

CMI Business Banking

User guide

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1 GENERAL

To make our **CMI Business Banking** easier and more secure, Raiffeisen Bank International AG offers you a strong 2-factor authentication solution. Our new application for corporate e-banking is available as a desktop app (for Windows and Mac OS) and a mobile app (for Android and iOS).

The **Desktop App** (CMI Business Banking) enables you to create and sign payment orders. This version offers the full functionality of CMI@Web.

The **mobile app** (CMI Sign) is used only to sign payment orders that already have been created upfront and to display the order history.

Simple and Secure

2 ONBOARDING

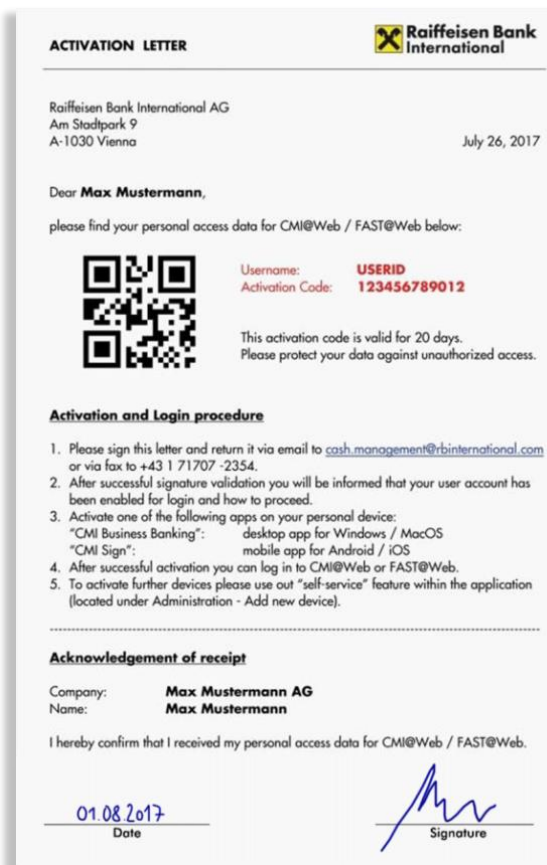
2.1 Your personal activation letter


Security comes first! In order to activate your account, we need a written confirmation about the receipt of the activation letter. This ensures that your data does not get into wrong hands.

The activation letter contains your personal **activation data** (Username, Activation Code), which are **valid for 20 days** and will be required for the first activation.

Send us your signed activation letter to:

- **E-Mail:** cash.management@rbinternational.com
- **Fax:** +43 1 71707-2354




ACTIVATION LETTER 

Raiffeisen Bank International AG
Am Stadtpark 9
A-1030 Vienna

July 26, 2017

Dear **Max Mustermann**,

please find your personal access data for CMI@Web / FAST@Web below:

 Username: **USERID**
Activation Code: **123456789012**

This activation code is valid for 20 days.
Please protect your data against unauthorized access.

Activation and Login procedure

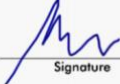
1. Please sign this letter and return it via email to cash.management@rbinternational.com or via fax to +43 1 71707 -2354.
2. After successful signature validation you will be informed that your user account has been enabled for login and how to proceed.
3. Activate one of the following apps on your personal device:
"CMI Business Banking": desktop app for Windows / MacOS
"CMI Sign": mobile app for Android / iOS
4. After successful activation you can log in to CMI@Web or FAST@Web.
5. To activate further devices please use out "self-service" feature within the application (located under Administration - Add new device).

Acknowledgement of receipt

Company: **Max Mustermann AG**
Name: **Max Mustermann**

I hereby confirm that I received my personal access data for CMI@Web / FAST@Web.

01.08.2017
Date


Signature

After receiving the confirmation and a successful signature check, your user will be activated on the bank side and you will receive a download link for the Desktop and Mobile App.

