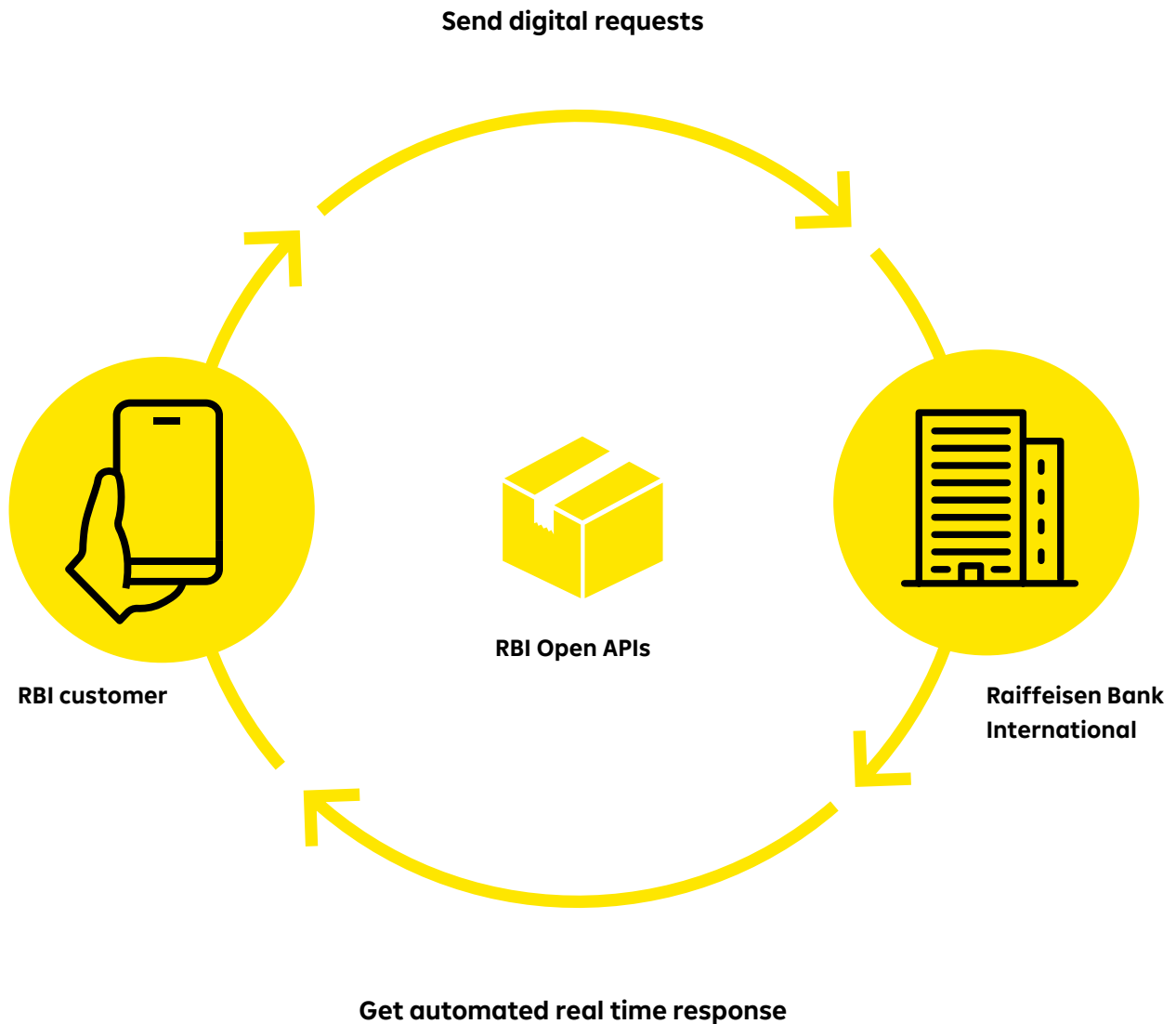




Open Banking APIs in Cash Management

The way to **Real-time treasury**

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 functionalities** 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 APIs¹

Enable high-priority use cases and unlock full potential APIs



Bank Account Information API exposing a variety of user and account information



Pre-Validation API to check the beneficiary or payment formats/files before initiating the payment in order to reduce manual interventions and to increase STP-rates



Cash Notifications for Credit transactions and Cash visibility in order to improve account-handling and user experience



FX services as part of the Payment initiation process: RBI delivers a FX quote in real-time, the client can accept and then directly initiate the payment in this currency

¹To 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

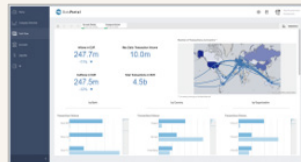
RBI has partnered with relevant TPPs to enable a quick activation of RBI Cash Management services through Open APIs in all possible constellations.

