

Mobile banking (SMS and WAP) via My KBC



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Agenda

- Mobile Banking - objectives
- Which information channels and which services
- Architecture
- How it works
- KBC W@P functions
- Experience - future

Mobile Banking - objective

- Fits into KBC's strategy

Providing services via multi-distribution channels

- Shortly, fully fledged channel for online banking
- Usable everywhere, at any time
- SMS service accessible for every GSM
- Based on openInternet technology
- Generic translation architecture to different devices
- Operator independent

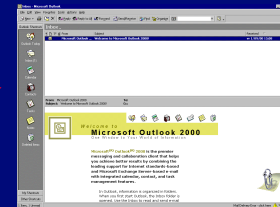
Information channels

- Information via 3 different channels :

- Via W@P (pull) ←

- Via SMS (push) →

- Via E-mail (push) →



- Triggering mechanism for push:

- Event-based – e.g. Interest-rate changes

- Price-based – e.g. Share price movement

- Time-based – e.g. Weather forecast

Which Mobile Services

	E-mail	SMS	W@P
KBC network			X
Fund prices	X	X	X
Share prices	X	X	X
Sim. home loan			X
Emergency numbers			X
Weather forecast	X	X	X
Sim. car financing			X
Change in credit rates	X	X	
<i>Customer information</i>		X	

June 2001

Architecture (pilot dec '99)

