



# Press Release

Brussels, 4 June 2020, 10.00 am

## **KBC renews its Developer Portal and significantly expands the possibilities for partners and their customers**

**As of today, KBC is opening up a whole range of services to partners (companies) via its renewed Developer Portal. This allows the partner company to integrate KBC's financial services (payments, loans, insurance,...) into its own service offering and significantly improve the customer experience, both for individuals and companies. Until recently, the KBC Developer Portal was limited to PSD2 payment services and is now, as the first in the financial sector in Belgium, growing into an open bankinsurance environment, providing the customer with a 'one stop experience'.**

A partner company that wants to integrate one or more KBC solutions into a business process makes a technical connection for this purpose. This can be done in various ways, including via APIs<sup>1</sup>. APIs (Application Program Interfaces) have evolved in recent years from internal components to technical building blocks that connect companies and exchange data. Lighter forms of integration, such as QR codes or widgets, are also available.

KBC is a pioneer with this extensive API platform that bundles all its Open Banking solutions. Initially, the focus was on payment applications (KBC payment button, Payconiq,...). Today, the KBC Developer Portal already offers a wide choice of business solutions within four themes:

- Housing: e.g.: applying for a KBC Renovation Loan, taking out a rent guarantee,...
- Mobility: applying for a bicycle insurance or a bicycle loan from KBC, ...
- Energy: Apply for a KBC Green Loan, ...
- Financial Management: On Demand Financing for companies (see below)

For each business solution, the forms of technical integration available are indicated. In addition, the necessary guidelines and programming tools are also described so that the partner company can expand its own range of services with specific KBC products. KBC will further expand its range of services and solutions in the future.

Thanks to the in-depth integration of financial services, partner companies can take their customer experience and comfort to the next level.

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<sup>1</sup> Application Program Interface: APIs are pieces of software code that make it possible to link applications from different parties.

- If, for example, you buy a bicycle from a partner company, you no longer need to visit your bank or insurer for a bicycle loan or bicycle insurance. As a matter of fact, you will be able to subscribe it right away in the bike shop because the partner company integrates both products into its own platform via an API.
- In this way, a customer can also take out a KBC rental guarantee with the real estate broker in one go, or immediately apply for a green loan from KBC when he orders solar panels from an installer. In this way, the partner creates an innovative and personal customer experience with 'instant satisfaction'.

Market research shows that consumers have increasingly high expectations in terms of ease of use and speed. The offerings from KBC's Developer Portal help entrepreneurs to meet these expectations. The solutions offered not only enhance the customer experience, but can also inspire the partner to innovate its offering from the ground up, which can even lead to new business models.

One of the services available in the Developer Portal is the API "On Demand Financing", a flexible formula that allows companies to pre-finance invoices and thus immediately free up working capital to pay their suppliers. [Teamleader](#) offers "On Demand Financing" via its invoicing and credit management tools. As from mid-June, this can also be done via [iController](#). This new, additional form of financing is suitable for SMEs, the self-employed (Teamleader) and even large companies (iController) and is an asset in these Corona lock-down times in which liquidity and the optimal use of working capital are crucial to companies. Euler Hermes acts as reinsurer for KBC.

- Teamleader developed a software that helps SMEs simplify their work by combining CRM (Customer Relationship Management), project management and invoicing in one tool. Teamleader allows SMEs to use well-designed software and new ideas to efficiently optimize their business processes and improve their workflow.
- The software of iController allows to efficiently manage accounts receivable and to automate all necessary follow-up actions for invoices in a user-friendly cloud application. Users (ranging from credit managers to CEO's and CFO's) see all crucial information and communication in real time in one central place. This allows them to collect invoices faster and gives them full control over their cash flow management.

## How does the Developer Portal work ?

**Partner companies** can surf to <https://developer.kbc.be>

On this portal they can find inspiration to broaden their offer with financial products or services from KBC. They will also find information about it:

- The various integration possibilities offered by KBC
- The benefits of working with KBC
- The way a product integration works
- How to get them to work together

**Functional/Business analysts & Technical developers** can be there:

- Analyse the different integration possibilities
- Take the steps to integrate with KBC in an ICT development environment.
- Upload their applications in a test environment and simulate integrations before putting them live.

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