Mobile Banking on Smartphones
Review of Russian banks’ mobile applications
“We will all soon be shopping for everything with our mobile phones. You just send an SMS message and a specified amount is deducted from your account”.

John Shepherd-Barron
inventor of the ATM
Introduction

The rapid development of mobile devices and increasing financial awareness of the population have significantly boosted the activities of banks in terms of developing cutting-edge service channels for retail customers.

Five years ago, only a narrow circle of specialists were familiar with the abbreviation “RB” (remote banking), while today remote banking channels are available to all smartphone users.

In Russia, mobile banking has come a long way, from Java-powered websites in the early 2000s to the development of unique applications designed to support money transfers by simply “bumping” two smartphones together.

The largest Russian banks have shown appreciation of this innovative approach by significantly increasing the number of product offerings available to clients via smartphones. Medium-sized banks, in turn, have also entered the competitive struggle for clients using smartphones. Moreover, there appeared new players who build their strategy and business models solely around remote banking channels.

We have conducted a benchmarking analysis of mobile banking applications in the Russian market to determine its features and maturity level. While testing the apps we focused primarily on the convenience and functionality of applications from the standpoint of customers and their requirements.

Maxim Lubomudrov
Partner
Financial Services Industry Consulting Group Leader
Key Findings

Mobile banking applications evolve rapidly. Several benchmarked apps were updated after the study was already finished, thus making the research out-of-date in terms of certain parameters before its publishing.

While developing the applications, banks try to solve the same problem, but the way they approach it varies. Functionality, user-friendliness, fees, subscription time and many other parameters may differ significantly across banks with similar business models.

This analysis demonstrated no direct relationship between the quality of a mobile application and the size of the bank which developed it. On the whole, top 20 banks by assets offer better developed applications than banks with lower ratings. On the other hand, not even all the banks from top 20 have their own mobile applications.

Yet, such smaller banks as TCS Bank and Svyaznoy Bank have set themselves apart as those offering one of the best mobile banking apps in the Russian market.

All banks from the top 10 of our rating are characterised by high ratings in the segment “Deposits and Debit Cards”. “Payments and Transfers” is another highly-developed segment.

Segments “Loans and Credit Cards” and “Additional Services” are the least developed. Even apps of many top 10 banks cannot be distinguished by wide functionality or advanced technological features that would meet their clients’ needs.

iOS and Android are the most popular platforms for mobile applications. Most banks have built their applications on one or both of the platforms. Other platforms are far less popular.

According to the number of feedbacks, mobile banking clients install more often apps on Android-powered smartphones. Still, ratings of the benchmarked Android and iOS mobile apps are almost equal.

User-friendliness, stability and intuitive navigation are the parameters that received the majority of positive feedbacks from the banks’ clients. Users regularly pay attention to shortcomings related to security measures, often considered excessive.

In general, the banks under consideration provide clients with applications of similar functionality. Only few of them offer such unique functions as making payments with QR Codes, or personal finances management. Alpha-Bank is the most progressive bank in this regard: it offers the clients a possibility to check bank branches workload online, make Bump payments and find ATMs using “augmented reality” technology.
The majority of the largest Russian banks use mobile applications as a comprehensive sales channel and offer their clients a wide mobile banking product line. These banks consider mobile banking as an important element of their corporate strategy, and take a systematic approach to transfer clients to this service channel.
Deloitte Special Awards

Leaders in the Russian mobile banking market constantly improve their applications and set ever higher standards for services.

Identifying the best or worst mobile app was not the goal of this analysis, however we could not help marking out some of them.

In the Russian market there are three mobile applications that stand apart from their competitors by a number of parameters. We have determined special awards for them: Most Technology-Savvy App, Most Selling App and the unconditional leader or Grand Prix.

On this two-page spread we present the list of the banks that dominate in the mobile banking market and set standards for competitors.
Grand Prix

The best application in the Russian market, significantly outpacing its competitors by almost all parameters analyzed.

Unmatched quality of the application, that fully supports the bank’s business model and is capable to replace classic branches in terms of possible transactions.

The widest range of functions related to transactions with credit and debit cards, payments and transfers, compared to the other banks under consideration.

Intuitive navigation, simple interface, unfussy design and possibility to customize a number of functions make the application user-friendly.

Most Technology-Savvy App

The most innovative functions in the Russian mobile application market: “augmented reality”, Bump money transfers, QR Codes creation, just to name few.

First-class technical solutions used in the app and constant technical support allow to use its functions on any mobile platform.

Most Selling App

This application is developed not only for the benefit of the client, but also – of the bank.

The biggest quantity of tools that allow to sell new products to the existing clients as well as to attract new ones.

Detailed information on the bank’s products and services is available and there is possibility to buy those using the application.
We present the top 10 mobile banking applications based on the benchmarking results and Deloitte professionals’ assessment.

According to the testing results, apps of these banks received the highest ratings among all the benchmarked applications.

TCS Bank application is the leader among the mobile applications tested. It significantly outpaces its closest competitor – Alpha-Bank.

The rest of the Top 10 apps were not far behind the second-placed app in terms of scores. The average score was evenly distributed across the mobile apps of all other reviewed banks.

Unconditional leader of our study - mobile banking application developed by TCS Bank. The application’s broad functionality and user-friendliness make it possible to fully realize the bank’s business model without opening any branches.

