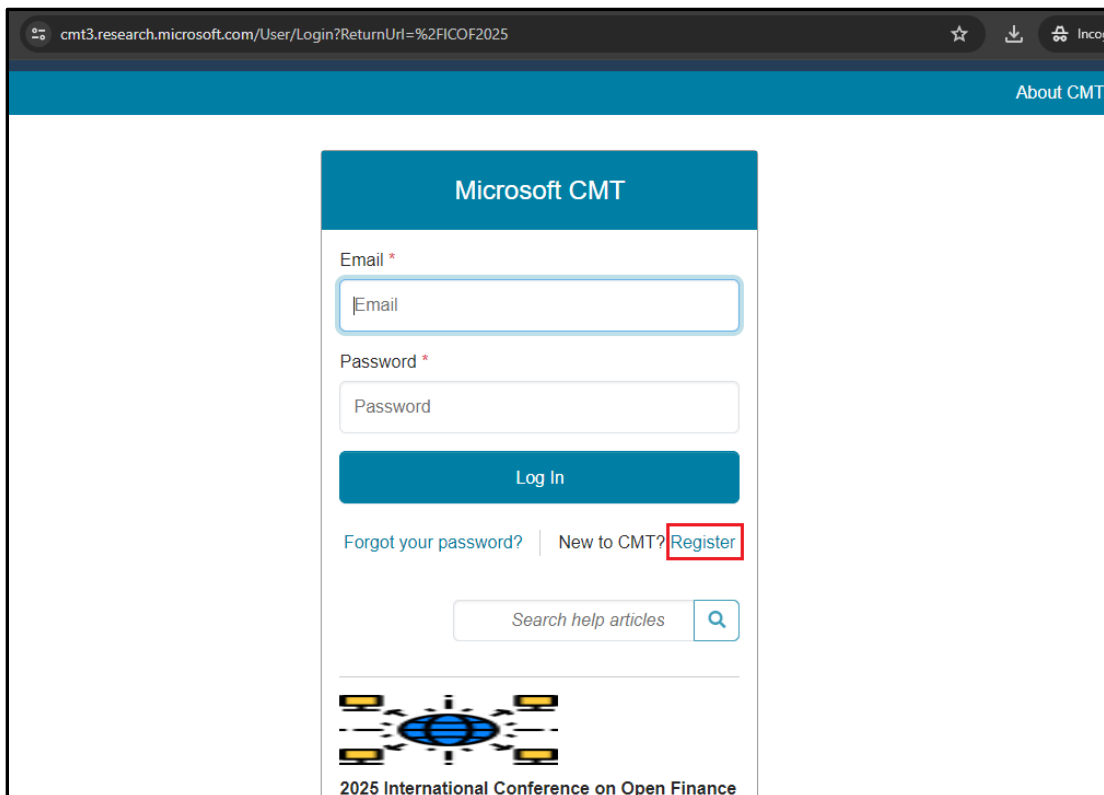


Submission Quick Tour for Authors

1. To submit your paper, have your cover page and manuscript ready
2. Go to <https://cmt3.research.microsoft.com/ICOF2026>
3. If you have not used Microsoft CMT before click on the “Register” link as shown in the red block below, otherwise enter your Email and password and skip to Step 7.
Steps 4 -5 assume that you are using Microsoft CMT for the first time.



The screenshot shows a web browser window with the URL cmt3.research.microsoft.com/User/Login?ReturnUrl=%2FICOF2025. The page features a blue header with "About CMT" on the right. The main content area is titled "Microsoft CMT" and contains a login form with the following elements:

- An "Email *" input field with a placeholder "Email".
- A "Password *" input field with a placeholder "Password".
- A blue "Log In" button.
- Links for "Forgot your password?" and "New to CMT? Register". The "Register" link is highlighted with a red box.
- A search bar with the text "Search help articles" and a magnifying glass icon.
- A globe icon with arrows pointing to it, representing the conference.
- The text "2025 International Conference on Open Finance" at the bottom.

