

CLEAR

A PUBLICATION BY KBC INTERNATIONAL CASH CLEARING

What sets KBC's ICC team apart in global payments?
[Discover the people behind the precision.](#)

Stablecoin or ECB's digital euro? [Here's the difference that truly matters.](#)

ISO 20022 is live. [See what's next for cross border payments.](#)



"Putting clients first
by taking complexity
off their shoulders."

Content



Geographic footprint & network
Emmanuel Stas



▲ **ICC explained, and what sets KBC apart**
Carlos Montero Barcia
& Nikola Kochmanov



◀ **One structure, one competence center for securities and payments**
Elke Van den Abeele
& Didier Moens



▲ **Guiding clients through the technical evolution of global payments**
Eduard Keberle



◀ **Stablecoin: a stable and programmable digital euro**
Willem Huetling
& Wout Cambier

Edito



A New Chapter

This magazine marks the start of a new chapter. It brings together perspectives, expertise, and people from a broader institutional services landscape that now includes both KBC Securities Services and International Cash Clearing.

Over time, teams have grown closer, capabilities have expanded, and ambitions have become clearer. This publication is one way of making that visible: by sharing insights, experiences, and ideas that shape how we support our clients today and how we prepare for the future.

In the pages ahead, you will discover what sets ICC apart, explore the technical evolutions shaping global payments, and gain insights into why ICC and Securities Services are now brought together within the same Competence Center. You will also find a forward-looking view on new initiatives such as stablecoin and its role in the future of payments.

Above all, this magazine is about people. Behind every service and every process at KBC there are professionals whose knowledge and commitment make a real difference. In the pages that follow, you will meet some of them and gain a better sense of the expertise that underpins our work.

We see this as the beginning of an ongoing conversation. A space to connect with our clients, to highlight what drives us, and to explore how our services continue to develop in a changing environment. We are pleased to take this next step together and we hope you enjoy reading this first edition.

Didier Moens – Head of Customer Solutions

Who is KBC Group?



Financial Strength

Return on equity: 15% (9M 2025)*

CET1 ratio: 14.9% (9M 2025)

Cost/income ratio: **41%**
(9M 2025, excl. bank & insurance taxes)

Robust liquidity:

NSFR: **134%** (9M 2025) – LCR: **158%** (9M 2025)

Solvency II ratio: **216%** (9M 2025)



Sustainability

Sustainalytics ranks KBC in

the **3rd percentile**
of **217 diversified banks assessed**
(last full update September 23, 2025)

Digitization

KBC Mobile
ranked as the **world's best banking app**
(Sia Partners)



Key Figures

40,000 staff

13 million customers

Around **1,100 bank branches**

Net result: **€3.4 billion** (2024)

Topline diversification across mature markets (BE, CZ) and growth markets (SK, HU, BG)

Credit Ratings

KBC Bank

- S&P: A+
- Moody's: A1
- Fitch: A+

KBC Group

- S&P: A-
- Moody's: A3
- Fitch: A

Disclaimer: Although this document has been prepared with care, inadvertent errors or omissions may occur. We disclaim any liability for such mistakes and reserve the right to correct them at any time. For the latest results on KBC, please consult www.KBC.com

Geographic Footprint



Core Markets

- Belgium
- Czech Republic
- Slovakia
- Hungary
- Bulgaria

International Branches

- New York
- London
- Lille
- Rotterdam
- Milan
- Düsseldorf
- Shanghai
- Hong Kong
- Singapore

KBC Financial Institutions Group



Within KBC Group, the Financial Institutions Group (FIG) plays a unique role as the central access point for all financial institutions that work with KBC. While ICC focuses on a specialized segment within Securities Services, FIG oversees things from a broader perspective. The team offers institutional clients—from banks and supnationals to insurers, funds, and pension institutes—a single, integrated gateway to the full range of KBC services.

“KBC is one of the more solvent banks in the world, with the best “global Banking App” and a strong presence across Central and Eastern Europe. Our mission is to rank among the top three in every country where we operate,” says Emmanuel Stas, who has been with KBC for 17 years and was made head of FIG in January 2025.

