BARLOW RESEARCH 2024 TEST DRIVE ROAD MAP

ENROLLING/APPLYING	% Top Priority/ Very Important 288	America	an Express	Bank of	America 222	Capit	alOne	Ch 6	nase 255	Huntin 4	ington 184	KeyBa	ank 108	North	nOne	PN	C 255	Regi	ons 185	Square	re 204	TD B	Bank 222	Trui	ist 222	US Ba	ank 288	Wells Fa	argo
Business checking and savings account pricing and detailed fee information Checking and savings product feature comparison chart	63 45	4	63	4	63 45	4	63 45	4	63 45	1	63 45	4	63 45	4	63 45	4	63 45	4	63	4	63	4	63 45	4	63 45	4	63 45	1	63 45
Product or services recommendations based on your company's needs Ability to open your business checking and savings account(s) online	39 43	4	43	4	43			4	39 43	4	43			4	43	1	39 43	4	39		43	x 🗸	43	4	43	4	39 43	4	39 43
Ability to apply for a business loan or line of credit online Ability to apply for a business credit card online Ability to enroll online for credit/debit card processing (point-of-sale, online, mobile, etc.,	33 38) 27	4	33 38 27	4	33	4	38	4	38	4	33	x				1	38 27	×	38	4	33 38 27	4	33	4	33	4	33 38 27	4	33 38 27
SECURITY AND PROFILE MANAGEMENT Login screen located on the front page of the bank's website	677 78	4	284	9	621 78	7	507 78	9	621 78	9	621 78	6	442	2	135	6	441 78	6 x	442		360	5	360	8	576 78	8	576 78	8	576 78
Additional security such as an authentication code or challenge question at login Ability to personalize your username or change your password	69 79	4	69 79	4	69 79	4	79	4	69 79	4	69 79	4 4	69 79	4	79	4	69	4		1	69 79	4	69 79	4	69 79	4	69 79	4	69 79
Ability to set up email or phone alerts to notify you of logins or security threats Ability to set up email or phone alerts to notify you of financial transactions	82 76			4	82 76	4	82 76	4	76 50	4	76 50	4	82 76			4	82 76	4	76	4	76	4	76	4	76 50	4	76 50	4	76 50
Ability to view login history and/or manage remembered devices Ability to view your company's current credit score Ability to update your profile (i.e., address, phone number, email address, etc.)	56 45 80	4	80	4	56 45 80	×	80	4	56 45 80	1	56 45 80	4	80			×	80	×	80	1	80	4	80	4	56 80	4	56 80	4	56 80
Ability to view full routing and account numbers for business accounts Ability to view and manage the authorized signers for the business checking account	56 56	4	56	4	56	4	56 56	4	56	4	56	4	56	4	56	4	56	4	56	1	56	4	56	4	56	4	56	4	56
MANAGING PAPER Ability to view an image of the front and back of a check	460 83	3	206 83	7	460 83	6	379 83	7	460 83	4	274 83	6	379 83	1	49	6	379 83	6	393 83		150 83	6	395 83	6	379 83	5	328 83	6	379 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	4	65 67	4	65 67 49	4	65 67	4	65 67	4	65 67		40	4	65 67	4	65	4	67	4	67	4	65 67	4		4	65 67
Ability to view seven years of statement history online Ability to view check images on your online statement Ability to enroll or unenroll in online statements at any time	49 81 59			4	49 81 59	4	59	4	49 81 59	4	59	4	49 59	4	49	×	49 59	4	49 81 59			4	49 81 59	4	49 59	4	49 81 59	4	49 59
Ability to view online documents other than banking statements (i.e., branch or ATM receipts or account notices)	56	4	56	4	56	4	56	4	56			4	56			4	56	4	56			4	56	4	56	4	56	4	56
ADDITIONAL USERS Ability to limit the number of accounts authorized users may access	131 45 41	0	0	1	45 45	0	0	3 4	45 41	1	45 45	1	45 45	0	0	2 4	45 41	2 4	45	0	0	3 4	45 41	2 4	45 41	2 4	45 41	1	45 45
Ability to set dollar limits on transaction amounts for authorized users Ability to require approval for specific transactions initiated by authorized users CASH FLOW MANAGEMENT	45 438	6	324	9	417	3	204	4	45	6	290	4	264	5	271	x 8	357	9	395	2	161	√	45	9	395	8	390	7	312
