



# Fintech / Digitalisation

## What can banks do? / How to serve clients?

### Leasing Professional Days

Martin Jarolim, Head of Retail Division, K&H Bank

9th November, 2017





# Digitalization, an opportunity or a threat?

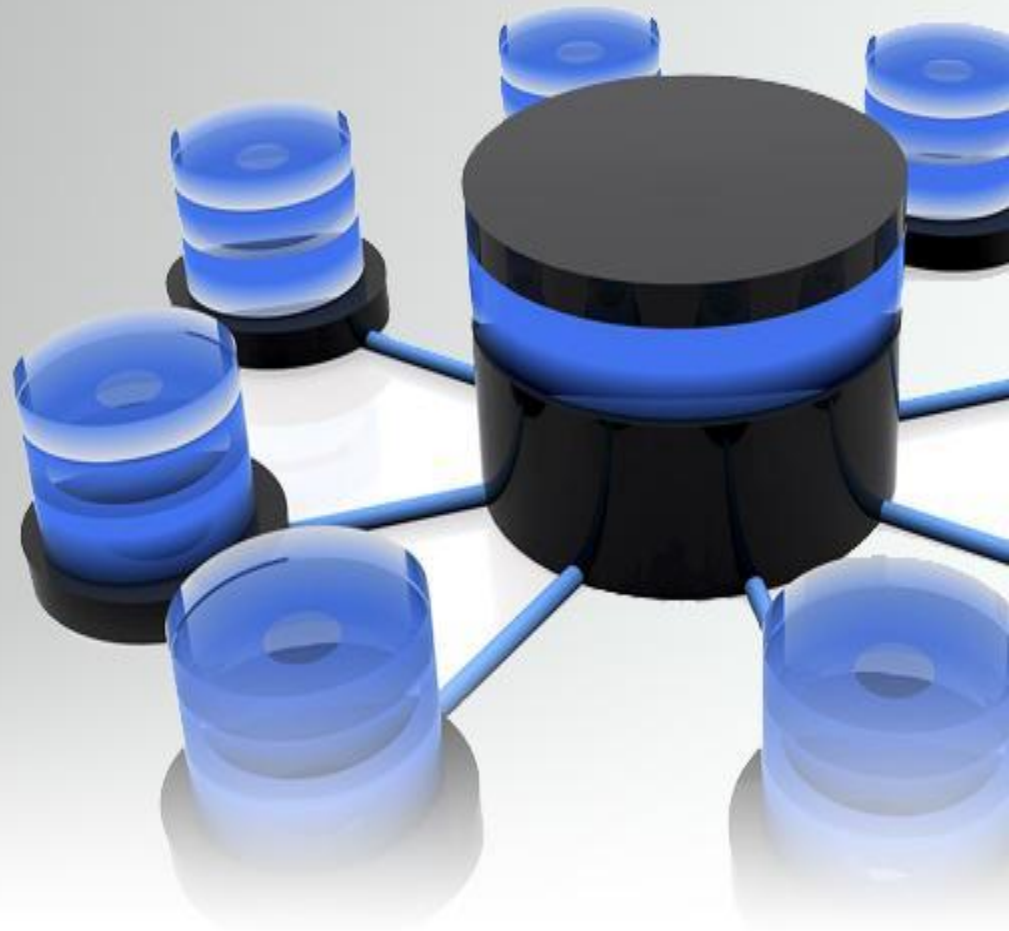


				
<b>Payments</b>	 		 	
<b>Loans</b>	Investment into Lending Club		n/a	n/a
<b>Comparison and advisory</b>	 Mortgage & insurance comparators	n/a	n/a	n/a
<b>Asset mgmt.</b>	n/a	n/a	n/a	n/a