Strategic Partners

“FIG focuses on three core tasks. We manage onboarding and KYC (Know Your Customer) for all financial institutions in the group. Thanks to a central competence center in Brno (Czech Republic), this screening process is uniform, efficient, and meets the highest quality standards. That’s crucial in a world where reputational risk is just as important as financial risk.”

The FIG team also builds lasting relationships with financial institutions around the globe. “Relationship managers combine geographical expertise with local market knowledge, making them strategic partners in complex situations. Worldwide connections make the difference when cross-border cases need to be resolved quickly, these connections make all the difference. FIG also manages the credit and limit risk of all countries and financial institutions that KBC partners with. By monitoring exposure centrally, we can ensure a consistent, group-wide approach to (credit and limit) risk.”

Wide Range of Solutions

According to Emmanuel, the strength of KBC lies in the combination of international reach and strong local roots. “Our clients see

us as a partner who is digitally savvy and approachable.” Emmanuel stresses that FIG does not operate in isolation. “We work closely with business lines like International Cash Clearing, Securities Services, Trade Finance, Treasury, Markets,... as well as our home markets (CSOB, K&H, UBB) and independent subsidiaries companies such as Discai . Our role is to connect, coordinate, and accelerate.” This collaboration allows KBC to offer a wide range of solutions beyond cash clearing, including custody, FX, guarantees, and export financing.

What drives Emmanuel personally? “Building a team that’s ready for the future while staying true to the PEARL-culture that makes KBC unique, guided by our core values: respectful, responsive, and results driven. We create relationships that evolve with the complexities of the financial world. Our ambition is simple: to build long-term partnerships that genuinely help our clients succeed.”



EMMANUEL STAS
Head of Financial
Institutions Group

KBC at SIBOS Frankfurt 2025

“We have an extensive KBC network and bring together a wealth of expertise.”



International Cash Clearing: Built on Precision, Driven by People

Core Pillars of ICC

Home market expertise

Extensive knowledge and understanding of the local market needs and trends.

In depth product knowledge

Comprehensive insight into product features, benefits and industry standards.

STP-rate

+97%: straight-through processing payment rate to maximize operational efficiency

Dedicated personal follow-up

Personalized and consistent communication to ensure client satisfaction and needs to the next level!

Key numbers

Clients **+180**

+800 accounts

NPS **52** score

CARLOS MONTERO BARCIA
Senior Sales & Relationship
Manager



"The feedback we hear most often is simple: 'You're reachable.'"

ICC is often described as a highly technical discipline, but at KBC it is equally about trust, proximity, and precision. In a market where reliability makes all the difference, ICC combines operational excellence with strong personal relationships. We spoke with Senior Relationship Managers Carlos Montero Barcia in Belgium and Nikola Kochmanov in the Czech Republic to understand what truly sets KBC's ICC apart.

How would you explain ICC in simple terms?

Carlos Montero Barcia: "ICC is essentially the link between smaller or mid-sized banks and the global financial system. A Tier 2 or Tier 3 bank cannot maintain correspondent relationships with every major bank worldwide. KBC can. We give them access to international clearing networks, local payment systems, and global banks, ensuring their payments are processed securely, efficiently, and in full compliance."

Nikola Kochmanov: "We act as a single provider for € and non-€ payments, while also giving clients access to European clearing houses, global networks, and local market expertise. Beyond processing, we guide them through regulatory changes and operational challenges. We make cross-border cash clearing simple."

What concrete advantages do clients gain from working with ICC?

Nikola Kochmanov: "We offer competitive pricing, deep product knowledge, and tailored tools for better cash management. But what really stands out is our dedicated personal

support. Clients have a single point of contact: someone who knows their business and responds quickly. That clarity is invaluable. On top of that, we have an exceptional straight-through processing rate of around 97%. That speaks for itself."

How does your cross-border collaboration work?

