

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



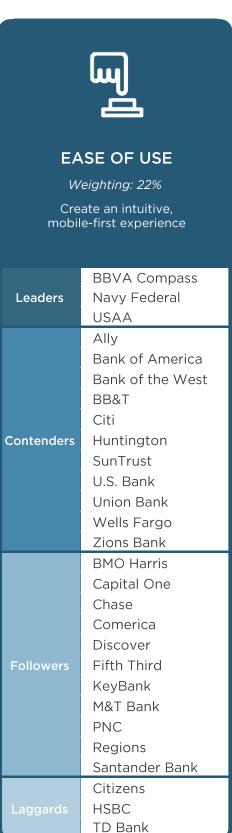
The Scorecard Evaluates 200 Features Within Six Categories:

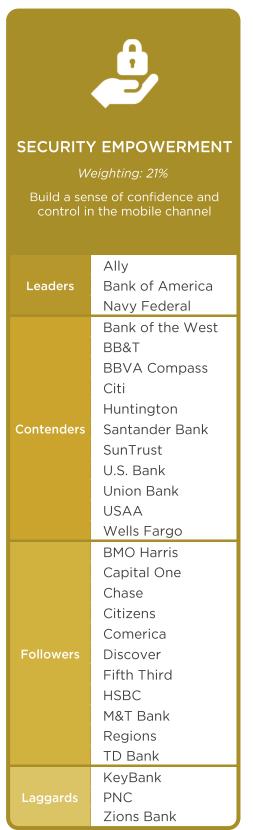
- Money Movement: Seamless and secure payments, deposits, and transfers
- Ease of Use: Create an intuitive, mobile-first experience
- Security Empowerment: Build a sense of confidence and control in the mobile channel
- Financial Fitness: Empower customers with personal insight, advice, and tools
- Customer 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







^{*} FIs are listed alphabetically within categories.



2018 MOBILE BANKING SCORECARD CATEGORY LEADERS



FINANCIAL FITNESS

Weighting: 17%

Empower customers with personal insight, advice, and tools

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



CUSTOMER SERVICE

Weighting: 11%

Provide immediate in-app support and connections to key resources

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



ACCOUNT OPENING

Weighting: 6%	
Enable customers to add new	
products in minutes	
	Bank of America
Leaders	SunTrust
	U.S. Bank
	Ally
	BBVA
	Chase
	HSBC
	Huntington
Contenders	KeyBank
	Navy Federal
	PNC
	USAA
	Wells Fargo
	Zions Bank
	Bank of the West
	BB&T
	Capital One
	Citi
	Citizens
Followers	Comerica
	Fifth Third
	Regions
	Santander Bank
	TD Bank
	Union Bank
	BMO Harris
Laggards	Discover
	M&T Bank

^{*} FIs are listed alphabetically within categories.



Methodology

Javelin's 2018 Mobile Banking Scorecard measures the availability of more than 200 criteria at 28 of the nation's largest retail Fls, as measured by total deposits. Javelin analysts weight individual features based on their strategic value, tactical necessity, and industry and consumer trends, pointing Fls 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.

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