

2014 GOLD MEDAL WINNERS



CREDIT CARD MONITOR

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[Corporate Insight](#) provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we track, providing our clients with unparalleled, unbiased competitive intelligence.

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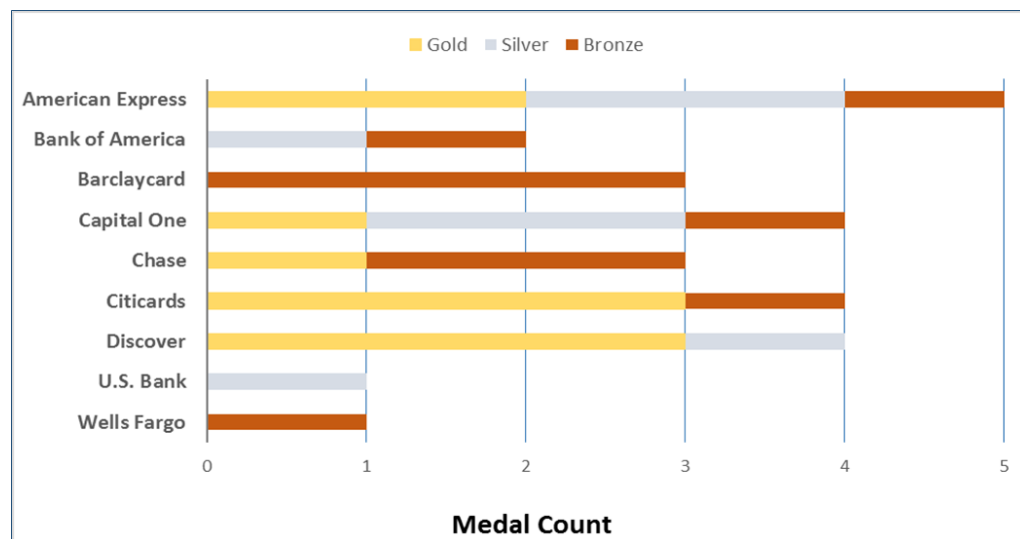
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Credit Card Monitor Awards

Welcome to the thirteenth annual *Credit Card Monitor* Awards Report, which highlights the best online card tools and features in a variety of key areas. The categories selected for this annual report cover both public and private site features, including account maintenance capabilities that most impact the client experience. For features and tools that we consider outstanding within each category, we distribute Corporate Insight Monitor Awards in gold, silver or bronze, based on quality.

The Gold Medal is reserved for the most robust and valuable tools, ones that most closely achieve the ideal combination of important features and easy-to-use functionality. For tools that offer good value, but lack some of the outstanding attributes of the best tools, we award a Silver Medal. For features that, while imperfect, still offer card holders a strong or uniquely valuable experience or service, we award a Bronze Medal.



Category Overview

- Card Comparison Tools
- Transaction History & Search Tools
- Statement Centers
- Online Card Payment Centers
- Balance Transfer Centers
- Alert Centers
- Private Site Help
- Dispute Centers



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Card Comparison Tools

Side-by-side card comparison tools let prospective customers thoughtfully consider all benefits, enhancing customers' decision-making abilities to find a card that best fits their needs. The design of the tools varies across the firms tracked by *Credit Card Monitor*; some offer only a minimal amount of information and a small number of cards able to be compared within the table, while others provide a highly detailed view of each card offered.



Chase earns a gold medal in this category for its chart design, accessibility of comparison tools, and the amount of displayed attributes. While most comparison tools offer room for three cards, Chase allows up to five cards in a highly-accessible, anchored Compare Cards box on the Browse All Credit Cards page, allowing customers to scroll and select while shopping. Customers can rapidly add or remove cards, while a chart highlights all bonus, rewards, introductory promotions, APR, annual fee and benefit information. Customers can find pricing and terms information, images of the cards, and links to the individual card product pages on the top of the chart.