Nikola Kochmanov: "We're about 1,000 kilometers apart, but we work closely as a team. We have the same role and complementary portfolios based on geography and language. We speak almost daily, meet regularly with the wider ICC team, and travel together for client meetings or industry events. Over time, we've grown into a truly international team that supports clients across the globe."

What makes KBC's approach different from other clearing providers?

Carlos Montero Barcia: "The feedback we hear most often is simple: 'You're reachable.' That may sound obvious, but it isn't. When something urgent happens, like a suspicious payment or an operational error, clients want to speak to a real person. We know our clients, we understand their markets, and we literally speak their language. Our team covers regions from Spain to the Nordics and the Balkans, and we offer a broad service portfolio in more than 23 currencies."

How does that personal service translate into day-to-day operations?

Carlos Montero Barcia: "To give an example, we recently had to stop a fraudulent transaction. In situations like that, every minute counts. Being able to tell a client, 'It's under control. We're handling it,' provides real peace of mind."

Nikola Kochmanov: "Every day is different. One day you're solving a complex issue, the next you're onboarding a new client. My approach is always to listen first, simplify complexity, and stay accessible. Clients appreciate clarity, consistency, and partners who genuinely listen."

ICC is known for operational excellence. How is that achieved internally?

Carlos Montero Barcia: "Collaboration is key. Our shared services teams screen millions of transactions every year. That compliance capacity is one of ICC's underestimated strengths, since smaller banks gain access to an infrastructure they could never build themselves. As a result, 97% of transactions run smoothly."

Nikola Kochmanov: "This combination of operational excellence, personal support, and long-term partnerships is also reflected in our NPS of 52. We're performing at an exceptionally high level. This confirms that our client-centric approach works."

What challenges and opportunities do you see ahead for ICC?

Nikola Kochmanov: "Stricter regulation, geopolitical tensions, instant payments, and rising operating costs all add complexity. Clients want speed, transparency, and security at a fair price. Balancing those expectations requires continuous modernization, smart technology, and better use of data. Data is becoming the new electricity."

Carlos Montero Barcia: "Compliance will only become more important. New SWIFT standards and ISO migrations will make our systems even more robust. At the same time, we're exploring new technologies, including stablecoins. The future is demanding, but full of opportunities."

Finally, what motivates you personally in this role?

Nikola Kochmanov: "Building trust. When clients say they return because they know they can rely on us, that's incredibly motivating. It reflects consistency, dedication, and the relationships I've built over the years."

Carlos Montero Barcia: "I want to keep growing the department. We've made strong progress over the past two years, but this is just the beginning. ICC may be a small team, but our impact within KBC and for our clients is significant."

"Carlos and I are about 1,000 kilometers apart, but we work closely as a team."



NIKOLA KOCHMANOV
Senior Sales &
Relationship Manager

Securities and Payments: Building Stronger Services Through Integration



For financial institutions, securities processing and payments services are increasingly complex, highly regulated, and operationally intensive. Yet for clients, they must function seamlessly, reliably, and securely. This mutual tension explains why KBC chose to bring International Cash Clearing (ICC) and Securities Services together within a single Competence Center under joint leadership, aligning expertise, infrastructure, and governance to better support clients.

For **Elke Van den Abeele**, General Manager at KBC Securities Services, and **Didier Moens**, Head of Customer Solutions, the logic behind this integration is clear. Securities and payments processing operate in different domains, but they serve a **very similar institutional client base**. Both require deep expertise, robust infrastructure, and the ability to handle significant volumes with consistent quality.

DIDIER MOENS Head of Customer Solutions,
ELKE VAN DEN ABEELE General Manager KBC Securities Services



“ICC has a deliberate focus on processing international payments of tier-2 and tier-3 banks”

This integration also strengthens the organization internally. Larger, more integrated teams reduce dependency on individual specialists and increase resilience. “We’re better equipped to absorb peaks and unexpected situations,” notes Elke. “That ultimately **improves continuity for our clients.**”

Quality remains the non-negotiable foundation of this model. KBC is not a discount provider and does not compromise on delivery standards.

