RBI & TIS
Value Proposition and
mutual product-offering

Reinforcing the treasury-landscape

RBI and TIS have decided to join forces because of various reasons in the favor of our mutual clients

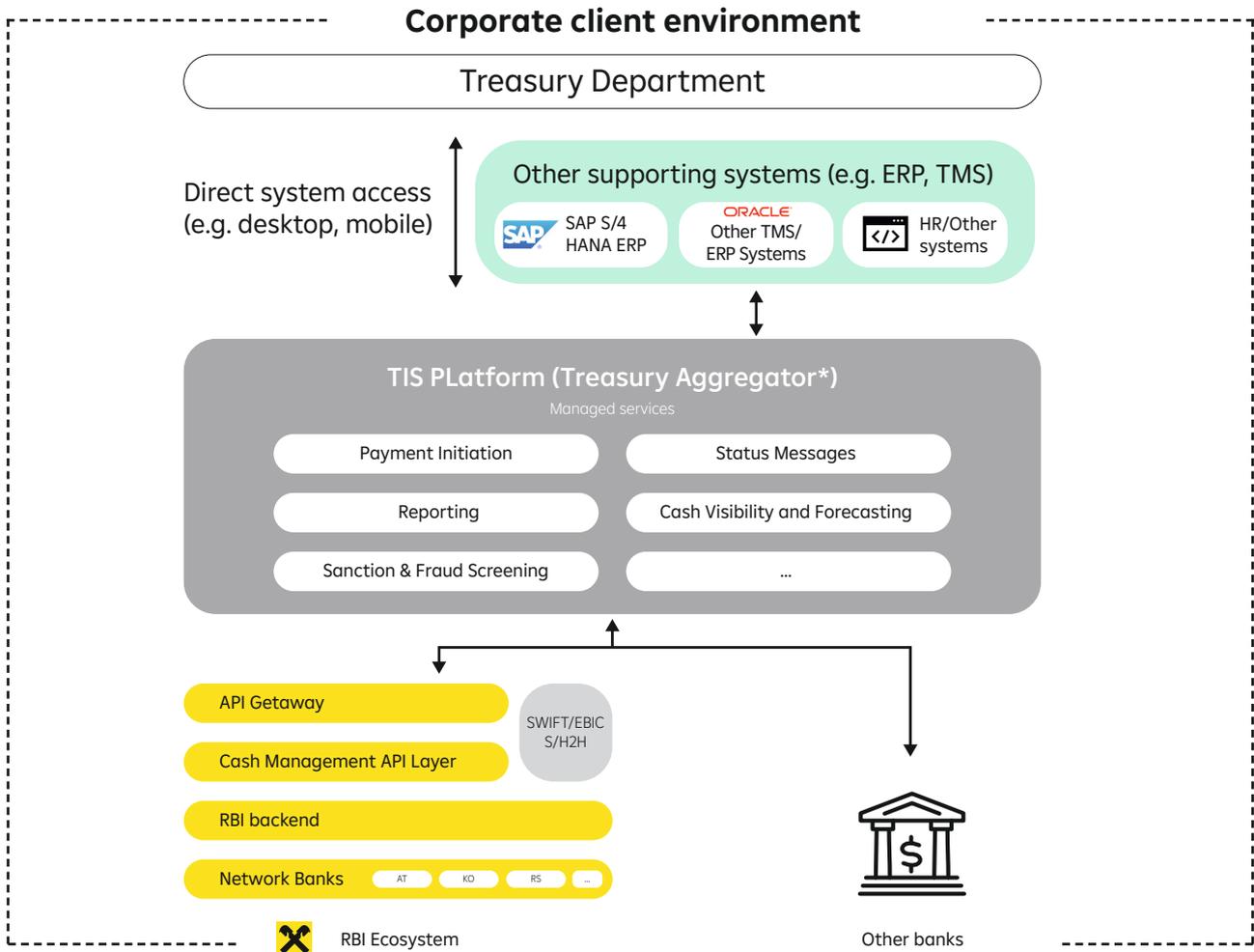| Partnership Strategic Goals	RBI & TIS Value Proposition	Client-Advantages
Extend reach	With this joint approach, we are **increasing the reach** of our products and services **through integrating vice versa.** We are both serving **clients in various geographies and industries,** which make sense to merge.	• A much broader product-suite and geographical reach of accounts • Leading bank-products in client's preferred environments
Plug & Play	Create **plug & play integration and onboarding** of bank products and services for customers. We are **minimising the efforts** of onboarding new client-setups as well as single product enhancements. **This saves time, efforts and money for all involved parties.**	• Massive reduction of onboarding-efforts • Reduction of financial investments • Faster time to market • Opportunity to test fast and adjust individual treasury setups
Co-Creation	Mutual creation of **new products and services.** RBI and TIS are both constantly enhancing their offerings. We are **aligning our roadmaps and priorities** and are focusing on **mutual product-developments.** **Ready for next-gen API powered Cash Management:** RBI to work closely with TIS to further innovate API offering & experience.	• Mutual products perfectly fitting together • Certainty that providers are striving to be future-proof together • Highest degree of innovation in the market
Market knowledge	**Understand** corporate needs, related challenges & available solutions to **better support corporate clients** and **reinforce trusted advisors role.**	• Tailored products based on experience from both technology as well as banking perspective • Innovation through the eyes of a customer

