ANNOUNCING 2018 MOBILE BANKING AWARD WINNERS

Javelin’s 2018 Mobile Banking Scorecard seeks to help financial institutions lay out a strategic road map that leads to deeper engagement and more lasting customer relationships. It provides a data-driven assessment of more than 200 mobile features at 28 top financial institutions. Individual features are weighted based on their strategic importance, tactical necessity, and industry and consumer trends. Each category is then weighted based on what consumers say are most important to their satisfaction with mobile banking: Money Movement (23%), Ease of Use (22%), Security Empowerment (21%), Financial Fitness (17%), Customer Service (11%), and Account Opening (6%). Significant new criteria were added this year to Customer Service—to include features such as co-browsing and mobile chat, Account Opening—to reflect a broader selection of available account types, and Money Movement—where person-to-person (P2P) criteria grew to reflect the impact of Zelle’s formal introduction earlier this year.

Bank of America was named Best in Class Mobile Banking App for the second year in a row. Navy Federal Credit Union and USAA finished close behind and joined Bank of America as overall mobile banking leaders. Six other banks were also named leaders in one or more categories. These institutions included: Ally Bank, BB&T, BBVA Compass, SunTrust, U.S. Bank, and Wells Fargo.

2018 MOBILE BANKING AWARD
BEST IN CLASS
BANK OF AMERICA

The Scorecard Evaluates 200 Features Within Six Categories:

• Money Movement: Seamless and secure payments, deposits, and transfers
• Ease of Use: Create an intuitive, mobile-first experience
• Security Empowerment: Build a sense of confidence and control in the mobile channel
• Financial Fitness: Empower customers with personal insight, advice, and tools
• Customer Service: Provide immediate in-app support and connections to key resources
• Account Opening: Enable customers to add new products in minutes
## 2018 Mobile Banking Scorecard Category Leaders

### Money Movement
*Weighting: 23%*
Seamless and secure payments, deposits, and transfers

<table>
<thead>
<tr>
<th>Leaders</th>
<th>Contenders</th>
<th>Followers</th>
<th>Laggards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of America</td>
<td>Ally</td>
<td>Capital One</td>
<td>BMO Harris</td>
</tr>
<tr>
<td>Navy Federal</td>
<td>Bank of the West</td>
<td>Citi</td>
<td>Discover</td>
</tr>
<tr>
<td>Wells Fargo</td>
<td>BBVA Compass</td>
<td>Comerica</td>
<td>Fifth Third</td>
</tr>
<tr>
<td></td>
<td>Chase</td>
<td>Huntington</td>
<td>KeyBank</td>
</tr>
<tr>
<td></td>
<td>Citizens</td>
<td>SunTrust</td>
<td>M&amp;T Bank</td>
</tr>
<tr>
<td></td>
<td>Fifth Third</td>
<td>U.S. Bank</td>
<td>Regions</td>
</tr>
<tr>
<td></td>
<td>KeyBank</td>
<td>Union Bank</td>
<td>Santander Bank</td>
</tr>
<tr>
<td></td>
<td>PNC</td>
<td>Wells Fargo</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SunTrust</td>
<td>Zions Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>USAA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Ease of Use
*Weighting: 22%*
Create an intuitive, mobile-first experience

<table>
<thead>
<tr>
<th>Leaders</th>
<th>Contenders</th>
<th>Followers</th>
<th>Laggards</th>
</tr>
</thead>
<tbody>
<tr>
<td>BBVA Compass</td>
<td>Ally</td>
<td>BMO Harris</td>
<td>Citizens</td>
</tr>
<tr>
<td>Navy Federal</td>
<td>Bank of America</td>
<td>Capital One</td>
<td>HSBC</td>
</tr>
<tr>
<td>USAA</td>
<td>Bank of the West</td>
<td>Chase</td>
<td>TD Bank</td>
</tr>
<tr>
<td></td>
<td>BB&amp;T</td>
<td>Comerica</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citi</td>
<td>Discover</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Huntington</td>
<td>Fifth Third</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SunTrust</td>
<td>KeyBank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>BB&amp;T</td>
<td>M&amp;T Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Citi</td>
<td>Regions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Huntington</td>
<td>Santander Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SunTrust</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>U.S. Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Union Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wells Fargo</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Zions Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Security Empowerment
*Weighting: 21%*
Build a sense of confidence and control in the mobile channel