“We want customers to feel truly supported and to build relationships that last.”

“If we’re not confident that we can deliver the required quality, we simply don’t do it,” says Didier. This philosophy is reflected in a **strong Net Promoter Score for ICC of 52** and underpins the continued development of ICC within an integrated institutional services structure.

“In both securities and ICC, scale is essential,” Didier Moens explains. “It allows us to process volumes efficiently, keep costs under control, and deliver a high and stable level of service. By uniting the teams under one division, we can sharing expertise more easily, create **stronger synergies**, and ultimately support our clients even better.”

The result is a clearly defined vision for both the securities and payments proposition: **putting the client at the centre and taking complexity off their shoulders**. For securities clients, KBC offers a complete end-to-end solution for financial institutions, independent wealth managers, brokerage houses and funds for the processing of their securities, managing every step of the chain from start to finish.

“Strategically, ICC’s positioning has become clearer, with a **deliberate focus on processing international payments of tier-2 and tier-3 banks and renewed attention to the Belgian market alongside international activity,**” Elke Van den Abeele explains. The team’s priorities are operational excellence, deep expertise, and long-term client relationships. “We invest strongly in our existing clients while also seeking new partnerships that fit our strategic ambition. The combined setup of securities and payments also creates natural cross-selling opportunities with one trusted partner,” Didier adds.



Guiding Clients Through the Technical Evolution of Global Payments

The technical evolution of global payments reached a significant milestone with the mandatory migration to ISO 20022 in November 2025. Eduard Keberle, Product Manager, reflects on how KBC ICC anticipated this shift as an early adopter and how the bank now supports clients with advanced standards, real-time compliance screening, and the future of cross-border payments.

What is ISO 20022 migration and why is it such an important step forward for international payments?

Eduard Keberle: "ISO 20022 represents a fundamental evolution in how international payments and financial messages are structured and processed. In the past, cross-border transfers, especially to accounts outside Europe, relied on fairly rigid message formats with limited fields. That made identification, matching, and validation more complex and more error-prone. With ISO 20022, messages contain richer, more structured data. There are dedicated tags for elements such as postal code, city, and country, which makes address information far more precise and machine-readable. All of this data is automatically read, validated, and matched, reducing the need for manual intervention. As a result, payments are

processed faster and more efficiently, with fewer errors along the way.

It's also important to note that ISO 20022 is not limited to payments alone. The same standard applies to statements, reporting, and other financial messages. This consistency across the entire payment chain significantly improves processing and overall operational efficiency."

How did KBC ICC approach this migration?

Eduard Keberle: "We saw this coming early and decided to act ahead of the market. Instead of waiting until the deadline, we positioned ourselves as an early adopter. This allowed us to build experience long before the mandatory deadline of November 2025. While the migration posed a significant challenge for many institutions, particularly smaller banks, we already had the infrastructure, expertise, and capacity in place. As a result, we were able to actively support our clients throughout the transition. This included for example multi-format processing, helping clients send/receive compliant messages even if their back-end wasn't fully upgraded yet, but also ad hoc consultancy and joint testing."



"I like to see how the wheels turn, to dig deep into a subject and translate that knowledge into tangible outcomes."

So this was more than a technical exercise?

Eduard Keberle: "Absolutely. ISO 20022 was part of a broader roadmap. It fits into our wider strategy around expanding payment channels and continuously improving operational excellence. From our perspective, standards are not just about compliance, they are enablers for better services."

Security is another key concern in payments. How does KBC ICC handle AML and embargo screening?

Eduard Keberle: "All electronic payments at KBC ICC are screened for anti-money laundering and embargo compliance. That applies across all channels and the screening is also supported by AI. Transactions without a hit go straight through. If there is a potential match, the transaction is routed to a problem queue for manual review by our compliance experts. Confirmed violations are blocked and false positives are released. This enables our AI tools to learn from previous mistakes and become even more efficient."

How do cross-border payments fit into the G20 Roadmap and where do we stand today?