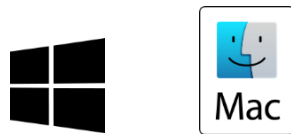
Submit
activation letter

2.2 Start of the desktop app

Download the Desktop App **“CMI Business Banking”** to your computer using the submitted download link. You can use the app on Windows as well as on Mac-PC’s:

Windows & Mac OS

<https://auth.rbinternational.com/Update/>



Save the executable in any local directory. The file is signed by the bank and does not require any installation or administrative rights on the client.



Then start the app by double-clicking the executable:



Download
the Desktop-App

Start
the Desktop-App

2.3 Landing Page

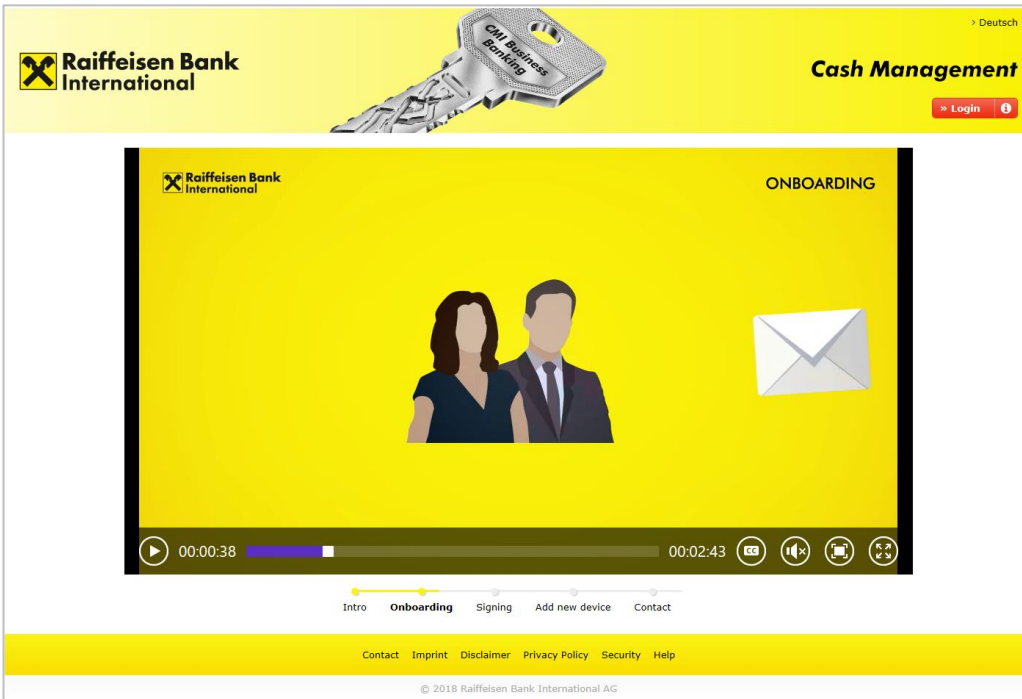
After starting the Desktop App, you see the **landing page**.

In the upper right corner you will find the language selection (DE / GB) and right below there is red login button for the application.

Furthermore, you will find some more information on this site:

- Contact
- Imprint
- Security

On the landing page you will also find a short **video** which explains the most important steps for onboarding and using the app in detail.



The screenshot displays the Raiffeisen Bank International landing page. At the top left is the bank's logo. To the right, there is a 'Cash Management' header and a red 'Login' button. A video player is embedded in the center, showing an 'ONBOARDING' video with a progress bar at 00:00:38. Below the video player is a navigation menu with options: Intro, Onboarding, Signing, Add new device, and Contact. The footer contains links for Contact, Imprint, Disclaimer, Privacy Policy, Security, and Help, along with the copyright notice © 2018 Raiffeisen Bank International AG.

Landing Page

Video

2.4 Start the mobile App

You can download the mobile version from the relevant App store (Android or Apple). You will find the app using the search function for **“CMI sign”**.



