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The 2008 Baltic E-Banking Report



The 6th annual independent e-banking research report covering 39 banks in Latvia, Estonia and Lithuania

October 2008

Metasite Business Solutions
www.metasite.net

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Executive summary

The Baltic e-banking landscape is under continuous transformation. New trends appear on the ongoing basis either replacing the existing ones or adding to the aggregate market movement. There are a couple of clearly remarkable trends in the Baltic e-banking arena. The first trend, which is being observed over a couple of years already, is the maturity of e-banking platforms in the sense that they become **fully capable of serving all clients needs**.

Following the first trend the second one is emerging. In the environment where client doesn't need to visit bank branch, interaction and personalization is coming into e-banking. Banks start to **personalize their e-banking systems for a specific client's needs**.

The last trend is that the availability of e-banking services is not anymore limited to the IBS system of the bank. **E-banking services are being integrated into external channels**. Examples could be banklink payment options, mortgage interest rate calculators in real estate related web sites and other. That way the functionality of e-banking is expanded and additional marketing channel created.

Combined with the core trends that had been observed since the moment of the first Baltic E-Banking Report issue (in the year 2003) - **the growing penetration of Internet usage** and the ongoing explosion of Internet banking usage within the Baltic countries, and the irreversible **commoditization of key retail financial products** which forces banks to refocus from pricing and products to brand/image and superior customer service – the straightforward fact is that the E-banking channels have turned their role from the supportive to the essential.

Combination of these trends resulted in Internet banking interfaces and public bank websites starting to play critical roles in ensuring the satisfaction of existing bank customers and attracting new ones. During the next couple of years, principal competitive battles will be taking place in the e-channels.

To have a chance of winning those battles, a bank needs a clear understanding of how its Internet properties compare to those of rival banks at the moment, where it is leading and where it is lagging behind.

In the 2008 Baltic E-Banking Report, strengths and weaknesses in the e-offerings of every Latvian, Lithuanian and Estonian bank are analyzed, answering two principal questions:

Where are we today?
Where are our competitors?

E-offerings of every Latvian, Lithuanian and Estonian retail bank have been analyzed and scored in four principal categories comprising well over 500 criteria, namely:

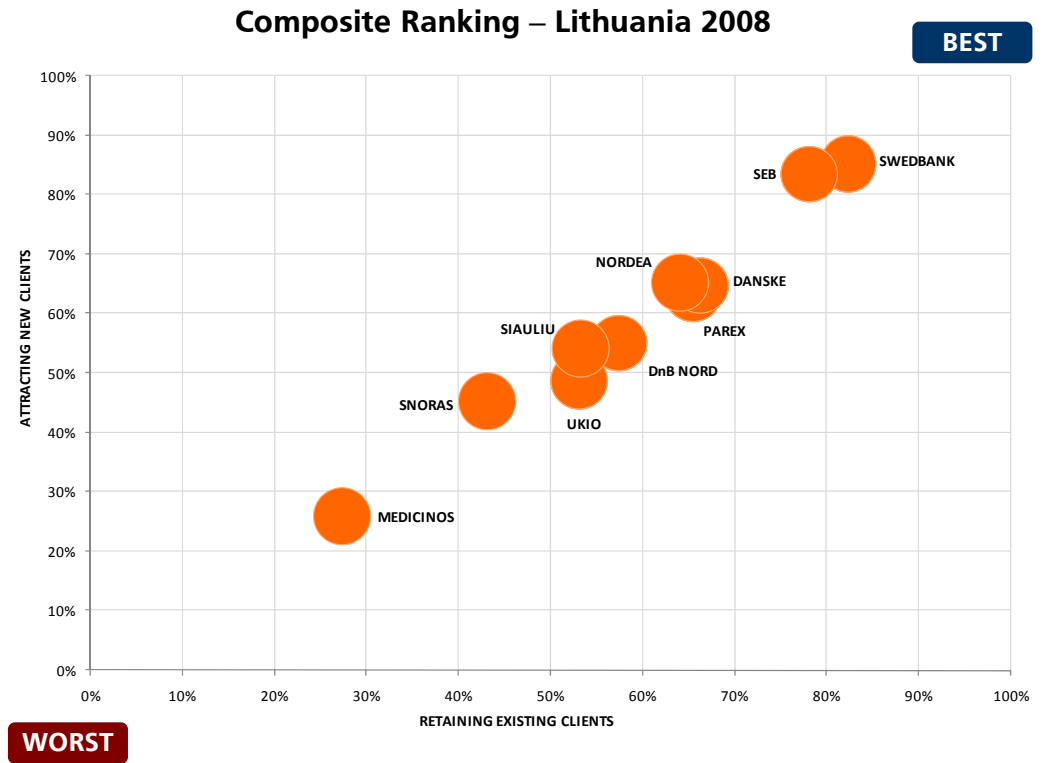


After calculating resulting scores for every bank in each of the above five categories, we constructed a synthetic model benchmarking every bank's ability to leverage the e-channel in two key areas, namely:

Attracting new clients
Retaining current clients

The resulting scores provide a good high-level view for a top executive and are provided in this executive summary. For experts involved in the actual planning and implementation of a bank's e-strategy, detailed analysis is provided in the remaining parts of the report.

Lithuanian banks



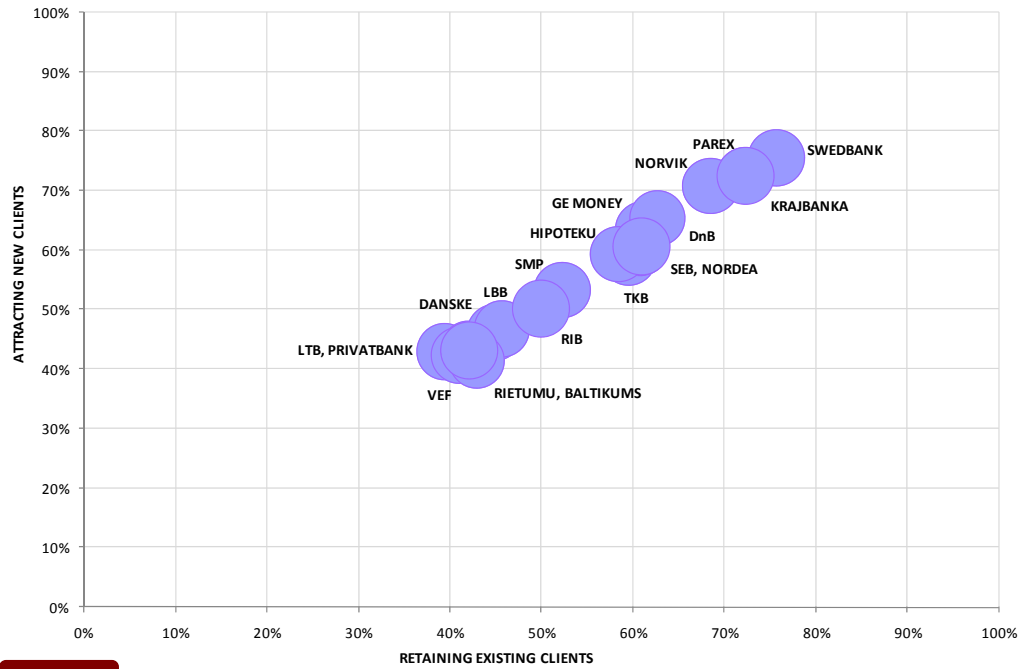
Overall rankings 2008 in Lithuania

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|----------------|-----------|------------------|------------------------|----------------------------|-------------|
| 1 | (1) | Swedbank | 8.2 | 8.5 | 16.8 |
| 2 | (2) | SEB bankas | 7.8 | 8.4 | 16.2 |
| 3 | (4) | Danske bankas | 6.6 | 6.5 | 13.1 |
| 4 | (9) | Nordea | 6.4 | 6.5 | 12.9 |
| 5 | (3) | Parex bankas | 6.5 | 6.3 | 12.9 |
| 6 | (8) | DnB NORD | 5.7 | 5.5 | 11.2 |
| 7 | (7) | Siauliu bankas | 5.3 | 5.4 | 10.7 |
| 8 | (6) | Ukio bankas | 5.3 | 4.9 | 10.2 |
| 9 | (5) | Bankas SNORAS | 4.3 | 4.5 | 8.8 |
| 10 | (10) | Medicinos bankas | 2.7 | 2.6 | 5.3 |
| AVERAGE | | | 5.9 | 5.9 | 11.8 |

Latvian banks

Composite Ranking – Latvian 2008

BEST



WORST

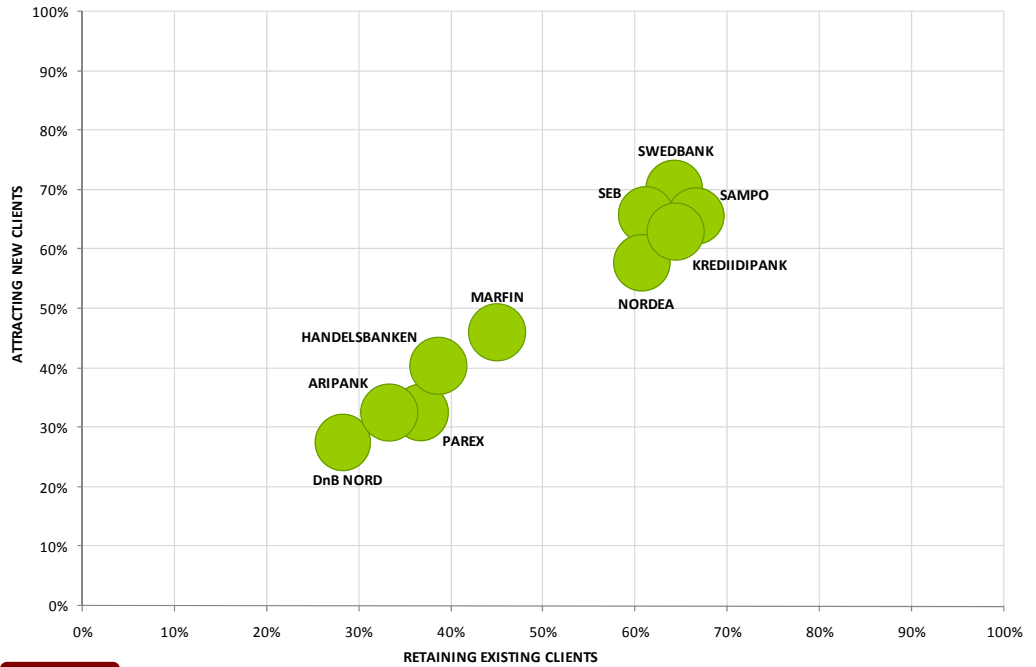
Overall rankings 2008 in Latvia

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|-----------|-----------|------------------------------|------------------------|----------------------------|-------------|
| 1 | (1) | Swedbank | 7.9 | 7.9 | 15.8 |
| 2 | (6) | Parex banka | 7.6 | 7.6 | 15.1 |
| 3 | (2) | Latvijas Krajbanka | 7.6 | 7.5 | 15.1 |
| 4 | (5) | Norvik banka | 7.2 | 7.4 | 14.5 |
| 5 | (11) | GE Money Bank | 6.6 | 6.8 | 13.4 |
| 6 | (3) | Hipoteku banka | 6.4 | 6.6 | 13.0 |
| 7 | (8) | Nordea | 6.4 | 6.3 | 12.7 |
| 8 | (9) | DnB NORD | 6.4 | 6.3 | 12.7 |
| 9 | (10) | Trasta komercbanka | 6.2 | 6.1 | 12.4 |
| 10 | (4) | SEB banka | 6.1 | 6.2 | 12.3 |
| 11 | (16) | SMP banka | 5.5 | 5.6 | 11.0 |
| 12 | (13) | Regionala investiciju banka | 5.2 | 5.2 | 10.4 |
| 13 | (7) | Latvijas Biznesa banka | 4.8 | 4.9 | 9.7 |
| 14 | (14) | Danske banka | 4.7 | 4.8 | 9.5 |
| 15 | (15) | Komercbanka Baltikums | 4.4 | 4.5 | 8.9 |
| 16 | (18) | Latvijas tirdzniecibas banka | 4.4 | 4.5 | 8.9 |
| 17 | (12) | Rietumu banka | 4.5 | 4.3 | 8.8 |
| 18 | (17) | Privatbank | 4.3 | 4.4 | 8.7 |
| 19 | (New) | VEF banka | 4.1 | 4.5 | 8.6 |
| | | AVERAGE | 5.8 | 5.9 | 11.7 |

Estonian banks

Composite Ranking – Estonian 2008

BEST



WORST

Overall rankings 2008 in Estonia

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|-----------|-----------|------------------|------------------------|----------------------------|-------------|
| 1 | (3) | Swedbank | 6.4 | 7.0 | 13.5 |
| 2 | (2) | Sampo pank | 6.6 | 6.6 | 13.2 |
| 3 | (4) | Krediidipank | 6.4 | 6.3 | 12.7 |
| 4 | (1) | SEB pank | 6.1 | 6.6 | 12.7 |
| 5 | (7) | Nordea | 6.1 | 5.8 | 11.9 |
| 6 | New | Marfin pank | 4.5 | 4.6 | 9.1 |
| 7 | New | Handelsbanken | 3.9 | 4.0 | 7.9 |
| 8 | (5) | Parex pank | 3.7 | 3.3 | 6.9 |
| 9 | (6) | Tallinna Aripank | 3.3 | 3.3 | 6.6 |
| 10 | (9) | DnB NORD | 2.8 | 2.8 | 5.6 |
| | | AVERAGE | 5.0 | 5.0 | 10.0 |

Conclusions

1. While the picture with customer service responsiveness has improved considerably, many banks still fail to integrate e-channels into their customer service processes. Around one half of the banks still fails to answer all customer email inquiries, or is unable to ensure consistent quality. Still this year a positive trend has emerged as noticeably better Customer Responsibility results in Estonia and Lithuania have been observed.
2. Swedbank has regained the leading position in all three Baltic States. Swedbank remained a clear leader in Latvia, while in Lithuania the gap between Swedbank and its primary competitor SEB has been diminishing further. In Estonia overall competition is even fiercer than in Lithuania, as a group of leading banks has formed, whose rankings differ just in single digit points.
3. For a few years already no-fee e-banking account opening has become a standard for Estonian and Lithuanian banks, with none of the banks charging the customers for opening e-banking accounts. We still expect that similar trend should take over Latvian banking market over the coming years. Also half of Estonian banks don't charge for a domestic money transfer, which shows that Estonian banks see bigger value in e-banking as a cost saving tool rather as an additional revenue stream.
4. Mobile banking is advancing, but at a slower pace than expected. The growth is mostly noticeable in the SMS banking services. WAP banking does not show signs of an increasing popularity, being squeezed out by the development of mobile devices applications that support regular HTML browsing, such as Mini Opera mobile browser. Meanwhile, it is expected that mobile devices will get engaged more in non-financial or supportive services of banks, focusing mostly on the informative function.
5. Innovation leaders are still Estonian banks with other countries following the lead. Examples of commoditization of financial products can be seen in such pages as arved.ee where an e-bill system is being successfully implemented and used by leading banks and companies. Also pensionikeskus.ee where different life insurance and investment services can be compared and chosen. These websites are essentially financial products marketplaces, a trend which has been predicted by Metasite Business Solution in the first E-Banking Report back in 2003.
6. Overall trend is the increasing functionality of banks' IBS. This trend is formed by increasing bank competition in e-banking field, as banks become aware that e-banking is as important part of their business model as traditional banking. From the other side banks operating in the economic slowdown environment see e-banking as an opportunity to reduce their operating costs, hence a need to move as much functionality as possible into e-world.

Introduction

1. Introducing The Baltic E-Banking Report 2008

Make the user happy, and your products will be a success. Why then are so many products and services so difficult and unpleasant to use? Why are not we all either happy or successful – or both?

- Alan Cooper

October 1, 2008

Dear Bank Executive,

The first independent Baltic E-Banking Report, titled *Triumphs and Failures on the Baltic E-Banking Scene*, was launched into life exactly six years ago during the 2003 Banking and Finance in the Baltics conference in Riga. Within 6 years e-banking has transformed into a completely different product concept than it was in 2003.

As the Baltic e-banking market has changed dramatically – so did the Baltic E-Banking Report. For six years our researches were busy studying the market, inventing new features, tests and angles, which were afterwards integrated into the Baltic E-Banking Report methodology. If six years ago the amount of tested criteria has amounted to 100, then after six years of our work the current criteria set constitutes 500+ criteria (39500+ collected data points this year) and will remain a subject to the ongoing revision and improvement.

As every year, the Baltic E-Banking Report 2008 is bigger, deeper and, hopefully, contains even more valuable insights for you.

I would like to express my sincere gratitude to all banks' executives that have purchased the Baltic E-Banking Report 2008 and / or other our products and researches. Receiving your constructive feedback and observing some of our recommendations being actually realized serves as the best motivator for the Metasite Business Solutions' Baltic E-Banking Report team to continue improving and updating the report in order to make it even better for you in the next year.

Remember: *what cannot be measured cannot be managed*. The 2008 measurements are here.

Good luck!

Karolis Brazys

E-Banking Research Supervisor
Metasite Business Solutions

Project Coordinator

P.S. Should you be willing to directly discuss *The 2008 Baltic E-Banking Report* results or other topics related to e-banking and m-banking development in the Baltics, please email me at karolis.brazys@metasite.net or call +370 647 18 148.

2. Goals of the study

With the public bank websites and Internet banking systems having overtaken the regular customer service branches and in certain cases even the ATMs in popularity, e-channels have been turned into the next arena for competitive battles.

To have a chance of winning those battles, a bank needs a clear understanding of how its Internet properties compare to those of rival banks at the moment, where it is leading and where it is lagging behind.

This is where the Baltic E-Banking Report fits in. In this report, we analyze the strengths and weaknesses in the e-offerings of every Latvian, Estonian and Lithuanian retail bank, enabling banks to answer two principal questions:

Where are we today?
Where are our competitors?

The results reflect both the overall state of e-banking in Latvia, Estonia and Lithuania and the challenges facing each individual retail bank.

As brands and customer experiences are becoming the principal areas of competition between retail financial institutions, and the Internet is turning into a primary e-banking channel for a growing percentage of retail customers, we believe the Baltic E-Banking Report will remain instrumental for Baltic banks in their efforts to benchmark their current status against their peers and make well grounded decisions with respect to the further development of their e-channels.

The ability to compare the results of this year's study with the findings of the previous years will provide additional value to the banks as analysts will be able not only to make comparisons between banks but also better understand the progress that has been made during the 12 months since the release of the last year's report.

3. What the report offers

The Baltic E-Banking Report analyses the functionality, usability and performance of the public websites and Internet Banking Systems (IBSs) by every Latvian, Estonian and Lithuanian retail bank from an external user's perspective.

It ranks the banks by a wide range of customer-experience related criteria, provides comments on best-practice examples and pinpoints areas where improvement is clearly needed. Aggregate rankings and benchmarks are provided both in the executive summary and at the end of the report.

What this report is NOT:

- **Not an evaluation of technical platforms**
- **Not a contest for the best graphical website design**
- **Not an e-banking system security or technical availability test**

What this report IS:

Systematic analysis of every bank's e-offerings from a retail client's perspective:

- **Functionality**
- **Mobile banking**
- **Clarity**
- **Convenience**
- **Customer Service Responsiveness**

Methodology

4. Key definitions

A number of expressions, notations and special terms are used throughout this report. To ensure that every reader interprets the report's contents as intended by the authors, we have chosen to provide a short list of definitions for principal keywords below. No claim that the below definitions are universally correct or better than others is made, as our goal here is to get to an agreement with our reader on the meanings assigned to certain terms in the context of this report, facilitating better understanding of the topics discussed.

| | |
|---|--|
| Electronic banking E-banking Internet banking Online banking Online Self-Service | <p>All these terms are used interchangeably throughout the report and refer to provision of banking services through interactive electronic channels, including the Internet, closed proprietary networks, SMS, WAP, MMS, IVR or any combination of the above. Both public websites (<i>see below</i>) and Internet Banking Systems (<i>see below</i>) are considered part of a bank's e-banking offerings in this report.</p> |
| Public website | <p>A website (also referred to as <i>internet homepage</i> in certain sources) commissioned and owned by the bank, accessible to the general public without restrictions; offering information on the bank's products and services, news, as well as (optionally) interactive tools, downloadable forms and other documents, etc.</p> |
| Internet Banking System (IBS) | <p>Software used to provide a secure interface between a bank's customer and the bank information system, allowing the user to retrieve information and initiate banking transactions.</p> |
| History; Account history | <p>A historical list of transactions carried out (or attempted) by the user during a certain period of time.</p> |
| Client User Customer | <p>A person who is making use of e-banking services provided by a retail bank.</p> |
| Wire transfer Money transfer Payment order | <p>The procedure of cashless transfer of funds from one account to another (within the same bank, in two different domestic banks or in a domestic and a foreign bank).</p> |
| Transaction | <p>An operation involving a client's funds and carried out in the Internet Banking System (e.g. transfers, currency conversions, utility payments).</p> |

5. General methodology

While developing the methodology for the Baltic E-Banking Report, Metasite has identified and researched over 500+ distinct criteria characterizing a retail bank's Internet banking offerings in five major categories:



Building on top of world-class methodologies for usability analysis developed by Change Sciences Group, Alan Cooper, Jakob Nielsen, Forrester Research, Jim Sterne, as well as Gomez metrics for analyzing use of e-channels at financial institutions, Metasite has developed a process for evaluating an entire set of a retail bank's online offerings based on those 500+ criteria.

Base data analyzed in this report has been gathered during field research and testing sessions that were carried out in parallel during July-August 2008 in Lithuania, Latvia, and Estonia. Therefore any developments within the Lithuanian, Latvian, or Estonian Internet banking landscape that took place after the above mentioned period could not be reflected in the current report and will be taken into account when preparing the 2009 Baltic E-Banking Report.

The field research and testing were carried out as follows:

Accounts were opened in all the Baltic retail banks by our researchers posing as private general retail clients and activation of fully functional Internet banking services was requested.

Analysis covered in this report has been carried out entirely from a user's perspective. To ensure that a customer-perspective is maintained at all times, no additional data has been gathered directly from the banks, IBS vendors or third party sources.

Field research was carried out by Lithuanian, Latvian, and Estonian native speakers in their home countries, thus primarily the native-language versions of every bank's online offerings were subjected to our analysis.

6. Banks covered in the report

The following banks have been covered in the 2008 Baltic E-Banking Report (listed in alphabetical order):

6.1 Lithuanian banks

| | | | |
|----|------------------|--|--|
| 1 | Bankas Snoras | www.snoras.com | |
| 2 | Danske bankas | www.danskebankas.lt | |
| 3 | DnB Nord | www.dnbnord.lt | |
| 4 | Medicinos bankas | www.medbank.lt | |
| 5 | Nordea | www.nordea.lt | |
| 6 | Parex bankas | www.parex.lt | |
| 7 | SEB bankas | www.seb.lt | |
| 8 | Swedbank | www.swedbank.lt | |
| 9 | Siauliu bankas | www.sb.lt | |
| 10 | Ukio bankas | www.ub.lt | |

6.2 Latvian banks

| | | | |
|----|------------------------------|--|--|
| 1 | Danske banka | www.danskebanka.lv | |
| 2 | DnB Nord | www.dnbnord.lv | |
| 3 | GE Money Bank | www.gemoneybank.lv | |
| 4 | Hipoteku banka | www.hipo.lv | |
| 5 | Komer banka Baltikums | www.baltikums.lv | |
| 6 | Latvijas Biznesa banka | www.lbb.lv | |
| 7 | Latvijas Krajbanka | www.lkb.lv | |
| 8 | Latvijas tirdzniecības banka | www.ltblv.com | |
| 9 | Nordea | www.nordea.lv | |
| 10 | Norvik banka | www.norvik.lv | |
| 11 | Parex banka | www.parex.lv | |
| 12 | Privatbank | www.privatbank.lv | |
| 13 | Regionāla investīciju banka | www.rib.lv | |
| 14 | Rietumu banka | www.rietumu.lv | |
| 15 | SEB banka | www.seb.lv | |
| 16 | SMP banka | www.smpbank.lv | |
| 17 | Swedbank | www.swedbank.lv | |
| 18 | Trasta komercbanka | www.tkb.lv | |
| 19 | VEF banka | www.vefbank.com | |

6.3 Estonian banks

| | | | |
|----|------------------|--|--|
| 1 | DnB Nord | www.dnbnord.ee | |
| 2 | Handelsbanken | www.handelsbanken.ee | |
| 3 | Krediidipank | www.krediidipank.ee | |
| 4 | Marfin pank | www.marfinbank.ee | |
| 5 | Nordea | www.nordea.ee | |
| 6 | Parex pank | www.parex.ee | |
| 7 | Sampo pank | www.sampo.ee | |
| 8 | SEB pank | www.seb.ee | |
| 9 | Swedbank | www.swedbank.ee | |
| 10 | Tallinna Aripank | www.tbb.ee | |

7. Banks excluded from the research

7.1 Reasons for exclusion

Since we were seeking to research the range, quality and functionality of online banking services offered by banks to regular domestic clients, some banks were excluded from the 2008 study because of one or both of the following reasons:

No internet banking system available at the time of the research.

Deposit or credit required to get access to IBS (demonstrated lack of willingness to serve general retail customers)

The listing of excluded banks along with reasons for exclusion follows.

7.2 Excluded Lithuanian banks

Finasta

No IBS found at the time of research.

7.3 Excluded Latvian banks

UniCreditBank

To open an account for a private customer, the bank required a minimum deposit of LVL 5,000, indicating a clear non – retail orientation.

Aizkraukles Banka

To open an account, taking out of a loan in the bank is mandatory.

Baltic International Bank

To open an account for a private customer, the bank required a minimum deposit of LVL 10,000, indicating a clear non – retail orientation.

7.4 Excluded Estonian banks

**Balti Investeeringute Grupi
Pank**

Only investment services offered.

Rietumu banka

No working office found during research time.

8. E-Banking Fees

In order to reflect the differences in mindsets and pricing strategies among the Lithuanian, Latvian and Estonian bank managers, we have chosen to include data on e-banking fees charged by every bank that has been covered in this year's report.

8.1 Lithuanian banks

| Bank Name | Opening fee | Additional opening costs | Monthly fee | Closing fee | IBS transaction fee* |
|-------------------------------|-------------|--------------------------|-------------|-------------|----------------------|
| Bankas Snoras | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.80 |
| Danske bankas | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.00 |
| DnB NORD | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.00 |
| Medicinos bankas ¹ | LTL 0.00 | LTL 10.00 | LTL 0.00 | LTL 0.00 | LTL 0.80 |
| Nordea | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.00 |
| Parex | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.00 |
| SEB bankas | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.40 |
| Swedbank | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.80 |
| Siauliu bankas | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 1.50 |
| Ukio bankas | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.00 | LTL 0.80 |

* A domestic non-express IBS-initiated inter-bank payment transfer fee

¹ 10.00 LTL - a mandatory payment to have money in the account; however, the money is disposable.

8.2 Latvian banks

| Bank Name | Opening fee | Additional opening costs | Monthly fee | Closing fee | IBS transaction fee* |
|---|-------------|--------------------------|-------------|-------------|----------------------|
| Danske banka | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| DnB Nord | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| GE Money Bank | LVL 1.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| Hipoteku banka | LVL 3.00 | LVL 0.00 | LVL 0.00 | LVL 3.00 | LVL 0.20 |
| Komercbanka Baltikums ¹ | LVL 5.00 | LVL 10.00 | LVL 0.00 | LVL 0.00 | LVL 0.30 |
| Latvijas Biznesa Banka ² | LVL 0.00 | LVL 1.00 | LVL 0.00 | LVL 0.00 | LVL 0.15 |
| Latvijas Krajbanka | LVL 3.00 | LVL 0.00 | LVL 0.10 | LVL 0.00 | LVL 0.20 |
| Latvijas Tirdzniecības banka ³ | LVL 1.00 | LVL 10.00 | LVL 0.00 | LVL 0.00 | LVL 0.15 |
| Nordea | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.15 |
| NORVIK BANKA | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| Parex banka | LVL 1.50 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| Privatbank | LVL 3.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.15 |
| Reģionālā investīciju banka ⁴ | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| Rietumu banka ⁵ | LVL 25.00 | LVL 10.00 | LVL 4.00 | LVL 10.00 | LVL 0.30 |
| SEB | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.25 |
| SMP banka | LVL 5.00 | LVL 0.00 | LVL 0.00 | LVL 5.00 | LVL 0.20 |
| Swedbank | LVL 5.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.20 |
| Trasta komercbanka ⁶ | LVL 2.00 | LVL 20.00 | LVL 0.00 | LVL 0.00 | LVL 0.25 |
| VEF banka | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.00 | LVL 0.25 |

* A domestic non-express IBS-initiated inter-bank payment transfer fee

¹ 10.00 LVL is charged for code generator for IBS access

² 1.00 LVL is charged for enabling IBS access

³ 10.00 LVL is charged for generating a code table for IBS access

⁴ 5.00 LVL is charged as yearly debit card usage fee

⁵ 10.00 LVL is charged for digital certificate for enabling IBS access

⁶ 20.00 LVL is charged for code generator for IBS access

8.3 Estonian banks

| Bank Name | Opening fee | Additional opening costs | Monthly fee | Closing fee | IBS transaction fee* |
|----------------------------|-------------|--------------------------|-------------|-------------|----------------------|
| DnB Nord ¹ | EEK 0.00 | EEK 100.00 | EEK 0.00 | EEK 0.00 | EEK 2.00 |
| Handelsbanken ² | EEK 0.00 | EEK 0.00 | EEK 20.00 | EEK 0.00 | EEK 2.50 |
| Krediidipank | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 |
| Marfin pank | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 |
| Nordea | EEK 0.00 | EEK 0.00 | EEK 5.00 | EEK 0.00 | EEK 2.00 |
| Parex pank | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 |
| Sampo pank | EEK 0.00 | EEK 0.00 | EEK 15.00 | EEK 0.00 | EEK 0.00 |
| SEB Pank | EEK 0.00 | EEK 0.00 | EEK 5.00 | EEK 0.00 | EEK 0.00 |
| Swedbank | EEK 0.00 | EEK 0.00 | EEK 15.00 | EEK 0.00 | EEK 6.00 |
| Tallinna Aripank | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 | EEK 0.00 |

* A domestic non-express IBS-initiated inter-bank payment transfer fee

¹ 100.00 EEK – a payment for PIN calculator for IBS access

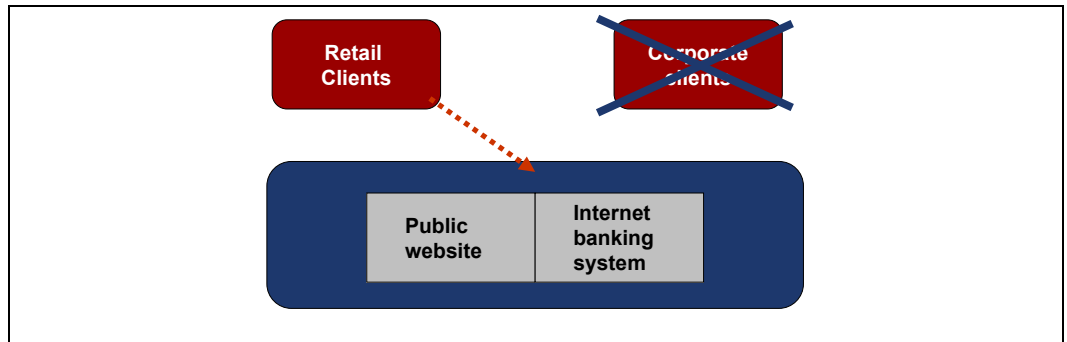
² 20.00 EEK – payment of 240.00 EEK has to be made once a year

9. Subject of the research

9.1 What was researched

The research analyzes e-banking services offered by the banks to **individual** clients, sometimes also referred to as **residential** clients. It covers two principal types of bank online offerings:

- The public website of every analyzed bank.
- The Internet Banking System of every analyzed bank.



While a significant portion of the findings in this report perfectly apply to the online services the banks offer to their business customers or premium VIP private banking clients, presently we do not aim to provide any evaluations of such offerings.

The following two sections provide typical examples of a bank's public website interface and an Internet Banking System interface, respectively.

9.2 An example of the public website

GE Money Bank LATVIJA

Русский | English

IEEJA GEONLINE.LV

Meklēt

Privātpersonām | Uzņēmumiem | Tarifi | Asset Management | GE Money Pensija | SF partneriem | Par mums | Kontakti

AUTOLĪZINGS | KREDĪTI | MAKSĀJUMU KARTES | HIPOTEKĀRIE KREDĪTI | NOGULDĪJUMI | CITI PAKALPOJUMI

Nomainīt Valsti

Īpašie piedāvājumi

Izvēlēties no saraksta:

Autolīzings

Zvaniet mums 1878 vai (+371) 6-700-18-78

UZZINĀT VAIRĀK

Noformē depozītu un papildus izmanto īpašus piedāvājumus!

Kalkulatori

- Auto kredīta kalkulators
- Auto līzings kalkulators
- Naudas kredīta kalkulators
- Pirkumu kredīta kalkulators

Autolīzings

Sapojiet par savu automašīnu? Izvēlieties iespēju kļūt par jebkuras jaunas vai lietotas automašīnas īpašnieku vai lietotāju, izmantojot GE Money Bank auto kredītu vai līzingu! Turklāt automašīnu iespējams iegādāties gan no juridiskas, gan no fiziskas personas. Savukārt, iejūlājot savu esošo automašīnu, varat saņemt naudas kredītu gandrīz pilnvērtīgā mašīnas vērtībā dažādu ideju īstenošanai!

Valūtas kursi

| | |
|-----|--------|
| EUR | 0.7129 |
| RUB | 0.0198 |
| USD | 0.4519 |

vairāk

9.3 An example of an Internet Banking System

hanza.net

ENG | RUS | Lapas karte | Uzstādījumi | Iziet

Sākumlapa | Konti, maksājumi, kartes | Kredīti, līzings, kredītkartes | Uzkrājumi, pensijas, ieguldījumi

NODERĪGI

Sākumlapa > NODERĪGI > Sākumlapa

Drukāt

Sākumlapa

Piedāvājumi

Bankas ziņojumi

Uzstādījumi

Mani pieteikumi

Kalkulatori

Īsceļi

- Vietējie maksājumi
- Mani definītie maksājumi
- Konta izraksts
- Maksājumu vēsture
- Automātiskā rēķinu apmaksa
- Mobilā banka
- Mani kredīti
- Mani noguldījumi

Klientu serviss
Tel. +371 67024555
Darbādienās 8:00 – 20:00
Sestdienās 10:00 – 17:00
Nosūtīt ziņojumu bankai >

Sveicināti, Mārtiņš Veiss

Pēdējo reizi Jūs pievienojāties: 17.07.2008 03:46 LATVIJA

| Konts | Valūta | Atlikums | Kreditlīmits | Rezervēts | Pieejamais atlikums |
|-------------------------------------|--------|----------|--------------|-----------|---------------------|
| LV69HABA0551013331134 MĀRTIŅŠ VEISS | LVL | 101.88 | 0.00 | 0.00 | 101.88 |

Nerādīt kontus

Kredītkarte – izveidota Tev

- optimāla aizdevuma summa
- ērtākais atmaksāšanas veids
- priekšrocības no mūsu sadarbības partneriem
- kartes attēls pēc jūsu izvēles

Izvēlies un piesaikes kredītkartei šeit >>

Tikai 3 klikšķi līdz Ferrari!

Pārbaudiet savu tālruna numuru!

Latvenego automātiskais izlīdzinātais maksājums!

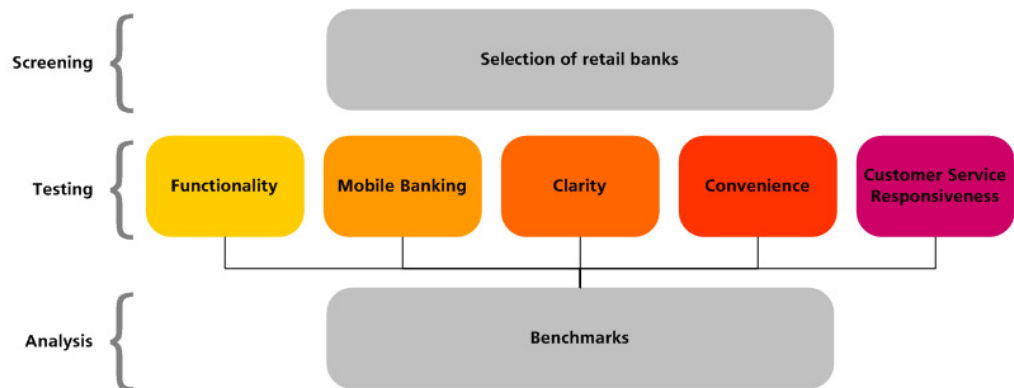
Kredītkarte – izveidota Tev!

Tikai visi trīs pensiju līmeņi kopā var sniegt Tev nodrošinātu nākotni!

10. Explanation of the tests

10.1 The five tests in brief

The research data was gathered by performing field tests in each of the four categories as depicted in the illustration below.



A brief explanation of every category is provided further:

Functionality test aims to evaluate the variety of functions that the banks offer to their customers online. The test measures banks' ability to fully serve retail client needs by offering full range of financial services: banking, securities trading, insurance, pension funds, and leasing services/information online. The test covers both public websites of the banks and their Internet Banking Systems.

Mobile Banking test aims to evaluate the variety of functions that the banks offer to their customers through mobile devices. The test measures two main mobile banking channels WAP and SMS mobile banking. The test also covers regular banks IBS compatibility with Mini Opera mobile browser.

Clarity test aims to assess how easy it is for the new users of the bank public website and IB system to find the needed information and directions within the website and how overall website design complies with usability standards.

Convenience test is aimed to determine whether the different Internet Banking Systems are designed so that it is convenient to perform the most frequently needed actions for an experienced Internet Banking System user:

Log in → Check account balance → Domestic payment transfer → Log out

Customer Service Responsiveness test measures how quickly each bank reacts to e-mail questions of present and potential customers, as well as the quality of responses. The test included a variety of simulated situations.

10.2 Functionality test



Functionality test aims to evaluate the variety of functions that the banks offer to their customers online. The test covers both public websites of the banks and their Internet Banking Systems (IBS) testing process

Structure

The criteria used in the functionality test are grouped into 15 subcategories, each representing a significant functional area. We were seeking to define binary criteria whenever possible so that **yes/no** or **true/false** evaluations could be assigned.

An example:

Category: Functionality

Subcategory: Transactions

Criteria: Is it possible to set up automatic periodical payments

Evaluation: Yes

| Functionality subcategories | |
|-----------------------------|-------------------------|
| 1. Sign-up section | 9. Security measures |
| 2. Login section | 10. Languages |
| 3. Transactions | 11. Help system |
| 4. Account information | 12. Investment services |
| 5. Payment options | 13. Payment cards |
| 6. Deposits | 14. Insurance services |
| 7. Loans | 15. Other services |
| 8. Leasing | |

Testing process

The criteria in each subcategory were defined by evaluating the total functionality universe available from Baltic banks and cross-checking with the functionality available to the customers of major U.S. retail banks; then extended and modified following the recommendations and best practices suggested by Gomez. The bank websites and IBSs were then analyzed by researchers, verifying adherence to each criteria.

Presentation of results

The results of the functionality test are displayed as a percentage of the criteria that a certain bank meets in every subcategory and overall in the Functionality category.

10.3 Mobile banking



Mobile banking test aims to evaluate to which extent banks are accessible through mobile communication channels. Test covers WAP, SMS and Mini Opera compatibility testing.

Structure

| WAP Mobile banking subcategories | |
|--|----------------------|
| 1. Subscription and service management | 4. Help system |
| 2. Information | 5. Security measures |
| 3. Transactions | |

| SMS Mobile banking subcategories | |
|--|----------------------|
| 1. Subscription and service management | 4. Help system |
| 2. Information | 5. Security measures |
| 3. Notifications | |

Subscription and Service Management subcategory analyses service accessibility, activation and deactivation possibilities.

Information subcategory is dedicated to availability of service description, relevant information and form of presentation.

Transactions subcategory evaluates transactions that can be executed through WAP mobile banking.

Notifications subcategory evaluates notifications that can be sent through SMS mobile banking.

Help system subcategory evaluates help content that can be access online regarding mobile banking services.

Security measures subcategory aims to evaluate a client's subjectively perceived security measures of mobile banking communication channels.

Testing process

Two mobile communication channels WAP and SMS were tested according to the different set of criteria. Also an attempt to login and execute a transaction was made through Mini Opera mobile browser during compatibility testing.

Presentation of results

The results of Mobile banking test are displayed as a percentage of the criteria that a certain bank meets in every subcategory and overall in the Mobile banking category.

10.4 Clarity test



Clarity test aims to assess how easy it is for the new users of the bank public website and IBS to find the needed information and how overall website design complies with usability standards.

Structure

The criteria used in the clarity test are into two groups. One set is used for evaluation of public site, another for IBS. We were seeking to define binary criteria whenever possible so that **yes/no** or **true/false** evaluations could be assigned.

An example:

Category: Clarity

Subcategory: Page layout

Criteria: Appropriate text line lengths (~75 characters)

Evaluation: Yes

Clarity subcategories

| In the public website | In the Internet Banking System |
|-----------------------|--------------------------------|
| 1. Homepage | 1. Banking operations |
| 2. Page layout | 2. Page layout |
| 3. Navigation | 3. Navigation |
| 4. Text readability | 4. Text readability |

Testing process

The criteria in each subcategory were derived from U.S. Department of Health & Human Services guidelines and Metasite Business Solutions expert knowledge. The goal was to create a set of criteria which would allow objective and comparable results while evaluating such subjective topic as clarity. All selected criteria have been extensively tested and proven to be relevant in making overall user experience better in terms of clarity and usability.

Presentation of the results

Clarity test results incorporate the evaluation of bank’s public website and internet banking system by the selected parameters. Overall bank’s clarity index is an average of all public website and Internet Banking System’s subcategories indexes.

10.5 Convenience test



Convenience test is aimed to determine whether the different Internet Banking Systems are designed so that it is convenient to perform the most frequently needed actions for an *experienced* Internet Banking System user:

Log in → Check account balance → Domestic payment transfer → Log out

Structure

The process in more detail:

| | |
|--------------------------------|--|
| <i>Log in</i> | The process starting from typing in the Internet Banking System's URL to the full display of the default screen of the user's account after successful log in. |
| <i>Check account balance</i> | Check the amount of funds available in the user's account. |
| <i>Domestic money transfer</i> | Transfer of a set amount of money to an account in another bank by executing a domestic money transfer. |
| <i>Log off</i> | Full log off from the Internet Banking System. |

Testing process

2 Lithuanian, 2 Latvian and 2 Estonian researchers with significant experience in using Internet Banking Systems were chosen to carry out the convenience tests. In order to ensure the best quality of the results, each of the participants made four attempts to perform the assigned tasks, and only the attempt that produced the best results was recorded for further analysis and benchmarking.

Each step of the performed action (log in, check, transfer, log off) was evaluated according to the criteria listed below, and then the total result for each bank was calculated:

Convenience test criteria:

1. Number of mouse clicks needed
 2. Pages necessary to load
 3. Data entered (number of keystrokes)
- } Convenience

Presentation of the results

The final result for each bank was calculated by using the following formula:

$$\text{Convenience} = (\text{clicks} + \text{pages} + \text{keystrokes}) / 3$$

Where clicks, pages, data, time are relative values (0 to 1) taking the result of best performer in the category as a denominator, and the result of the current bank as a numerator.

The sequence illustrated

On the next three pages the above described convenience testing sequence is illustrated, making use of the Krediidipank (Estonia) e-banking system screenshots.



Open Public Website

ERAKLIENT
ÄRIKLIENT
KORTERIÜHISTU
PRIVAATPANGANDUS
KREDIIDIPANK



VÕI LAHE
MAASTIKUVELO

Eraklient

- > Arveldamine
- > Laen ja liising
- > Hoiustamine
- > [Väärtpaberitehingud](#)
- > Valuutatehingud

Äriklient

- > Arveldamine
- > Finantseerimine
- > Hoiused ja investeerimine
- > Valuutatehingud
- > Stardipakett

Korteriühistu

- > ERIPAKKUMINE
- > Terviklahendus korteriühistule
- > Hoiustamine
- > Korteriühistulaen
- > Siseriiklik otsekorraldus

KUUM

- > Tulude deklareerimisest
- > 6 kuu EURIBOR = 5,14
- > Valuutakursid
- > Hoiuste intressid
- > Kalkulaatorid
- > Hinnakiri

KREDIIDIPANK


- > Pangast
- > Finantsandmed
- > Tule tööle
- > Kontaktid
- > Pakkumised

UUDISED

- 15.07.2008** Krediidipank tõstab tähtajaliste hoiuste intressimäära
- 14.07.2008** Krediidipank teenis I poolaastaga 40 miljonit krooni kasumit
- 2.07.2008** Esimene SURFIKA auhinnaratas on välja loositud!
- 1.07.2008** Krediidipanga kontor Idakeskuses taas avatud
- 26.06.2008** Idakeskuse kontor on avarii tõttu suletud

> Loe veel...

oma raha



Open IBS login page

Demoversioon
i-panga info
juhend
Info-ryk
In English

Tere tulemast internetipanka!

Seansi alustamiseks sisestage palun oma kasutajanimi ja salasõna ning valige tuvastusvahend

Tuvastusvahend:

Eesti ID-kaart

Mobil-ID

Panga ID-kaart

Võtmefail

Koodkaart

PANE TÄHELE

LOE JUHENDIT
Ära kirjuta - pangapanga sõttude! Loe täpselt ja õiguni kogu info ja juhised mis on ekraanil, et vältida valestõlgitust. Oma mees, et Sul puudub paljude tegevuste annuierimise võimatus i-pangaga laenu.
Loe täiendavalt i-pangaga [huvialde](#) [huvialde](#) [huvialde](#)

16.12.16.07.2008

i-pank © on Krediidipanga registreeritud taubamärk



Enter passwords

Demoversioon
i-panga info
juhend
Info-ryk
In English

Seansi alustamine

TAHELEPANU! Koodikaardi linnidid alaneid!

Alates 2. maist saab i-pangast korduvkasutusega koodikaardiga teha tehinguid kuni 5000 krooni ulatuses päevas.

Suurema päevalmidi kasutamiseks soovitame siseneda internetipanka D-kaardi või mobiil-D abil.

D-kaardiga i-panka sisnemiseks on vaja kehtivate sertifikaatidega D-kaarti, D-kaardi luppit ja D-kaardi tarivara, mille saab tasuta D-kaardi kodulehelt [www.id.ee](#). Krediidipanga linnidid, see näikavad kasutamine i-panka D-kaardiga, saavad Krediidipangast vajadusel tasuta D-kaardi lupeja.

Lisainfo Krediidipanga kodulehelt [www.krediidipank.ee](#), rubriigist uudised ja D-kaardi ametlik kodulehelt [www.id.ee](#).

PANE TÄHELE

NOIA OMA KODIKAARTI: järelevatv!

- Ära jätta kunagi koodikaarti järelevatv!
- Ära loota oma kasutajanimi ega salasõna koodikaardi!
- Kasuta viirusetõrje programme, et vältida nn. troojaprogramme oma arvutis!
- Kaardi avalikustamise kahituse korral vahetata kaart pangast uue vastu!

16.14.16.07.2008

i-pank

Log in to IBS / Check Balance

i-panga abitelefoni: EE-5372 6690966 Call

UUED TEATED JA ERIPAKKUMISED

Vaetus (Saaja: PANIK, 09.42.11.07.2008)
KONTO.

Tere

Saadán teie konto number: 4278617554803

Lugupidamisega
i-panga haldur

Máigi loetelu

Kontode jäägid

Juhend ?

| Kontonumber-náing | Jääk (netoväärtus) | Blokkeringid | Võeldavus | Kasutatav jääk | Leppimise jääk |
|--|---|--------------|-----------|----------------|----------------|
| 427861754803-EEK ZIUGOV KRISTI | 23.00 EEK <small>(4.07.2008)</small> | 0,00 EEK | 0,00 EEK | 23,00 EEK | 5.000,00 EEK |
| ZIUGOV KRISTI kasutatav jääk kokku (põhiväärtus) | | | | 23,00 EEK | |

Deebetkaardid

| Náari Otsank / Konto | Statu | Makseid jäätavate jääk | Suutava jäätavate jääk | Kasutatav jääk (netoväärtus) | Náari Bortus Náibis |
|---|--------------------------------|------------------------|------------------------|------------------------------|---------------------|
| Deebetkaart: Kõik muud 1908 Ziugov Kristi 427861754803-EEK | Aktiivne Kõik muud: 06.2010 | 10.000,00 EEK | 10.000,00 EEK | 23,00 EEK | JAH |

Luu deebetkaardi avaldus

i-pank

Enter domestic payment

i-panga abitelefoni: EE-5372 6690966 Call

UUED TEATED JA ERIPAKKUMISED

Vaetus (Saaja: PANIK, 09.42.11.07.2008)
KONTO.

Tere

Saadán teie konto number: 4278617554803

Lugupidamisega
i-panga haldur

Máigi loetelu

Eestisisene makse

Juhend ?

Algata Uus makse

Makse kuupäev: 16.07.2008

Maksekorralduse number: 4 (eelmine number oli 4)

Makse tüüp: Tavaline

Saaja: Kristi Ziugov

Saaja konto: 10010127862017

Makaja konto: 4278617554803, ZIUGOV KRISTI, Kasutatav 22.00 EEK

Summa: 1 EEK

Selgitus: m

Võtenumber:

Salvesta makse

i-pank

Enter payment details

i-panga abitelefoni: EE-5372 6690966 Call

UUED TEATED JA ERIPAKKUMISED

Vaetus (Saaja: PANIK, 09.42.11.07.2008)
KONTO.

Tere

Saadán teie konto number: 4278617554803

Lugupidamisega
i-panga haldur

Máigi loetelu

Eestisisene makse

Makse on salvestatud (otstarbe Teepoolel teostamat)

Luu uueks tavamakseks

Makse kuupäev: 16.07.2008

Maksekorralduse number: 4

Makse tüüp: Tavaline

Saaja: Kristi Ziugov

Saaja konto: 10010127862017

Saaja pank: SEB PANIK, kood 401

Makaja konto: 4278617554803-EEK, ZIUGOV KRISTI


Summa: 1,00 EEK
üks kroon ja 00 senti

Selgitus: m

Võtenumber:

Toosta makse

Tuhista



Sign the payment order

i-panka abitelefoni: EE-5372 6690966 Call

Kontoinfo

Kontode jaagid

Valjavitte

Tehingud

Panipaistevine makse

Eestisisene makse

Vahemakse

Maksete failid

Valuuta konverteerimine

Tehingute status

Teenused

Ettevõttekrediidid ja piisimaksed

Hoiused

Laenid

ISMS-teenus

IT-teenused

Intervjuud

Inteet

Seaded

Iluvamaksed

Sobesona vahetus

UUED TEATED JA ERIPAKKUMISED

Märgi loetaks

Vaefura (Saaja: PANIK, 09-42 11.07.2008)

KONTA:

Teie

Saadat teie konto number: 4278617554803

Lugupidamisega


i-panka haldur

Eestisisene makse

Makse on paniga poolt aktsepteeritud ja viietud lootusse (menüü Tehingute status) või saate järgita miti makse (pikult teostamiseks)

Lisa uueks Lavamakseks

| | |
|-----------------------|-----------------------------------|
| Makse kuupäev: | 16.07.2008 |
| Maksekordraku number: | 4 |
| Makse tüüp: | Tavaline |
| Saaja: | Kristi Ziuigov |
| Saaja konto: | 10010127862017 |
| Saaja pank: | SEB PANIK, kood 401 |
| Makaja konto: | 4278617554803-EEK, ZIUIGOV KRISTI |
| Summa: | 1.00 EEK üks kroon ja 00 senti |
| Selgitus: | m |
| Väljend: | |



Complete the transaction

i-panka abitelefoni: EE-5372 6690966 Call

Sulge aken X

Iluvamaksed

i-panka info


Teie internetipanga seans on lõppenud

Peate taaslohtumiseni i-pankast!

Kui kasutasid internetipanka üldkasutatavast arvutist sulge ka brauseri aken, et kustutada aruti malust internetipangast saadud informatsioon.


Probleemide, ettepanekute või küsimuste korral võtke meiega ühendust [Eesti Krediidipanga kodulajel](#) toodud kontaktide kaudu või saatke oma küsimus meie [tagasisidekanalele](#) vahendusel.

PS! Enne küsimuse esitamist vaadake ega see ei ole juba vastatud [i-panka Korduma Kippuvate Küsimuste lehel](#).



16:30 16.07.2008

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10.6 Customer Service Responsiveness test



Customer Service Responsiveness test measures how quickly each bank reacts to e-mail questions of present and potential customers, as well as the quality of the responses. The test includes a variety of simulated client situations. The timing of inquiries is also varied: e-mails are sent during working hours, in the evenings, as well as during the weekend.