Eduard Keberle: "The G20 Roadmap is an international initiative aimed at making cross-border payments faster, cheaper, more transparent and more inclusive by 2027. Key elements include ISO 20022 harmonization, more transparency, robust AML/CFT frameworks, the interlinking of domestic instant payment systems, and clearly defined service level agreements. At KBC ICC, staying aligned with market standards and regulatory expectations is part of our DNA. The roadmap reinforces this ambition and sets a clear pace for the industry as a whole."



Clear
January 2026

What motivates you personally in this role?

Eduard Keberle: "What motivates me is understanding the mechanics behind complex systems. I like to see how the wheels turn, to dig deep into a subject and translate that knowledge into tangible outcomes. Working at the intersection of innovation and compliance and seeing how that makes life easier for clients is incredibly rewarding."

EDUARD KEBERLE
Product Manager

You plan to launch a business continuity plan for the IDE@ tool in the near future. What can clients expect?

Eduard Keberle: "IDE@ is a client-facing tool that gives customers more visibility into their nostro accounts with us. They can consult balances, track the status of individual transactions, and download reports. It's important to see IDE@ as a consultation tool rather than internet banking: payments themselves are not initiated there. Given the volumes involved, payment instructions continue to be securely submitted via the SWIFT network. In addition, we're kicking off a business continuity procedure linked to IDE@. In very specific situations – for example, if a client temporarily cannot access SWIFT – the tool could serve as a controlled backup channel, allowing a limited number of critical payments to be registered under strict authorization. This functionality has been approved and is now entering development. Based on client feedback so far, it's something many of them genuinely value."

A Regulated, Euro-Pegged Digital Currency

Stablecoins promise a major leap forward in the evolution of digital payments. They represent a new generation of regulated digital money. Unlike the ECB's digital euro, this initiative is driven by twelve leading European banks, including KBC, and is fully backed by euro-denominated reserves. Each stablecoin is pegged one-to-one to the euro, combining the speed and efficiency of blockchain technology with the trust and compliance of traditional banking. The launch is planned for the second half of 2026. Willem Hueting (Senior General Manager of GCC) and Wout Cambier (Head of Policy Advice) discuss why this marks a milestone for the European banking sector.



What exactly is a stablecoin?

"Think of a digital token that always equals one euro, backed by bank reserves and designed for fast, secure transactions," says Wout Cambier. "One stablecoin will always be worth one euro. There's no volatility, no crypto speculation. The idea is to combine the efficiency and speed of blockchain technology with the reliability of traditional money. By joining forces, we want to offer a trusted, regulated digital euro that enables instant payments across Europe. A stablecoin is also programmable: payments can be automated

"A stablecoin opens up a wide range of possibilities for businesses"

based on predefined conditions, such as delivery confirmation or time-based triggers. That opens up a wide range of possibilities for businesses, from automatic payments the moment goods arrive to real-time cash-flow visibility and 24/7 intra-group transactions across different time zones."

Why is this relevant in Europe now?

This initiative strengthens Europe's digital sovereignty and reduces dependence on non-European payment infrastructures. "The financial world is digitizing at an incredible pace," explains Willem Hueting. "We want to future-proof our services and offer our partners a safe, European alternative to solutions that are currently dominated by fintechs or non-European players. The consortium of twelve European banks is creating a regulated, scalable model that



From left to right

WILLEM HUETING
Senior General
Manager of GCC

WOUT CAMBIER
Head of
Policy Advice

complies with MiCAR. All underlying euros are invested in strictly permitted, highly stable assets. This guarantees value and ensures the coin is reliable for all participating banks."

Why should people and businesses care about this stablecoin?

"With this coin, payments are faster, cheaper, and more transparent. Imagine settling a cross-border invoice instantly or making a purchase online without waiting days for the money to clear," says Willem. "For businesses, it means streamlined processes and lower costs. For individuals, it's about convenience and security."

Why are banks working together on this?

