

## HiQ FREENDS HELPS S-BANK ACCELERATE ITS GROWTH

S-Bank is a fast-growing bank, serving about 3 million customers with nearly 2 million international payment cards. S-Bank aims to increase the pace of change in the Finnish banking sector. Change and growth, however, demand a lot from different IT systems, particularly so since flexible transition between systems is becoming more and more important.

S-Bank chose the HiQ FREENDS integration platform to meet the growing demands that changes in business operations bring. The platform has streamlined the architecture of information systems, and different interfaces can now be constructed more quickly. S-Bank has successfully found ways to grow, for instance through a mobile bank: The S-mobiili application is the only application provided by a Finnish bank that connects the bank and retailer. It has already been downloaded more than a million times from application stores, and has more than 100,000 daily users. One in four people between the ages of 18 and 75 have downloaded the S-mobiili application.

At the heart of the digital world is knowledge transfer between systems. The further digitalization progresses, however, the more diverse the information becomes, and the more often it needs to be transferred between different systems. As a pioneer in digital banking, S-Bank needed an integration platform that is both reliable and agile.

“We chose the HiQ FREENDS integration platform for its superior features. The platform combines technical reliability with speed and flexibility,” says **Jan Kortosalu**, S-Bank’s Chief Information Officer. “This enables us to respond to changing business needs. The platform is also very reliable: since the introduction of FREENDS, the number of production cuts due to faults with the platform dropped to almost zero.”

The use and management of FREENDS is entirely in the hands of S-Bank’s own information management. Being very easy to use and based on Microsoft technology, the FREENDS platform is quick to get used to and is well suited to the organization’s own data administration. Small-scale development and the creation of new interfaces are also possible. Compared to the previous system, the development of integration is far easier with FREENDS.

“With FREENDS, the API economy of the integration platform has become a fact for us. For us, this was one of the most important features of the platform, in addition to overall cost-effectiveness and speed of implementation,” Jan Kortosalu continues. “Now, we have come to a complete level of security and have cut the cost of development significantly compared to the previous solution. When it comes to software licenses, the cost savings are even more dramatic. The maintenance costs of the Friends integration platform are less than half those of the previous solution software maintenance. So at the maintenance stage, the cost of the software is only a fraction of the cost of the previous one.”

### For further information, please contact:

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### Further information about S-Bank

[www.s-pankki.fi](http://www.s-pankki.fi)  
[www.s-mobiili.fi](http://www.s-mobiili.fi)

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