

## ANNOUNCING 2018 ONLINE BANKING AWARD WINNERS

Javelin's third annual online banking scorecard measures the prevalence of 250 online banking features at 28 top U.S. financial institutions and evaluates them based on their strategic value, tactical necessity, and industry and consumer trends. The scorecard points FIs toward strategic opportunities and user experience innovation in six categories: Ease of Use, Security Empowerment, Financial Fitness, Money Movement, Customer Service, and Account Opening. Each category was weighted based on what consumers say is most important to their satisfaction with online banking.

For the second year in a row, Bank of America earned the overall "Best in Class" award. Javelin identified three leaders in each category. Bank of America was a leader in five of the six categories. Fifth Third, Huntington, Navy Federal Credit Union, SunTrust, U.S. Bank, USAA, and Wells Fargo ranked as leaders in at least one or more categories.

2018 ONLINE BANKING AWARD  
BEST IN CLASS  
**BANK OF AMERICA**



### The Scorecard Evaluates 250 Features Within Six Categories:

- **Ease of Use:** Provide a simple, intuitive, get-it-done experience.
- **Security Empowerment:** Build a sense of confidence and control.
- **Money Movement:** Make payments, deposits, and transfers seamless and secure.
- **Financial Fitness:** Empower customers with personal insight, advice, and tools.
- **Customer Service:** Establish a role for search, providing immediate support and connections to key resources.
- **Account Opening:** Enable customers to add new products in minutes.

## 2018 ONLINE BANKING SCORECARD CATEGORY LEADERS



### EASE OF USE

Weighting: 28%

Provide a simple, intuitive, get-it-done experience

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



### SECURITY EMPOWERMENT

Weighting: 20%

Empower customers to fight fraud, build confidence in digital channels

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



### MONEY MOVEMENT

Weighting: 17%

Move money easily and securely with confidence

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

\* FIs are listed alphabetically within categories.

## 2018 ONLINE BANKING SCORECARD CATEGORY LEADERS



### FINANCIAL FITNESS

Weighting: 17%

Empower customers with actionable personal insight

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



### CUSTOMER SERVICE

Weighting: 12%

Connect customer to bankers at decisive moments

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



### ACCOUNT OPENING

Weighting: 6%

Ensure applicants can buy suitable products

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

\* FIs are listed alphabetically within categories.

## Methodology

Javelin's 2018 Online Banking Scorecard measures the availability of 250 criteria at 28 of the nation's largest retail FIs by total deposits, excluding banks focused on investment banking. Data was collected from April through June, and 75% of the FIs validated their results. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry and consumer trends. The overall score was a composite of six categories weighted by consumers' responses about what is most important to their satisfaction with online banking: Ease of Use (28%), Security Empowerment (20%), Money Movement and Financial Fitness (17% each), Customer Service (12%), and Account Opening (6%).

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.

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## 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

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## 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 Online Banking Award is one of many offered by Javelin. Javelin's other scorecard awards include Mobile 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](http://www.javelinstrategy.com/content/javelins-awards).