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New features in KBC Mobile offer users even greater convenience

- Instant client with KBC/CBC Mobile
- Multi-bank transfers from KBC/CBC multibanking
- Manage parking (4411) and check luncheon vouchers/eco vouchers (Monizze)
- Adjust privacy rules yourself (in KBC/CBC Touch too)

KBC is launching several new features in the third week of June.

- 1. Become a KBC or CBC client and open your current account in just three minutes by following a few easy steps in KBC Mobile or CBC Mobile
- 2. Transfer money from accounts at different banks. The capacity to check your account balances at other banks had been available in KBC Mobile since the end of March.
- 3. Several new KBC/CBC Mobile applications make the user's life easier:
 - Clients can pay for parking via 4411
 - If they add a Monizze card, they can check the balance anywhere, any time
 - Thanks to a direct link from Mobile to Card Stop, credit, debit and prepaid cards can be blocked immediately with one simple action
 - KBC/CBC and KBC Brussels clients can flip a button to grant or deny permission for certain third parties to view financial data from their current account

Erik Luts, Chief Innovation Officer at KBC Group, reasserts that 'KBC wants to offer its clients a unique banking experience. That's why we're backing new technological developments that will make that experience more fluid. We're extending our existing, highly appreciated channels to include new services and possibilities so that we can accommodate the rapidly changing behaviour and expectations of our clients. In this way, we can continue to be a forward-thinking and reliable

partner for our clients, who are looking for innovation, convenience and ease-of-use, wherever and whenever they want.'

1. Instant client with KBC/CBC Mobile

Beginning later this month, consumers who want to become a KBC or CBC client will be able to open an account even more easily from their smartphone. KBC Mobile already offered the possibility to open an account, but KBC added some new features based on the very simple and user-friendly onboarding process developed by KBC Ireland last year. It was rolled out there with great success, with 20 000 accounts being opened in barely three months' time.

The simple step-by-step process offers the client an optimum and secure experience.

It will soon be possible to become a KBC and/or CBC client and open a current account in just three minutes.

KBC is responding in this way to three comments or wishes often heard from consumers:

- A bank account is a necessity and consumers see little difference between the current accounts of different banks
- Consumers don't like the paperwork that comes with opening a bank account and don't always understand the financial jargon
- Once an account has been requested/opened, clients want to be able to use it right away: they want **instant** access

2. Multi-bank transfers and account history

Multi-banking responds to Belgian people's wish to be able to check and manage their accounts at different banks via a single app.

At the end of March, KBC added a multi-banking capability to KBC Mobile, making it the first Belgian bank to offer this facility. Since then, KBC, KBC Brussels and CBC clients have been able to use KBC Mobile to check the balance of the personal and business current accounts they hold at other financial institutions. Some 7 000 accounts have been added since the launch on 26 March.

As of the third week of June, clients will also be able to use multi-banking to carry out payments from accounts at other banks, quickly and easily. Accounts at Argenta, Belfius, BNP Paribas Fortis, Hello Bank, ING and Axa can all be used.

3. New apps in KBC/CBC Mobile offer increased ease of use for clients.

KBC announced its collaboration with Monizze and 4411 on 8 February. Both apps will be integrated in KBC Mobile (CBC Mobile and KBC Brussels Mobile) as of the third week of June. So clients won't need to install any additional apps.

• **4411 parking app:** you can currently use the 4411 mobile app to pay for parking in 50 cities and towns across Belgium. That comes out at a total of over 180 000 on-street parking spaces. As of the third week of June, KBC/CBC/KBC Brussels clients will be able to pay for parking directly from their KBC/CBC/KBC Brussels mobile banking app.

- Clients will also be able to automatically link their **Monizze** card to KBC Mobile. Once that's done, they'll find it in the list of cards alongside their debit and credit card details. The link means they will be able to use their mobile banking app to check the balance of their luncheon vouchers, eco vouchers and certain gift cards.
- Direct link from KBC / CBC Mobile to **Card Stop**, so that credit, debit and prepaid cards can be blocked immediately in the event of loss, theft or improper use.
- Quickly set your privacy preferences yourself in KBC Mobile and KBC Touch. A comprehensive market study on PSD2 that KBC published at the beginning of March found that 8 of 10 Belgians are averse to the idea of sharing their financial information with third parties. KBC will offer its clients an easy way to manage which third parties can access their data via a button in KBC Mobile or KBC Touch. If they wish, for instance, they can deny access to third parties by simply flipping the button in their settings.

KBC is also experimenting with new technologies that will further enhance the client experience. You can read more about two of these experiments in the press release <u>Discover virtual assistant Alexa and The Virtual</u> <u>Space at KBC</u>.

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