Android



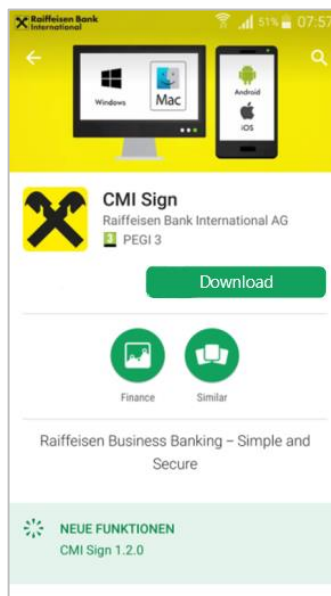
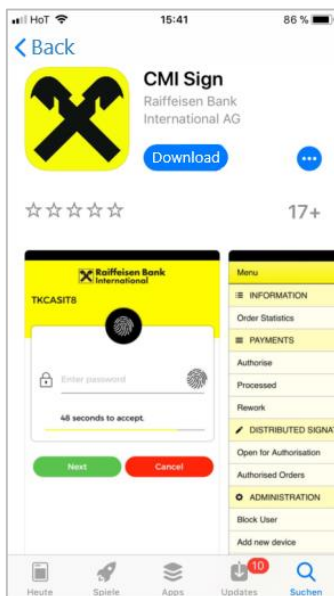
iOS

Depending on the operating system, the app requires the following access rights:

- Phone call: for specific details used for device binding
- Photo and data files: for saving log files for support cases
- Camera: for scanning the QR code for the activation letter

Download the Mobile-App

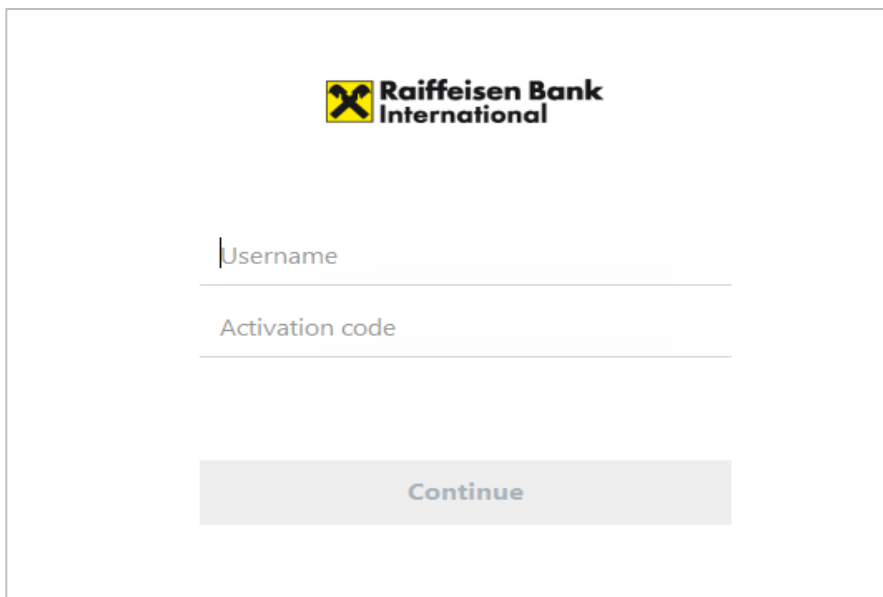
Access rights of the Mobile-App



2.5 Initial activation of the Desktop App

During first startup of the application you will receive a login screen where you have to enter your **username** and the **activation code**, which is only valid once.

After that you can create a **personal password** for this device. For security reasons, you have to enter your new password twice.



The screenshot shows the Raiffeisen Bank International login interface. At the top center is the bank's logo. Below it are two text input fields: the first is labeled 'Username' and the second is labeled 'Activation code'. At the bottom center of the form is a grey button labeled 'Continue'.

After successful **activation**, you can use "CMI Business Banking".

Device binding:

For security reasons, the app is bound to the end-users device during the initial activation. Application access is therefore only possible from this device only. Transferring the app to another device would require a new activation there.