Transaction History & Search Tools

Transaction history enables customers to access and monitor recent transactions to ensure personal financial stability. This category examines the functionality, depth and quality of transaction history offered to clients. Highly versatile sites enable card holders to easily sort and filter their recent activity, while providing tools that allow users to search using keywords, date ranges and amounts.



American Express receives the gold medal in this category, a reflection of the firm's continued effort to providing a highly interactive and customizable private site. The firm completely revamped the private site in 2014, which featured improvements to its already excellent navigation and display options in this category.

Statement Centers

Here, we examine private site statement centers, favoring those that are easily accessible and offer numerous monthly account statements. Firms receiving a medal in this category must offer a significant archive of past statements online, supply a private site paperless enrollment function and offer an online tool for ordering old statement copies.



Maintaining its dominant presence in this category, **Chase** earns another gold medal for its impressive statement center. A dedicated Statements section offers clients six years of statements regardless of eDelivery enrollment. Within the Statement Center, clients can easily find their statements for the last six years through expandable menus, and Chase provides Year-End Summary documents beneath its Statement sections, as well.

Bank of America



Bank of America earns a gold this year for increasing the length of its statement archive to 36 months, after previously offering 18. BofA also added fee-free delivery of old statements. Clients can search for documents and statements within the 36-month timeframe through three dropdown filters. Clients can select a delivery method for each of their accounts and additional documents.

Online Card Payment Centers

All firms now allow clients to schedule immediate, future and recurring card payments from their card management private sites. With these features now standard throughout much of the industry, more attention must be paid to the complimenting factors that truly set firms apart, such as future payment timeframe capabilities and accessibility of the payment interface.



Citicards earns its third consecutive gold medal this year. The Make a Payment page offers clients a range of payment options, allowing customers to schedule one-time, future and automatic payments from multiple payment accounts. Clients that have linked bank accounts can simply transfer money from a deposit account to the credit card in order to make an instantaneous payment, making it one of only a few firms to offer this ability. The firm also accepts same-day payments up until midnight.

Balance Transfer Centers

Balance Transfer Centers enable card holders to consolidate balances onto a single card directly on the private site. While most issuers offer a consolidation tool, the features and information for card holders varies from firm to firm. For this category, we focus on the design of the transfer tool, as well as the options afforded to card holders, specifically examining accommodation of simultaneous transfers, multiple rate options, a clear process outline, and availability of a transfer savings calculator.



With its fourth consecutive gold medal, **Citicards** offers card holders a fairly comprehensive private site balance transfer tool. Consisting of a four-step process, including a Verification page and a status meter, clients are typically able to select from multiple offers. Below the status meter, clients' current credit limit and available credit for transfer is displayed. In a static left-side column, clients can find additional information about what is needed to complete a transfer, along with links to help resources.



For the third consecutive year, **Discover** earns a gold medal for its all-encompassing Balance Transfer Center. The page also shows clients' total available credit, and additional links below the offer-selection table provide access to section-specific FAQs and important information.

Alert Centers

Alert centers provide clients with a way to monitor their accounts on an ongoing basis. Leading firms offer an array of alert options and delivery capabilities, providing a variety of choices for clients looking to stay well informed about their account activity and card usage. In this category, we focus on the available alert options, as well as options surrounding delivery and customization.



Capital One earns its second gold medal in this category. The firm's private site alert center is easily accessible from the main menu, and offers card holders a variety of account and security alerts. Users can view their alert history, update delivery addresses, and suspend all alerts (or individually selected alerts) with the click of a button. Security Alerts, however, cannot be suspended.



American Express, a previous award winner, reemerges in the rankings as a gold medal winner. Clients can edit and add their communication email, statement email and mobile number at the top of the page. They can also put mobile alerts on hold, but for customer security, the Account Status and Irregular Account Activity notifications cannot be suspended.



Private Site Help

The best private site help provides easy access to answers, as well as resources for specific customer questions and needs. This Private Site Help category focuses on resources such as live chat, FAQs, contextual and section-specific help, along with the availability of a dedicated help center.



