

[illegible]

	Ability to transfer funds between accounts via mobile phone	53		✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	✓	53	
	Ability to transfer funds between your accounts at different banks via mobile phone	42			✓	42			42				42				42				42				42			42			42		42	
6 RECEIVING PAYMENTS		122	1	55	2	88	1	55	3	122	2	88	1	55	1	55	2	88	2	88	2	89	3	107	2	88	2	88	2	88		53		
	Ability to request money with Zelle via mobile phone (using an email address, mobile number or QR code)	33				33				33		33					33		33		33		33		33		33		33		33		33	
	Ability to photograph and deposit checks via mobile phone	55		✓	55		✓	55		55		✓	55		✓	55		55		55		55		55		55		55		55		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				34				34							34		34		34		34		34		34		34		34		34	
7 CARD MANAGEMENT		263	2	93	5	183	2	102	4	173	3	151	2	107	3	129	1	58	3	151	4	189	5	225	4	189	5	211						
	Ability to initiate an ATM withdrawal via mobile banking before arriving at the ATM	16				16				16							16																	
	Ability to use your bank's mobile banking app to access an ATM without a debit card	22				22				22							22																22	
	Ability to lock a business debit/credit card temporarily via mobile phone	49		✓	49		✓	49		✓		49		✓	49		✓	49		✓		x		49		✓	49		✓	49		✓	49	
	Ability to report a business debit/credit card lost or stolen via mobile phone	58				58		✓	58		✓	58		✓	58		✓	58		✓		58		✓	58		✓	58		✓	58		✓	58
	Ability to change the business debit card PIN number via mobile phone	44		✓	44		✓	44		✓		44		✓	44		✓	44		✓		44		✓	44		✓	44		✓	44		✓	44
	Ability to set limits for a business debit card via mobile phone	38				38				38							38								38				38				38	
Ability to set restrictions for debit card use by location, merchant type, etc.	36				36				36							36								36				36				36		
8 CUSTOMER SERVICE		97	0	0	3	97	1	21	1	33	2	64	3	97	2	64	2	76	3	97	2	64	2	54	1	33	3	97	1	33		33		
	Ability to schedule an appointment to meet with a banker at a branch via mobile phone	33				33				33							33								33				33				33	
	Access to an automated chat bot or digital assistant for information via mobile phone	21				21		✓	21		✓		21		✓	21		✓		21		✓		21		✓	21		✓	21		✓	21	
	Access to on-demand live chat support with a human representative via mobile phone	43				43				43				43				43						43				43				43		
	MOBILE TOTAL CRITERIA MET	39		18	29		14		28		23		18		13		18		13		15		22		31		29		26					
	MOBILE WEIGHTED POINTS	1386		669	1036		601		1125		941		787		504		769		820		614		893		1176		1151		1021					
	MOBILE PERCENTAGE OF POINTS MET			48%	75%		43%		81%		68%		57%		36%		55%		59%		44%		64%		85%		83%		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		62		41		62		64		62		43		69		83		78		69					
	TOTAL WEIGHTED POINTS	4,681		2,475	3,783		2,611		3,910		3,027		2,934		1,670		3,279		3,269		2,398		2,978		3,877		3,914		3,499					
PERCENTAGE OF POINTS MET			53%	81%		56%		84%		65%		63%		36%		70%		76%		51%		64%		83%		84%		75%						