

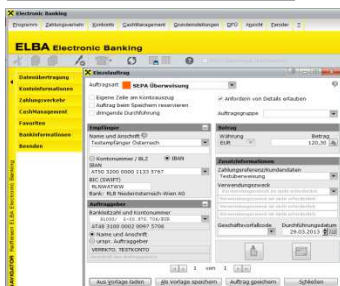
cardTAN in ELBA-business



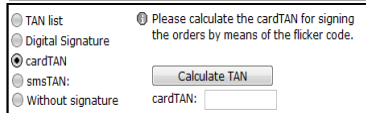
cardTAN is the most recent authorisation method developed by Austrian banks. Raiffeisen Bank International applies cardTAN to offer maximum security combined with a high level of comfort.

- Requirements
 - cardTAN compatible MaestroATM card or a separate cardTAN card (security card) from your account holding bank
 - A cardTAN reader (a small, external smartcard reader)
 - Activation of the cardTAN service for the respective signatory
- Advantages
 - No additional software necessary
 - The cardTAN reader works completely wireless and fits in every pocket
 - No lock necessary if you lose the cardTAN reader
- Maximum security
 - Activation of cardTAN card inside the cardTAN reader is only possible with the signatory's ELBA PIN
 - The generated TAN displayed on the cardTAN reader is only valid for the respective signatory and can only be used once
 - The transaction data is included in the highly secure calculation process. The generated TAN corresponds to the payment orders
- How to use the cardTAN in ELBA-business

1. Create an order



2. Choose cardTAN in the sign-dialogue



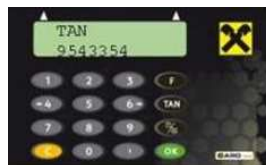
3. Insert the cardTAN card into the cardTAN reader and enter the ELBA PIN of the signatory



4. Point the cardTAN reader at the flashing graphic (flicker effect) on the screen



5. Sign your orders with the calculated TAN



For any further information please contact your account manager or RBI Cash Management Department (Phone: +43-1-71707-1608 or e-mail: cash.management@rbinternational.com). Visit as well our Web site: www.rbinternational.com/cm/en

 **Raiffeisen Bank International**