



# True cybersecurity for banking customers



[www.kbc.com](http://www.kbc.com)



KBC is a leading European bank and insurance group, providing financial services to 10 million customers.



### Finance and Insurance

- Key markets: Belgium, Czech Republic, Slovakia, Hungary, Bulgaria and Ireland
- Headquarters: Brussels, Belgium
- Kaspersky Fraud Prevention for Endpoints
- Kaspersky Fraud Prevention for Mobile

**“Kaspersky Fraud Prevention has helped KBC to be a leader in innovation with our KBC PhoneCheck app providing a more secure online and mobile banking environment for our customers.”**

Spokesperson, KBC Group

Formed in 1998 from the merger of two Belgian banks and a Belgian insurance company, KBC Group operates an extensive network of more than 1,450 branches and numerous online channels, employing 38,000 people in six countries.

As a bank and an insurance company, KBC provides a comprehensive one-stop-shop financial service that meets all banking, asset management and insurance needs. This business model delivers major benefits to the group in diversified income, enhanced risk management, additional sales potential and significant cost-savings and synergies.

## Challenge

Almost half of all European citizens access their bank accounts online. Scandinavians are the most digitally active, with more than 91% of Norwegians using their browser to check their balance, pay bills and set up payments. But cyber criminals and fraudsters are becoming ever more sophisticated in their efforts to steal money from citizens with online and mobile access to their bank and savings accounts.

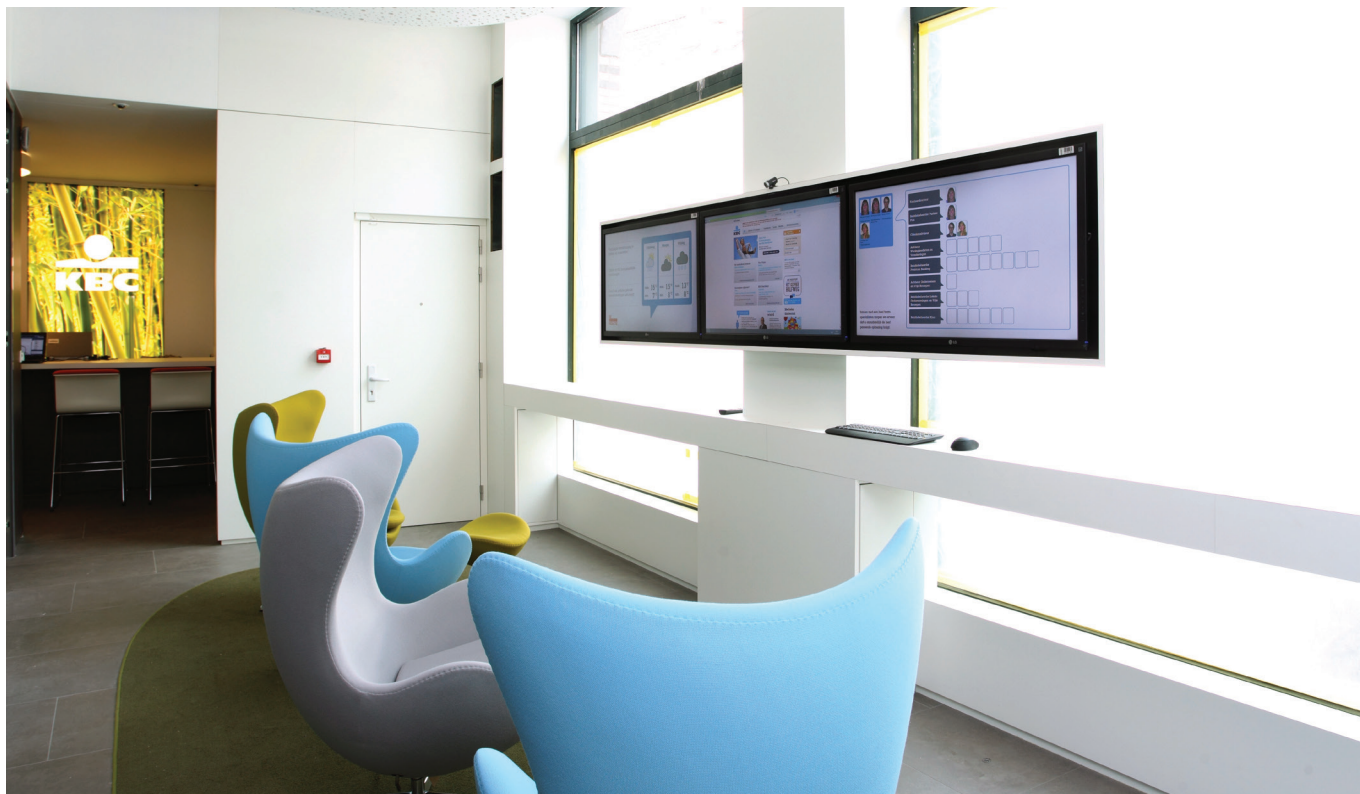
Criminals target vulnerable people without adequate security, luring them onto fake websites and redirecting their transactions. Victims are tricked into revealing their usernames and passwords, enabling thieves to empty their accounts in seconds, and to attack the connections between banks and their customers to make fraudulent payments.

