		% Top Priority/Very Import	tant American	Fxpress F	Bank of Ame	erica CapitalOne	Cha	ase	Huntington	KevBa	nk No	rthOne	PNC	Region	ns	Square	TD Bank		ruist	US Bank	Wells Fargo
1 ENROLLING/APPLYING		288	5	204	5 2	22 3 146	6	255	4 184	2	108 3	151	6 255	4	185 5	204	5 22	22 5	222	7 288	7 288
	Business checking and savings account pricing and detailed fee information Checking and savings product feature comparison chart	63 45	4	63	2	63 45 4 45	5	63 45	4 63 4 45	5	63 4	63 45	63 45	5	63 ⋖ ∕	63	√ 63 √ 45	3 4	63 e	63 45	√ 63 √ 45
	Product or services recommendations based on your company's needs	39				.0 4	4	39	* 10	•	40		✓ 39	4	39		x	•		/ 39	√ 39
	Ability to open your business checking and savings account(s) online Ability to apply for a business loan or line of credit online	43 33	4	43 33		43 33	4	43	43		4	43	43	v	4	43	√ 43 √ 33		43	43 33	43
	Ability to apply for a business credit card online	38	4	38		38 🗸 38	4	38	4 33			4	√ 38	Ĵ	38	38	√ 38	8	38	/ 38	√ 38
2 SECURITY AND PROFILE MANAGEMENT	Ability to enroll online for credit/debit card processing (point-of-sale, online, mobile, etc.)	27	4	27		24 7 507	4	27	0 624	x	443	435	27	_	443	27	5 25		576	27	27
2 SECURITY AND PROFILE MANAGEMENT	Login screen located on the front page of the bank's website	78	4	204	√	78 🗹 78	4	78	√ 78	•	442 2	155	78	X	442 3	300	3 30	o∪	78	78	√ 78
	Additional security such as an authentication code or challenge question at login	69	4	69		59 79 🖋 79	4	69 79	√ 69	4	69 79	79	√ 69	4	69	69	√ 69 √ 79	9 🗸	69 e	69	√ 69
	Ability to personalize your username or change your password Ability to set up email or phone alerts to notify you of logins or security threats	79 82	4	79		79 4 79 32 4 82	5	79 82	√ 79 √ 82	5	79 4 82	79	√ 82	3	79 4 7	79	4 /5	9	79 4 82 4	/ 79 / 82	√ 79 √ 82
	Ability to set up email or phone alerts to notify you of financial transactions	76			4	76 🗳 76	4	76	76	4	76	_ •	76	4	76	76	√ 76	6	76	76	√ 76
	Ability to view login history and/or manage remembered devices Ability to view your company's current credit score	56 45			5	56 45 x	5	56 45	√ 56 √ 45				X	X				4	56 4	/ 56	√ 56
	Ability to update your profile (i.e., address, phone number, email address, etc.)	80	4	80	1	30 7 80	7	80	80	4	80	4	€ 80	4	80 🗸	80	√ 80	0 🗸	80 9	€ 80	√ 80
	Ability to view full routing and account numbers for business accounts	56	4	56	4	56 🗸 56	4	56	√ 56	4	56	56	√ 56	4	56	56	√ 56	6 🗸	56	√ 56	√ 56
3 MANAGING PAPER	Ability to view and manage the authorized signers for the business checking account	460	3	206	7 4	60 6 379	7	460	4 274	6	379 1	49	6 379	6	393 2	150	6 39	95 6	379	5 328	6 379
	Ability to view an image of the front and back of a check	83	4	83	4	33 4 83	4	83 65	√ 83 √ 65	4	83		83	4	83	83	√ 83	3	83 4	√ 83	83
	Access an archive of check images greater than 12 months old Ability to view an image of a deposited third-party check	65 67	4	67		67	4	67	√ 67	y	67		√ 67	4	00	67	√ 67	7	67		√ 67
	Ability to view seven years of statement history online	49			4	19 🗳 49	4	49		4	49	49	√ 49	4	49		49		49	49	49