The Alpha-Bank application differs from the others by a wider set of unique technological features. On the top of that, its intuitive interface and broad cards related functionality place it among the three leaders.

Sberbank offers its clients a convenient and concise application with a wide range of functions. Its key selling points are broad functionality related to transactions with deposits and debit cards.

The VTB24 app provides its clients with a very wide functionality related to making payments and transfers. At the same time, we consider this application to be one of the safest among those analyzed.

The strengths of the application offered by Bank Avangard are focused around dealing with payments and transfers. The app also offers such unique functions as possibility to plan trips and buy airline tickets.
The strengths of the application include extensive opportunities with regard to loans and credit cards. Moreover, this is the only application through which one can open a deposit and submit a credit request even not being a client of the bank.

This app offers a full range of services, including wide functionality related to transfers and deposit management. The unique feature of this application is the ability to open and manage metal accounts.

The Svyaznoy Bank application allows to clearly display a client’s expenses and allocate them by categories. The obvious advantages of this application include an excellent design and user-friendly payment interface.

The Raiffeisen application offers equally developed functionality across all areas. The availability of a loan calculator distinguishes the app from competitors.

Home Credit Bank offers its clients a user-friendly application supporting developed services with deposits and debit cards. The app allows to buy new products and instantly contact the bank.
Mobile Banking Applications Benchmarking
### General information

<table>
<thead>
<tr>
<th>Feature</th>
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<th>Android</th>
<th>WP</th>
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<td>Rating</td>
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<td>6758 ratings</td>
<td>3108 ratings</td>
</tr>
</tbody>
</table>

### General comments

- Excellent quality of the app from technical perspective, intuitive navigation and logical sequence of operations
- High speed of transactions performing
- The logon process can take a relatively long time
- Opening and managing metal accounts, as well as information on precious metal effective rates are available

### Customer feedback

- Many users note the stability of the application, especially on the iOS 7 operating system
- Positive customer reviews highlight availability of additional features
- Users state that thanks to the application, there is no need to visit the bank branches

### Feature Rating Notes

- General Information and Registration
  - Demo version available
  - Wide variety of mobile platforms supporting the application
- User-friendliness
  - Intuitive management of the main products, numerous functional possibilities
- Transfers & Payments
  - Almost one thousand pre-installed payment operators
- Deposits and Debit Cards
  - Possibility to open and replenish deposits
- Loans and Credit Cards
  - Information on the next payment due date
  - No information on loan products
- Additional Services
  - Metal account transactions
  - Bank’s news feed not available
- Security
  - Logon notifications available
  - Automatic logout if idle for a certain period
General information

<table>
<thead>
<tr>
<th></th>
<th>iOS</th>
<th>Android</th>
<th>WP</th>
</tr>
</thead>
<tbody>
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<td>Current version</td>
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</tr>
<tr>
<td>Rating</td>
<td>★★★★★</td>
<td>★★★★★</td>
<td>★★★★</td>
</tr>
</tbody>
</table>

Customer feedback

- Customers highlight user-friendliness and stability of the application
- Its advantage in terms of security is that authorization is possible for one mobile device only
- The shortcoming is the necessity to indicate the RF region upon each logon

General comments

- The design looks obsolete and is based on mobile bank java version
- Phone authentication is required upon the first logon
- A passcode is required for performing all transactions (including balance notifications)

Key screens

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information and Registration | ★★★★ | • The application is not free of charge
|                   |        | • High speed of work                                                 |
| User-friendliness | ★★★★ | • ATM or bank branch finder feature is available
|                   |        | • Information on branches business hours is available                |
| Transfers & Payments | ★★★★ | • Possibility to create payment templates
|                   |        | • Transfers to accounts of other banks                               |
| Deposits and Debit Cards | ★★★★ | • Opening new deposits functionality not offered
|                   |        | • No information on current deposits                                 |
| Loans and Credit Cards | ★★★★ | • Limited loans and credit cards functionality                        |
| Additional Services | ★★★★ | • No news feed and information on currency rates and retail product line |
| Security          | ★★★★ | • Authentication is required for logon
|                   |        | • A passcode is required to perform transactions                     |
### General information

<table>
<thead>
<tr>
<th></th>
<th>iOS</th>
<th>Android</th>
<th>WP</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td>Current version</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Rating</td>
<td>⭐⭐⭐⭐⭐</td>
<td>20 ratings</td>
<td></td>
</tr>
</tbody>
</table>

### Key screens

![Key screens](image)

### Customer feedback

- No information about the location of the nearest ATMs
- Limited payments functionality
- Safe termination of a session / logout is not available

### General comments

- Limited functionality does not allow to fully manage accounts and funds
- Complex but safe mechanism of authentication with a passcode generator involved
- No functionality related to deposits and credit products management

### Feature | Rating | Notes
--- | --- | ---
General Information and Registration | ⭐⭐⭐⭐⭐ | Crypto calculator generating passcodes is required to perform transactions (monthly fee - 30 RUB)
User-friendliness | ⭐⭐⭐⭐ | Limited functionality
| | | Complex authentication mechanism
Transfers & Payments | ⭐⭐⭐⭐ | Only mobile phone payments functionality offered
| | | Possibility to create payment templates is not available
Deposits and Debit Cards | ⭐⭐⭐⭐ | Deposits related functionality not offered
Loans and Credit Cards | ⭐⭐⭐⭐ | Loans related functionality not offered
Additional Services | ⭐⭐⭐⭐ | Only currency rates information available
Security | ⭐⭐⭐⭐ | Safe mechanism of the initial authentication
| | | No logon notification
General information

