

Finnish S-Bank's mobile app offers the 'world's easiest' way to pump gas

S-Bank, part of Finnish retailing cooperative S-Group, has added a new feature to its award-winning S-mobile banking application that allows an easier and more secure way of refuelling at its network of ABC gas stations in the country. The company has brought together mobile banking, mobile refuelling, and loyalty rewards program under one simple app.

The S-mobile app can identify the vehicle location and gives directions to the nearest gas station, lets customer choose the gas pump, and allows payment by linking the transaction to the customer's debit card. The payment will then be connected to customer loyalty rewards.

Payments are secure and if the customer loses phone, it's easy to close the service, according to the company.

The consumer can also keep track of fuel consumption through the application.

S-mobile so far has been downloaded more than 600,000 times in Finland.

"With our service, customers no longer need to use traditional card readers and PIN codes at the petrol station. In the Finnish winter, where temperatures can dip below -30 degrees Celsius, traditional pump activation is a hassle. We believe that the app can overcome such inconveniences and ensure a seamless customer experience with automatic payments for the user," said Pekka Ylihurula, Managing Director of S-Bank, in a Cision.com press release.

The gas stations, meanwhile, only have to download a software update to its point-of-sale (POS) system and no need for a costly hardware upgrade like the EMV switch mandated in the United States, reported Forbes.