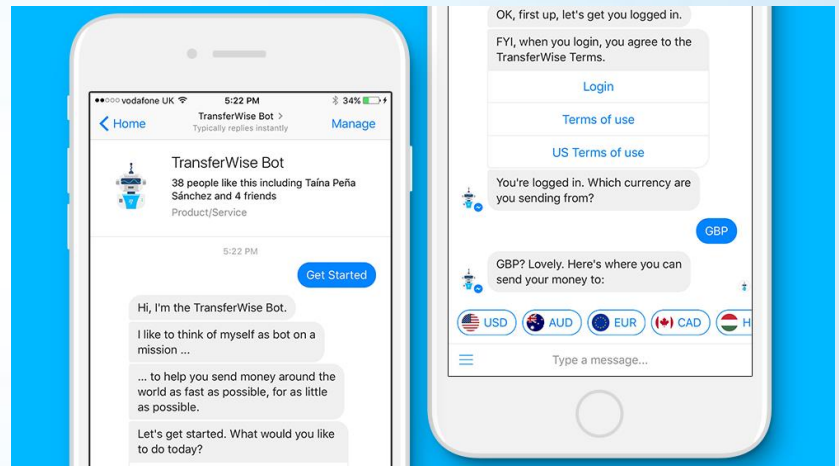
# Data are key in pro-active servicing of clients



# Artificial intelligence



- ➔ Chatbots: eg. KBC youngster app K'Ching, TransferWise Bot, ...



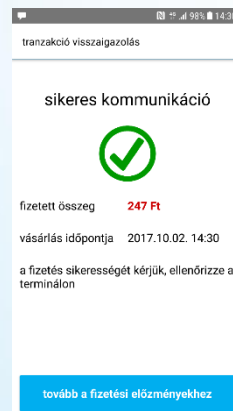
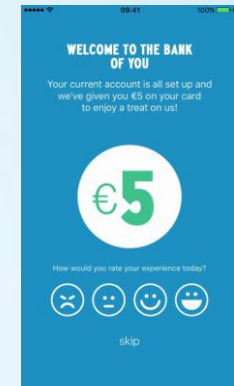
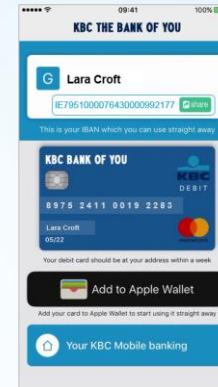
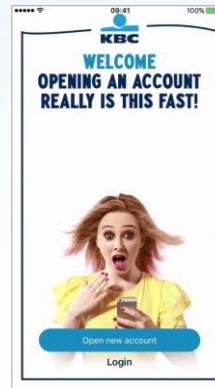
- ➔ Automation: back-office process automation (textmining, ...), Robo-advice, „self-driving” cars and trucks, ...



# New customer experience (1)



## KBC Ireland's new to bank digital onboarding



## K&H's mobile payment



# New customer experience (2)

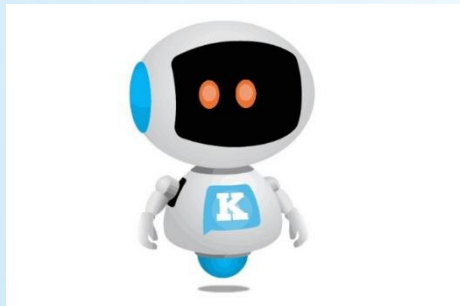
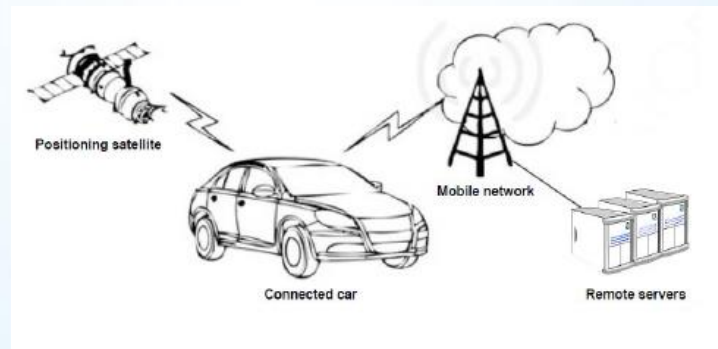
**INSTANT**

Instant payments: in 5 sec, 24/7/365



Biometric client identification and authentication

Internet of things



Gamification



# New customer experience (3)



Personalised video's/  
client communication



Blockchain, smart contracts





# Future omni-channel distribution model