<table>
<thead>
<tr>
<th>Feature</th>
<th>iOS</th>
<th>Android</th>
<th>WP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Update date</td>
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<td>9.07.13</td>
<td></td>
</tr>
<tr>
<td>Current version</td>
<td>4.2.5</td>
<td>4.1.8</td>
<td></td>
</tr>
<tr>
<td>Rating</td>
<td>⭐⭐⭐⭐⭐</td>
<td>⭐⭐⭐⭐⭐</td>
<td>⭐⭐⭐⭐⭐</td>
</tr>
</tbody>
</table>

Key screens

Customer feedback

- Inconvenient application navigation
- Inconvenient logon with alternate codes involved
- User authorization not possible on iOS 7 operating system
- No iPad app

General comments

- Detailed information on each transaction performed
- Time consuming and inconvenient authorization procedure with alternate codes involved
- Session time expires quickly and re-authorization is required; the app can crash especially often when the data connection is not strong
- The app often crashes and underperforms, now and then it is not possible to logon during long time

Feature | Rating | Notes
---|---|---
General Information and Registration | ⭐⭐⭐⭐⭐ | • The application is free of charge  
• Demo version available
User-friendliness | ⭐⭐⭐⭐⭐ | • Application is customizable  
• Information on discounts and special offers
Transfers & Payments | ⭐⭐⭐⭐⭐ | • Possible to create payment templates  
• Transfers to the accounts of other banks
Deposits and Debit Cards | ⭐⭐⭐⭐⭐ | • Possible to open new deposit accounts  
• Detailed information on deposits and interest accrued
Loans and Credit Cards | ⭐⭐⭐⭐⭐ | • Detailed information on current loan products  
• No card blocking functionality offered
Additional Services | ⭐⭐⭐⭐⭐ | • Products upselling possible  
• Limits management functionality not offered
Security | ⭐⭐⭐⭐⭐ | • One-time access code required to logon the application and confirm transactions
iOS    Android    WP
Update date     15.10.13    27.09.13
Current version 1.0 1.0.5
Rating
good good

Customer feedback
• Issues with linking bank cards to the application
• Not possible to view the balance of a linked bank card
• An additional feature users would like to have is the conversion of funds into electronic money by transferring it to the corresponding services

Key screens

General information

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information and Registration |       | • The application is free of charge
|                       |        | • No demo version                                       |
| User-friendliness     |        | • Possible to create templates for quick performing of certain transactions
|                       |        | • Information about branch addresses available          |
| Transfers & Payments  |        | • Possible to scan bar codes of receipts when paying for utilities |
| Deposits and Debit Cards |     | • No deposits related functionality                      |
| Loans and Credit Cards |     | • No loans related functionality                         |
| Additional Services   |        | • Not possible to receive and send account details
|                       |        | • The application supports products upselling           |
| Security              |        | • Card’s CVV code required to make payments              |
General information

<table>
<thead>
<tr>
<th>Platform</th>
<th>Update date</th>
<th>Current version</th>
<th>Rating</th>
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<tr>
<td>Android</td>
<td>03.10.13</td>
<td>5.3.5</td>
<td></td>
</tr>
<tr>
<td>WP</td>
<td>10.09.13</td>
<td>1.6.0.0</td>
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<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>General Information and Registration</td>
<td>🟢🟢🟢🟢</td>
<td>• Demo version available</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• High speed of work</td>
</tr>
<tr>
<td>User-friendliness</td>
<td>🟢🟢🟢🟢</td>
<td>• Possible to check workload of the bank branches online</td>
</tr>
<tr>
<td>Transfers &amp; Payments</td>
<td>🟢🟢🟢🟢</td>
<td>• Exhaustive number of options for transferring money to various payees</td>
</tr>
<tr>
<td>Deposits and Debit Cards</td>
<td>🟢🟢🟢</td>
<td>• Information on deposits and interest</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Possibility to link accounts to any valid bank card</td>
</tr>
<tr>
<td>Loans and Credit Cards</td>
<td>🟢🟢</td>
<td>• Bank card blocking possible only via calling a contact centre</td>
</tr>
<tr>
<td>Additional Services</td>
<td>🟢🟢</td>
<td>• One of the widest ranges of additional services in the Russian market</td>
</tr>
<tr>
<td>Security</td>
<td>🟢🟢</td>
<td>• Possible to change the passcode</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• No additional actions required to confirm a transaction</td>
</tr>
</tbody>
</table>

Customer feedback

• Best mobile bank
• User-friendly navigation, availability of “Augmented Reality” function and high quality in general
• Regular updates

General comments

• User-friendly interface and intuitive navigation
• Unique technical functions distinguishing the application from the competitors (“Augmented Reality”, Bump transfers)
• Customizability of application enables users to quickly perform standard operations
• Not possible to buy new products via the application

Key screens
## General information

<table>
<thead>
<tr>
<th></th>
<th>iOS</th>
<th>Android</th>
<th>WP</th>
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<tr>
<td>Rating</td>
<td>43 ratings</td>
<td>208 ratings</td>
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## Customer feedback