	Ability to view check images on your online statement Ability to enroll or unenroll in online statements at any time	81 50			1	31 59 🖋 59	2	81 59	J 59	1	59		X 59	3	81 59		√ 81 √ 50	1 4	59	√ 81 √ 59	√ 59
	Ability to view online documents other than banking statements (i.e., branch or ATM receipts or account notices)	56	4	56	4	56 🗸 56	4	56	• 00	¥	56		√ 56	4	56		√ 56	6	56	√ 56	√ 56
4 ADDITIONAL USERS	Ability to limit the number of accounts authorized users may access	131 45	0	0	1 4	15 0 0 15	3	45	1 45	1	45 0 45	0	2 86	2	86 0 45	0	3 13	31 2 .5	86 45	2 86 45	1 45
	Ability to set dollar limits on transaction amounts for authorized users	41					4	41	. 75	*	,	_ •	√ 41	1	41		4 41	1 🗸	41	41	4 40
5 CASH FLOW MANAGEMENT	Ability to require approval for specific transactions initiated by authorized users	45 438	-6 -	374	9	17 3 -204	4	45	6 200	4	264	271	X 8 257	9	395 -	161	2 45	5	395	8 300	7 212 -
CASH FLOW MANAGEMENT	Ability to view at least 90 days of account history in detail	88	-	88	4	38 🗸 88	4	88	₹ 88	4	88	88	88	7	88	88	13	<i>y</i>	88	88	₹ 88
	Ability to sort transaction detail (by amount, date, type, etc.) Ability to view all your accounts (including those at other institutions) in one place	73 60	4	73 60		73 🗳 73 30	4	73	73	5	73	73	√ 73	4	73	73	4 73	3	73	73	√ 73
	Ability to automatically track spending by category	36	4	36	4 :	36			√ 36	4	60		√ 36	7	36			· ·	36	√ 36	√ 36
	Ability to create and manage a budget	27			4	27					4	27	√ 27	4	27			4	27		27
	Ability to set up a savings goal with automatic savings contributions Personalized insights/recommendations to optimize cash flow	21 24	4	24	4	24	4	24	√ 24				€ 24	3	24			5	21	√ 24	
	Personalized insights/recommendations to optimize cash flow Ability to view at least one month of future account balance and cash flow forecasts	26 40			4	26			√ 26				€ 26	4	26			4	26	€ 26	
	Ability to link third-party applications into your company's online banking dashboard (i.e., QuickBooks or ADP) Ability to view and manage the connection of third-party applications that your company has linked to your bank account(s)	40 43	1	43	5	10 13 √ 43	✓	43	√ 43	1	43	40	40 43	4	40			4	40	40 43	√ 43
6 MAKING PAYMENTS AND TRANSFERS		775	10	636		30 10 665	13	775	6 426	8	546 5	314	10 665	12	730 9	597	8 50	06 11	674 1	11 700	11 700
	Ability to initiate an online bill payment	73	4	73	4	73 🗸 73	4	73	73	4	73	73	73	4	73	73	₹ 73	3	73	73	73
	Ability to initiate a standard ACH payment delivered within one or two business days Ability to initiate a real-time ACH payment delivered within moments (excluding Zelle ^o)	58 45	4	58	4	58 🎸 58	5	58 45	√ 58	4	58	58 4	58	4	58	58	√ 58	8	58	58	√ 58
	Ability to initiate a wire transfer online (funds available same day)	39	4	39	4	39 🗸 39	4	39			4	39	√ 39	4	39		√ 39	9 🗸	39 4	√ 39	√ 39
	Ability to send money via Zelle (using an email address or mobile number)	35 30		20	4	35	4	35						4	35	20	√ 35	5	35 4	√ 35	√ 35
	A comparison chart to help select the best payment method for your needs (cost, timing, etc.) Fees associated with the payment are clearly displayed before initiating payment	80	4	80	1	30 🖋 80	7	80			4	80	√ 80	7	80	80	√ 80	0	80 4	€ 80	√ 80