Testing process

During the period of three weeks 12 e-mails with different client questions were sent from 12 different users' accounts to the customer service e-mail addresses specified on the public website of every bank. To ensure consistency in the simulation, the inquiries were dispatched at the same time to every bank. Reaction times were tracked and measured in minutes. The time that it took for a bank to respond was measured round clock, i.e. 24 x 7. Bank employees were expected to answer emails outside the usual working hours.

The 12 simulated email inquiries were modeled on real-life bank client requests and divided into 3 categories each containing 4 emails. Categories and examples are further provided:

Simple:

*Hello,
What is the SWIFT number of your bank?
Cheers, ...*

Normal:

*Hello,
I want to transfer money to my account from abroad. What information do I need to give to the person transferring?
Regards*

Complex:

*Hi,
I'm looking to invest around 10000 EUR, can you provide me with information about which of the investment products you're offering resulted in highest overall return in last year?
Regards*

Presentation of the results

All answers to the test emails were registered and scored. First, points were awarded for reaction speed:

| | |
|--------------------|---|
| Less than 30 min. | 5 points (excellent) |
| Less than 2 hours | 4 points (very good) |
| Less than 8 hours | 3 points (satisfactory) |
| Less than 24 hours | 2 points (poor) |
| More than 24 hours | 1 point (very poor) |
| Over 1 week | 0 points (no-response result, email mishandled) |

The quality of the responses was then evaluated according to the following criteria:

- The factual accuracy of the answer was rated from 0 to 2, where 0 was given for an email that did not provide an answer to the question, 1 - for an email that partially answered the question, and 2 - for an email that provided a full answer.
- For providing contact details in a reply (specifically, the name of the responsible client service person and telephone number for further inquiries), 1 point was awarded.
- A politely written email with the suitable official expressions and annotations was rewarded 1 extra point.
- An email with no grammatical mistakes was awarded 1 extra point. Note that replacing special national characters with their Latin equivalents in certain languages (À, Ç, È written as A, C, E) was not counted as a grammatical error.
- In total, a maximum of 5 points for the quality of the answer could be awarded to each individual reply sent by a bank.

The final responsiveness score for each email message was a sum of the points awarded for reaction speed and quality, with a maximum of 10 points being awarded. The final responsiveness result for each bank was a simple average of the scores from 12 emails.

11. Composing the final rankings

While the results of testing criteria in each of the five categories provide valuable insights into any bank's e-channel performance, it does not provide a convenient way to evaluate a bank's overall standing among its peers. To make the research more valuable to high level banking executives, a synthetic model has been constructed, representing every bank's ability to leverage the e-channel in two key areas, namely:

- **Attracting new clients**
- **Retaining current clients**

By using Delphi methodology, benchmark weights were derived and adjusted to reflect the averages as follows:

| Test | Attracting potential clients | Retaining current clients |
|----------------|------------------------------|---------------------------|
| Functionality | 3 | 3 |
| Mobile banking | 2 | 2 |
| Clarity | 3 | 2 |
| Convenience | 2 | 3 |
| Responsiveness | 2 | 2 |
| SUM | 12 | 12 |

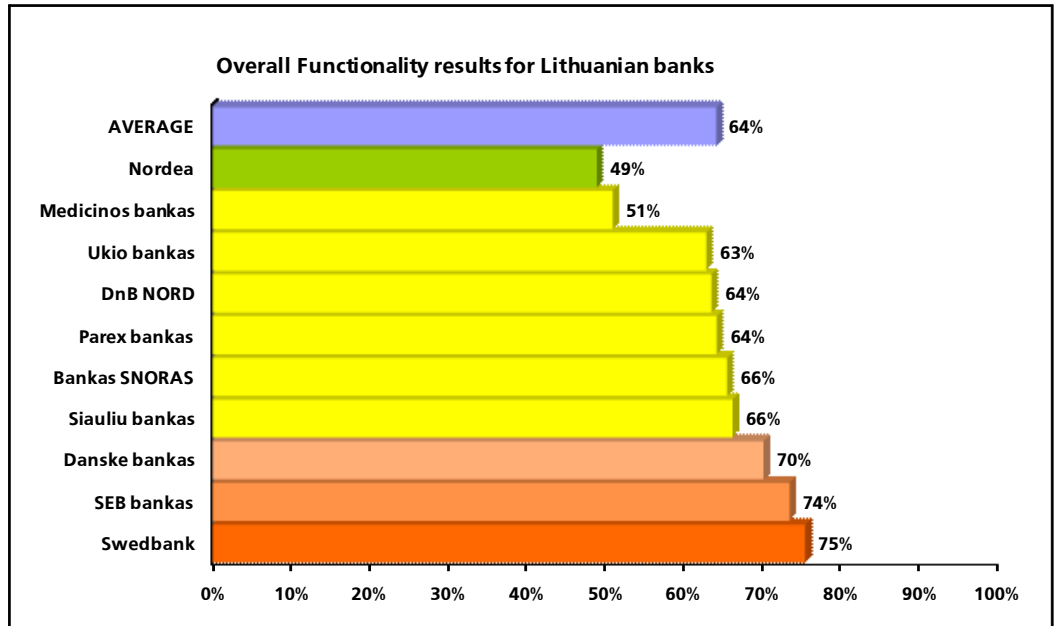
The reasoning behind the weights was that some tests were simulating the behavior of experienced, old time clients of a bank and others were reflecting the attitudes and needs of new users (i.e. clients that either had been acquired very recently or were still considering whether to enter into a relationship with the bank). The model allows calculating an overall score for any given bank in both areas, and plots both values on a single XY chart (*Attracting potential clients vs. Retaining current clients*).

The results of the tests



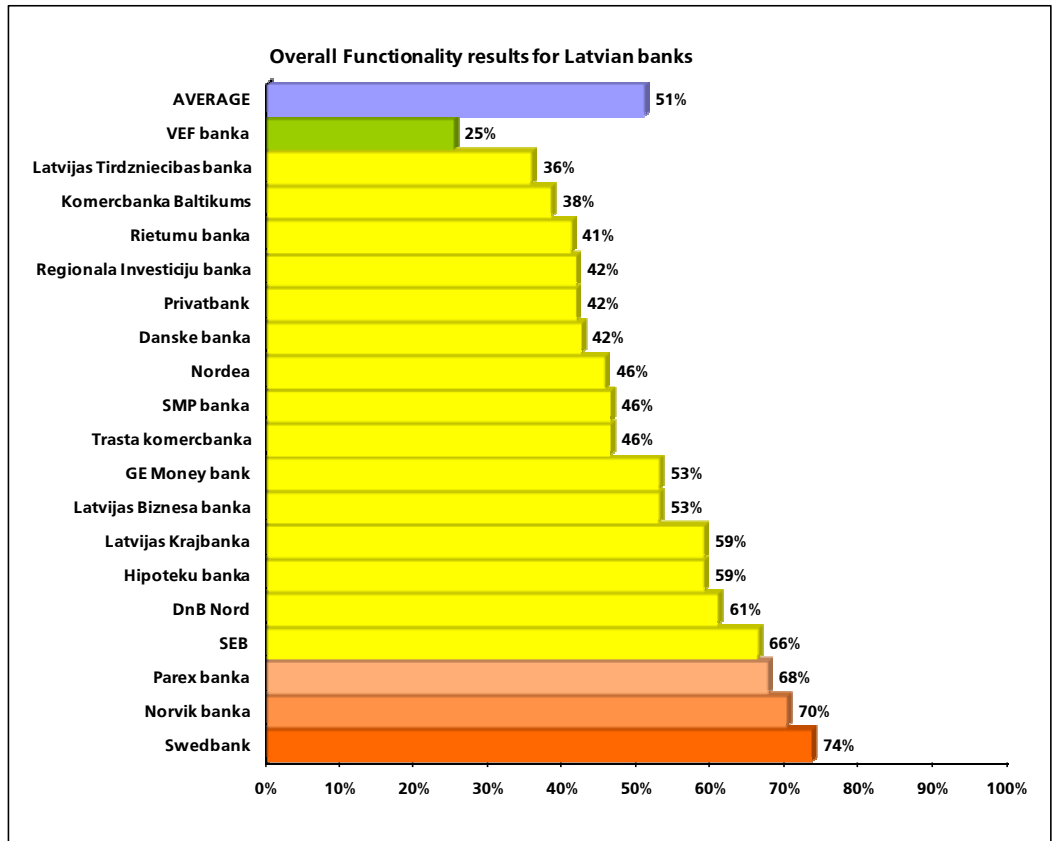
12. Functionality

Lithuanian banks



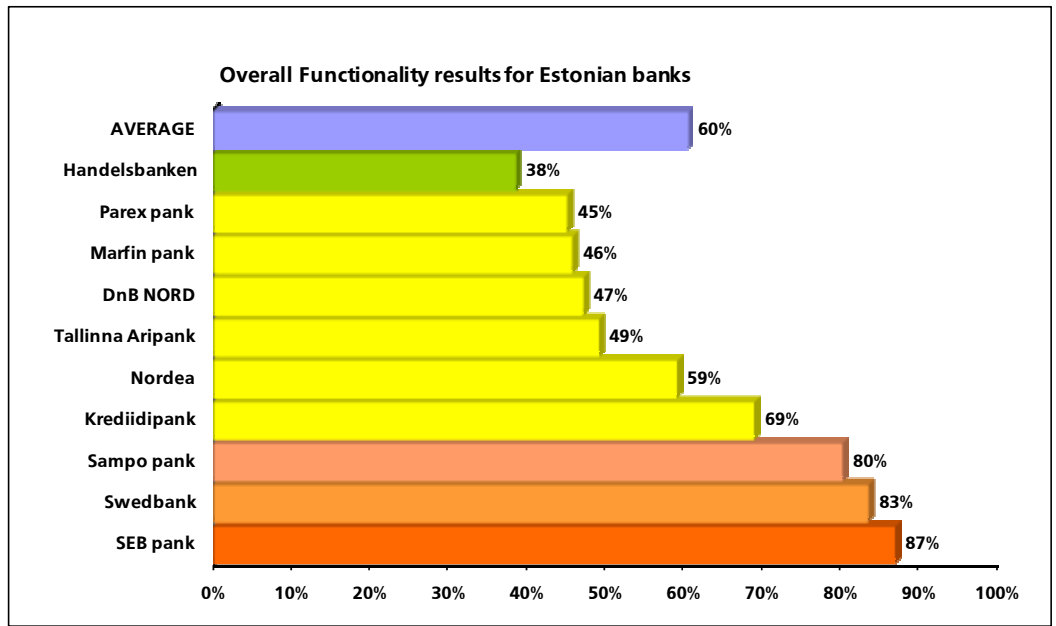
Higher figures represent better results

Latvian banks



Higher figures represent better results

Estonian banks

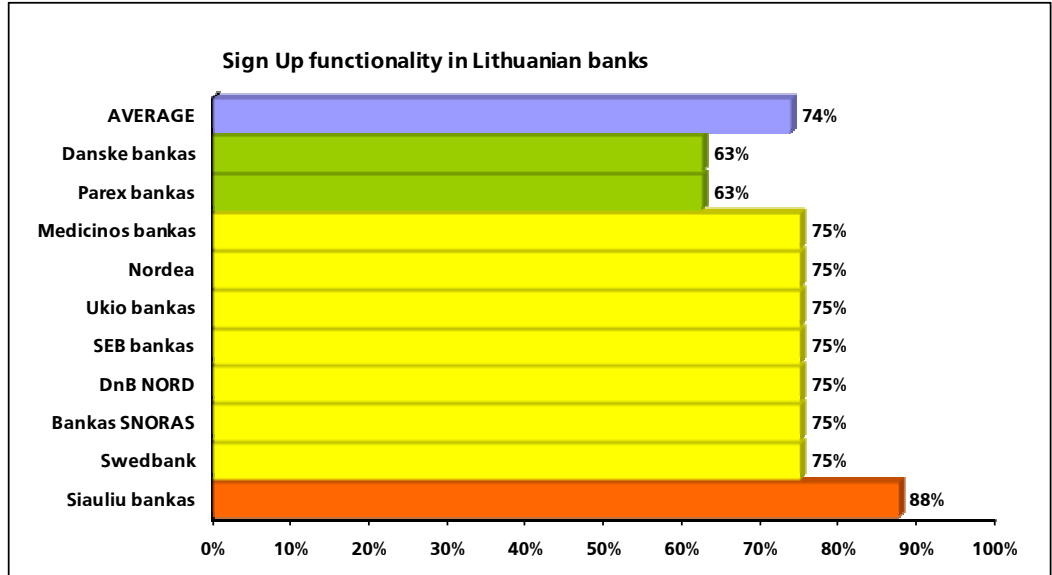


Higher figures represent better results

12.1 Sign up

Criteria in the **sign up subcategory** reflect the availability of information required by most new customers: opening of accounts, contacting the bank, getting acquainted with the Internet Banking System, providing details in payment orders.

Lithuanian banks



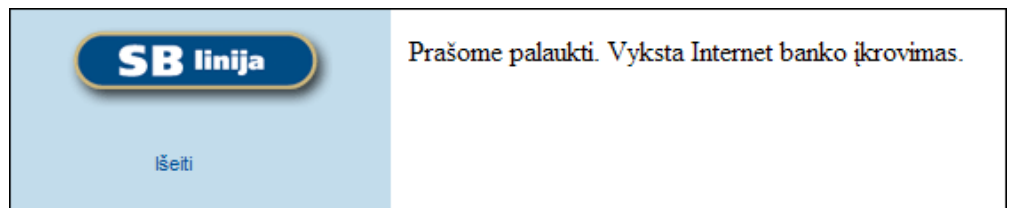
Higher figures represent better results

Detailed testing results

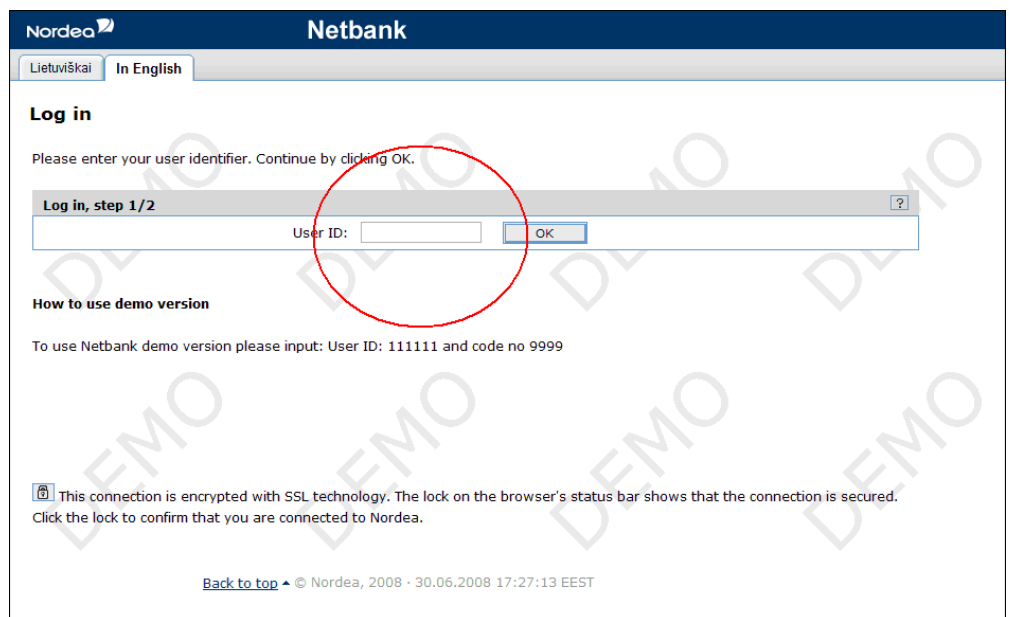
| | Bankas SNORAS | Danske bankas | DnB NORD | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|---|---------------|---------------|----------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Filling the account opening form on the Internet | - | - | - | - | - | - | - | - | - | - |
| A single telephone number for information | + | + | + | + | + | + | + | + | + | + |
| A single email address for information | + | + | + | + | + | + | + | + | + | + |
| Addresses of the branches provided in the bank's public website | + | + | + | + | + | + | + | + | + | + |
| Working hours of the branches provided in the bank's public website | + | + | + | + | + | + | + | + | + | + |
| Telephone numbers of the branches provided in the bank's public website | + | - | - | + | - | - | - | + | - | + |
| Demo-user (try out) version provided | - | - | + | - | + | - | + | + | + | - |
| Full information about the price of IBS | + | + | + | + | + | + | + | + | + | + |

Commentary

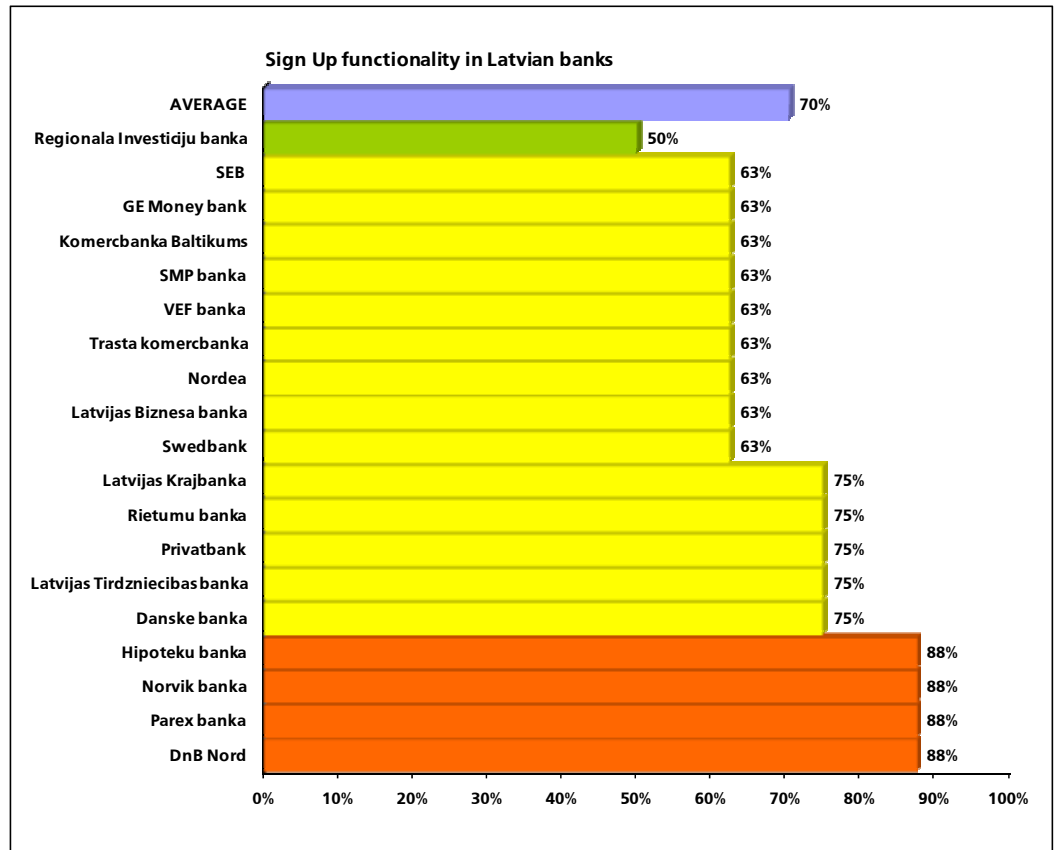
- Danske bank and Parex bank lags behind compared to other bank, since neither demo version of IBS, nor phone numbers to branches are provided.
- None of the banks provide the possibility to open an account via the Internet.
- Although there are no fees charged for opening, maintaining or closing the IBS, banks do not specify that; such information could be easily provided, for example, in fees section.
- In AB Šiaulių bankas public website there is a possibility to test their e-banking system with a demo account. However, when trying to make the action, the following message appears and the demo account does not load.



- Although Nordea provides a demo version of their IBS, it might be more convenient if the user did not have to enter all the data (login, etc) himself.



Latvian banks



Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Reģionālā Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Filling the account opening form on the Internet | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| A single telephone number for information | + | + | - | - | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + |
| A single email address for information | + | + | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Addresses of the branches provided in the bank's public website | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Working hours of the branches provided in the bank's public website | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + | - |
| Telephone numbers of the branches provided in the bank's public website | + | + | + | - | + | + | + | + | + | - | + | + | + | - | + | + | + | + | + |
| Demo-user (try out) version provided | - | + | + | + | + | - | - | - | - | + | + | + | - | - | - | - | - | - | + |
| Full information about the price of IBS | + | + | + | + | + | - | + | + | + | - | + | + | + | + | + | - | - | - | - |

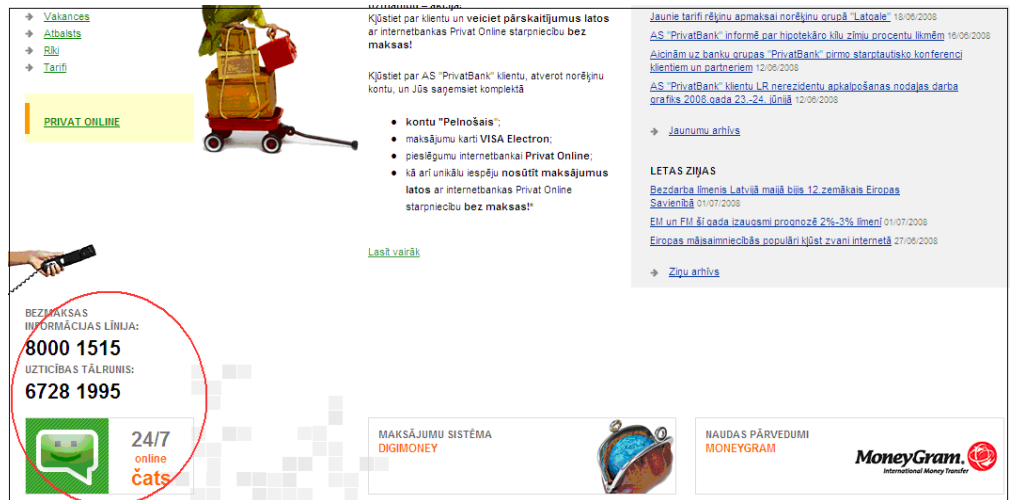
Commentary

- Surprisingly many banks do not have demo version of the IBS.
- None of the banks offer a possibility to open an account over the internet.
- Occasionally pricing of bank services are reported incompletely, for example, information that account closing is for free is not mentioned, although customers might want to know it.
- The most explicit IBS demo version is provided by Nordea, which is also the hardest to reach. To enter the IBS the customer has to read a demo login and password, which in case of other banks is automatically filled in. In the demo version, not only bank balance is provided, but also examples of deposit and loan agreements.

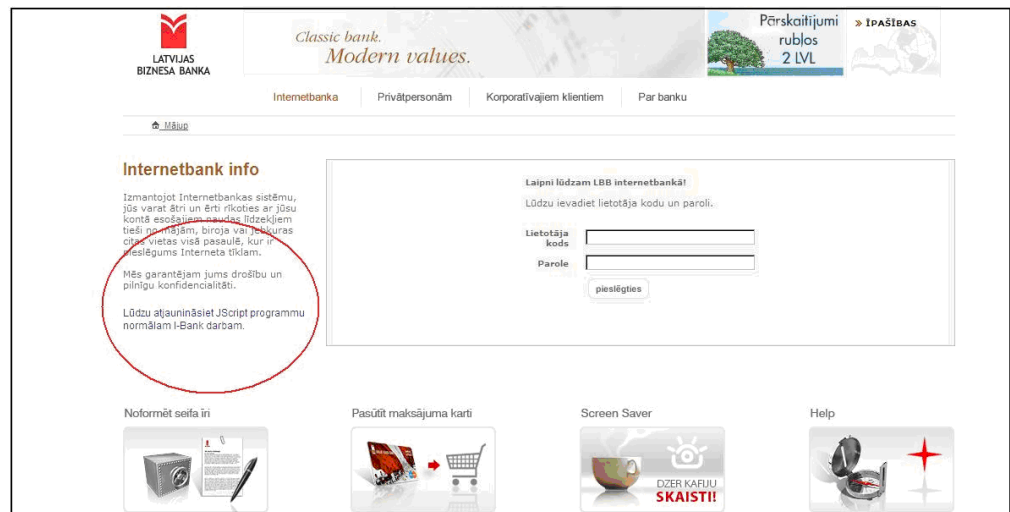
| Iekšzemes maksājums Maksājums starp saviem kontiem Valūtas maksājums Konti Kontu izraksti Pakalpojumi Igaunijā Pakalpojumi Lietuvā | Laipni lūgti, RAITUMS ARNIS Neizmantoto kodu skaits kodu kartē: 15 Uzmanību Jauni ziņojumi: 3 Neapstiprināti maksājumi: 2 Maksājumi izpildēji: 3 Noraidīti maksājumi: 2 Kontu saraksts Nerādīt <table border="1"> <thead> <tr> <th>Konta numurs vai nosaukums</th> <th>Konta atlikums</th> <th>Pieejamais atlikums</th> <th>Rezervēts</th> <th>Pēdējais darījums</th> </tr> </thead> <tbody> <tr> <td>mans konts LVL</td> <td>15 000,00+</td> <td>15 000,00+</td> <td>0,00+</td> <td>17.01.2008</td> </tr> <tr> <td>LV34NDEA0000081521035 EUR</td> <td>2 000,00+</td> <td>2 000,00+</td> <td>0,00+</td> <td>17.01.2008</td> </tr> <tr> <td>LV15NDEA0000081456312 USD</td> <td>21 500,00+</td> <td>21 500,00+</td> <td>0,00+</td> <td>17.01.2008</td> </tr> </tbody> </table> Uzkrājumi Nerādīt <table border="1"> <thead> <tr> <th>Noguldījuma konts</th> <th>Summa</th> <th>Procentu likme</th> <th>Beigu datums</th> </tr> </thead> <tbody> <tr> <td>MM0710300046 EUR</td> <td>31 598,19</td> <td>4,15%</td> <td>15.02.2008</td> </tr> <tr> <td>LV18NDEA0000081234567 EUR</td> <td>130 000,00</td> <td>3,50%</td> <td></td> </tr> <tr> <td>LD0505600034 EUR</td> <td>6 000,00</td> <td>0,50%</td> <td>31.03.2008</td> </tr> </tbody> </table> Aizņēmumi Nerādīt <table border="1"> <thead> <tr> <th>Līguma numurs</th> <th>Atlikums</th> <th>Nākamais maksājums</th> <th>Kavētie maksājumi</th> <th>Atmaksas datums</th> </tr> </thead> <tbody> <tr> <td>09320807555 EUR</td> <td>59 321,00-</td> <td>149,50+</td> <td>394,03+</td> <td>06.08.2007</td> </tr> <tr> <td>01320824810 LVL</td> <td>305 000,00-</td> <td>3 200,00+</td> <td>0,00+</td> <td>30.12.2005</td> </tr> </tbody> </table> | Konta numurs vai nosaukums | Konta atlikums | Pieejamais atlikums | Rezervēts | Pēdējais darījums | mans konts LVL | 15 000,00+ | 15 000,00+ | 0,00+ | 17.01.2008 | LV34NDEA0000081521035 EUR | 2 000,00+ | 2 000,00+ | 0,00+ | 17.01.2008 | LV15NDEA0000081456312 USD | 21 500,00+ | 21 500,00+ | 0,00+ | 17.01.2008 | Noguldījuma konts | Summa | Procentu likme | Beigu datums | MM0710300046 EUR | 31 598,19 | 4,15% | 15.02.2008 | LV18NDEA0000081234567 EUR | 130 000,00 | 3,50% | | LD0505600034 EUR | 6 000,00 | 0,50% | 31.03.2008 | Līguma numurs | Atlikums | Nākamais maksājums | Kavētie maksājumi | Atmaksas datums | 09320807555 EUR | 59 321,00- | 149,50+ | 394,03+ | 06.08.2007 | 01320824810 LVL | 305 000,00- | 3 200,00+ | 0,00+ | 30.12.2005 |
|--|--|----------------------------|-------------------|---------------------|-----------|-------------------|----------------|------------|------------|-------|------------|---------------------------|-----------|-----------|-------|------------|---------------------------|------------|------------|-------|------------|-------------------|-------|----------------|--------------|------------------|-----------|-------|------------|---------------------------|------------|-------|--|------------------|----------|-------|------------|---------------|----------|--------------------|-------------------|-----------------|-----------------|------------|---------|---------|------------|-----------------|-------------|-----------|-------|------------|
| Konta numurs vai nosaukums | Konta atlikums | Pieejamais atlikums | Rezervēts | Pēdējais darījums | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| mans konts LVL | 15 000,00+ | 15 000,00+ | 0,00+ | 17.01.2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LV34NDEA0000081521035 EUR | 2 000,00+ | 2 000,00+ | 0,00+ | 17.01.2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LV15NDEA0000081456312 USD | 21 500,00+ | 21 500,00+ | 0,00+ | 17.01.2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Noguldījuma konts | Summa | Procentu likme | Beigu datums | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MM0710300046 EUR | 31 598,19 | 4,15% | 15.02.2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LV18NDEA0000081234567 EUR | 130 000,00 | 3,50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LD0505600034 EUR | 6 000,00 | 0,50% | 31.03.2008 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Līguma numurs | Atlikums | Nākamais maksājums | Kavētie maksājumi | Atmaksas datums | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 09320807555 EUR | 59 321,00- | 149,50+ | 394,03+ | 06.08.2007 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 01320824810 LVL | 305 000,00- | 3 200,00+ | 0,00+ | 30.12.2005 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

- Although Multibanka has an icon in their IBS Demo version it actually does not work. When a user follows the link that is supposed to open it, he is transferred to the starting page in English language. The same happens if a user tries to follow links "frequently asked questions" and "help"

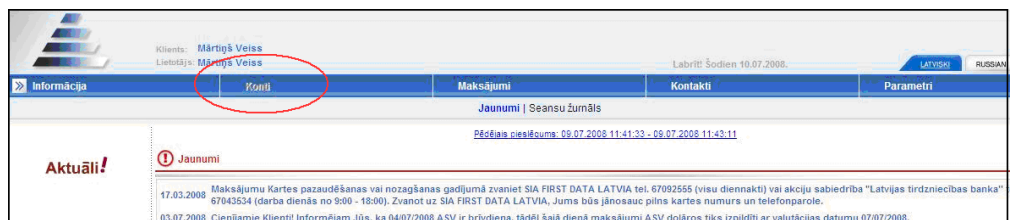
- An interesting approach to communicate with clients, a way how to be reached by their clients is thought of by Privatbank, where it is possible to submit questions through chat.



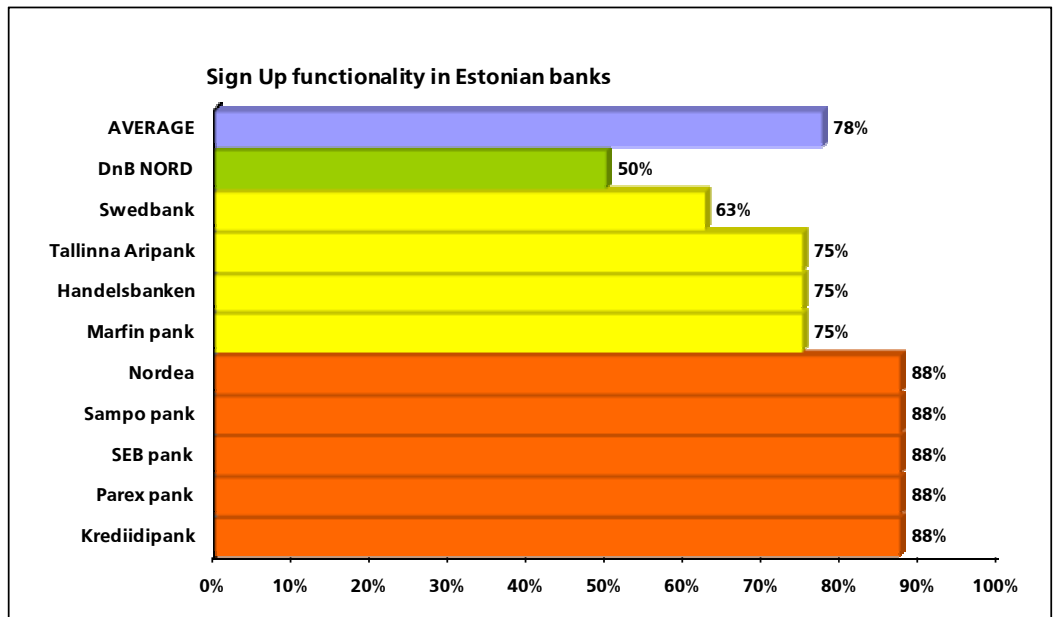
- First several attempts to reach Latvijas Biznesa Banka IBS informed up with error message that the page is not connectable. After about five minutes, trying again lead to successful access to IBS. Furthermore, on the IBS login page there is a strange link, which is hard to understand due to wrong grammatical formulation.



- While the account at Latvijas Tirdzniecības banka was already opened, and a successful login taken place, the account section was for uncertain reasons inaccessible. As it later turned out, a sign password has to be changed, before that can be accessed. However, there was no information that this has to be done.



Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB NORD | Handelsbanken | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|---|----------|---------------|--------------|-------------|--------|------------|------------|----------|----------|------------------|
| Filling the account opening form on the Internet | - | - | - | - | - | - | - | - | - | - |
| A single telephone number for information | + | + | + | + | + | + | + | + | + | + |
| A single email address for information | + | + | + | + | + | + | + | + | + | + |
| Addresses of the branches provided in the bank's public website | + | + | + | + | + | + | + | + | + | + |
| Working hours of the branches provided in the bank's public website | - | + | + | + | + | + | + | + | + | + |
| Telephone numbers of the branches provided in the bank's public website | - | + | + | + | + | + | + | + | - | + |
| Demo-user (try out) version provided | - | - | + | - | + | + | + | + | - | - |
| Full information about the price of IBS | + | + | + | + | + | + | + | + | + | + |

Commentary

- None of the banks provide an opportunity to open the account over the internet.
- Introductory videos by Swedbank are an interesting way of providing introduction to IBS.
- Krediidipank offers an opportunity to ask questions directly from the webpage without asking much of detailed information about the customer.

The screenshot shows the Krediidipank website interface. At the top, there is a navigation bar with the logo and links for 'PRIVATE CUSTOMER', 'CORPORATE CUSTOMER', 'PRIVATE BANKING', and 'KREDIIDIPANK'. Below this, a breadcrumb trail reads 'Home > Send us question'. The main content area features a large heading 'Send us question' with a right-pointing arrow. To the right, there is a smaller 'i-bank' logo and another 'Send us question' button. The form includes three input fields: 'Name:', 'E-mail address:', and 'Question or message:'. The 'Question or message:' field is a large text area with a vertical scrollbar.

- For customer convenience short information numbers are provided by Nordea.

The screenshot shows the Nordea website's 'Contacts' page. The top navigation bar includes 'Log in to Nordea Netbank', 'Eesti keeles', 'По-русски', 'Contacts', 'Sitemap', and 'Print'. The main content area is titled 'Contacts' and features a large yellow box with the following information:

1772 Private Customer Support
Mo-Fr 8-20 Sa 10-17

1773 Business Customer Support
Mo-Fr 8-20 Sa 10-17

6 711 444 24 - hours card service
Mo-Su 24h

Calling from abroad +372 6 283 300

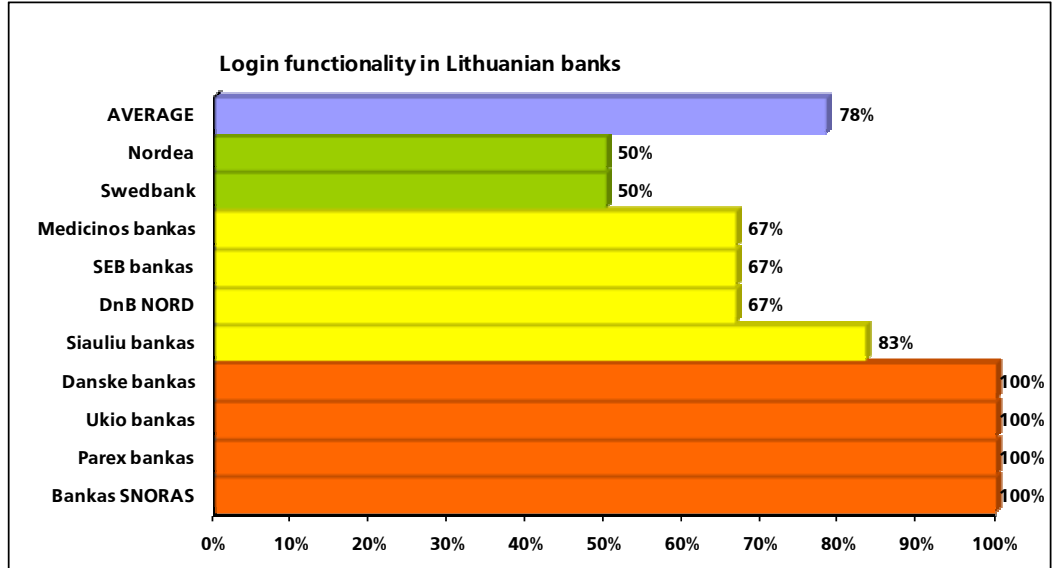
Below this, there is a section for 'TALLINN' with details for several offices and sales points:

| Office/Sales Point | Address | Tel: | Fax: | Hours |
|-----------------------------------|-----------------------------------|----------------|----------------|-------------------------|
| Ajakirjandusmaja office | Pärnu mnt 67 a, 10134 Tallinn | +372 6 309 000 | +372 6 309 001 | Mon - Fri 9:00 - 18:00 |
| Akadeemia office | Akadeemia tee 15a, 12618, Tallinn | +372 6 155 005 | +372 6 155 013 | Mon - Fri 9:00 - 18:00 |
| Haabersti Hyper Rimi sales point* | Haabersti 1, 13516 Tallinn, | +372 6 564 620 | +372 6 564 627 | |
| Mustamäe Prisma sales point* | Tammsaare tee 116, 12918 Tallinn | +372 6 532 321 | +372 6 532 343 | Mon - Fri 10:00 - 20:00 |
| Pirita office | Merivalja tee 22, Tallinn | +372 6 064 452 | +372 6 064 451 | Mon - Fri 9:00 - 18:00 |
| Rävala office | Rävala pst. 4 10143 Tallinn | +372 6 283 564 | +372 6 400 235 | |

12.2 Log in

Criteria in the **log in subcategory** reflect the possibilities of accessing the Internet Banking System from a bank's public website, getting help during the log in process, and logging off the system along with several other items of less significance.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauli bankas | Ukio bankas |
|--|---------------|---------------|----------|----------|------------------|--------|--------------|------------|---------------|-------------|
| IBS log in field on the first page of the bank website | + | + | + | + | + | + | + | + | + | + |
| Clear error recovery messages, if incorrect data is entered | + | + | + | + | + | + | + | + | + | + |
| Help directions are given in the error messages | + | + | - | - | - | - | + | - | + | + |
| Help directions are given if you forget the password or log-in information | + | + | - | - | - | - | + | - | - | + |
| User name can be seen on every page of the IBS | + | + | + | - | + | - | + | + | + | + |
| Clear and always accessible log off button | + | + | + | + | + | + | + | + | + | + |

Commentary

- All banks provide access to IBS login page from the first page of their websites.
- Although error messages are clear for all banks tested, the level of details in the messages differs significantly.
- An occasional problem for login section is failure to provide users with direct link to section, where information on what to do, if the login name/password is forgotten, is provided.
- The login into the IBS of Nordea bankas is especially plain and uninformative. Instead of providing information related to login procedure, the fees for taking out money of ATMs are given. Moreover, there is a peculiar link with a question-mark that, when clicked on, opens a pop-up window with no information in it.

Nordea  Internetinė bankininkystė

Lietuviškai In English

Vartotojo prisijungimas

Įveskite kliento numerį

Vartotojo prisijungimas, 1/2 ?

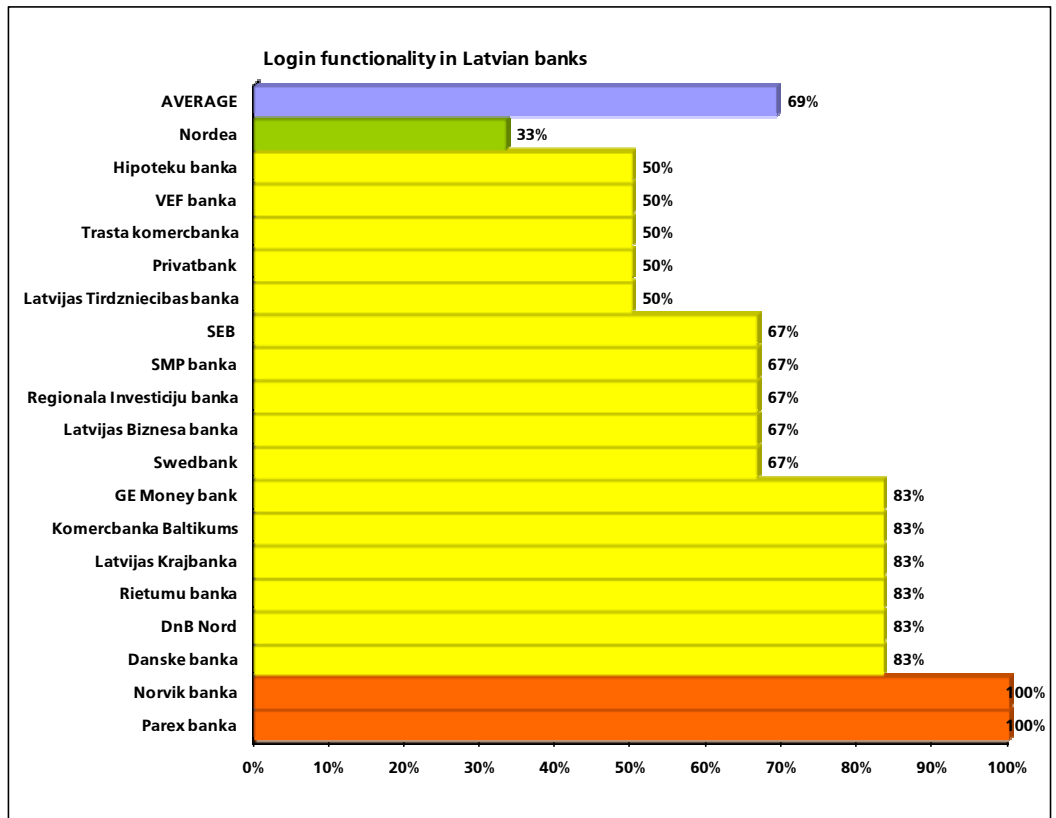
Kliento numeris:

Dėmesio!

- [Pinių išėmimo iš bankomatų įkainiai](#)
- [Prisiunkite prie ankstesnės Nordea internetinės bankininkystės versijos](#)
- [Nordea internetinės bankininkystės demonstracinė versija](#)

 Šis prisijungimas yra apsaugotas pagal SSL technologiją. Spynos piktograma naršyklės lango apatiniame kairiajame kampe parodo, kad ryšys yra saugus. Paspauskite spynos piktogramą ir įsitinkite, kad prisijungėte prie Nordea banko.

Latvian banks



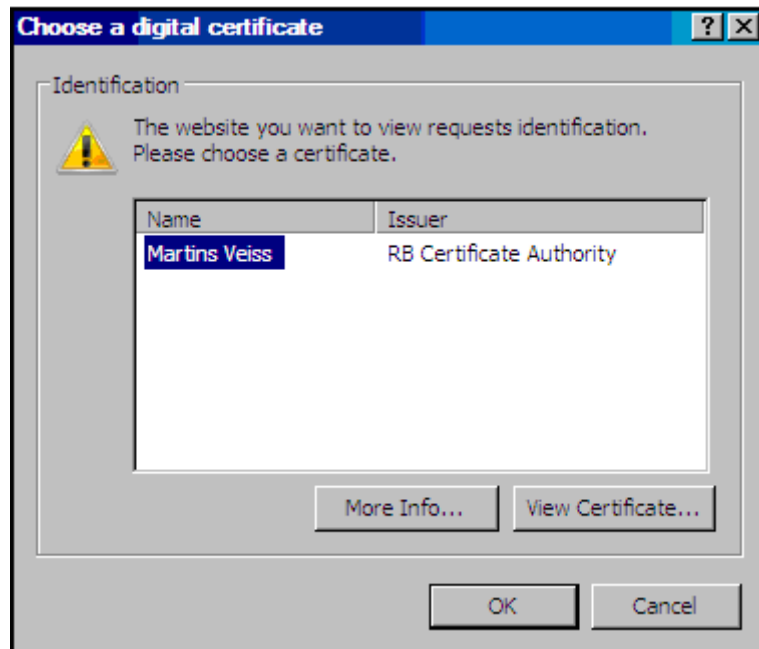
Higher figures represent better results

Detailed testing results

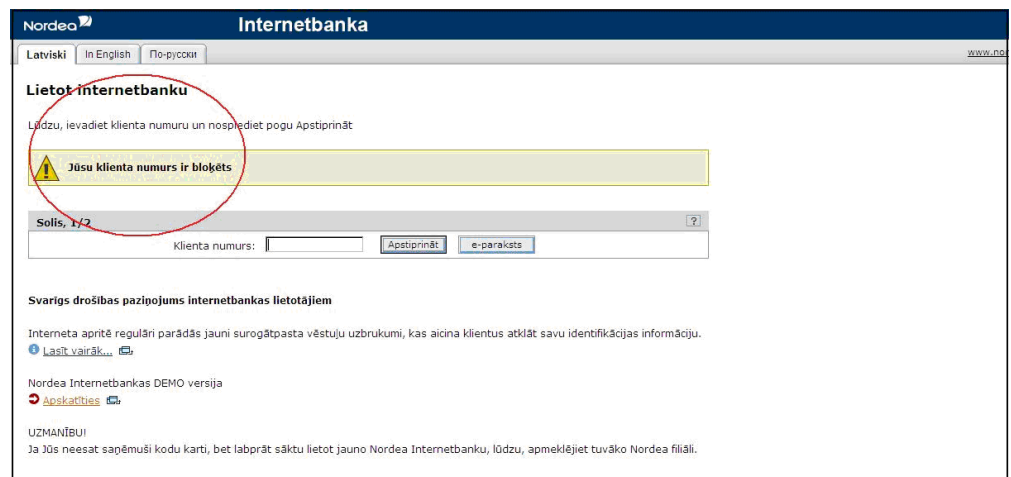
| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komerčbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|--|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| IBS log in field on the first page of the bank website | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + |
| Clear error recovery messages, if incorrect data is entered | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Help directions are given in the error messages | + | - | + | + | - | + | - | + | - | - | + | + | - | + | + | - | + | - | - | - |
| Help directions are given if you forget the password or log-in information | - | + | + | - | - | - | - | - | - | - | + | + | - | - | - | - | - | - | - | - |
| User name can be seen on every page of the IBS | + | + | - | + | - | + | + | + | + | - | + | + | - | - | + | + | - | - | - | + |
| Clear and always accessible log off button | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | - |

Commentary

- Although all banks provide error messages on unsuccessful logins, the details of these messages vary significantly.
- Very rarely banks provide information on what to do, if IBS login information is forgotten.
- To log in the IBS of Rietumu banka, the user needs to install a digital certificate first.



- The first attempt to log in Nordea IBS is already a failure getting a notification that the client number is blocked.



- In the IBS of Latvijas Biznesa banka if the login has been unsuccessful an error message appears that is supposed to be a link to help. Unfortunately the link seems not to be working as nothing happens if the link is clicked.

Classic bank.
Modern values.

Pārskaitījumi
rubļos
2 LVL

IPASĪBAS

Internetbanka | Privātpersonām | Korporatīvajiem klientiem | Par banku

Māju

Internetbank info

Izmantojot Internetbankas sistēmu, jūs varat ātri un ērti rīkoties ar jūsu kontā esošajiem naudas līdzekļiem tieši no mājām, biroja vai jebkuras citas vietas visā pasaulē, kur ir pieejams Interneta tīklam.

Mēs garantējam jums drošību un pilnīgu konfidencialitāti.

[Līdzu atjaunināšiet JScript programmu normālam I-Bank darbam.](#)

Lai arī līdzam LBB internetbankā!

Līdzu ievadiet lietotāja kodu un paroli.

Nepareiza logina un parole kombinācija

Lietotāja kods:

Parole:

Screen Saver | Pasūtīt maksājuma karti | Noformēt seifa iri | Help

- Although Trasta Komerčbanka shows message that password and login is incorrect, it has made a spelling mistake in Latvian. Instead of "parole" word "parole" is used.

22/07/2008 10:20:09

Internetbanka
TRAST.NET

Pasūtīt | Latvian | English

Trast.Net info

21/07/2008

Moody's piešķir Trasta komercbankai reitingu

Starptautiskā reitingu aģentūra "Moody's Investors Service" pirmoreiz piešķirusi Trasta komercbankai finansālās stabilitātes reitingu, kā arī ilgtermiņa depozīta un īstermiņa depozīta reitingu.

"Moody's Investors Service" piešķir Trasta komercbankai reitingu: E+ Bankas finansālās stabilitātes reitings (BFSR), ilgtermiņa depozīta reitings BC un īstermiņa depozīta reitings BC-Prime. Visu reitingu prognoze - "stabila", Moody's ziņojumā kā TKB stiprās puses minētas bankas augstā rentabilitāte, augstā kapitāla pietiekamība un darbības efektivitāte.

Lai pieslēgtos Trast.Net sistēmai, līdzu, ievadiet lietotāja kodu, paroli un testatolīgu.

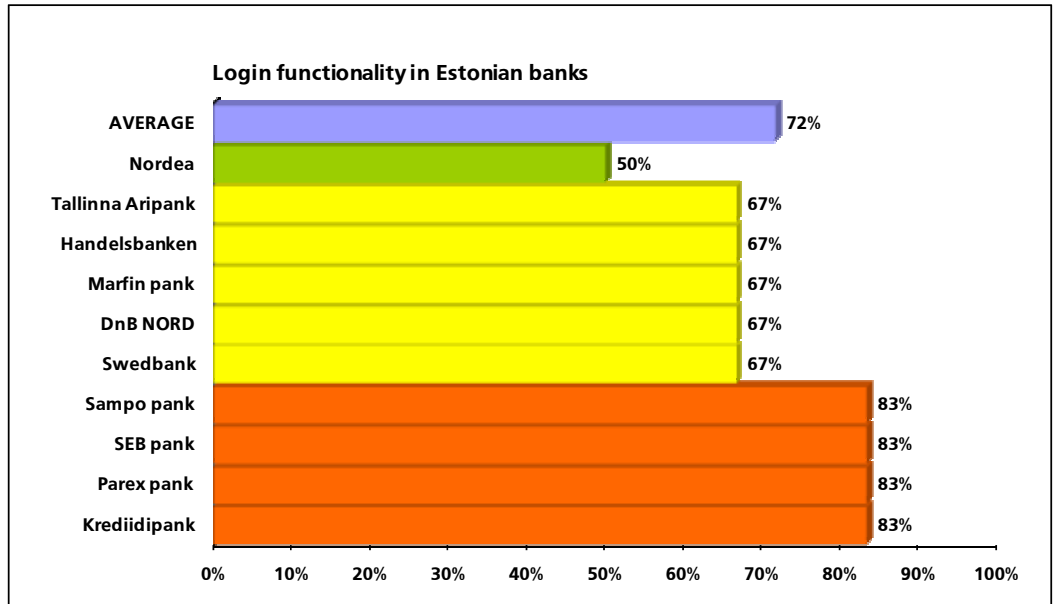
Nepareiza logina un parole kombinācija

Lietotāja kods:

Parole:

Testatolīga:

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|--|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| IBS log in field on the first page of the bank website | + | + | + | + | + | + | + | + | + | + |
| Clear error recovery messages, if incorrect data is entered | + | + | + | + | + | + | + | + | + | + |
| Help directions are given in the error messages | - | - | - | + | - | - | - | + | + | - |
| Help directions are given if you forget the password or log-in information | - | - | - | - | - | - | + | - | - | - |
| User name can be seen on every page of the IBS | + | + | + | + | + | - | + | + | + | + |
| Clear and always accessible log off button | + | + | + | + | + | + | + | + | + | + |

Commentary

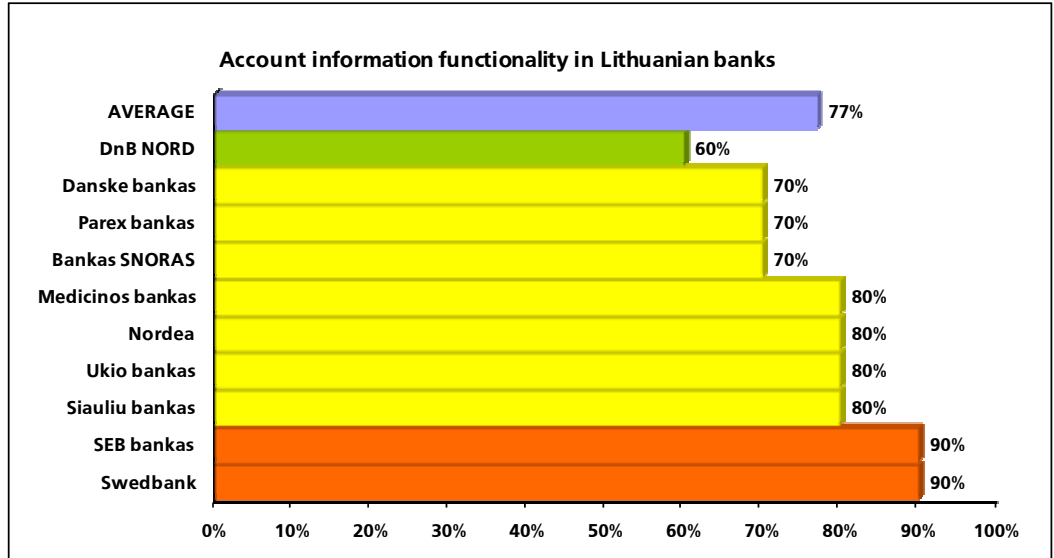
- Banks tend not to show what to do, if login data is forgotten.
- Sampo bank considered as best performer of login category, as almost all expected things were present.
- Swedbank provides a very easy sign in procedure.