- Users note a good application interface and user-friendly display of information
- Constantly turned on geolocation function has a negative impact on the battery charge
- A lot of users highlight incorrect display of authorized amounts in cards when paying in a currency other than that of a card

## Feature Rating Notes

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information and Registration | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • The application is free of charge  
• No demo version          |
| User-friendliness             | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • Multiple ways to contact the bank  
• Information on the addresses of branches and ATMs presented in a user-friendly way |
| Transfers & Payments          | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • No bank statements for period are available  
• Payment templates are created automatically upon performing transactions |
| Deposits and Debit Cards      | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • Functionality related to new deposits opening and current accounts is available  
• Detailed information on deposits |
| Loans and Credit Cards        | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • Next due loan payment alert functionality available  
• No card blocking function |
| Additional Services           | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • Bank’s news feed and information about discounts  
• No detailed information about current account details |
| Security                      | ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) ![Star](https://via.placeholder.com/15) | • Possible to change passcode  
• No passcode required to perform transactions |

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General information

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Information and Registration</td>
<td>♦</td>
<td>• Information on currency exchange rates, branch and ATM addresses, discounts, news and contact information of a bank available even without logging on to the app</td>
</tr>
<tr>
<td>User-friendliness</td>
<td>♦</td>
<td>• ATM or bank branch finder feature is available</td>
</tr>
<tr>
<td>Transfers &amp; Payments</td>
<td>♦</td>
<td>• Currency conversion and transfers to other banks</td>
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<tr>
<td></td>
<td></td>
<td>• Possible to create payment templates</td>
</tr>
<tr>
<td>Deposits and Debit Cards</td>
<td>♦</td>
<td>• Detailed information on deposits provided</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Deposit replenishing functionality available</td>
</tr>
<tr>
<td>Loans and Credit Cards</td>
<td>♦</td>
<td>• Card blocking functionality offered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Not possible to submit a credit request</td>
</tr>
<tr>
<td>Additional Services</td>
<td>♦</td>
<td>• Possibility to create shortcut icon for a quick access to operations and functions</td>
</tr>
<tr>
<td>Security</td>
<td>♦</td>
<td>• SMS code required to confirm logon (this feature can be deactivated)</td>
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</table>
General information

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<tr>
<th></th>
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</tr>
<tr>
<td></td>
<td>142 ratings</td>
<td>170 ratings</td>
<td></td>
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</table>

Key screens

Customer feedback

- Complex and “clunky” interface
- Time-consuming registration process
- Complicated navigation through the application
- No ATM or bank branch finder feature offered
- App’s crashing observed

General comments

- Obsolete interface design created by analogy with the Java-based application
- No access to the most frequently-used functions
- Passcode required to perform any transaction

Feature | Rating | Notes
--- | --- | ---
General Information and Registration | ⭐⭐ | • The application is free of charge • No demo version
User-friendliness | ⭐⭐ | • No information on branches and ATMs, discounts and special offers
Transfers & Payments | ⭐⭐ | • Possible to perform money transfers to the accounts of other banks • Possible to create templates for certain transactions
Deposits and Debit Cards | ⭐⭐ | • No deposits related functionality
Loans and Credit Cards | ⭐⭐ | • Possible to block valid bank cards • Insufficient information on bank card details
Additional Services | ⭐⭐ | • Not possible to receive full bank account details • No news feed
Security | ⭐⭐ | • Passcode required to perform any transaction
General information

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Information</td>
<td></td>
<td>• The application is free of charge</td>
</tr>
<tr>
<td>and Registration</td>
<td></td>
<td>• No demo version</td>
</tr>
<tr>
<td>User-friendliness</td>
<td></td>
<td>• A list of recent transactions displayed on the main screen</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Possible to contact the bank</td>
</tr>
<tr>
<td>Transfers &amp; Payments</td>
<td></td>
<td>• Possible to create payment templates and adjust payment frequency</td>
</tr>
<tr>
<td>Deposits and Debit</td>
<td></td>
<td>• Possible to open various types of deposits and metal accounts</td>
</tr>
<tr>
<td>Cards</td>
<td></td>
<td>• No information on the next due loan payment date</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Possible to block bank cards</td>
</tr>
<tr>
<td>Loans and Credit</td>
<td></td>
<td>• Flexible management of card limits</td>
</tr>
<tr>
<td>Cards</td>
<td></td>
<td>• Sending account details via e-mail</td>
</tr>
<tr>
<td>Additional Services</td>
<td></td>
<td>• Possible to change passcodes right in the application</td>
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Updating date

<table>
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<tr>
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<tbody>
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<td>Android</td>
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<td>WP</td>
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Current version

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Rating

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<td>Android</td>
<td>8/10</td>
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<td>WP</td>
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</table>

Customer feedback

• Positive feedbacks of customers highlight functions related to working with metal accounts
• Users believe that, in terms of functionality, the mobile application is equal to Internet banking
• Users note the stability of the application’s work
• Users complain about the lack of possibility to transfer money to other bank cards

Key screens
### General information

<table>
<thead>
<tr>
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<th>Android</th>
<th>WP</th>
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<td>Rating</td>
<td>5/5 ratings</td>
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</table>

### General comments

- Insufficiently developed application: in order to perform certain transactions, the app redirects users to the Java version of the bank’s website.
- The application contains a tab with current product offerings.
- The application systematically crashed while it was tested with service payment operations carried out.
- Money balance for the previous day only is displayed.

