CEE region complex and time-consuming. This is exactly where the CMIplus cash management platform comes in with its integrated ecosystem approach.

"The CEE market has a wide range of **regulatory requirements and local variations**, such as in **payment formats**," explains Björn Zaksek, Cash Management Product Expert at RBI. "Not many banks are able to aggregate these differences and pass the data on to clients in a harmonized, processed form." The CMIplus cash management platform **harmonizes these local formats** and products and outputs them in a consistent format. This saves companies a tremendous amount of effort and **enables efficient data processing**.

## Regionally anchored, globally connected

A key advantage for cash management processes in the CEE region is **local presence**. "We have **full-service banks and actual accounts** in the respective regions. Building on this, we implement a technical layer with a payment factory that is **centrally managed from Vienna**." This combination of **local expertise, regulatory compliance, and technical innovation** sets CMIplus apart. "We can ensure that regulatory and compliance processes are handled with great care and at a unique level of depth."

## Direct connectivity as a competitive advantage

The innovative ecosystem approach of CMIplus is based, among other things, on deep API integration, which enables seamless connectivity into systems such as SAP. "RBI offers the ability, for example, to integrate local CEE accounts directly into SAP in a centralized way," says Björn Zaksek. "As one of the exclusive **member banks of SAP Multi-Bank Connectivity (MBC)**, this brings several advantages for clients," says the expert. API connections are available directly from the system and are more cost-effective, as the connection is already pre-installed.

## Modern functionality, user-friendly application

The platform operates in **real time**, provides **transparency** into transactions, and features an **intuitive user interface**. The design and usability of CMIplus are also aligned with modern standards: "We draw inspiration from retail banking, but treasury processes are more complex. That's why we offer **modular, intuitive solutions with responsive design, dashboards, and widgets**." This allows users to manage their treasury functions efficiently and conveniently.

## Easily manage multiple accounts

Another highlight is **Electronic Bank Account Management (eBAM)**, which is integrated into CMIplus. Clients can open, manage, and close accounts independently, without time-consuming manual processes. "After meeting legal requirements such as KYC and identity verification, **clients can administer the entire account lifecycle on their own**," explains the expert. "Especially in the CEE region, where we operate in 11 countries, our clients benefit from significant **economies of scale**: functionalities and solutions can be reused, which makes **managing numerous accounts significantly more efficient**. eBAM is a major innovation project and will be expanded even further in the future," reveals the expert.

## New services and partnerships

RBI also relies on close **collaboration with third-party providers and fintech companies**: "We are already working with well-known fintech companies and aim to further scale these partnerships." The bank actively reaches out to innovative partners and integrates their solutions into its ecosystem. "We consider **fintech companies to be valuable system partners**, not competitors."

## Conclusion: The right partner for your CEE Expansion

Diverse regulatory frameworks, local standards, and inconsistent payment formats pose real challenges when expanding into the CEE region. Therefore, finding the right partner is essential. "Anyone looking to combine **genuine local accounts** with **leading technology** and **top-tier cash management consulting** through a **single point of entry in Vienna** will find us to be the right choice," summarizes Björn Zaksek.



# Oeticket Success Story: Seamless Ticket Purchases for Unforgettable Events

**CTS Eventim Austria GmbH, with its best-known brand oeticket one of the leading providers in European live entertainment, counts on the reliability of Raiffeisen Bank International (RBI) for payment processing.**

With over 25 years of experience in the Austrian ticketing market and active in more than 20 countries, Eventim is one of the largest live entertainment providers in Europe. The state-of-the-art ticket software is designed for top performance: presales for major events such as Robbie Williams, the Nova Rock Festival, Austrian national football team matches, or Rammstein are part of daily business. Eventim Austria draws its strength from continuous development, innovative solutions, a broad service portfolio, and the largest event selection on the market. With a future-oriented, Europe-wide strategy, over 250 million tickets are sold annually via oeticket for more than 800,000 events. To ensure ticket purchases run smoothly and securely, oeticket relies on a strong and innovative payment partner: Raiffeisen Bank International (RBI).