RBI customers have options to connect to RBIs' APIs:



Embed APIs within standalone platforms

Offering integration with leading TMS platform

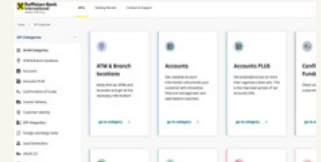


- Leverage APIs to super charge TIS services
- TIS as one-stop shop connecting all systems



Embed APIs within your own application

Leverage RBI API marketplace for point-to-point connection

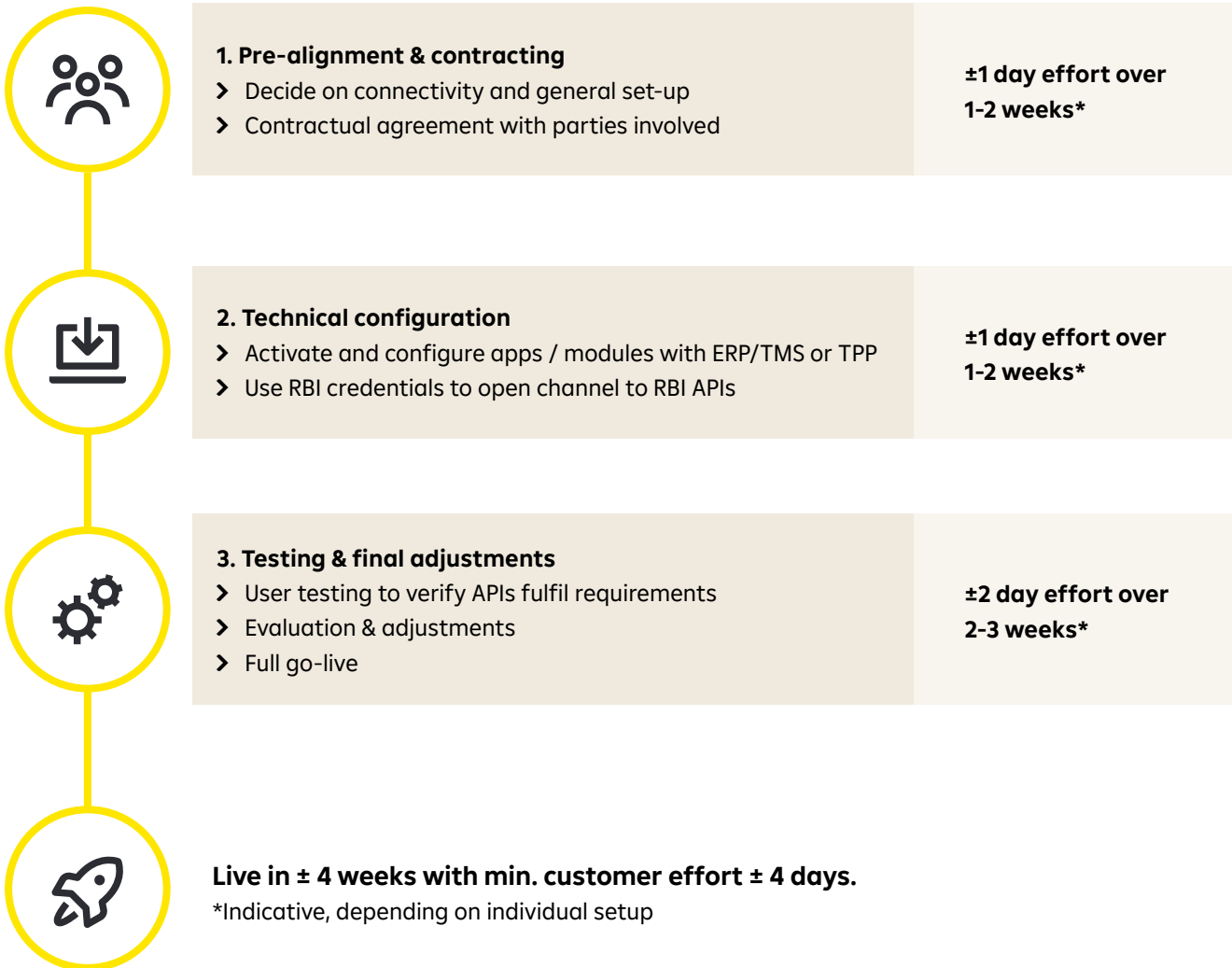


- Explore RBI APIs and use sandbox to test them
- Use tools and APIs to build new services for your purpose

The RBI Open Banking API activation

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

API Activation in three steps



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

1. API SERVICES


Let's **align on the API scope** which supports your business best now and in future


 Payment initiation

 Account information

 Payment status

 EBAM

 Request-to-pay

 E2E FX management

2. GEOGRAPHIES

Let's **align on the countries** you have accounts with RBI, and you want to make real-time capable



Austria



Serbia




Kosovo




All other RBI countries


3. CONNECTION


Let's **align on how you plan to embed APIs**. We provide free sandboxes / trials also from our partner-systems

 TIS integration

 Point-to-Point integration

 Other ERPs

 Other platforms

 Innovative FinTechs

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!

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