### Key screens

![Key screens](image)

### Customer feedback

- Negative reviews highlight issues related to the application's crashing.
- No extended list of operators to make various payments.
- The application design requires further development.
- Delays in displaying balance.

### Feature | Rating | Notes
---|---|---
General Information and Registration | [ ] [ ] [ ] [ ] [ ] | • The application is free of charge  
• Demo version available
User-friendliness | [ ] [ ] [ ] | • Information on branch addresses  
• No quick access to frequently-used functions
Transfers & Payments | [ ] [ ] [ ] | • Detailed information on transactions  
• Bank statements for a period
Deposits and Debit Cards | [ ] [ ] [ ] | • Deposits replenishing functionality  
• Information on interest accrued
Loans and Credit Cards | [ ] [ ] [ ] | • Loan calculator available  
• No card blocking functionality
Additional Services | [ ] [ ] [ ] | • Possible to obtain a pre-arranged loan  
• Functionality of working with Mutual Investment Funds
Security | [ ] [ ] [ ] | • SMS code required to confirm payment transactions  
• No logon notification
### General information

<table>
<thead>
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<td>![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings)</td>
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### Key screens

- ![Screen 1](image1.png)
- ![Screen 2](image2.png)
- ![Screen 3](image3.png)
- ![Screen 4](image4.png)

### Customer feedback

- No additional confirmation of transactions via SMS when making payments
- Issues with displaying payment history
- Issues with money transfers between bank cards

### General comments

- High speed of work and user-friendly interface
- User-friendly function “Contact the bank”
- Possible to submit loan/ card reissue request online, even for non-clients of the bank

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information    | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • The application is free of charge  
• Possible to order bank products via app |
| User-friendliness      | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Information on discounts and special offers, as well as branch and ATM addresses |
| Transfers & Payments   | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Limited functionality related to money transfers to other banks |
| Deposits and Debit Cards | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Possibility to open deposits, flexible deposit account management |
| Loans and Credit Cards | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Possible to submit a credit request |
| Additional Services    | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Products upselling possible  
• Not possible to send account details via mail/ SMS |
| Security               | ![Rating](171 ratings) ![Rating](309 ratings) ![Rating](51 ratings) | • Additional authentication required when using the telephone number other than the registered one |
### General information

<table>
<thead>
<tr>
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<th>Android</th>
<th>WP</th>
</tr>
</thead>
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<td>★★★★★</td>
<td>★★★★★</td>
</tr>
</tbody>
</table>

#### Key screens

#### Customer feedback

- Positives reviews of customers highlight stable work of the app, constant support of developers’ and regular updates
- User-friendly and well-designed

### General comments

- High-quality application, characterized by user-friendliness and intuitive navigation
- A wide range of functions is offered, while high stability allows to fully exploit its functionality
- Application allows users to issue virtual cards, open accounts and submit loan requests

### Feature | Rating | Notes
--- | --- | ---
General Information and Registration | ★★★ | • The application is free of charge  
• Instant registration  

User-friendliness | ★★★ | • Minimal number of transitions required to perform operations  
• User-friendly and easy to navigate  

Transfers & Payments | ★★★ | • A large number of predefined service payment operators  
• Possible to create payment templates on the website only  

Deposits and Debit Cards | ★★★ | • Information on deposits and interest accrued  
• Replenishing of current deposits functionality  

Loans and Credit Cards | ★★★ | • Information on existing loans and credit cards  
• Possible to block bank cards  

Additional Services | ★★★ | • Description of the entire product line available  
• Active upselling of banking products  

Security | ★★★ | • No logon notification  
• Not possible to change the passcode
General comments

- Stable work, quick response when navigating within the application
- Non user-friendly interface
- Low quality of the application from technical perspective - graphical and technical errors taking place

Customer feedback

- Users note that the contact details section does not display certain information about ATMs/ terminals
- Some users gave negative feedback about the design
- Negative reviews relate to security, as it is not possible to terminate the session and log out of the application

Key screens

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information and Registration |       | • The application is free of charge  
• Demo version available        |
| User-friendliness                |        | • Information about branch and ATM addresses  
• No quick access to frequently-used functions |
| Transfers & Payments             |        | • Transactions information displayed  
• Money transfers possible between personal accounts only |
| Deposits and Debit Cards         |        | • Possible to replenish a deposit account  
• Information on interest accrued |
| Loans and Credit Cards           |        | • Information on credit cards and due date of next payment |
| Additional Services              |        | • No information on retail bank products, currency rates  
• No news feed                |
| Security                         |        | • Insufficient number of security options |
General information

<table>
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<tr>
<td>Rating</td>
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<td>★★★★★★</td>
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</tr>
</tbody>
</table>

Key screens

Customer feedback

- Users note good quality, design and functionality of the application but complain about technical issues
- Some users are concerned about secure logout issue, as sometimes there is no “Exit” button to log out of the app correctly

General comments

- It is possible to choose the most convenient method of personal data confirmation when logging on: SMS, Google Authenticator and crypto calculator
- Many ways to contact the bank: telephone, website, internal mail, social networks

