

BARLOW RESEARCH 2024 TEST DRIVE ROAD MAP

	% Top Priority/ Very Important	American Express	Bank of America	CapitalOne	Chase	Huntington	KeyBank	NorthOne	PNC	Regions	Square	TD Bank	Truist	US Bank	Wells Fargo														
ENROLLING/APPLYING	288	5	204	5	222	3	146	6	255	4	184	2	108	3	151	6	255	4	185	5	204	5	222	5	222	7	288	7	288
Business checking and savings account pricing and detailed fee information	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63	✓	63
Checking and savings product feature comparison chart	45			✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45	✓	45
Product or services recommendations based on your company's needs	39					✓	39									✓	39	✓	39				x			✓	39	✓	39
Ability to open your business checking and savings account(s) online	43	✓	43	✓	43			✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43
Ability to apply for a business loan or line of credit online	33	✓	33	✓	33			✓	33							x						✓	33	✓	33	✓	33	✓	33
Ability to apply for a business credit card online	38	✓	38	✓	38	✓	38									✓	38	✓	38	✓	38	✓	38	✓	38	✓	38	✓	38
Ability to enroll online for credit/debit card processing (point-of-sale, online, mobile, etc.)	27	✓	27						x							✓	27					✓	27			✓	27	✓	27
SECURITY AND PROFILE MANAGEMENT	677	4	284	9	621	7	507	9	621	9	621	6	442	2	135	6	441	6	442	5	360	5	360	8	576	8	576	8	576
Login screen located on the front page of the bank's website	78			✓	78	✓	78	✓	78							✓	78	x						✓	78	✓	78	✓	78
Additional security such as an authentication code or challenge question at login	69	✓	69	✓	69	✓	69	✓	69	✓	69					✓	69	✓	69	✓	69	✓	69	✓	69	✓	69	✓	69
Ability to personalize your username or change your password	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	79	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79
Ability to set up email or phone alerts to notify you of logins or security threats	82			✓	82	✓	82	✓	82	✓	82					✓	82	✓	82					✓	82	✓	82	✓	82
Ability to set up email or phone alerts to notify you of financial transactions	76			✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76	✓	76
Ability to view login history and/or manage remembered devices	56			✓	56			✓	56	✓	56					x		x						✓	56	✓	56	✓	56
Ability to view your company's current credit score	45			✓	45	x		✓	45	✓	45																		
Ability to update your profile (i.e., address, phone number, email address, etc.)	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80
Ability to view full routing and account numbers for business accounts	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56
Ability to view and manage the authorized signers for the business checking account	56				✓	56																							
MANAGING PAPER	460	3	206	7	460	6	379	7	460	4	274	6	379	1	49	6	379	6	393	2	150	6	395	6	379	5	328	6	379
Ability to view an image of the front and back of a check	83	✓	83	✓	83	✓	83	✓	83	✓	83					✓	83	✓	83	✓	83	✓	83	✓	83	✓	83	✓	83
Access an archive of check images greater than 12 months old	65			✓	65	✓	65	✓	65	✓	65					✓	65	✓	65					✓	65			✓	65
Ability to view an image of a deposited third-party check	67	✓	67	✓	67	✓	67	✓	67	✓	67					✓	67	✓	67	✓	67	✓	67	✓	67	✓	67	✓	67
Ability to view seven years of statement history online	49			✓	49	✓	49	✓	49	✓	49	✓	49	49	49	✓	49	✓	49					✓	49	✓	49	✓	49
Ability to view check images on your online statement	81			✓	81	✓	81	✓	81							x		✓	81				✓	81			✓	81	
Ability to enroll or unenroll in online statements at any time	59			✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59
Ability to view online documents other than banking statements (i.e., branch or ATM receipts or account notices)	56	✓	56	✓	56	✓	56	✓	56			✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56
ADDITIONAL USERS	131	0	0	1	45	0	0	3	131	1	45	1	45	0	0	2	86	2	86	0	0	3	131	2	86	2	86	1	45
Ability to limit the number of accounts authorized users may access	45			✓	45			✓	45	✓	45	✓	45			✓	45	✓	45				✓	45	✓	45	✓	45	
Ability to set dollar limits on transaction amounts for authorized users	41							✓	41							✓	41	✓	41				✓	41	✓	41	✓	41	
Ability to require approval for specific transactions initiated by authorized users	45							✓	45							x						✓	45						
CASH FLOW MANAGEMENT	438	6	324	5	417	3	204	4	228	6	290	4	264	5	271	8	357	9	395	2	161	2	133	9	395	8	390	7	312
