

## A first of its kind in Belgium: activate "Guardian Angel" for suspicious payments

*KBC enables customers to involve a trusted person as an additional set of eyes to monitor suspicious transactions in the fight against digital fraud and human takeover*

Brussels, 10 February 2026 – On Safer Internet Day, a day dedicated to promoting safe and conscious internet use, KBC is launching a Belgian first. Later this spring, customers will be able to activate "Guardian Angel", a feature allowing them to appoint a trusted person who can help monitor suspicious transfers. KBC will share the concept with other financial institutions upon request, as part of the broader fight against digital fraud.

### Human takeover fraud on the rise

*Human takeover* fraud is increasing sharply. It is a dangerous yet still relatively unknown form of fraud in which fraudsters create a credible and compelling narrative that completely draws victims in. They do not simply click on an infected link by accident, but are tricked into transferring money. And because *human takeover* is still unfamiliar to most people, it strikes very quickly, often before victims realize they have stepped into a carefully crafted narrative.

"Clients tell us how difficult it is to know what is real and what isn't, even those who normally feel safe online. In cases of *human takeover*, people are drawn into a narrative so convincingly that they no longer see where the facts end and the fraud begins. That makes this type of fraud extremely hard to interrupt. Our central Secure4U reporting point handles around 1,000 alerts and reports every day and contacts customers when fraud is suspected. But we increasingly see that victims of *human takeover* are so skilfully deceived that they end up even deeper in the fraud tunnel, making it harder to break through the fraudster's storyline," says Karen Van De Woestyne, Director Digital Transformation & Ecosystems at KBC. At such moments, an extra pair of eyes can help to make a difference.

### "Guardian Angel": a trusted person who watches over suspicious payments

KBC<sup>1</sup> is therefore introducing a Belgian first: "Guardian Angel", a new service that allows customers to designate someone from their personal circle as an additional safety checkpoint. This trusted person can keep an eye on suspicious transactions and help the customer make the right decision quickly and safely.

The aim is to offer customers an extra security mechanism based on their personal bond with someone they trust, someone who can apply the brakes or intervene before it is too late. The "Guardian Angel" functionality is part of KBC Mobile and KBC Touch, making it easy to activate. After activation, the appointed guardian angel receives automatic notifications in the app, on top of existing

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<sup>1</sup> With KBC, we are referring to the brands KBC, KBC Brussels and CBC in this press release.

Secure4U monitoring, whenever certain suspicious transactions occur. The role of the guardian angel is not to monitor or control the customer, but to support them in helping them act more consciously, calmly and securely.

How does it work concretely?

- The customer personally selects one trusted person ("guardian angel") from their immediate circle.
- To activate this extra layer of protection, the customer meets in person with their trusted contact. To take on the role of guardian angel, this person scans the QR code generated by the customer in KBC Mobile or KBC Touch and confirms that they agree to be the customer's guardian angel.
- After activation, the guardian angel only receives a notification for suspicious or high-risk transfers detected by KBC Secure4U. KBC informs the guardian angel digitally.
- The guardian angel can then confirm or cancel the transfer after contacting the customer.

Lina, who would appoint her partner Bart as her guardian angel, says: "We trust each other completely and we already discuss doubts with one another, but fraudsters keep getting smarter. It's becoming harder to distinguish reality from fraud. It gives me peace of mind to know that the person I trust most can automatically help keep an eye on things when fraud is suspected."



*Lina and her partner Bart*

The guardian angel only receives notifications regarding suspicious transactions and has no access to any other financial information. And although "Guardian Angel" cannot eliminate fraud risk entirely, it can help reduce it. Each additional layer of security increases the chances of breaking through the fraud tunnel and exposing the fraudster's fabricated story. At the same time, it remains essential for customers to handle their payment tools with care and stay alert.

KBC is also exploring additional applications of the "Guardian Angel" concept.

#### **For everyone, not just KBC customers**

KBC is the first Belgian bank to launch this concept. But the bank's ambition goes beyond its own customer base: it aims to contribute to a safer digital environment for everyone. "That's why we are sharing the concept with others upon request," says Karen Van De Woestyne.

This initiative is also supported by sector federation Febelfin: "Belgian banks continuously invest in protecting their customers against online fraud. As a financial sector federation, Febelfin supports these efforts and brings

banks together to share insights, trends and solutions, enabling new threats to be tackled faster and more effectively. We welcome all initiatives that strengthen resilience against fraud, in the interest of customers and confidence in the financial system," says Isabelle Marchand, Head of Communications at Febelfin.

For years, KBC has been building a digital ecosystem that is seamless, secure and intuitive. "Guardian Angel" is a logical next step in the belief that digital innovation should empower people. The feature complements existing security mechanisms, including:

- Secure4U, the central contact point for everything related to digital security, receiving around 1,000 alerts and notifications daily at 016 432 000, available 24/7.
- "Check your conversation", which allows customers to verify directly in KBC Mobile and KBC Touch whether they are genuinely speaking with a KBC employee. Verification is automatic, without the customer needing to enter any data.
- The IBAN-name check, introduced by KBC together with other Belgian banks, which warns customers when the beneficiary's name does not match the account number, before the money is transferred.



**Katleen Dewaele**

general manager, Corporate Communication/Spokesperson, KBC-group  
+ 32 475 78 08 66 – [katleen.dewaele@kbc.be](mailto:katleen.dewaele@kbc.be)

KBC Group NV – Havenlaan 2, 1080 Brussels

KBC press releases are available at [www.kbc.com](http://www.kbc.com) or can be obtained by sending an e-mail to [pressofficekbc@kbc.be](mailto:pressofficekbc@kbc.be)