The screenshot shows the Hansapank Swedbank website interface. At the top, there is a navigation bar with the Hansapank Swedbank logo and links for 'Private client home', 'Everyday banking', 'Loan, leasing, credit card', 'Investment, saving, pension', and 'Property and life insurance'. Below this is a sidebar with sections for 'MY BANK', 'USEFUL', and 'SECURITY'. The main content area features a 'Login' section with a red oval highlighting the 'User ID' and 'Permanent password' input fields and the 'Enter' button. Below the login section are two promotional banners: 'New investment deposit until 3 July' and 'Our clients have donated over 60 000 kroons'. A 'Shortcuts' section on the right lists links for 'Domestic payment', 'Account statement', 'Summary statement', 'Special offers', 'ID-card', 'Donation Environment', 'New Investment Deposit', and 'Please provide feedback'. The footer includes the 'hanza.net' logo and links to 'Hanza.net' and 'Telehansa.net'.

12.3 Account information

Criteria in the **account information** subcategory evaluate the functionality related to checking account balances and reviewing transactional history.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Accounts list page with all accounts | + | + | + | + | + | + | + | + | + | + |
| Customizing the accounts list page | + | + | - | + | + | + | + | + | + | + |
| Date and time of the last transaction shown in the accounts list page | - | - | - | - | - | + | - | - | - | - |
| Direct link from the account to the list of transactions | + | + | + | + | + | + | + | + | + | + |
| Sorting transactions by the required date | + | + | + | + | + | + | + | + | + | + |
| Printable version of the transactions history | + | + | + | + | + | + | + | + | + | + |
| Saving the list of transactions to file | + | + | + | + | + | + | + | + | + | + |
| Possibility to sort transactions by amount of money transferred | - | - | - | + | + | - | - | + | + | + |
| Possibility to sort transactions by currency | - | - | - | + | - | - | - | + | - | - |
| Type of account is displayed on the accounts page | + | + | + | + | + | + | + | + | + | + |

Commentary

- Huge variety of available formats for exporting transaction history.
- Banks tend to underestimate the need for users to sort the transaction history, only a few banks have thought of several ways of providing this information.
- One of the good performers is considered SEB banka, which has a very straightforward and easy use of account statements query. It is easy to choose which accounts to view, print, or save into a file.

Sąskaitų išrašai

Vietinis | Įmokos ir mokesčiai | Pervedimas į savo sąskaitą | Operacijų sąrašas

Pasirinkite laikotarpį: Pasirinkite laikotarpį

arba nustatykite laikotarpį: nuo 2008-06-26 iki 2008-07-03

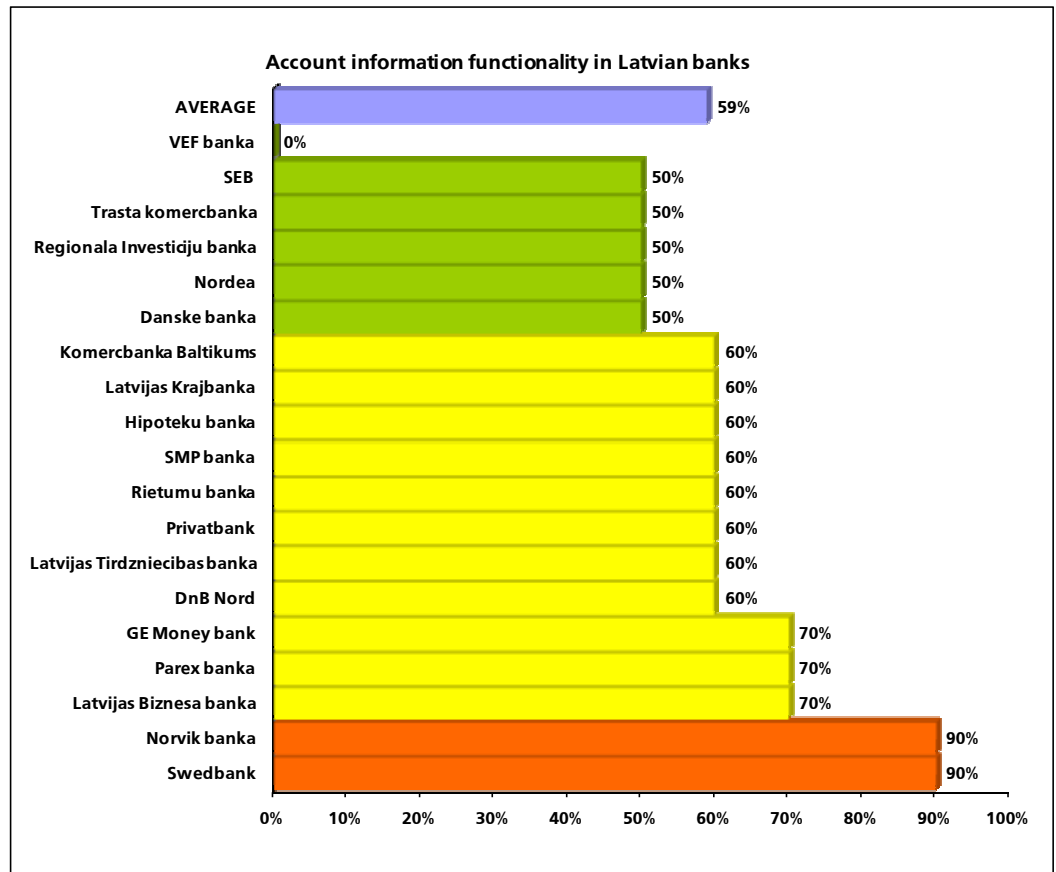
Operacijos rūšis: Visos operacijos

Rodyti sąskaitas, kuriose vyksta apyvarta

| Sąskaitų sąrašas | |
|---|------------|
| <input type="checkbox"/> 4146 4501 5561 2736 (1.80 LTL) | Pagrindinė |
| <input type="checkbox"/> LT20 7044 0640 0057 9565 (10.00 LTL) | |
| <input type="checkbox"/> LT20 7044 0640 0057 9565 (2.02 EUR) | |

[Excel bylos pasirinktoms sąskaitoms](#)
[Pasirinktu sąskaitu išrašo spausdinimo versija](#)

Latvian banks



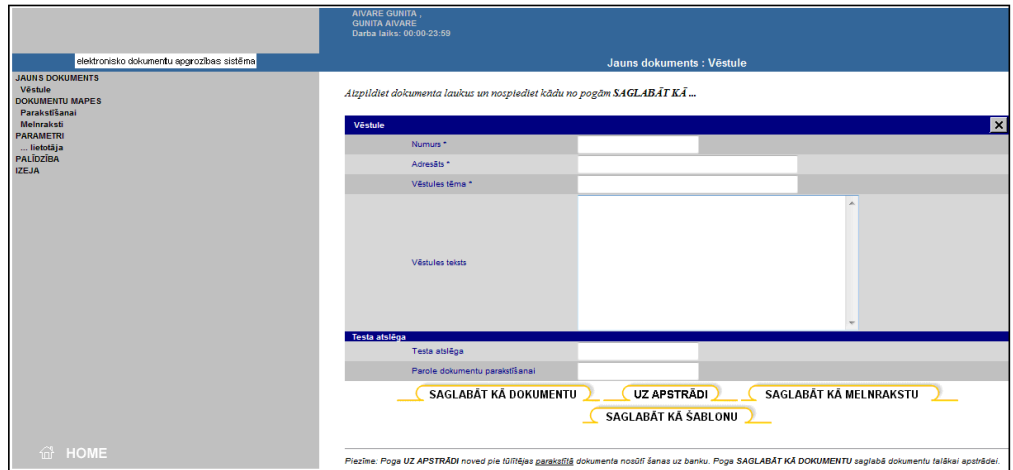
Higher figures represent better results

Detailed testing results

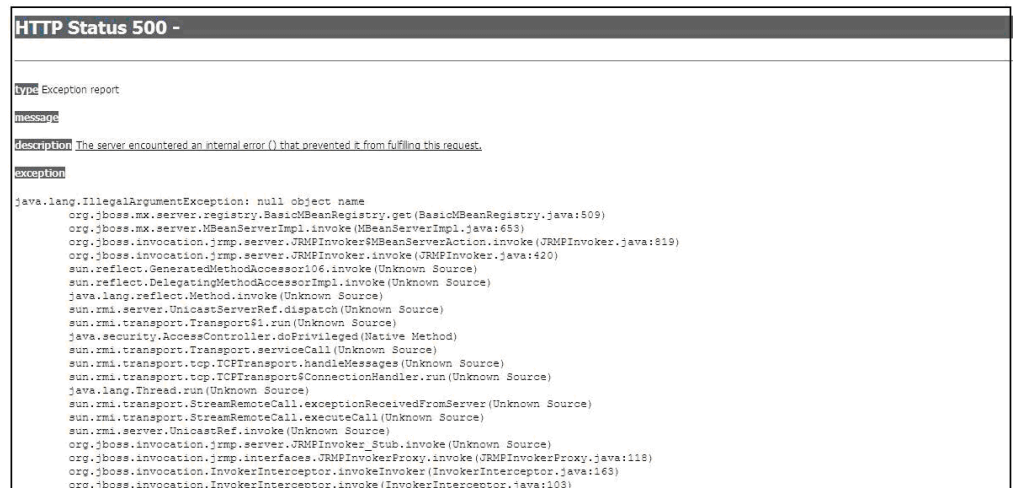
| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komerčbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| Accounts list page with all accounts | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Customizing the accounts list page | - | + | + | + | + | - | + | + | - | - | + | + | - | - | - | - | - | - | - | - |
| Date and time of the last transaction shown in the accounts list page | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Direct link from the account to the list of transactions | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Sorting transactions by the required date | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + | - |
| Printable version of the transactions history | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | - |
| Saving the list of transactions to file | - | + | + | + | - | - | + | + | - | + | + | + | + | - | - | + | + | - | - | - |
| Possibility to sort transactions by amount of money transferred | - | - | - | + | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| Possibility to sort transactions by currency | - | - | - | + | - | + | - | - | + | - | + | - | - | + | + | - | + | + | + | - |
| Type of account is displayed on the accounts page | + | - | + | + | + | + | + | - | + | + | + | + | + | - | + | + | - | - | - | - |

Commentary

- Almost all banks provide the possibility to print transaction history without selecting manually what to print.
- Dissapointinlgy plain IBS of VEF banka. There are no links and no other information how to display account information. Most likely user has to create prescription letter, however there still are not given information how to write the letter.



- None of the banks provide information of date and time of the last transaction in the summary section.
- While trying to obtain the list of transaction history in Latvijas Biznesa banka, an error message was returned. After a while, a repeated attempt led to the transaction history that was desired.



- Swedbank and GE Money bank provide best examples of sorting transaction history.

The screenshot shows the GE Money Bank website interface. At the top, there are navigation tabs: KONTI, MAKSĀJUMI, NOGULDĪJUMI, KREDĪTI, DOKUMENTI, KONVERTĀCIJA, and KATALOGI. The main heading is "Konta pārskats". Below this, there are several sections: "Visi konti", "Slēgtie konti", "Stāvoklis", "Konta pārskats", and "Pailgs". A search bar for "Konts" is set to "LVL LV32BATR0051A46725100". Below the search bar, there are date pickers for "No (ggggmmdd): 2008 07 02" and "Līdz (ggggmmdd): 2008 07 07". A red circle highlights these date pickers. Below the date pickers, there are buttons for "LABI" and "ATCELT". A note says "Nospiediet pogu «Labī», ja esat kaut ko mainījis šajā formā." Below this, there is a section for "Maksājumi: Visi maksājumi veiksmīgi apstrādāti" with a red circle around the text "Nospiediet šeit, lai saglabātu savā datorā dokumenta FIDAVISTA versiju." Below that, there are fields for "Pasts: G. AVARE, Pers. kods: 180387-10143" and "Klienta numurs: 467251". At the bottom, there is a footer with "Sagatavots: 2008/07" and "Atlikums perioda sākumā:".

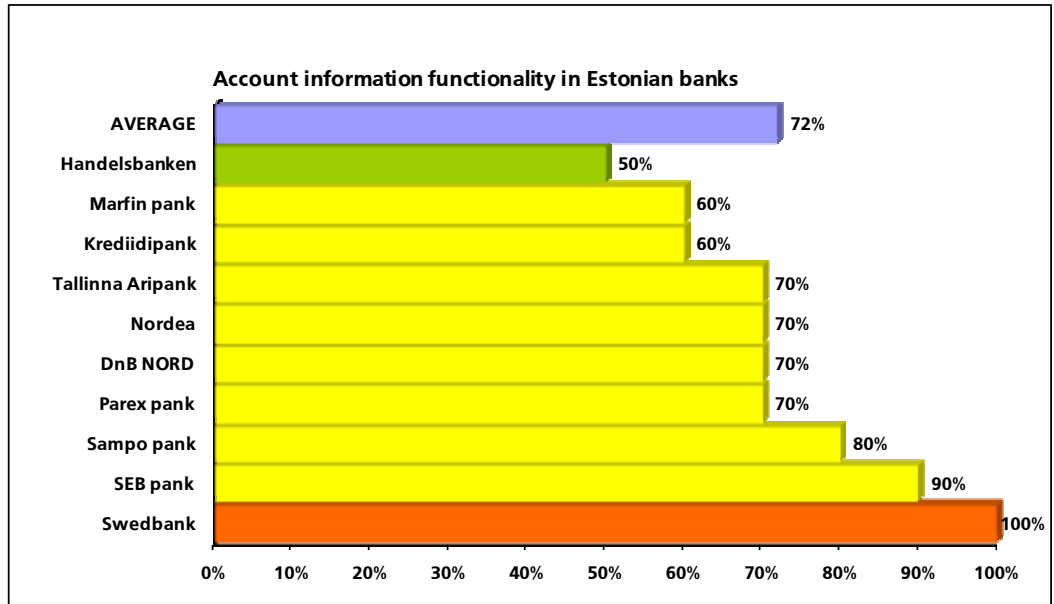
The screenshot shows the AS HANSABANKA website interface. The main heading is "Konta izraksts". Below this, there is a search bar for "Konts" set to "LV69HABA0551013331134 MĀRTIŅŠ VEISS". Below the search bar, there is a section for "Periods: 21.07.2008 - 21.07.2008". Below this, there is a table with columns: "Datums", "Apgrozījums", "Sagē. veids / Maksātājs / Informācija saņēmējam", and "Atlikums". A red circle highlights the "Datums" column. Below the table, there is a section for "KARTES" and "MOBILĀ BANKA". At the bottom, there is a section for "E-PAKALPOJUMI".

| Datums | Apgrozījums | Sagē. veids / Maksātājs / Informācija saņēmējam | Atlikums |
|------------|-------------|---|----------|
| 21.07.2008 | 96.48 | Sākuma atlikums LVL | |
| 21.07.2008 | 96.48 | Beigu atlikums LVL | |

- In the IBS of Rietumu banka in the history of transactions page there is a mistype of "transactions" (saying "Tranzakcijas" instead of "Transakcijas").

The screenshot shows the Rietumu Banka website interface. The main heading is "Konta izraksts". Below this, there is a search bar for "Konta numurs un valūta". Below the search bar, there are date pickers for "no 11 Jūli 2008" and "līdz 11 Jūli 2008". Below the date pickers, there are buttons for "Apstiprināt". A red circle highlights the word "Tranzakcijas" in the search bar. Below the search bar, there is a section for "Valūda" set to "Krievu". At the bottom, there is a footer with "Pēdējā sesija: 10. Jūlijs 2008 10:03:45 - 10:06:06 Rīgas laiks".

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Accounts list page with all accounts | + | + | + | + | + | + | + | + | + | + |
| Customising the accounts list page | - | - | + | - | - | + | + | - | + | - |
| Date and time of the last transaction shown in the accounts list page | - | - | + | - | - | + | - | - | - | - |
| Direct link from the account to the list of transactions | + | + | + | + | + | + | + | + | + | + |
| Sorting transactions by the required date | + | + | + | + | + | + | + | + | + | + |
| Printable version of the transactions history | + | + | + | + | + | + | + | + | + | + |
| Saving the list of transactions to file | + | + | + | + | + | + | + | + | + | + |
| Possibility to sort transactions by amount of money transferred | + | - | + | - | - | - | - | + | + | + |
| Possibility to sort transactions by currency | - | - | + | - | + | - | - | + | + | - |
| Type of account is displayed on the accounts page | + | - | + | + | - | - | + | + | + | + |

Commentary

- Most of the time user can hardly find out what kind of account he actually has.
- Customized sorting of transaction history is not a frequent option within IBS.
- Krediidipank offers very good customization opportunities for transaction history.

i-pank Demo version Krediidipank

Logout

Information

Statements

Operations

Services

Properties

Request of account statement

Account: 4278600987654-EEK, SAM SAMPLE
 4278600987851-EEK, SAM SAMPLE

Period: From 1 .09 .2000
to 1 .09 .2000

By the calendar:

Today's transactions
 Yesterday's transactions
 From the beginning of this week
 From the beginning of this month
 From the beginning of last month
 Last month only

By transactions:

Last operations
 excl today's
 Transactions after the previous request

Transaction type:

All transactions
 Only transactions ordered through i-pank
 Only deposit transactions
 Only withdrawal transactions
 Only non-declared international deposits

Output format:

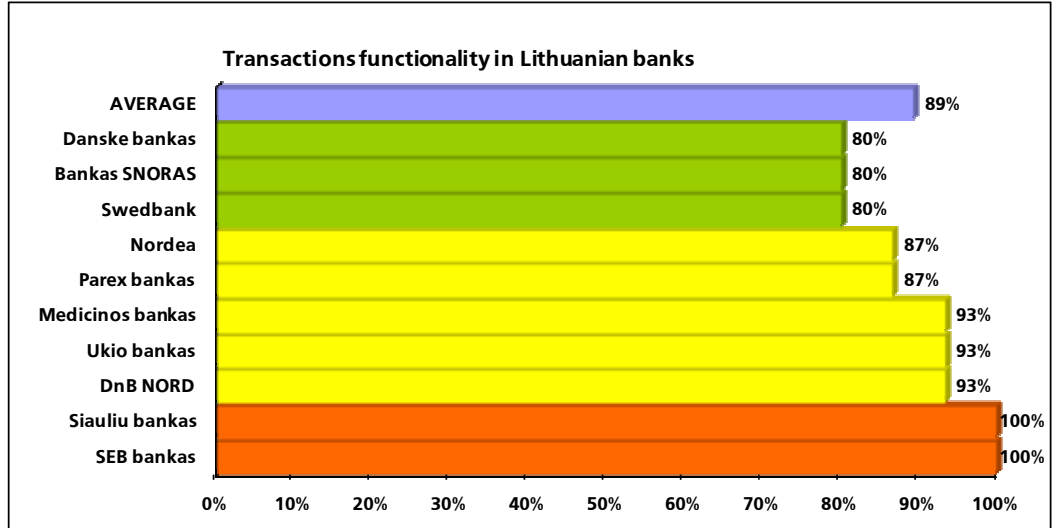
On display Show charges as separate transactions
 To the printer Wide format (more datafields)
 Valjatrükkis nn. ametlik formaat (sarnane pangast antava pabeväljavõttega)
 Save to file (in Telehansa format)
 Save to file (in previously defined format)

Send request

12.4 Transactions

Criteria in **the transactions subcategory** mostly relate to preparing and executing wire transfers (payment transfers) to account within the same bank, accounts in other domestic banks, and foreign banks.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Local one-time transfers | + | + | + | + | + | + | + | + | + | + |
| International one-time transfers | + | + | + | + | + | + | + | + | + | + |
| Periodical (recurring) local transfers | + | + | + | + | + | + | + | + | + | + |
| Periodical (recurring) international transfers | + | + | - | - | - | - | + | + | + | - |
| Delayed (timed) local transfers | + | + | + | + | + | + | + | + | + | + |
| Delayed (timed) international transfers | + | + | + | + | + | + | + | + | + | + |
| Local transfer template creation | + | + | + | + | + | + | + | + | + | + |
| International transfer template creation | + | + | + | + | + | + | + | + | + | + |
| Calendar next to date fields | + | + | + | + | + | + | + | + | + | + |
| All necessary fields for a local transfer are marked (i.e. with an asterisk *) | - | - | + | - | + | + | - | + | + | + |
| All necessary fields for an international transfer are marked (i.e. with an asterisk *) | - | - | + | - | + | + | - | + | + | + |
| Suggested transaction serial number | + | + | + | + | + | + | + | + | + | + |
| Both a point and a comma accepted as a decimal separator | + | + | + | + | + | + | + | + | + | + |
| Possibility to order an SMS/email notification when transaction has been completed | - | - | + | + | + | - | + | + | + | + |
| Carrying out currency operations | + | + | + | + | + | + | + | + | + | + |

Commentary

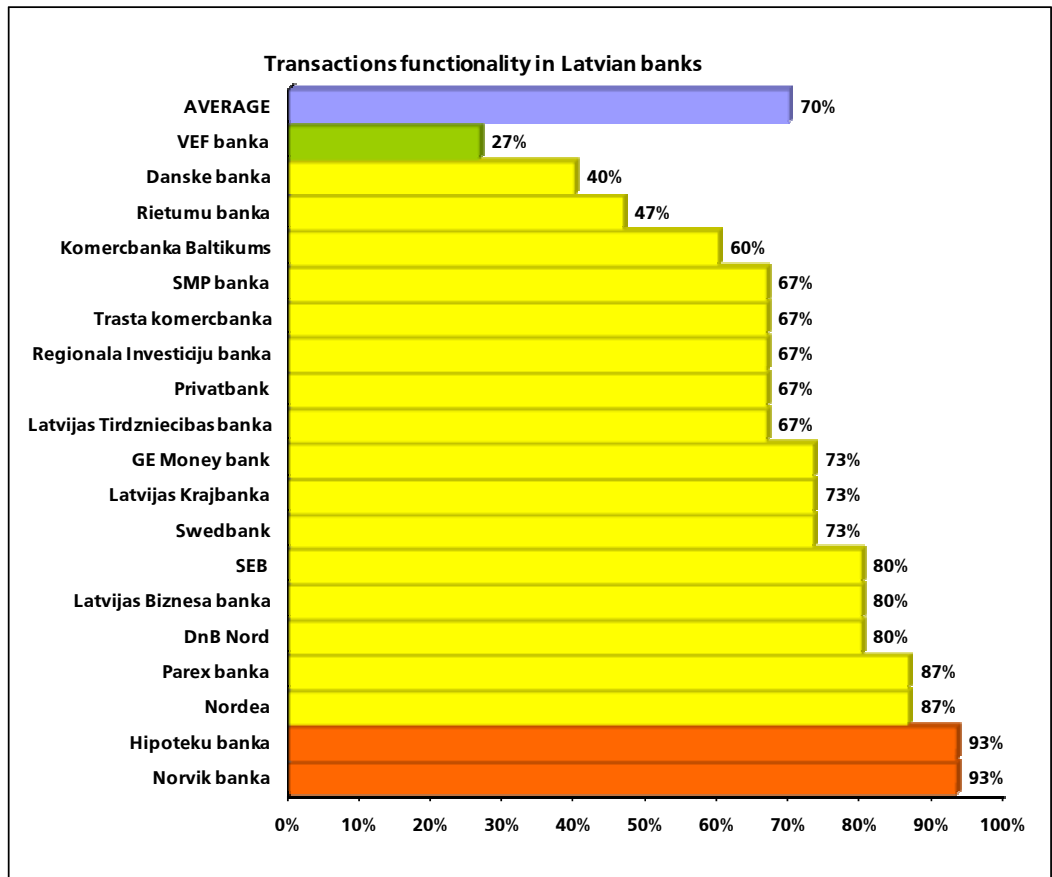
- Only half of the banks mark the necessary-to-enter fields when making transfers.
- Several banks still don't have a feature to notify their customers via SMS/e-mail when there is a cash inflow/outflow into/from their account.
- All the banks accept both comma and point as a decimal separator. Usually automatic exchange from comma to dot is an integral part of the transaction making process.
- In UAB Medicinos bankas internet banking system, when trying to use the function of notification e-mails, the pull-down menu is shown inappropriately: it is possible to read only the beginning of the line.

The screenshot shows the 'Išpėjimas' (Transfer) form in the UAB Medicinos bankas internet banking system. The form is divided into several sections: 'Išpėjimo siuntimo būdas', 'Stebima sąskaita', 'Suma', and 'Išpėjimo tekstas'. A dropdown menu for 'Išpėjimo siuntimo adresas' is open, showing a list of account numbers. The first item in the list is circled in red. The form also includes a 'Saugoti' (Save) button and a copyright notice at the bottom: '© 2000-2006 UAB Medicinos bankas. Visos teisės saugomos.'

- In the IBS of Nordea, there are a lot of buttons, which are supposed to provide customer with some help. Unfortunately, the pop-up window that appears after clicking on them is blank.

The screenshot shows the 'Vietinis mokėjimas' (Local Payment) form in the Nordea IBS. The form is divided into several sections: 'Iš sąskaitos:', 'Mokėtojas:', 'Gavėjų registras:', 'Gavėjo trumpas pavadinimas:', 'Gavėjo sąskaita:', 'Gavėjas:', 'Asmens/Įmonės kodas:', 'Suma:', 'Valiuta:', 'Data:', 'Mokėjimo detalės:', 'Mokėtojo kodas:', 'Įmokos kodas:', 'Mokėjimo numeris:', and 'Mokėjimo tipas:'. Several fields have question mark icons next to them, indicating help buttons. The top right corner has a question mark icon circled in red. The form also includes 'Sutikti' (Accept) and 'Nutraukti' (Cancel) buttons at the bottom.

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala Investidiju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| Local one-time transfers | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| International one-time transfers | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Periodical (recurring) local transfers | - | + | + | + | + | - | + | - | - | + | + | + | - | - | - | + | - | - | - | - |
| Periodical (recurring) international transfers | - | - | + | + | + | - | + | - | - | + | + | - | - | - | - | + | - | - | - | - |
| Delayed (timed) local transfers | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Delayed (timed) international transfers | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Local transfer template creation | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| International transfer template creation | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Calendar next to date fields | - | - | - | - | - | + | - | - | - | + | - | - | - | - | - | + | - | - | - | - |
| All necessary fields for a local transfer are marked (i.e. with an asterisk *) | - | + | + | - | + | - | + | + | + | + | + | + | + | + | - | + | + | + | + | - |
| All necessary fields for an international transfer are marked (i.e. with an asterisk *) | - | + | + | - | + | - | + | + | + | + | + | + | + | + | - | + | + | + | + | - |
| Suggested transaction serial number | + | + | - | + | + | - | + | + | - | - | + | + | + | + | - | - | + | + | + | - |
| Both a point and a comma accepted as a decimal separator | - | + | + | + | + | + | - | + | + | + | + | + | - | - | - | - | - | - | - | - |
| Possibility to order an SMS/email notification when transaction has been completed | - | - | - | - | + | - | - | + | - | - | + | + | - | - | - | - | - | - | - | - |
| Carrying out currency operations | + | + | - | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + | - |

Commentary

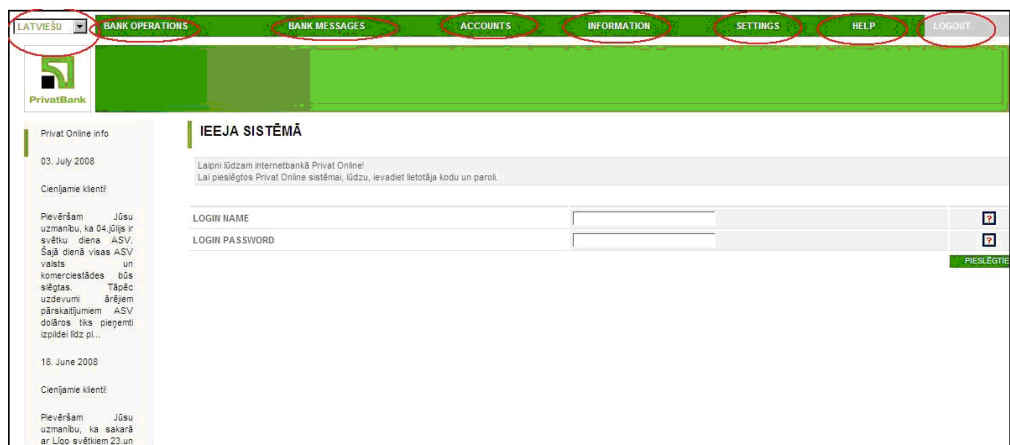
- Banks tend not to show calendars next to date fields. Usually the calendar is available only in transfer and for choosing length of transaction history.
- Banks rarely provide sms notifications of actually completed transactions.
- Surprisingly, not all banks accept comma and point as the decimal separator.
- In the case of GE Money bank transfer section creates many questions about entry of transfer number, date of operation, currency possibilities, decimal separators etc. It is very likely that user will have to entry data several times before system will accept this form.

- An interesting approach of how to show which fields require mandatory filling is shown by Privatbank that has added red vertical line to the respective sections. However, at first a user has to understand what those red lines mean, since it is not written anywhere that those are mandatory required fields.

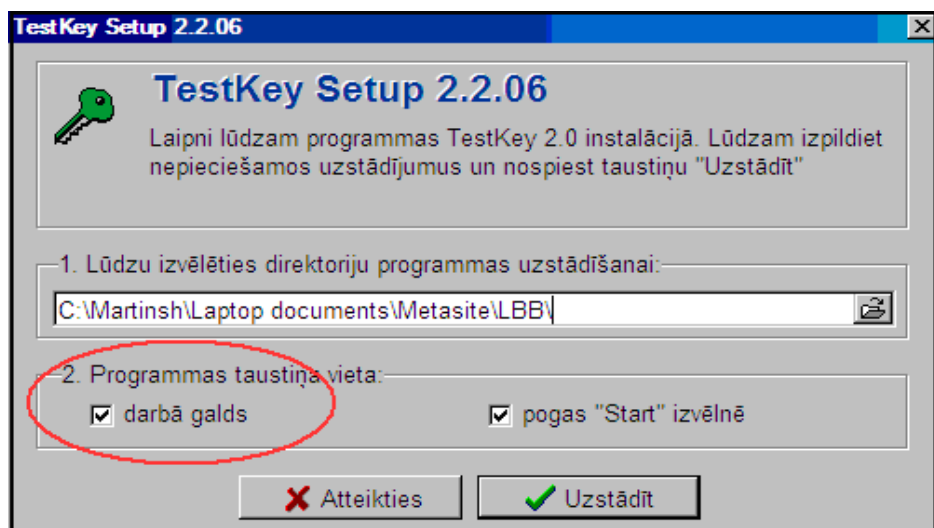
- A good practice from Swedbank is regarding the currency exchange operations. They have created a separate section, making it very easy to buy or sell the currency user might be interested in.



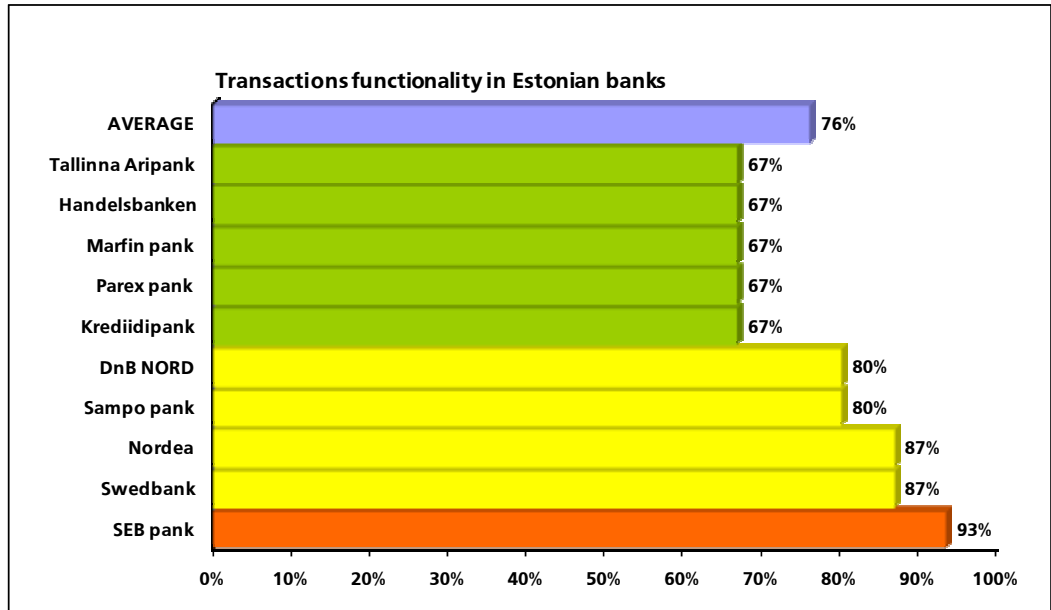
- While following a link in the IBS of Privatbank the user is kicked out as if he would not have logged in; furthermore, although, the language is set to Latvian, header of the IBS site is in English



- In order to transfer some money from Latvijas Biznesa Banka account a test key program has to be used that has to be installed before the actual money transfer can take place. And provided program isn't compatible with Windows Vista.



Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Local one-time transfers | + | + | + | + | + | + | + | + | + | + |
| International one-time transfers | + | + | + | + | + | + | + | + | + | + |
| Periodical (recurring) local transfers | + | + | + | + | + | + | + | + | + | + |
| Periodical (recurring) international transfers | - | - | + | - | - | - | - | - | - | - |
| Delayed (timed) local transfers | + | + | + | + | + | + | + | + | + | + |
| Delayed (timed) international transfers | + | + | + | + | + | + | + | + | + | + |
| Local transfer template creation | + | + | + | + | + | + | + | + | + | + |
| International transfer template creation | + | + | + | + | + | + | + | + | + | + |
| Calendar next to date fields | + | - | + | - | - | + | - | + | + | - |
| All necessary fields for a local transfer are marked (i.e. with an asterisk *) | + | - | - | - | - | + | - | - | + | - |
| All necessary fields for an international transfer are marked (i.e. with an asterisk *) | + | - | - | - | - | + | - | - | + | - |
| Suggested transaction serial number | + | + | + | - | + | + | + | + | + | + |
| Both a point and a comma accepted as a decimal separator | - | + | + | + | + | + | + | + | + | + |
| Possibility to order an SMS/email notification when transaction has been completed | - | - | + | + | - | - | - | + | + | - |
| Carrying out currency operations | + | + | + | + | + | + | + | + | + | + |

Commentary

- Although reference number or payment details are demanded, it is not mentioned anywhere.
- SMS notification seems to be a new area that has only started to develop.
- Most banks tend to allow both point and comma as the decimal separator.
- In Parex bank IBS, although the language is set to estonian, an error appears in russian.

PAREXI INTERNETIPANK EESTI ENGLISH RU-РУССКИЙ AEI VALUR

ZIUGOV KRISTI

[Eesti küsimus](#)

PANK SEADED

Olevaated Maksed Taotlused Internetipank

[Uus makse](#) | [Makse ajalugu](#) | [Määratud maksed](#) | [Impordi](#) | [Otsi](#)

SISERIIKLIK MAKSE

Dokumendi nr:

Kuupäev: 1 Juul 2008

MAKSJA

Makse tüüp: TAVALINE

Maksja konto: ARVELDUSKONTO EEK EE561200001218375199 (0,00)

Summa: 1.10 EEK - Eesti kroon

SAAJA

Saaja konto: 221027210351

Saaja nimi: Kristi Zügov

Määrake "Maksebilansi tehingukood" ja "Saaja riik", kui makse ei ole teostatud Eesti kroonides

Saaja riik: EE - EESTI

Maksebilansi tehingukood:

Viltnumber:

Selgitus:

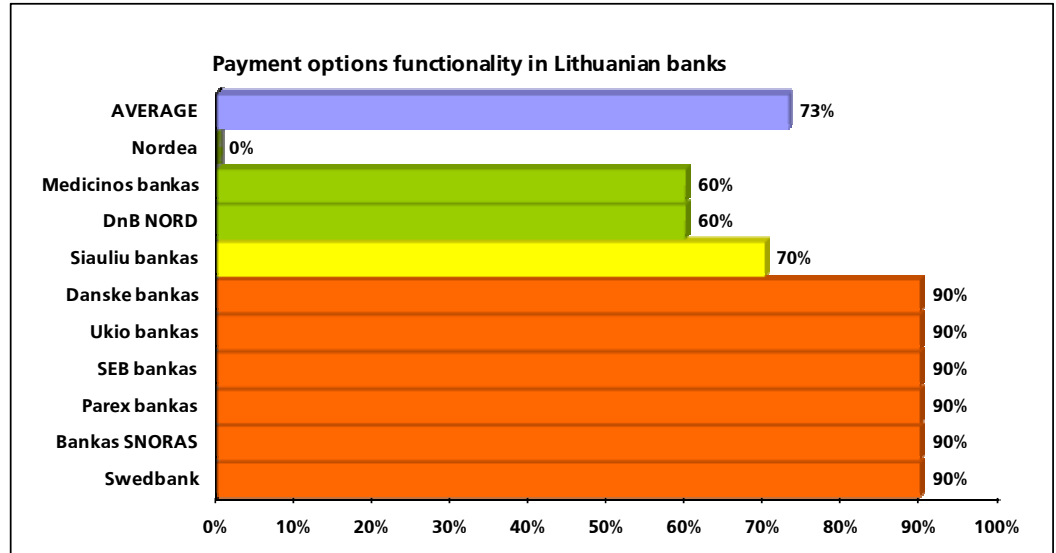
Должно быть заполнено поле "Номер ссылки" или "Детали платежа".

Tähtis vältida "Info pangalaenu" tootmisala teile maksete kättesaamist ning teie vabatahtlikult teie eest vastutust.

12.5 Payment options

In the **Payment options** subcategory, the banks' readiness to accept utility payments (i.e. payments for energy and water supply services, telecommunications, cable TV and the like) by individual clients is analyzed. However, the exact criteria differ by country, according to the national specifics.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Possibility to pay for water | + | + | + | + | + | - | + | + | + | + |
| Possibility to pay for electricity | + | + | + | + | + | - | + | + | + | + |
| Possibility to pay for heating | + | + | + | + | + | - | + | + | + | + |
| Possibility to pay for mobile telephone (3 largest providers) | + | + | + | + | + | - | + | + | + | + |
| Possibility to pay for the Internet (at least 3 providers in capital) | + | + | + | + | + | - | + | + | + | + |
| Possibility to pay for cable television (at least 1 cable TV provider in capital) | + | + | + | + | + | - | + | + | + | + |
| Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers) | - | - | - | - | - | - | - | - | - | - |
| Direct debit payments are available | + | + | - | + | - | - | + | + | - | + |
| Filling a direct debit payment application form online | + | + | - | + | - | - | + | + | - | + |
| A printable direct debit payment application form is available online | + | + | - | + | - | - | + | + | + | + |

Commentary

- Almost all banks have a possibility to pay for water, electricity, heating, largest mobile telephone, cable television and internet providers.
- Surprisingly, there is no possibility to make a direct payment through IBS if a customer wants to transfer money to pre-paid mobile phone number account (even though such payment is usually available when going through a website of a pre-paid card, which later redirects to the IBS).
- The majority of banks provide an option to make an agreement of direct debit. The number of direct debit receivers differs substantially in different e-banking systems.
- Many of the banks in their e-banking systems did not have the list of e-shops in which it is possible to pay with an IBS. Swedbank, for example, integrates such a list into its internet banking system.

hanza.net [Struktūra](#) [Išėiti](#)

Bankas **Investuotojas** **Hansa pensija** **Draudimas** **E.paslaugos** **Mobilus bankas** **Mano pasirinkimai**

E.Vvriausybė **E.prekvba** **E.saskaitos**

E.paslaugos > E.prekvba [spausdinti](#)

Pirkite internete, atsiskaitykite hanza.net!

Naudodamiesi **hanza.net**, už pirkinius internete mokėsite saugiai ir greitai. Spauskite ties logotipu ir pateksite į pasirinktą interneto parduotuvę. Išsirinkę pageidaujama pirkini, jį apmokėsite hanza.net – tereikės įvesti savo naudotojo ID, slaptažodžius ir patvirtinti mokėjimą.

Interneto parduotuvėms: kaip prisijungti
Susisiekite su mumis



MANO TEO – tai savitarnos svetainė TEO klientams. Joje galima savarankiškai pasirinkti telekomunikacijų, IT ir TV paslaugas, jas valdyti ir už jas mokėti, gauti tikslią ir naudingą informaciją apie bendrovės teikiamas paslaugas bei specialius pasiūlymus.



OMNITEL EXTRA – tai išankstinio mokėjimo mobiliojo ryšio paslauga. Dabar taip paprasta ir ypač patogiu papildyti OMNITEL EXTRA sąskaitą bet kuriuo metu tiesiog internetu! Papildymas internetu - tai saugus, patogus ir greitas OMNITEL EXTRA papildymo būdas. Internetu Jūs galite papildyti tiek savo, tiek draugų, artimųjų OMNITEL EXTRA abonentių sąskaitas.

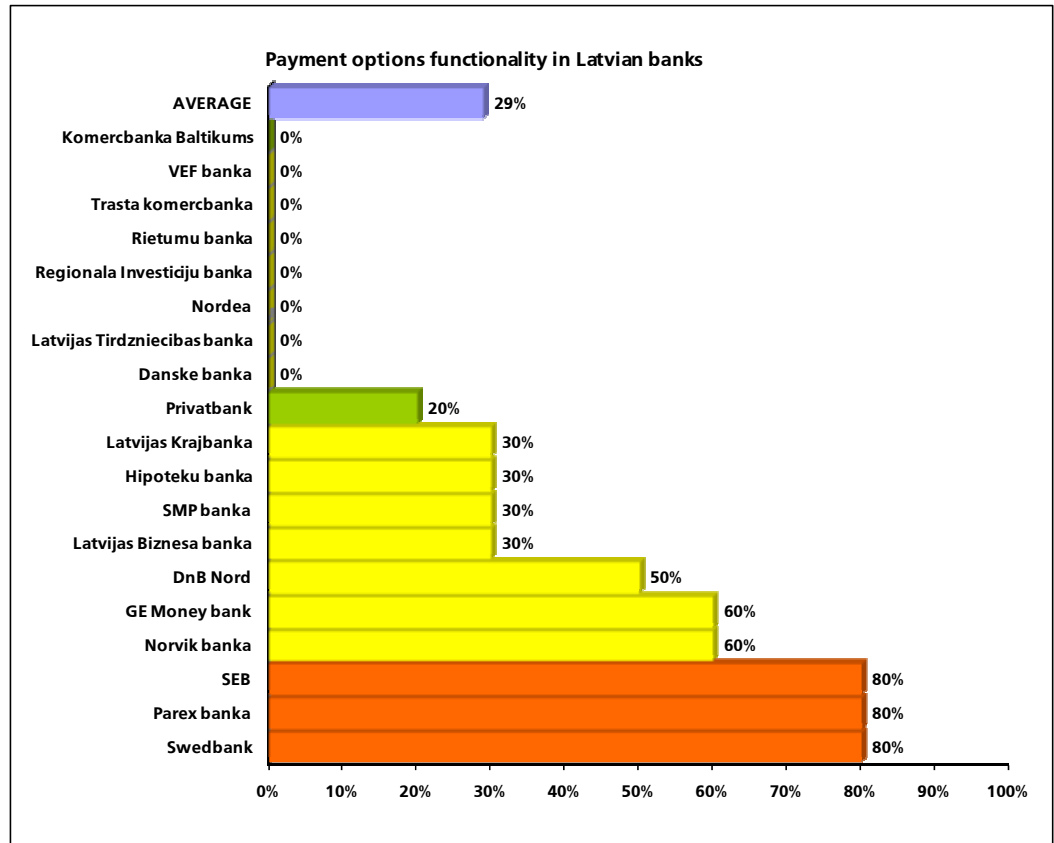
Naudotės EXTRA, gaunate EKSTRA



EŽYS – mobiliojo ryšio kortele, kuri badosi pigiais pokalbiais ir SMS. EŽIO sąskaitą dabar galite didinti ir internete.

EŽYS – pigus kaip velnias.

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Reģionālā Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Possibility to pay for water | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - | - | + | - | - |
| Possibility to pay for electricity | - | + | + | + | - | - | - | - | - | - | + | + | - | - | - | + | - | - | - |
| Possibility to pay for heating | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Possibility to pay for mobile telephone (3 largest providers) | - | - | + | + | - | - | - | + | - | - | + | + | + | - | - | + | + | - | - |
| Possibility to pay for the Internet (at least 3 providers in capital) | - | - | - | + | - | - | + | - | - | - | - | + | - | - | - | + | - | - | - |
| Possibility to pay for cable television (at least 1 cable TV provider in capital) | - | + | + | + | - | - | + | + | - | - | + | + | + | - | - | + | + | - | - |
| Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers) | - | - | - | + | - | - | + | - | - | - | - | - | - | - | - | + | - | - | - |
| Direct debit payments are available | - | + | + | + | + | - | - | + | - | - | + | + | - | - | - | + | - | - | - |
| Filling a direct debit payment application form online | - | + | + | + | + | - | - | - | - | - | + | + | - | - | - | + | - | - | - |
| A printable direct debit payment application form is available online | - | + | + | + | + | - | - | - | - | - | + | + | - | - | - | + | - | - | - |

Commentary

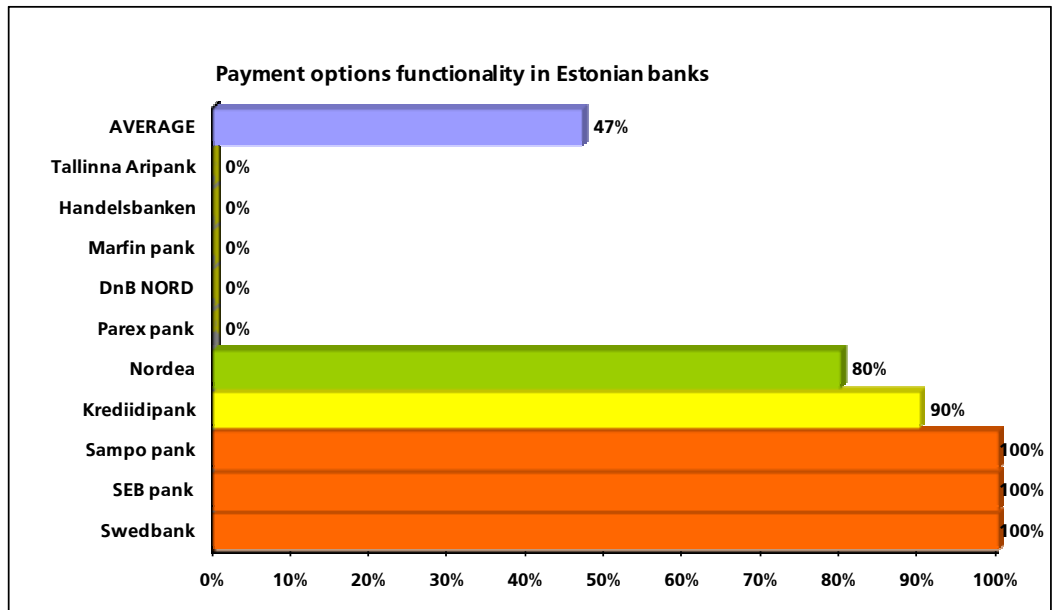
- None of the banks allow customers to pay for heating, only rarely (Parex and SMP banka) allows to pay for water in Riga.
- A very convenient way of finding the service which shall be paid is provided by Swedbank, where the companies available for pre defined payments are sorted according to their services.

| | | |
|---|--|--|
| Regulārais maksājums Valūtas maiņa Ienākošie starptautiskie maksājumi E-rēķini KARTES Manas kartes Norēģinu kartes Kredītkartes Vērtīgo pirkumu programma MOBILĀ BANKA Mobilā banka Priekšmaksas kartes WAP E-PAKALPOJUMI E-pakalpojumi Iepirkšanās | Priekšmaksas kartes: ▶ ZELTA ZVITĪJA ▶ OKARTE ▶ AMIGO (priekšmaksas) ▶ URA! ▶ 5+ (FivePlus) ▶ GeMobile Telekomunikācijas: ▶ Amigo pēcmaksas(norād. līg.nr) ▶ Amigo pēcmaksas(norād.tel.nr) ▶ Baticom AS (internets) ▶ Baltkom TV ▶ FAO SIA (Kabeļtelevīzija) ▶ IZZI COM SIA ▶ IZZI SIA ▶ Lattelecom ▶ LMT pastāvīgais pieslēgums (norād.telefona Nr.) ▶ LMT pastāvīgais pieslēgums (norād.rēģina Nr.) ▶ TELE2 (pastāvīgais pieslēgums) ▶ Telekom Baltija ▶ TELEVIDEOTĪKLS ▶ TELIA LATVUA ▶ ZB.LV Mājas internets | Komunālie pakalpojumi: ▶ LATVENERGO ▶ LATVUAS GĀZE ▶ Latvijas Propāna gāze Dažādi: ▶ G4S LATVUA ▶ ORIFLAME ▶ AGA ▶ AVON COSMETICS ▶ CREDITREFORM LATVUA ▶ CSDD (Pilsētas dome) ▶ ENIRO LATVUA (nor.klienta Nr) ▶ ENIRO LATVUA (nor.rēģina Nr.) ▶ Fonds Ziedot ▶ GE MONEY AS ▶ HALENS ▶ Hansa Līzings (līkērt,auto) ▶ Hansa Līzings Nomaksa ▶ Inserviss Credit ▶ L&T SIA ▶ Inserviss Credit ▶ Statoil (iemaksa debetkartē) ▶ Statoil (kredītkarte, Routex) ▶ LURSOFT ▶ Lattelecom Technology (MicroLink Latvia) ▶ Neckermann |
| | Valsts nodevas: | |

- In the list of Latvijas Biznesa Banka there is an option to choose "null", which leads to predefined payment of Tele2.

| | | |
|--|---|--|
| Vietējais maksājums Starptautiskais maksājums Konvertācija Skaidras naudas izmaksas prieteikums Noguldījums Naudas izņemšana no krājkonta STANDARTA MAKSĀJUMI ▶ Telekomunikācijas ▶ Finanšu ▶ Apsardzes ▶ Mācību iestādes ▶ Komunālie ▶ Budžetu | ▶ AMIGO ▶ BALTKOM TV SIA (dekodera abon.) ▶ BALTKOM TV SIA (Internet) ▶ ENIRO LATVIJA (klienta nor.Nr) ▶ ENIRO LATVIJA (rēģina NR.) ▶ FAO SIA (TV) ▶ HALLO ▶ IZZI COM SIA ▶ IZZI SIA ▶ LATTELECOM SIA ▶ LIVAS SIA ▶ LIVAS INTERNET ▶ LIVAS TV ▶ LMT OKARTE ▶ LMT (norādīt telefona numuru) ▶ LMT (norādīt rēģina numuru) ▶ null ▶ TELE2 (pastāvīgais pieslēgums) ▶ TELEKOM BALTIJA ▶ TELEVIDEOTĪKLS (fiziskām personām) ▶ TELEVIDEOTĪKLS (juridiskām personām) ▶ TELIA LATVIJA ▶ URA! | JAUNIE (1) PARAKŠTĪŠANA! (0) NOSŪTĪTIE (0) IZPILDĪTIE (0) ARHĪVS (meklēt) DZĒŠTIE (0) KLIENTA MAKSĀJUMI |
|--|---|--|

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Possibility to pay for water | - | - | + | + | - | + | - | + | + | - |
| Possibility to pay for electricity | - | - | + | + | - | + | - | + | + | - |
| Possibility to pay for heating | - | - | + | + | - | + | - | + | + | - |
| Possibility to pay for mobile telephone (3 largest providers) | - | - | + | + | - | + | - | + | + | - |
| Possibility to pay for the Internet (at least 3 providers in capital) | - | - | + | + | - | - | - | + | + | - |
| Possibility to pay for cable television (at least 1 cable TV provider in capital) | - | - | + | + | - | + | - | + | + | - |
| Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers) | - | - | + | - | - | - | - | + | + | - |
| Direct debit payments are available | - | - | + | + | - | + | - | + | + | - |
| Filling a direct debit payment application form online | - | - | + | + | - | + | - | + | + | - |
| A printable direct debit payment application form is available online | - | - | + | + | - | + | - | + | + | - |

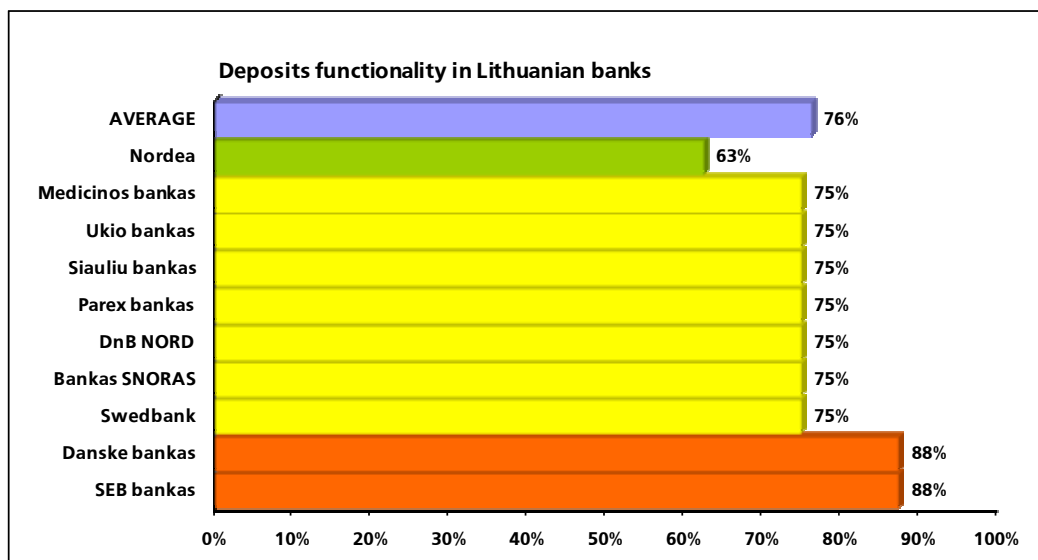
Commentary

- In Estonia most of utilities payments are done using e-bills system (arved.ee), which offers better usability than payment templates used in Latvia or Lithuania. E-bills are supported by Swedbank, SEB, Nordea, Sampo, Krediidipank.
- Swedbank, SEB, Nordea, Sampo, Krediidipank also provide possibility to make payments for utilities automatically by using direct debit.
- In Estonia banks are clearly divided into two groups. One group (Swedbank, SEB, Nordea, Sampo, Krediidipank) that provides almost all payment options functionality and second group (Parex, DnB Nord, Marfin, Handelsbanken, Aripank) that doesn't offer any additional functionality besides making a simple transfer.

