

Brussels/Dublin, 21 June 2017



**Innovations throughout KBC Group**

## **ČSOB (SK)'s Invoice Scanner allows client to automatically convert invoice into payment order**

CSOB's Invoice Scanner is unique on the Slovak banking market. As of 26 June 2017, it will offer Mobile banking users an easier way to pay invoices received by e-mail. When the user accepts the invoice, the invoice details are immediately prefilled on a mobile payment order for further processing. The app is available for Android and iOS.

Invoice Scanner is convenient for the customer: it is fast, effortless, secure and paperless. Moreover, it was developed as a result of direct customer feedback.

### **How does it work?**

If the pdf invoice contains a QR or bar code with encoded payment details, Invoice Scanner reads the QR to prefill the payment order.

If the invoice does not have such a QR or bar code, CSOB's Mobile banking app will display the invoice and navigate the customer to simply point out the payment details on the invoice. The app scans these selected fields and prefills the payment order.

Re-entering invoice data in an app is not necessary anymore, avoiding typing errors, and doesn't require time-consuming or confusing switching between apps. The customer also doesn't have to print the invoice or open the document on another device (pc, tablet,...) in order to scan it with his smartphone camera – the way many traditional scanning apps still operate.

CSOB Slovakia is the first in Slovakia to offer this solution. KBC Belgium will adopt this innovative solution and propose it to its Belgian mobile banking customers in the second half of the year.

## **Customer-driven innovation**

Since last year, ČSOB SK includes a simple feedback form on its mobile banking app. Around 32% of the feedback consists of suggestions for new digital banking functions. Invoice Scanner is a perfect example of such customer-driven Innovation.

Customers asked CSOB for a possibility to immediately process invoices received by e-mail, using the CSOB Mobile banking application that would read the invoice payment details and prefill the payment order. CSOB's Invoice Scanner is the answer to this request.

Invoice Scanner is a free app and will be available for ČSOB Mobile Banking users as from 26 June 2017. Like for all other mobile banking applications, the transactions via the Invoice Scanner are secured by a two-factor authentication. The app is compatible with Android and iOS operating systems.

ČSOB SK has 325.000 retail customers, 32% of which currently use the Mobile Banking app.

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