The TIS-Platform ensures "Plug'n Play" experience for corporate clients using RBI APIs

Exemplified Connectivity Setup

Corporate client environment

Treasury Department

Direct system access (e.g. desktop, mobile)

Other supporting systems (e.g. ERP, TMS)
- SAP S/4 HANA ERP
- ORACLE Other TMS/ ERP Systems
- HR/Other systems

TIS PLatform (Treasury Aggregator*)
Managed services
- Payment Initiation
- Status Messages
- Reporting
- Cash Visibility and Forecasting
- Sanction & Fraud Screening
- ...

API Getaway
Cash Management API Layer
RBI backend
Network Banks   AT   KO   RS   ...

SWIFT/EBIC S/H2H

RBI Ecosystem

Other banks

Technical Benefits Of Using TIS With RBI APIs

- Corporate clients will be able to **seamlessly connect to API powered products/services of RBI** (+ other financial institutions) via TIS platform & manage their treasury operations centrally using their preferred system
- **Fast and standardised onboarding** due to proven processes
- **Enjoy CM securely & directly within your TIS system:** integrated with existing credentials and workflows
- **Unlock potential of RBI APIs & related benefits via TIS:** real-time visibility & functionality across RBI network based on growing offer APIs
- **Process & cost optimisation:** managed service for maintenance (e.g. technology media-tion RBI & TIS) + optimisation based on APIs (e.g. smart automation by design in collabo-ration with TIS)
- **Manage RBI & other bank relations via one interface** (multibank view)

*Treasury Aggregators offer mature Corporates a single platform to manage all bank connections regardless of channel. Functionality can overlap with TMS but is more focusing on extended CM functionality (E-BAM, Payments, Statements). If a Treasury Aggregator is being used – it becomes single source of truth for core CM data and synchs with all other relevant systems

In a final discussion round we aligned on three API capabilities for our joint roadmap

We finally discussed this shortlist focusing on feasibility and possibility to adopt these pains & gains into API propositions. Based on our client's highest priorities, RBI & TIS decided to prioritize on the joint development roadmap the topics of **Pre-Validation services, EBAM services and Real-time / Ontime notifications.**

Core Cash Management product-suite (initial mutual offering) — Current offering

Account information

Real-time account information camt 052/052 (instead of MT940/942) covering account statements and balances

Available — Available

Payment initiation

Initiating different payment types (incl. instant) and currencies, and retrieval payment status

Available — Available

Payment status

Extensive payment status reporting for single or multiple transaction references

Available — Available

Cash Management extended — Roadmap

Payment pre-validation

Pre-validation of beneficiary or payment formats/files before initiating payment

TBC — TBC

EBAM

Starting with information about accounts, users and account-rights. Then open/close accounts