12.6 Deposits

The **deposits subcategory** evaluates the functionality related to opening and managing private client deposits online.

Lithuanian banks



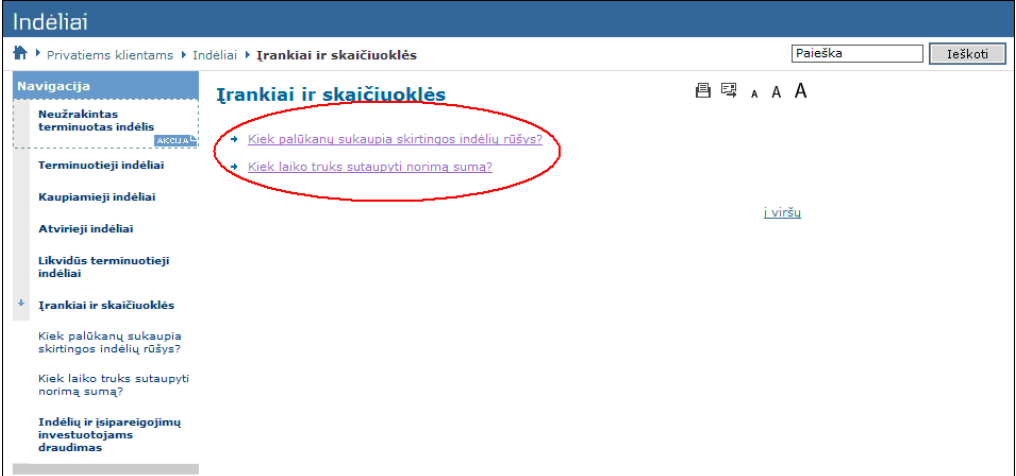
Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Deposits in local currency | + | + | + | + | + | + | + | + | + | + |
| Deposits in EUR | + | + | + | + | + | + | + | + | + | + |
| Deposits in USD | + | + | + | + | + | + | + | + | + | + |
| Interest calculator within the IBS | - | - | + | - | + | + | - | + | - | + |
| Interest rate information is provided | + | + | + | + | + | + | + | + | + | + |
| Interest calculator on the bank's public website | - | + | - | - | + | - | + | - | + | - |
| Possibility to withdraw the deposit directly from IBS | + | + | - | + | - | - | + | + | + | - |
| Information on accrued interest is present | + | + | + | + | - | - | - | + | - | + |

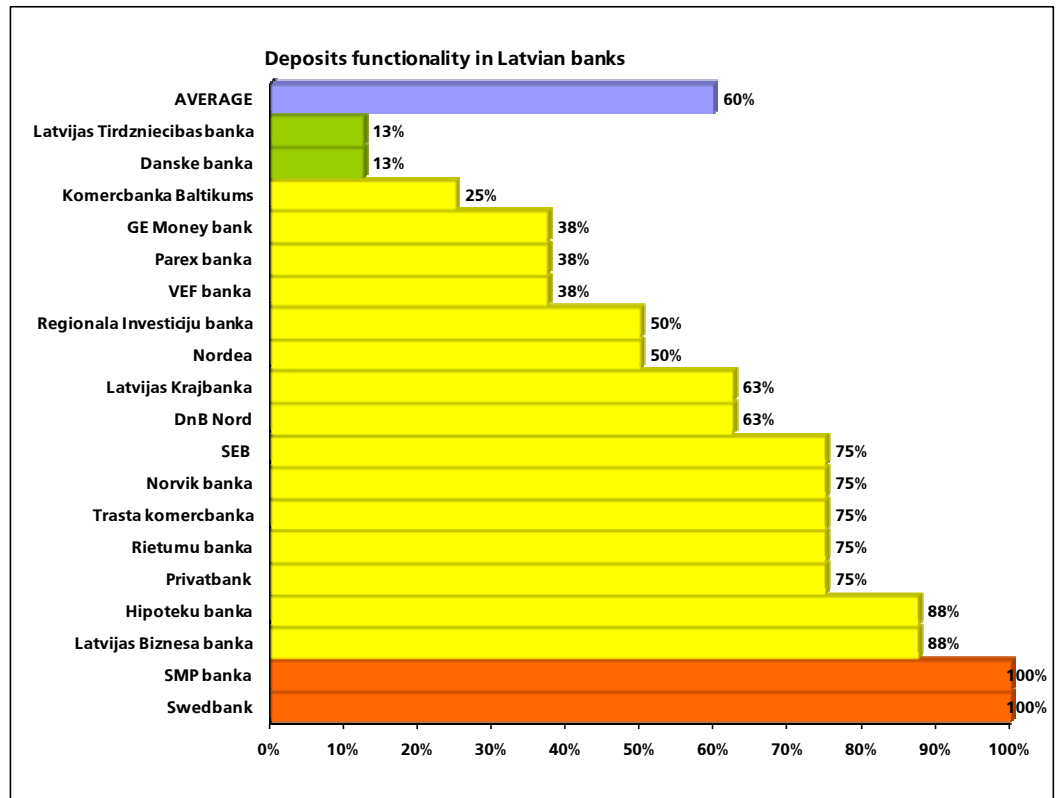
Commentary

- It is possible to make deposits in LTL, USD and EUR in all of the banks. Some banks have an option to make a deposit in GBP as well. The banks always provide explicit information about the interest paid for the deposits.
- In some banks it is possible to withdraw the deposit directly from IBS; however, it is quite common, that one has to send a message through IBS or contact the bank in some other way to withdraw their deposit.
- Danske Bank has a calculator which is twofold: it is possible to calculate either the interest that one will receive or how much time is needed to accumulate the wanted amount of money.



The screenshot shows a web page titled "Indėliai" (Deposits) for private clients. The main heading is "Įrankiai ir skaičiuoklės" (Tools and Calculators), which is circled in red. Below this heading, there are two links: "Kiek palūkanų sukaupta skirtingos indėlių rūšys?" (How much interest is accumulated by different deposit types?) and "Kiek laiko truks sutaupyti norimą sumą?" (How long will it take to save the desired amount?). The page also features a navigation menu on the left with categories like "Neužrankintas terminuotas indėlis", "Terminuoti indėliai", "Kaupiamieji indėliai", "Atvirieji indėliai", "Likvidūs terminuoti indėliai", and "Įrankiai ir skaičiuoklės".

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investiciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Deposits in local currency | - | + | + | + | + | - | + | + | - | + | + | + | + | + | + | + | + | + | + |
| Deposits in EUR | - | + | - | + | + | - | + | - | - | + | - | - | + | + | + | + | + | + | + |
| Deposits in USD | - | + | - | + | + | - | + | - | - | + | - | - | + | + | + | + | + | + | + |
| Interest calculator within the IBS | - | - | - | + | - | - | - | + | - | - | + | - | - | - | - | - | + | - | - |
| Interest rate information is provided | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Interest calculator on the bank's public website | - | - | - | + | + | + | + | + | - | - | + | - | + | - | - | + | + | + | - |
| Possibility to withdraw the deposit directly from IBS | - | - | - | + | + | - | + | - | - | - | + | - | - | - | + | - | + | - | - |
| Information on accrued interest is present | - | + | + | + | + | - | + | + | - | - | + | + | + | - | + | + | + | + | - |

Commentary

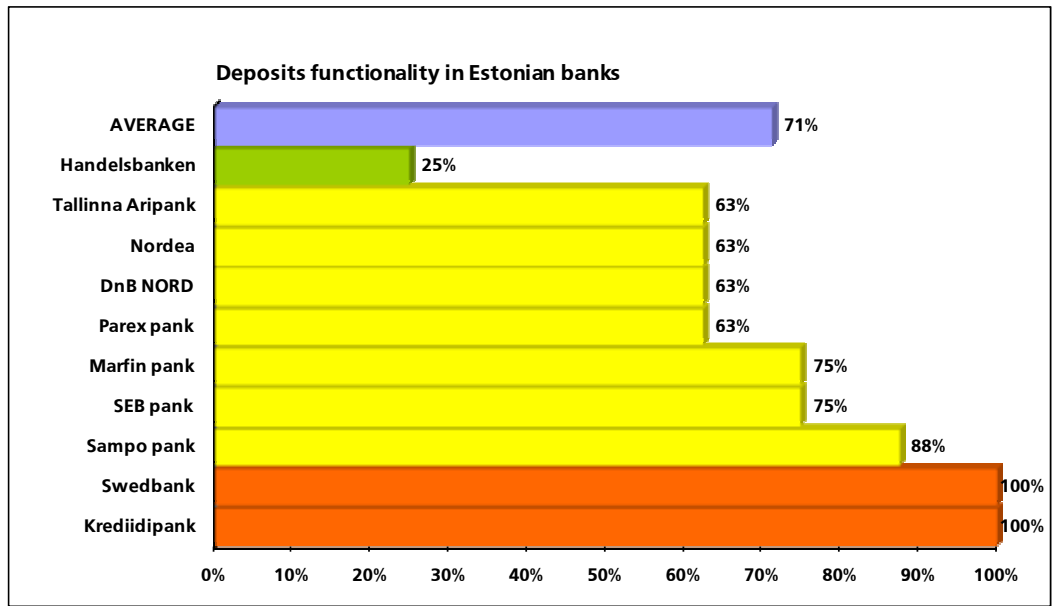
- SMP banka fulfilled all deposit criteria. The clients of SMP banka do not have to visit bank at all in order to make a deposit. All information including interest calculations and accrued interest is available in Multinet. Deposit types, interests and terms are put in interactive table. Client can choose most appropriate deposit and click on it. System automatically will open online deposit blank.

| Pamatpārskaitījumi | | Depozītu līmes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------|--|------|------|------|------|--|--|--------|-------|---|---|---|----|----|-----|-----|------|------|------|------|------|-----|-----|------|------|------|------|------|-----|-----|------|------|------|------|------|--------|-------|---|---|----|----|-----|-----|------|------|------|------|-----|-----|------|------|------|------|-----|-----|------|------|------|------|--------|-------|---|----|----|----|----|-----|----|------|------|------|------|------|-----|----|------|------|------|------|------|--------|-------|---|---|---|---|-----|--------|------|--|--|--|-----|-------|------|--|--|--|-----|--------|------|--|--|--|--------|-------|---|----|----|----|-----|--------|------|--|--|--|-----|-------|------|--|--|--|-----|--------|------|--|--|--|--------|-------|----|----|----|----|----|-----|--------|------|--|--|--|--|-----|-------|------|--|--|--|--|-----|-----|-----|--|--|--|--|
| Iekšbankas pārskaitījums Pārskaitījums laotā Starptautiskais pārskaitījums Pārskaitījums KF rubļos Kamvertēģis Stādīšanas naudas iemaksas pietiekums Depozīts Naudas izņemšanai no krājkonta | | <p>VIENKĀRŠAIS NOGULDĪJUMS AR PROCENTU IZMAKSU PERIODA BEIGĀS</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>1</th> <th>3</th> <th>6</th> <th>12</th> <th>24</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100</td> <td>4.2%</td> <td>4.7%</td> <td>5.0%</td> <td>5.6%</td> <td>5.7%</td> </tr> <tr> <td>LVL</td> <td>100</td> <td>7.0%</td> <td>7.9%</td> <td>8.3%</td> <td>8.6%</td> <td>7.5%</td> </tr> <tr> <td>USD</td> <td>100</td> <td>3.0%</td> <td>4.0%</td> <td>5.3%</td> <td>5.9%</td> <td>5.2%</td> </tr> </tbody> </table> <p>VIENKĀRŠAIS NOGULDĪJUMS AR PROCENTU IZMAKSU IK MĒNESI</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>3</th> <th>6</th> <th>12</th> <th>24</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100</td> <td>4.5%</td> <td>4.8%</td> <td>5.4%</td> <td>5.5%</td> </tr> <tr> <td>LVL</td> <td>100</td> <td>7.2%</td> <td>7.3%</td> <td>8.0%</td> <td>7.0%</td> </tr> <tr> <td>USD</td> <td>100</td> <td>3.8%</td> <td>5.1%</td> <td>5.7%</td> <td>5.0%</td> </tr> </tbody> </table> <p>MĒRĶA NOGULDĪJUMS</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>6</th> <th>12</th> <th>24</th> <th>36</th> <th>60</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>25</td> <td>3.5%</td> <td>4.0%</td> <td>4.5%</td> <td>4.8%</td> <td>5.0%</td> </tr> <tr> <td>LVL</td> <td>25</td> <td>5.0%</td> <td>6.0%</td> <td>6.5%</td> <td>6.6%</td> <td>6.7%</td> </tr> </tbody> </table> <p>BIZNESĀ NOGULDĪJUMS 2-8 DIENĀM</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100000</td> <td>2.3%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>LVL</td> <td>50000</td> <td>2.5%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>USD</td> <td>100000</td> <td>1.5%</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>BIZNESĀ NOGULDĪJUMS 9-15 DIENĀM</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100000</td> <td>2.8%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>LVL</td> <td>50000</td> <td>3.0%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>USD</td> <td>100000</td> <td>1.8%</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>BIZNESĀ NOGULDĪJUMS 16-22 DIENĀM</p> <table border="1"> <thead> <tr> <th>Valūta</th> <th>Summa</th> <th>16</th> <th>17</th> <th>18</th> <th>19</th> <th>20</th> </tr> </thead> <tbody> <tr> <td>EUR</td> <td>100000</td> <td>3.2%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>LVL</td> <td>50000</td> <td>3.3%</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>---</td> <td>---</td> <td>---</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | | | | | | Valūta | Summa | 1 | 3 | 6 | 12 | 24 | EUR | 100 | 4.2% | 4.7% | 5.0% | 5.6% | 5.7% | LVL | 100 | 7.0% | 7.9% | 8.3% | 8.6% | 7.5% | USD | 100 | 3.0% | 4.0% | 5.3% | 5.9% | 5.2% | Valūta | Summa | 3 | 6 | 12 | 24 | EUR | 100 | 4.5% | 4.8% | 5.4% | 5.5% | LVL | 100 | 7.2% | 7.3% | 8.0% | 7.0% | USD | 100 | 3.8% | 5.1% | 5.7% | 5.0% | Valūta | Summa | 6 | 12 | 24 | 36 | 60 | EUR | 25 | 3.5% | 4.0% | 4.5% | 4.8% | 5.0% | LVL | 25 | 5.0% | 6.0% | 6.5% | 6.6% | 6.7% | Valūta | Summa | 2 | 3 | 4 | 5 | EUR | 100000 | 2.3% | | | | LVL | 50000 | 2.5% | | | | USD | 100000 | 1.5% | | | | Valūta | Summa | 9 | 10 | 11 | 12 | EUR | 100000 | 2.8% | | | | LVL | 50000 | 3.0% | | | | USD | 100000 | 1.8% | | | | Valūta | Summa | 16 | 17 | 18 | 19 | 20 | EUR | 100000 | 3.2% | | | | | LVL | 50000 | 3.3% | | | | | --- | --- | --- | | | | |
| Valūta | Summa | 1 | 3 | 6 | 12 | 24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 100 | 4.2% | 4.7% | 5.0% | 5.6% | 5.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 100 | 7.0% | 7.9% | 8.3% | 8.6% | 7.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | 100 | 3.0% | 4.0% | 5.3% | 5.9% | 5.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valūta | Summa | 3 | 6 | 12 | 24 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 100 | 4.5% | 4.8% | 5.4% | 5.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 100 | 7.2% | 7.3% | 8.0% | 7.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | 100 | 3.8% | 5.1% | 5.7% | 5.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valūta | Summa | 6 | 12 | 24 | 36 | 60 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 25 | 3.5% | 4.0% | 4.5% | 4.8% | 5.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 25 | 5.0% | 6.0% | 6.5% | 6.6% | 6.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valūta | Summa | 2 | 3 | 4 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 100000 | 2.3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 50000 | 2.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | 100000 | 1.5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valūta | Summa | 9 | 10 | 11 | 12 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 100000 | 2.8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 50000 | 3.0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| USD | 100000 | 1.8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valūta | Summa | 16 | 17 | 18 | 19 | 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| EUR | 100000 | 3.2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVL | 50000 | 3.3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| --- | --- | --- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

- Few banks offer the possibility to withdraw the deposit directly from the IBS.
- Although Parex bank provides different calculators deposit interest calculator is not one of them. Furthermore, the servicing person answering the call was not sure and confident about answers she gave.

The screenshot shows the Parex Bank website interface. At the top, there is a navigation bar with links for 'Par banku', 'Mediju telpa', 'Mēs atbalstām', 'Karjera', and 'Kontaktinformācija'. The main content area is titled 'Privātpersonām Uzņēmumiem' and features a 'Kalkulatori' section. This section lists several calculators: 'Hipotekārā kredīta kalkulators', 'Autolīzings (ikmēneša maksas aprēķinām)', 'Patēriņa kredīta kalkulators', 'Valūtas kalkulators', 'Pensiju kalkulators', 'Maxi konta kalkulators', and 'Uzkrājums+ kalkulators'. There is also a 'Sākumlapa / Kalkulatori' link and a brief description of the bank's services.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Deposits in local currency | + | - | + | + | + | + | + | + | + | + |
| Deposits in EUR | + | - | + | + | + | + | + | + | + | + |
| Deposits in USD | + | - | + | + | + | + | + | + | + | + |
| Interest calculator within the IBS | - | - | + | + | + | + | - | - | - | - |
| Interest rate information is provided | + | - | + | + | + | + | + | + | + | + |
| Interest calculator on the bank's public website | - | - | + | + | - | - | - | + | - | - |
| Possibility to withdraw the deposit directly from IBS | + | + | + | + | + | - | + | + | + | - |
| Information on accrued interest is present | - | + | + | + | - | - | - | + | + | + |

Commentary

- Generally almost all of the banks provide the client with the opportunity to open deposits in foreign currencies and it can be done over the Internet
- Most banks do not show the accrued interest in the IBS; however, it can be found over the phone or in the branch.
- Very few banks have interest calculators in the IBS.
- A good example of an interest calculator is provided by Swedbank, it is possible to choose deposit type, amount and term.

Deposit calculator

Deposit type* Term deposit (monthly interest payments)

Initial amount* Term deposit (monthly interest payments)

Deposit period* Term deposit (single payment at the end of period)

Savings deposit

Calculate

Deposit interest rate

Deposit interest sum

Total income

Grand total

Results are approximate and may differ from conditions offered to you.

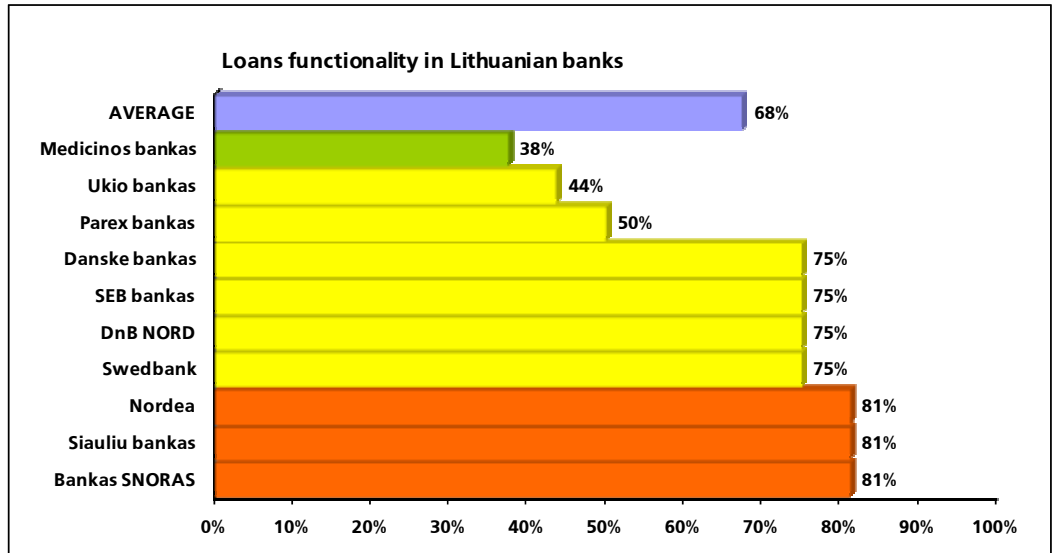
With the deposit calculator you can calculate how much money you will make when depositing money, depending on the type, amount and term of the deposit.

An asterisk denotes mandatory fields.

12.7 Loans

The **loans** subcategory analyzes the functionality related to taking out loans, filling in loan application forms and performing other loan-related activities online.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|--|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| A printable consumer loan application form | + | + | + | + | + | + | + | + | + | + |
| Filling a consumer loan application form online | + | + | + | + | - | - | - | + | + | - |
| Taking out a consumer loan via the Internet Banking System | + | - | + | + | - | - | - | + | - | - |
| Consumer loan interest calculator within the Internet Banking System | - | - | - | - | - | + | - | - | + | - |
| Consumer loan interest information is provided | + | + | + | - | - | + | - | - | + | + |
| Consumer loan interest calculator on the public website | + | + | + | + | - | + | + | + | + | - |
| Information about consumer loan conditions | + | + | + | + | + | + | + | + | + | + |
| Information about documents required to take out a consumer loan | + | + | + | + | + | + | + | + | + | + |
| A printable mortgage application form | + | + | + | + | + | + | + | + | + | + |
| Filling a mortgage application form online | + | + | - | + | - | + | - | + | + | - |
| Taking out a mortgage via the Internet Banking System | - | - | - | + | - | - | - | + | - | - |
| Mortgage loan interest calculator within the Internet Banking System | - | - | - | - | - | + | - | - | - | - |
| Mortgage interest information is provided | + | + | + | - | - | + | - | - | + | - |
| Mortgage interest calculator on the public website | + | + | + | + | - | + | + | + | + | - |
| Information about mortgage conditions | + | + | + | + | + | + | + | + | + | + |
| Information about documents required to take out a mortgage | + | + | + | + | + | + | + | + | + | + |

Commentary

- Application form for loans can be always found in the public website.
- Mostly the interest rates are not available, because they are reached by individual agreements; however, while trying to obtain some information on loans a user cannot get any idea of what it might be.
- The information on loans usually is not incorporated in the IBS.
- Only half of the banks allow clients to take out a consumer loan through the IBS, only two to take mortgage.
- The procedure of taking a mortgage loan through the IBS of Swedbank is very clear. Firstly, there is a list of steps that you have to take in order to submit the application. A customer can easily switch from one step to another. Secondly, there is a link to the public website where more thorough information is provided.

hanza.net Struktūra Išėiti

Bankas Investuotojas Hansa pensija Draudimas E.paslaugos Mobilus bankas Mano pasirinkimai

Pradinis puslapis Informacija Mokėjimai Kursai Sutartys Paraiškos Žinutės

Mano paraiškos Bankas > Paraiškos > Būsto paskola

Būsto paskola Paraiška Asmeniniai duomenys Pajamos Isipareigojimai Užstatas Siuntimas

Paskola už užstatą
Autolizinqas
Asmeninė paskola
Kredito limitas
Mokėjimo kortelė EGO
Hansabankas/Maxima kreditinė kortelė
Kreditinės kortelės
Debetinės kortelės
Jaunimo programa ZOOM

Būsto finansavimo sistema „Hansa namai“ – tai ne tik būsto paskola, bet ir pagalba bei nuolaidos įsigyjant, vertinant, draudžiant, remontuojant ir įsirengiant būstą.

Daugiau informacijos ir pasiūlymų rasite **čia**.

Jei paskolą imsite kartu su bendraskoliu arba jei už Jūsų paskolą laiduos fizinis asmuo, bendraskolis ir/ar laiduotojas turės užpildyti atskiras, jiems skirtas paraiškas.

Paraiškos pildymo rekomendacijos:

1. Norint paraišką išsiųsti į Banką, reikia užpildyti visas paraiškos dalis. Simboliu "*" pažymėti laukai būtinai turi būti užpildyti.
2. Klavišų "Pirmyn" ir "Atgal" pagalba galite judėti tarp puslapių. Pereinant tokiu būdu išsaugomi įvesti duomenys ir yra galimybė juos atsispausdinti.
3. Norėdami peržiūrėti puslapius, nevedant duomenų į pateiktus laukus, į juos galite patekti spausdami puslapių pavadinimus viršuje.

Kilus klausimams prašome skambinti 1884

© 2000-2007 **Hansabankas** Swedbank Tel.: 1884 (+370 5 288 4444), El. paštas info@hansa.lt Saugumas Privatumas Įkainiai

- There is a clear mistype in the public website of bankas Snoras. Under “Conditions to get a consumer loan” section it is mentioned two times what documents are needed if the loan is more than 10,000 LTL. However, it is obviously wrong – in the first case it meant “less than 10,000 LTL”

Kas gali gauti vartojamąją paskolą?
Paskola suteikiama asmenims nuo 18 metų, Lietuvos Respublikos piliečiams ar turintiems leidimą nuolat gyventi Lietuvoje bei gaunantiems nuolatinės pajamas.

Reikalingi dokumentai

Paskoloms virš 10 000 litų

- ✓ Užtenka pateikti asmens dokumentą (pasą, asmens tapatybės kortelę, naujo pavyzdžio vairuotojo pažymėjimą arba leidimą nuolat gyventi Lietuvoje). Jei turite kitų finansinių įsipareigojimų, prašysime parodyti jų mokėjimo planus.

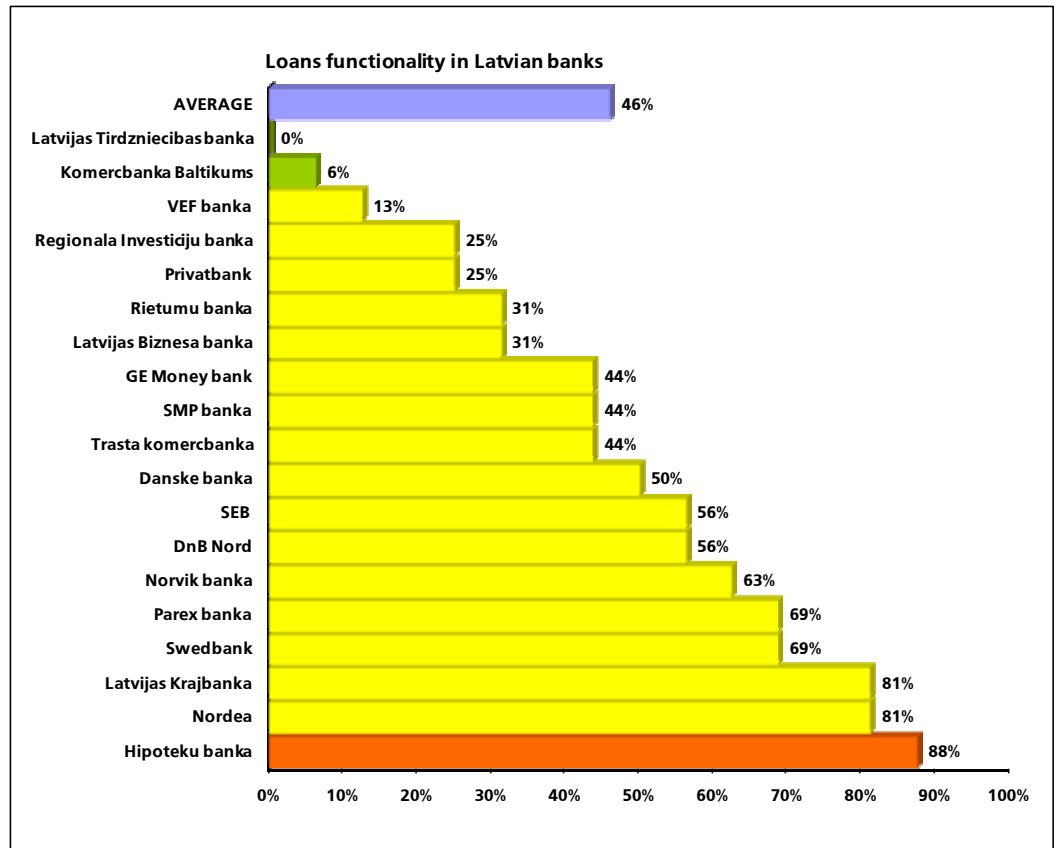
Pastaba. Jei dirbate pagal autorines sutartis, verslo liudijimą ar gaunate pajamas iš individualios veiklos, prašysime Jūsų pateikti papildomų dokumentų.

Paskoloms virš 10 000 litų

- ✓ Pateikite asmens dokumentą (pasą, asmens tapatybės kortelę, naujo pavyzdžio vairuotojo pažymėjimą arba leidimą nuolat gyventi Lietuvoje). Jei paskolos kreipiatės į „snoriuką“, su savimi turėkite ir dokumento kopiją.
- ✓ Jei turite finansinių įsipareigojimų kitiems bankams ar finansų institucijoms, prašysime Jūsų parodyti jų mokėjimo planų originalus. Jei paskolos kreipiatės į „snoriuką“, su savimi turėkite ir dokumento kopiją.
- ✓ Į banką atvykite kartu su sutuoktiniu, jei esate susituokę (-usi). Sutuoktonis (-ė) turės pateikti analogiškus dokumentus.

Pastaba. Jei dirbate pagal autorines sutartis, verslo liudijimą ar gaunate pajamas iš individualios veiklos, prašysime Jūsų pateikti papildomų dokumentų.

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|--|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| A printable consumer loan application form | + | + | + | + | + | - | + | + | - | + | + | + | - | + | - | + | + | + | + | - |
| Filling a consumer loan application form online | + | - | - | + | + | - | + | + | - | + | + | - | - | - | - | - | - | - | - | + |
| Taking out a consumer loan via the IBS | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Consumer loan interest calculator within the Internet Banking System | - | - | - | + | + | - | - | - | - | + | - | - | - | - | - | - | + | + | - | - |
| Consumer loan interest information is provided | + | + | - | + | + | - | + | + | - | + | + | - | - | - | - | + | - | + | + | - |
| Consumer loan interest calculator on the public website | + | + | + | + | + | + | - | + | - | + | + | + | - | - | - | + | + | + | - | - |
| Information about consumer loan conditions | - | + | + | + | - | - | + | + | - | + | + | + | - | - | - | + | - | - | - | - |
| Information about documents required to take out a consumer loan | - | + | + | + | + | - | - | + | - | + | + | + | - | + | - | + | + | + | + | + |
| A printable mortgage application form | + | + | - | + | + | - | + | + | - | + | - | + | + | + | + | + | + | + | + | - |
| Filling a mortgage application form online | + | + | - | + | + | - | - | + | - | + | - | + | - | - | - | + | - | - | - | - |
| Taking out a mortgage via the IBS | - | - | - | - | + | - | - | - | - | - | + | + | - | - | - | - | - | - | - | - |
| Consumer loan interest calculator within the Internet Banking System | - | - | - | - | + | - | - | + | - | + | - | + | - | - | - | - | - | - | - | - |
| Mortgage interest information is provided | - | - | - | - | + | - | - | + | - | - | + | + | + | - | + | + | - | - | - | - |
| Mortgage interest calculator on the public website | + | + | + | + | + | - | - | + | - | + | - | + | + | - | + | + | + | + | + | - |
| Information about mortgage conditions | - | - | + | - | - | - | - | + | - | + | + | - | - | - | + | - | - | - | - | - |
| Information about documents required to take out a mortgage | + | + | + | + | + | - | - | + | - | + | + | + | + | + | + | - | + | + | + | - |

Commentary

- Very few banks provide detailed information on criteria about mortgage loan conditions.
- Very few banks allow to actually take the credit without going to a bank.
- In most banks information on interest rates are not clear, it is not clear whether the mentioned interest rates are for consumer or mortgage loans.
- Banks tend to put interest calculators in their public websites, rather than in the IBS.
- Although in the public website of Trasta Komerbanka possibility to apply for a loan through the IBS is offered, it is impossible to find it.

> kreditēšanas periodā pēc Jūsu pieprasījuma var tikt mainīta kredīta summa

■ **Kreditēšanas termiņš**

- > līdz 25 gadiem
- > kreditēšanas periodā pēc Jūsu pieprasījuma var tikt mainīts kredīta termiņš

■ **Procentu likme**

- > elastīga pieeja procentu likmes noteikšanā un ātra noformēšana
- > iespēja kombinēt fiksētu un mainīgu procentu likmi
- > procentu atmaksa no atlikušās kredīta summas
- > kreditēšanas periodā pēc Jūsu pieprasījuma var tikt mainīts procentu likmes apmērs

■ **Kredīta atmaksa**

- > pēc elastīga, speciāli Jums izstrādāta grafika
- > iespēja atlikt kredīta pamatsummas atmaksu

■ **Nepieciešamie dokumenti**

- > pase
- > dokumenti, kas apliecina Jūsu ienākumus (darba devēja izziņa un izziņa no Valsts Ieņēmumu Dienesta par aizņēmēja ienākumiem)
- > dokumenti, kas apliecina īpašuma tiesības uz nekustamo īpašumu (Zemesgrāmatas apliecība, pirkšanas un pārdošanas līgums, dāvinājuma, apmaiņas vai cits līgums, dzīvokļa īpašuma tiesību apliecība līdz dzīvojamās mājas privatizācijai u.tml.)
- > izziņa no Valsts Zemes dienesta par īpašuma apgrūtinājuma neesamību
- > inventarizācijas lieta
- > izziņa par nomas un komunālo maksājumu samaksu;
- > bankā Jūs aizpildīsiet kredīta pieteikumu un pasūtīsiet objekta vērtējumu;
- > pēc kreditēšanas nosacījumu apstiprināšanas mēs parakstīsim kredīta līgumu un noformēsim apdrošināšanu;
- > visbeidzot Jūs varēsiet saņemt naudu Bankā!

➡ Ja vēlaties saņemt kredītu, lūdzam Jūs vērsties pie sava Privātbankjera vai TKB Infocentrā – info@tkb.lv, T. 67027777. Pieteikumu kredīta saņemšanai var noformēt arī sistēmā Trast.Net.

■ [Cenrādis](#) ■ [Dokumenti](#)

04/07/2008 13:50:57 Pycorid Latviju

Internetbanka **TRAST.NET** Lietotāja kods a02860

Bankas operācijas | **Sarakste ar banku** | Konti | Informācija | Uzstādījumi | Palīdzība

→ **Pārskaitījumi**

- Iekšbankas pārskaitījums
- Starptautiskais pārskaitījums
- Iešmeses pārskaitījums labos
- Budžeta pārskaitījums
- Pārskaitījums starp viena klienta kontiem
- Pārskaitījums RUB

→ **Skaidras naudas izmaksas rīkojums**

→ **Skaidras naudas pasūtīšana**

→ **Konvertācija**

→ **Terminnoguldījuma rīkojums**

Dokumenti

- Visi
- Jaunie
- Nosūtītie
- Atceltie dokumenti

→ **Uzkrājuma konti**

- Uzkrājuma konta līgums
- Uzkrājuma konta papildināšanas rīkojums
- **Terminoguldījuma rīkojums no uzkrājuma kopas**

→ **Maksājumu kartes bloķēšana**

→ **Dokumentu paraugi**

→ **Telefonbankas sagataves**

→ **Arhivs**

→ **Norādes**

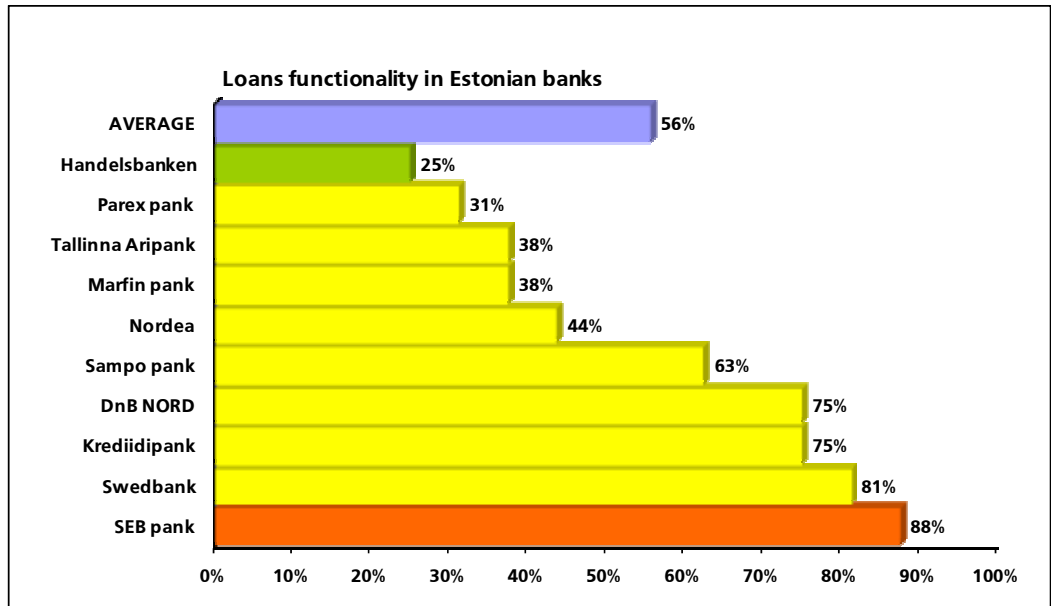
Sākums → **Bankas operācijas** →

Bankas operāciju saraksts

Bankas operāciju saraksts ir tukšs. Izvēlieties izvēlnes punktu dokumenta izveidošanai.

➡ Jauns dokuments | 📄 Nosūtīts | 📄 Nodots izpildīšanai | 📄 Izpildīts | 📄 Atcelts bankā | 📄 Izveidots TelefonBankā

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|--|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| A printable consumer loan application form | + | + | + | + | + | - | - | + | + | + |
| Filling a consumer loan application form online | + | - | + | + | + | - | - | + | + | - |
| Taking out a consumer loan via the Internet Banking System | - | - | + | - | - | - | - | - | - | - |
| Consumer loan interest calculator within the Internet Banking System | - | - | + | - | - | - | - | - | + | - |
| Consumer loan interest information is provided | + | + | + | + | + | - | - | + | + | - |
| Consumer loan interest calculator on the public website | + | - | + | + | + | - | - | - | + | - |
| Information about consumer loan conditions | + | - | + | + | + | - | - | + | + | + |
| Information about documents required to take out a consumer loan | + | - | - | + | + | - | - | - | + | + |
| A printable mortgage application form | + | + | + | + | - | + | + | + | + | + |
| Filling a mortgage application form online | + | - | + | + | - | + | + | + | + | - |
| Taking out a mortgage via the Internet Banking System | - | - | - | - | - | - | - | - | - | - |
| Mortgage interest calculator within the Internet Banking System | - | - | + | - | - | + | - | - | + | - |
| Mortgage interest information is provided | + | + | + | + | - | + | + | + | + | - |
| Mortgage interest calculator on the public website | + | - | + | + | - | + | - | + | + | - |
| Information about mortgage conditions | + | - | + | + | - | + | + | + | + | + |
| Information about documents required to take out a mortgage | + | - | - | + | - | + | + | + | + | + |

Commentary

- Generally all banks offer to their clients to obtain loans; however, it is impossible to get the loan through the IBS, except Hanaspank offers to obtain a consumer loan over the Internet.
- A good example of easily accessible information is provided by Krediidipank.

Krediidipank

EST RUS ENG

ERAKLIENT ARIKLIENT KORTERIÜHISTU PRIVAATPANGANDUS KREDIIDIPANK

Avalehekülg > Eraklient > Laen ja liising > Kodu soetamine > Eluasemelaen ja -liising

Eluasemelaen ja -liising

- Vaata ka: Nõutavad dokumendid , Taotlus , Pabertaotlus (PDF)
- Vaata ka: Laenu hinnakiri , Liisingu hinnakiri
- Vaata ka: Kalkulaator , Euroopa kokkulepe

Eluasemelaen ja eluasemeliising on mõeldud eluaseme ostmiseks, ehitamiseks või renoveerimiseks.

Põhimõtteline erinevus laenu ja liisingu vahel on see, et laenuga soetatud vara jääb Teie omandisse, panga kasuks aga seatakse pant. Liisingu puhul tasub pank ostetava vara maksumuse müüjale, saades ise vara omanikuks ning andes selle Teile kasutada. Teie tasute kokkulepitud aja jooksul pangale vara maksumuse koos intressidega ning saate liisingutähtaja lõppedes vara omanikuks.

Oma kodu soetamiseks sobivad mõlemad, kuid liisingu puhul on nõuded Teie sissetulekutele natuke leebemad kui laenu puhul, sest kuni liisinguperioodi lõpuni kuulub liisitava vara Krediidipangale.

Laenu- ja liisingusumma suurus
Laenu- ja liisingusumma suurus sõltub Teie sissetulekute ning soetatava vara maksumusest (eluaseme maksumusest, remondi mahust vm).

i-pank >>

Autoliising

Arveldamine

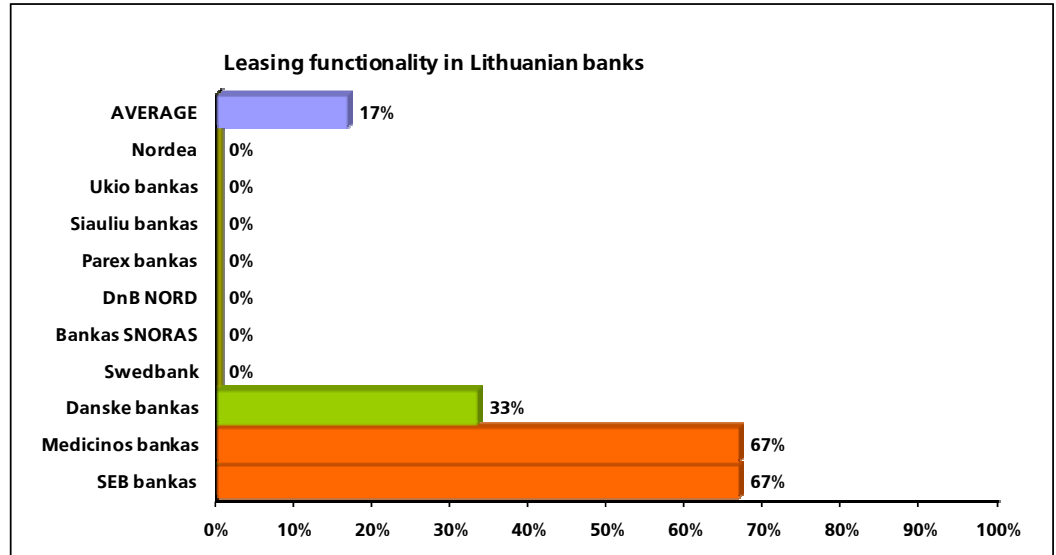
Laen ja liising

- Kodu soetamine
 - Eluasemelaen ja -liising
 - Tagatis
 - Omafinantseering
 - Intress
 - Taotlemine
 - Nõuded taotlejale
 - Aktspteeritud kinnisvara hindajad
 - Aktspteeritavad kindlustusseltsid
- Koostööprojektid
- Auto ostmine
- Hariduse omandamine
- Suuremad ja väiksemad ostud
- Ootamatud väljaminekud
- Hüpoteeklaen

12.8 Leasing

The **leasing** subcategory analyzes the functionality related to leasing, such as checking ongoing leases status or receiving notifications about upcoming payments.

Lithuanian banks



Higher figures represent better results

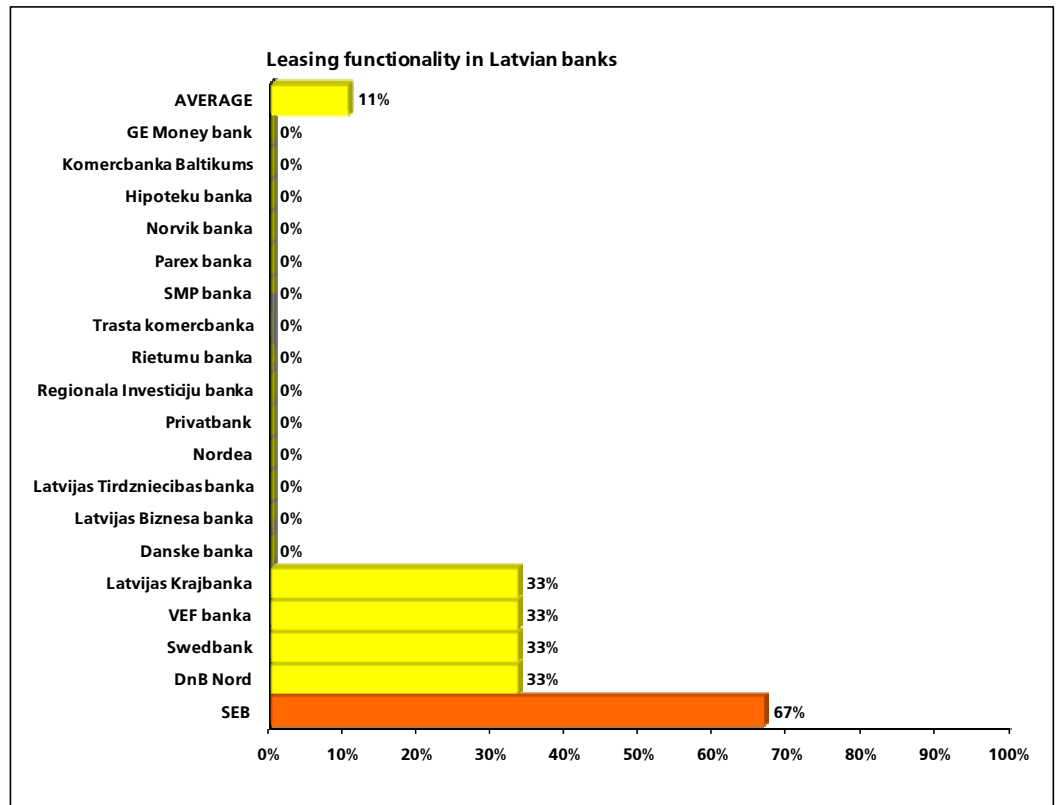
Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|--|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Checking the leasing account online | - | + | - | - | - | - | - | + | - | - |
| Possibility to set a notification of approaching leasing payment | - | - | - | - | + | - | - | + | - | - |
| Possibility to set a notification of executed leasing payment | - | - | - | - | + | - | - | + | - | - |

Commentary

- Sometimes it is the case that the bank has another system, which is related specifically to leasing.
- Several banks assured that they are working on integrating leasing possibilities into their e-banking solutions and such functions will be available quite soon.
- Quite often it is feasible to make a direct debit agreement for leasing – then one would be able to see the cash outflows if he enables the service of notification when there is any cash outflow. However, leasing payments are not distinguished in any way.

Latvian banks



Higher figures represent better results

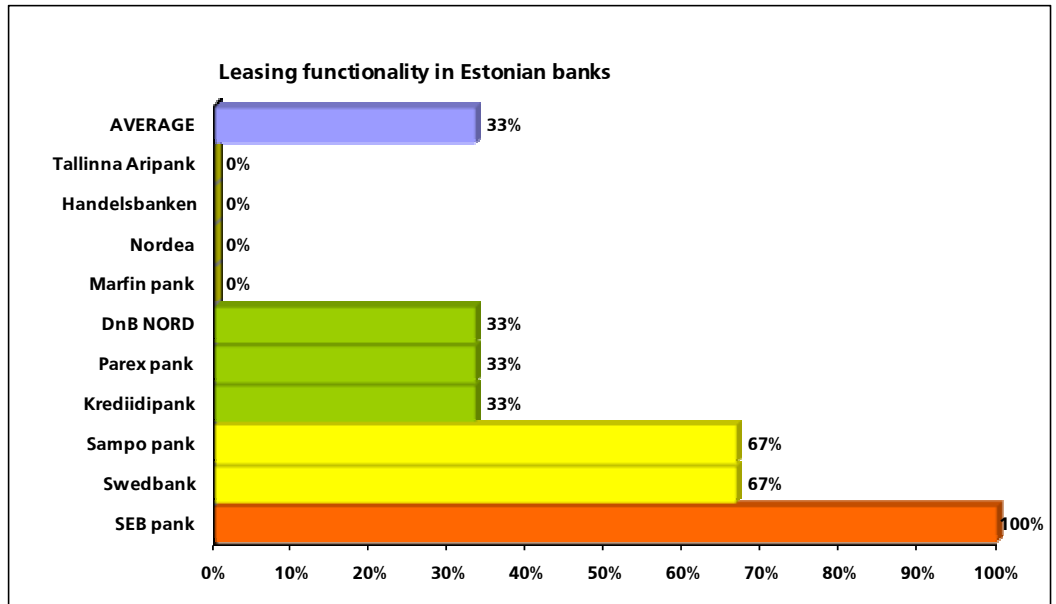
Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|--|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| Checking the leasing account online | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - | + |
| Possibility to set a notification of approaching leasing payment | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | + | - | - | - | - |
| Possibility to set a notification of executed leasing payment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Commentary

- Even banks that provide leasing services are not very opened to providing the status of the lease in the IBS.
- Although some banks have their own leasing programs; they do not provide chance to control leasing balance and payment information over the Internet.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|--|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Checking the leasing account online | - | - | - | - | - | - | + | + | + | - |
| Possibility to set a notification of approaching leasing payment | + | - | + | + | - | - | - | - | + | - |
| Possibility to set a notification of executed leasing payment | - | - | + | - | - | - | - | + | + | - |

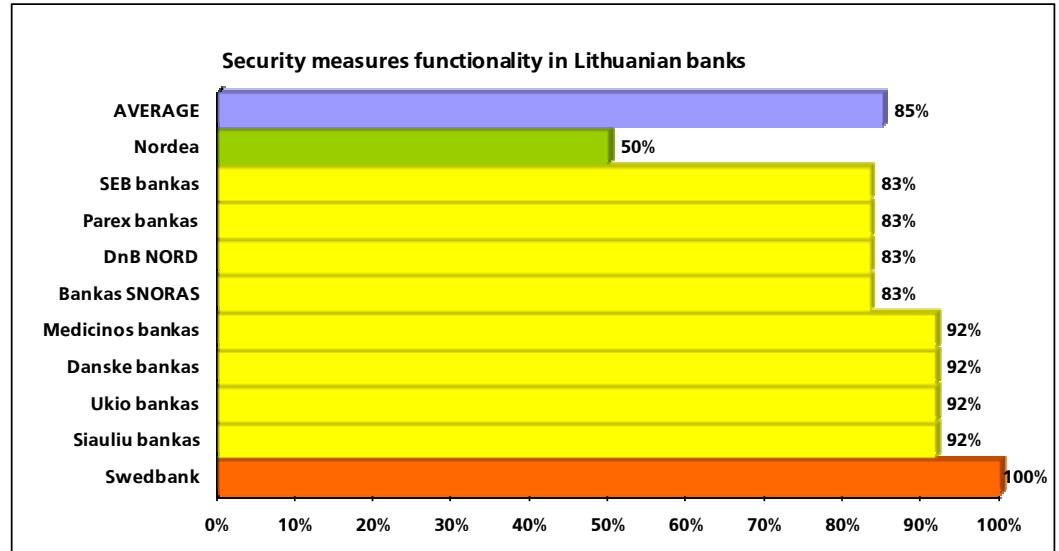
Commentary

- General trends seem to be that, if banks offer leasing possibility then system, they have to make either direct payment to get the notice or make an agreement with the respective department of the bank.
- SEB pank is the only bank in Baltics, which score 100% in the leasing functionality.

