



Press release

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KBC Mobile takes a major step towards a platform for everyone, including non-customers

Anyone can now use the non-banking services in KBC Mobile, even if they are not KBC customers.

Customers can earn money with their KBC bank account.

Over one million customers already use their KBC Mobile banking and insurance services every day. And that usage is growing all the time. More than 174 000 of them also use the third-party non-banking services available through the app. They use it to buy De Lijn and SNCB public transport tickets, pay for parking (4411 and Q-Park), order service vouchers and more besides. Non-banking services like this were used over 200 000 times in October.

In the next few weeks, KBC will go a step further.¹ In future, non-customers too will be able to use several non-banking services, without having to open an account at KBC. This will make KBC the first financial institution in Belgium to open up its mobile apps to a much wider public than its own customer base.

The growing popularity of the non-banking services shows how the mobile banking app is making life easier for more and more consumers and being given an increasingly central place on their smartphone. KBC, KBC Brussels and CBC are responding to this by offering customers attractive and automatic cashback discounts on purchases at dozens of national retail chains, local merchants and commercial partners, web shops and service providers – in so far as the customer opts to use them.

Karin Van Hoecke, General Manager for Digital Transformation at KBC Belgium explains: *'The distinction between customers and non-customers is becoming increasingly blurred. Consumers are looking for the fastest and easiest way to meet a particular need and they only want to see information and services that are relevant and tailored to the way they organise their lives. They expect to have access to a much wider and more attractive package of services, which they want to be able to activate quickly and easily from a single central app, without fuss or having to download 10 different apps. KBC will focus on this heavily in the years ahead. We're going to develop KBC Mobile into an open platform that is readily accessible to every consumer and adds genuine financial value.'*

¹ 'KBC' refers here to KBC Bank, KBC Brussels and CBC.

Jo Vander Stuyft, General Manager for Mass Retail Customers at KBC continues: *'We're witnessing a rapid evolution in what consumers expect from digital services, and not only among our customers. It's nowhere near enough nowadays simply to offer a basic service for banking and insurance products in digital form: consumers also want the cashback offers they receive from local merchants and big retail chains to be processed smoothly and automatically. The Deals package in KBC Mobile applies these discounts directly, without the consumer having to mess about with paper coupons, discount codes or till receipts. In other words, anyone who signs up for KBC Deals will have a quick and easy way to earn money via their KBC bank account. We're also going to link the Trooper discount system to our KBC Deals programme, so that customers can opt to donate some or all of the cashbacks they receive to an organisation or charity of their choosing.'*

New: KBC Mobile as an open service platform for everyone, customers and non-customers alike

KBC is once again breaking new ground in the digital bank-insurance field by opening up KBC Mobile to non-customers, who will have direct, free access to a number of popular non-banking applications. They don't even have to become a customer or open an account at KBC.

Before the year is out, everyone will be able to use KBC Mobile to buy De Lijn and SNCB public transport tickets. Tickets are reserved via KBC Mobile and paid for using the *Payconiq by Bancontact* app or a bank account of their own choice.

New: additional non-banking services in KBC Mobile

Before the end of this year, KBC will offer two new non-banking services in KBC Mobile. Customers and non-customers alike will be able to:

- Sign up for cheaper group purchasing of green energy (gas and/or electricity) via *iChoor*; and
- Order passenger comfort service vouchers for Brussels Airport.

Air travellers can skip the queues for the security checks at Brussels Airport by purchasing a Fast Lane Pass via KBC Mobile. This means shorter passage at the security checks.

Brussels Airport also offers a Diamond Lounge Pass via KBC Mobile. While waiting to board, passengers can work, have a lunch break or relax with a drink in the Brussels Airport Lounges without being disturbed.

Meanwhile, KBC is launching a digital safe for Plus Account holders, in which they can store all their important data (documents, passwords, notes, photographs, etc). It goes without saying that the customer alone is able to access this personal safe.

Lastly, KBC (in collaboration with Doccle) is also rolling out the Belgian Federal Government's eBox – a personal, secure electronic mailbox, in which customers can receive all their government documents safely and in digital form.

New: KBC Deals²: personalised 'win-win' for customers and merchants in just three taps

Merchants, retail chains and service providers who sign up for the KBC Deals programme can offer cashbacks to customers who pay for a purchase using any KBC (or KBC-related) payment method, such as their bank or credit card, transfer or Payconiq. Payconiq will, moreover, be fully integrated in KBC Mobile by the end of the year.

The system is exceptionally user-friendly for customer and merchant alike. Customers choose which discounts they find attractive and pay for the purchase. Once a month, all the discounts for which they have qualified are credited to their bank account. The merchant does not have to take any additional action at the moment of sale, as the discount is processed automatically.

KBC deals are only available to customers who have provided their explicit consent in advance. Customers receive a list of relevant and targeted offers in line with their specific consumer behaviour and select the ones

² This programme also applies to CBC and KBC Brussels

that appeal to them. If a customer is no longer interested, he or she can unsubscribe really easily via KBC Mobile.

The offers will be provided by large, national brands and chains as well as local merchants. It will be up to them to determine the frequency, duration and scale of the discounts. Based on the individual's transaction data, KBC will add up all the discounts to which the customer is entitled from the merchants he or she has selected and will then credit the total cashback directly to the customer's account once a month. Discounts under the KBC Deals programme can always be combined with any others offered by the merchant at that moment.

Over 50 national and local deals will already be available in the next few weeks in Flanders, Brussels and Wallonia, and talks are currently underway with dozens of other interested providers. KBC therefore expects several hundred merchants to join the KBC Deals programme over time.

KBC is keen to stress that it will fully respect its customers' privacy and will not share their data with either the affiliated merchants or other third parties.

In the early part of 2020, KBC will link the [Trooper](#) platform to the KBC Deals programme. Customers will then have the option of donating their KBC cashback to an organisation or charity of their choice.

New: non-customers will also have access to some KBC deals

Since non-customers do not have a KBC bank account (to provide transaction data), KBC cannot offer them personal, relevant discounts or, consequently, a cashback formula. To enable them to enjoy similar benefits too, KBC will launch a voucher package in KBC Mobile in the spring of 2020. This will entitle customers and non-customers to an immediate discount at the merchant.

In this way, non-customers will also get to benefit from attractive privileges in KBC Mobile, over and above the convenience of the non-banking services they can already access.

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