"A stablecoin only becomes truly useful at scale," explains Wout. "There are euro stablecoins on the market today, but volumes are small and they're mostly tied to volatile crypto. By collaborating and opening the infrastructure, introducing our Euro Stablecoin as a utility for all European banks, we're building a solution that's relevant for banking, cash management, securities, and trade finance." Willem adds: "For Europe, this is also strategic. We need to be competitive in digital payment technologies alongside the US and Asia, which strengthens and protects our European interests."

What use cases do you see for financial institutions?

"We see direct bank-to-bank transactions, available 24/7 with no cut-off times," says

Willem. "Or intra-group transfers, where corporates sometimes wait days for settlement. Stablecoins eliminate that friction." Wout adds: "For treasury teams, this means real-time liquidity

"We want to future-proof our services and offer our partners a safe, European alternative."

management, tighter cash-flow planning, and lower operational costs."

What motivates you personally?

"With stablecoin, we're building the next generation of payments by pairing trust and regulation with innovation," says Willem. "And we're helping our clients transition smoothly into the digital future," adds Wout. "That's both challenging and highly rewarding."

Powered by Europe's strength

Together, these banks represent a significant share of Europe's financial ecosystem, ensuring both scale and trust.

- KBC
- ING
- UniCredit
- Banca Sella
- CaixaBank
- DZ Bank
- SEB
- Danske Bank
- DeKaBank
- Raiffeisen Bank
- BNP Paribas
- BBVA

More information: www.qivalis.eu

A Structured Approach in a Rapidly Changing Digital Landscape

Why Cybersecurity Matters

As digitalization accelerates, cyber threats continue to evolve. AI has increased both the scale and the sophistication of attacks. This evolution is continuous, and so is the need to stay alert. At KBC, cybersecurity is treated as a core responsibility essential to protecting our clients, our operations, and the continuity of our services.



What Do We Do?

1. Raising awareness across the organization

Every employee can be a potential entry point for cybercrime. That is why cybersecurity awareness is mandatory for all colleagues. Through continuous mandatory trainings and hands-on simulation exercises on phishing, smishing, vishing, and fraud, employees learn how to recognize risks and respond appropriately in real-life situations.

2. Investing in secure and reliable systems

KBC continuously invests in robust and future-proof ICT infrastructure and data protection procedures. These systems are designed to be secure-by-design and resilient in the face of constantly evolving threats. The focus is not only on prevention, but also to ensure operational continuity so clients can rely on KBC.

3. Monitoring threats and responding proactively

We actively collect threat intelligence and use specialized tools to anticipate and respond to cyber risks as quickly and accurately as possible. Speed and accuracy are critical when incidents occur.

How Do We Address This?

These activities are coordinated by a group-wide **Competence Center for Information Risk Management & Business Continuity**. "This expert team tracks cyber and data protection risks, supports local entities, tests defense mechanisms, and provides guidance and training across the group," says Sven Van den Winkel, Head of first line Risk and Compliance at KBC Securities Services.

Cybersecurity is also a collaborative effort beyond KBC. "We are a member of the **Belgian Cyber Security Coalition**, a platform where public and private organizations and academic experts share information on threats and best practices. In addition, our **cyber risks and defense mechanisms are regularly evaluated** by both internal and external security experts, as well as penetration testing by ethical hackers, who help identify potential vulnerabilities before those can be exploited," notes Sven.

"Cybersecurity is something we build together, every day."

Core Pillars of Cybersecurity



Who's behind your transactions?

Behind every role is a person. That's why we'd like to introduce the people at ICC. What are they proud of? What makes them tick? How do they see their future? These are the people who keep ICC moving.



NIKOLA KOCHMANOV
Senior Sales & Relationship Manager

At KBC since 2013

Motivation: "Building trust. When a client says they come back because they know they can rely on us. It reflects consistency, dedication, and the relationships I've built over the years."

Strongest characteristic: "I never quit, even in the most challenging situations. I always push forward and try to find a solution to every problem."

