



Joint Press Release

Brussels, 27 May 2013

KBC/CBC and Atos Worldline conclude a sales & marketing alliance

Card payments using smartphones and tablets for retailers in Belgium

KBC and CBC are offering retailers on the Belgian market the possibility of receiving payments while on the move by using the KBC-Pay Me and CBC XENGO mobile solution for bank and credit card payments through a smartphone or tablet. This offer will be available in KBC and CBC branches from Monday, 3 June.

This is the first benefit to flow from the “Sales and Marketing Alliance”, an open contract signed between Atos Worldline and KBC and CBC. Both parties are working closely together to constantly enhance the products on offer to retailers and adjust them to current market needs.

Through this first launch under the Sales and Marketing Alliance, KBC, CBC and Atos Worldline want to confirm their pioneering role in the rapidly changing ‘pay and be paid’ market. There is still significant potential in Belgium currently for increasing acceptance of card payments, as compared with neighbouring countries.

KBC and CBC have been working successfully in partnership with Atos Worldline on the sale of payment terminals. This cooperation has now been bolstered by the Sales and Marketing Alliance through which the complementarity of both organisations can be fully exploited.

KBC and CBC deploy the experience and local branch network they have built up to provide retailers with tailored payment traffic solutions. Atos Worldline, the Atos centre of excellence responsible for high-tech transactional services and the market leader in Belgium in the field of electronic payment transactions, can provide such solutions through continuous innovation of its payment terminals and electronic payment services.

The KBC-Pay Me (XENGO for CBC) solution makes electronic payments more accessible for retailers, who are already using smartphones and tablets, and provides a user-friendly and secure alternative to the use of cash.

User friendly and simple and secure to use

It is simplicity itself. The customer simply pays with his card. For his part, the retailer opens the KBC-Pay Me or CBC XENGO app on his smartphone or tablet and launches the sales transaction. The customer confirms the payment using a light card reader, the XENGO, an exceptional device that communicates wirelessly with the app through Bluetooth®. The retailer's smartphone then acts as a light and compact payment terminal for receiving card payments. With this card reader, the card payments are as secure (chip & pin) as payments through a conventional payment terminal. In addition, the sums payable are quickly received on the account Security for customers and vendors, secure payments and more rapid details of income flows are major assets in the world of today.

The XENGO card reader can be purchased starting 3 June at KBC and CBC branches at a price of EUR 99. Retailers can download the KBC-Pay Me app free from the app store or from www.kbc.be/mobile. The KBC-Pay Me app can be installed on devices with android and IOS operating systems.

Willy Walraeve, CEO of Atos Worldline in the Benelux: "It dovetails with the aims of our development strategy in which we place great emphasis on innovation. Alternative payment methods, such as mobile payments, are gradually becoming indispensable and we want to live up to our pioneering role in this area. We welcome the cooperation with KBC and CBC, which marks a new step in a common and professional approach to users. We are opening up a new market and are convinced that this user-friendly, simple and rapid system is the solution for many retailers for whom the threshold has been too high."

"The rapid launch of this product shows that the combined power of the Sales & Marketing Alliance between Atos Worldline, KBC and CBC offers specific solutions to the real needs of our customers", says *Ivo De Meersman, Manager - Payments Traffic and Cards at KBC.* "As a bank, we want to continue to play our pioneering role by making payments traffic even more efficient in the Belgian market. We therefore want to provide solutions to meet the different types of payment needs - in store, on the move or virtual – of both one-man businesses and larger organisations."



About Atos Worldline

Atos Worldline brings together Atos core expertise in Hi-Tech Transactional Services with 40 years of experience and recognized know-how in the payment industry. A leader in end-to-end services for critical electronic transactions, Atos Worldline is specialized in electronic payment services (including issuing, acquiring, terminals, and card and non-card payment solutions & processing), eServices for customers, citizens and communities (eCS) as well as services for financial markets. Atos Worldline is committed to continuous R&D and innovation so its customers can benefit from leading-edge solutions to stay ahead of market evolutions. Atos Worldline generates annual 2012 revenue of €927 million and employs over 5300 people in the world. For more information, please visit: www.atosworldline.com

For more information, please contact:

Atos, Jose De Vries, +31 6 30 27 26 11, Jose.devries@atos.net

KBC Group, Viviane Huybrecht, Directeur Communication Corporate / Porte-parole de KBC Groupe SA.
+32 2 429 85 45, pressofficekbc@kbc.be