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
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</tr>
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<tbody>
<tr>
<td>General Information and Registration</td>
<td>★★</td>
<td>- The application is free of charge</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- No demo version</td>
</tr>
<tr>
<td>User-friendliness</td>
<td>★★★★</td>
<td>- Minimal number of transitions required to perform operations</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Possible to contact the bank</td>
</tr>
<tr>
<td>Transfers &amp; Payments</td>
<td>★★★</td>
<td>- Detailed transactions information</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Possible to transfer money to other banks</td>
</tr>
<tr>
<td>Deposits and Debit Cards</td>
<td>★★★★</td>
<td>- Possibility to replenish current deposits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Brief account information</td>
</tr>
<tr>
<td>Loans and Credit Cards</td>
<td>★★★★★</td>
<td>- No loans related functionality</td>
</tr>
<tr>
<td>Additional Services</td>
<td>★★★★</td>
<td>- News line available</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- No information about the bank’s product line</td>
</tr>
<tr>
<td>Security</td>
<td>★★★★</td>
<td>- Possible to choose the method for logon confirmation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Payment confirmation via SMS</td>
</tr>
</tbody>
</table>
General information

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
</tr>
</thead>
</table>
| General Information and Registration | ★★★☆☆☆ | • The application is free of charge  
• Not possible to become a client of the bank via the app |
| User-friendliness | ★★★☆☆☆ | • Detailed list of ATM and branch addresses  
• Not possible to create payment templates |
| Transfers & Payments | ★★★☆☆☆ | • Only possible to pay from card accounts  
• User-friendly payment interface |
| Deposits and Debit Cards | ★★★☆☆☆ | • Possible to replenish current deposit account  
• No information on interest accrued |
| Loans and Credit Cards | ★★★☆☆☆ | • Not possible to submit credit requests or apply for increasing card overdraft limit  
• Not possible to block cards |
| Additional Services | ★★★☆☆☆ | • Limited set of additional functions |
| Security         | ★★★☆☆☆ | • Automatic logout if idle for 10 minutes  
• No logon notification |

Customer feedback

• No iPad app
• Application crashes from time to time
• No information on current credit and deposit products
• No information on partner banks

General comments

• App crashing takes place – we managed to log on to the application only two weeks after opening an account
• Unlike Internet banking, the application allows to make payments from card accounts only
• High speed of interface functioning
• Limited additional functionality
The strengths of the app include high speed of operations, clear and user-friendly menu.

Negative feedbacks relate to a flash message function that often does not work.

According to users, the application is a laggard behind the leading banks in terms of functionality and user-friendliness.

Technical shortcomings noted. For example, during the testing the function of transiting to the account and card management section stopped working properly soon after logon.

Insufficient information in the section “Foreign exchange rates” (the information is given only for EUR and USD).

The application is free of charge.

The logon process can take long time.

Not possible to contact the bank via the app.

Transfers can be carried out only after a list of payees is formed in the internet bank.

Possible to open a deposit using the application.

No detailed information on deposits.

Limited loan management function.

Not possible to block credit cards.

Limited additional functions.

Additional confirmation is required to perform transactions.

Passcode required when logging on to the app.
### General information

<table>
<thead>
<tr>
<th></th>
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<th>Android</th>
<th>WP</th>
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<td>Rating</td>
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<td>63 ratings</td>
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### Key screens

### Customer feedback

- The shortcomings noted by the customers include a manual geolocation function that impedes searching for the nearest client service point.
- Users are concerned by security issues, as it is only required to enter the last four digits of the card number when making payments.

### General comments

- Application functions are managed by SMS.
- The application is distinguished from the other apps by the high speed of interface functioning and stability of work.
- Limited functionality does not allow to manage accounts to the full extent.
- The application differs from the other apps by conservative design.

### Feature | Rating | Notes
---|---|---
General Information and Registration | ![rating](image) | • The application is not a full-fledged mobile bank, but it has sufficient SMS banking functionality.
User-friendliness | ![rating](image) | • Numerous ways to contact the bank (telephone, website, social networks).
| | | • Access to frequently-used functions.
Transfers & Payments | ![rating](image) | • No functionality related to money transfer to other banks.
| | | • Possible to convert currency between accounts.
Deposits and Debit Cards | ![rating](image) | • No deposits related functionality available.
Loans and Credit Cards | ![rating](image) | • Loans and credit cards functionality is not available, except for possibility to block cards.
Additional Services | ![rating](image) | • No information on exchange rates and the bank’s retail product line.
Security | ![rating](image) | • Possible to perform transactions immediately after entering the card number, no login and passcode required.
### General information

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<thead>
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<th>WP</th>
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<tr>
<td>Rating</td>
<td>15 ratings</td>
<td>48 ratings</td>
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</tbody>
</table>

### General comments

- The application underperforms when opening various menu items
- In order to make payments, users should select the bank's office where they have an account, which takes additional time and actions
- The application lacks sufficient pre-loaded templates to pay for services, as well as information on the addresses of bank branches and ATMs

### Key screens

![Key screens](image)

### Customer feedback

- Users note high level of functionality and stability of the application
- As a significant shortcoming customers indicate the need to enter security codes when making transfers between cards
- Users highlight that information in bank statements is not fully displayed

