KBC brings guardian angel to more than 4 million customers in Belgium

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Fraudsters rarely hack systems nowadays. Instead, they manipulate people. That is why KBC is rolling out ‘guardian angel’ to more than 4 million customers in Belgium today, following a successful pilot phase earlier this summer. The new security feature allows customers to appoint a trusted person who can help protect them against suspicious payments. ‘Guardian angel’ is the first and currently only solution of its kind in Belgium. KBC is also making the concept available to other financial institutions upon request.

Manipulating people, not systems

Human takeover fraud has become the most common form of fraud. Fraudsters exploit trust, emotions and time pressure to persuade victims to transfer money themselves or grant access to their banking environment. Examples include romance scams and friendship scams, where people are emotionally manipulated, as well as investment fraud schemes promising unrealistic returns. ‘Guardian angel’ was developed to help address these new manipulation techniques. Following a successful pilot phase, the solution is now being rolled out to all customers.

With ‘guardian angel’, customers can easily appoint a trusted person to help assess a suspicious payment before it is executed. *“If fraudsters abuse trust, then trust should also be part of the solution,*" says **Karen Van De Woestyne, Director Digital Transformation & Ecosystems at KBC**. "*The strength of ‘guardian angel’ lies not only in the technology, but also in the human aspect. The tool was developed in less than a year by colleagues from different teams across KBC who witness the impact fraud can have on customers every day. They wanted to create a way for people to help spot the warning signs and see through a fraudster's story.*"

Willy and Kathleen’s story

The pilot phase involved more than 2,000 users and demonstrated the impact an additional verification step can make. One example is Willy and Kathleen.

Willy lost a large part of his savings after being pressured by fraudsters. However, the funds in his KBC account were protected because his daughter Kathleen was able to stop the suspicious transactions through guardian angel.

"I was at a restaurant when I received a call from KBC," Kathleen explains. "They had detected suspicious activity on my father's account and had temporarily paused the payments. I immediately called my father. At that very moment, he was still on the phone with the fraudster. The scammer had convinced him that his bank accounts were being emptied and claimed he was helping to secure them. He was very friendly and managed to gain my father's trust with a lot of patience. Fortunately, I was able to intervene in time. I asked my father to switch off his computer immediately and end all contact with the fraudster. Through ‘guardian angel’, I declined the transactions, which meant the money remained in my father's account."

How does ‘guardian angel’ work?

The process has been deliberately kept simple:

1. You choose someone you trust, such as a partner, family member or friend, to act as your guardian angel.
2. Ask Kate in KBC Mobile to activate guardian angel. Kate will take you directly to the feature.
3. Scan the QR code when you are physically together.
4. If KBC Secure4U detects a suspicious payment, it is temporarily put on hold. Both you and your guardian angel receive a notification. Secure4U, KBC's central fraud response team, also contacts the guardian angel by phone and asks them to verify the alert.
5. Your guardian angel can contact you to confirm whether everything is legitimate. Together, you can discuss whether the payment should proceed. This creates an additional verification step before any money leaves the account.
6. The guardian angel can then approve or reject the payment. Both parties receive confirmation of the decision.

The guardian angel only sees the suspicious payment and does not have access to accounts or other transactions. While guardian angel cannot eliminate fraud entirely, it can help reduce the risk. Customers should nevertheless remain vigilant and continue to handle their banking credentials with care. "The fight against digital fraud requires a joint effort from multiple parties. The stronger the collaboration between banks, telecom operators, technology companies and governments, the less room fraudsters have to operate," adds Karen Van De Woestyne. This is why KBC is making the concept available to other banks upon request – several parties have already shown interest.

Combining technology and human connection

Guardian angel is part of KBC's broader approach to detecting and combating digital fraud. KBC has developed a detection system that screens every digital transaction against more than 150 warning signals and 700 fraud patterns, in a maximum of four seconds per transaction.

In addition, KBC empowers customers through solutions such as ‘Check your conversation’, which helps them verify whether they are genuinely speaking to their bank. KBC also applies a four-hour cooldown period when customers request higher payment limits. Customers who suspect fraud can contact KBC's fraud service Secure4U 24/7 on +32 16 432 000. KBC consistently reminds customers that it will never ask for codes, PINs or transfers to so-called "safe accounts".

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