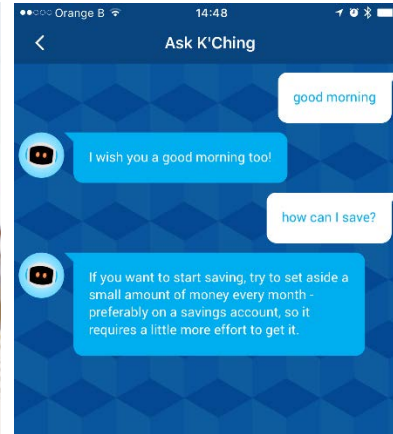
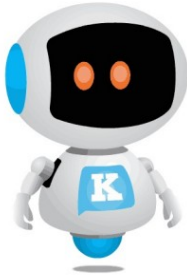


Brussels/Dublin, 21 June 2017



### Innovations throughout KBC Group

## KBC's K'Ching actively uses artificial intelligence chatbot to answer users' questions

As from today the latest version of the KBC K'Ching app, the KBC mobile banking app for youngsters, will be available in app stores for all K'Ching users. This latest version allows users to communicate through instant messaging with the app through an artificial intelligence (AI) chatbot.

KBC has introduced this feature in response to the preference of young people to use instant messaging to communicate with their brands and in order to experiment with the use of chatbots.

The interactive chatbot (using AI) was built in cooperation with IBM, using IBM's Watson Conversation. The K'Ching chatbot is IBM's first test in Belgium with Watson Conversation in Dutch. In the near future, K'Ching users will be able to use speech to get things done on K'Ching or ask K'Ching for information or ... a quick joke.

### Why did KBC develop K'Ching?

Youngsters use their mobiles in a different way and interact in a different way with their apps than adults. Therefore apps developed for youngsters must have specific requirements such as the ability to personalise, ease of use and extreme simplicity. Convenience is key.

KBC is using K'Ching to experiment both in how far it can or should take that convenience, and in how it can promote it (e.g. experimental marketing and social media...).

Lastly K'Ching allows KBC to contribute to the financial literacy of young people.

## What makes K'Ching so unique?

K'Ching differs from the mobile banking app from the very core conceptual level in that:

- exchanging money is more than a financial transaction ... it's a conversation
- money is more than an account balance ... It's a goal, a life dream
- and, as already pointed out, it is extremely easy to use.

The latest developments in the release of 22 June focus on:

- conversation style money transfer,
- addition of savings goals,
- fingerprint logon and signing (taking into account the highest security standards),
- and last but not least, AI chatbot integration with IBM Watson conversation in Dutch. In the future, the technology might be expanded to include additional Watson services.

Since the start KBC has developed the app in close cooperation with youngsters.

Based on IBM Watson, KBC first built a "Youngster" AI chatbot on Messenger and invited a subset of the youngsters community to take part in this experiment, in order to 'train' the chatbot.

In April , KBC replaced the primitive keyword conversation chatbot, that had been in K'Ching from the beginning, by the AI chatbot with Watson and just let youngsters discover it, by way of test.

By the end of May, KBC had addressed as many as 25.000 questions.

## What's next?

KBC wants to enrich the chatbot and integrate it with KBC systems allowing users to request account balances or ask for a new bank card.

KBC also plans to add new features every month, e.g. personalised themes.

KBC has already received several requests to make the platform available to all youngsters.

Lastly KBC is also looking at 'exporting' K'Ching to other KBC core countries.

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