4. Complete the required fields (*) in the next form shown as shown below. Click the “Register” button when done.

[Login](#) [Registration](#) [Reset Password](#)

Create New Account

Login information

* Email

* Password

Passwords are required to contain 12 characters and each of the following: lowercase letters, uppercase letters, numbers, and symbols. Valid symbols are: ~!@#\$%^&*()-_+=+{}[]|:;'"<>.,?/

* Confirm Password

Personal Information

* First Name

Middle Initial

5. If your registration was successful, you will see the following message.

[Login](#) [Registration](#) [Reset Password](#)

Welcome to CMT !

Your account has been registered, please verify it by clicking the activation link that has been sent to this email address.

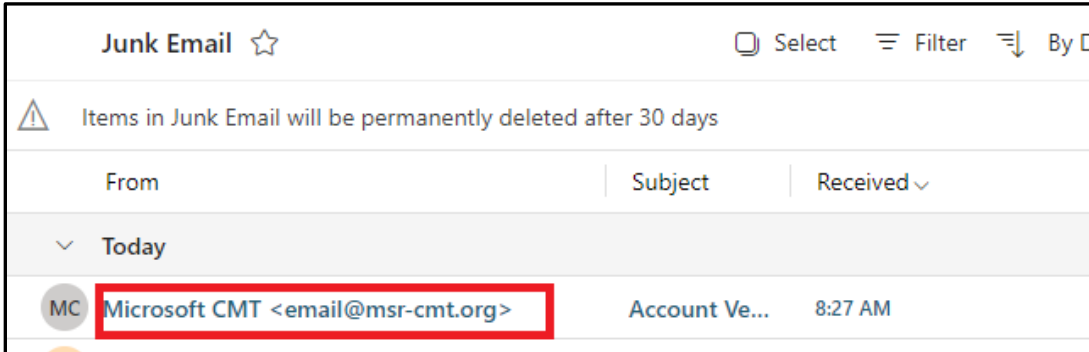
If you do not receive the activation link

If you do not receive our mail to activate account, the following are some of the possible reasons for the problem.

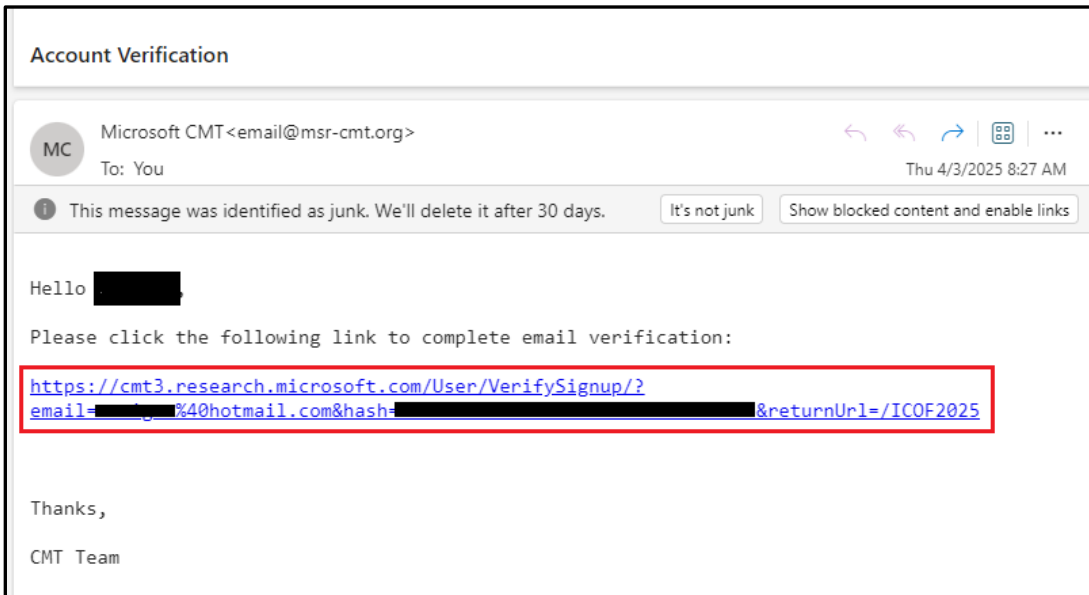
1. You typed in an incorrect email address.
2. Slow mail processing at your email server.
3. Your mailbox has exceeded quota.
4. Spam filters configured at your mailbox or email server have marked the email as spam.
5. There are connection issue with your email server.