Enter username and
activation code

Create password

Device binding

2.6 Initial activation of the Mobile-App

When you start the Mobile App for the first time, you can scan the **QR code** which you received with the activation letter. Alternatively, you can enter the access data manually to activate the app on this device.

Device binding:

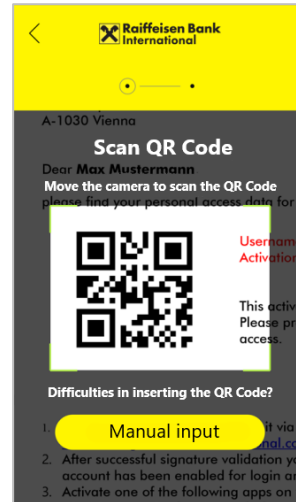
For security reasons, the app is bound to the end-users device during the initial activation. Application access is therefore only possible from this device only. Transferring the app to another device would require a new activation there.

In the "New password" screen create a **personal password** to login from this device in the future. For security reasons, you have to enter your new password twice.

In addition, you can also activate your **fingerprint** to make the login or signature of payments even more easier.

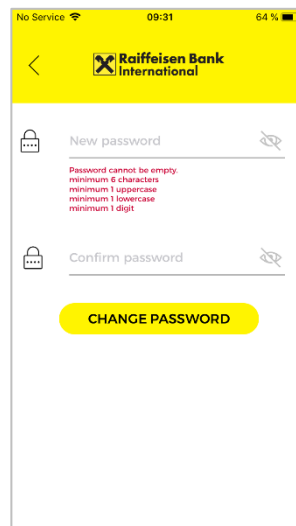
Remark:

Activating the fingerprint function automatically enables login for all fingerprints stored on this device. Make sure that only you have access to this device.

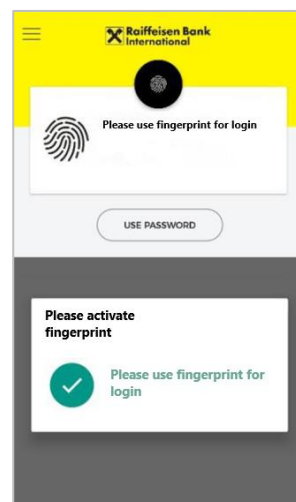


Initial access via QR code or access data

Device connectivity



Create password



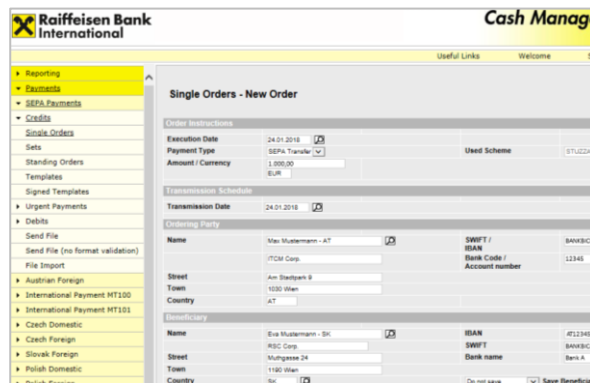
Activate fingerprint

3 SIGNATURE

3.1 Signing orders with the Desktop App

With the Desktop App, you can **create payment orders** as usual using the menu item "Payments".

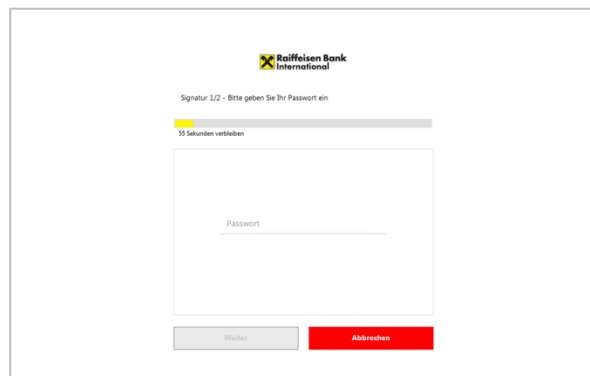
These can be signed immediately after the creation, later on another device or via the Mobile App.