## Secure and Fast Payment Processing

Whether electrifying concerts or exciting sports events – oeticket aims not only to offer a broad and attractive event portfolio but also to make ticket purchasing as easy and secure as possible for its customers. „We are proud to collaborate with Raiffeisen Bank International (RBI), one of the leading providers for card acceptance in Central and Eastern Europe – not only in Austria but also in other Eventim countries. This enabled us to effortlessly and securely facilitate major events in 2025 such as Robbie Williams, Guns N' Roses, and Iron Maiden at the Ernst Happel Stadium,“ explains Florian Gradwohl, CFO of CTS Eventim Austria GmbH. „Particularly noteworthy are the numerous concerts at the Raiffeisenhalle in the Gasometer in Vienna – including Finneas, the brother of Billie Eilish – which are only possible thanks to the support of RLB Niederösterreich-Wien.“

„Our long-standing cooperation with RBI is crucial for secure and fast payment processing on oeticket.com,“ Gradwohl continues. „The expertise of RBI, like that of Eventim, ensures a smooth purchasing experience – even during large, simultaneous transaction requests. Competence and reliability were also evident when the Taylor Swift concert in Vienna in 2024 was unexpectedly canceled: unfortunate, but thanks to RBI, ticket purchases could be efficiently refunded and customers compensated quickly. This rapid response strengthens trust and satisfaction among our customers – and is thus an essential part of our future-oriented, customer-focused mission.“

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## CEE Expansion: Why Choosing a Bank for Payment Acceptance Is a Smart Move

Retailers expanding into CEE, particularly in non-EU countries such as Albania, Kosovo, Serbia, and Bosnia, face a maze of **regulatory frameworks, fragmented markets, and different currencies**.

"Payment acceptance is not a typical banking product because you don't need a bank license," explains Thomas Grabner, Head of Sales & Growth for Raiffeisen Payment Solutions at RBI. "But a common misconception is that fintech PSPs always outperform banks," he says. "While e-commerce can be delivered as a centralized digital service, physical POS acquiring requires local licensing, local compliance, and on-the-ground infrastructure."

### Leveraging local presence and market expertise

"Our local presence is a key differentiator," Thomas Grabner notes. "With **around 1,300 business outlets and 42,000 employees across CEE countries** (as of 2026), we have granular insight into local regulations and structures. Our **dual role as both acquirer and major card issuer in many CEE markets** allows us to negotiate scheme fees effectively, reducing costs for our clients," he explains. With frame agreements, local settlement, and harmonized technical integration retailers benefit from economies of scale and simplified reporting. "One acquirer for many markets means **less administrative overhead and faster expansion**."

**While many businesses instinctively turn to specialized fintech payment service providers (PSPs) for payment acceptance, choosing a bank with a strong regional footprint and bundled solutions brings distinct advantages that can simplify expansion and reduce costs.**

### All roads lead to a bank, so why take a detour?

Fintech providers often rely on partner banks for licensing and settlement, keeping banks the backbone of the payment ecosystem anyway. "**Banks have direct access to local clearing systems**, enabling faster settlement cycles and lower domestic processing costs," Andreja Gladovic, Payment Acceptance Business Development Lead at RBI explains.

"With RBI, merchants benefit from one integration, one commercial relationship, and a **harmonized solution spanning multiple countries**," she summarizes "Unlike pure payment companies that require country-by-country licensing and partnerships, and thus often neglect smaller markets, we can offer all these services through our banking network, **dramatically simplifying cross-border expansion** for merchants."

When choosing a large banking group like RBI for payment acceptance merchants can rely on **financial solidity, rigorous risk management, and resilient infrastructure**. "Our decades-long presence and strong capital base ensure operational continuity and reduce merchant risk exposure," says Thomas Grabner. Trusted governance and high credit ratings further enhance RBI's reliability as a payment acceptance partner.

