



Brussels, 29 September 2017

## Entrepreneurs are opting for remote financial expertise

### **KBC Live is extending its remote expert service to businesspeople, self-employed people and liberal professions**

**More and more entrepreneurs are choosing to take care of their banking and insurance needs at times that are better suited to their busy professional calendars. As a matter of fact, e-commerce and changing customer behaviour increase the pressure on entrepreneurs. KBC received that message loud and clear, and so is now extending from 16 October its KBC Live remote services to entrepreneurs. These are specific branches where experts help clients by phone, chat, videochat and e-mail. The service for entrepreneurs has been successfully trialled over the past ten months in Hasselt and Ghent.**

Since December 2014, KBC Live has been available for private individuals until 10 pm on weekdays and 5 pm on Saturdays. As of 16 October, entrepreneurs in every Flemish province<sup>1</sup> will be able to use KBC Live to contact experienced business experts about company loans, payments, asset management and referral to insurance experts for their policies. They can also turn to KBC Live with questions about their personal banking and insurance.

The trial in Hasselt and Ghent showed that KBC Live lived up to entrepreneurs' expectations: access to the bank-insurer regardless of opening hours and location, assistance via digital processes and proactive suggestions and presentation of opportunities. The topics addressed ranged from practical assistance with payments, credit forms and terms, and leasing and prepayments, to the follow-up of specific loans, possibly including the associated insurance cover.

KBC Live is aimed in the first instance at self-employed people and local businesses, but the service can also meet the needs of larger enterprises and the liberal professions. Whoever it might be that is running their own business, they rely on speed and accuracy. Entrepreneurs appreciate being able to put their questions to a KBC expert directly, including when they are away from the office. For that reason, conversations with KBC Live mostly occur by phone, text and video chat, and email.

**Daniel Falque, CEO of the Belgian business unit** explains: *'Entrepreneurs are an extremely important target group for KBC. The growing success of e-commerce and evolving consumer behaviour are putting a lot of pressure on the way businesspeople work – above all to be faster. This is creating demand for additional support. KBC helps entrepreneurs by offering them solutions that save them time. All our regional KBC Live branches deliver precisely the same personal and professional service and expertise they would receive when visiting their bank branch, but now via video chat, text chat or a simple phone call. They can expect the same*

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<sup>1</sup> In Brussels, KBC Live for entrepreneurs will start early 2018. CBC will launch a similar initiative in Wallonia, the French-speaking part of Belgium, in the course of next year.

familiarity with their situation, but now delivered remotely and with much longer opening hours. That's KBC Live.'

**Karin Van Hoecke, Mobile First director** agrees: *'Entrepreneurs want most of all to do business. The business clients at the pilot branches told us in their feedback that they most appreciated was the accessibility of KBC Life, the speed of response, and efficient, no-nonsense handling, at the time of their choosing. It confirmed our belief in the substantial added value that KBC Live offers entrepreneurs: an answer to their questions, which is both professional and friendly.'*

KBC already responded at the beginning of the year to demand from entrepreneurs for a speedy response to loan applications, by becoming the first in the market to make loans available within 24 hours. Over 80% of loan applications that qualify for accelerated processing are already being concluded within that twenty-four-hour period. What's more, clients can keep close track via email of which decision-making stage the application has reached.

KBC also notes that our omnichannel service is appealing to more and more private clients. It means they can choose themselves how and when they want to contact KBC (physical bank branch or insurance agency, KBC Live, KBC Mobile, KBC Touch, etc.). Every month, the 260 staff at KBC Live handle over 40 000 phone calls and 5 000 chat sessions. This makes the extension of KBC Live to entrepreneurs a logical next step in this success story.

### Three reasons entrepreneurs are choosing KBC Life:

1. Accessible when it suits the entrepreneur
2. Fast, efficient and accurate answer
3. Professional and friendly reception

Check our latest [news video](#) (2'04") on KBC Live for entrepreneurs (only available in Dutch)

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