



ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



Mobile Banking

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Customer First

- Convenient: Financial transactions can be conducted anywhere
- Easy: The functions are shown in menus and steps that are easy to understand
- Secure: Users can be assured of data security at an international standard
- Quick: Financial transactions can be conducted without going to a KBank branch or ATM
- Reduced expenses for the consumer: No travel costs
- Change their SIM without changing the number

KBANK ATM SIM - a different approach

- Enables KBank customers that have a KBank account to use mobile phone to conduct financial transactions through their mobile phone, as if they had an ATM in their pocket
- Upgrade from SMS to full transactional channel using the ATM SIM
- SIM adds a new menu option and allows user to Log In to KBANK
- Functions (examples)
 - balance inquiry
 - funds transfer between KBank accounts and other banks
 - bill payment and payment due alert
- Customers can also add their K-Credit Card account into the SIM to check their outstanding balance and balance per card



The Experience

- Metrics
 - New Growing >80,000 subscribers per month
 - >1.8 million transactions per month
- Success is heavily based on trust on our Service
 - Ease of use (including language option)
 - Secure (the ATM SIM)
 - Reliable Service