Ability to view at least 90 days of account history in detail Ability to sort transaction detail (by amount, date, type, etc.)	88 73	4	88 73	4	88 73	4	88 73	1	88 73	4	88 73	4	88 73	4	88 73	1	88 73	4	88	1	88 73	4	73	4	88 73	4	88 73	4	88 73
Ability to view all your accounts (including those at other institutions) in one place Ability to automatically track spending by category	60 36	4	60 36	4	60 36					4	36	4	60			4	36	4	60 36			4	60	4	60 36	4	60 36	4	36
Ability to create and manage a budget Ability to set up a savings goal with automatic savings contributions Desconalized insights/accommendations to optimize cash flow	27 21 24		0.1	4	27			. A	2.	.4	24			4	27	4	27	4	27 21 24		\Rightarrow			4	27 21 24		24	4	27
Personalized insights/recommendations to optimize cash flow Ability to view at least one month of future account balance and cash flow forecasts Ability to link third-party applications into your company's online banking dashboard	24 26 40	4	24	4	24 26 40			4	24	4	24 26			4	40	1	24 26 40	4	24 26		\Rightarrow			4	24 26 40	4	24 26 40	4	24
(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)	43	4	43	4	43	4	43	4	43	4	43	4	43	4	43	4	43		40					·		4	43	4	43
MAKING PAYMENTS AND TRANSFERS Ability to initiate an online bill payment	775 73	10	636 73	12	730 73	10	665 73	13	775 73	6	426 73	8	546 73	5	314 73	10	665 73	12	730 73	4	597 73	8	506 73	11	674 73	11	700 73	11	700 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®) Ability to initiate a wire transfer online (funds available same day)	58 45 39	4	58 39	4	58 39	4	58 39	4	58 45 39	4	58	4	58	4	39	4	58 39	4	39	4	58	4	58 39	4	58 39	4	58 39	4	39
Ability to send money via Zelle® (using an email address or mobile number) A comparison chart to help select the best payment method for your needs (cost, timing,	35	4	30	4	35 30			4	35 30					,	00	_	00	4	35 30	4	30	4	35	4	35 30	4	35	4	35
etc.) Fees associated with the payment are clearly displayed before initiating payment Ability to issue a stop payment on a check or ACH payment	80 79	4	80 79	4	80 79	4	80 79	4	80	4	79	4	79	4	80	4	80 79	4	80		80	4	80 79	1	80 79	1	80 79	4	80 79
Display current account balances while setting up a transfer Ability to include a customized transaction description	83 64	4	83 64	4	83	4	83 64	4	83	4	83	4	83	4	64	4	83 64	4	83	4	83	4	83	4	83	4	83	4	83
Ability to initiate recurring transfers Ability to transfer funds between your accounts at different banks	59 56	4	56	4	59 56	4	59 56	4	59 56	4	59	4	59 56			4	59 56	4	59 56	_	56	4	59	4	59	4	59 56	4	59 56
Information regarding when funds will be available after a transfer RECEIVING PAYMENTS Ability to accept or request money via Zelle® (using an email address, mobile number	74 168	0	74	2	74 85	0	74	2	74 83	0	74 0	2	74 85	0	0	2	74 85	1	74 37		74 131	4	168	1	74 37	1	74 37	1	74 37
or QR code) Ability to send invoices electronically through business online banking	37 37			4	37			4	37			4	37			4	37	4	37		37	4	37 37	4	37	4	37	4	37
Ability to accept payments electronically for invoices sent through online banking Ability to accept credit or debit card payments directly via online banking dashboard CUSTOMER SERVICE	48 46 358	2	152	3	167	2	109	4	46	4	246	4	278	4	246	4	242	3	181	4	48 46 181	4	48 46 170	6	332	7	358	2	141
Telephone support for service-related inquiries Access to an automated chat bot or digital assistant for general information	80 29	4	80	4	80	4	80 29	4	80	4	80 29	4	80	4	80 29	1	80 29	4	80 29		80 29	1	80 29	4	80 29	4	80 29	4	80
Access to customer support via live chat that connects you to a human representative Ability to schedule an appointment to meet with a banker or specialist at a branch	72 61	4	72	4	61	х		4	61	4	72	4	72 61	4	72	4	72 61	×	72	4	72	4	61	4	72 61	4	72 61	4	61
