

2013 GOLD MONITOR AWARD WINNERS



CREDIT CARDS

ABOUT CORPORATE INSIGHT

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 research, providing our clients with unparalleled, unbiased intelligence on the competition.

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CATEGORY OVERVIEW

1. Transaction History & Search Tools
2. Statement Centers
3. Online Card Payment Centers
4. Balance Transfer Centers
5. Alert Centers
6. Private Site Help
7. Dispute Centers
8. Card Comparison Tools (No Gold Winners)



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TRANSACTION HISTORY & SEARCH TOOLS

American Express continues to lead the way in this category by providing clients with two years of transaction history within a highly versatile transactions table. The firm offers one of the most extensive search tools examined, enabling customers to set a date range and search by keyword. Clients may also filter transactions through a pop-up lightbox that displays filtering options by category and sub-category. Additionally, American Express offers the ability to sort transactions by merchant and allows customers to tag their transactions.



STATEMENT CENTERS

Chase and Wells Fargo continue to lead in this category, earning Gold Monitors once again for their large statement archives and online statement request capabilities, respectively. Both firms continue to offer true-to-from PDF and HTML statements, and strong standalone statement sections.



ONLINE CARD PAYMENT CENTERS

CitiCards earned a Gold due to its robust card payment options and details. The firm also lengthened its payment posting timeframe from the standard 5:00 P.M. ET to an industry leading midnight ET, earning the firm a significant bump in the rankings. In addition, CitiCards continues to offer clients the ability to schedule one-time, future and automatic payments, as well as transfer money from a Citi deposit account directly to their credit card account in order to make an instant payment.



BALANCE TRANSFER CENTERS

Returning Gold Monitor award winners – CitiCards and Discover – continue to offer impressive balance transfer tools. Both firms offer interfaces that facilitate multiple promotions for clients to choose between, along with providing a multiple-page transfer process that includes a verification page and is outlined by a progress meter. Both firms also enable card holders to execute multiple transfers simultaneously.



ALERT CENTERS

Capital One leads the way with a Gold Monitor by adding several new alerts and because of its ongoing ability of allowing clients to send alerts to a number of delivery profiles. Additionally, the firm offers an impressive array of both account and security alerts.



PRIVATE SITE HELP

Discover earned a Gold Monitor due to its section-specific help and FAQs. Additionally, the firm also offers live chat and its search tool generates results that lead to private site tools and pages instead of back to a generic public site search.



DISPUTE CENTERS

Discover and CitiCards earned a Gold by offering excellent Dispute Centers, providing an easy-to-follow process with plenty of in-tool assistance available. Both firms not only make live chat available, but customers are also able to initiate a dispute directly from chat with CSR representatives submitting disputes for clients.





CONTACT US

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