12.9 Security measures

The **Security measures** subcategory evaluates the steps taken by a bank to ensure that the users of its Internet Banking System perceive it as a secure way to make transactions. Please note that as this is an outside-in oriented research report, we cannot provide any evaluations of actual state of security with the Internet Banking Systems analyzed. Only security related user perceptions are analyzed.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Session Timeout | - | + | + | + | + | + | - | + | + | + |
| Password card | + | + | + | + | + | + | + | + | + | + |
| Password card is not larger than the size of ordinary payment card | + | + | + | + | + | + | + | + | + | + |
| Information about the last log in is provided (time/date). | + | + | - | + | + | - | + | - | + | + |
| Confirmation code is required for executing a money transfer | + | + | + | + | + | + | + | + | + | + |
| Permanent (personal) password | + | + | + | + | + | - | + | + | + | + |
| Possibility to change the permanent password | + | + | + | + | + | - | + | + | + | + |
| VeriSign or equivalent certificate is shown | + | + | + | + | + | + | + | + | + | + |
| Mandatory password change when logged for the first time | + | + | + | + | + | - | + | + | + | + |
| Setting the IBS transaction limits | + | + | + | + | + | + | + | + | + | + |
| User is warned to close browser window after log out | + | + | + | + | + | - | + | + | + | + |
| Possibility to set frequency for mandatory change of permanent password | - | - | - | + | - | - | - | - | - | - |

Commentary

- It is really peculiar that some banks do not have a session timeout.
- Several banks still do not provide the time of the last login.
- Password cards have become a strong trend in the system of e-banking nowadays – all banks use it.
- All e-banking systems are verified by third parties; the verifications are not expired.
- Nordea stands out, as it is the only bank that does not have a permanent password.
- In the IBS of Swedbank there is a possibility to change the frequency of mandatory password change. However, it is not specified frequency of what it is; thus, one has to seek help to get an answer.

hanza.net

Struktūra Išėiti

Bankas Investuotojas Hansa pensija Draudimas E.paslaugos Mobilus bankas Mano pasirinkimai

Kontaktiniai duomenys Nustatymai Sąskaitos pavadinimas Slaptažodžio keitimas

Jaunimo programa Tiesioginė rinkodara

Mano pasirinkimai > Nustatymai pagalba

Jūsų slapnavardis

Pasveikinimas

Pagrindinė sąskaita LT307300010090538055 MINDAUGAS RAPOLAS

Pageidaujama kalba Lietuvių

Nuolatinio slaptažodžio keitimo dažnumas 24 Slaptažodžio keitimas

Rodyti sąskaitos likutį mokėjimo metu Taip

CSV-failo nustatymai

Laukų skirtukas ,

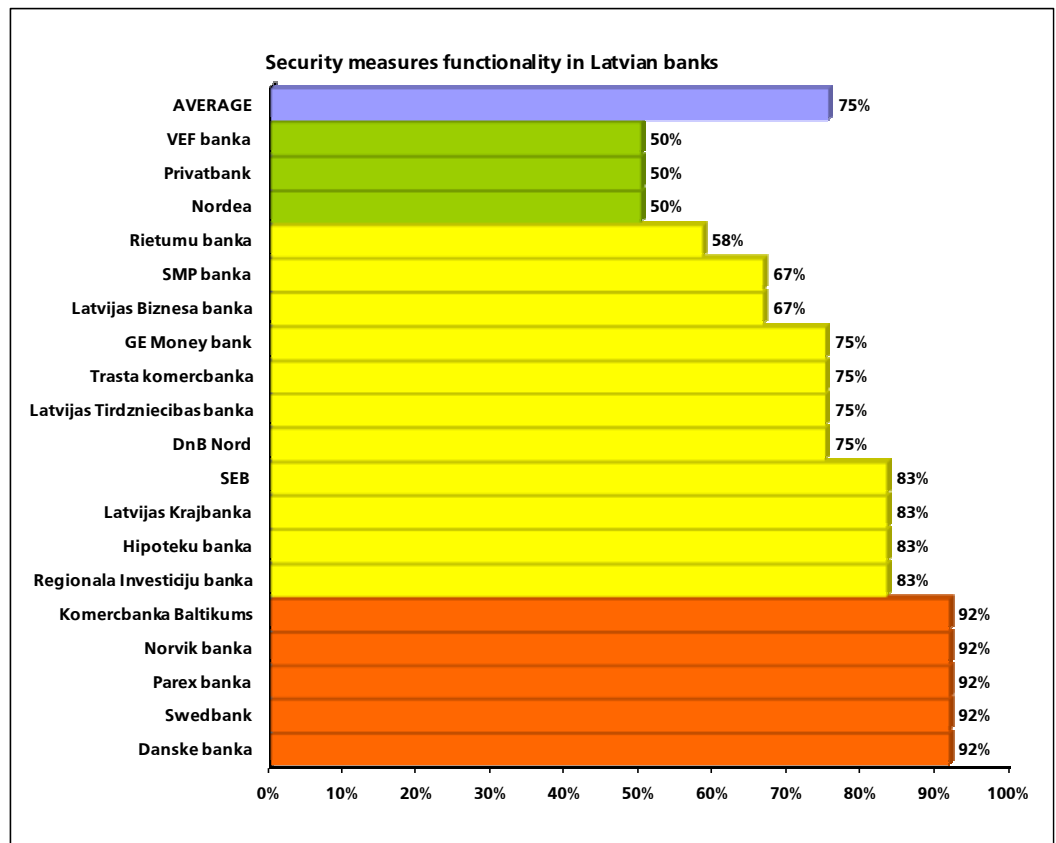
Dešimtųjų skirtukas .

Išsaugoti pakeitimus

© 2000-2007 Hansabankas Swedbank Tel.: 1884 (+370 5 268 4444), El. paštas info@hansa.lt

Saukumas Privatumas Iškainiai

Latvian banks



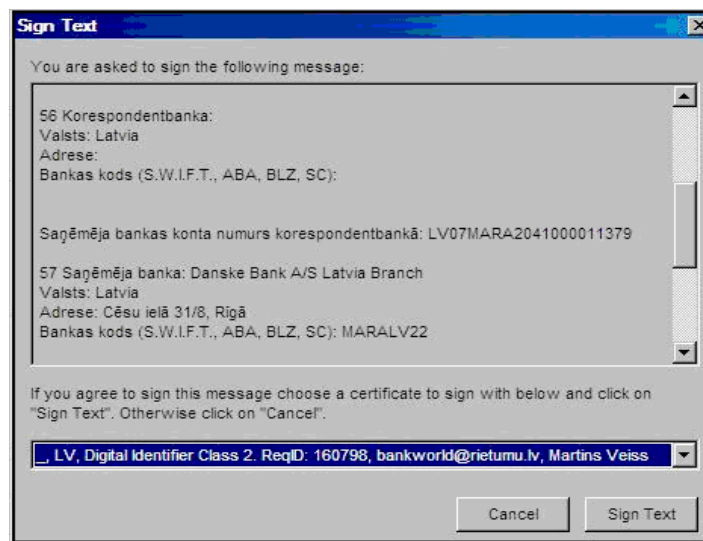
Higher figures represent better results

Detailed testing results

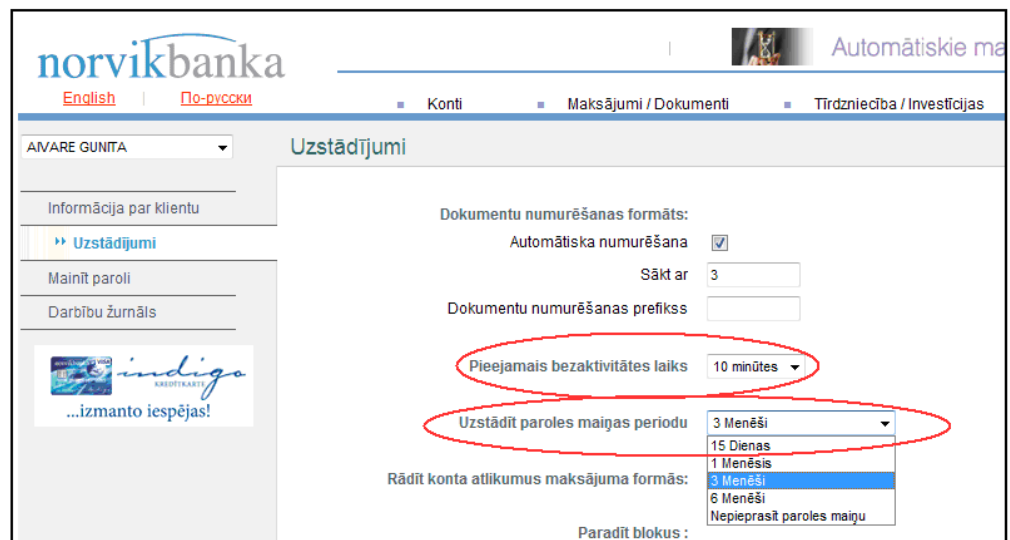
| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komerbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka | |
|---|--------------|----------|---------------|----------|----------------|----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|---|
| Session Timeout | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Password card | + | + | + | + | + | + | - | + | - | + | + | + | - | + | - | + | + | + | + | - |
| Password card is not larger than the size of ordinary payment card | + | + | + | + | + | + | - | + | - | + | + | + | - | + | - | + | + | + | + | - |
| Information about the last log in is provided (time/date). | + | + | - | + | + | + | + | + | + | - | + | + | + | + | + | + | - | + | + | + |
| Confirmation code is required for executing a money transfer | + | - | + | + | - | + | + | + | + | + | + | + | - | + | - | + | + | + | + | + |
| Permanent (personal) password | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + |
| Possibility to change the permanent password | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + |
| VeriSign or equivalent certificate is shown | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Mandatory password change when logged for the first time | + | + | + | + | + | + | + | + | + | - | + | + | + | + | - | + | + | + | + | - |
| Setting the IBS transaction limits | + | - | - | - | + | - | + | + | - | + | + | - | - | + | + | + | - | - | - | - |
| User is warned to close browser window after log out | + | - | + | + | + | + | - | - | + | - | - | + | - | - | + | - | - | - | - | - |
| Possibility to set frequency for mandatory change of permanent password | - | + | - | + | - | + | - | - | + | - | + | + | - | - | - | - | - | - | - | - |

Commentary

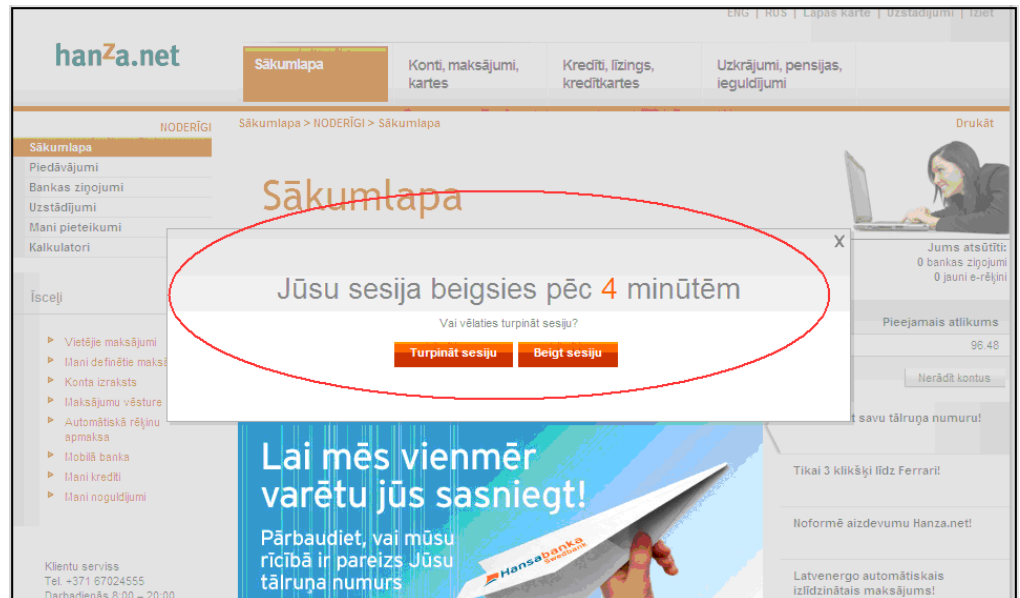
- Banks tend to show that their connection with client is secure by having a certificate that provides information about security.
- Banks also show the last log in time when user was online in the IBS, giving an opportunity to see, if somebody has accessed the IBS at time, which the customer knows was not his.
- Surprisingly low numbers of banks warn their clients to close the window after logging off the IBS.
- Privatbank demanded the initial permanent password change not on the first, but on the second login in the IBS.
- All banks provide time-out as a security measure.
- Rietumu banka has different payment signing system than other banks – they use digital certificates that has to be installed on the computer, from which the IBS is accessed.



- Although availability of mandatory password change and change of frequency of its change is considered as a positive aspect, it contains a mistake. Instead of "1 Menēsis, 3 Menēši" there should be written "1 Mēnesis, 3 Mēneši".



- Swedbank offers an interesting notification of timeout that is about to happen. When less than 5 minutes are left until time-out a countdown notification on the screen is shown, to notify the user and asks him whether to continue using IBS or to log out.



- For Baltikums it was very time consuming and hard to find where to change password and set frequency for it's change.

Fiziskā persona (PIN 009194)
Aivare Gunīta

Klienta dati

| | | | |
|---|----------------------|----------------------------|-------------------|
| Pase | NMK 18038710143 | Personas kods 180387-10143 | Rezidents Latvija |
| Adrese | Vaidavas iela 1 - 34 | | |
| Pilsēta | Rīga, Latvija | | Valsts Latvija |
| Tālr. | <input type="text"/> | | |
| Fakss | <input type="text"/> | | |
| E-pasts | <input type="text"/> | | |
| Mājas lapa | <input type="text"/> | | |
| Iepriekšējā mēneša dokumentu arhivēšanas diena <input type="text" value="7"/> | | | |

Lietotāja parametri

| | | | |
|--|----------------------|---------------------------------|----------|
| * Login-vārds | gunita9194 | Valoda | Latviešu |
| Paroles maips | 90 | max. | 90 |
| Atļautas IP-adrešes | <input type="text"/> | | |
| Maksimālais saraksta rindu skaits vienā lapā | | <input type="text" value="50"/> | max. 50 |

| | Parole | Datums | Drošības līdzeklis |
|----------|--------|---------------------|--------------------|
| Login | ***** | 01.07.2008 15:28:50 | Digipass |
| Paraksts | <none> | | Digipass |
| | | | № 0808619589 |

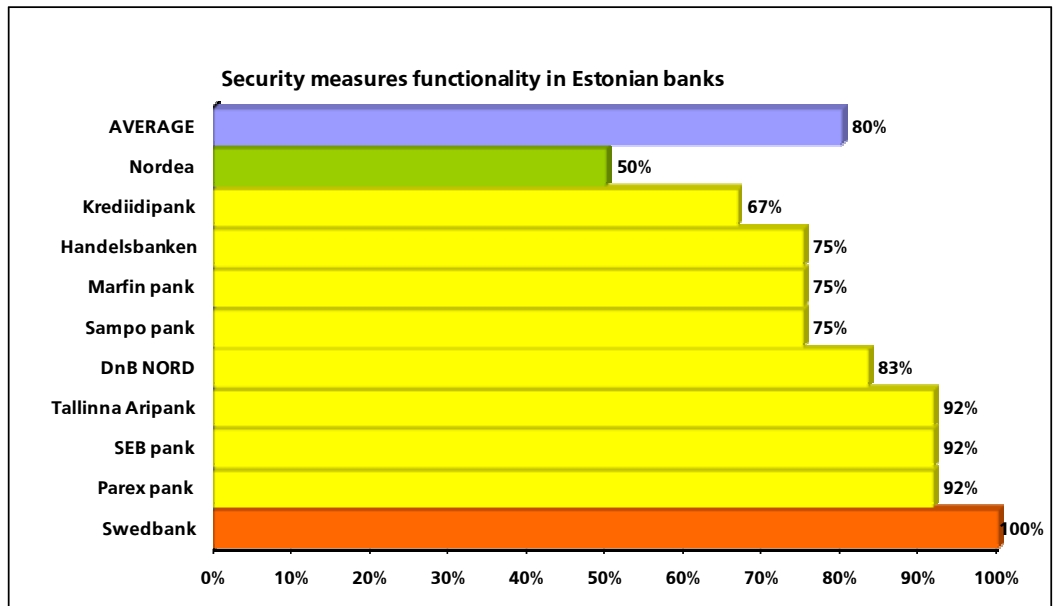
DP-tokena taimera korekcija (sek) 0
 Parādīt norēķinu kontu atlikumi pirmajā lapā

Konti maksājumu veikšanai

| | | |
|---|----------------------------|----------------|
| 1 | LV78 CBBR 1110 9194 0001 0 | Norēķinu konts |
|---|----------------------------|----------------|

DiniPace

Estonian banks



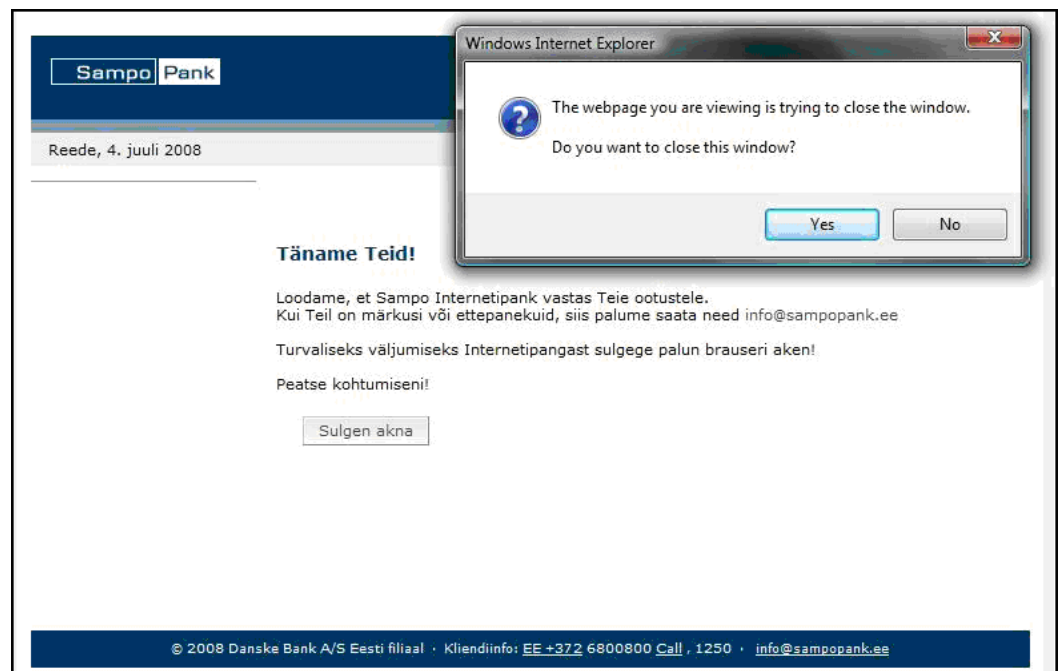
Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Session Timeout | + | + | + | + | + | + | + | + | + | + |
| Password card | + | + | + | + | + | + | + | + | + | + |
| Password card is not larger than the size of ordinary payment card | - | + | + | + | + | + | + | + | + | + |
| Information about the last log in is provided (time/date). | + | - | + | - | - | - | + | - | + | + |
| Confirmation code is required for executing a money transfer | + | - | + | - | - | + | + | - | + | - |
| Permanent (personal) password | + | + | + | + | + | - | + | + | + | + |
| Possibility to change the permanent password | + | + | + | + | + | - | + | + | + | + |
| VeriSign or equivalent certificate is shown | + | + | + | + | + | + | + | + | + | + |
| Mandatory password change when logged for the first time | + | + | + | - | + | - | + | + | + | + |
| Setting the IBS transaction limits | + | + | + | + | + | + | - | + | + | + |
| User is warned to close browser window after log out | + | + | + | + | + | - | + | + | + | + |
| Possibility to set frequency for mandatory change of permanent password | - | - | + | - | - | - | + | - | - | + |

Commentary

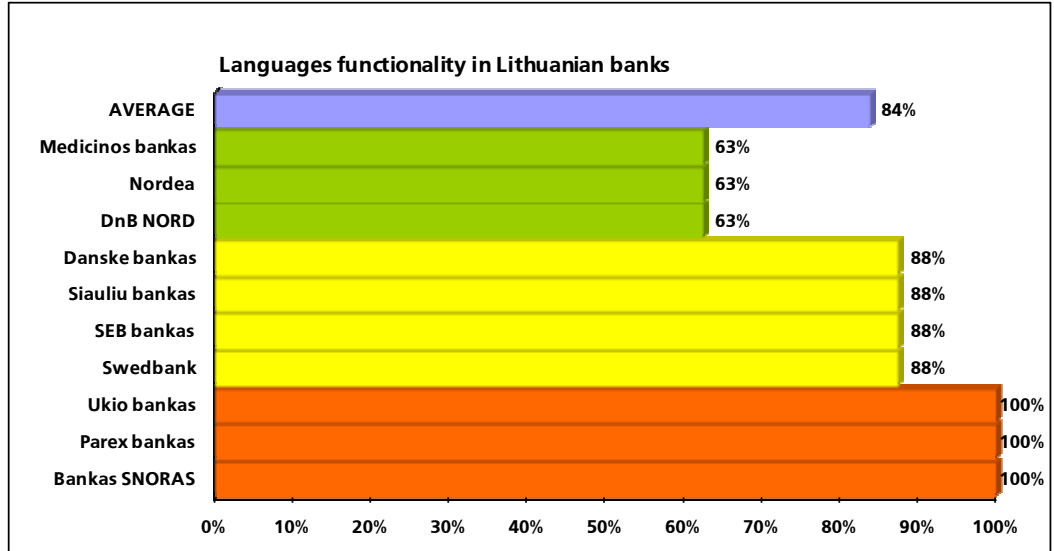
- All banks provide time-out as a security measure and have valid third party security certificates.
- Only a few banks allow their customers to choose the frequency of the mandatory password change.
- Surprisingly many banks do not demand confirmation code before actually submitting payment.
- By default the transaction limit is set to 5000 EEK by a law, some banks allow to change it (make it smaller), only rarely larger.
- After logoff, Sampo provides a good example of how to remind customers to close the window.



12.10 Languages

The **languages** subcategory comprises the functionality related to supporting multiple languages.

Lithuanian banks



Higher figures represent better results

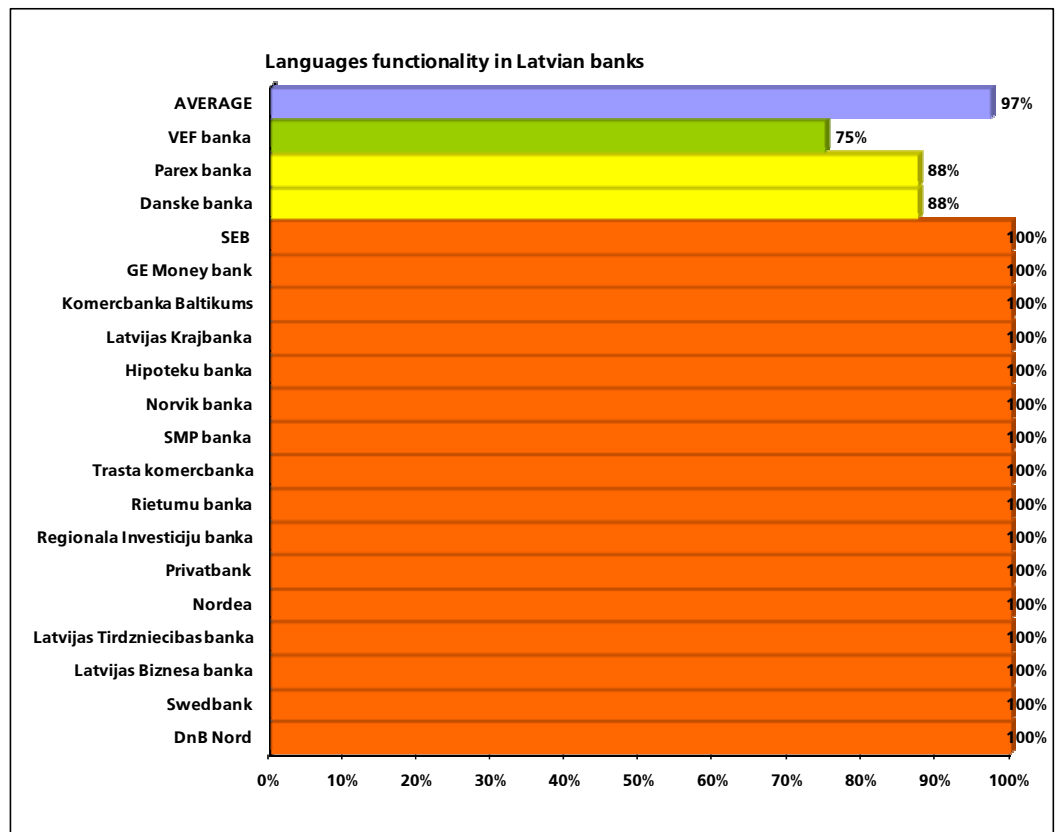
Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|-------------------------------------|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Local language public website | + | + | + | + | + | + | + | + | + | + |
| English public website | + | + | + | + | + | + | + | + | + | + |
| Russian public website | + | - | - | - | - | - | + | - | - | + |
| Local language IBS interface | + | + | + | + | + | + | + | + | + | + |
| English IBS interface | + | + | + | + | + | + | + | + | + | + |
| Russian IBS interface | + | + | - | + | - | - | + | + | + | + |
| Local symbols displayed correctly | + | + | + | + | + | + | + | + | + | + |
| Russian symbols displayed correctly | + | + | - | + | - | - | + | + | + | + |

Commentary

- Lithuanian and English languages are always available in public websites and respective IBS.
- Some banks do not provide a Russian version of their website and IBS.

Latvian banks



Higher figures represent better results

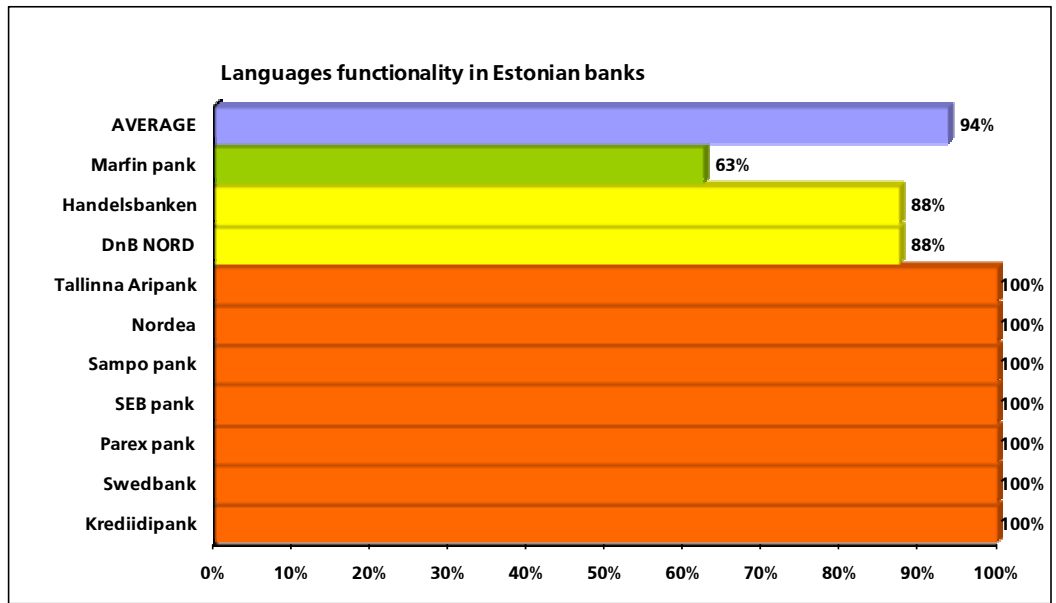
Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|-------------------------------------|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Local language public website | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| English public website | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + |
| Russian public website | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Local language IBS interface | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| English IBS interface | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Russian IBS interface | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Local symbols displayed correctly | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Russian symbols displayed correctly | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |

Commentary

- Banks are quite similar on terms of which languages are available for customer to use while browsing web page or IBS.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|-------------------------------------|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Local language public website | + | + | + | + | + | + | + | + | + | + |
| English public website | + | + | + | + | + | + | + | + | + | + |
| Russian public website | + | - | + | + | - | + | + | + | + | + |
| Local language IBS interface | + | + | + | + | + | + | + | + | + | + |
| English IBS interface | + | + | + | + | + | + | + | + | + | + |
| Russian IBS interface | - | + | + | + | - | + | + | + | + | + |
| Local symbols displayed correctly | + | + | + | + | + | + | + | + | + | + |
| Russian symbols displayed correctly | + | + | + | + | - | + | + | + | + | + |

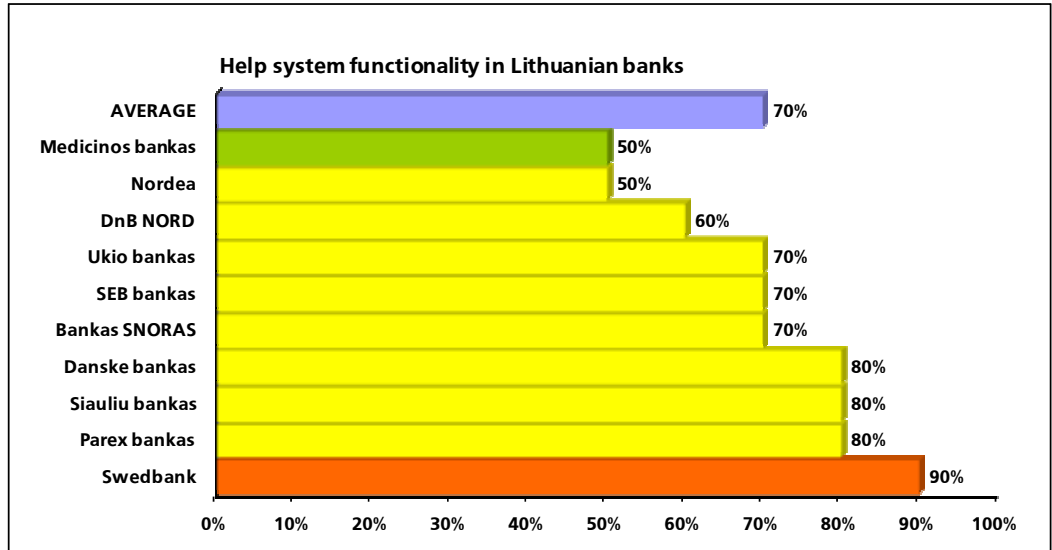
Commentary

- Most websites, as well as IBS are available in Estonian, English and Russian.

12.11 Help system

The **help system** subcategory includes criteria related to availability, scope and quality of online assistance to the users of Internet Banking Systems.

Lithuanian banks



Higher figures represent better results

Detailed testing results

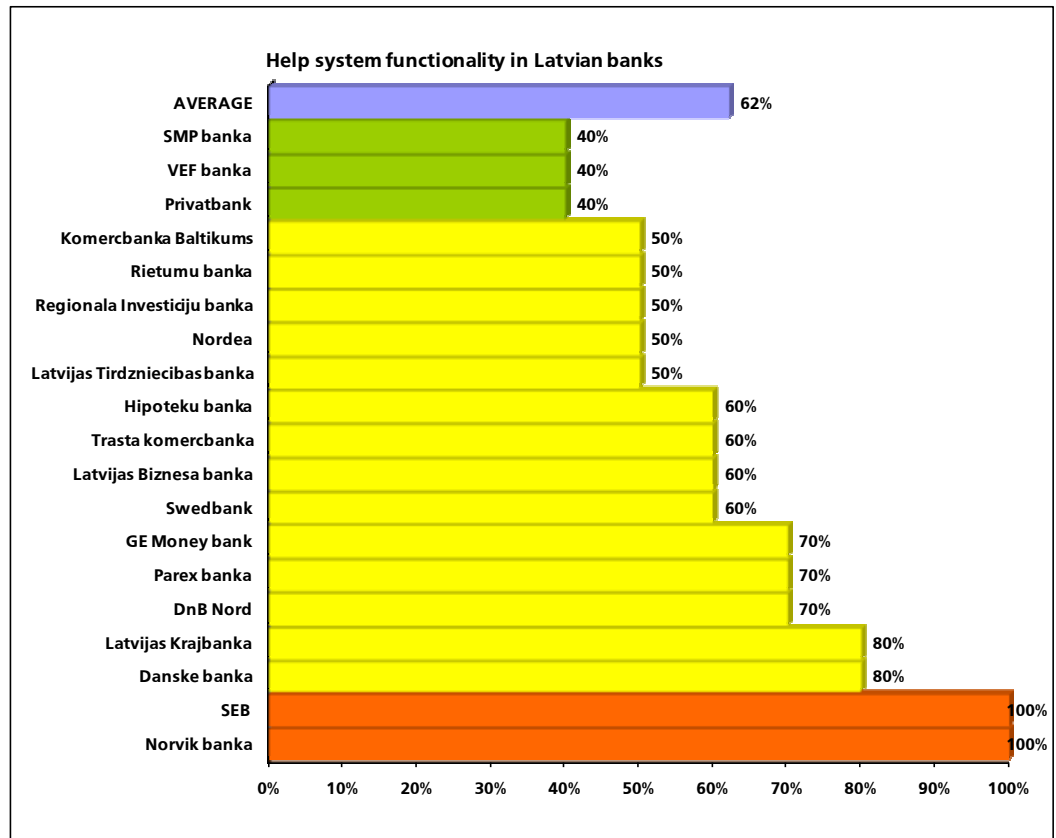
| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Page-level context sensitive help available | + | + | + | + | + | - | + | + | + | + |
| Glossary is provided | + | + | - | - | - | - | + | - | + | - |
| FAQs are provided | + | + | + | + | - | + | - | + | + | + |
| An example of the account opening form provided on the Internet | + | + | - | + | + | - | - | + | - | - |
| Animated or illustrated tutorial of IBS is provided in the public website | - | - | + | + | - | - | + | + | + | + |
| Full help contents provided on one page for easy searching | - | + | - | + | - | + | + | - | - | - |
| An online form available for writing questions directly from the public website | + | + | + | + | + | + | + | + | + | + |
| Allows writing to customer care directly from IBS (without email) | + | + | + | + | + | + | + | + | + | + |
| Possible sources of errors explained after illegal operations | + | + | - | + | + | + | + | + | + | + |
| Printable user manual of the IBS provided | - | - | + | + | - | - | + | - | + | + |

Commentary

- All banks allow to contact the bank directly through the IBS.
- Although context sensitive help is often available, a complete help would also be appreciated.
- Parex banks use not only detailed user manual, but also screen shots for better explanations.
- While making a mistake upon entering account number in DnB Nord bank the error message is incomprehensible, it tells that the document does not match scheme; however, the user receives no help in terms of knowledge what is the scheme that has to be matched.

The screenshot shows a web form for creating a payment document. At the top, a red-bordered box contains the error message "Dokumentas neatitinka nustatytos schemas" (Document does not match the scheme). Below this, the form is titled "Vietinis mokėjimo pavedimas" (Local payment transfer) and includes a "Pagalba" (Help) link. There is a checkbox for "Pilna forma" (Full form). The form contains several input fields: "Data" (Date) set to 2008.07.08, "Dokumento Nr." (Document No.) set to 4, "Pavedimas" (Transfer type) with radio buttons for "Paprastas" (Simple) and "Skubus" (Urgent), "Mokėtojas" (Payer) section with "Sąskaitos Nr." (Account No.) set to LT584010042402014509 LTL - 3.80 and "Dokumentų suma" (Document sum) set to 1.01, and "Gavėjas" (Payee) section with "Sąskaitos Nr." (Account No.) set to 213123, "Vardas ir pavardė/Pavadinimas" (Name and surname/Name) set to Vardenis Pavardenis, and "Fizinio/Juridinio" (Physical/Legal) status. Search icons and "ieškoti" (search) text are present next to the account number fields.

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Page-level context sensitive help available | + | + | + | + | + | - | - | + | - | - | + | + | - | + | + | - | - | - | - |
| Glossary is provided | + | - | + | - | + | - | - | + | - | - | + | - | - | - | - | + | - | + | + |
| FAQs are provided | - | - | - | - | - | - | - | + | - | + | + | + | - | - | - | + | - | - | - |
| An example of the account opening form provided on the Internet | + | + | - | + | - | + | + | - | + | - | + | + | - | + | + | + | + | + | - |
| Animated or illustrated tutorial of IBS is provided in the public website | + | - | - | + | - | - | + | - | - | - | + | + | - | - | - | + | - | - | + |
| Full help contents provided on one page for easy searching | + | + | + | + | + | - | + | + | - | + | + | - | + | + | - | + | + | + | + |
| An online form available for writing questions directly from the public website | - | + | + | - | + | + | + | + | + | + | + | + | + | - | + | + | - | - | - |
| Allows writing to customer care directly from IBS (without email) | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Possible sources of errors explained after illegal operations | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Printable user manual of the IBS provided | + | + | + | - | - | + | - | + | + | - | + | - | - | - | - | + | - | + | + |

Commentary

- Most banks tend to allow customers to write directly from the IBS to the bank.
- Surprisingly FAQs are quite rare.
- Page sensitive help does not seem to be a common way of providing help among banks.
- Printable versions of user manuals are not common among banks.
- When user clicks on "Sistēmas apraksts" (System description) it opens starting page of VEF banks home page.

The screenshot shows the VEF Bank website interface. At the top, there is a navigation bar with links: "Par Banku", "Strīdu izskatīšana", "Jautājumi un atbildes", "Dokumenti", and "Mūsu partneri". Below this is a search bar and a language selector (LV EN RU) with the date "Sestdiena, 2008.gada 5. jūlijs".

The main content area is divided into several sections:

- VEF bankas valūtu kursi:** A table showing exchange rates for USD, GBP, and EUR as of July 4th.

| | Pērk | Pārdod |
|-----|---------|---------|
| USD | 0.437 ↑ | 0.472 ↑ |
| GBP | 0.872 ↑ | 0.903 ↑ |
| EUR | 0.698 | 0.715 |
- Bankas pakalpojumi:** Sections for "Juridiskām personām" and "Fiziskām personām" with dropdown menus for "Izvēle...".
- VEF bankas produkti:** A section for "Internetbanka" with a small image.
- VEF Internet Bank:** A section with a red circle around the link "Sistēmas apraksts". Other links include "Teeja Internetbankā", "Kā strādā VEF IB?", and "Informējam klientus par EUR pārskaitījumiem".
- VEF bankas jaunumi:** A section with news items dated 29. mai 2008., 10. apr 2008., 26. feb 2008., and 19. feb 2008.

At the bottom, there is a footer with copyright information, contact details, and a language selector (latviski, no рускои, english).

- When a user clicks on links help or FAQ in the login page of SMP bank IBS, the English version of public website is opened.

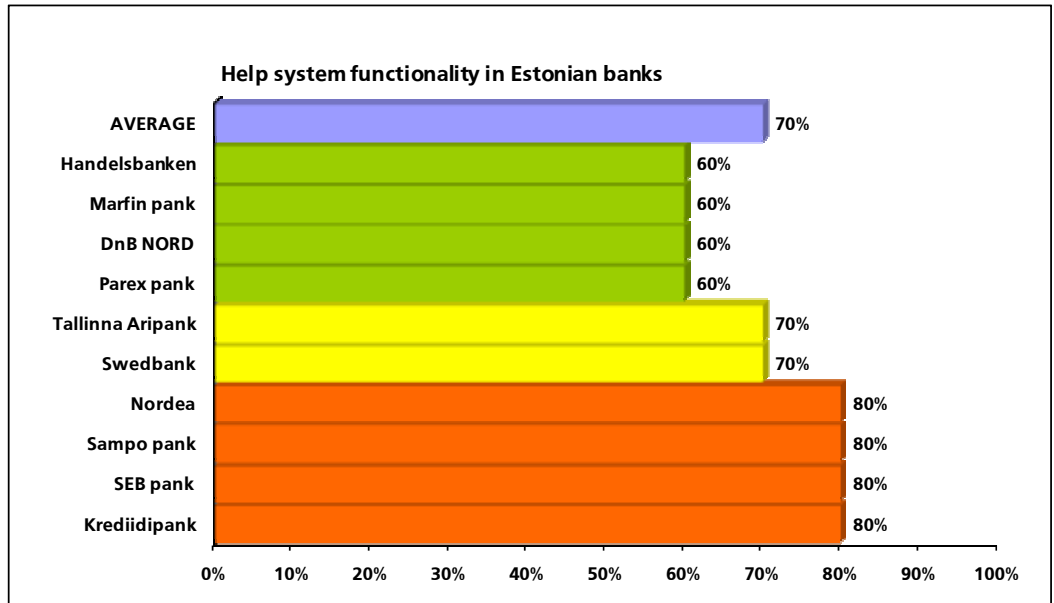
The screenshot shows the MultiBank website login page. At the top, there is a navigation bar with the MultiBank logo and a language selector (latviski, no рускои, english). Below this is a "Redirect to www.multibanka.com" link.

The main content area is divided into several sections:

- Informācija klientiem:** A section with news items dated 05. July 2008. and 21.04.2008.
- Pieslēgums pie internetbankas:** A section with a red circle around the link "Beži uzdodami jautājumi". Other links include "Multi-net demo versija" and "Palīdzība".
- MultiNet:** A section with a logo and a "Pieslēgties" button.

At the bottom, there is a footer with contact details and a language selector (latviski, no рускои, english).

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Page-level context sensitive help available | + | + | + | + | + | + | + | + | + | + |
| Glossary is provided | - | + | + | + | + | + | + | + | + | + |
| FAQs are provided | + | - | - | + | - | + | - | - | - | - |
| An example of the account opening form provided on the Internet | + | + | + | + | + | + | + | + | + | + |
| Animated or illustrated tutorial of IBS is provided in the public website | - | - | + | - | - | - | - | - | - | - |
| Full help contents provided on one page for easy searching | - | - | - | + | - | + | - | + | + | + |
| An online form available for writing questions directly from the public website | + | + | + | + | + | + | + | + | + | + |
| Allows writing to customer care directly from IBS (without email) | + | + | + | + | + | + | + | + | + | + |
| Possible sources of errors explained after illegal operations | + | + | + | + | + | + | + | + | + | + |
| Printable user manual of the IBS provided | - | - | - | - | - | - | - | + | + | - |

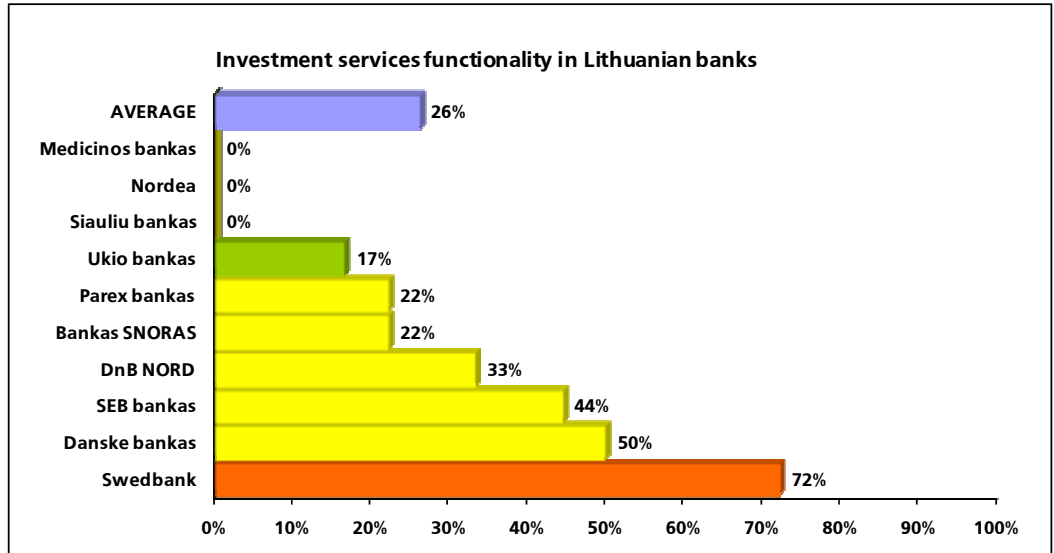
Commentary

- Contact forms from IBS are always available.
- FAQ availability is very rare.
- Visual help is used only by Swedbank; none of the other banks use it.

12.12 Investment services

The **investment services** subcategory includes criteria related to investment activities such as opening investment account, trading in bonds or stocks, getting life insurance and similar.

Lithuanian banks



Higher figures represent better results

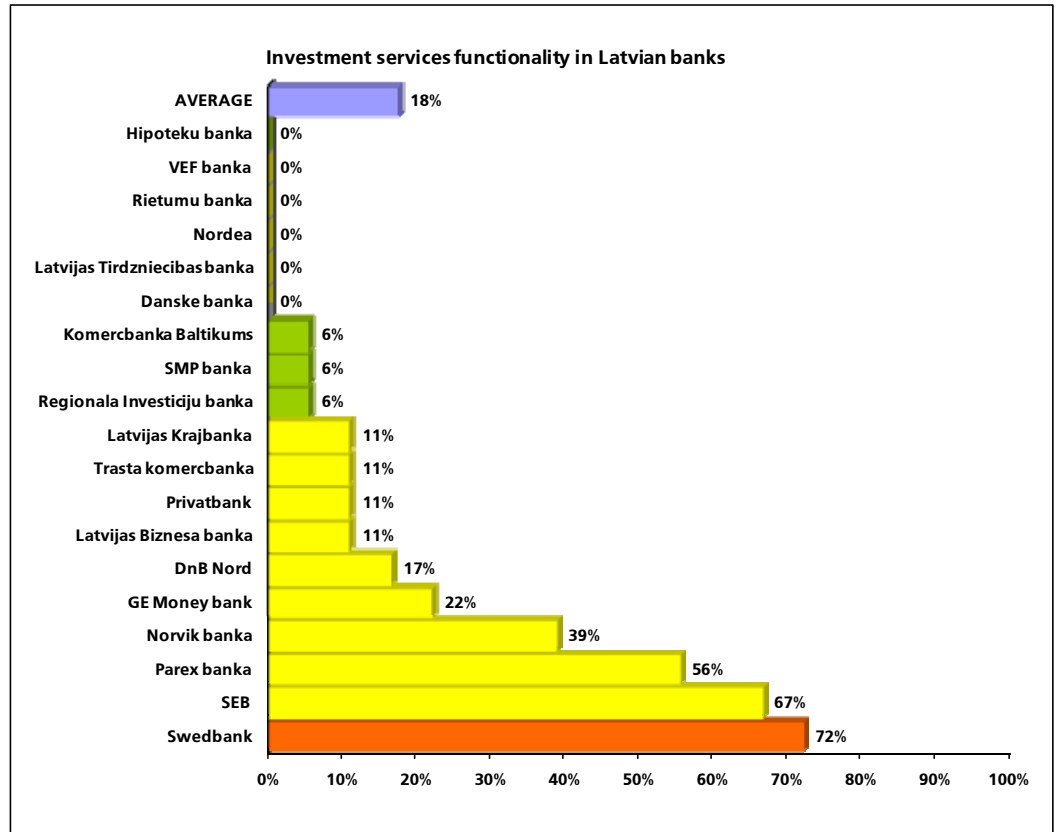
Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Enabling the financial services from the IBS | - | - | - | + | - | - | - | - | - | - |
| Filling-in the form and submitting online to the bank | - | - | - | + | - | - | - | - | - | - |
| A printable form is available online | - | + | - | + | - | - | + | + | - | - |
| Checking the financial services account online | + | + | + | + | - | - | + | + | - | + |
| Investment funds trading is available | + | + | - | + | - | - | - | + | - | - |
| Stocks trading is available | + | + | - | + | - | - | + | + | - | + |
| Bonds trading is available | + | - | - | + | - | - | + | + | - | + |
| Forex trading is available | - | - | - | - | - | - | - | - | - | - |
| Making a pension fund agreement online | - | - | + | + | - | - | - | - | - | - |
| Filling-in the pension fund form and submitting online to the bank | - | + | + | + | - | - | - | - | - | - |
| A printable pension fund form is available online | - | + | + | + | - | - | - | - | - | - |
| Checking the pension fund balance online | - | + | + | + | - | - | - | + | - | - |
| Possibility to switch to another pension plan at the particular bank | - | - | + | + | - | - | - | - | - | - |
| Making a life insurance agreement online | - | - | - | - | - | - | - | - | - | - |
| Filling-in the life insurance form and submitting online to the bank | - | - | - | - | - | - | - | - | - | - |
| A printable life insurance form is available online | - | - | - | - | - | - | - | - | - | - |
| Checking the life insurance balance online | - | + | - | + | - | - | - | + | - | - |
| Possibility to change life insurance's investment priorities from IBS | - | + | - | - | - | - | - | + | - | - |

Commentary

- Although financial services account is sometimes available through the IBS, not always it is available for decision making and not all instruments are available through IBS.
- No banks allow trading in FOREX markets.
- Only two banks offer options for signing a pension fund agreement through the IBS.
- Less than a half of the banks allow their customers to check the pension fund balance online.
- Life insurance services are not very developed by banks in terms of its availability through IBS.