Ability to schedule a call from a customer support representative for assistance 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	65 25 26	×		4	26			4	65 26	4	65	4	65	4	65						#			4	65 25	4	65 25 26		
DESKTOP TOTAL CRITERIA MET DESKTOP WEIGHTED POINTS	61 3295	1	30 806		18 747		10		48 785	34 208		33 214	-	20 116		44 251	0	4: 24-	19	29 1784		36 208		48 270		49 276	63	43 2478	
DESKTOP PERCENTAGE OF POINTS MET DESKTOP RANK AMONG GROUP	200		#12		3% #3	6:	11		#1	639 #9	1 9	65% #8		359 #1	14	769 #5	;	74	,	54% #13		635 #1	10	829 #4	4	84% #2	2	75% #6	5
ENROLLING/APPLYING Ability to open your business checking and savings account(s) via mobile phone Ability to apply for a loan or line of credit via mobile phone	90 24 21	4	24	4	69 24 21	2 ✓	48 24	2 ✔	24	4	24 21	1	21	4	24	0	0	0	0	2 ✓	45 24	4	24 21	4	24	4	24 21	4	90 24 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,	24	4	24	4	24	4	24	4	24	x		4	21							1	21	4	24	4	24	4	24	4	24
etc.) MANAGING PAPER Ability to view check images via mobile phone	123	3	123	3	123 46	2	77	3	123	2	88	3	123	1	42	3	123 46	3	123 46	1	46	3	123	3	123	3	123 46	3	123
Ability to view bank statements via mobile phone Ability to view account documents other than banking statements (i.e., branch or ATM	42	4	42	4	42	4	42 35	4	42	4	42	4	42	4	42	1	42	1	42	•	=	4	42	4	42	1	42	1	42
receipts or account notices) via mobile phone SECURITY AND PROFILE MANAGEMENT Ability to log into mobile banking using fingerprint or facial/voice recognition, etc.	360 44	2	89	6	298	5	245	8	360 44	7	324 44	5	245	2	89 44	4	207	5	260	1	45	4	207	8	360 44	7	334	5	260 44
Ability to quickly view account balances without login via mobile phone Ability to view routing and account numbers for accounts via mobile phone	38 45	4	45	1	38 45	4	38	1	38	1	38 45	4	38 45	4	45	1	45	4	45	1	45	4	45	4	38	4	38 45	4	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			4	61 57	4	61 57	4	61 57	4	61 57	4 4	61 57			4	61 57	4	61 57		\equiv	4	61 57	4	61 57	4	61 57	4	61 57
Ability to view login history and/or manage remembered devices via mobile phone Ability to assign online banking access to coworkers or employees via mobile phone	53 26	×		4	53			4	53 26	1	53 26							4	53		=			4	53 26	4	53	4	53
Ability to approve an electronic payment (wire, ACH, payroll, etc.) via mobile phone CASH FLOW MANAGEMENT Ability to automatically group and analyze spending by category via mobile phone	36 65 17	1	17	4	65 17	0	0	0	36	1	17	0	0	1	16	1	17 17	4	65 17	0	0	0	0	4	36 65 17	1	36 17 17	1	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	16 15			4	16 15									4	16			4	16 15		#			4	16 15				
Ability to view at least one month of future account balance forecasts via mobile phone MAKING PAYMENTS AND TRANSFERS	17 266	5	202	3	17 113	1	53	7	266	4	164	3	139	3	107	3	129	3	17 129		174	3	129	6	17 234	6	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	44 35	4	44 35					4	35	4	44 35	4	44	4	44 35	4	44	4	44		35	4	44	4	44 35	1	44 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	4	28	4	28			4	32 28	\square	\vdash			4	28						_			4	28	4	28	4	28
Ability to send money with Zelle via mobile phone (using an email address or mobile number) Ability to transfer funds between accounts via mobile phone	32 53	4	53	4	32 53	4	53	4	32	4	32 53	4	53			4	32 53	4	32 53	4	53	4	32 53	1	32 53	4	32 53	4	32
Ability to transfer funds between your accounts at different banks via mobile phone RECEIVING PAYMENTS	42 122	4	42		88			4	42		88	4	42	1	55				88	4	42	3	122	4	42	4	42	2	42