Discover[®]

Discover provides many help resources, including section-specific help through a Help & FAQ pop-up window, a search tool, embedded contextual help, Live Chat and a dedicated Help Center tab within its main navigation. A “Questions?” button on the right side of every private site page, provides customers with easy access to section-specific help within a dedicated Help & FAQ window. The Help & FAQ window lists relevant information regarding the page being viewed, in addition to a list of similar hyperlinked topics within a left-side menu.

Dispute Centers

Online dispute centers enable card holders to address problems or inquire about a specific transaction on their account without having to contact a customer service representative on the phone. We examine the design and basic functionality of private site dispute and inquiry tools, with a focus on accessibility of the tool, number and type of dispute scenarios offered and available assistance (e.g., Live Chat, help links, progress meter).

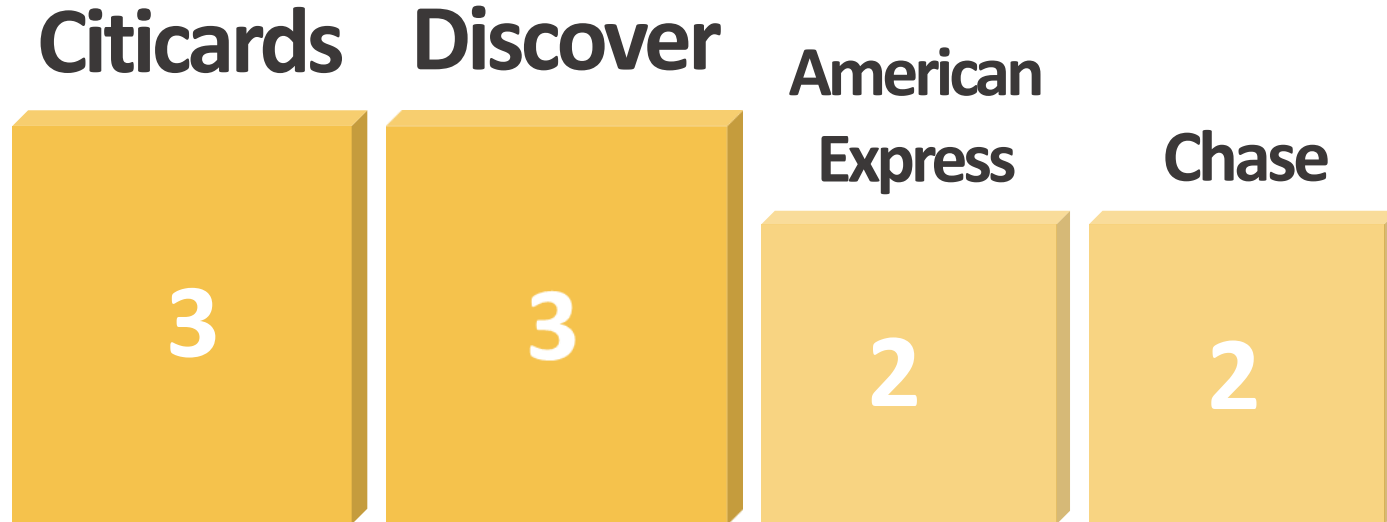


Citi retains a gold medal award for simplifying access to its dispute center with a private site revamp, and for offering the ability to submit a dispute via the private site chat tool. The private site dispute center provides access to different types of help, including FAQs, CSR contact info and links to email customer service. Card holders can access the dispute center via a link on the Benefits and Services page or from the private site account activity page, within detailed views of individual transactions.



Discover earns a gold medal for the third consecutive year for its clear and simple process to dispute a transaction, and for allowing card holders to submit a dispute with a CSR through online chat. The site, which was redesigned since last year's Monitor Awards, features numerous links and points of access to dispute-related information, the Recent Transactions table, and Help and Activity & Payments.

2014 Top Gold Medal Winners



In the 2014 Credit Card Monitor Awards, Citicards and Discover lead with three gold medals each, followed by two for American Express and Chase, respectively.

Contact Us

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