Latvian banks



Higher figures represent better results

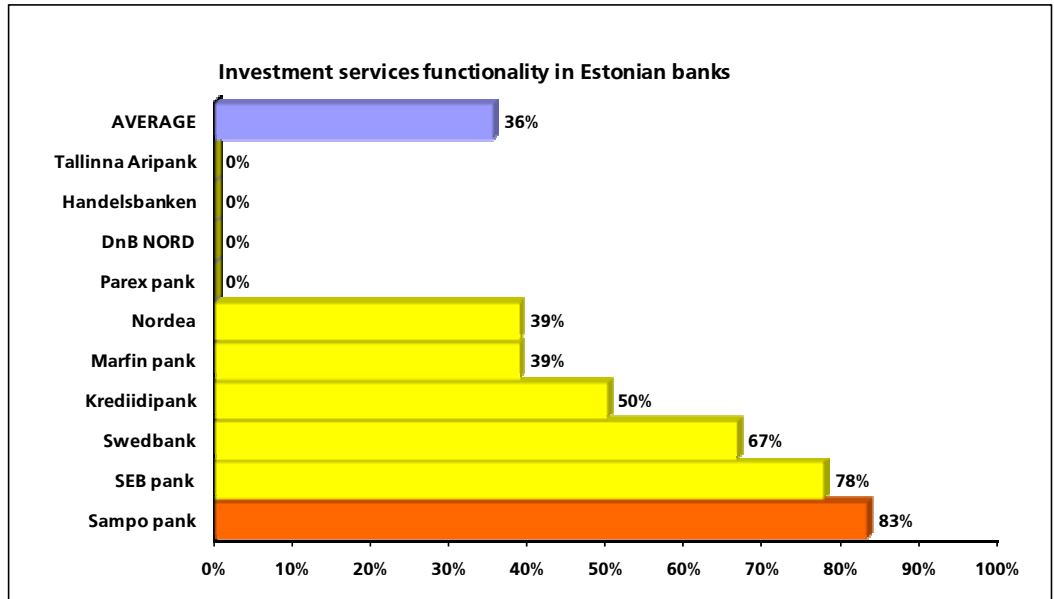
Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komerbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Enabling the financial services from the IBS | - | - | - | + | - | + | - | - | - | - | - | - | - | - | - | + | - | - | - |
| Filling-in the form and submitting online to bank | - | - | - | + | - | - | + | - | - | - | - | - | + | - | - | + | + | - | - |
| A printable form is available online | - | + | - | + | - | - | + | - | - | - | + | - | + | + | - | + | - | + | - |
| Checking the financial services account online | - | + | - | + | - | - | - | - | - | - | + | + | - | - | - | + | - | - | - |
| Investment funds trading is available | - | - | + | + | - | - | - | - | - | - | + | + | - | - | - | + | - | - | - |
| Stocks trading is available | - | - | + | + | - | - | - | - | - | - | - | + | - | - | - | + | - | - | - |
| Bonds trading is available | - | - | + | + | - | - | - | - | - | - | - | + | - | - | - | + | - | - | - |
| Forex trading is available | - | - | + | - | - | - | - | - | - | - | + | + | - | - | - | - | - | + | - |
| Making a pension fund agreement online | - | - | - | + | - | - | - | + | - | - | + | + | - | - | - | + | - | - | - |
| Filling-in the pension fund form and submitting online to the bank | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - |
| A printable pension fund form is available online | - | + | - | + | - | - | - | - | - | - | - | + | - | - | - | + | - | - | - |
| Checking the pension fund balance online | - | - | - | + | - | - | - | - | - | - | + | + | - | - | - | - | - | - | - |
| Possibility to switch to another pension plan | - | - | - | + | - | - | - | + | - | - | + | + | - | - | - | + | - | - | - |
| Making a life insurance agreement online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Filling-in the life insurance form and submitting online to the bank | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - |
| A printable life insurance form is available online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - |
| Checking the life insurance balance online | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Possibility to change life insurance's investment priorities from IBS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Commentary

- Investment services seem to be in the development stage for most of the banks.
- None of the banks offer to make life insurance agreements online.
- Only a few banks allow enabling financial services over the Internet.
- Only a few banks allow to operate with choices regarding pension funds through the IBS.
- SMP bank has created a separate system for services related to investment, thus it is not accessible through IBS.
- Although Komerbanka Baltikums offers its customers to apply for financial services online, it is really difficult to find where to do it.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Enabling the financial services from the IBS | - | - | + | - | - | - | - | + | + | - |
| Filling-in the form and submitting online to the bank | - | - | + | + | - | - | - | + | + | - |
| A printable form is available online | - | - | + | + | - | - | - | + | + | - |
| Checking the financial services account online | - | - | + | + | + | + | - | + | + | - |
| Investment funds trading is available | - | - | + | - | - | - | - | + | + | - |
| Stocks trading is available | - | - | + | - | - | - | - | + | + | - |
| Bonds trading is available | - | - | - | - | - | - | - | + | + | - |
| Forex trading is available | - | - | - | - | - | - | - | - | - | - |
| Making a pension fund agreement online | - | - | + | + | + | + | - | + | + | - |
| Filling-in the pension fund form and submitting online to the bank | - | - | + | + | + | + | - | + | + | - |
| A printable pension fund form is available online | - | - | + | + | + | + | - | + | + | - |
| Checking the pension fund balance online | - | - | + | + | + | + | - | + | + | - |
| Possibility to switch to another pension plan at the particular bank | - | - | + | + | + | + | - | + | + | - |
| Making a life insurance agreement online | - | - | - | - | - | - | - | - | - | - |
| Filling-in the life insurance form and submitting online to the bank | - | - | - | - | - | - | - | - | - | - |
| A printable life insurance form is available online | - | - | - | - | - | - | - | + | - | - |
| Checking the life insurance balance online | - | - | + | + | + | + | - | + | + | - |
| Possibility to change life insurance's investment priorities from IBS | - | - | - | - | - | - | - | + | + | - |

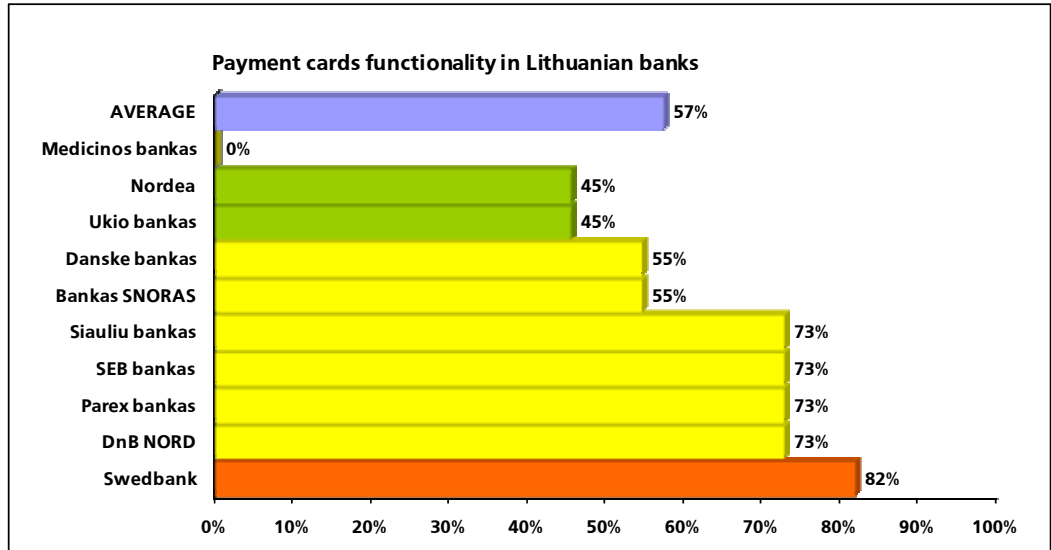
Commentary

- For an inexperienced person it is not very easy to find out answers to the questions related to investment, even if specific questions are asked.
- None of the banks provide opportunities to trade in FOREX markets.
- None of the banks allow their clients to sign life insurance contract online.

12.13 Payment cards

The **payment cards** subcategory includes criteria related to ordering credit/debit cards online, checking cards balances and other payments cards related activities.

Lithuanian banks



Higher figures represent better results

Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|---|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Ordering the payment card from the IBS | - | - | + | + | - | + | + | + | + | + |
| Filling-in the form and submitting online to the bank | - | + | + | + | - | + | + | + | + | + |
| A printable form is available online | - | + | + | + | - | + | + | + | + | + |
| Cards usage fees information is available online | + | + | + | + | - | + | + | + | + | + |
| Debiting or crediting payment card account does not differ from regular account | + | + | + | + | - | + | + | + | + | + |
| Checking payment card's status online | + | + | + | + | - | - | + | + | + | - |
| Possibility to change the status of a card from the IBS | + | - | - | - | - | - | - | - | - | - |
| Possibility to apply for credit allowance from the IBS | - | - | - | + | - | - | - | - | - | - |
| Possibility to see card's credit situation from the IBS | + | + | + | + | - | - | + | + | + | - |
| Checking payment card's validity date online | + | - | + | + | - | - | + | + | + | - |
| Payment card's number and CVC code information is provided in the IBS | - | - | - | - | - | - | - | - | - | - |

Commentary

- It has become quite a common feature to order the payment cards online. It is both convenient and time saving.
- No complications arise when making a transfer from a payment card – it is the same as an ordinary payment from a bank account.
- The majority of banks provide an option to check the payment card's status online. This usually includes the date of validity, status, and the number of the card.
- Bankas Snoras is the only bank that has a separate section in its IBS to block payment cards.

Blokavimas

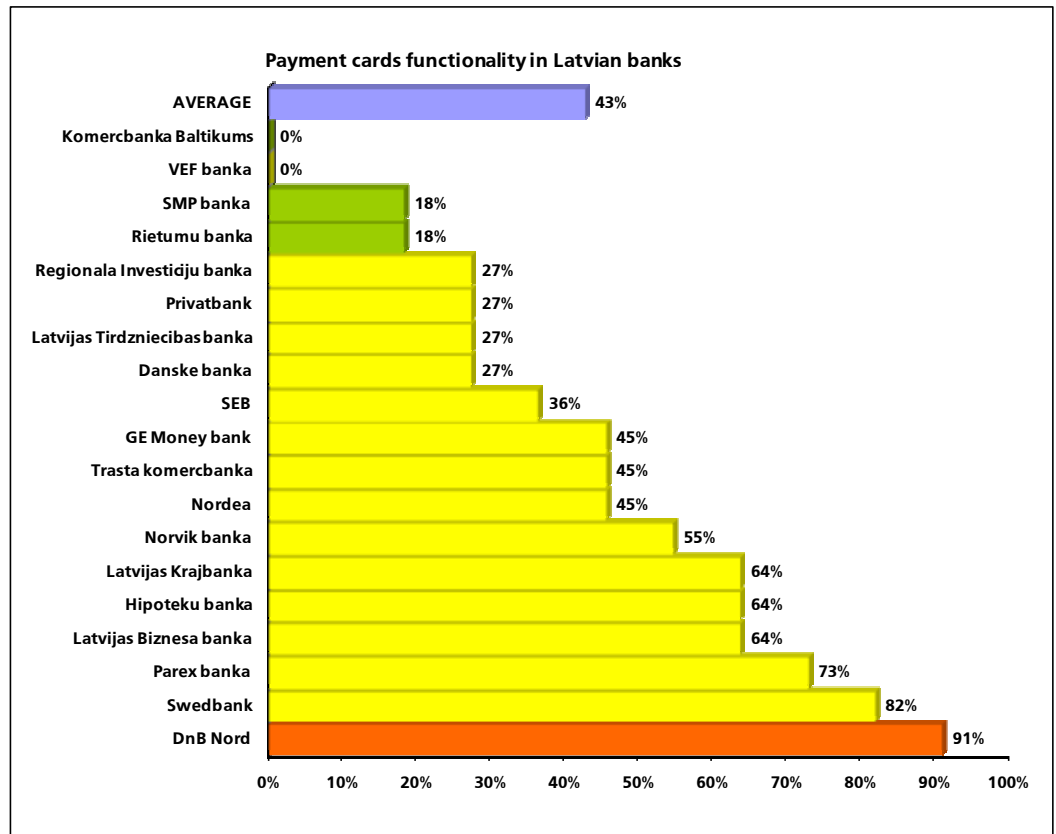
Mokėjimo kortelė:

Blokavimo priežastis:

Blokavimo komentaras:

PID: IB01_TRNS_CARD_SUSPEND ib060.pl R2.11
© 2000-2008 UAB „Forbis“. Visos teisės saugomos.
© AB bankas „Snoras“, A.Vivulskio g.7, 03221 Vilnius

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionāla Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Ordering the payment card from the IBS | - | + | - | + | + | - | + | - | - | - | - | - | - | - | - | - | - | - | - |
| Filling-in the form and submitting online to the bank | - | + | - | + | - | - | + | + | - | + | - | + | - | - | - | - | - | - | - |
| A printable form is available online | - | + | + | + | - | - | + | - | - | + | + | - | - | - | - | + | + | + | - |
| Cards usage fees information is available online | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + | + | - |
| Debiting or crediting payment card account does not differ from regular account | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | - | + | - |
| Checking payment card's status online | - | + | + | + | + | - | - | + | - | - | + | + | - | - | - | - | - | - | - |
| Possibility to change the status of a card from the IBS | - | + | - | - | + | - | - | - | - | - | - | + | - | - | - | - | - | - | - |
| Possibility to apply for credit allowance from the IBS | - | - | - | + | - | - | + | + | - | - | - | + | - | - | - | - | - | - | - |
| Possibility to see card's credit situation from the IBS | + | + | - | + | + | - | + | + | + | + | + | + | + | + | - | + | - | + | - |
| Checking payment card's validity date online | - | + | + | + | + | - | - | + | - | - | + | + | - | - | - | - | - | - | - |
| Payment card's number and CVC code information is provided in the IBS | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Commentary

- All banks provide information on fees connected with card usage.
- Banks rarely allow clients to see the CVC code and to change the status of a payment card from the IBS.
- Although in the web site of Komer banka Baltikums an offer of payment cards is present, in their office the servicing person did not offer any payment card, which left an impression that such a service does not exist. In the account opening agreement there aren't any hints about possibility to apply for payment card either.

The screenshot shows the Baltikums Banka website interface. At the top, there are navigation links for 'Par grupu', 'Par banku', 'Kalkulatori', 'Cenrādīši', 'Dokumenti', 'Jaunami', 'Kontakti', and language options 'English' and 'Русский'. Below this is a menu with categories: 'Bankas pakalpojumi', 'Korporatīvā finansēšana', 'Private banking', 'Ieguldījumu fondi', 'Baltikums Network', 'Apdrošināšana', 'Investoru attiecības', and 'MIFID'. The main content area is titled 'Bankas pakalpojumi' and lists several services: 'Norēķinu konts', 'Skaidras naudas darījumi', 'Maksājumu kartes' (highlighted with a red circle), 'Noguldījumi un investīcijas', 'Korporatīvā finansēšana', and 'Private banking'. A table on the left shows deposit rates for LVL, EUR, and USD. The 'Maksājumu kartes' link is circled in red, indicating the focus of the commentary.

- The best availability of information is provided by DnB Nord bank, which offers to block the card through IBS. Also CVC number can be seen, as well as the validity date of the payment card.

The screenshot shows the DnB Nord bank website interface. At the top, there are navigation links for 'BANKA', 'INFORMĀCIJA', and 'KONFIGURĀCIJA'. Below this is a menu with categories: '1. KOPSAVIKUMS', '2. KONTI', '3. KARTES', '4. MAKSĀJUMI', '5. KREDĪTI UN LĪZINGS', '6. DEPOZĪTI', and '7. LĪGUMI'. The main content area is titled 'INORO: Piešķir pats savu nosaukumu saviem kontiem, kartēm, kredītiem un depozītiem'. Below this is a section for 'Kartes / kartes / detalizēts pārskats'. The 'Detalizēts pārskats' section shows details for a card with number 4775733281311325. The card is a VISA Electron card, issued by AS DnB NORD Banka. The card's validity date is 06/11/2011. The CVC code is 1492743. The card's status is 'aktīva'. The 'Statusa maiņa' section shows radio buttons for 'aktīva' (selected) and 'bloķēta'. The 'CVC' field is circled in red, indicating the focus of the commentary.

- While following a link on the home page of Rietumu banka to contact payment card division the user gets an error message.

The screenshot shows the Rietumu Banka website's credit card section. On the left, there is a navigation menu with links for 'Kreditkartes', 'Kredīta limits', and 'Kreditkartes bez kredīta limita'. The main content area features a 'Business kredītkarte' section with a description of the card's benefits and a 'Kredītkaršu iespējas' link. Below this, there is a 'KONTAKTI' section with contact details for the payment card department, including an email address (info@rietumu.lv) and phone numbers (67020585 and 67020547). A red circle highlights the 'Kredītkaršu iespējas' link in the original image.

Not Found (Error 404)

The requested document was not found on this server. Please check the address for the page you requested.

You can try to find out the document you are looking for from the [index page](#) of this site or from the [sitemap](#).

Finally you can send us a short description about problems you are facing on our [Feedback page](#).

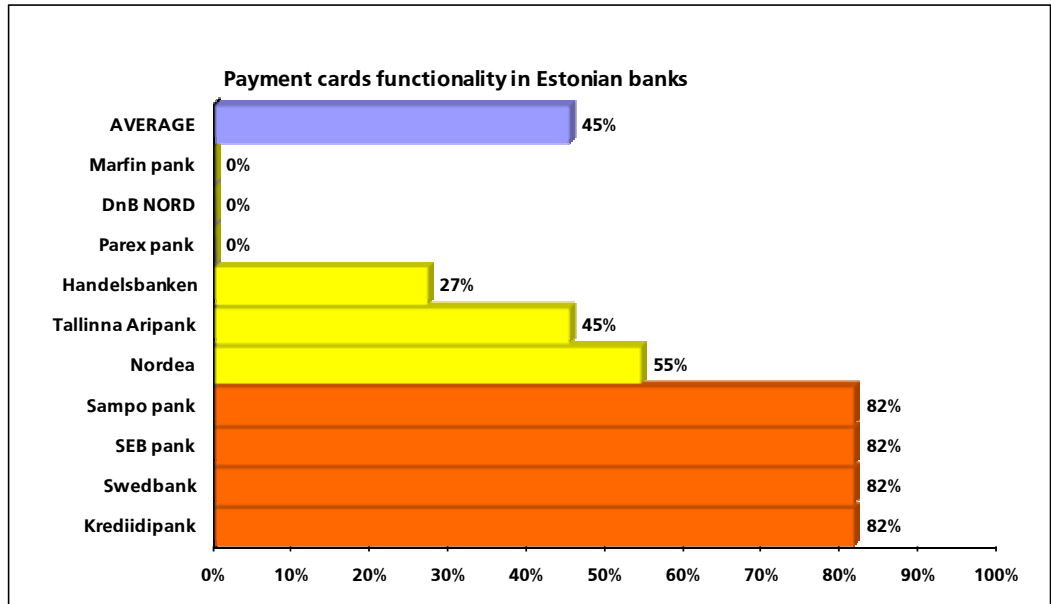
- In the IBS of SEB banka, in the page where payment card limits are shown the time for the data obtained is shown in a strange format – as if there were 25 hours a day. In other places the time is shown as if there are 24 hours a day.

The screenshot shows the SEB banka IBS interface. The top navigation bar includes 'Sākumlapa', 'Palīdzība', 'Beigt darbu', and 'VEISS MĀRTNĪŠ'. The main content area is titled 'KONTA PARAMETRI' and displays account details for 'DANA UŠEROVSKA'. The 'Stāvoklis uz' field shows '17/07/2008 24:48', with '24:48' circled in red. Below this is a table for 'Konta limiti' with columns for 'Limita veids', 'Limita summa', and 'Limita atlikums'. The table lists 'Konta dienas limits' and 'Pārskaitījums' with a limit of 3,000.00 and a remaining balance of 3,000.00. A 'PIEZĪME' section at the bottom provides additional information about the limits.

| Limita veids | Limita summa | Limita atlikums |
|--------------------------|--------------|-----------------|
| Konta dienas limits | 3,000.00 | 3,000.00 |
| Pārskaitījums | | |
| Vienas dienas limits | 3,000.00 | 3,000.00 |
| Vienas operācijas limits | 1,000.00 | |
| Rēķini | | |
| Vienas dienas limits | 3,000.00 | 3,000.00 |
| Vienas operācijas limits | 1,000.00 | |

PIEZĪME: 1. Limita atlikums atspoguļo vēl tērējamo summu dienas laikā.
2. Ja vēlaties mainīt piešķirtos limitus, Jums jādodas uz filiāli, kurā Jums atvērta konts.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|---|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Ordering the payment card from the IBS | - | - | + | + | - | + | - | + | + | - |
| Filling-in the form and submitting online to the bank | - | - | + | + | - | + | - | + | + | - |
| A printable form is available online | - | + | + | + | - | + | - | + | + | - |
| Cards usage fees information is available online | - | + | + | + | - | + | - | + | + | + |
| Debiting or crediting payment card account does not differ from regular account | - | + | + | + | - | + | - | + | + | + |
| Checking payment card's status online | - | - | - | + | - | - | - | + | - | + |
| Possibility to change the status of a card from the IBS | - | - | - | - | - | - | - | + | + | - |
| Possibility to apply for credit allowance from the IBS | - | - | + | + | - | + | - | - | + | - |
| Possibility to see card's credit situation from the IBS | - | - | + | + | - | - | - | - | - | - |
| Checking payment card's validity date online | - | - | + | + | - | - | - | + | + | + |
| Payment card's number and CVC code information is provided in the IBS | - | - | + | - | - | - | - | + | + | + |

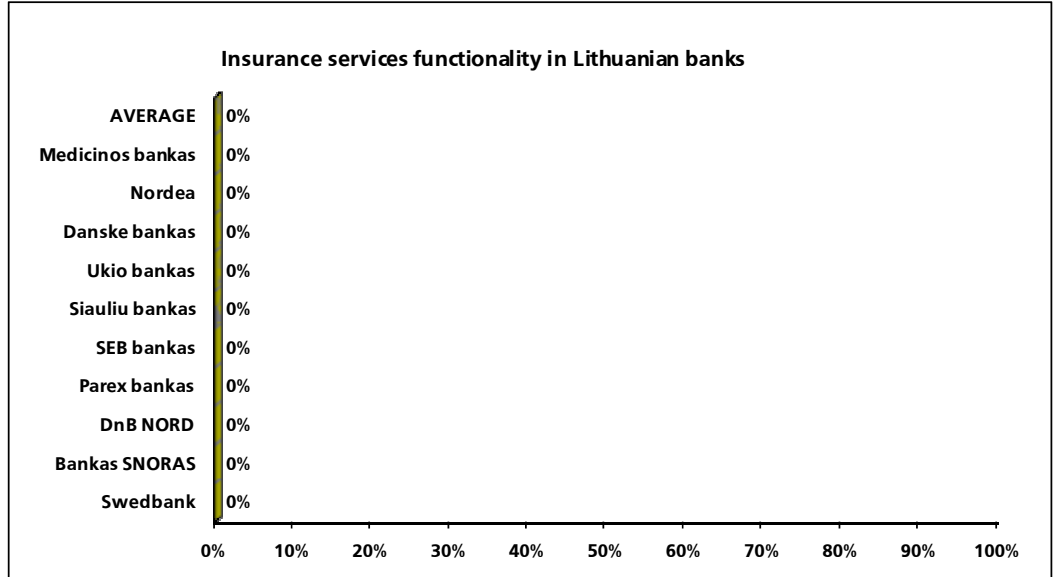
Commentary

- Ordering debit cards online and ordering credit allowance is common for banks that have debit cards.
- Surprisingly, in some cases it is impossible to see information on debit cards, as well as credit allowance balance.
- It is only rarely possible to change a cards status online.
- Although information on how long a card is valid is usually present in the IBS, it is not common to show whether the card is active or blocked.

12.14 Insurance services

The **insurance services** subcategory includes criteria related to availability of different types of insurances to the users of Internet Banking Systems.

Lithuanian banks



Higher figures represent better results

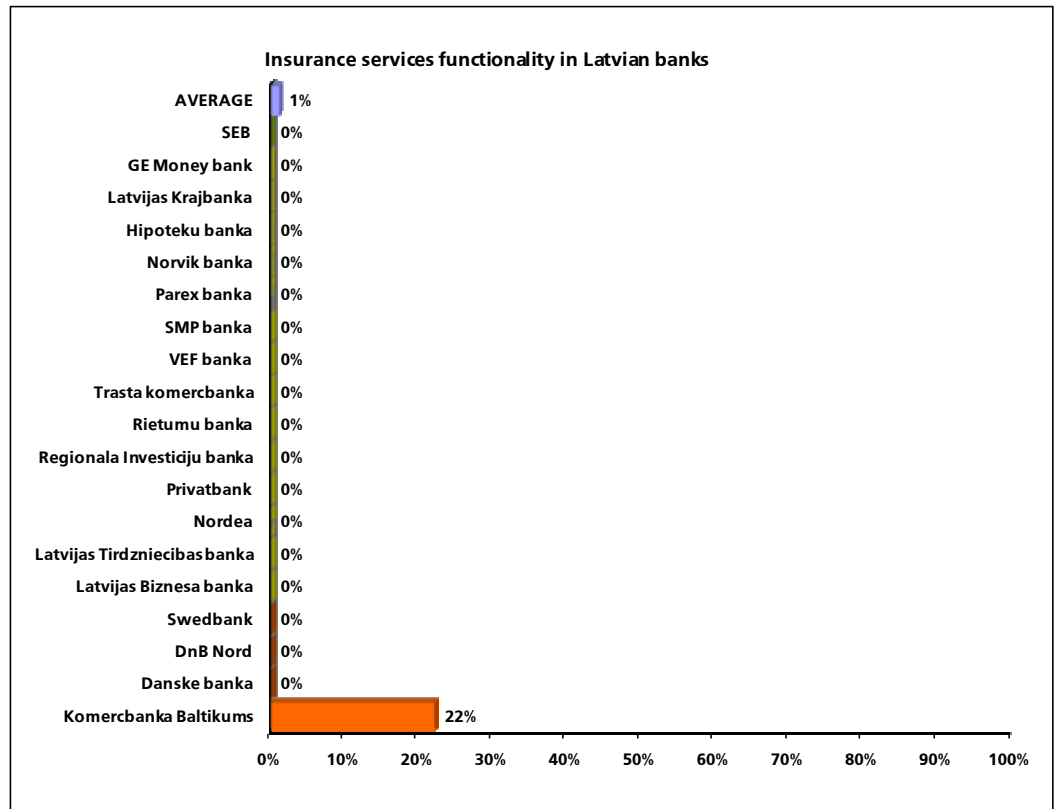
Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|--|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Ordering the driver's liability insurance from the IBS | - | - | - | - | - | - | - | - | - | - |
| Submitting a driver's liability Insurance application online | - | - | - | - | - | - | - | - | - | - |
| Checking the driver's liability Insurance contracts online | - | - | - | - | - | - | - | - | - | - |
| Ordering the KASKO insurance from the IBS | - | - | - | - | - | - | - | - | - | - |
| Submitting a KASKO insurance application online | - | - | - | - | - | - | - | - | - | - |
| Checking the KASKO insurance contracts online | - | - | - | - | - | - | - | - | - | - |
| Ordering the travel insurance from the IBS | - | - | - | - | - | - | - | - | - | - |
| Submitting a travel insurance application online | - | - | - | - | - | - | - | - | - | - |
| Checking the travel insurance contracts online | - | - | - | - | - | - | - | - | - | - |

Commentary

- None of the banks provide driver's liability insurance, nor KASKO insurance, nor travel insurance.

Latvian banks



Higher figures represent better results

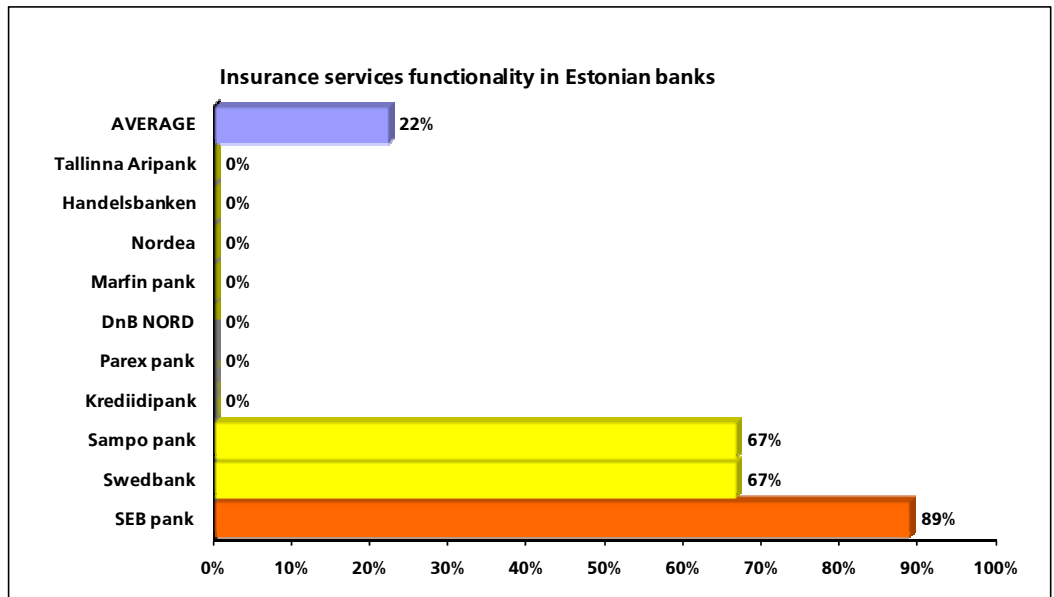
Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komercbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala Investiciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|--|--------------|----------|---------------|----------|----------------|-----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Ordering the driver's liability insurance from the IBS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Submitting a driver's liability Insurance application online | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Checking the driver's liability Insurance contracts online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Ordering the KASKO insurance from the IBS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Submitting a KASKO insurance application online | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Checking the KASKO insurance contracts online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Ordering the travel insurance from the IBS | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Submitting a travel insurance application online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Checking the travel insurance contracts online | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

Commentary

- Komercbanka Baltikums is the only bank that offers any non-life insurance service in Latvia.

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|--|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Ordering the driver's liability insurance from the IBS | - | - | + | - | - | - | - | + | + | - |
| Submitting a driver's liability Insurance application online | - | - | + | - | - | - | - | + | + | - |
| Checking the driver's liability Insurance contracts online | - | - | - | - | - | - | - | - | + | - |
| Ordering the KASKO insurance from the IBS | - | - | + | - | - | - | - | + | + | - |
| Submitting a KASKO insurance application online | - | - | + | - | - | - | - | + | + | - |
| Checking the KASKO insurance contracts online | - | - | - | - | - | - | - | - | + | - |
| Ordering the travel insurance from the IBS | - | - | + | - | - | - | - | + | + | - |
| Submitting a travel insurance application online | - | - | + | - | - | - | - | + | + | - |
| Checking the travel insurance contracts online | - | - | - | - | - | - | - | - | - | - |

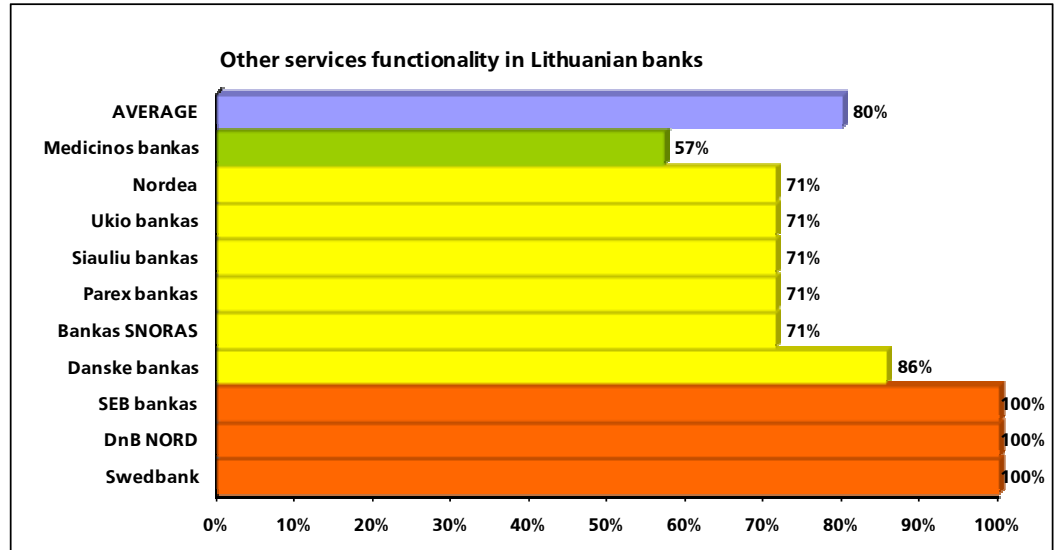
Commentary

- Banks tend to cooperate with insurance companies providing integrated services. In most cases, although, in the IBS no special section is available, the user is transferred to the respective companies' page, where without additional authentication desired services can be used.

12.15 Other services

Other services part aims to assess how well the bank integrates various additional informational services that are useful for users into its public website and Internet Banking System.

Lithuanian banks



Higher figures represent better results

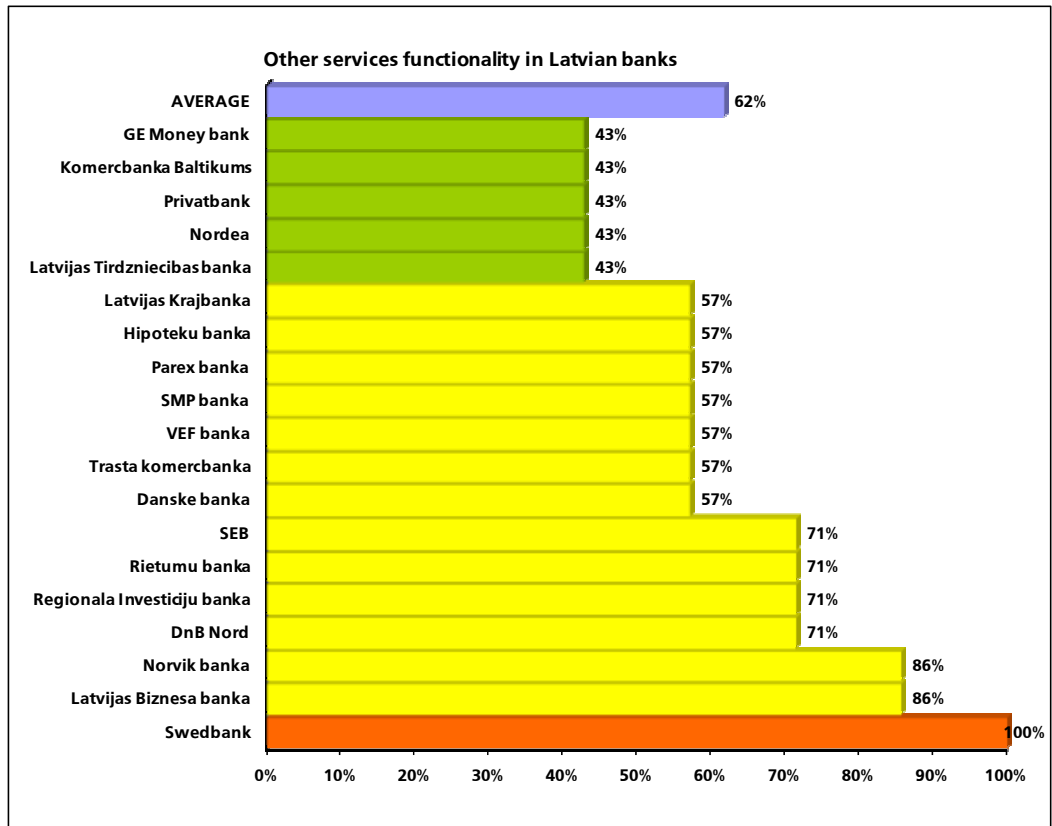
Detailed testing results

| | Bankas SNORAS | Danske bankas | DnB Nord | Swedbank | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Ukio bankas |
|--|---------------|---------------|----------|----------|------------------|--------|--------------|------------|----------------|-------------|
| Client's agreements with bank accessible online | - | - | + | + | - | - | - | + | - | - |
| Bank SWIFT code provided in the website (within one click from homepage) | + | + | + | + | + | + | + | + | + | + |
| Information about cash dispensers' (ATMs') location available | + | + | + | + | - | + | + | + | + | + |
| Bank's currency conversion rates accessible online | + | + | + | + | + | + | + | + | + | + |
| Official currency conversion rates accessible online | + | + | + | + | + | + | + | + | + | + |
| Historical currency rates provided | - | + | + | + | - | - | - | + | - | - |
| Bank news feed is present on the public website | + | + | + | + | + | + | + | + | + | + |

Commentary

- Banks are quite similar in terms of other services provided.
- None of the banks let the customers to access the agreements made with the bank online. Yet some banks offer a possibility to see the list of agreements signed.
- Only a few banks have a function which allows to access historical foreign currency exchange rates.
- Quite a few mistypes and grammar mistakes were found in the public website of AB DnB NORD banka.

Latvian banks



Higher figures represent better results

Detailed testing results

| | Danske banka | DnB Nord | GE Money bank | Swedbank | Hipoteku banka | Komerbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas Tirdzniecības banka | Nordea | Norvik banka | Parex banka | Privatbank | Reģionālā Investīciju banka | Rietumu banka | SEB | SMP banka | Trasta komercbanka | VEF banka |
|--|--------------|----------|---------------|----------|----------------|----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----|-----------|--------------------|-----------|
| Client's agreements with bank accessible online | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bank SWIFT code provided in the website (within one click from homepage) | - | - | - | + | - | - | + | - | - | - | + | - | - | + | + | - | + | - | + |
| Information about cash dispensers' (ATMs') location available | + | + | + | + | + | - | + | + | - | + | + | + | + | - | + | + | - | - | - |
| Bank's currency conversion rates accessible online | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Official currency conversion rates accessible online | - | + | - | + | - | + | + | + | - | - | + | - | - | + | - | + | + | + | - |
| Historical currency rates provided | + | + | - | + | + | - | + | - | + | - | + | + | - | + | + | + | - | + | + |
| Bank news feed is present on the public website | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |

Commentary

- Banks tend to fail showing agreements that customer has signed with the bank. Swedbank is the only bank that does provide the agreements.
- Banks tend not to show SWIFT code on the first page of their websites, in most of the cases the user has to make at least 2 clicks to find it. VEF banka is the only bank that has this information in the first page.
- Historical currency exchange are usually available, some banks offer it only trough IBS.
- In the list of ATM's in the home page of Rietumu banka the branch in Jelgava is mislabelled – it is called "Jelgava nodļa" instead of "Jelgavas nodaļa".

| Gulbene | | | |
|----------|-----------------------------|-----------------------------------|-----------|
| HB | Gulbenes nodaļa | Rīgas iela 47 | Diennakts |
| UB | SEB Unibanka filiāle | Ozolu iela 1 | Diennakts |
| Iecava | | | |
| HB | Iecavas norēķinu grupa | Skolas iela 4 | Diennakts |
| UB | veikals "Maxima" | Rīgas iela 27 | Diennakts |
| Jaunpils | | | |
| HB | "Alejs" | "Alejs", Jaunpils, Tukuma raj. | Diennakts |
| Jelgava | | | |
| HB | Jelgavas nodļa | Lielajā iela 12 | Diennakts |
| UB | SEB Unibanka filiāle | Akadēmijas iela 3 | Diennakts |
| UB | Tirdzniecības centrs "Arka" | Brīvības bulv. 1a | Diennakts |
| UB | Veikals "Bravo" | Lielā iela 16 | Diennakts |
| UB | Lielveikals "Rondo" | Lielā iela 49 | Diennakts |
| UB | Rajona padome | Pasta iela 37 | Diennakts |
| UB | veikals "Pārņava" | Pārņavas iela 4i | Diennakts |
| UB | veikals "Maxima" | Rīgas iela 11a | 8-24 |

- It is very difficult to find SWIFT code in the website of Trasta Komerbanka. One had to look through Search option. And even then it displays results in Russian. Through usual clicking on about us and requisites, SWIFT did not show up.

[Pārsūtīt](#)

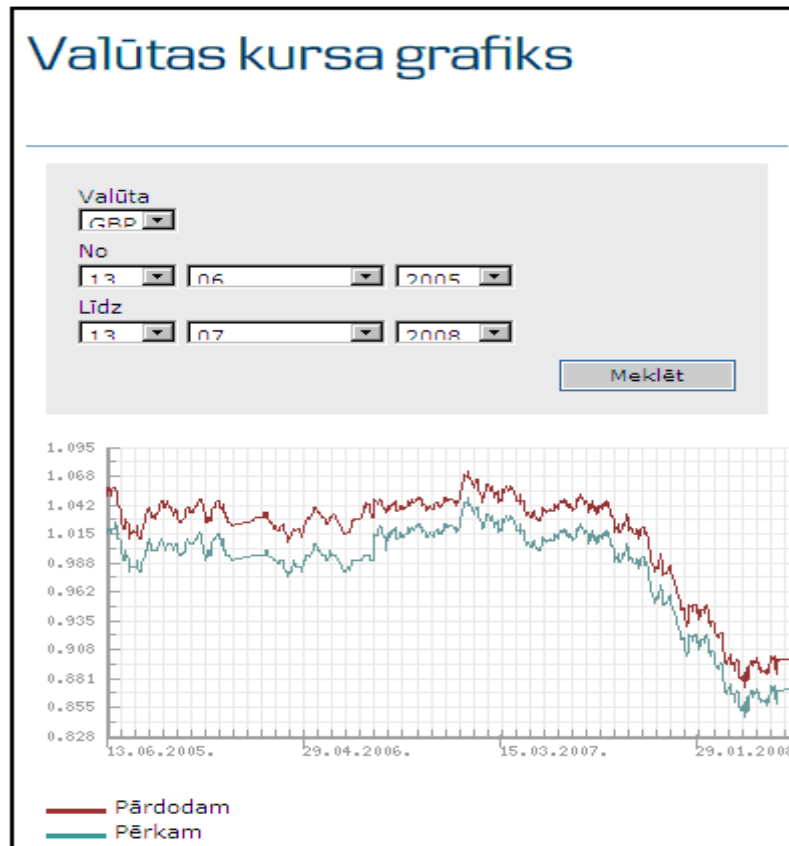
Meklēt

SWIFT

Meklēšanas rezultāti — 23

- Интернет-банк Trast.Net**
С помощью Trast.Net Ваш компьютер превращается в круглосуточно открытый филиал Вашего Банка. В расчетной интернет-системе ТКВ Вы можете с...
- Интернет-банк Trast.Net**
С помощью Trast.Net Ваш компьютер превращается в круглосуточно открытый филиал Вашего Банка. В расчетной интернет-системе ТКВ Вы можете с...
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- Интернет-банк Trast.Net**
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- Реквизиты**
АО "TRASTA KOMERCBANKA" Единый регистрационный номер 40003029667 Номер счета в Банке Латвии 700161481 SWIFT код KBRBLV2X...
- Реквизиты**
АО "TRASTA KOMERCBANKA" Единый регистрационный номер 40003029667 Номер счета в Банке Латвии 700161481 SWIFT код KBRBLV2X...

- Danske bank provides a good example of historical currency exchange rate information mapping, they are shown also in graphical form, which customers can use to see general trends in the movement of these exchange rates.



- In the Baltikums currency page is missing current day's date. Visitor has to assume that these rates are really updated at particular day.

Baltikums Banka

Par grupu Par banku Kalkulatori Cenrādīs Dokumenti Jaunumi Kontakti English Русский AM

| | | | |
|--------------------|-------------------------|----------------------|-------------------|
| Bankas pakalpojumi | Korporatīvā finansēšana | Private banking | Ieguldījumu fondi |
| Baltikums Network | Apdrošināšana | Investoru attiecības | MIFID |

Kalkulatori

Valūtu kalkulators
 » Bezskaidras naudas kursi
 Skaidras naudas kursi
 Latvijas Bankas noteiktais valūtas kurss

Kreditu kalkulatori
 Depozītu kalkulatori
 Fondu kalkulatori

Kreditkarte ar bezprocentu kreditu »

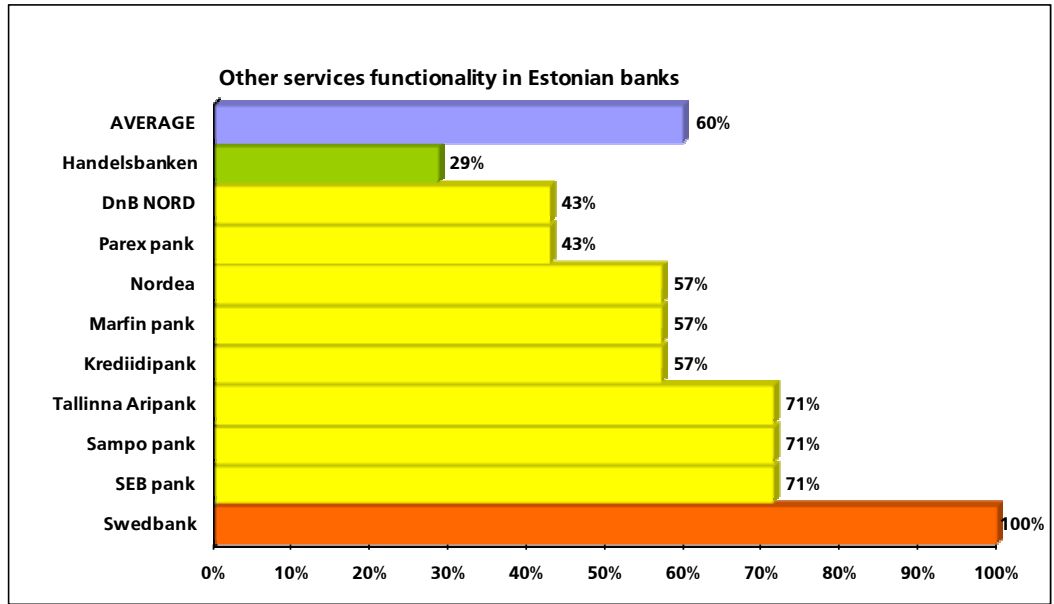
Valūtu kalkulators
 Bezskaidras naudas kursi

| | Banka pērk valūtu par LVL | Banka pārdod valūtu par LVL | Banka pērk USD par valūtu | Banka pārdod USD par valūtu | Banka pērk EUR par valūtu | Banka pārdod EUR par valūtu |
|-----|---------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|-----------------------------|
| AUD | 0.4215 | 0.4301 | 1.0404 | 1.0614 | 1.6264 | 1.6771 |
| CAD | 0.4259 | 0.4422 | 1.0073 | 1.0277 | 1.5796 | 1.6240 |
| CHF | 0.4308 | 0.4395 | 1.0180 | 1.0386 | 1.5923 | 1.6417 |
| DKK | 0.0923 | 0.0962 | 4.6969 | 4.7917 | 7.3464 | 7.5732 |
| EEK | 0.0442 | 0.0458 | 9.8540 | 10.0530 | 15.4120 | 15.8880 |
| EUR | 0.6981 | 0.7086 | 0.6266 | 0.6458 | 1.0000 | 1.0000 |
| GBP | 0.8726 | 0.9005 | 0.501806 | 0.51219 | 0.7850 | 0.8091 |
| JPY | 0.004069 | 0.004217 | 106.1700 | 108.2100 | 166.0600 | 171.1800 |
| LTL | 0.1995 | 0.2081 | 2.1744 | 2.2214 | 3.4011 | 3.5101 |
| NOK | 0.0862 | 0.0886 | 5.0852 | 5.1434 | 7.9139 | 8.1677 |
| RUB | 0.0190 | 0.0193 | 23.148148 | 23.640661 | 35.8203 | 37.3370 |
| SEK | 0.0736 | 0.0760 | 5.9350 | 6.0570 | 9.2834 | 9.5712 |
| UAH | 0.0790 | 0.0887 | 5.0592 | 5.6448 | 7.8972 | 8.9373 |
| USD | 0.4422 | 0.4522 | 1.0000 | 1.0000 | 1.548467 | 1.595914 |

© 2005-2008 Baltikums Banka
 Lapas karte

Bez maksas tel. 800021
 bank@baltikums.com

Estonian banks



Higher figures represent better results

Detailed testing results

| | DnB Nord | Handelsbanken | Swedbank | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB Pank | Tallinna Aripank |
|--|----------|---------------|----------|--------------|-------------|--------|------------|------------|----------|------------------|
| Client's agreements with bank accessible online | - | - | + | - | - | - | - | - | + | - |
| Bank SWIFT code provided in the website (within one click from homepage) | - | - | + | + | + | + | + | + | - | + |
| Information about cash dispensers' (ATMs') location available | - | - | + | - | - | + | - | + | + | - |
| Bank's currency conversion rates accessible online | + | + | + | + | + | + | + | + | + | + |
| Official currency conversion rates accessible online | + | + | + | + | + | - | - | + | + | + |
| Historical currency rates provided | - | - | + | - | - | - | - | - | - | + |
| Bank news feed is present on the public website | + | - | + | + | + | + | + | + | + | + |

Commentary

- Banks consider news important, so all the latest is available in front page.
- Banks tend not to show agreements made between bank and customer.
- SWIFT code is usually located within one click from the first page of the website.
- Banks tend to show currency exchange rates as well as official exchange rates set by the Bank of Estonia.

13. Mobile banking



Mobile banking test aims to evaluate to which extent banks are accessible through mobile communication channels. Test covers WAP, SMS and Mini Opera compatibility testing.

WAP banking assumptions

Technical possibilities theoretically allow WAP services to have the same level of functionality as regular IBS. Therefore the main limitation of mobile WAP banking is quite small capacity of information it can provide through mobile phone screen at any given time and inconvenient data input. Accordingly we think that WAP services should be biased in favor of functionality and restrain from overloading user with unnecessary information.

Also we assume that WAP services will be used mainly in two situations. First when there is an urgent need and no other means of banking are available and the second is when a person is in a situation where he has some free time but his choices of activities are limited (e.g. standing in line/waiting for something).

Holding these assumptions in mind we came up with a list of criteria that we think are the most important for WAP mobile banking service.

SMS banking assumptions

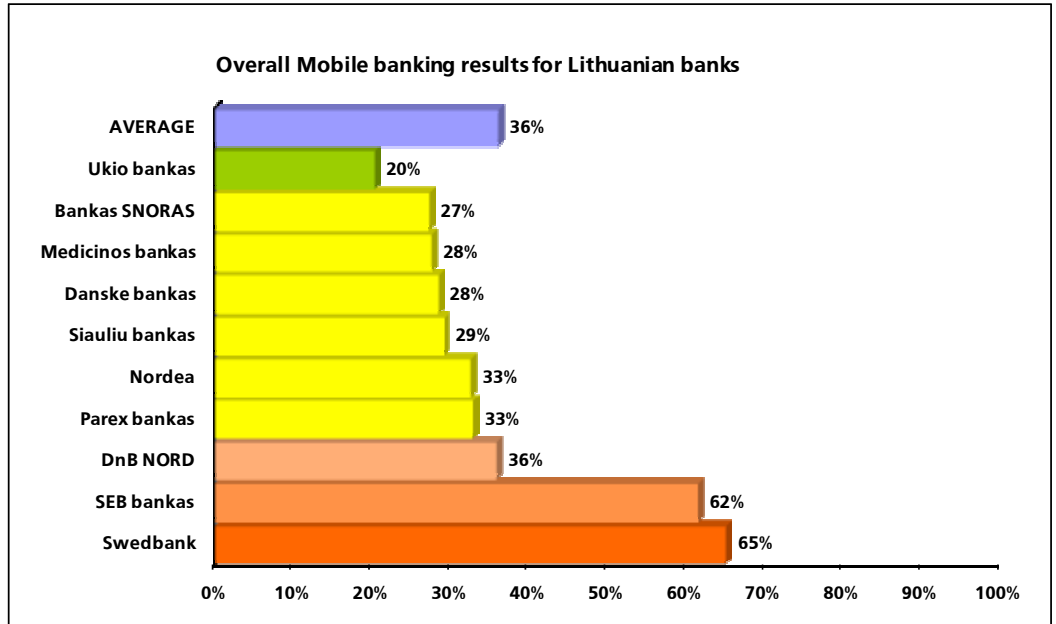
SMS mobile banking is technically much more constrained. Some of SMS limitations: communication lag, limited security options, limited presentational capabilities. But the main advantage of SMS mobile banking is that it can reach its users by sending them a SMS whenever there is a need for that. This makes SMS banking ideally suited for providing notification services. So we think that SMS banking's main purpose is to provide notifications, information and basic transactions support.

Holding these assumptions in mind we also came up with a list of criteria that we think are the most important for SMS mobile banking service.

Mini Opera mobile browser was selected for compatibility testing as one the leaders in mobile browsers area. We plan to add more mobile browsers into compatibility test as new software is introduced into the market (e.g. iPhone mobile Safari browser).