<table>
<thead>
<tr>
<th>Leaders</th>
<th>Contenders</th>
<th>Followers</th>
<th>Laggards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ally</td>
<td>Bank of America</td>
<td>BMO Harris</td>
<td>KeyBank</td>
</tr>
<tr>
<td></td>
<td>Navy Federal</td>
<td>Capital One</td>
<td>PNC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chase</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Comerica</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Huntington</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>SunTrust</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>U.S. Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Union Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wells Fargo</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Zions Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>USAA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bank of the West</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>BB&amp;T</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>BBVA Compass</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Citi</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Huntington</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Santander Bank</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>SunTrust</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>U.S. Bank</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Union Bank</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Wells Fargo</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Zions Bank</td>
</tr>
</tbody>
</table>

* FIs are listed alphabetically within categories.
# 2018 Mobile Banking Scorecard Category Leaders

## Financial Fitness

*Weighting: 17%*

**Empower customers with personal insight, advice, and tools**

**Leaders**
- Bank of America
- BB&T
- USAA

**Contenders**
- BBVA Compass
- Chase
- Citi
- Comerica
- Discover
- M&T Bank
- Navy Federal
- Santander Bank
- U.S. Bank
- Union Bank
- Wells Fargo

**Followers**
- Ally
- BMO Harris
- Capital One
- Citizens
- Fifth Third
- Huntington
- KeyBank
- PNC
- Regions
- SunTrust
- TD Bank

**Laggards**
- Bank of the West
- HSBC
- Zions Bank

*FLs are listed alphabetically within categories.*

## Customer Service

*Weighting: 11%*

**Provide immediate in-app support and connections to key resources**

**Leaders**
- Bank of America
- BBVA
- Navy Federal

**Contenders**
- Ally
- BB&T
- Chase
- Citi
- Discover
- Fifth Third
- Santander Bank
- TD Bank
- U.S. Bank
- USAA
- Wells Fargo

**Followers**
- Bank of the West
- BMO Harris
- Capital One
- Citizens
- HSBC
- Huntington
- KeyBank
- PNC
- Regions
- SunTrust
- Union Bank

**Laggards**
- Comerica
- M&T Bank
- Zions Bank

## Account Opening

*Weighting: 6%*

**Enable customers to add new products in minutes**

**Leaders**
- Bank of America
- SunTrust
- U.S. Bank

**Contenders**
- Ally
- BBVA
- Chase
- HSBC
- Huntington
- KeyBank
- Navy Federal
- PNC
- USAA
- Wells Fargo
- Zions Bank

**Followers**
- Bank of the West
- BB&T
- Capital One
- Citi
- Citizens
- Comerica
- Fifth Third
- Regions
- Santander Bank
- TD Bank
- Union Bank

**Laggards**
- BMO Harris
- Discover
- M&T Bank
Methodology

Javelin’s 2018 Mobile Banking Scorecard measures the availability of more than 200 criteria at 28 of the nation’s largest retail FIs, as measured by total deposits. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry and consumer trends, pointing FIs toward strategic opportunities and user experience innovation. The overall score is a composite of six categories weighted by consumer responses about what is most important to their satisfaction with mobile banking: Money Movement (23%), Ease of Use (22%), Security Empowerment (21%), and Financial Fitness (17% each), Customer Service (11%), and Account Opening (6%). Data was collected from April to June 2018. Each financial institution was invited to validate the results.

Consumer data in this report is based on information gathered in Javelin surveys administered in 2018 and 2017. Data was gathered and weighted to reflect a representative sample of the adult U.S. population.

Financial Institutions evaluated:

- Ally
- Bank of America
- Bank of the West
- BB&T
- BBVA Compass
- BMO Harris
- Capital One
- Chase
- Citi
- Citizens
- Comerica
- Discover
- Fifth Third
- HSBC
- Huntington
- Key Bank
- M&T
- Navy Federal
- PNC
- Regions
- Santander
- SunTrust
- TD Bank
- U.S. Bank
- Union
- USAA
- Wells Fargo
- Zions

About Javelin Strategy & Research’s Award Programs

In conducting its market research, Javelin finds that certain providers rise to the top. Javelin’s awards recognize these leaders for their exceptional quality of product or client experience, ability to meet customer demand, or overall excellence. The Mobile Banking Award is one of many offered by Javelin. Javelin’s other scorecard awards include Online Banking Awards, Mobile Banking Vendor Awards, Identity Proofing Platform Awards, Trust in Banking Awards, Account Safety in Banking Awards, Identity Protection Awards and Mobile P2P App Awards. To learn more, visit www.javelinstrategy.com/content/javelins-awards.

© 2018 GA Javelin LLC, dba Javelin Strategy & Research, a Greenwich Associates LLC company. All rights reserved. No portion of these materials may be copied, reproduced, distributed, transmitted electronically, or otherwise provided to external parties or publicly without permission of GA Javelin LLC. No advertising, promotional, or other commercial use can be made of any name, mark, or logo of Javelin Strategy & Research without express prior written consent of Javelin Strategy & Research.