CMT could not address issues related to your mailbox or mail server. You could probably try to use an email account such as Hotmail, Outlook, Gmail, or Yahoo! Mail. You will be able to change email address with your account later.

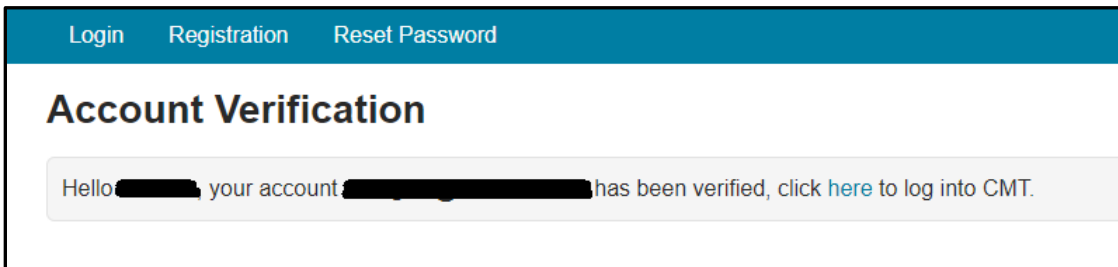
6. Access your email system and check for the message from CMT. If you are using an email account such as Gmail, Hotmail, or Yahoo check in the "Junk" mail folder as shown below if you do not see a message in the Inbox.



Open the email and click on the link to verify your email address.

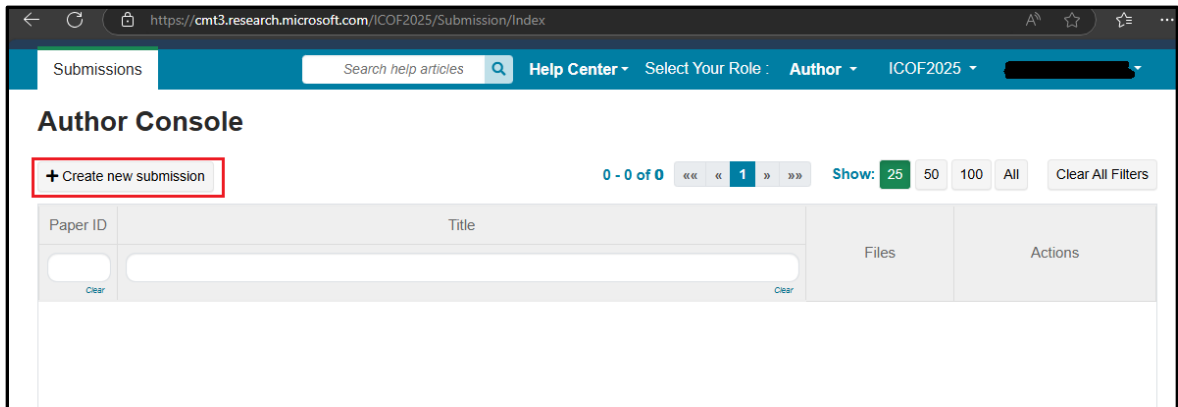


You should now see the following



Click on the link above or go to <https://cmt3.research.microsoft.com/ICOF2026> and login with your email and password.

7. Once logged in to Microsoft CMT, click on the “Create new submission” button as shown below.



8. Complete the Items 1 and 2 highlighted below, if you have co-authors add them by clicking on Item 3. Use item 4 to add your **cover page** and **manuscript**, then click Item 5 to submit.