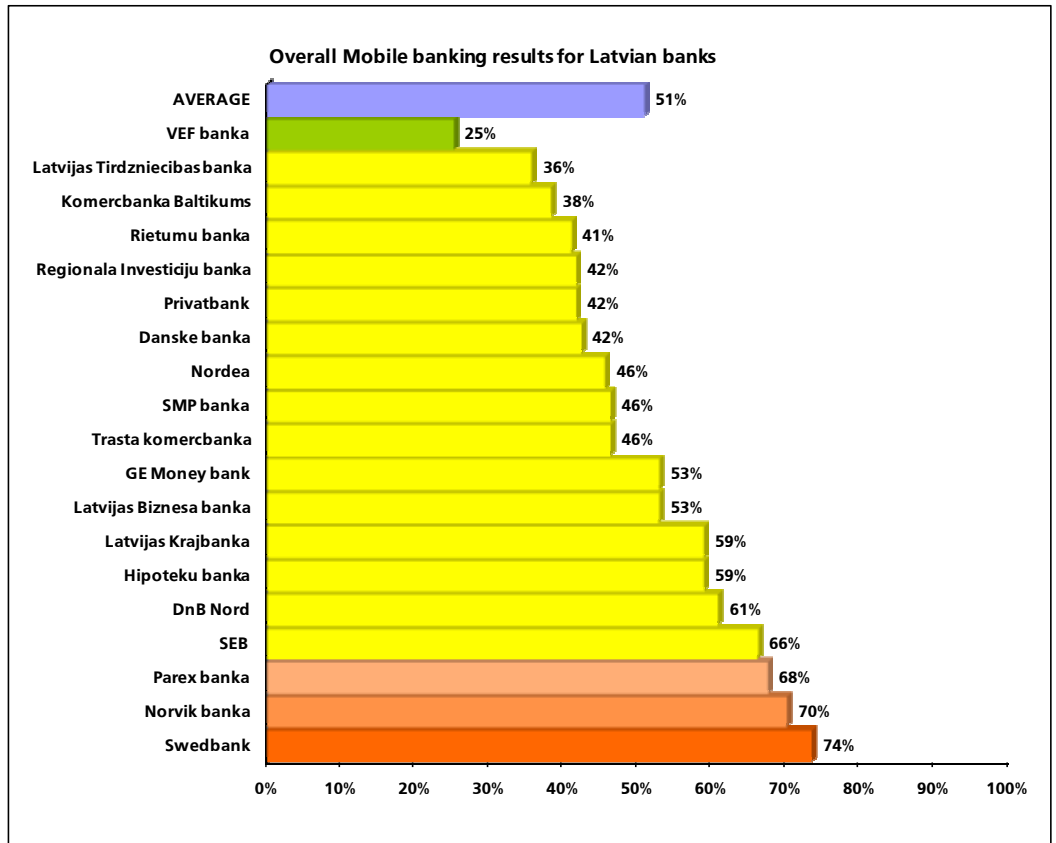
13.1 Overall results of mobile banking test

Lithuanian banks



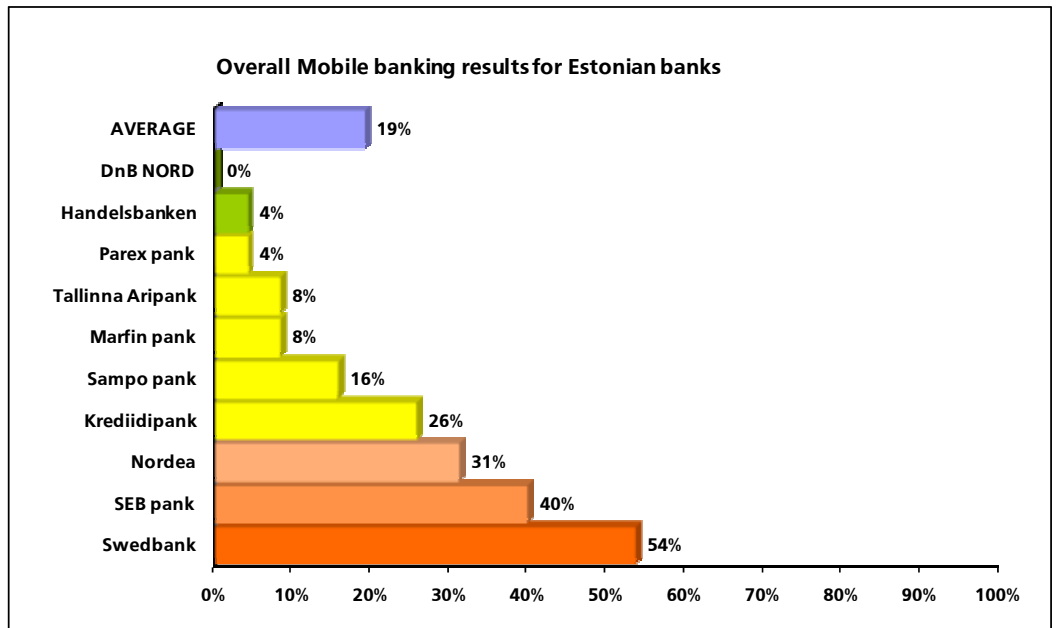
Higher figures represent better results

Latvian banks



Higher figures represent better results

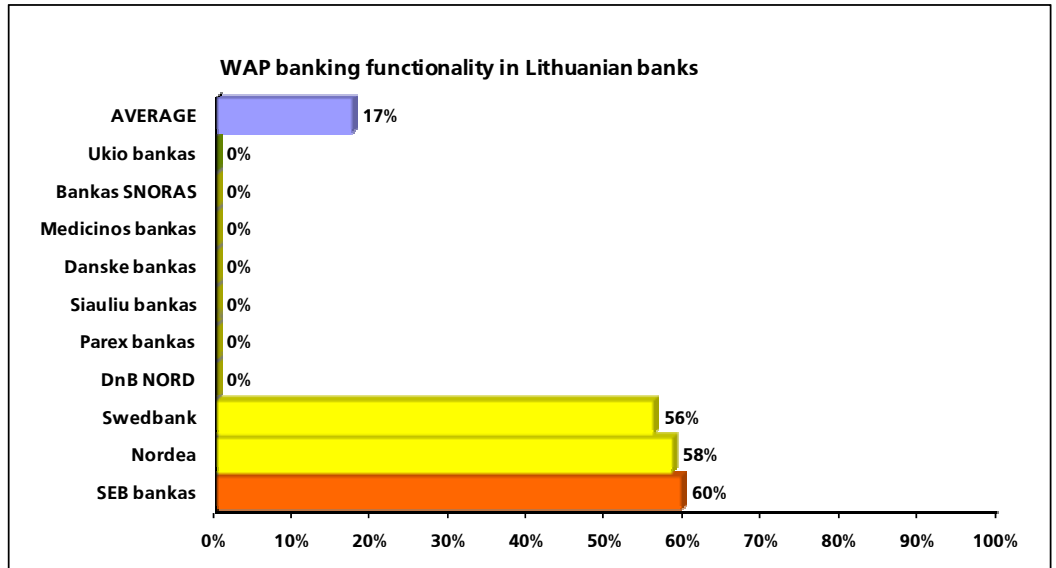
Estonian banks



Higher figures represent better results

13.2 WAP banking functionality results

Lithuanian banks



Higher figures represent better results

Detailed testing results

| Criteria | Bankas SNORAS | Danske bankas | DnB NOR | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|---|---------------|---------------|---------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Subscription & Service Management | | | | | | | | | | |
| WAP service is activated by default | - | - | - | - | + | - | + | - | - | - |
| It is possible to activate WAP service by visiting branch | - | - | - | - | + | - | + | - | - | + |
| It is possible to activate WAP service from IBS | - | - | - | - | + | - | + | - | - | + |
| It is possible to deactivate WAP service from IBS | - | - | - | - | - | - | - | - | + | - |
| Printable version of agreement is available on the public website | - | - | - | - | + | - | + | - | - | + |
| Service is available to clients of all mobile operators in a country | - | - | - | - | + | - | + | - | - | + |
| WAP service is activated by default | - | - | - | - | + | - | + | - | + | - |
| Information | | | | | | | | | | |
| Current account balance information | - | - | - | - | + | - | + | - | + | - |
| It is possible to see an account number | - | - | - | - | + | - | + | - | + | - |
| Transaction history available | - | - | - | - | + | - | + | - | + | - |
| Currency exchange rates are available | - | - | - | - | - | - | - | - | - | + |
| It is possible to see information from the stock exchange | - | - | - | - | - | - | - | - | - | - |
| It is possible to find the locations of ATMs or bank branches | - | - | - | - | - | - | - | - | - | - |
| Transactions | | | | | | | | | | |
| Transfer money between user's accounts | - | - | - | - | + | - | + | - | + | - |
| It is possible to make a local money transfer | - | - | - | - | + | - | + | - | + | - |
| It is possible to make a delayed local money transfer | - | - | - | - | + | - | + | - | - | - |
| It is possible to make an international transfer | - | - | - | - | + | - | - | - | - | - |
| It is possible to make a delayed international transfer | - | - | - | - | + | - | - | - | - | - |
| It is possible to create a local money transfer template | - | - | - | - | - | - | - | - | - | - |
| It is possible to create an international money transfer template | - | - | - | - | - | - | - | - | - | - |
| Setting automatic payments | - | - | - | - | - | - | - | - | - | - |
| Pre-defined payment triggering | - | - | - | - | - | - | + | - | + | - |
| It is possible to cancel money transfer | - | - | - | - | - | - | - | - | - | - |
| Currency conversion is available | - | - | - | - | - | - | + | - | - | - |
| Utility payments (water) | - | - | - | - | - | - | - | - | - | - |
| Utility payments (heating) | - | - | - | - | - | - | - | - | - | - |
| Utility payments (electricity) | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | + | - | - | - |
| Pre-paid mobile account refill (2 largest providers) | - | - | - | - | - | - | - | - | - | - |
| It is possible to buy and sell stocks | - | - | - | - | - | - | - | - | - | - |
| Help system | | | | | | | | | | |
| Service description available on the public website | - | - | - | - | + | - | + | - | + | - |
| Printable version of service description is available on the public website | - | - | - | - | + | - | + | - | + | - |
| List of frequently asked questions available on the public website | - | - | - | - | - | - | - | - | - | - |
| Security measures | | | | | | | | | | |
| Security measures of service described on the public website | - | - | - | - | + | - | - | - | - | - |
| Session time out is present | - | - | - | - | + | - | + | - | + | - |
| Necessity to authorize with custom password | - | - | - | - | - | - | + | - | + | - |
| Necessity to enter code from code card/generator to execute any transaction | - | - | - | - | + | - | - | - | - | - |
| Access to account is blocked after entering incorrect login data for five or less times | - | - | - | - | + | - | + | - | + | - |
| WAP login data is the same as for e-banking | - | - | - | - | + | - | + | - | + | - |
| It is possible to change user login data | - | - | - | - | - | - | - | - | - | - |
| Changing daily transaction limits | - | - | - | - | + | - | + | - | + | - |
| It is possible to block a payment card | - | - | - | - | - | - | - | - | - | - |
| It is possible to unblock a payment card | - | - | - | - | - | - | - | - | - | - |

Commentary

- Only 3 banks offer WAP services and in general the level of functionality is not very high.
- Services provided by banks that do have such solution are quite similar.
- Even though Nordea has a functional and convenient WAP solution, it might not be an advantage at all. This is because in their public website, under instructions for WAP, they give the address of the ordinary IBS (<https://netbank.nordea.lt>) instead of the real WAP address (<https://mobile.nordea.lt>).

Nordea mobiliosios bankininkystės paslaugų sąrašas yra nuolat tobulinamas ir papildomas naujomis funkcijomis.

Kaip prisijungti?

Tai labai paprasta:

- jums reikia įsitikinti ar teisingai įvesti Jūsų mobiliojo ryšio operatoriaus WAP (GPRS) nustatymai;
- mobiliojo telefono meniu pasirinkite interneto naršyklę (žr. mobiliojo ryšio telefono vartotojo vadovę);
- WAP naršyklės adreso laukelyje įveskite nuorodą <https://netbank.nordea.lt> aktyvuokite ją;
- išsaugokite šį adresą (<https://netbank.nordea.lt>) savo telefone.

- The descriptions of the WAP service are inaccurate and even misleading in the public website of Nordea. First, it is stated that the password card has 80 passwords and will be automatically changed when 60 of them will be used. However, the correct numbers are 120 and 90. Secondly, there is a link to frequently asked questions about the WAP. Nevertheless, it redirects to frequently asked questions about the IBS and has absolutely nothing to do with mobile banking services.

Patikima ir saugu

Nordea mobiliosios bankininkystės paslaugos pasižymi saugumu, patogumu ir patikimumu. Pasirašę Nordea elektroninės bankininkystės sutartį, Jūs gausite unikalų kliento numerį ir atnaujinamą slaptažodžių lentelę, kurią sudaro 80 unikalų slaptažodžių. Kiekvieną kartą jungiantis prie Nordea mobiliosios ar internetinės bankininkystės, Jūs turėsite įvesti savo kliento numerį ir kitą nepanaudotą slaptažodį (eilės tvarka). Įvedus neteisingą informaciją tris kartus, įėjimas į programą užsiblokuos.

Įvedus 60-ą slaptažodį, nauja slaptažodžių lentelė bus išspausdinta ir išsiųsta Jums adresu, kurį nurodėte sutartyje. Naująją slaptažodžių lentelę galite pradėti naudoti iš karto ją gavę. Naujoje lentelėje bus nurodyta senosios slaptažodžių lentelės galiojimo pabaigos data.

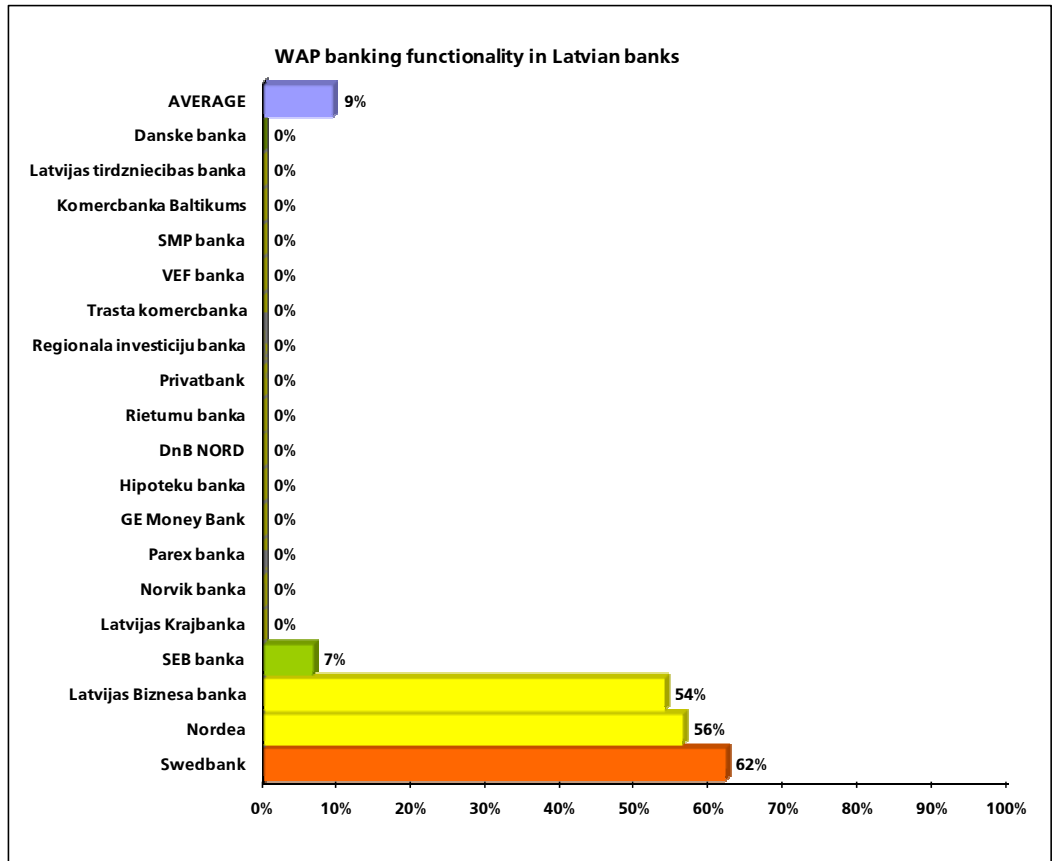
Norėdami patvirtinti mokėjimo pavedimus, naudokite raidėmis pažymėtus slaptažodžius, esančius lentelės apačioje.

Pasirūpinkite, kad Jūsų kliento numeris ir slaptažodžių lentelė nebūtų prieinami kitiems asmenims. Nelaikykite kliento numerio ir slaptažodžių lentelės kartu!

Nordea mobiliosios bankininkystės paslaugų saugumas yra užtikrinamas skaitmeniniu sertifikatu ir WAP saugumo standartu WTLS (*Wireless Transport Layer Security*). WAP paslauga prieinama naudojantis GPRS ar 3G ryšiu.

[Pažniausiai užduodami klausimai apie Nordea mobiliąją bankininkystę](#)

Latvian banks



Higher figures represent better results

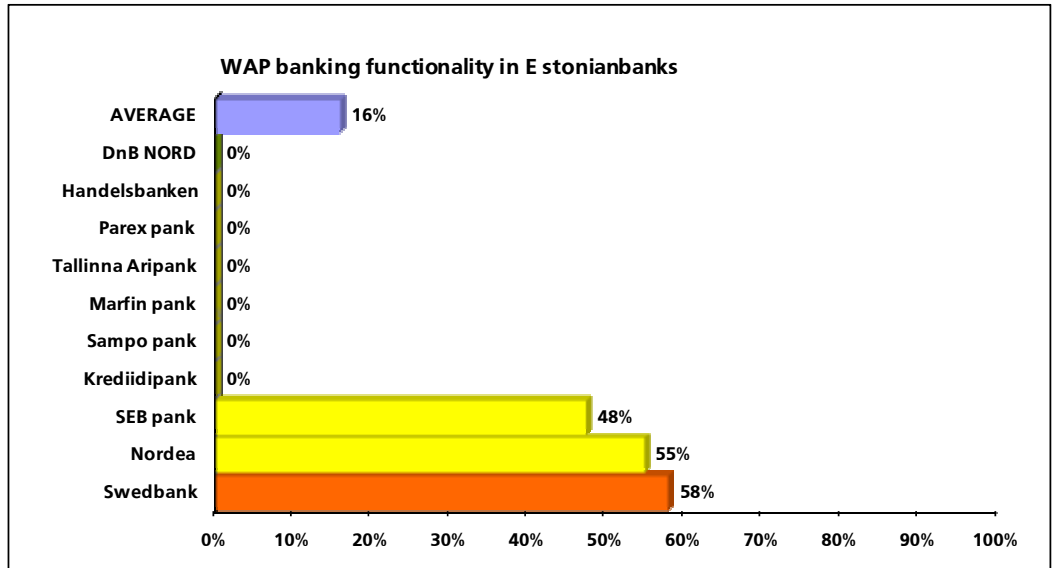
Detailed testing results

| Criteria | Danske banka | DnB NOR | GE Money Bank | Swedbank | Hipoteku banka | Komer banka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas tirzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala investiciju banka | Rietumu banka | SEB banka | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|---------|---------------|----------|----------------|-----------------------|------------------------|--------------------|-----------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----------|-----------|--------------------|-----------|
| Subscription & Service Management | | | | | | | | | | | | | | | | | | | |
| WAP service is activated by default | - | - | - | - | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to activate WAP service by visiting branch | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to activate WAP service from IBS | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to deactivate WAP service from IBS | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Printable version of agreement is available on the public website | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Service is available to clients of all mobile operators in a country | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Service fee information available on the public website | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Information | | | | | | | | | | | | | | | | | | | |
| Current account balance information | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to see an account number | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Transaction history available | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Currency exchange rates are available | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | + | - | - | - |
| It is possible to see information from the stock exchange | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to find the locations of ATMs or bank branches | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | + | - | - | - |
| Transactions | | | | | | | | | | | | | | | | | | | |
| Transfer money between user's accounts | - | - | - | + | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to make a local money transfer | - | - | - | + | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to make a delayed local money transfer | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to make an international transfer | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to make a delayed international transfer | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to create a local money transfer template | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to create an international money transfer template | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Setting automatic payments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pre-defined payment triggering | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to cancel money transfer | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Currency conversion is available | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Utility payments (water) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Utility payments (heating) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Utility payments (electricity) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pre-paid mobile account refill (2 largest providers) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to buy and sell stocks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Help system | | | | | | | | | | | | | | | | | | | |
| Service description available on the public website | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Printable version of service description is available on the public website | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| List of frequently asked questions available on the public website | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Security measures | | | | | | | | | | | | | | | | | | | |
| Security measures of service described on the public website | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| Session time out is present | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| Necessity to authorize with custom password | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Necessity to enter code from code card/generator to execute any transaction | - | - | - | + | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - |
| Access to account is blocked after entering incorrect login data for five or less times | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| WAP login data is the same as for e-banking | - | - | - | + | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - |
| It is possible to change user login data | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Changing daily transaction limits | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to block a payment card | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to unblock a payment card | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - |

Commentary

- Only 4 banks offer a WAP solution.
- Nordea provides a good example of how to create a WAP solution that is maximally functional and alike the one in the IBS. They offer not only the basic function of transferring money locally, but also internationally and it can be delayed.
- Swedbank provides a good example by allowing predefined payment triggering; this is very handy if one needs to transfer some money to someone often.

Estonian banks



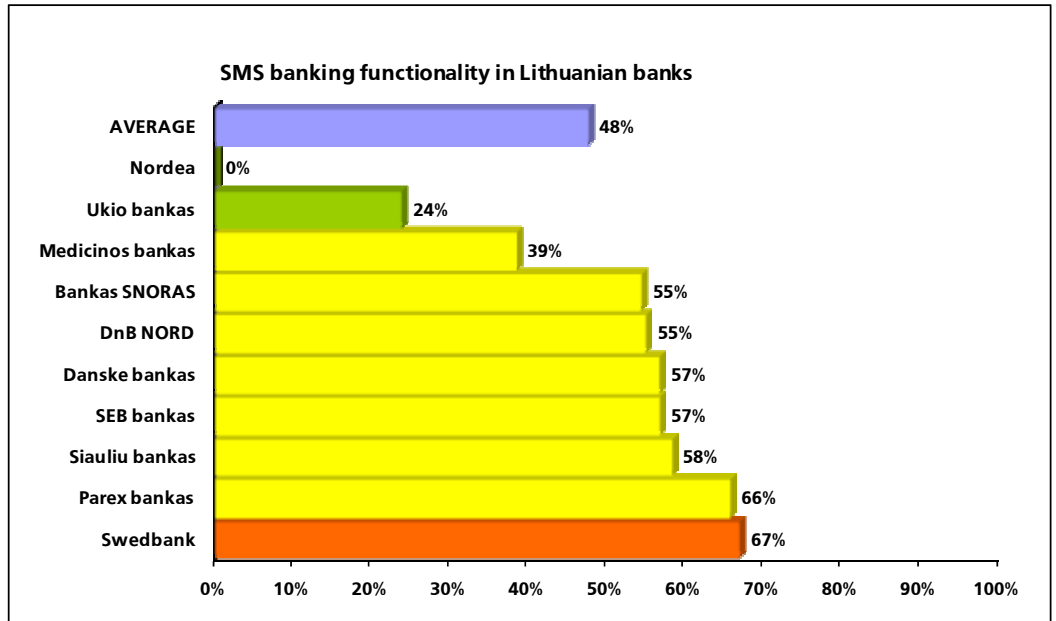
Higher figures represent better results

Detailed testing results

| Criteria | DnB NOR | Handelsbanken | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|---|---------|---------------|--------------|-------------|--------|------------|------------|----------|----------|------------------|
| Subscription & Service Management | | | | | | | | | | |
| WAP service is activated by default | - | - | - | - | + | - | - | - | - | - |
| It is possible to activate WAP service by visiting branch | - | - | - | - | + | - | - | + | + | - |
| It is possible to activate WAP service from IBS | - | - | - | - | + | - | - | + | + | - |
| It is possible to deactivate WAP service from IBS | - | - | - | - | - | - | - | - | + | - |
| Printable version of agreement is available on the public website | - | - | - | - | + | - | - | + | + | - |
| Service is available to clients of all mobile operators in a country | - | - | - | - | + | - | - | + | + | - |
| WAP service is activated by default | - | - | - | - | + | - | - | + | + | - |
| Information | | | | | | | | | | |
| Current account balance information | - | - | - | - | + | - | - | + | + | - |
| It is possible to see an account number | - | - | - | - | + | - | - | - | + | - |
| Transaction history available | - | - | - | - | + | - | - | - | + | - |
| Currency exchange rates are available | - | - | - | - | - | - | - | + | - | - |
| It is possible to see information from the stock exchange | - | - | - | - | - | - | - | - | - | - |
| It is possible to find the locations of ATMs or bank branches | - | - | - | - | - | - | - | - | - | - |
| Transactions | | | | | | | | | | |
| Transfer money between user's accounts | - | - | - | - | + | - | - | + | + | - |
| It is possible to make a local money transfer | - | - | - | - | + | - | - | + | + | - |
| It is possible to make a delayed local money transfer | - | - | - | - | + | - | - | + | - | - |
| It is possible to make an international transfer | - | - | - | - | + | - | - | - | - | - |
| It is possible to make a delayed international transfer | - | - | - | - | + | - | - | - | - | - |
| It is possible to create a local money transfer template | - | - | - | - | - | - | - | - | - | - |
| It is possible to create an international money transfer template | - | - | - | - | - | - | - | - | - | - |
| Setting automatic payments | - | - | - | - | - | - | - | - | - | - |
| Pre-defined payment triggering | - | - | - | - | - | - | - | + | + | - |
| It is possible to cancel money transfer | - | - | - | - | - | - | - | - | - | - |
| Currency conversion is available | - | - | - | - | + | - | - | + | - | - |
| Utility payments (water) | - | - | - | - | - | - | - | - | - | - |
| Utility payments (heating) | - | - | - | - | - | - | - | - | - | - |
| Utility payments (electricity) | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | - | - | - | - |
| Pre-paid mobile account refill (2 largest providers) | - | - | - | - | - | - | - | - | - | - |
| It is possible to buy and sell stocks | - | - | - | - | - | - | - | - | - | - |
| Help system | | | | | | | | | | |
| Service description available on the public website | - | - | - | - | + | - | - | + | + | - |
| Printable version of service description is available on the public website | - | - | - | - | - | - | - | - | + | - |
| List of frequently asked questions available on the public website | - | - | - | - | - | - | - | - | - | - |
| Security measures | | | | | | | | | | |
| Security measures of service described on the public website | - | - | - | - | + | - | - | + | + | - |
| Session time out is present | - | - | - | - | + | - | - | + | + | - |
| Necessity to authorize with custom password | - | - | - | - | + | - | - | + | + | - |
| Necessity to enter code from code card/generator to execute any transaction | - | - | - | - | + | - | - | + | + | - |
| Access to account is blocked after entering incorrect login data for five or less times | - | - | - | - | + | - | - | + | + | - |
| WAP login data is the same as for e-banking | - | - | - | - | + | - | - | + | + | - |
| It is possible to change user login data | - | - | - | - | - | - | - | - | - | - |
| Changing daily transaction limits | - | - | - | - | + | - | - | + | + | - |
| It is possible to block a payment card | - | - | - | - | - | - | - | - | - | - |
| It is possible to unblock a payment card | - | - | - | - | - | - | - | - | - | - |

13.3 SMS banking functionality results

Lithuanian banks



Higher figures represent better results

Detailed testing results

| Criteria | Bankas SNORAS | Danske bankas | DnB NOR | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|---|---------------|---------------|---------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Subscription & Service Management | | | | | | | | | | |
| SMS service is activated by default | - | - | - | - | - | - | - | - | - | - |
| It is possible to activate SMS service by visiting branch | + | + | + | + | - | + | + | + | + | + |
| It is possible to activate SMS service from IBS | - | - | + | - | - | + | + | + | + | + |
| It is possible to deactivate SMS service from IBS | - | - | - | - | - | + | + | + | + | - |
| Printable version of agreement is available on the public website | - | - | + | - | - | + | + | + | + | + |
| Service is available to clients of all mobile operators in a country | + | + | + | + | - | + | + | + | + | + |
| Service fee information available on the public website | + | + | + | + | - | + | + | + | + | + |
| Information | | | | | | | | | | |
| Current account balance information | + | + | + | + | - | + | + | + | + | + |
| It is possible to see an account number | - | + | - | + | - | + | + | - | + | + |
| Currency exchange rates are available | + | + | + | - | - | + | + | + | + | - |
| Last transaction details are available | + | + | + | + | - | + | + | + | + | + |
| Transactions | | | | | | | | | | |
| Transfer money between user's accounts | + | + | - | - | - | + | - | + | - | - |
| Pre-defined payment triggering | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | - | - | + | - |
| Pre-paid mobile account refill (2 largest provides) | - | - | - | - | - | - | - | - | + | - |
| Notifications | | | | | | | | | | |
| Possibility to order SMS notification when transaction has been completed | - | - | - | - | - | - | - | - | - | - |
| Account fund change notification | + | + | + | + | - | + | + | + | + | + |
| Notification about transactions triggered by automatic payment setting | - | - | - | - | - | - | + | - | - | - |
| Notification concerning contraction of balance of account to a certain level | + | - | - | - | - | + | - | + | + | - |
| Possibility to customize notifications | + | + | + | + | - | + | + | + | + | + |
| Reminder on approaching payment | - | - | - | - | - | - | - | - | - | - |
| Reminder on approaching payment card expiration date | - | - | - | - | - | - | - | - | + | - |
| Possibility to customize reminders from IBS | - | - | + | - | - | - | + | - | + | - |
| It is possible to unsubscribe from SMS notifications/reminders by sending SMS | + | + | + | + | - | + | + | + | + | - |
| Help system | | | | | | | | | | |
| Service description available on the public website | + | + | + | + | - | + | + | + | + | - |
| Service commands are described on the public website | + | + | + | - | - | + | + | + | + | - |
| List of frequently asked questions available on the public website | - | - | - | - | - | - | - | - | + | - |
| Printable version of service description is available on the public website | + | + | + | + | - | + | + | + | + | + |
| Printable version of commands description is available on the public website | + | + | + | - | - | + | + | + | + | - |
| Security measures | | | | | | | | | | |
| Security measures of service described on the public website | + | - | + | - | - | + | - | - | - | - |
| Necessity to authorize with custom password | + | + | + | + | - | + | + | + | - | + |
| It is possible to change user login data | + | + | + | + | - | + | - | + | - | + |
| It is possible to unblock a payment card | - | - | - | - | - | - | - | - | - | - |
| It is possible to block a payment card | - | + | - | - | - | - | - | - | - | - |

Commentary

- Almost all banks provide basic functionality regarding sms services.
- None of the banks allow seeing the full account number. In some cases only part of the account number is provided.
- Swedbank is the only bank to offer paying bills of mobile phone services and refilling pre-paid mobile accounts. Moreover, it is the only bank reminding that the payment card will expire soon. It is possible to conveniently control the service through IBS, which can greatly facilitate the process:

Mobilus bankas > Mobilus bankas [paagalba](#) [spausdinti](#)

Dėmesio! Sutartis sudaryta. Dabar jūs jau galite gauti informaciją atsiuntę į banką nustatyto formato užklausą. Norėdami aktyvuoti paslaugą ir gauti SMS žyklus pasikeitimams ir/ar reguliariai, turite išsiųsti numeriu 1633 trumpąją žinutę MB+

[Sutarties sąlygos](#)

| | |
|--------------------------|----------------------|
| Telefono numeris | +370 69567444 |
| Mokesčių sąskaita | LT307300010090538055 |
| Būsena | Pasyvus |

[Pakeisti mobilaus telefono numerį](#) [Atsisakyti Mobilaus banko paslaugos](#)

Esami nustatymai:

| Informacija | Sąskaita | Suma | Valiuta | |
|-------------------------|----------|------|---------|------------------------|
| Mokėjimai | | | | |
| El. sąskaitų pateikimas | | | Visos | Keisti |

Pridėti naujus nustatymus:

- Sąskaitos likutis**
- Operacijos (ir sąskaitos likutis SMS siuntimo momentui)**
- Valiutų kursai**
- Kortelės galiojimo pabaiga**
- El. sąskaitų pateikimas**

[Pridėti naują pranešimą](#)

- DnB NORD bankas in its public website publishes phone numbers that do not work anymore. It is stated that SMS messages should be sent to either 1301 or +370 685 28028, however, the service does not work with these numbers. A representative of the bank explained that now the customers should send SMS messages to phone number 1382.

Lengva naudotis

Norėdami gauti informaciją, įjungti/išjungti kuria nors paslaugą ar pakeisti slaptažodį, telefono aparato meniu punkte "Žinučių siuntimas" surinkite atitinkamą užklauso tekstą ir siųskite žinutę telefono numeriu 1301, jei esate UAB "Omnitel" klientas, arba (+370) 685 28028, jei esate UAB "Bitė Lietuva" ar UAB "TELE2" klientas. Už kelto sekundžių gausite atsakymą.

Kiekvieną mėnesį, atėję į banką, galėsite gauti ataskaitą apie per mėnesį iš banko gautus atsakymus ir automatiškus pranešimus. Taip pat galėsite gauti detalia ataskaitą - gautų pranešimų išklotinę, papildyti paraiškoje nurodytų sąskaitų, mokėjimo kortelių sąrašą, pakeisti telefono numerį.

- DnB NORD bankas SMS services is that the format of messages is confusing. It is difficult to understand that the last parameter of SMS message is not a number (a number is demonstrated in all of the examples in the website), but the abbreviation that user enters when signing the agreement.

Užklauso pavyzdžiai:

Tarkime, Jūsų slaptažodis yra XXXXX.

Norėdami sužinoti sąskaitas, kurios kodas yra 1, likutį, siųskite užklauso:

LZ XXXXXL1

Norėdami sužinoti paskutines 5 į sąskaitą, kurios kodas yra 1, įskaitytas sumas, siųskite užklauso:

LZ XXXXXI1

Norėdami, kad Jums automatiškai būtų siunčiami pranešimai apie įskaitymus į sąskaitą, kurios kodas yra 2, siųskite žinutę:

LZ XXXXXA2+

Jeigu nebenorite gauti automatiškų pranešimų apie įskaitymus į sąskaitą, kurios kodas yra 2, siųskite žinutę:

LZ XXXXXA2-

Norėdami sužinoti banko užsienio valiutos pirkimo/pardavimo kursus, siųskite:

LZ XXXXXU

Jei norite banko užsienio valiutos pirkimo/pardavimo kursus gauti automatiškai kiekvieną dieną, siųskite:

LZ XXXXXB+

Jei nebenorite:

- There is incongruence in information in Swedbank public website and the IBS. The message formats for paying for mobile telephone providers are different in the public website and in the IBS. In general, the help in the IBS leaves an impression that it is out of date and incomplete, because the information is not as complete as in the public website.

Kaip apmokėti "Omnitel" ar "Bitė" sąskaitą?

OMNI 79.62 112233
SIŪSTI

BITE 79.62 69911111
SIŪSTI

- Iš savo telefono trumpuoju numeriu **1633** išsiųskite SMS žinutę **OMNI YY Mokėtojo kodas** arba **BITE YY Mokėtojo kodas**, kur YY reikia įrašyti norimą mokėjimo sumą.
- Mokėjimo suma ne didesnė nei 100 lt. Per dieną galima atlikti ne daugiau kaip 1 mokėjimą.
- Iš savo telefono trumpuoju numeriu **1633** išsiųskite SMS žinutę **OMNI YY Mokėtojo kodas** arba **BITE YY Mokėtojo kodas**, kur YY reikia įrašyti norimą mokėjimo sumą.

Daugiau informacijos teiraukitės tel. 1884 arba [parašykite mums](#).

MOK OMNI 79.62 112233

SIŪSTI

MOK OMNI 79.62 112233 MB mokejimas.
Omnitel. <Mokėtojo kodas>Iveskite mokejimo pavadinima ir <20>slaptazodi

Pateikite mokėjimą
Trumpuoju numeriu 1633 siųskite SMS žinute, formatu:

MOK Mokėjimo pavadinimas Mokėtina suma Detalės

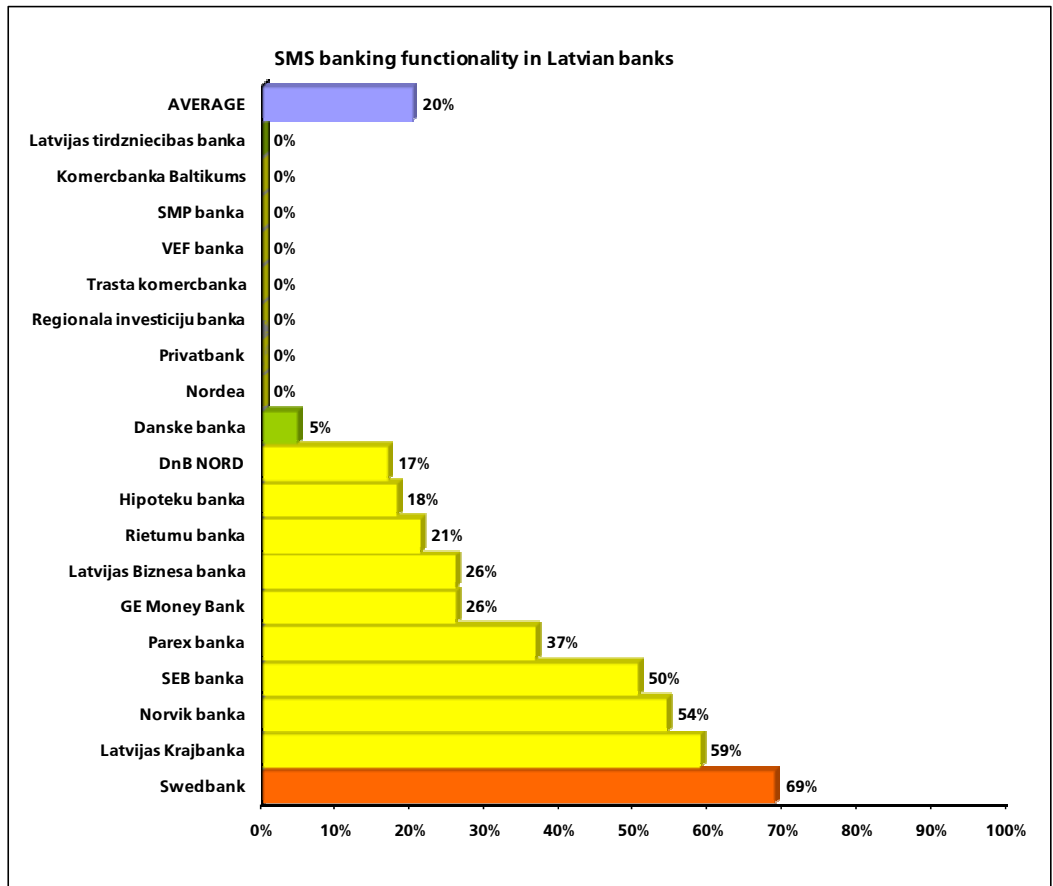
MOK OMNI suma Mokėtojo kodas - mokėjimas už "Omnitel" paslaugas,

MOK BITE suma Mokėtojo kodas - mokėjimas už "Bitė Lietuva" paslaugas

Gausite prašymą atsiųsti kodą iš slaptazodžių kortelės
Jūsų saugumui, paprašysime nurodyti vieną slaptazodį iš identifikavimo kodų kortelę. Iš banko gausite SMS žinutę:

MOK Mokėjimo pavadinimas Mokėtina suma LTL Detalės Iveskite mokejimo pavadinima ir kodo numeris slaptazodi

Latvian banks



Higher figures represent better results

Detailed testing results

| Criteria | Danske banka | DnB NOR | GE Money Bank | Swedbank | Hipoteku banka | Komerbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas tirzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala investiciju banka | Rietumu banka | SEB banka | SMP banka | Trasta komercbanka | VEF banka |
|---|--------------|---------|---------------|----------|----------------|----------------------|------------------------|--------------------|-----------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----------|-----------|--------------------|-----------|
| Subscription & Service Management | | | | | | | | | | | | | | | | | | | |
| SMS service is activated by default | - | - | - | + | + | - | - | - | - | - | + | + | - | - | - | - | - | - | - |
| It is possible to activate SMS service by visiting branch | + | + | + | + | + | - | + | + | - | - | + | + | - | - | - | + | + | - | - |
| It is possible to activate SMS service from IBS | - | - | - | + | + | - | + | - | - | - | + | + | - | - | - | + | - | - | - |
| It is possible to deactivate SMS service from IBS | - | - | - | + | + | - | + | - | - | - | + | + | - | - | - | + | - | - | - |
| Printable version of agreement is available on the public website | - | - | - | + | + | - | + | - | - | - | + | + | - | - | + | + | - | - | - |
| Service is available to clients of all mobile operators in a country | - | - | + | + | - | - | + | - | - | - | + | - | - | - | + | - | - | - | - |
| Service fee information available on the public website | + | - | + | + | - | - | - | + | - | - | + | + | - | - | + | + | - | - | - |
| Information | | | | | | | | | | | | | | | | | | | |
| Current account balance information | - | + | + | + | - | - | + | + | - | - | + | + | - | - | + | + | - | - | - |
| It is possible to see an account number | - | + | - | + | - | - | - | + | - | - | - | - | - | - | - | + | + | - | - |
| Currency exchange rates are available | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| Last transaction details are available | - | + | + | + | + | - | + | + | - | - | + | + | - | - | - | + | - | - | - |
| Transactions | | | | | | | | | | | | | | | | | | | |
| Transfer money between user's accounts | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| Pre-defined payment triggering | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Pre-paid mobile account refill (2 largest providers) | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Notifications | | | | | | | | | | | | | | | | | | | |
| Possibility to order SMS notification when transaction has been completed | - | - | + | - | + | - | - | + | - | - | + | + | - | - | - | - | - | - | - |
| Account fund change notification | - | + | - | + | - | - | + | + | - | - | + | + | - | - | - | + | - | - | - |
| Notification about transactions triggered by automatic payment setting | - | - | - | + | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - |
| Notification concerning contraction of balance of account to a certain level | - | - | - | + | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - |
| Possibility to customize notifications | - | - | - | + | - | - | + | - | - | - | - | - | - | - | - | - | + | - | - |
| Reminder on approaching payment | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | + | - | - |
| Reminder on approaching payment card expiration date | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - | - | + | - | - |
| Possibility to customize reminders from IBS | - | - | - | + | - | - | + | - | - | - | + | - | - | - | - | - | - | - | - |
| It is possible to unsubscribe from SMS notifications/reminders by sending SMS | - | - | + | + | - | - | + | - | - | - | + | + | - | - | - | + | - | - | - |
| Help system | | | | | | | | | | | | | | | | | | | |
| Service description available on the public website | - | - | + | + | - | - | - | + | - | - | + | + | - | - | + | + | - | - | - |
| Service commands are described on the public website | - | - | + | + | - | - | - | + | - | - | + | + | - | - | - | + | - | - | - |
| List of frequently asked questions available on the public website | - | - | - | + | - | - | - | + | - | - | - | - | - | - | - | + | - | - | - |
| Printable version of service description is available on the public website | - | - | - | - | - | - | - | + | - | - | + | - | - | - | - | + | - | - | - |
| Printable version of commands description is available on the public website | - | - | - | - | - | - | - | + | - | - | + | - | - | - | - | + | - | - | - |
| Security measures | | | | | | | | | | | | | | | | | | | |
| Security measures of service described on the public website | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| Necessity to authorize with custom password | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to change user login data | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| It is possible to unblock a payment card | - | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - |
| It is possible to block a payment card | - | - | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - |

Commentary

- Only half of the banks provide some functionality regarding SMS services.
- Banks that do provide SMS services tend to give quite extensive information on what is available and how to use it.
- Parex offers a very easy way to enable the SMS service – just two fields has to be filled.

KLIENTS

Klients: AIVARE GUNITA

Komisijas konts: VISA ELECTRON LVL LV46PARX0003793723000 (317.79)

Mobilā telefona numurs: 261

Operators: Latvijas Mobilais Telefons

Īsziņu saņemšanas valoda: latviešu

- If a user from Hipoteku banka wants to apply for SMS bank in IBS, he or she can't do it because of technical mistake. The warning tells us that the first letter of e-mail address should be Latin letter; however, the e-mail address already has Latin first letter. The same warning appears even if user does not require sending messages to e-mail. As result it is impossible to apply for SMS banking from IBS.

Kļūdas paziņojums

E-pasta adreses identifikatora pirmajam simbolam jābūt latīņu burtam

Notikumi

Lūdzu ziņot man, ja:

| | |
|---|---|
| <input checked="" type="checkbox"/> saņemts maksājums | <input type="checkbox"/> regulārais maksājums izpildīts |
| <input type="checkbox"/> maksājums noraidīts | <input type="checkbox"/> pieteikums noraidīts |
| <input checked="" type="checkbox"/> maksājums izpildīts | <input type="checkbox"/> pieteikums izpildīts |
| <input type="checkbox"/> saraksta maksājums noraidīts | <input type="checkbox"/> saņemta atbilde uz pieteikumu |
| <input checked="" type="checkbox"/> saraksta maksājums izpildīts | <input type="checkbox"/> maksājums izveidots |
| <input type="checkbox"/> valūtas konvertācija ar nosacījumu izpildīta | <input type="checkbox"/> saņemts paziņojums |
| <input type="checkbox"/> valūtas konvertācija ar nosacījumu noraidīta | <input checked="" type="checkbox"/> mainījušies valūtas kursi |
| <input checked="" type="checkbox"/> lietotājs bloķēts | |

Sūtīt ziņojumus uz:

internetbanku

e-pastu

E-pasta adrese: gunita182@inbox.lv

sms

Kontakttālrunis: +37126120254

Operators: LMT

Saglabāt **Atcelt**

- While browsing and searching the Latvian version of web site of Latvijas Biznesa banka and trying to find some information about SMS service, the search result is returned partly in Russian.

LATVIJAS BIZNESA BANKA

TERMIŅNOGULDĪJUMA KALKŪLĀTORS

APRĒKINI, PAR KĀDU SUMMU TU VARI PALIEĻINĀT SAVUS IETAUPĪJUMUS

| | Pārk. | Pārdod |
|-----|--------|--------|
| EUR | 0.6975 | 0.7075 |
| USD | 0.4430 | 0.4530 |
| RUB | 0.0187 | 0.0199 |

[Vai kurā](#)

Internetbanka | Privātpersonām | Korporatīvajiem klientiem | Par banku

Kontu un noguldījumi | Maksājumu kartes | Kredīti | Investīcijas | Attālinātie norēķini | Citi

Meklēšanas rezultāti

15 ieraksti

Meklēšanas rezultāti: sms atskaite

1. (8)
Обращаем Ваше внимание на то, что после внедрения новой системы Интернет-банк, у нас появилась услуга «SMS отчет». Теперь Вы ещё ближе...

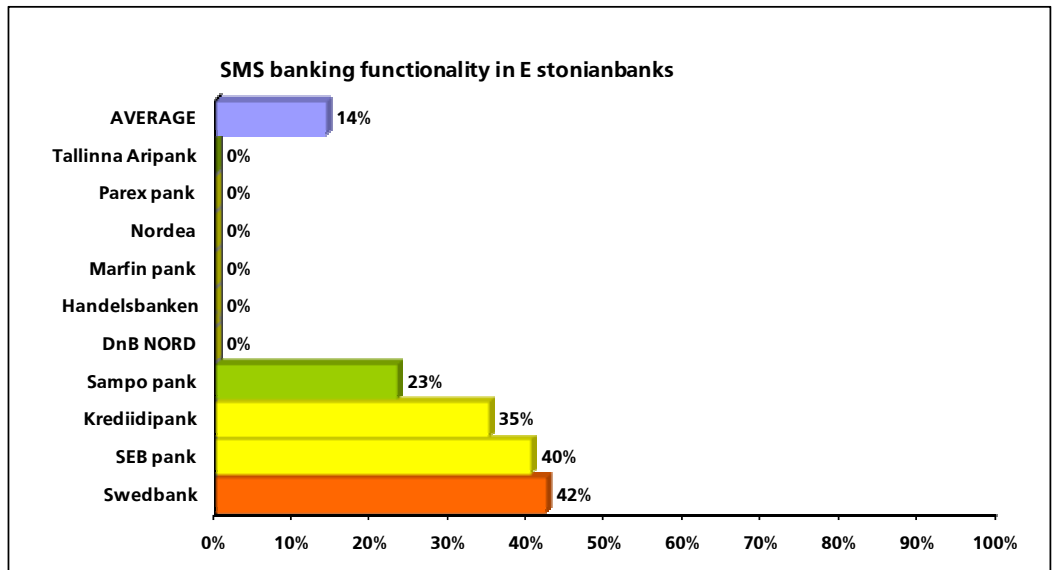
2. Internetbanka (3)
Internetbanka ļauj klientam pārraudzīt un veikt konta operācijas neatkarīgi no klienta atrašanās vietas visā pasaulē, ja viņa rīcībā ir dators ar pieslēgumu Internet tīklam. Turklāt visa informācija tiek pārraidīta Bankai...

3. Internetbanka (3)
Internetbanka ļauj klientam pārraudzīt un veikt konta operācijas neatkarīgi no klienta atrašanās vietas visā pasaulē, ja viņa rīcībā ir dators ar pieslēgumu Internet tīklam. Turklāt visa informācija tiek pārraidīta Bankai...

5. Vērtspapīru daļas speciālists (1)
Prasības: Pabeigta augstākā izglītība finanšu vai ekonomikas sfērā; Darba pieredze darbā ar vērtspapīriem ne mazāk kā 1 gads; Teļcamas latviešu un krievu un angļu valodas zināšanas; Darba pieredze finanšu un vērtspapīru...

ZVANĒT MUMS
09:00-18:00
6777 5888

Estonian banks



Higher figures represent better results

Detailed testing results

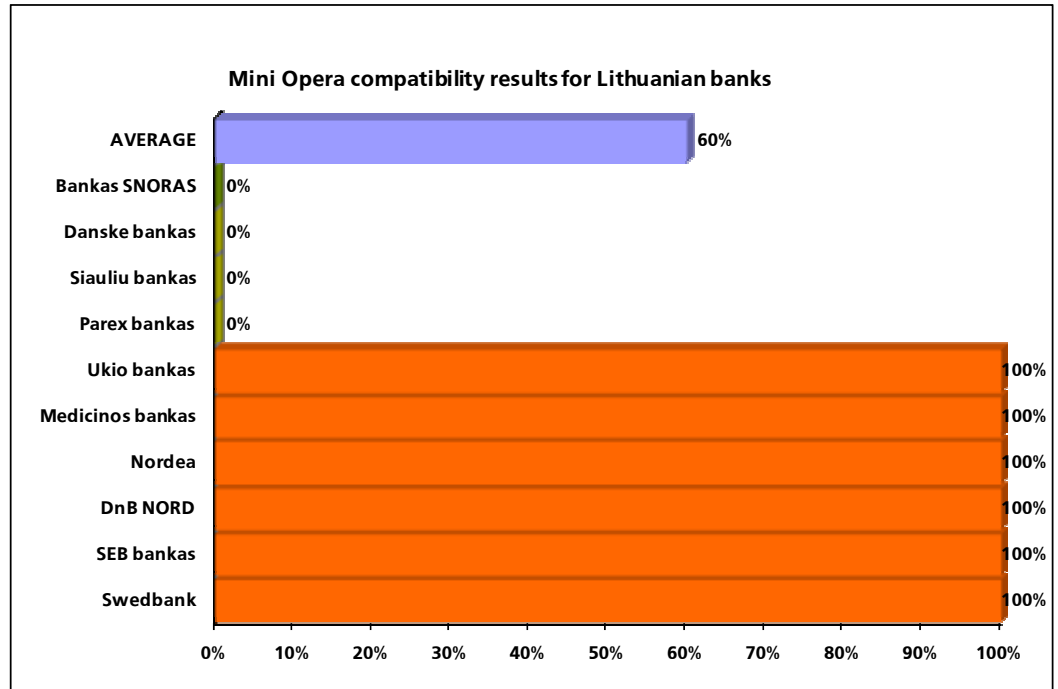
| Criteria | DnB NOR | Handelsbanken | Kreditipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|---|---------|---------------|-------------|-------------|--------|------------|------------|----------|----------|------------------|
| Subscription & Service Management | | | | | | | | | | |
| SMS service is activated by default | - | - | - | - | - | - | - | - | - | - |
| It is possible to activate SMS service by visiting branch | - | - | + | - | - | - | + | + | + | - |
| It is possible to activate SMS service from IBS | - | - | + | - | - | - | + | + | + | - |
| It is possible to deactivate SMS service from IBS | - | - | + | - | - | - | + | + | + | - |
| Printable version of agreement is available on the public website | - | - | + | - | - | - | + | + | + | - |
| Service is available to clients of all mobile operators in a country | - | - | + | - | - | - | + | + | + | - |
| Service fee information available on the public website | - | - | + | - | - | - | + | - | + | - |
| Information | | | | | | | | | | |
| Current account balance information | - | - | + | - | - | - | - | + | + | - |
| It is possible to see an account number | - | - | - | - | - | - | - | + | + | - |
| Currency exchange rates are available | - | - | - | - | - | - | - | - | - | - |
| Last transaction details are available | - | - | + | - | - | - | - | + | - | - |
| Transactions | | | | | | | | | | |
| Transfer money between user's accounts | - | - | - | - | - | - | - | - | - | - |
| Pre-defined payment triggering | - | - | - | - | - | - | - | - | - | - |
| Mobile phone service payment (2 largest providers) | - | - | - | - | - | - | - | - | - | - |
| Pre-paid mobile account refill (2 largest provides) | - | - | - | - | - | - | - | - | - | - |
| Notifications | | | | | | | | | | |
| Possibility to order SMS notification when transaction has been completed | - | - | + | - | - | - | + | + | + | - |
| Account fund change notification | - | - | + | - | - | - | + | + | + | - |
| Notification about transactions triggered by automatic payment setting | - | - | - | - | - | - | - | + | + | - |
| Notification concerning contraction of balance of account to a certain level | - | - | - | - | - | - | - | - | + | - |
| Possibility to customize notifications | - | - | + | - | - | - | + | + | + | - |
| Reminder on approaching payment | - | - | - | - | - | - | - | - | - | - |
| Reminder on approaching payment card expiration date | - | - | - | - | - | - | - | - | + | - |
| Possibility to customize reminders from IBS | - | - | - | - | - | - | - | + | + | - |
| It is possible to unsubscribe from SMS notifications/reminders by sending SMS | - | - | - | - | - | - | - | - | - | - |
| Help system | | | | | | | | | | |
| Service description available on the public website | - | - | + | - | - | - | + | + | + | - |
| Service commands are described on the public website | - | - | + | - | - | - | - | + | - | - |
| List of frequently asked questions available on the public website | - | - | - | - | - | - | - | - | - | - |
| Printable version of service description is available on the public website | - | - | - | - | - | - | - | - | - | - |
| Printable version of commands description is available on the public website | - | - | - | - | - | - | - | - | - | - |
| Security measures | | | | | | | | | | |
| Security measures of service described on the public website | - | - | - | - | - | - | - | - | + | - |
| Necessity to authorize with custom password | - | - | - | - | - | - | - | - | - | - |
| It is possible to change user login data | - | - | - | - | - | - | - | - | - | - |
| It is possible to unblock a payment card | - | - | - | - | - | - | - | - | - | - |
| It is possible to block a payment card | - | - | - | - | - | - | - | - | - | - |

Commentary

- Only 4 banks have SMS related services.
- Service functionality is not very high in SMS related services.
- Two most commonly available functions are balance checking and notifications about changes in balance.