	Ability to issue a stop payment on a check or ACH payment	79	4	79		79 🗸 79	4	79	79	4	79	•	79	4	79	79	₹ 79	9 🗸	79 4	79	√ 79
	Display current account balances while setting up a transfer Ability to include a customized transaction description	83 64	5	83 64		33 4 83	5	83 64	√ 83	5	83 64	64	83 64	4	83 4	83 64	√ 83	3	64	83 64	√ 83 √ 64
	Ability to initiate recurring transfers Ability to transfer funds between your accounts at different banks	59	· .		4	59 🗸 59	4	59	√ 59	4	59		59	4	59		√ 59	9 🗸	59	59	√ 59
	Ability to transfer funds between your accounts at different banks Information regarding when funds will be available after a transfer	56 74	5	56 74	5	56 4 56	5	56 74	√ 74	5	56 74		√ 56 √ 74	4	56 4	56 74		1	74		√ 56 √ 74
7 RECEIVING PAYMENTS		168	ò	0	2 8	35 0 0	2	83	0 0	2	85 0	0	2 85	1	37 3	131	4 16	58 1	37	1 37	1 37
	Ability to accept or request money via Zelle® (using an email address, mobile number or QR code) Ability to send invoices electronically through business online banking	37 37			1	37	4	37		4	37		√ 37	4	37	37	√ 37 √ 37	7	37	√ 37	√ 37
	Ability to accept payments electronically for invoices sent through online banking	48			4	18				1	48		√ 37 √ 48		4	48	48	8			
8 CUSTOMER SERVICE	Ability to accept credit or debit card payments directly via online banking dashboard	46 358	2	157	2 1	67 3 100	4	46	4 246	4	279 A	246	4 343	,	181 2	7 46 181	√ 46	6	222	7 358	2 141
8 COSTOMER SERVICE	Telephone support for service-related inquiries Access to an automated chat bot or digital assistant for general information	80	7	80	₹ 8	30 🗸 80	4	80	₹ 80	4	80	80 4	₹ 80	7	80 🗳	80	√ 80	0	80 4	€ 80	₹ 80
	Access to an automated chat bot or digital assistant for general information Access to customer support via live chat that connects you to a human representative	29 72	4	72		√ 29			✓ 29 ✓ 72		72	29 4 72 4	√ 29 √ 72	4	29 4	29	√ 29	9 🎸	29 « 72 «	/ 29 / 72	
	Ability to schedule an appointment to meet with a banker or specialist at a branch	61	~	12	4	61 x	4	61		4	61		61	×	12 4	12	√ 61	1	61 4	61	√ 61
	Ability to schedule a call from a customer support representative for assistance	65 25					4	65	√ 65	4	65	65						4	65 4 25 4	65 25	
	Ability to communicate with my bank via video conferencing (i.e., Zoom or WebEx) Ability to screen-share with my bank via co-browse for assistance	26	X		4	26	4	26										4	25	√ 25 √ 26	
	Abilify to screen-share with my bank via co-browse for assistance DESKTOP TOTAL CRITERIA MET	61	30	0	48	31	48	8	34	33		20	44	43		29	36		48	49	43
	DESKTOP WEIGHTED POINTS DESKTOP PERCENTAGE OF POINTS MET	3295	559	%	83%	61%	85	%	63%	65%		35%	76%	74%	,	54%	63%		32%	84%	75%
. ENDOLLING A DRIVING	DESKTOP RANK AMONG GROUP		#1	12	#3	#11	#1	1	#9	#8		#14	#5	#7		#13	#10		#4	#2	#6
1 ENROLLING/APPLYING	Ability to open your business checking and savings account(s) via mobile phone	24	4	24	3	9 2 48	2	48 24	2 45	1	21 1	24	0 0	0	0 2	24	24	4	48 24	24	4 90
	Ability to apply for a loan or line of credit via mobile phone	21	4	21	4	21	•		21		•				•		√ 21	1		21	√ 21
	Ability to apply for a business credit card via mobile phone Ability to enroll in credit/debit card processing via mobile phone (point-of-sale, online, etc.)	24	4	24	4	24 🗳 24	4	24	x	4	21				4	21	√ 24	4 🗸	24 .	24	√ 24
