



Brussels, 16 February 2018

KBC first to incorporate non-banking apps in Mobile app

Coming soon: pay parking and check your meal voucher balance direct from the KBC Mobile app.

- KBC's the first financial institution to also provide its mobile banking customers with non-financial services. In this, KBC is putting into actual practice its aspirations to offer its mobile customers selected partners' financial and non-financial products and services.
- Virtually every day, more than 910 000 customers use a KBC/CBC/KBC Brussels mobile banking app: December 2017 saw 765 000 log-ins a day, representing over 24 million a month. The app is now being given very high ratings in app stores (4.5).
- Starting this summer, customers can use their mobile banking app directly to
 1. start a car parking session and pay via the 4411 parking service;
 2. check the balance on their meal and eco vouchers (Monizze card) and monitor payments made using the card.
- Customers don't themselves need to install any additional apps. They'll find the extra options incorporated into the KBC/CBC/KBC Brussels mobile banking app.

KBC is the first financial institution to have signed deals with 4411 and Monizze to provide these services.

Karin van Hoecke, General Manager, Private Customers: 'KBC is today proud to be able to announce these cooperation arrangements. Offering a personal, fast, innovative service, keeping our eye on the ball, being the reference in terms of innovation, it's all part of the DNA of KBC. It's nothing less than logical that Monizze, 4411 and KBC should be coming together and joining forces to offer their

customers greater comfort, ease of use and possibilities. This cooperation underlines KBC's ambition of carefully selecting partnerships to ensure it remains the reference in relevant, innovative solutions for its customers. By also incorporating non-banking applications into the KBC/CBC/KBC Brussels Mobile app, KBC significantly raises the accessibility and ease of use of these applications for its customers. In the future, as well, we'll be continuing to actively seek out partners that can help enhance our banking apps and applications and help increase added value for our customers.'

4411 parking app

At the present time, 50 cities and town across Belgium offer over 180 000 street parking spaces that can be paid for using the 4411 mobile app. Starting in the summer, KBC/CBC/KBC-Brussels customers can pay for parking spots direct from their KBC/CBC/KBC Brussels mobile banking app.

How do they benefit?

- They only pay for the time they're actually parked;
- Fewer costs than the current SMS procedure;
- A simple registration procedure
- No extra app to install.

How does it work?

- Customers just need to pair their mobile banking app to their user profile on 4411. From KBC Mobile, they pair an existing profile at 4411 or make a new account where they enter their car registration number(s). Registration takes very little time and then they're automatically returned to KBC Mobile, where they can use the new service.
- Once the car's parked, the customer just needs to activate the parking service in KBC Mobile. If geolocation is activated on their smartphone, some towns automatically register which parking meter they're parked at. All they then need to do is start the parking session. Otherwise, they have to enter the number of the parking meter themselves.
- KBC Mobile shows them the charges and maximum parking time for the parking space in question (e.g. four hours). Customers can ask to be alerted on their smartphone when the last 15 minutes of the maximum parking period starts.
- Once the maximum permitted parking time expires, it's automatically terminated.
- The cost is charged automatically on the customer's account and no longer via their credit card or mobile phone subscription. In addition to the cost of the parking, a standing charge of 0.25 euros is made per parking session.

Stéphane Jacobs, Mobility Payment Solutions Director at Be-Mobile is very positive about the cooperation with KBC: 'At present, no fewer than 1.2 million drivers use the 4411 service. The days of searching for change are over. Now all users have to do is whip out their smartphone and pay by text, online or via the app. 4411 is secure, quick and easy to use. In the past, we charged users via the bill from their phone operator or through a separate bill. From now on, it can be even simpler, because they will be able to pay direct from their KBC, KBC Brussels or CBC Mobile Banking app. Because more and more users also use mobile banking, the cooperation with KBC will make it even easier for them to use 4411. No more complex registration procedure. Just a few clicks in their KBC, KBC Brussels or CBC Mobile Banking app and they're good to go! So we're delighted about this cooperation.'

Pairing a Monizze card

Customers will also be able to automatically pair their Monizze card to their KBC Mobile app. Once that's done, they'll find it in the list of cards alongside their debit and credit card details.

Pairing allows them to use their mobile banking app to view a number of details such as:

- the balance of their meal vouchers;
- the balance of their ecocheques (and any gift cards);
- the latest transactions dealt with using the card(s).

Jean-Louis Van Houwe, Founder & CEO van Monizze explains why they chose KBC: *'It's not for nothing that our slogan is "making every day better." KBC also goes looking afresh every day, goes for how it can serve its customers better, faster and increase ease of use and comfort. Integrating Monizze in the mobile banking app of KBC is in all respects an answer to this. We're convinced that, together, we can present our customers with a far better experience.'*

Contact : Jean-Louis Van Houwe

jlvh@monizze.be +320498 44 57 99

About KBC Group

KBC Group is an integrated banking/insurance group primarily serving retail, private banking, SME and midcap clients. Our culture is the fertile and energizing soil on which we build our strategy, consisting of 4 cornerstones, interacting with each other: We strive to offer our clients an unique bank-insurance experience. We develop our group with a long term perspective and therefore achieve sustainable and profitable growth. We put our clients' interests at the heart of what we do and strive to offer them at all times a high quality service and relevant solutions. We take our responsibility towards society and local economies very seriously and aim to reflect that in our everyday activities. Doing so we will become the reference in our core markets. We concentrate our activities to our strategic markets which include, Belgium, Czech Republic, Slovakia, Hungary, Bulgaria and Ireland. We are also active in several other countries for the purpose of supporting our business clients from our strategic markets. In Belgium, KBC Group operates under the names KBC, CBC and KBC Brussels. KBC Group is listed on Euronext Brussels.

About Be-Mobile - 4411

Be-Mobile is market leader in Belgium when it comes to smart mobility, offering public authorities, road operators, car manufacturers and private companies the opportunity to smooth the way for travellers in terms of day-to-day mobility.

Be-Mobile utilises the power of connected vehicles and travellers to monitor traffic 24/7. Be-Mobile helps traffic professionals in their day to day business ensuring traffic is safer and runs more smoothly by employing a unique combination of new data sources from smartphones or moving vehicles. If necessary, these data sources can be combined within the Be-Mobile Big Data Platform with data from roadside sensors or existing databases with multimodal information. The powerful algorithms and user-friendly scenario-engine determine which mobility advice should be provided at any given time on variable traffic display boards, in smartphone apps or on the vehicle's dashboard. Facilitating the traveler to a parking space and the worry-free payment processing with 4411 is one of Be-Mobile's masterpieces.

Our aim? Helping the road operators to support travellers in reaching their destinations as safely and comfortably as possible and simultaneously making traffic more sustainable overall. Be-Mobile offers control over mobility.

Contact: Stéphane Jacobs

Director Mobility Payment Solutions

E-mail stephane.jacobs@be-mobile.com

PHONE +32 9 330 51 80

CELL +32 477 872 593

KBC Group NV

Havenlaan 2 – 1080 Brussels
Viviane Huybrecht
General Manager of Corporate Communication
KBC Group Spokesperson
Tel.: + 32 2 429 85 45

Press Office
Tel.: + 32 2 429 65 01 Stef Leunens
Tel.: + 32 2 429 29 15 Ilse De Muyer

E-mail: pressofficekbc@kbc.be

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