Ability to request money with Zelle via mobile phone (using an email address, mobile number or QR code) Ability to photograph and deposit checks via mobile phone	33 55	4	55	4	33 55	4	55	1	33 55	4	33 55	4	55	4	55	4	33 55	4	33		55	1	33 55	1	33 55	4	33 55		33 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 device) CARD MANAGEMENT	34 263	2	93	5	183	2	102	4	34		151		107	,	107	3	129	. 1	58	4	34 151	4	34	5	225	4	189		211
Ability to initiate an ATM withdrawal via mobile banking before arriving at the ATM Ability to use your bank's mobile banking app to access an ATM without a debit card	16 22		- 35	4	16 22		102	4	22							4	22						203					4	211
Ability to lock a business debit/credit card temporarily via mobile phone Ability to report a business debit/credit card lost or stolen via mobile phone	49 58	4	49	4	49 58	4	58	4	49	4	49 58	4	49 58	4	49 58	1	49 58	×	58	4	49 58	4	49 58	4	49 58	1	49 58	4	49 58
Ability to change the business debit card PIN number via mobile phone	44 38	4	44	4	38	4	44	4	44	4	44									4	44	4	44 38	4	38	4	44 38		44 38
Ability to set limits for a business debit card via mobile phone		1		3	97	1	21	1	33	. 2	64	3	97	2	64	2	76 33	3	97	2	64	2	54	1	36 33 33	3	97	1	33
Ability to set restrictions for debit card use by location, merchant type, etc. CUSTOMER SERVICE	36 97 33	0	0	_0	3.3				3.3		1		JJ			4	JJ	⋖/	رن	1	1	4	uu u	4	ادن		U.O	4	33
Ability to set restrictions for debit card use by location, merchant type, etc.	97	0	0	1	33 21 43	4	21	4	33	4	21 43	4	21 43	4	21 43	4	43	4	21		21 43	4	21			4	21 43		
Ability to set restrictions for debit card use by location, merchant type, etc. CUSTOMER SERVICE Ability to schedule an appointment to meet with a banker at a branch via mobile phone Access to an automated chat bot or digital assistant for information via mobile phone Access to on-demand live chat support with a human representative via mobile phone MOBILE TOTAL CRITERIA MET MOBILE WEIGHTED POINTS	97 33 21	6	18	4 4 2	21 43 29	1	4 01	11	28 125	23	43 23 41	18	43	13	43 3 14	18 769	9	2:	21 43 I	15 614	43	22 89	2	31 117	1	✓ ✓ 29 115	21 43 9	26 1021	21
Ability to set restrictions for debit card use by location, merchant type, etc. CUSTOMER SERVICE Ability to schedule an appointment to meet with a banker at a branch via mobile phone Access to an automated chat bot or digital assistant for information via mobile phone Access to on-demand live chat support with a human representative via mobile phone MOBILE TOTAL GRITERIA MET MOBILE WEIGHTED POINTS MOBILE PERCENTAGE OF POINTS MET MOBILE RANK AMONG GROUP	97 33 21 43 39 1386	4	18 669 88%	2 10 7:	21 43 29 336 5%	1 60 43 #	4 01 8%	2 11 8·	28 125 1%	23 94 68%	43 23 41 3%	18 787 579 #9	43	13 50 36 ⁴	43 3 94 %	18 769 55% #10	9 % 0	2: 82 59 ##	21 43 1 0	15 614 44% #12	43	22 89 64°	2)3 %	117 85% #1	1 76 %	29 115 83% #2	21 43 9 51 %	1021 74% #5	21 % 5
Ability to set restrictions for debit card use by location, merchant type, etc. CUSTOMER SERVICE Ability to schedule an appointment to meet with a banker at a branch via mobile phone Access to an automated chat bot or digital assistant for information via mobile phone Access to on-demand live chat support with a human representative via mobile phone MOBILE TOTAL CRITERIA MET MOBILE WEIGHTED POINTS MOBILE PERCENTAGE OF POINTS MET	97 33 21 43	4 #	18 669	7 10 7: 4	21 43 29 036 5%	1 66 43 # 4 2,6	4 01 3%	2 11 8 #	28 125 1%	23 94 689	43 23 41 3% 66 57	18 787 579	43	13 50 36°	43 3)4 % 4 3	18 769 55%	3 9 % 0 2	2· 82 59	21 43 1 0 0 % 3 4	15 614 44%	43	22 89 64°	2 93 % 7 8	117 85%	1 76 % 1	29 115 839	21 43 9 551 % 2 3	1021 74%	21 % 5 9

= Feature credit newly added this year x = Feature credit removed from prior year x = Best practice for that category