

# Press release



Brussels, 16 February 2015

E-commerce bar dropped for merchants

## Merchants get their own paypage from KBC and CBC



**KBC and CBC continue to innovate. Paypage is KBC and CBC's way to support businesses in promoting online sales. Paypage is a secure, user-friendly payments page for all merchants and self-employed persons selling online. It's a first among the major Belgian banks.**

## Our easy-to-use Paypage lowers the bar for doing e-commerce

According to Comeos, in 2014, turnover from e-commerce rose by 15% from its 2013 figure, contributing 6.44% to total trade sales in Belgium. Comeos's January 2015 figures show that no less than 42% of online sales in Belgium are done via foreign webshops, which means that Belgian merchants are missing out on a large chunk of potential income. The European Commission wants to see 33% of SMEs selling online in 2015, but, in 2013, as few as 20% of Belgian SMEs were getting online orders. A qualitative survey by KBC<sup>1</sup> reveals that SMEs find the world of e-commerce very complex. Finding the right online sales partner is no easy matter, and that's what holds small businesses back from setting up a webshop.

KBC and CBC aim to lower the bar to doing e-commerce by introducing **Paypage**, an initiative launched in conjunction with Ingenico Payment Services, the leading global digital payment service provider (formerly Ogone). The result of their collaboration is a secure, user-friendly pay page that can be integrated into a merchant's webshop. At a single glance, Paypage gives merchants a complete, simple overview of all their online payment flows. With KBC Paypage, store owners can offer the usual payment methods, covering Bancontact/MisterCash, Mastercard, Maestro and Visa, together with other payment buttons.

*'By launching the KBC Paypage, we want to support commerce in their online sales. Paypage is a joint initiative of KBC and Ingenico Payment Services (formerly Ogone), the market leader in online payments in Belgium. The KBC Paypage completes the range of KBC e-commerce facilities, which includes our payment button and Clickshop for start-up web merchants. It's KBC's way of supporting merchants with innovative payment solutions, just as we did four years ago as the first financial institution to offer payment terminals,'* says Ivo De Meersman, General Manager, Payments at KBC.

"We are proud to support KBC providing a state-of-the-art payment gateway allowing merchants to reach Belgian and worldwide consumers. KBC will be able to provide a new payment solution to their Business customers to help them moving towards the e-Commerce." explains Xavier Thiran, Head of Business Development at Ingenico Payment Services.

## A valuable addition to an existing range of merchant facilities

For some time already, KBC has been offering merchants a specific range of facilities. After launching payment terminals four years ago, KBC extended its range in 2014 with [KBC Clickshop](#) (link to website clickshop). This is an off-the-shelf platform to help merchants quickly and easily set up and manage a webshop. KBC has also updated its payment button to make online payments even easier. **KBC and CBC's Payment Button** allows clients to defer payment for two months free of charge, while the merchant gets paid immediately.

With **Paypage, KBC Clickshop, the payment button and payment terminals**, KBC makes it possible for merchants and self-employed businesspeople to serve their customers via a number of channels, which, incidentally, is a strategy that the bank-insurer itself uses. Its strong local embeddedness and market-leader position among SMEs place KBC in an ideal position to provide businesses and the self-employed professional advice in this area. Security, transaction speed and low transaction costs for the merchant are central to this approach.

### KBC Group NV

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<sup>1</sup> Research done by Ipsos, October 2014.

KBC is one of the leading financial groups in Europe. It is a multi-channel bank-insurance group with a geographic focus on Europe, catering mainly to retail clients, SMEs and local midcaps. The group occupies significant, and in some cases leading positions in its core markets of Belgium and Central and Eastern Europe. The KBC group has also selectively established a presence in a number of other countries and regions around the world.

KBC is one of the largest companies in Belgium and is listed on NYSE Euronext Brussels (ticker symbol 'KBC').

### ***About Ingenico Payment Services***

Ingenico Payment Services provides a comprehensive range of secure payment services to enable merchants to consolidate payment channels and optimize financial services. Supporting 150 international and local payment methods, we help merchants to manage, collect and secure payments and prevent fraud on digital transactions. Ingenico Payment Services is part of the Ingenico Group, the global leader in seamless payment. Learn more at <http://payment-services.ingenico.com>.

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