Areas of interest: "Culture and technology. I'm currently learning Spanish and I'm also diving into AI, which is almost a language of its own."

#relationshipbuilder #steadfast #traveladdict #basketball



CARLOS MONTERO BARCIA
Senior Sales & Relationship Manager

With KBC since 2023

Area of interest: "I'm fascinated by geopolitics. At school, I was a total geography and history enthusiast. I think that curiosity helps me understand global dynamics and makes it easier for me to connect the dots."

Fun fact: "My name gives it away: I have Spanish and Peruvian roots. Besides Spanish, I also speak Dutch, English, and French on a daily basis, as well as a bit of German and Italian."

Ambition: "I hope to work on global prospecting and, as in my previous role, lead a team so I can share knowledge and experience while continuing to grow."

#problemsolver #curious#travel #volunteerfirefighter



EDUARD KEBERLE
Product Manager

With KBC since 2020

Proud moment: "I'm particularly proud that we were able to support so many clients with the ISO migration, including those who reached out just a few months before the deadline. It was challenging but extremely rewarding."

Motivation: "I'm driven by curiosity. I enjoy understanding how things work behind the scenes: procedures, connections, and all the moving parts that come together to deliver results."

Ambition: "To continue deepening my expertise, improving processes, and translating complex mechanisms into practical solutions that truly help clients move forward."

#processdriven #curiousmind #problemsolver #clientfocus



LUCIE LITNEROVÁ
Account Manager

At KBC since 2020

What energizes me: "Working in an international environment with a great team, collaborating on interesting projects, and continuously learning through day-to-day work."

About me: "My colleagues describe me as detail-oriented, with a positive attitude and a strong team spirit, and as someone who takes initiative, including organizing team activities outside the office."

Ambition: "To continue growing within international banking, take on new challenges, and gradually build long-term relationships with our clients."

#teampayer #coffeelover #clientfocus #continuouslearning



TOM PIETERS
Customer Support

At KBC since 1999

Motivation: "Looking for process improvements, creating impact, and really understanding the technical side of things."

How I experience my team: "My team is very cohesive. We support each other well and are highly complementary."

Ambition: "I want to further deepen my expertise in securities services and continue to grow in this area."

#excelwizard #Alcuriosity #creativeprojects
#lifelonglearner



ERWIN THEWIS
Network Management

At KBC since 1994

My job, explained simply: "I'm responsible for managing the network used to process payments traffic."

Motivation: "The international context, the variety, and the freedom and flexibility in approach and execution motivate me. Every culture requires a different approach, which has sharpened my worldview. Team effort also matters: we're stronger together."

Ambition: "I want to keep growing in this domain, deepen my expertise, and pass that knowledge on to new colleagues."

#curiousmind #globalmindset #historylover
#motorcyclelife



SOFIE LAMBRECHT
Marketing & Communication Manager

At KBC since 2025

Motivation: "Setting the bar a little higher every time, challenging myself, and consistently trying to exceed expectations."

Proud moment: "Organizing a premium event for our clients. We worked on it as a team for six months, everything was fully prepared, and the result was a real success. Both clients and colleagues were very satisfied."

Ambition: "I want to deepen my understanding of the securities and payments sector, gain more insight into what clients need, and continue refining my role."

#handsontype #alwayslearning #cardio
#medievallover



DOMIEN CLAEYS
Brand Manager

At KBC since 2014

Motivation: "Variation. No two days are the same. Everything is tailor-made. I start with the objective and figure out the best way to achieve it."

Fun fact: "My current role didn't exist three years ago. I helped shape it from scratch, and I'm proud of the opportunities I've been given and have taken."

Ambition: "Continuing to enjoy my job and staying focused on optimizing and evaluating client relationships."

#clearcommunicator #travelsfar #globalinterest
#financialcuriosity

Moving forward together.

KBC International Cash Clearing

Publisher: KBC International Cash Clearing – KBC Bank NV
Havenlaan 2 – 1080 Brussels – Belgium – VAT BE 0462.920.226 – RLP Brussels

01-2026