2 MANAGING PAPER		123	3	123	3 1	23 2 77	3	123	2 88	3	123 1	42	3 123	3	123 1	46	3 12	23 3	123	3 123	3 123
	Ability to view check images via mobile phone Ability to view bank statements via mobile phone	46 42	1	46	4	16 12 🖋 42	4	46	√ 46 √ 42	5	46 42	42	46 42	3	46 ⋖	46	46	6	46	46 42	46
	Ability to view account documents other than banking statements (i.e., branch or ATM receipts or account notices) via mobile phone	35	7	35	1	35 🗸 35	1	35		4	35		√ 35	4	35		√ 35	5 🗸	35	/ 35	₹ 35
3 SECURITY AND PROFILE MANAGEMENT	Ability to log into mobile banking using fingerprint or facial/voice recognition, etc.	360 44	2	89	6 2	98 5 245	8	360	7 324	5	245 2	89	4 207	5	260 1	45	4 20	07 8	360	7 334	5 260
	Ability to quickly view account balances without login via mobile phone	38	*	***	7	38 🗸 38	7	38	√ 38	Ž	38	***	4	4	***		4 4-	"	38	38	4 44
	Ability to view routing and account numbers for accounts via mobile phone	45	4	45		15 🎻 45	4	45	4 45	4	45	45	45	4	45 🗳	45	₹ 45		45	45	√ 45
	Ability to set up alerts to notify you of log-ins and security threats via mobile phone Ability to set up alerts to notify you of financial transactions via mobile phone	61 57				61 🗹 61 57 🗸 57	5	61 57	√ 61 √ 57	5	61 57		61 57	4	61 57		√ 61 √ 57		61 4 57 4	61 57	
	Ability to view login history and/or manage remembered devices via mobile phone	57 53				53	1	53	√ 53	*			. 01		53		. 5/	1	53	√ 53	53
	Ability to assign online banking access to coworkers or employees via mobile phone Ability to approve an electronic payment (wire, ACH, payroll, etc.) via mobile phone	26 36	×				5	26 36	√ 26									5	26 36 *	/ 36	
4 CASH FLOW MANAGEMENT		65	1	17	4 (65 0 <u>0</u>	0	0	1 17	0	0 1	16	1 17	4	65 <u>0</u>	0	0 0	0 4	65	1 17	1 17
	Ability to automatically group and analyze spending by category via mobile phone Ability to create and manage an operating expenses bydest via mobile phone	17 16	4	17	4	17 16			17		•	16	17	3	17 16			3	17 4	17	17
	Ability to create and manage an operating expense budget via mobile phone Ability to set up a savings goal with automatic savings contributions via mobile phone	15				15					4	10		7	15			7	15		
MANUAL DAVIDENTS AND TO	Ability to set up a savings goal with automatic savings contributions via mobile phone Ability to view at least one month of future account balance forecasts via mobile phone	17			4	17									17			4	17		400
5 MAKING PAYMENTS AND TRANSFERS	Ability to initiate an online hill navment via mobile phone	266 44	5	202	3 1	13 1 53	7	266	4 164	3	139 3	107	3 129	3	129 4	174	3 12	29 6	234	b 234	5 199
	Ability to initiate an online bill payment via mobile phone Ability to initiate a standard ACH payment delivered within one or two business days via mobile phone	35	7	44 35			1	44 35	35	*	4	35	44	4	4	35	₹ 44	· 4	35	35	4 44
	Ability to initiate a real-time ACH payment delivered within moments via mobile phone (excluding Zelle) Ability to initiate an online wire payment via mobile phone	32 28		28	.,	10	4	32 28				20				_			28		
