

HIQ DELIVERS BETTER SERVICE FOR OP-POHJOLA GROUP'S CUSTOMERS

HiQ is responsible for the concept design, user experience design, application development and testing of OP-Pohjola Group's new mobile banking service. Based on state-of-the-art mobile technologies, the service has made it to the list of the most downloaded free applications shortly after being launched.

"We wanted to offer our customers a reliable and up-to-date way to meet their everyday banking needs at their convenience, any time, any place. Our objective was to create a mobile banking service that, in terms of user experience, is the best one in Finland. Our customer feedback indicates that we have attained our goal," says Turo Mäki, the manager of OP-Pohjola Group's ICT Department for Customer Relationship Management and Channel Solutions.

OP's mobile service project was brought to completion on a prompt schedule and the service was launched to customers in June 2011. HiQ Finland worked together with HiQ's Moscow-based mobile competence center on the technical implementation of the service. In addition to personal banking services, the application includes services available to all, for example exchange rates and a map service that will locate the nearest Automatic Teller Machine.

"This is OP-Pohjola Group's first mobile service solution optimized for a piece of data terminal equipment, and we wanted to find a partner who is positioned to meet the needs of our business. Excellent references and strong expertise convinced us to choose HiQ. We could benefit from HiQ's expertise at all stages of the project from concept design to implementation," Mäki says.

"We have been cooperating with OP-Pohjola Group for over two years. HiQ has a strong background in mobile projects, and the mobile banking project allowed us to exploit our expertise holistically. This project was yet another indicator of the fact that, in addition to technology and innovations, usability expertise plays a very special role in the mobile world," says Jukka Rautio, MD of HiQ Finland.

OP-Pohjola Group's mobile banking service is available at:
<https://media.op.fi/media/iPhone/VideoPlayer1.html>.

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OP-Pohjola Group is the leading financial services group in Finland. The group is made up of over 200 member cooperative banks and OP-Pohjola Group Central Cooperative, which they own, including its subsidiaries and closely related companies. The group's services are divided into three segments: banking, life insurance and non-life insurance. The group employs over 12,000 finance professionals. In 2010 the group's turnover was 575 million EUR.

HiQ is a leading Nordic IT and management consultancy firm specialising in high technology solutions within communications and software development. The group's nine daughter companies currently employ nearly 1,300 top IT and business experts in Sweden, Finland, Denmark and Russia. HiQ is listed on the NASDAQ OMX Stockholm Mid Cap List. For more information, please visit www.hiq.fi.