It is estimated that more than half of all customers using online banking services suffer at least one attempt to steal money from their accounts every year, and even careful users with security measures in place can fall victim to attacks. Providing security and confidentiality of all customer and corporate data is vital for the reputation and successful operation of all financial services businesses. So, in recent years, the financial services industry has been fighting back, investing heavily in counter measures and providing security products and advice for customers seeking to keep their cash and data safe.

KBC Group has been at the forefront of these initiatives, providing extra layers of protection for its 10 million customers. KBC says; “The number one rule is to deliver strong security, combined with an excellent experience for the user. Finding that combination is the Holy Grail in the security world, as security measures can often mean sacrificing user convenience.

“The solutions we seek and the measures we take to meet that goal are very diverse - from awareness training for our customers, assessing the possibilities of new technologies like fingerprints or iris-scan, and strengthening our defenses by monitoring anomalies in payment behaviour.

“It is every bank’s job to provide its customers with a safe platform for their internet services. We aim to deliver the best combination of security and user convenience. The quality of our services, the way we seamlessly combine our different channels to interact with our customers, is where KBC makes a difference.”



#### Secure

Peace-of-mind provided by additional security layers



#### Leadership

KBC goes the extra mile to protect customers  
Customers appreciate and value quality services that protect them



#### Cost

Protection from traumatic cash and data theft



#### Performance

Market leading protection that does not impact the user experience

## The Kaspersky Lab solution

KBC has joined forces with IT partner SaaSForce BV and Kaspersky Lab to make a range of additional security measures available free of charge for all of its customers accessing their accounts at home or on the move. Kaspersky Lab's Fraud Prevention team worked closely with their counterparts at KBC and SaaSForce to enable the deployment of sophisticated anti-phishing and anti-malware technology for customer's endpoints, securing digital transactions on all platforms, without harming the user experience.

Kaspersky Lab's feature-rich solution, Kaspersky Fraud Prevention for Endpoints, includes automatic analysis to identify suspicious or fake websites, a full system scan for banking malware including user alerts and automatic disinfection, secure, virtual keyboard technology to protect user names and passwords, and blocks on screenshots during financial transactions.

Then KBC added a further layer of protection for its customers by using Kaspersky Fraud Prevention for Mobile - Software Development Kit (SDK) to create PhoneCheck, an app for both Android and iOS platforms.

PhoneCheck assesses four key settings on mobiles to see whether a sufficiently secure screen lock is being used, whether unofficial apps are being allowed, whether the original operating system's security restrictions have been removed or whether potentially dangerous access to text messages is taking place. PhoneCheck also analyses installed apps for potential viruses and removes infected ones.

Within weeks of the launch of PhoneCheck in November 2016, more than 10,000 KBC customers had downloaded the app in Belgium alone.

# 1998

Established

# 38,000

Employees

# 10m+

Customers

## Fast and professional

"We decided to build PhoneCheck in-house, based on Kaspersky Fraud Prevention for Mobile for Android and iOS," explains KBC. "During development we got fast and professional assistance from Kaspersky Lab's team which kept our progress up to speed.

"This is the third solution that we have built using Kaspersky Lab's technology and we are proud to say that it gets high ratings in the app stores. In 2017 we are releasing a new KBC cybersecurity service that will include Kaspersky Lab Antivirus and Anti-phishing technologies, combined with a KBC helpdesk to support our customers on cybercrime issues.

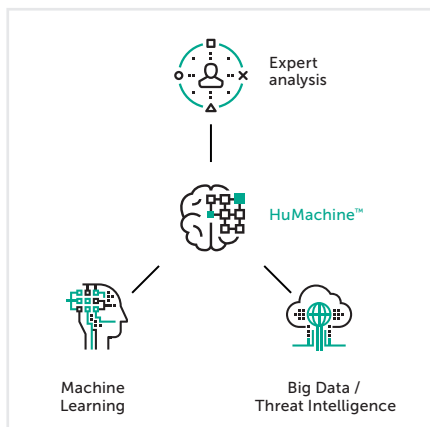
"Through our awareness campaigns on cybercrime, we aim to convince our customers that the use of security software is a must nowadays and we provide them with the opportunity to get solutions, powered by Kaspersky Lab. Customers tell us that they are pleased with the Kaspersky Lab solutions. Our helpdesk seldom gets questions or issues reported and the ease of use and its performance are often mentioned.

"Kaspersky Fraud Prevention team has helped KBC to be a leader in innovation with our KBC PhoneCheck app providing a more secure online and mobile banking environment for our customers."

### About SaaSForce BV / Secutec

SaaSForce and Secutec were founded by Geert Baudewijns in September 2005 to meet the market's needs for security solutions. The company's objective was to provide businesses with integrated security solutions for a fast, efficient, secure and enjoyable IT experience.

[saasforce.eu](http://saasforce.eu)  
[secutec.eu](http://secutec.eu)



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