### Feature Rating Notes

<table>
<thead>
<tr>
<th>Feature</th>
<th>Rating</th>
<th>Notes</th>
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<td>General Information and Registration</td>
<td></td>
<td>• The application is free of charge</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• No demo version</td>
</tr>
<tr>
<td>User-friendliness</td>
<td></td>
<td>• Possible to contact the bank</td>
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<tr>
<td></td>
<td></td>
<td>• Low speed of transitions between tabs</td>
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<td>Transfers &amp; Payments</td>
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<td>• Detailed information on account details</td>
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<tr>
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<td></td>
<td>• Only possible to create payment templates in the internet bank</td>
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<td>Deposits and Debit Cards</td>
<td></td>
<td>• Not possible to open a deposit</td>
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<tr>
<td></td>
<td></td>
<td>• Possible to check and replenish current accounts</td>
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<tr>
<td>Loans and Credit Cards</td>
<td></td>
<td>• Not possible to submit loan/credit card requests</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Not possible to block cards</td>
</tr>
<tr>
<td>Additional Services</td>
<td></td>
<td>• Limited additional functions</td>
</tr>
<tr>
<td>Security</td>
<td></td>
<td>• Session key with a card containing codes required to confirm payments</td>
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<tr>
<td></td>
<td></td>
<td>• No logon notification</td>
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General information

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</tr>
<tr>
<td>Rating</td>
<td>24 ratings</td>
<td>42 ratings</td>
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</tr>
</tbody>
</table>

General comments

- Users can work with the application only after creating templates in the internet bank. Otherwise, users can only top up their mobile phones and check current accounts and cards
- A crypto calculator is used to create templates in the internet bank
- When using the application, there were short-term problems with access to the mobile bank

Key screens

Customer feedback

- Users note that it is not possible to make money transfers
- General customer feedback is that the list of available mobile service operators should be extended
- No iPad app
- Users complain that the process of creating payments templates is rather complicated

Feature | Rating | Notes
---|---|---
General Information and Registration | | • The application is not free of charge
| | • No demo version
User-friendliness | | • Instant access to frequently-used functions
| | • No information about branch and ATM addresses
Transfers & Payments | | • Broad payments and transfers related functionality
Deposits and Debit Cards | | • Information on current accounts available
| | • Not possible to open accounts or submit credit requests
Loans and Credit Cards | | • Possible to block cards
| | • Not possible to apply for increasing credit overdraft limit
Additional Services | | • No additional functions
Security | | • Passcode required to make payments
| | • Automatic logout only if idle for 25 minutes
General information

- **iOS**
  - Update date: 04.05.13
  - Current version: 2.0

- **Android**
  - Update date: 29.05.13
  - Current version: 2.0

- **WP**
  - Rating: 27 ratings

- **Android**
  - Rating: 102 ratings

**Key screens**

**Customer feedback**

- Users note stable work of the app
- Negative feedbacks highlight the lack of support for iPhone 5 and iOS 7
- Main shortcomings include no functionality supporting money transfers between cards

**General comments**

- The application has well-illustrated instructions for performing transactions with accounts and cards
- Procedure of transferring funds between accounts is complicated
- Performing of some payment transactions takes a long time due to insufficiently good user interface

**Feature** | **Rating** | **Notes**
--- | --- | ---
General Information and Registration | | • The application is free of charge
| | • Demo version available
| | • High speed of work

User-friendliness | | • Multiple ways to customize the app
| | • Adjusting quick access to functions only possible in the internet bank

Transfers & Payments | | • Detailed information on payments
| | • Limited functionality related to making transfers to other banks

Deposits and Debit Cards | | • Detailed information on deposits (except for interest accrued)

Loans and Credit Cards | | • Information on credit cards and next payment due date
| | • Not possible to block cards

Additional Services | | • Limited additional functions

Security | | • Confirmation via SMS code required to make payments
### General information

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<tr>
<th>Feature</th>
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<th>WP</th>
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<th>Rating</th>
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<tbody>
<tr>
<td>26.10.13</td>
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<tr>
<td>21.10.13</td>
<td>1.0.41</td>
<td>4/5</td>
</tr>
</tbody>
</table>

### Key screens

### Customer feedback

- Users note user-friendly interface
- Complicated logon procedure is highlighted
- No iPad app

### General comments

- The application is characterized by a broad functionality and high stability of work
- Account management tools offered have a high level of functionality
- The application provides detailed information on the account and transactions performed

### Feature | Rating | Notes
---|--------|--------
General Information and Registration | ![Rating icon] | • The application is free of charge  
• Demo version available  
User-friendliness | ![Rating icon] | • Navigation is user-friendly, but some transactions require multiple transitions between tabs  
Transfers & Payments | ![Rating icon] | • Broad transfers related functionality (between cards, accounts, banks)  
Deposits and Debit Cards | ![Rating icon] | • Possible to open new deposits and replenish the current one  
Loans and Credit Cards | ![Rating icon] | • Information on existing loans and credit cards  
• Not possible to block cards  
Additional Services | ![Rating icon] | • Possible to send information on full account details  
• No information on the bank’s product line  
Security | ![Rating icon] | • Confirmation via SMS code required to perform transactions  
• Not possible to change the passcode
### General information

<table>
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<tr>
<th></th>
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<th>WP</th>
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<td><strong>Rating</strong></td>
<td>★★★★★★ 950 ratings</td>
<td>★★★★★★ 2282 ratings</td>
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### Key screens

![Key screens](image)

