



Press release

Brussels, 6 September 2017

KBC/CBC/KBC Brussels clients can now pay contactless anywhere in the world using Android Pay and their debit card.

In December 2016 KBC Ireland successfully became the first entity within the KBC group to launch Android Pay. Today, it's Belgium's turn. Clients of KBC, CBC and KBC Brussels can now pay contactless using their smartphone. All they need to do is link their debit card to the Android Pay app. They can then pay worldwide in a high level of security without opening an app or entering a code. Clients hold their smartphone close to the payment terminal and Android Pay does the rest.

KBC Ireland launched Android Pay in December 2016 and Apple Pay in March 2017, making it a trailblazer on the Irish market and within the KBC group. 20% of KBC Ireland clients now use the apps and numbers of KBC Ireland clients who are installing and using these innovative apps are increasingly on the rise.

KBC, CBC and KBC Brussels are therefore proud that their clients, too, can now use Android Pay in combination with their debit card. Android Pay lets you make contactless payments anywhere in the world and in a high level of security without opening an app or entering a code. Clients hold their smartphone close to the payment terminal and Android Pay does the rest. Because we use the Maestro network we can guarantee that the app is accepted worldwide.

Erik Luts, Chief Innovation Officer and member of KBC Group's executive committee, says, 'The clients of KBC in Flanders, CBC in Wallonia and KBC Brussels in Brussels can now link their debit card to Android Pay. KBC, together with its partners Google and Mastercard, has worked hard in preparing for this moment but KBC firmly believes in the combination of app and card. It turns the smartphone into a digital wallet that lets our Belgian clients make contactless payments across the globe with a single gesture of the hand. Very simple and safe, without you needing to reach for your debit card every time. It's a further step by KBC, CBC and KBC Brussels and their clients towards user-friendly banking on the move using your smartphone.'

Thierry Geerts, Belgium Country Manager for Google, says, 'Belgium has experienced an unprecedented surge in mobile payments. Technological advances mean it's possible to pay for goods and services in stores and online in a manner that's simple and secure. Adding debit cards to Android Pay gives KBC, CBC and KBC Brussels clients a wider choice of means of payment and contactless payments can be made worldwide without so much as having to reach for your wallet. What's more, we don't just want

to offer a means of payment but much more a total commerce solution. For instance, retailers can also use the app to set up loyalty schemes and present promos.'

What you need

- Android Pay works on all Android™ smartphones running KitKat 4.4 or higher. Devices also have to support NFC (Near Field Communication) in order to communicate with payment terminals.
- Smartphones have to support data transfers or be able to connect with Wi-Fi. Although devices needn't communicate constantly with the Internet, after a certain number of payments they will need to connect.
- Of course, finally, you need at least one KBC/CBC/KBC Brussels debit card, on which the facility for making contactless payments has been activated. KBC/CBC/KBC Brussels also needs to have the correct mobile number so that it can text a verification code when the app is installed. You may first need to alter this in Touch (and in Mobile from October).

How it works

- When you buy something, the shop assistant enters the price in the terminal.
- Amounts under 25 euros are paid by waking the phone out of sleep mode and holding it close to the payment terminal. You can make a limited number of successive payments without having to unlock your screen in between.
- For amounts over 25 euros, you need to unlock the phone using your PIN, password, swipe pattern or fingerprint. When installing the app, Android Pay will check which, if any, of these your smartphone is secured with.
- Once you've paid, your phone beeps or vibrates and a confirmation message appears on the screen. Final confirmation that payment was successful appears on the payment terminal.
- Android Pay is subject to the same spending limit as applying to your debit card (a standard 2 500 euros a week on each debit card). You can easily alter the limit in Mobile or Touch.
- For each debit card, Android Pay lets you check on your phone and see details of the last ten transactions done using the app.

Locations where Android Pay can be used

Any store displaying the Maestro logo and allowing contactless payments.

Is it safe to pay using Android Pay?

Your actual debit card details aren't saved on your phone. Android Pay uses a virtual card number to pay the payment. The receipts quote the last four digits of that number.

Loss of your smartphone or debit card

You should call CardStop (070 344 344) immediately to stop both your actual debit card and the virtual card in Android Pay, deactivating payments using your smartphone. Your replacement debit card then needs to be re-entered in the app.

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