

## SIMPLER REFUELING WITH AWARD-WINNING MOBILE SERVICE

**The Finnish S-Bank is a forerunner on the digital arena, using technology to simplify everyday life for its 2.9 million customers. For the “[S-mobile](#)” service, HiQ has developed an innovative mobile refuelling feature – the first of its kind. Now the unique service has won an international technology award.**

“For our 2.9 million customers, we want to offer Finland’s best digital banking and payment services. With [mobile refuelling](#), customers no longer need to use payment cards or enter their PIN code at the gas station – paying for gas only requires three simple taps on your smartphone. In the Finnish winter, with temperatures below -30 degrees Celsius, refuelling can be a hassle, and we believe that the service overcomes such inconveniences and ensures a seamless user experience. This is a good example of how we aim to simplify everyday life for people in Finland,” says Pekka Ylihurula, managing director of S-Bank.

The National Association of Convenience Stores (NACS) presents the [Insight European Technology Implementation Award](#) to a European ground-breaking company, which inspires others to develop new kinds of services to its market. At the award ceremony on June 9<sup>th</sup>, the S-Banks and ABC’s mobile refuelling won thanks to its uniqueness and user-friendliness.

The S-Bank and the ABC group work together with HiQ to develop digital services for the ABC gas stations. The new mobile refuelling feature, found within the S-mobile application, is the first of its kind internationally. HiQ Finland is responsible for the technical realisation and managing director Jukka Rautio sees the S-Bank as a brave pioneer.

“With their own point-of-view, the S-Bank has challenged the digital arena by offering completely new kinds of services. The new mobile refuelling feature is a great example of how to use Internet of Things in practice. This award also acknowledges the S-Bank’s innovative service development globally, and we are incredibly proud of the opportunity to help the S-Bank in creating a simpler everyday life,” Jukka Rautio explains.

“In a connected world the best results are born by identifying and shaping new kinds of value chains. At HiQ we are experts on doing exactly that. By working together we can truly simplify people’s lives,” says Lars Stugemo, president and CEO of HiQ.

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*The S-Bank (S-Pankki) is a Finnish bank aiming to offer simple and functional banking services to their 2.9 million customers. It offers extensive services within daily financial matters, savings, placements and the financing of purchases. S-Bank invests strongly in digitalisation and in simplifying daily life for their customers. S-Pankki serves their customers online and through the S-mobile application, in social media and via telephone, as well as at more than 700 service spots all around Finland. The S-Bank’s funds and private banking services are provided by the subsidiary FIM. The S-Bank is owned by the S-Group (75%), the LähiTapiola Group (23,5%) and Elo (1,5%) and its services are primarily aimed at the co-op members of the S-Group and LähiTapiola Group.*

*HiQ helps to make the world a better place by making people’s lives simpler and better through technology and communication. We are the perfect partner for everyone eager to achieve results that make a difference in a digital world. Founded in 1995, HiQ has 1,500 specialists in four countries and is listed on the Nasdaq Stockholm Mid Cap list. For more information and inspiration, please visit [www.hiq.se](http://www.hiq.se)*