### Customer feedback
- Users give positive feedback about the application
- Users note an elegant interface, user-friendliness and broad set of functions
- The application has a wide range of pre-installed providers

### General comments
- The application provides a good presentation of expense statistics brought down by categories
- The application is easily customized. It is possible to customize the list of bank products in accordance with selected limits
- The application uses elements of network marketing: a user can receive 500 Rub. in a Bring-a-friend campaign

### Feature | Rating | Notes
---|---|---
General Information and Registration | ★★★★★ | • High speed of work  
  • Automatic subscription to the service upon buying any bank product
User-friendliness | ★★★★★ | • Quick navigation between services  
  • Intuitively clear performance of transactions
Transfers & Payments | ★★★★★ | • Large amount of tools to make transfers  
  • Possible to make payments by one click
Deposits and Debit Cards | ★★★★★ | • Full functionality related to debit cards  
  • Detailed information on current deposits
Loans and Credit Cards | ★★★★★ | • Priority use of credit account when performing transactions via the application  
  • Possible to block cards
Additional Services | ★★★★★ | • Possible to analyze expenses brought down by category
Security | ★★★★★ | • Application is linked to the mobile device  
  • Payments require additional confirmation
General information

<table>
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<th>iOS</th>
<th>Android</th>
<th>WP</th>
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</table>

Key screens

Customer feedback

• Users consider the application to be convenient and well-designed
• Positive feedbacks highlight that the app is regularly updated and necessary changes are promptly implemented
• Technical updates enhance the stability of app work

General comments

• High quality of interface
• The application allows to allocate transactions across cards and accounts in accordance with predetermined categories as well as to create personal transaction categories
• The application displays information on income and expenses for different periods and thus allows users to manage their personal finances

Feature | Rating | Notes
--- | --- | ---
General Information and Registration | | • The application is free of charge
| | • Demo version available
User-friendliness | | • Information on points of service addresses
| | • Small number of transitions required to perform transactions
Transfers & Payments | | • Possible to make transfers to the accounts of other banks
| | • Possible to create templates for certain transactions
Deposits and Debit Cards | | • Detailed information on deposits and possibility to replenish deposit
Loans and Credit Cards | | • Possible to block cards online
| | • No loan calculator
Additional Services | | • Possible to allocate income and expenses across categories and view statistics
| | • Not possible to manage limits
Security | | • SMS code confirmation required to make payments
The purpose of this research was to study Russian current practices regarding the use of mobile bank applications. We tested only those mobile banks that operate as separate apps designed for smartphones and tablets.

Within the study we have analyzed 25 mobile applications of Russian banks. The majority of applications belong to large banks listed in the ranking of the largest banks by total assets (as of October 2013). The remaining apps are presented by active players in the mobile banking market.

Each app was tested through performing the following actions: opening a debit account and putting money on it; opening a deposit; having a card issued; subscribing to the mobile banking.

When performing the transactions, we analyzed 56 mobile banking parameters grouped into seven categories. Each parameter was scored from 1 to 5 according to an expert opinion. For each of the 7 categories a total score was calculated. The scores are presented graphically as follows:

When determining the security parameters, we did not consider technical aspects related to the data transmission and secure operation of the source code, but focused on the users’ perception of the mobile application. Our basic goal was to analyze the process of user authentication and authorization during various operations.

The study resulted in assessment of the technical and functional development levels across all parameters. The analysis findings allow the benchmarked banks to determine areas for improvement in mobile banking. The objective of this analysis was not to determine the best or worst mobile banking applications, although we did revealed leaders in three nominations.
Some specific features of the application
- Information on performed transactions
- Home page
- Key screens of the applications:
  - General information
  - Customer feedback
  - Key characteristics of the mobile application according to Deloitte team
  - Summary of users' feedback on Apple Store or Google Play (information provided for reference only)

Key screens of the applications:
- Home page
- Account details
- Information on performed transactions
- Some specific features of the application

General information about the application

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Key characteristics of the mobile application according to Deloitte team
- The application provides a good presentation of expense statistics brought down by categories
- The application is easily customized. It is possible to customize the list of bank products in accordance with selected limits
- The application uses elements of network marketing: a user can receive 500 Rub. in a Bring-a-friend campaign

Key functional elements of the application
- General Information and Registration
- User-friendliness
- Transfers & Payments
- Deposits and Debit Cards
- Loans and Credit Cards
- Additional Services
- Security

Key comments on the category
- High speed of work
- Automatic subscription to the service upon buying any bank product
- Quick navigation between services
- Intuitively clear performance of transactions
- Large amount of tools to make transfers
- Possible to make payments by one click
- Full functionality related to debit cards
- Detailed information on current deposits
- Priority use of credit account when performing transactions via the application
- Possible to block cards
- Possible to analyze expenses brought down by category
- Application is linked to the mobile device
- Payments require additional confirmation

Summary of users' feedback on Apple Store or Google Play (information provided for reference only)
- Users give positive feedback about the application
- Users note an elegant interface, user-friendliness and broad set of functions
- The application has a wide range of pre-installed providers

Average score of the parameters grouped into categories

Customer feedback
- Users give positive feedback about the application
- Users note an elegant interface, user-friendliness and broad set of functions
- The application has a wide range of pre-installed providers
Contacts

This document is a summary of the analysis and does not contain all of the relevant material. Please contact us for additional information and comments regarding this document.

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