	Ability to initiate an online wire payment via mobile phone Ability to send money with Zelle via mobile phone (using an email address or mobile number)	28 32	4	20	y	28 32	4	28 32	√ 32		4	20	√ 32	4	32		√ 32	2	32	/ 28 / 32	✓ 28 ✓ 32

Ability to transfer funds between accounts via mobile phone	53	4	53 🗳	53	√ 5:	3 🎻	53	√ 53	4	53 x		√ 5	53 🎻	53	4	53 🗳	53	√ 5	3 🗸	53	√ 53
Ability to transfer funds between your accounts at different banks via mobile phone	42	4	42			4	42		4	42					4	42		- 4	2 4	42	√ 42
6 RECEIVING PAYMENTS																89 3	122				2 88
Ability to request money with Zelle via mobile phone (using an email address, mobile number or QR code)	33		4	33		4	33	√ 33				√ 3	33 🎻	33		4	33	√ 3	3 🗳	33	√ 33
Ability to photograph and deposit checks via mobile phone	55	< !	55 🎻	55	√ 5:	5 🎻	55	√ 55	4	55 🗳	55	√ 5	55 🎻	55	4	55 🗳	55	√ 5	5 🖋	55	√ 55
Ability to accept and process card payments using your bank's mobile banking app (either by manually entering card information or using an attached card reader c	34					4	34								4	34	34				
7 CARD MANAGEMENT																151 4	189		<u>.5</u> 4 /		5 211
Ability to initiate an ATM withdrawal via mobile banking before arriving at the ATM	16		~	16																	
Ability to use your bank's mobile banking app to access an ATM without a debit card	22		4	22		4	22					√ 2	22								√ 22
Ability to lock a business debit/credit card temporarily via mobile phone	49	4	49 🎻	49		4	49	49	4	49 🎻	49	✓ 4	19 x		4	49 🗳	49	✓ 4	9 🖋	49	√ 49
Ability to report a business debit/credit card lost or stolen via mobile phone	58		4	58	√ 5	3 🗳	58	√ 58	4	58	58	√ 5	58	58	4	58	58	√ 5	8 🗳	58	√ 58
Ability to change the business debit card PIN number via mobile phone	44	4	44		₹ 4	1	44	√ 44							4	44	44	✓ 4	4	44	√ 44
Abilify to set limits for a business debit card via mobile phone	38		9	9 38												\$	38	√ 3	8	38	√ 38
Ability to set restrictions for debit card use by location, merchant type, etc.	36															•		√ 3	6		
8 CUSTOMER SERVICE	97	0	0 3	97	1 2	1 1	33	2 64	3	97 2	64	2 7	76 3	97	2	64 2	54	1 3	Š 3 /	97	1 33
Ability to schedule an appointment to meet with a banker at a branch via mobile phone	33		4	33		4	33		4	33		√ 3	33 🎻	33		4	33	√ 3	3 🗸	33	₹ 33
Access to an automated chat bot or digital assistant for information via mobile phone	21		4	21	√ 2	1		√ 21	4	21	21		4	21	4	21 🗳	21		4	21	
Access to on-demand live chat support with a human representative via mobile phone	43		4	43				43	4	43	43	√ 4	13	43	4	43			4	43	
MOBILE TOTAL CRITERIA MET	39	18		29	14		28	23	18	3	13	18		21	15		22	31	?	29	26
MOBILE WEIGHTED POINTS	1386	669		1036	601	1	125	941	78	7	504	769		820	614		893	1176	11	151	1021
MOBILE PERCENTAGE OF POINTS MET		48%		75%	43%		31%	68%	57	%	36%	55%		59%	44%		64%	85%	83	3%	74%
MOBILE RANK AMONG GROUP		#11		#4	#13		#3	#6	#9		#14	#10		#8	#12		#7	#1	/ #	2	#5
TOTAL CRITERIA MET	100	48		77	45		76	57	5		33	62		64	44		58	79	7	/8	69
TOTAL WEIGHTED POINTS	4,681	2,475		3,783	2,611	3	,910	3,027	2,9	34	1,670	3,279	3	3,269	2,398		2,978	3,877	3,9	914	3,499
PERCENTAGE OF POINTS MET		53%		81%	56%	1	84%	65%	63	%	36%	70%		70%	51%		64%	83%	84	4%	75%