TBC — TBC

Real-Time / On-Time notifications

Cash Notifications for Credit transactions and Cash visibility

TBC — TBC

Together, we are enabling RBI account information through the TIS interface in a much faster manner
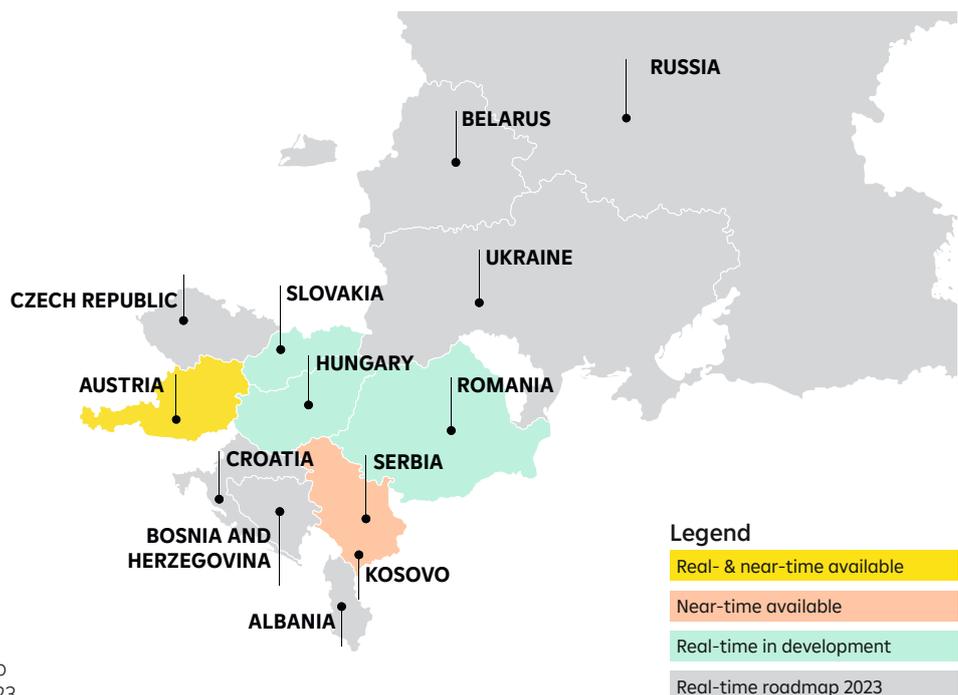
Today's Treasury
Normally, batch processing as well as end-of-day balances & statements are treasury's reality.

Tomorrow's Treasury
APIs will become the "new-normal" - an API is a set of programming code that enables automated & real-time data transmission between one system and another. This enables: Real-time & on demand payments & balances.

System Intervals			
Country	Payment Initiation API	Payment Information API	Account Statements API
Austria			Every 5 minutes
Kosovo			Every 10 minutes (real-time in 2023)
Hungary (Q1 2023)	Payment forwarded to processing	As soon as status meesage is generated (real-time)	As soon as the payment is processed (real-time)
Romania (Q1+Q2 2023)	Engine in real-time		As soon as the payment is processed (real-time)
Serbia		Within minutes of status message generation (near real-time)	Every 60 minutes (real-time in 2023)

Overview of RBI country coverage, to be fully "real-time" by the end of 2023

Legend
- Real- & near-time available
- Near-time available
- Real-time in development
- Real-time roadmap 2023

Overview: API channel activation is a Plug & Play approach and can be done with minimum client-efforts

API Activation in three steps	Client's to-do's with RBI	Client's to-do's with TIS
1. Pre-alignment & contracting	• Decide on accounts and services which should get enabled via Open APIs • Order the Open API connections by your dedicated account manager • Receive and sign the Open APIs Corporate Seal contract	• N.A.
2. Technical configuration	• Purchase a certificate from trusted CA and share the public key and trust chain with both RBI and TIS (detailed process on slide no. x) • Get credentials in the RBI API marketplace and share the ClientID with RBI (https://api.rbinternational.com/home) • RBI provides their trust chain and CN (if required)	• Set-up new bank link (details on the next slide) in TIS • Upload RBI client ID and client secret and RBI certificate in TIS • Select bank account and selection of statement format (intra-day or end-of-day)
3. Testing & final adjustments	• User testing to verify APIs fulfil requirements • Evaluation & adjustments • Full go-live	• Go-live

Note: Only the accounts you select are switched to Open API connection, the remaining ones stay with existing protocols (e.g. H2H or EBICS)

RBI: Activation of the technical environments

1. How To Activate The RBI Test Environment

1. Get a certificate for the Sandbox environment. It can either be a self-signed certificate or from a trusted Certificate Authority, which will be used for encrypted message exchange.

2. Register on the RBI marketplace (https://api.rbinternational.com)

3. Connect to the Cash Management sandbox environment of RBI (see next page)

4. Use the generated ClientID and ClientSecret for the authorization of the API

2. How To Activate The RBI Production Environment

1. Get a certificate from a trusted CA which will be used for encrypted message exchange

2. Connect to the Cash Management production environment of RBI in the marketplace (see next page)

3. Provide following data to RBI
   - ClientID which was generated in the marketplace
   - Public Key + Trust chain of the certificate

4. RBI needs to configure the ClientID, certificate and account information to enable access to the API

5. If required RBI will provide the Trust Chain, Common Name and Issuer of public key

RBI: How to connect to our two environments, derive credentials and select your APIs

