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A first in Belgium: timeline in mobile banking app for young people gives customers and others news and offers

Family dashboard lets parents watch their children's use of online banking

K'Ching, our increasingly popular mobile banking app for young people, now has a timeline especially for them. It shows customers and others useful information on new features, as well as news, upcoming events, discounts and deals that might interest them.

Touch, our online banking service for tablet and PC users, now gives parents a family dashboard that lets them see and manage their children's financial products. Parents can also give their children easy access to the K'Ching app using a QR code.

Timeline available to all

K'Ching was launched in 2016 as the first banking app for young people (10 year olds until they have their first job). The app continues to be developed in close consultation with the young people for whom it is primarily intended.

Non-customers can also use the app's chatbot (introduced earlier this year), as well as the new timeline that shows users relevant information in familiar chat form. KBC supplements this information through other channels like Facebook, Twitter, Instagram, Snapchat and e-mail.

K'Ching users are also shown offers (coupons/vouchers) in their timeline. These are displayed using technology developed by Neardeal (www.neardeal.com), a Belgian start-up offering a deal platform for businesses.

Karin Van Hoecke, General Manager of KBC's Mobile First retail division: *'K'Ching now has over 24 000 users and counting. Some 60% of them are under 18, mostly aged 15 to 17 and who are also the most active users. Chat-style features are becoming increasingly popular. Our chatbot has already received more than 100 000 questions from some 5 000 separate users. The timeline we're now introducing for everyone (not just customers) taps into the popularity of much-used social media chat services as a way of helping young people to familiarise themselves with mobile banking.'*

A family dashboard in our online banking service, Touch, now lets parents easily manage their children's financial products.

Parents can set how their children can use the K'Ching app in advance, then conveniently give them access to the app afterwards using a QR code. Young people just have to download the app and scan the QR code once to register for and start using the app right away. There's no need for a debit card and card reader to get up and running.

Parents of underage children who are KBC customers also have a range of ways they can manage and limit their children's use of bank accounts, debit cards and apps. The ways they can do this are discussed and decided with them when they open an account for their children.

All these ways are now included in a handy new family dashboard in our Touch online banking service with customisable settings. This enables parents to control what they want their children to be able to do and see when mobile and online banking.

That includes the ability to:

- Control whether their children can see details of a savings account in their name (in our K'Ching, Mobile and Touch apps or using our ATMs)
- Set limits for cash withdrawals and mobile payments using our K'Ching and Mobile apps

Karin Van Hoecke, General Manager of KBC's Mobile First retail division: *'We think it's vital for young people to know the basics when it comes to money and how to manage it. We also believe in making it easy for parents to guide them in this at a pace they can both agree together. We're listening to the specific needs of young people with features like our K'Ching app chatbot, but it's also inspiring and helping us improve our services for other customers as well. That's already led to chat-type features in our fully fledged Mobile app.'*

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