# 04

## Fortsetzung

### One-stop shop: Bundling unlocks operational and cost efficiencies

"Working with one partner **supporting both traditional banking products and payment acceptance** offers transparency, stability, and bundled services that pure players cannot match," says Thomas Grabner. When payment acceptance solutions are, for example, **combined with cash management products**, merchants can improve their liquidity planning and make their treasury operations more efficient with faster access to funds, integrated reconciliation, and real-time visibility.

The CEE region still has different currencies that need to be handled efficiently. "With our centralized solutions clients benefit from **clearing and settlement in local currencies in all markets**," Andreja Gladovic says. "Combined with our structured FX solutions, clients also have access to **tailored hedging products** and profit from a more predictable cash flow."

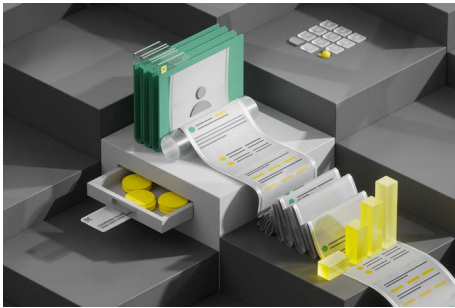
With a sophisticated **omnichannel payment acceptance solution RBI unifies POS, e-commerce, and SoftPOS processing on a single platform**, reducing integration efforts and enabling centralized reporting and dispute management. "We are operating our own processing centers, fully owned and controlled by RBI Group, which leads to lower processing unit cost for our clients."

### The smart choice for unlocking CEE markets

For retailers expanding in CEE, partnering with a bank like RBI offers unmatched advantages: **one integration for multiple markets, deep local expertise, operational efficiency, and financial stability**. As Thomas Grabner concludes, "In a fragmented and complex region, **banks remain the most reliable and cost-effective partners for payment acceptance**."

# 05 Innovation Banking Solutions to Boost Your Treasury

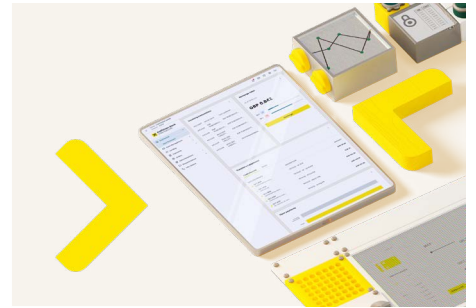
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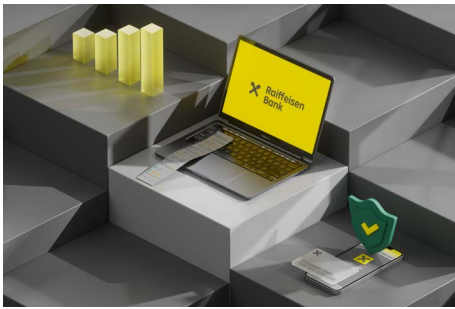
**Reporting Services:** Fast and transparent access to account and payment information. Intra-day statements, fee overviews, international payment flows, and more.



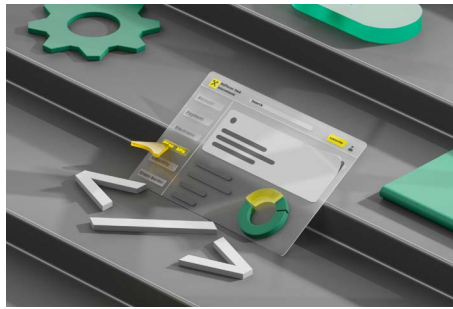
**Payment Services:** We process payments quickly, transparently and reliably to and from CEE markets as well as globally. Welcome to our core business.



**CMiplus – Next-Gen Multibanking:** With our new international cash management front-end application, enjoy state-of-the-art UI paired with a broad suite of corporate payment functionalities and dashboards. Integrate third-party banks and make your daily operations as efficient as possible.



**Direct Connections:** Manage your finances in real-time through the connectivity channel of your choice: We offer EBICS, SWIFT, host-2-host, and OpenAPIs.



**OpenAPIs:** Access real-time data and fulfill your ever-evolving treasury needs in the digital era by using OpenAPI technology for your cash management.



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