Ability to view at least 90 days of account history in detail	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88	✓	88
Ability to sort transaction detail (by amount, date, type, etc.)	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73
Ability to view all your accounts (including those at other institutions) in one place	60	✓	60	✓	60					✓	60							✓	60				✓	60	✓	60	✓	60	
Ability to automatically track spending by category	36	✓	36	✓	36			✓	36							✓	36	✓	36					✓	36	✓	36	✓	36
Ability to create and manage a budget	27			✓	27							✓	27		27	✓	27	✓	27					✓	27			✓	27
Ability to set up a savings goal with automatic savings contributions	21																	✓	21					✓	21			✓	21
Personalized insights/recommendations to optimize cash flow	24	✓	24	✓	24			✓	24	✓	24					✓	24	✓	24					✓	24	✓	24	✓	24
Ability to view at least one month of future account balance and cash flow forecasts	26			✓	26			✓	26								✓	26	✓	26				✓	26	✓	26		
Ability to link third-party applications into your company's online banking dashboard (i.e., QuickBooks or ADP)	40			✓	40							✓	40		40	✓	40	✓	40					✓	40	✓	40		
Ability to view and manage the connection of third-party applications that your company has linked to your bank account(s)	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43	✓	43		43					✓	43	✓	43	✓	43
MAKING PAYMENTS AND TRANSFERS	775	10	636	12	730	10	665	13	775	6	426	8	546	5	314	10	665	12	730	9	597	8	506	11	674	11	700	11	700
Ability to initiate an online bill payment	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73	✓	73
Ability to initiate a standard ACH payment delivered within one or two business days	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58	✓	58
Ability to initiate a real-time ACH payment delivered within moments (excluding Zelle®)	45							✓	45																				
Ability to initiate a wire transfer online (funds available same day)	39	✓	39	✓	39	✓	39	✓	39			✓	39		39	✓	39	✓	39			✓	39	✓	39	✓	39	✓	39
Ability to send money via Zelle® (using an email address or mobile number)	35			✓	35			✓	35									✓	35			✓	35	✓	35	✓	35	✓	35
A comparison chart to help select the best payment method for your needs (cost, timing, etc.)	30	✓	30	✓	30			✓	30								✓	30	✓	30				✓	30				
Fees associated with the payment are clearly displayed before initiating payment	80	✓	80	✓	80	✓	80	✓	80			✓	80		80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80
Ability to issue a stop payment on a check or ACH payment	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79	✓	79
Display current account balances while setting up a transfer	83	✓	83	✓	83	✓	83	✓	83	✓	83	✓	83			✓	83	✓	83	✓	83	✓	83	✓	83	✓	83	✓	83
Ability to include a customized transaction description	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64	✓	64
Ability to initiate recurring transfers	59			✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59	✓	59			✓	59	✓	59	✓	59	✓	59
Ability to transfer funds between your accounts at different banks	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56	✓	56
Information regarding when funds will be available after a transfer	74	✓	74	✓	74	✓	74	✓	74	✓	74	✓	74				✓	74	✓	74			✓	74	✓	74	✓	74	
RECEIVING PAYMENTS	168	0	0	2	85	0	0	2	85	0	0	2	85	0	0	2	85	1	37	3	131	4	168	1	37	1	37	1	37
Ability to accept or request money via Zelle® (using an email address, mobile number or QR code)	37							✓	37									✓	37			✓	37	✓	37	✓	37	✓	37
Ability to send invoices electronically through business online banking	37			✓	37					✓	37						✓	37			✓	37	✓	37					
Ability to accept payments electronically for invoices sent through online banking	48			✓	48					✓	48						✓	48			✓	48	✓	48					
Ability to accept credit or debit card payments directly via online banking dashboard	46							✓	46									✓	46			✓	46	✓	46				
CUSTOMER SERVICE	358	2	152	3	167	2	109	4	232	4	246	4	278	4	246	4	242	3	181	3	181	3	170	6	332	7	358	2	141
Telephone support for service-related inquiries	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80	✓	80
Access to an automated chat bot or digital assistant for general information	29				✓	29			✓	29			✓	29	✓	29	✓	29	✓	29	✓	29	✓	29	✓	29	✓	29	
Access to customer support via live chat that connects you to a human representative	72																												