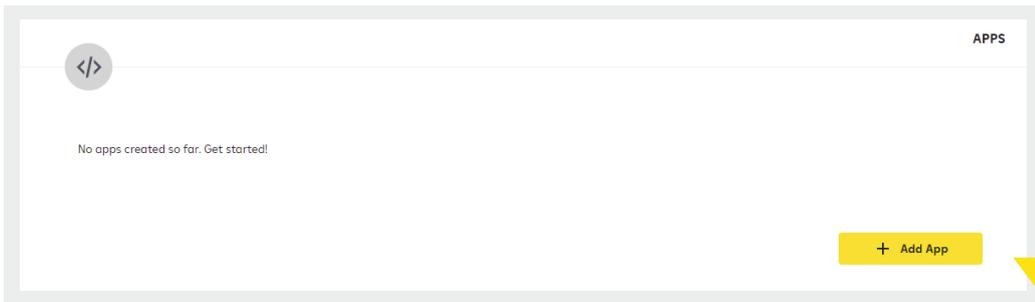Please register on the RBI marketplace (https://api.rbinternational.com)

Step 1

Once registered, you can find all available Cash Management APIs by clicking on the APIs tab.
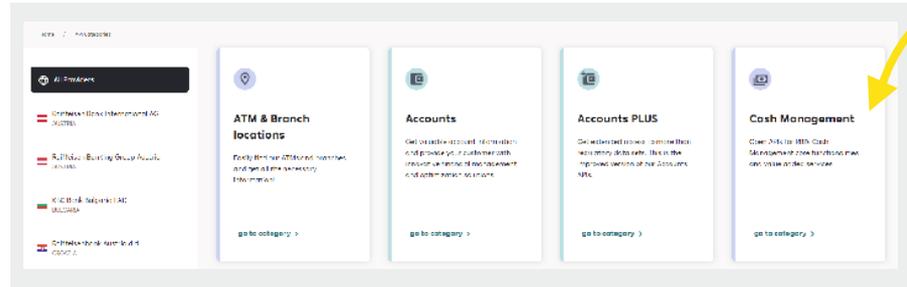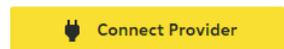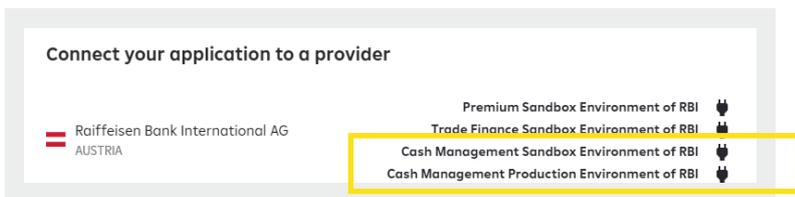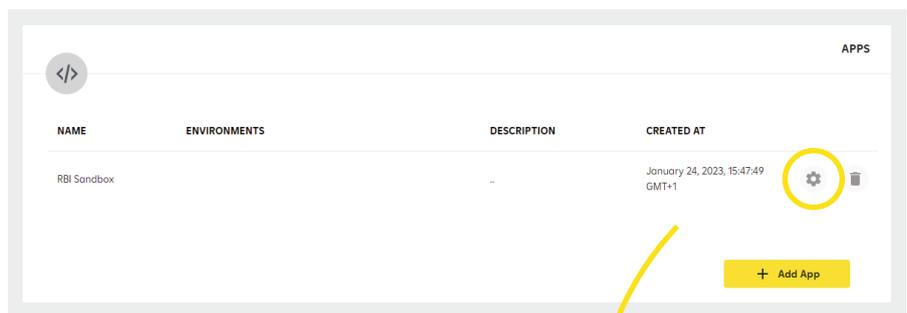

Step 2

Add a new application via the Apps tab

Step 3

Connect the desired environment*
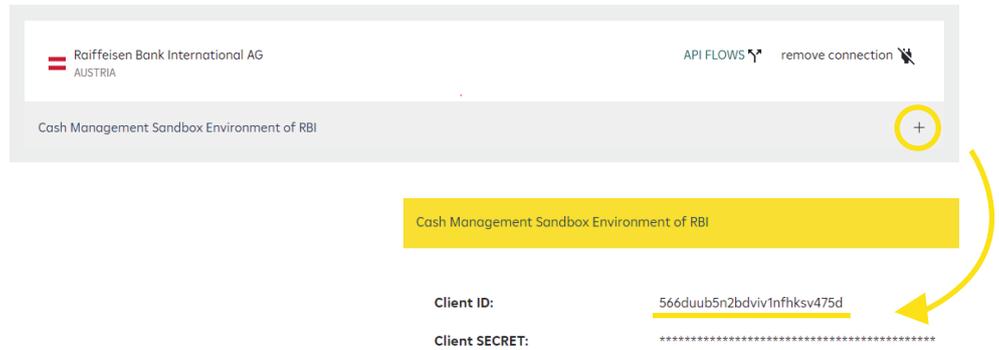*(sandbox or production)*