Create payments via Desktop App

The **signature** of the payment is done by entering your password, which you defined during the initial activation process.

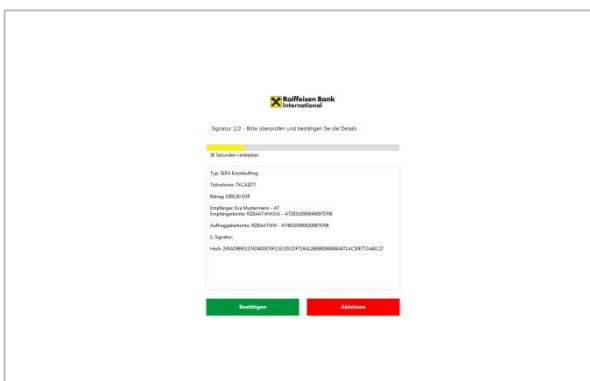
For security reasons, the signature process must be completed within a specific timeframe.



Signature via Desktop App

Please check the payment details before proceeding with the process.

By clicking "Confirm" the payment is sent to the bank for further processing.

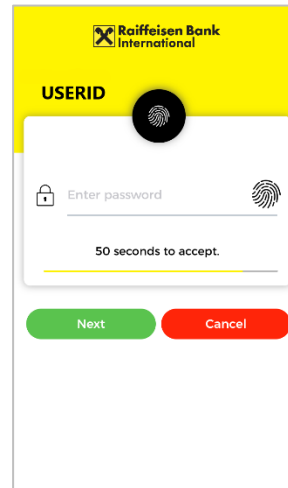


Display of payment details

3.2 Signing orders with the Mobile App

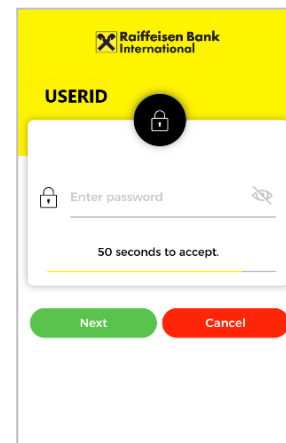
Payment orders which have been created with the Desktop App upfront can be easily signed via Mobile App if required.

Click on the menu "Payments - Authorisation", select the required order and sign it with your **fingerprint**.



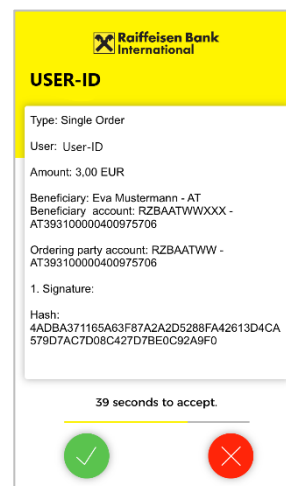
Signature
via fingerprint

Alternatively, you can also sign your payment orders with your password. Therefore, select the desired order and sign it by entering your personal **password**.



Signature
via password

Please check the payment details displayed before approving and submitting the payment order to the bank for further processing.



Display of
payment details

For security reasons, the signature process must be completed within a specific timeframe.

4 ADD NEW DEVICE

You can use CMI on different devices and use them at the same time.



4.1 Add a new device with the Desktop App

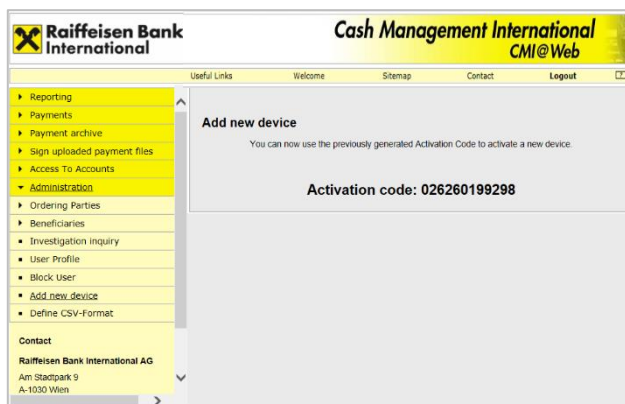
You can use an already activated device to create an activation code for another device. Therefore, please use our "Self-Service" function:

Step 1:

Start your Desktop App and log in.

