

Brussels, 27 September 2016



KBC K'Ching – a new-generation mobile banking app for young people

KBC today launched KBC K'Ching, a free smartphone app made specifically for young people that lets them carry out financial transactions, combining a high fun factor and attractive new look. The app was developed using the latest technologies and trends, including a chatbot which enables users to ask questions based on key words. This feature is also powered by artificial intelligence making interaction with KBC K'Ching possible as the app learns more about the user.

Users can personalise KBC K'Ching with themes, including a buddy who helps them with their transactions and shares useful tips and advice on secure banking, money matters and simply being young. It helps young people aged between 12 and 25 to become more financially literate and confident in managing their banking.

KBC is the first bank in Belgium and Europe to develop and launch an app especially for teens and young adults.

KBC K'Ching was uniquely co-developed by young people

Recent research carried out by TNS and Google shows that 15 to 25s are resolutely opting for smartphones and user-friendly apps.

The KBC Mobile app did not appeal sufficiently to young users, so we looked for a concept that both matches their expectations and grows with their needs.

The pilot phase was kicked off at the end of June 2016 when about 400 young clients tested the results of this co-creation on iPhones and Android phones. They used a closed Facebook group to give feedback and suggestions to KBC. The chatbot will also be developed further with their help.

- *'KBC K'Ching is a simple, fun, cool app that incorporates new technology such as chatbots.'*

Erik Luts, Senior General Manager of Direct Channels

- *'KBC K'Ching is the first financial app that appeals to young people and meets their digital needs. It makes banking simple and fun.'*

Karin Van Hoecke, General Manager of Mass Retail Solutions

How KBC K'Ching is breaking the mould

The app was made for young people and is very easy to use. KBC K'Ching's design looks more like a chat app than a banking one and has many innovative features:

- Young users can personalise the app with their favourites themes to give it their own look. New themes will regularly become available in the autumn.
- Each theme has its own avatar that gives them useful tips and fun facts. The current version already allows users to chat with it. Interaction will be even greater in upcoming releases.
- Transactions are grouped per contact so users can see the last transaction per contact using a layout familiar to young people from similar chat apps.
- Users can personalise their contacts with an image or photograph.
- The young person can set up the app to check their account or savings account balance without needing to log in.

What young people can do with the app

The app lets young people do things they'll find useful like:

- check their account balance
- make transfers
- withdraw cash from KBC ATMs without needing their bank card

Our Mobile Pay feature for paying online or in shops without needing a bank card will be added in the autumn.

Under 18s need the permission of their parents or legal guardian. Once the young person turns 18 and wants to carry out additional transactions, they can switch seamlessly to our KBC Mobile app.

Supported devices

- Apple iPhone 4S or later running iOS 8.1 or higher;
- Apple iPod Touch (fifth-generation or later) running iOS 8.1 or higher;
- Fourth-generation smartphone running Android 4.0.3 or higher.

All data is transferred over a secure connection.

KBC K'Ching was developed in close cooperation with Internet Architects for the concept and Cartamundi Digital for the different themes.

KBC K'Ching is available as of today for KBC clients from the App Store and Play Store and for CBC clients from November. KBC Brussels will launch its own KBC K'Ching app in 2017.

For more information, please contact:

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