



Press Release

Brussels, 12 January 2021

Instant Card Service gives KBC customers immediate access to a digital version of their debit card.

KBC¹ today became the first big bank in Belgium to start offering the Instant Card Service.

With this service, KBC customers requesting a new debit card or replacing an existing one, are able to gain digital access to their new card right away in KBC Mobile.

Customers can then immediately:

- **Pay contactless in shops**
The new debit card can be linked to contactless payment solutions such as KBC MobilePay, Google Pay, Apple Pay, FitBit Pay, Garmin Pay or a wearable device.
- **Pay on the internet**
The new debit card's details can be retrieved in KBC Mobile, meaning that customers can use them for purchases over the internet and confirm the payment with MobilePay by scanning the QR code.

The customer receives the physical debit card a few days later.

Karin van Hoecke, General Manager for Digital Transformation at KBC Belgium, explains: 'If you open an account with us for the first time, you'll now be able to start using it straightaway, thanks to the Instant Card Service. Your debit card is immediately available in digital form in KBC Mobile, letting you make payments right away in shops and over the Internet. You receive your physical card within five days. Should you lose your physical card or it gets stolen, the replacement card will likewise be made available in digital form so you can continue to make payments. We're delighted to be the first bank in Belgium to offer its customers this exciting new service.'

Opening a new account is also much easier and now takes just six minutes. This user-friendly and convenient way of working was 'smart copied' from our KBC Ireland colleagues, who launched this

¹ When KBC is referred to below, it is also understood to mean KBC Brussels and CBC.

standard for customer onboarding back in September 2017. More convenience and less hassle can only mean even more benefits for our customers. Indeed, when customers use **itsme to sign documents digitally, they can have an active account in less than four minutes.'**

Increasingly more customers are starting their relationship with KBC via a digital channel. In October 2020, 39% of all new KBC customers were registered by means of a digital channel (in January 2020, that figure was 30% and no less than 56% in April). 39% of those who became a customer through a digital channel in October 2020 did so using KBC Mobile while 61% used the website, as opposed to 24% and 76%, respectively, in July 2020.

When customers

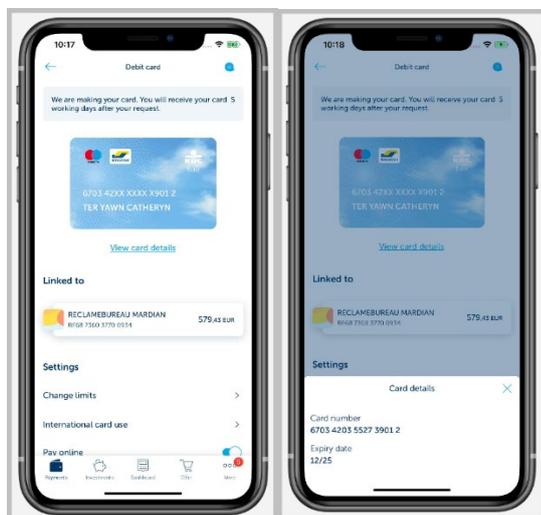
- open a new account;
- request a new card for an existing account;
- want to replace a damaged debit card;
- contact CardStop if their card is lost or stolen;

it takes about five days before they receive a (new) physical debit card.

Average monthly figures for KBC (Brussels) and CBC in 2020:

- 10 360 debit cards reported as stolen or lost via CardStop
- 10 362 debit cards replaced via other channels (e.g., replacement of damaged cards requested via KBC Mobile)
- 5 847 Go Cards issued by branches as a temporary replacement for lost, damaged or stolen cards

Starting today, they can instantly access their new card digitally in KBC Mobile.



Find out more about the possibilities provided by the different payment services on the [KBC website](#).

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