*Before connecting to the Production endpoint please make sure that you have created a nonprivate organization and are administrator of that organization

RBI: How to connect to our two environments, derive credentials and select your APIs

Step 4

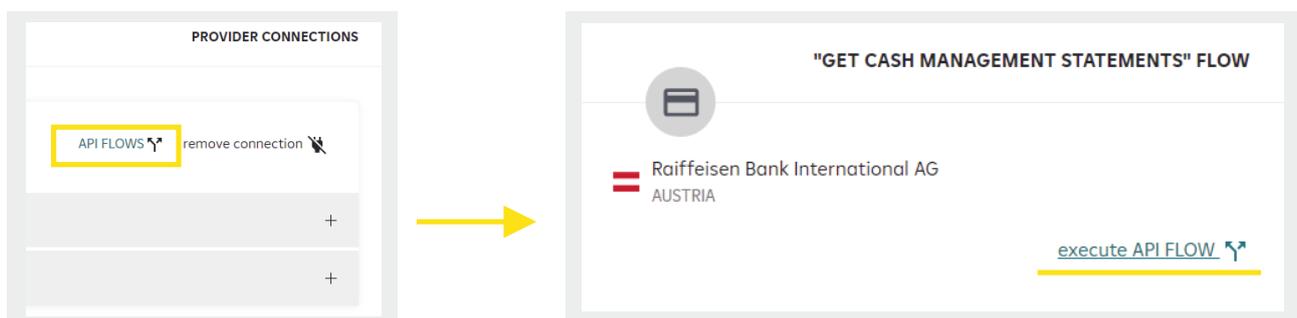The ClientID can be found by expanding the respective environment entry

Raiffeisen Bank International AG
AUSTRIA

API FLOWS remove connection

Cash Management Sandbox Environment of RBI +

Cash Management Sandbox Environment of RBI

Client ID: 566duub5n2bdviv1nfhksv475d

Client SECRET: **

PROVIDER CONNECTIONS

Raiffeisen Bank International AG
AUSTRIA

API FLOWS remove connection

Cash Management Sandbox Environment of RBI +

no API BUNDLES added +

Add API Bundle

Step 5

API bundles can be added by expanding the „API bundle" area and clicking on „Add API Bundle" and choosing the desired API

Step 6

Click on API flows on the „Provider Connections" page and execute the desired API flow

PROVIDER CONNECTIONS

API FLOWS remove connection

+

+

"GET CASH MANAGEMENT STATEMENTS" FLOW

Raiffeisen Bank International AG
AUSTRIA

execute API FLOW

TIS: Switching RBI accounts to Open API connection within the TIS application is an easy operation

Step 1

Setting up a new RBI Account Statements bank link

Create Bank Link Configuration ✕

Title:	☆	test rbi
Bank Link:	☆	RBI Services ˅
Legal Entity:	☆	German Office (LE_GERMAN) ˅

Save   Cancel

Bank Link Details

Bank Accounts	**Additional Configuration**	Download Configuration	Pull Status	Send Status

💾 Save

Client ID:	☆	2nvdc4u23p62m4l1lniuj4f1f4
Client Secret:	☆	ubf8oo0ae2i6oslulasa4tuqudajcn3ai0

⊘ SSL certificate configured

Signing certificate
Title:	RBI TEST
Subject:	CN=RBI TEST
Issuer:	CN=RBI TEST
Serial:	1
Valid From:	10/26/2022
Valid To:	10/25/2072

Step 2

Import and manage RBI credentials and certificate

Step 3

Statement configuration:
format, frequency, and status

Bank Link Details

Bank Accounts	Additional Configuration	**Download Configuration**	Pull Status	Send Status

⊕ New ▾   ✎ Edit   ⊖ Delete   ⊗ Deactivate   ⊘ Pull Now

	Channel Id	File Format	Status	Time frame start (UTC)	Time frame end (UTC)	Fetch interval in mins	Fetches per day
☑							
☑		CAMT.053.001.02	Active	0:00	23:45	30	1000

10

TIS: Switching RBI accounts to Open API connection within the TIS application is an easy operation

Step 4

Statement and data listing