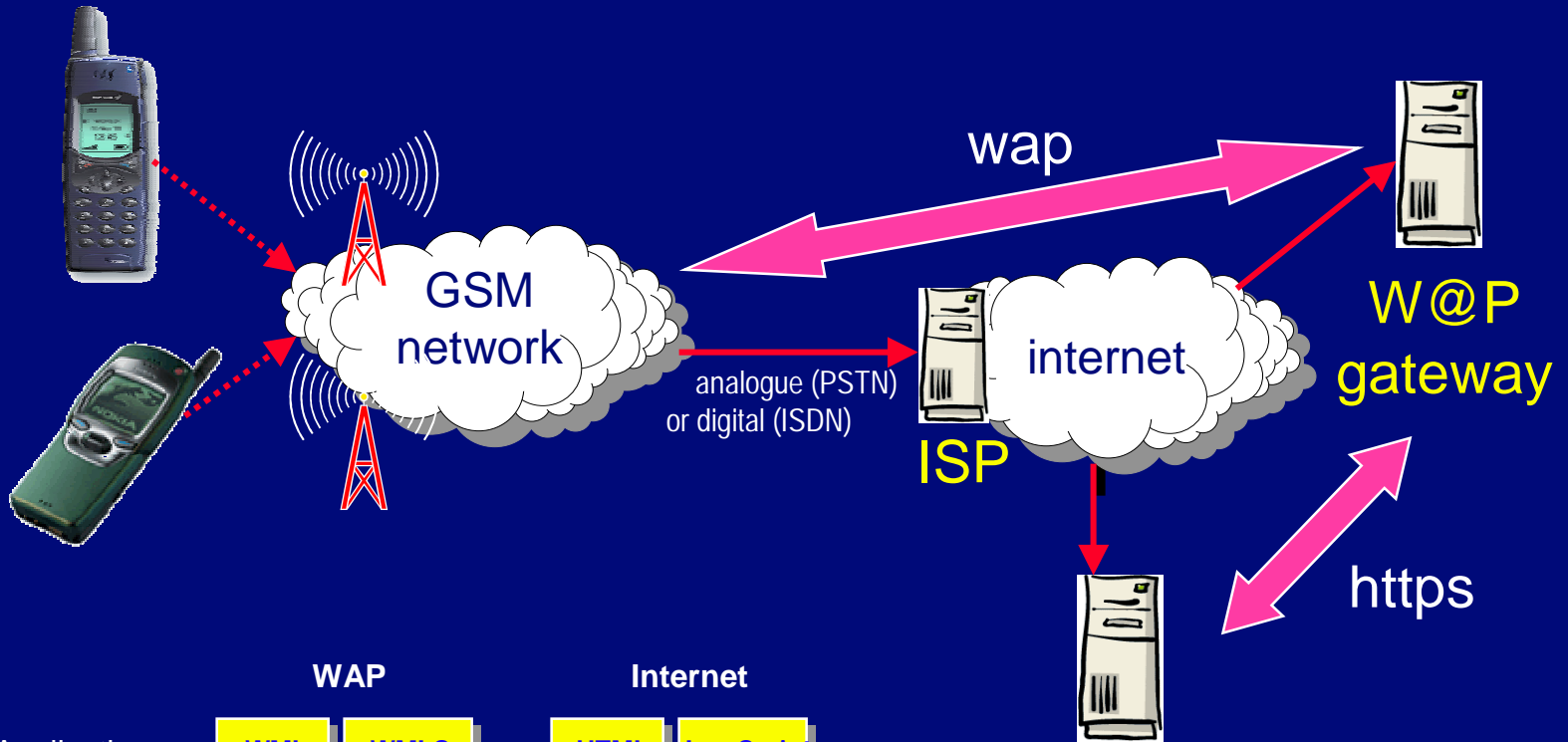


Devices

Oracle
Portal-to-Go

Content
Servers

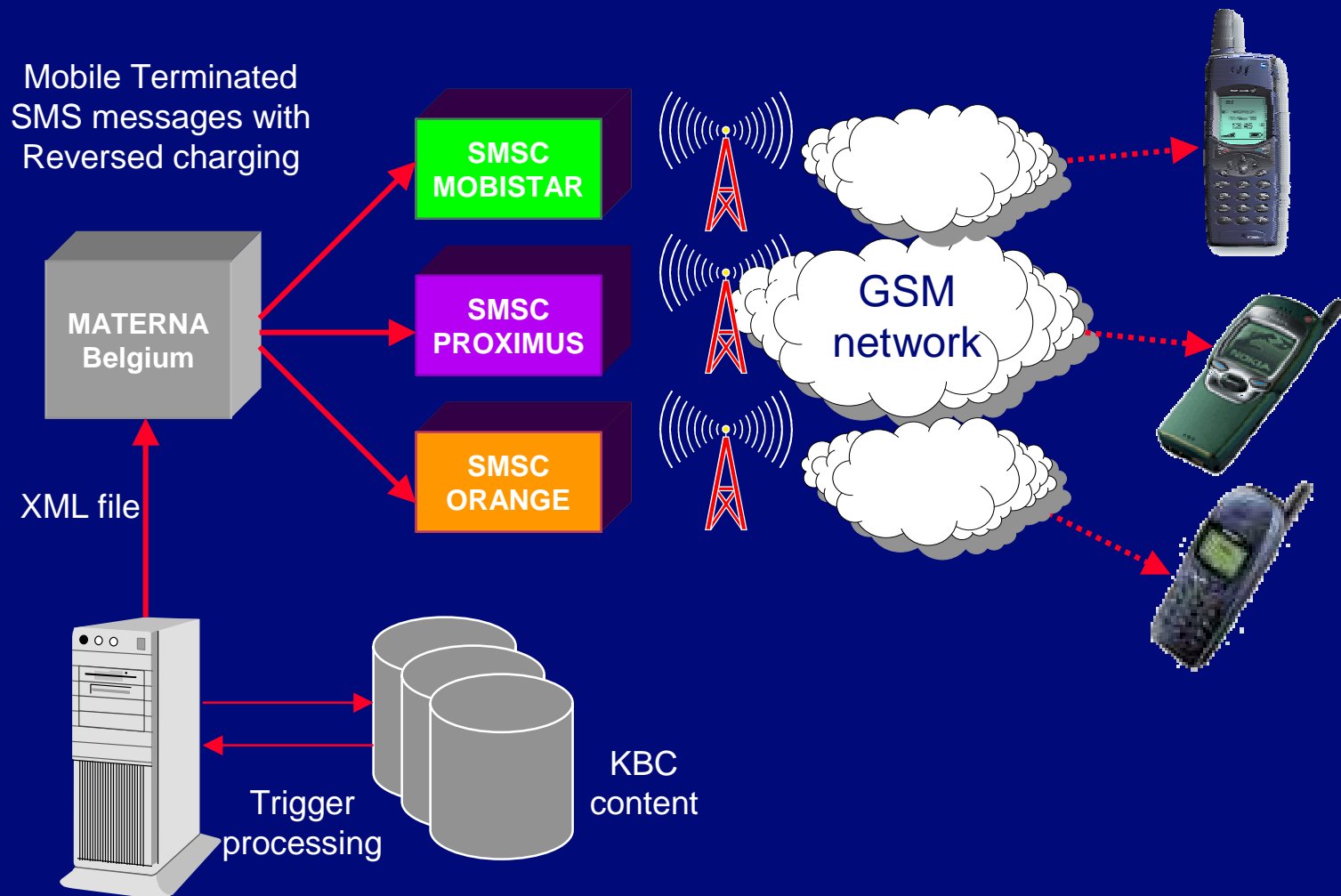
W@P architecture (now)



	WAP		Internet	
Application	WML	WMLS	HTML	JavaScript
Session	WSP		HTTP	
Transaction	WTP		HTTP	
Security	WTLS		SSL	
Transport	WDP	UDP / IP	TCP / IP	

KBC
W@P content

SMS architecture (now)



Access to services

- Registration via website : www.kbc.be
- «My KBC» is a personalized portal with:
 - Market indices
 - Tracking favourite investments «My selection»
 - Alerts for SMS and/or e-mail
 - Investment portfolio «My portfolio»
 - Searching for shares with near-time prices
 - 7-day weather forecast
 - Balance info via SMS (06/2001)

FREE for everybody - KBC and non KBC customers



«My KBC» portal

The screenshot shows the 'Mijn KBC' portal interface. At the top, the navigation menu includes 'Mijn KBC', 'Home', 'Forum', 'Agenda', 'Netwerk', 'Guided Tour', 'Jobs', 'Publicaties', 'Over KBC', and 'Contact'. The 'Mijn KBC' link is circled in red. Below the navigation, the main content area is titled 'Mijn KBC' and features a login section with fields for 'Gebruikersnaam' and 'Wachtwoord', a 'Log in' button, and a weather forecast for 'Zwaar bewolkt' with a temperature range of 'min. 11,2° / max. 18,5°'. To the right of the login section, the current KBC share price is displayed as 'KBC 51,40 EUR (-0,19%)', circled in red. Below the share price, there are buttons for 'Mijn portefeuille', 'Info', and 'Mijn selectie'. The 'Mijn portefeuille' button is circled in red. At the bottom of the page, there are two search sections: 'Aandeel zoeken' and 'Fonds zoeken', both with input fields and 'Zoek' buttons. The 'Aandeel zoeken' section is circled in red. On the left side, there is a 'Markindexen' section with a table of market indices and a 'Lijst aanpassen' button. The table is circled in red. At the bottom left, there is a 'KBC-Online' logo and a mouse cursor.

Index	Punten	Vershil
BEL 20	3 125,41	-0,22%
Dow Jones Ind.	11 238,77	+0,21%
EASDAQ	1 443,58	+3,36%
EuroSTOXX 50	5 298,64	+2,38%
Nasdaq Comp	4 234,33	+0,66%

Secure and personal access via username and password

Near-time price of KBC share

Update : My portfolio My selection

Search engine for share by name : More than 4000 shares

Personalization Market indices Choice of 35 indices

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