Step 2:

Select the menu item "Administration - Add new device" and request a new activation code with entering your existing password. After confirmation a 12-digit activation code will be displayed.



Step 3:

The activation code is valid for **5 minutes** and can be used to activate a new device (see [section 2.5](#)).

Add device via Self-service

4.2 Add a new device with the Mobile App

The "Self Service" function is also available in the Mobile App "CMI Sign" and can be used to generate activation codes for other devices.

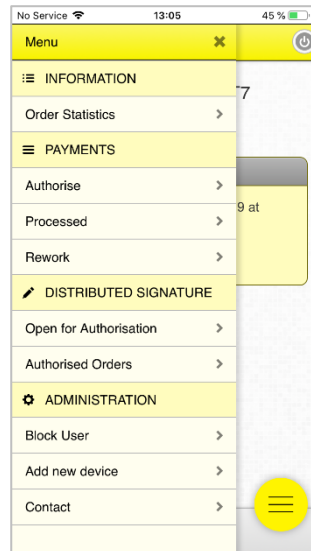
„Self-Service“

Step 1:

Start your Mobile App and log in.

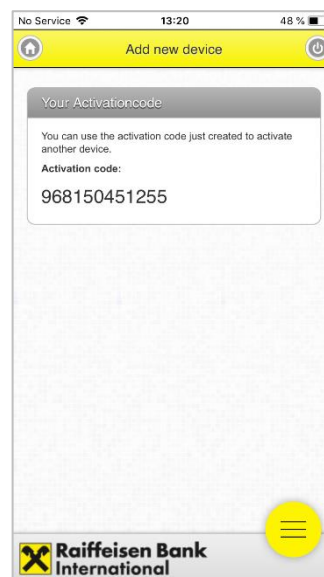
Step 2:

Select the menu item "Administration - Add new device" and confirm the procedure with your fingerprint or password.



Step 3:

The activation code is **valid for 5 minutes** and can either be used to activate a new device or to reactivate a blocked user (see [section 2.6](#)).



Add device
via Self-service

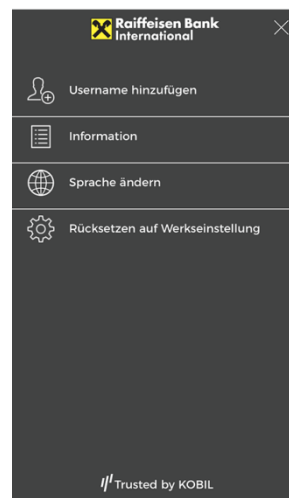
5 TYPICAL SCENARIOS

5.1 Forgot password

You can activate the Desktop App and the Mobile App on more than one device. You will have the same user on all devices, but you can choose a different password for each device (Smartphone, PC, Mac...).

If you **forget the password** for one of your devices, you can reactivate the user on this device.

Select "Reset to factory settings" from the main menu and follow the instructions from section [4.1](#) (Desktop App) or [4.2](#) (Mobile App) to create a new activation code for the affected device.



Forgot password

5.2 User blocked

If you blocked your user on the device after using a wrong password several times (> 5 attempts) and you still have a second device up and running, you can **create a new activation code** there and use to reactivate your blocked user. Please follow the "Self-Service" instructions from Chapter [4.1](#) (Desktop App) or [4.2](#) (Mobile App).

User blocked

6 SUPPORT

In case you need support we kindly ask you to provide the following information:

- https://auth.rbinternational.com/Analyse/AST_Checkliste.docx

In this checklist you will find some basic information about firewall ports and connectivity tests which helps us to find the root cause.

Checklist
for Support cases