13.4 Mini Opera compatibility results

Lithuanian banks



Higher figures represent better results

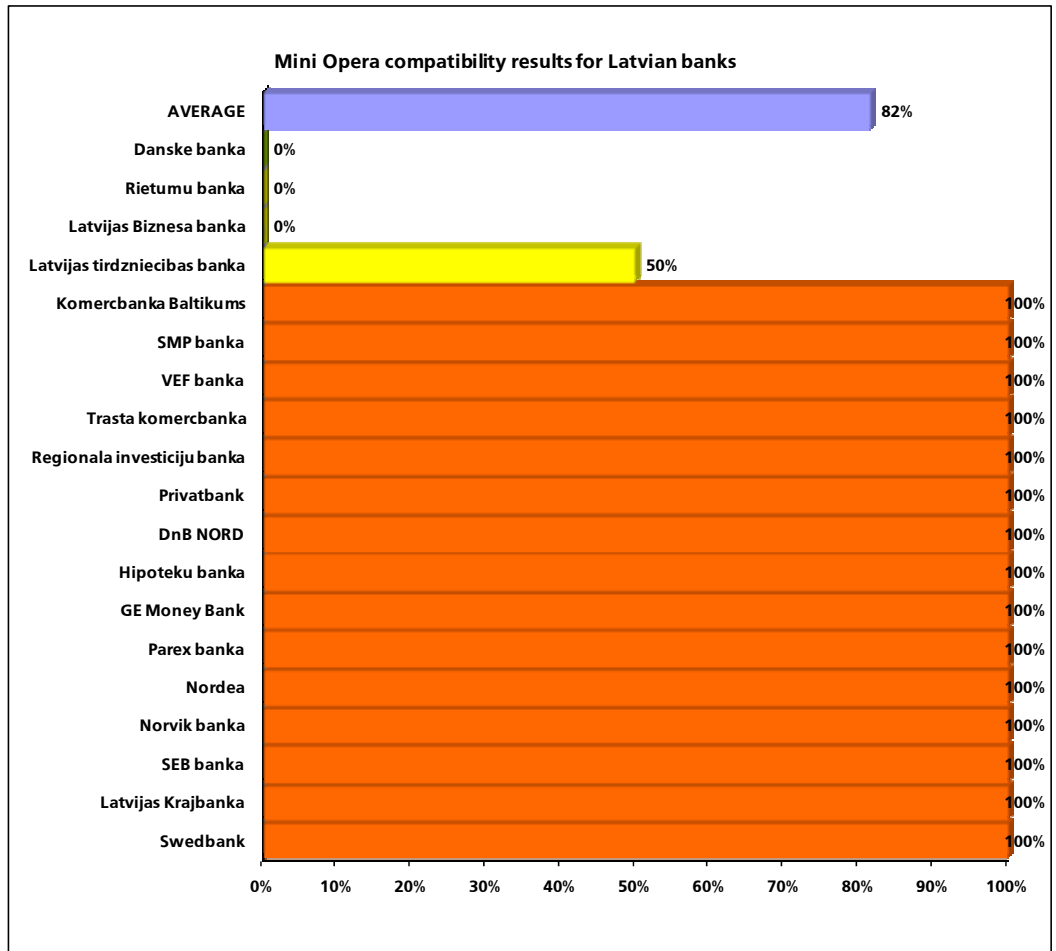
Detailed testing results

| Criteria | Bankas SNORAS | Danske bankas | DnB NORD | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|--|---------------|---------------|----------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Functionality | | | | | | | | | | |
| Possibility to login to IBS using Mini Opera | - | - | + | + | + | - | + | - | + | + |
| Possibility to make a local transfer from IBS using Mini Opera | - | - | + | + | + | - | + | - | + | + |

Commentary

- IBS that do not support Mini Opera tend to have the same fault – login is impossible, which is considered as wrong login.
- Ukio bankas has problems with layout, when Mini Opera is used, but it does not create obstacles in using it.

Latvian banks



Higher figures represent better results

Detailed testing results

| Criteria | Danske banka | DnB NORD | GE Money Bank | Swedbank | Hipoteku banka | Komerbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala investiciju banka | Rietumu banka | SEB banka | SMP banka | Trasta komercbanka | VEF banka | |
|---|--------------|----------|---------------|----------|----------------|----------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----------|-----------|--------------------|-----------|---|
| Functionality | | | | | | | | | | | | | | | | | | | | |
| Posibility to login to IBS using Mini Opera | - | + | + | + | + | + | - | + | + | + | + | + | + | + | - | + | + | + | + | + |
| Posibility to make a local transfer from IBS using Mini Opera | - | + | + | + | + | + | - | + | - | + | + | + | + | + | - | + | + | + | + | + |

Commentary

- While browsing the IBS of Privatbank using Mini Opera the user can't get an idea, what the buttons do, since there are no text on them. The user might need to guess which button to choose in order to submit a payment order to the bank, since there are two buttons available, one offering to save the order, the other to execute it. Otherwise functionality is the same as using the system from a computer.
- While browsing the IBS of Latvijas Tirdzniecības banka the user can see only a half of the width of the page, the header is full, but not the body of the page. A payment form can be filled, but the submission button is not visible.
- In the web page of Swedbank, in the FAQ section about WAP banking it is written that it is impossible to use Mini Opera as the browser for remote banking, but an attempt to try it was successful.

Hansabank Swedbank

Meklēt → Lapas karte →

» Sākumlapa » Par Hansabanku » Hansa Līzings » Hansa Fondi » Kontakti » Darba iespējas

Pakalpojumi privātpersonām / Attālinātie norēķini / Internetbanka hanza.net / WAP Banka / Jautājumi un atbildes

Jautājumi un atbildes → Cenrādis

Pievienoties internetbankai

Pievienoties hanza.net →
Pievienoties Telehansa.net →

Visi pakalpojumi

Internetbanka hanza.net

- ↪ Kā iekļūt par lietotāju?
- ↪ Kā pievienoties internetbankai?
- ↪ Internetveikalu saraksts
- ↪ Drošība, lietojot hanza.net
- ↪ Pirmie soļi
- ↪ Pārlūkprogrammu prasības
- ↪ e-rēķini
- ↪ Jautājumi un atbildes
- ↪ WAP Banka
- Jautājumi un atbildes
- ↪ Svarīga informācija kodu kalkulatoru lietotājiem
- ↪ Internetbankā hanza.net

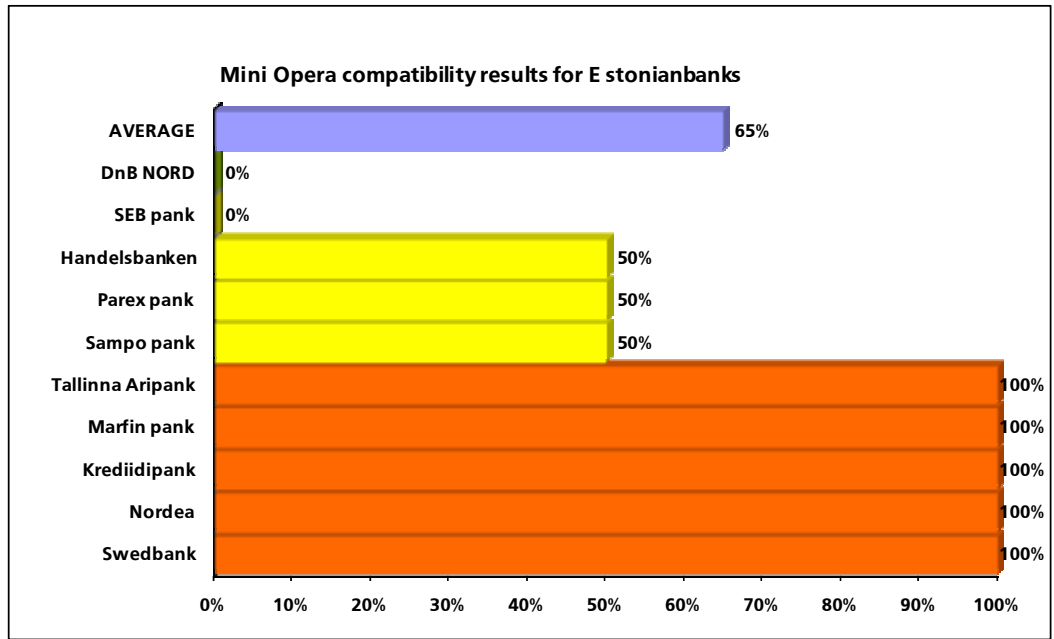
Kāpēc WAP Banka nestrādā ar Opera Mini?
Opera Mini neatbalsta SSL savienojumu starp Opera Mini serveri un telefonu.

Kas nepieciešams, lai varētu lietot WAP Banku?
WAP Banka ir pieejama tikai no mobilajiem tālruņiem izmantojot GPRS datu pārraidi.

Ko nozīmē šādi paziņojumi telefonā: 'Nav piekļuves serverim', 'Nav atbildes no vārtejas', 'No gateway replay', 'HTTP Error: 502 Bad gateway'?
Šādi paziņojumi telefonā nozīmē, ka telefona modelis vai telekomunikācijas operatora uzstādījumi ierobežo WAP Bankas lietošanu.

Kontaktinformācija

Estonian banks



Higher figures represent better results

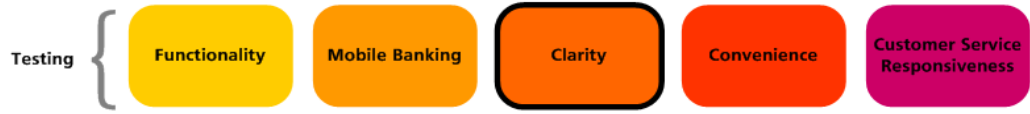
Detailed testing results

| Criteria | DnB NORD | Handelsbanken | Krediidipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|--|----------|---------------|--------------|-------------|--------|------------|------------|----------|----------|------------------|
| Functionality | | | | | | | | | | |
| Possibility to login to IBS using Mini Opera | - | + | + | + | + | + | + | - | + | + |
| Possibility to make a local transfer from IBS using Mini Opera | - | - | + | + | + | - | - | - | + | + |

Commentary

- Handelsbanken allows a user to log in, fill the transaction form, but the submit button leads to the first page, not completing the transfer.
- Sampo pank informs the user that he is using a browser that is not supported and complications may occur. Transaction is not executable.
- Transfer page of IBS of Parex pank, while browsing through Mini opera appears white, without any content.

14. Clarity



As it has been described in the Methodology section of the report, Clarity test aims to assess how easy it is for the new users of the bank public website and IBS to find the needed information and how overall website design complies with usability standards.

The criteria used in the clarity test are into two groups. One set is used for evaluation of public site, another for IBS. We were seeking to define binary criteria whenever possible so that **yes/no** or **true/false** evaluations could be assigned.

Clarity subcategories

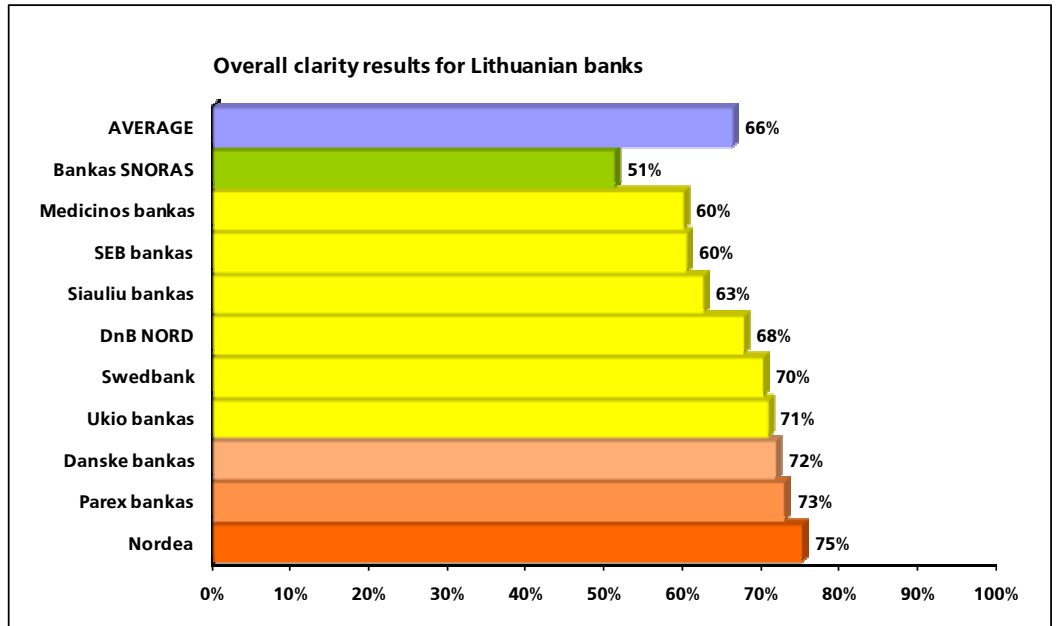
| In the public website | In the Internet Banking System |
|-----------------------|--------------------------------|
| 5. Homepage | 5. Banking operations |
| 6. Page layout | 6. Page layout |
| 7. Navigation | 7. Navigation |
| 8. Text readability | 8. Text readability |

The criteria in each subcategory were derived from U.S. Department of Health & Human Services guidelines and Metasite Business Solutions expert knowledge. The goal was to create a set of criteria which would allow objective and comparable results while evaluating such subjective topic as clarity. All selected criteria have been extensively tested and proven to be relevant in making overall user experience better in terms of clarity and usability.

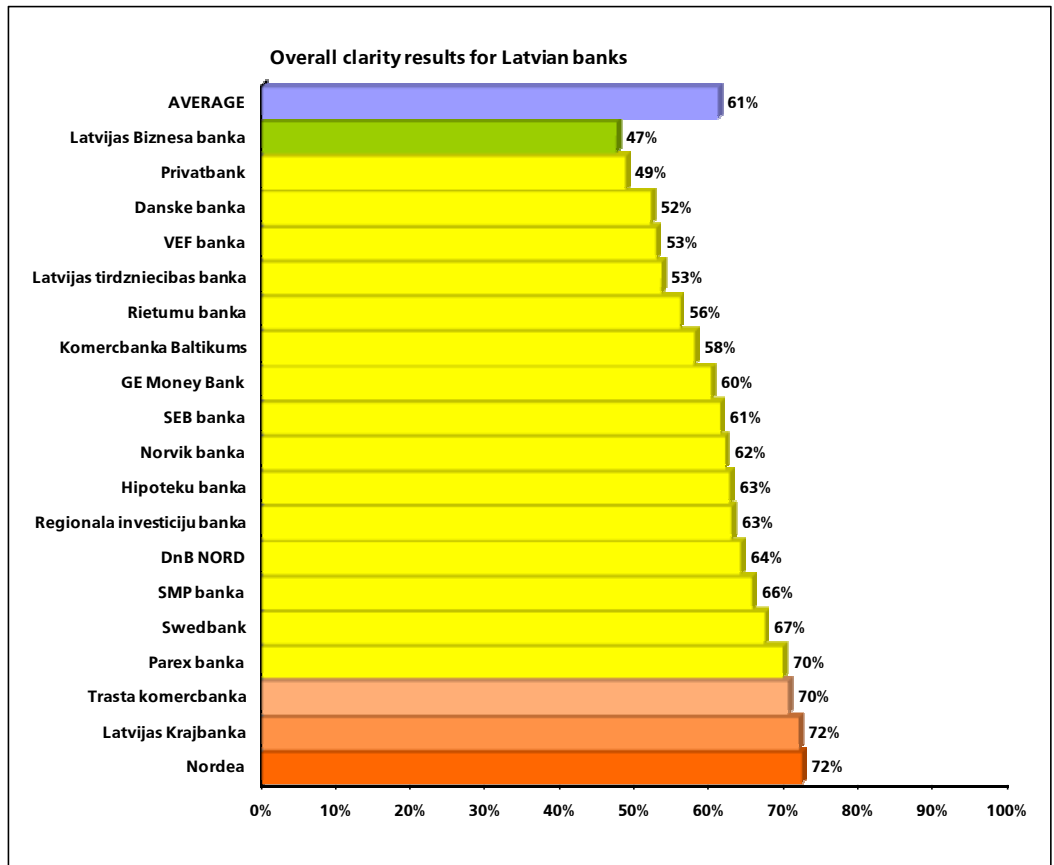
Clarity test results incorporate the evaluation of bank’s public website and internet banking system by the selected parameters. Overall bank’s clarity index is an average of all public website and Internet Banking System’s subcategories indexes.

14.1 Overall clarity test results

Lithuanian banks

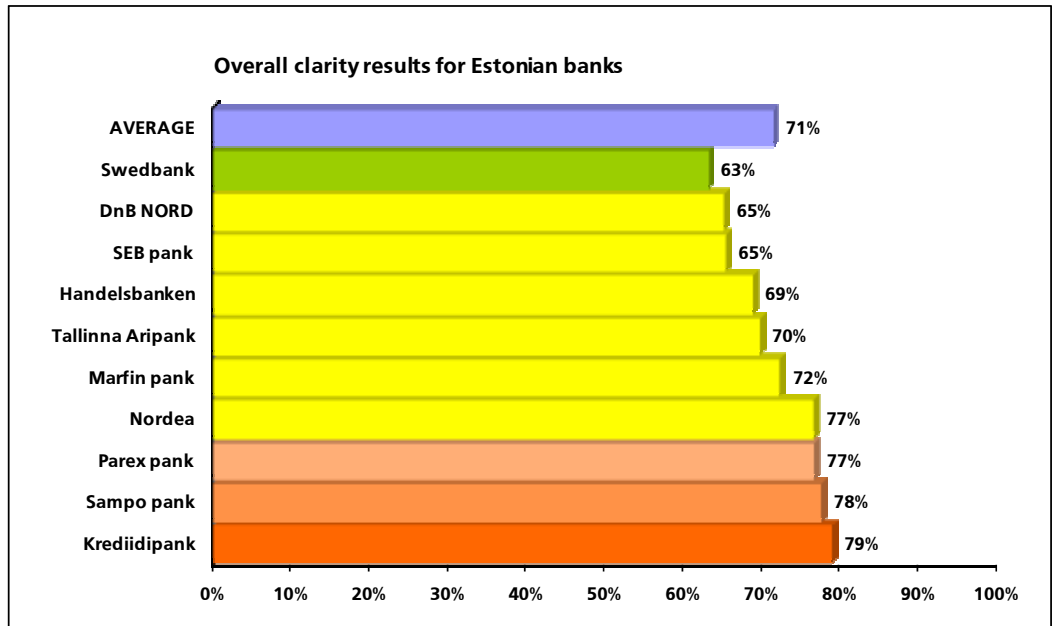


Latvian banks



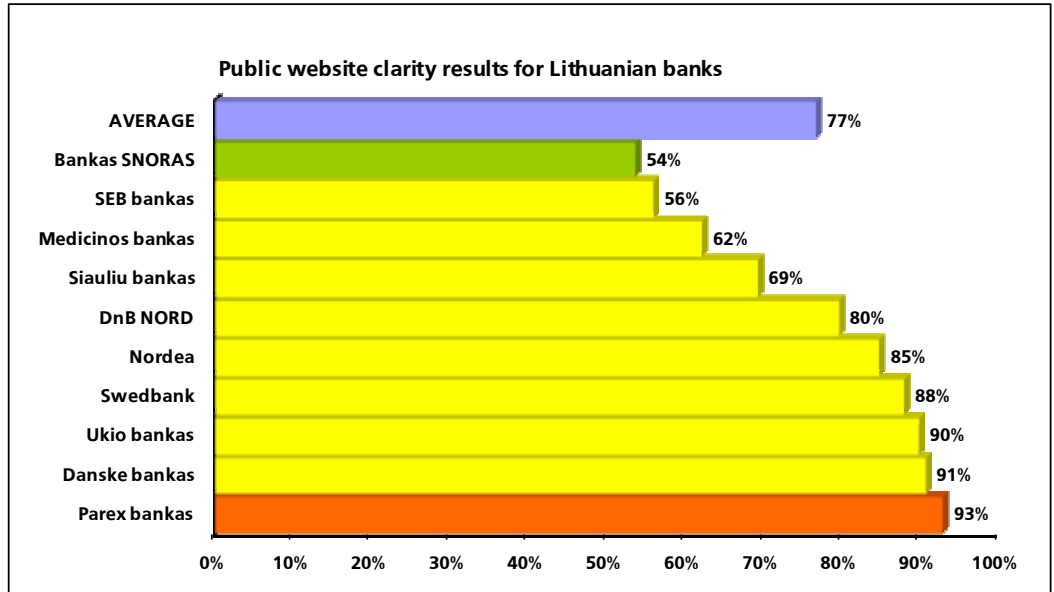
Higher figures represent better results

Estonian banks



14.2 Public website clarity

Lithuanian banks

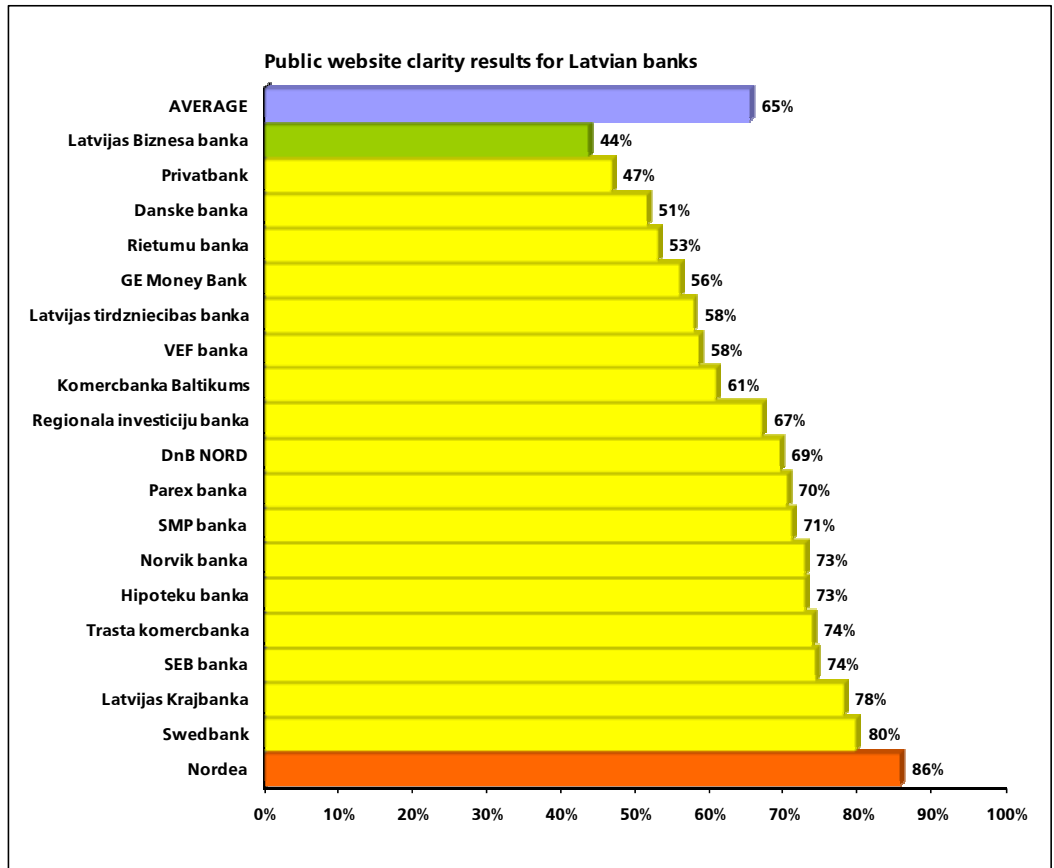


Higher figures represent better results

Detailed testing results

| Criteria | Bankas SNORAS | Danske bankas | DnB NOR | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|---|---------------|---------------|---------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Homepage | | | | | | | | | | |
| Possibility to access homepage from any page on the site | - | + | - | + | + | + | - | + | + | + |
| All major options are visible on the homepage | - | + | + | + | + | + | + | + | + | + |
| Limited amount of text in text blocks on the homepage | + | + | + | + | + | + | - | - | + | + |
| Page layout | | | | | | | | | | |
| Important items at top center | + | + | + | - | + | + | + | + | - | + |
| No mistakes in item alignment | + | + | + | - | + | + | + | + | + | + |
| Moderate white space | - | + | + | + | + | + | - | + | + | + |
| Appropriate text line lengths (~75 characters) | - | + | - | - | - | + | + | - | + | + |
| No horizontal scrolling bar on standard resolution (1024x768) | - | + | + | - | + | + | + | - | + | + |
| Navigation | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | + | + | + | + | + | + | + | + | + | + |
| Primary navigation menus in the left panel | + | - | + | + | + | + | + | + | + | + |
| Active menu item is highlighted | + | + | + | - | + | + | + | + | + | + |
| No links lead to a currently opened page | - | - | - | - | - | - | - | - | - | - |
| Text links change (highlight, underline etc.) on mouse over | - | - | - | - | + | + | + | + | + | + |
| Image links appear clickable (on mouse over hand icon appears) | - | + | + | - | + | - | - | + | + | - |
| Text links are self explanatory | + | + | + | + | + | + | - | + | + | + |
| Links look different depending on what they do (new window, download file etc.) | - | - | + | + | + | - | - | - | - | + |
| Link names match with their destination page's title or heading | + | + | + | - | + | + | - | + | - | - |
| Breadcrumb navigation | - | + | - | + | + | + | - | + | + | + |
| Site Maps (show at least two levels of navigation) | + | + | + | + | - | + | - | - | + | + |
| Text readability | | | | | | | | | | |
| Unique and descriptive headings | + | + | + | + | + | + | + | + | + | + |
| Important data is highlighted | + | + | + | + | + | + | + | + | + | + |
| High contrast between text and backgrounds | + | + | + | + | + | + | + | + | + | + |
| Limited amount of text in text blocks on the page | - | + | + | + | - | + | - | + | + | + |
| Bold text used sparingly | + | + | + | - | + | + | + | + | + | + |
| Descriptive row and column headings | + | + | + | + | + | + | + | + | + | + |
| Descriptive page titles | + | + | + | + | + | + | - | + | + | + |
| Familiar fonts | + | + | + | - | + | + | + | - | + | - |

Latvian banks

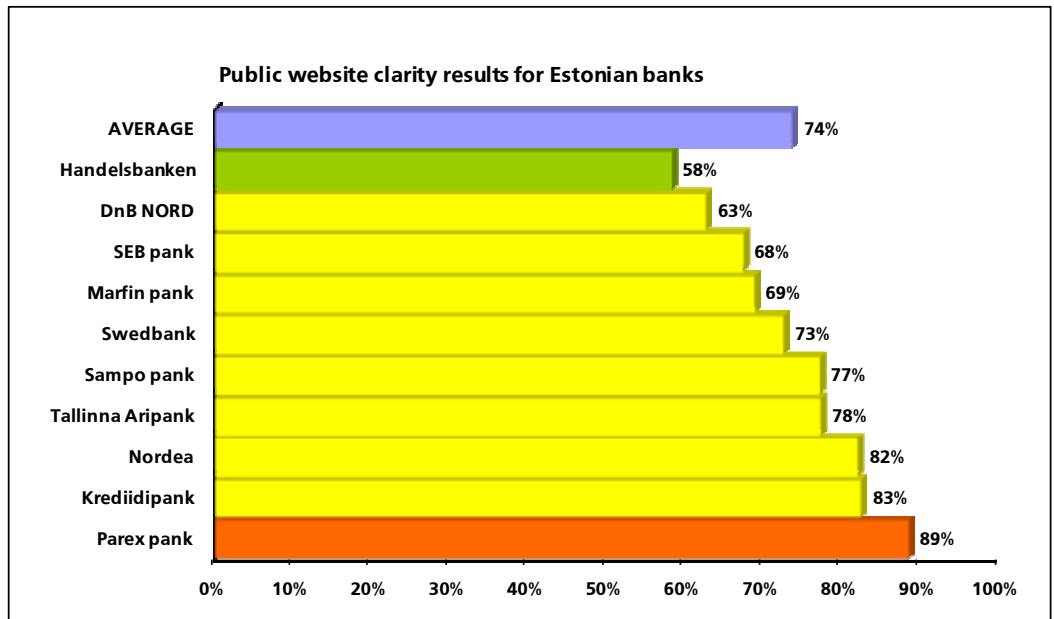


Higher figures represent better results

Detailed testing results

| Criteria | Danske banka | DnB NOR | GE Money Bank | Hipoteku banka | Komerccbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala investiciju banka | Rietumu banka | SEB banka | SMP banka | Swedbank | Trasta komercbanka | VEF banka |
|---|--------------|---------|---------------|----------------|------------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----------|-----------|----------|--------------------|-----------|
| Homepage | | | | | | | | | | | | | | | | | | | |
| Possibility to access homepage from any page on the site | - | + | - | + | - | - | + | - | + | + | - | - | + | - | - | - | + | + | - |
| All major options are visible on the homepage | - | + | + | + | - | - | + | + | + | - | + | - | - | - | + | + | + | - | - |
| Limited amount of text in text blocks on the homepage | + | + | - | - | + | + | + | - | + | + | - | + | + | - | + | + | + | + | + |
| Page layout | | | | | | | | | | | | | | | | | | | |
| Important items at top center | - | + | + | + | + | + | + | + | + | + | + | - | - | - | + | + | - | + | - |
| No mistakes in item alignment | - | - | - | - | - | - | + | + | + | - | - | + | + | - | + | + | + | + | - |
| Moderate white space | + | + | - | + | - | - | - | + | + | + | + | - | + | + | + | + | + | + | - |
| Appropriate text line lengths (~75 characters) | + | - | + | - | - | + | - | - | + | - | - | - | - | + | + | - | + | - | + |
| No horizontal scrolling bar on standard resolution (1024x768) | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + | + |
| Navigation | | | | | | | | | | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | + | + | - | + | + | - | + | + | - | + | + | - | + | - | + | + | + | + | + |
| Primary navigation menus in the left panel | + | + | - | + | + | - | + | + | + | - | + | - | + | - | + | - | + | + | + |
| Active menu item is highlighted | + | + | + | + | + | - | + | - | + | + | + | + | + | + | + | + | + | + | + |
| No links lead to a currently opened page | - | - | - | - | - | - | - | - | - | - | + | - | + | + | - | - | - | - | - |
| Text links change (highlight, underline etc.) on mouse over | - | + | + | - | + | + | + | - | - | + | + | + | + | + | + | + | - | - | + |
| Image links appear clickable (on mouse over hand icon appears) | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Text links are self explanatory | + | - | - | - | + | - | - | + | - | - | + | - | + | - | - | + | - | + | - |
| Links look different depending on what they do (new window, download file etc.) | - | - | + | - | + | - | - | + | - | - | + | - | + | + | - | + | - | + | + |
| Link names match with their destination page's title or heading | + | - | + | + | + | - | + | - | + | + | + | + | + | + | + | + | + | - | + |
| Breadcrumb navigation | - | - | - | + | - | - | - | + | + | + | + | - | + | - | - | + | + | + | - |
| Site Maps (show at least two levels of navigation) | + | + | + | + | + | - | + | - | + | + | + | + | - | + | - | + | + | + | + |
| Text readability | | | | | | | | | | | | | | | | | | | |
| Unique and descriptive headings | - | + | + | + | + | + | + | + | + | + | + | + | - | + | - | + | + | + | + |
| Important data is highlighted | - | + | + | + | + | - | - | - | + | + | + | - | - | + | + | - | - | + | + |
| High contrast between text and backgrounds | + | + | - | + | - | - | - | + | + | + | + | + | + | + | + | + | - | + | + |
| Limited amount of text in text blocks on the page | - | - | - | + | + | + | + | + | - | + | - | + | + | - | - | + | - | + | - |
| Bold text used sparingly | + | - | + | + | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + |
| Descriptive row and column headings | + | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Descriptive page titles | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Familiar fonts | + | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + | + | + | + |

Estonian banks

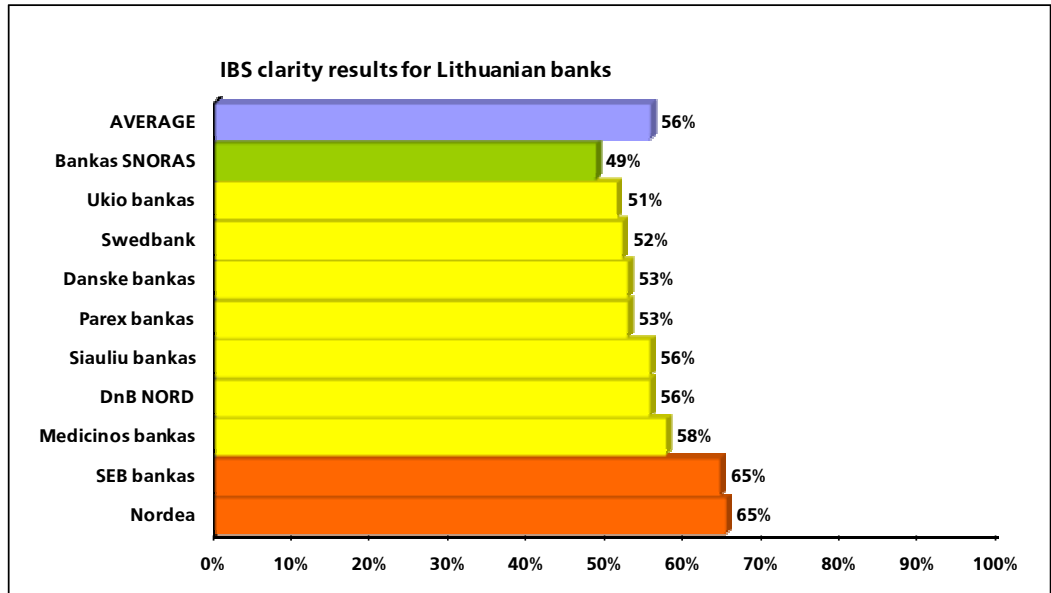


Detailed testing results

| Criteria | DnB NORD | Handelsbanken | Kreditipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|---|----------|---------------|-------------|-------------|--------|------------|------------|----------|----------|------------------|
| Homepage | | | | | | | | | | |
| Possibility to access homepage from any page on the site | - | + | + | + | + | + | + | - | + | - |
| All major options are visible on the homepage | - | - | + | - | + | + | + | + | + | + |
| Limited amount of text in text blocks on the homepage | + | - | + | + | + | + | + | + | + | + |
| Page layout | | | | | | | | | | |
| Important items at top center | + | + | + | + | + | + | + | + | + | + |
| No mistakes in item alignment | + | + | + | + | + | + | + | + | + | + |
| Moderate white space | + | + | - | + | + | + | + | + | + | + |
| Appropriate text line lengths (~75 characters) | - | + | + | - | + | - | - | + | - | - |
| No horizontal scrolling bar on standard resolution (1024x768) | + | - | + | + | + | + | + | - | + | + |
| Navigation | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | + | + | + | + | - | + | + | + | + | + |
| Primary navigation menus in the left panel | + | + | - | + | + | + | + | + | + | + |
| Active menu item is highlighted | + | + | + | + | + | + | + | + | + | + |
| No links lead to a currently opened page | - | - | - | - | - | + | - | - | - | - |
| Text links change (highlight, underline etc.) on mouse over | + | - | + | + | - | + | + | - | - | - |
| Image links appear clickable (on mouse over hand icon appears) | + | + | + | + | + | + | + | + | + | + |
| Text links are self explanatory | + | - | + | - | - | + | - | - | - | - |
| Links look different depending on what they do (new window, download file etc.) | - | + | - | - | - | + | - | - | - | + |
| Link names match with their destination page's title or heading | + | - | + | - | + | + | - | - | - | + |
| Breadcrumb navigation | - | - | + | - | + | + | + | - | - | + |
| Site Maps (show at least two levels of navigation) | - | - | - | + | + | + | - | - | - | - |
| Text readability | | | | | | | | | | |
| Unique and descriptive headings | + | + | + | + | - | - | + | + | + | + |
| Important data is highlighted | - | + | + | + | + | + | + | + | + | + |
| High contrast between text and backgrounds | + | + | - | + | + | + | + | - | - | + |
| Limited amount of text in text blocks on the page | - | - | + | - | + | + | - | + | + | + |
| Bold text used sparingly | + | + | + | + | + | + | + | + | + | + |
| Descriptive row and column headings | + | + | + | + | + | + | + | + | + | + |
| Descriptive page titles | + | - | + | - | - | - | - | - | - | + |
| Familiar fonts | + | + | + | + | + | + | + | + | + | + |

14.3 Internet banking system clarity results

Lithuanian banks

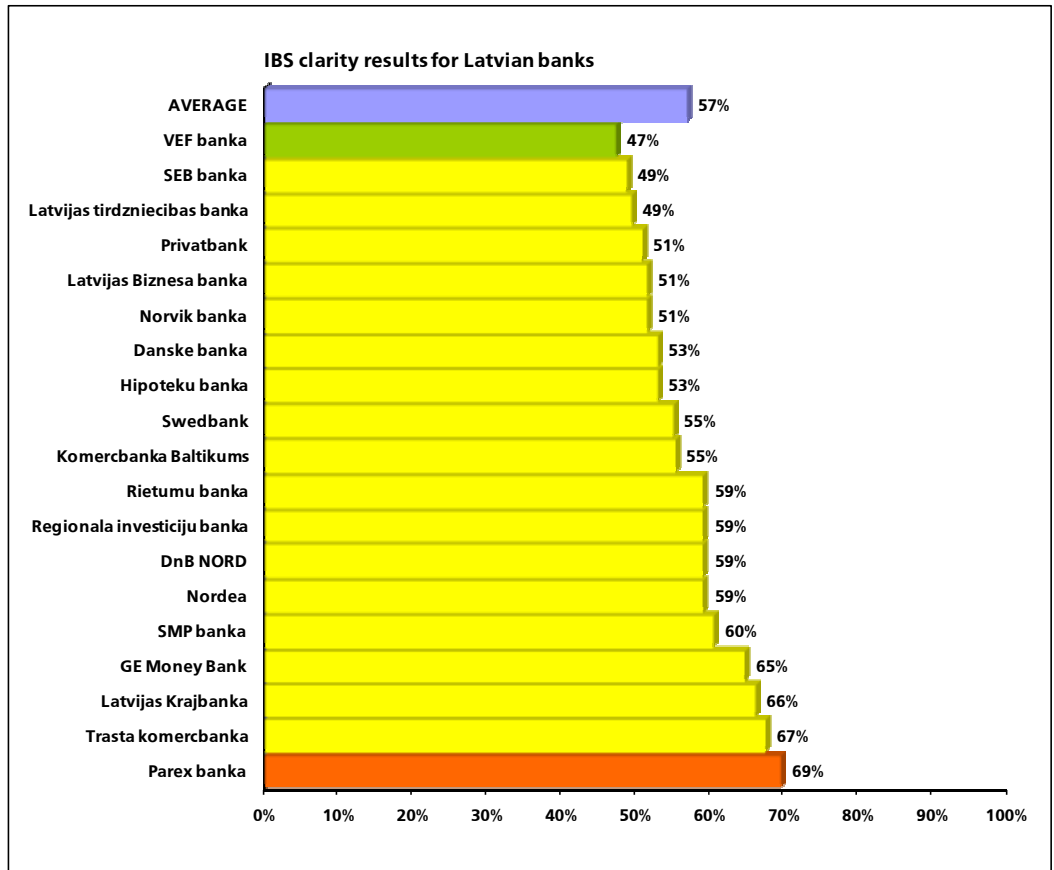


Higher figures represent better results

Detailed testing results

| Criteria | Bankas SNORAS | Danske bankas | DnB NOR | Medicinos bankas | Nordea | Parex bankas | SEB bankas | Siauliu bankas | Swedbank | Ukio bankas |
|---|---------------|---------------|---------|------------------|--------|--------------|------------|----------------|----------|-------------|
| Banking Operations | | | | | | | | | | |
| Number of steps needed to complete operation clearly visible | - | - | - | - | + | - | - | - | - | - |
| Radio buttons are used for selecting one out of two choices | - | - | + | - | - | - | + | - | + | - |
| Check Boxes are used for multiple selections | + | + | + | + | + | + | + | + | - | + |
| Example values are displayed in form fields | - | - | - | - | - | - | - | - | - | - |
| Cursor is placed in the first data entry field | + | + | - | - | + | + | + | + | - | - |
| Fields with incorrectly entered values are highlighted | - | - | - | - | - | - | + | - | - | - |
| Page layout | | | | | | | | | | |
| Items on a page are aligned | + | + | + | + | + | + | + | + | + | + |
| Moderate white space | - | + | - | + | + | + | + | + | + | + |
| Appropriate text line lengths (~75 characters) | + | - | - | - | + | - | - | - | - | - |
| No horizontal scrolling bar on standart resolution (1024x768) | - | - | + | + | + | - | + | - | + | - |
| Navigation | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | + | + | + | + | + | + | + | + | + | + |
| Primary navigation menus in the left panel | + | + | - | - | - | + | - | + | - | - |
| Active menu item is highlighted | - | - | + | + | + | - | + | - | + | + |
| No links lead to currently opened page | - | - | - | - | - | - | - | - | - | - |
| Text links change (highlight, underline etc.) on mouse over | - | - | + | + | - | - | + | + | - | + |
| Image links appear clickable (on mouse over hand icon appears) | - | - | - | - | - | - | - | - | - | - |
| Links look different depending on what they do (new window, download file etc.) | + | + | + | + | + | + | - | + | - | + |
| Link names match with their destination page's title or heading | + | + | + | + | + | + | - | + | - | + |
| Breadcrumb navigation | - | - | - | - | - | - | - | - | + | - |
| Text readability | | | | | | | | | | |
| Important data is highlighted | + | + | + | + | + | + | + | + | + | + |
| High contrast between text and backgrounds | + | + | + | + | + | + | + | + | + | + |
| Bold text used sparingly | + | + | + | + | + | + | + | + | + | + |
| Descriptive row and column headings | + | + | + | + | + | + | + | + | + | + |
| Descriptive page titles | - | - | - | - | - | - | - | - | - | - |
| Familiar fonts | - | + | + | + | + | + | + | + | + | + |

Latvian banks

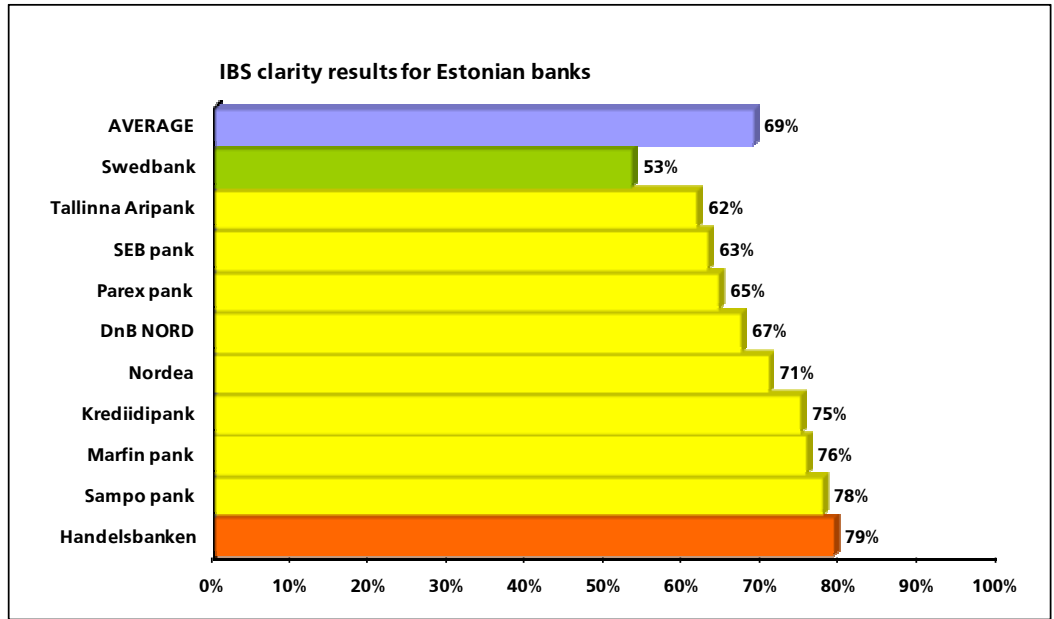


Higher figures represent better results

Detailed testing results

| Criteria | Danske banka | DnB NOR | GE Money Bank | Hipoteku banka | Komerccbanka Baltikums | Latvijas Biznesa banka | Latvijas Krajbanka | Latvijas tirdzniecibas banka | Nordea | Norvik banka | Parex banka | Privatbank | Regionala investiciju banka | Rietumu banka | SEB banka | SMP banka | Swedbank | Trasta komercbanka | VEF banka |
|---|--------------|---------|---------------|----------------|------------------------|------------------------|--------------------|------------------------------|--------|--------------|-------------|------------|-----------------------------|---------------|-----------|-----------|----------|--------------------|-----------|
| Banking Operations | | | | | | | | | | | | | | | | | | | |
| Number of steps needed to complete operation clearly visible | - | - | - | - | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - |
| Radio buttons are used for selecting one out of two choices | - | - | + | + | + | + | + | - | - | + | + | - | - | - | - | + | - | + | - |
| Check Boxes are used for multiple selections | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Example values are displayed in form fields | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Cursor is placed in the first data entry field | + | - | + | + | + | - | + | + | - | - | - | - | + | - | + | - | - | + | - |
| Fields with incorrectly entered values are highlighted | + | + | - | - | - | - | + | - | - | - | + | - | - | + | + | - | - | - | - |
| Page layout | | | | | | | | | | | | | | | | | | | |
| No mistakes in item alignment | + | + | + | - | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + |
| Moderate white space | + | + | - | - | - | + | - | - | + | - | + | + | + | + | + | + | + | + | - |
| Appropriate text line lengths (~75 characters) | - | - | + | + | - | - | + | - | - | - | + | - | - | - | - | + | + | + | - |
| No horizontal scrolling bar on standard resolution (1024x768) | - | + | + | + | + | - | + | + | + | + | + | + | + | + | - | + | + | + | + |
| Navigation | | | | | | | | | | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | - | - | + | + | + | - | + | - | + | + | + | + | + | + | - | + | + | + | + |
| Primary navigation menus in the left panel | + | - | + | - | + | - | + | - | - | + | - | - | - | + | + | + | - | + | + |
| Active menu item is highlighted | + | + | + | + | + | + | + | + | + | + | + | - | + | - | + | + | + | + | - |
| No links lead to a currently opened page | - | + | - | - | - | - | - | - | - | - | - | - | - | - | - | + | - | - | + |
| Text links change (highlight, underline etc.) on mouse over | - | - | + | + | - | + | - | - | - | - | + | - | + | - | + | + | + | + | - |
| Image links appear clickable (on mouse over hand icon appears) | + | + | + | - | - | + | + | - | + | + | + | - | - | - | + | - | + | + | + |
| Links look different depending on what they do (new window, download file etc.) | - | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| Link names match with their destination page's title or heading | + | - | - | - | - | + | - | - | - | - | - | - | - | - | - | - | + | - | - |
| Breadcrumb navigation | - | + | - | - | - | - | - | - | - | - | - | + | + | - | - | - | + | + | - |
| Text readability | | | | | | | | | | | | | | | | | | | |
| Important data is highlighted | - | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |
| High contrast between text and backgrounds | + | + | - | - | + | - | - | + | + | - | + | - | + | + | + | + | + | - | + |
| Bold text used sparingly | + | + | + | + | + | + | + | - | + | + | + | + | + | + | - | + | - | + | + |
| Descriptive row and column headings | + | + | + | + | + | + | + | + | + | + | + | + | + | + | - | + | + | + | + |
| Descriptive page titles | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Familiar fonts | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + | + |

Estonian banks



Higher figures represent better results

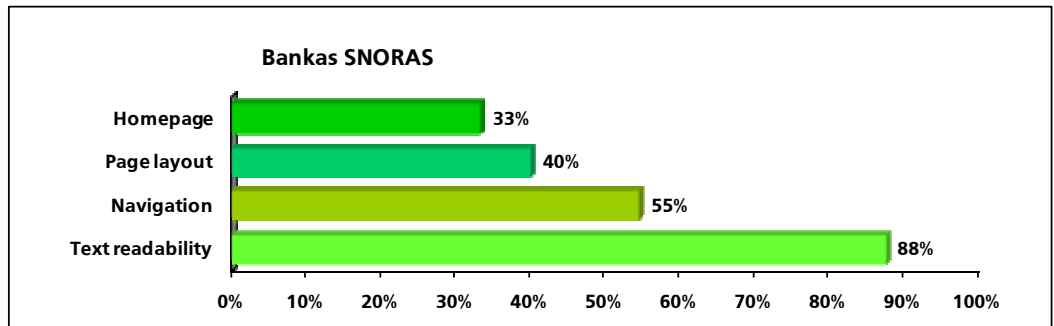
Detailed testing results

| Criteria | DnB NOR | Handelsbanken | Kreditipank | Marfin pank | Nordea | Parex pank | Sampo pank | SEB pank | Swedbank | Tallinna Aripank |
|---|---------|---------------|-------------|-------------|--------|------------|------------|----------|----------|------------------|
| Banking Operations | | | | | | | | | | |
| Number of steps needed to complete operation clearly visible | - | - | - | - | + | - | - | - | - | - |
| Radio buttons are used for selecting one out of two choices | - | + | - | + | - | - | + | + | + | - |
| Check Boxes are used for multiple selections | + | + | - | + | + | + | - | + | - | + |
| Example values are displayed in form fields | - | - | - | - | - | - | - | - | - | - |
| Cursor is placed in the first data entry field | + | + | + | + | - | + | + | + | - | - |
| Fields with incorrectly entered values are highlighted | - | + | + | + | - | + | + | - | - | - |
| Page layout | | | | | | | | | | |
| Items on a page are aligned | + | + | + | + | + | + | + | + | + | + |
| Moderate white space | + | + | + | + | + | + | + | + | + | + |
| Appropriate text line lengths (~75 characters) | + | + | + | + | + | - | + | - | - | - |
| No horizontal scrolling bar on standart resolution (1024x768) | - | + | + | - | + | + | + | + | + | + |
| Navigation | | | | | | | | | | |
| Navigation elements are differentiated (different menu levels look different) | + | + | + | + | + | + | + | + | + | + |
| Primary navigation menus in the left panel | + | + | + | + | + | - | + | - | + | - |
| Active menu item is highlighted | + | + | - | + | + | + | + | - | + | + |
| No links lead to currently opened page | - | - | + | - | - | - | - | - | - | - |
| Text links change (highlight, underline etc.) on mouse over | + | - | + | + | - | + | + | + | - | - |
| Image links appear clickable (on mouse over hand icon appears) | + | + | + | + | + | + | + | + | + | + |
| Links look different depending on what they do (new window, download file etc.) | + | + | + | + | + | + | + | - | - | + |
| Link names match with their destination page's title or heading | + | + | - | + | + | + | + | + | + | + |
| Breadcrumb navigation | - | - | - | - | - | - | - | - | - | - |
| Text readability | | | | | | | | | | |
| Important data is highlighted | + | + | + | + | + | + | + | + | + | + |
| High contrast between text and backgrounds | + | + | + | + | + | + | + | + | - | + |
| Bold text used sparingly | + | + | + | + | + | + | + | + | + | + |
| Descriptive row and column headings | + | + | + | + | + | + | + | + | + | + |
| Descriptive page titles | - | - | + | - | - | - | - | - | - | + |
| Familiar fonts | + | + | + | + | + | + | + | + | + | + |

14.4 Individual test results for Lithuanian banks

Bankas SNORAS - 51%

Public website – 56%

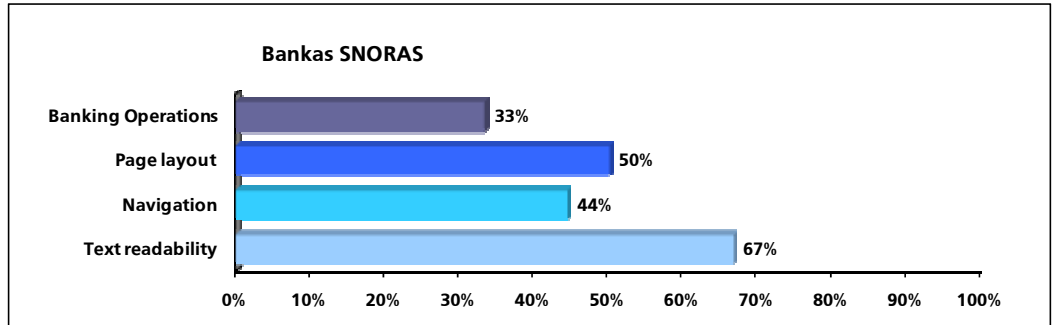


Higher figures represent better results

Negative user notes

- Excessive white space leads to horizontal scroll bar.
- No text link leading to the first page of the public website.
- Poor formatting of body text, combined with long paragraphs and wide text blocks makes reading quite hard.

Internet banking system – 49%



Higher figures represent better results

Positive user notes

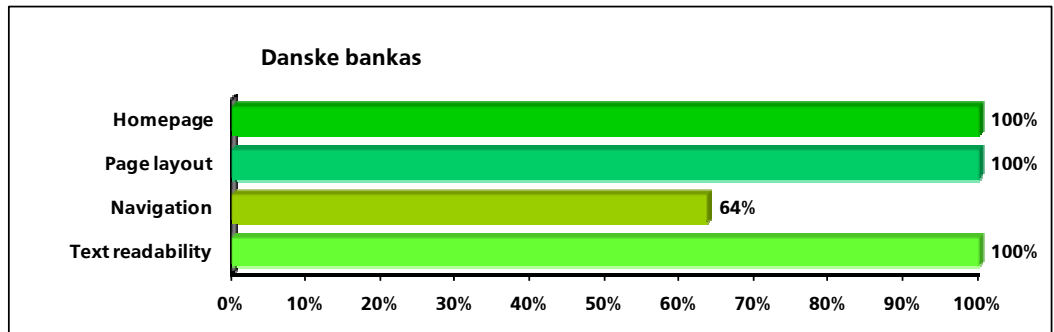
- If amount of to be transferred field is filled incorrectly, it is being highlighted.

Negative user notes

- Although no obvious reason for that, a horizontal scroll bar is visible.
- Active menu item is not highlighted, which leads to difficulties to understand in which place in the IBS user is.
- In the transfer page more information was expected, there is no information of how many steps user has to take to transfer money as well as no example values in fields necessary to fill.

Danske bankas – 72%

Public website – 91%



Higher figures represent better results

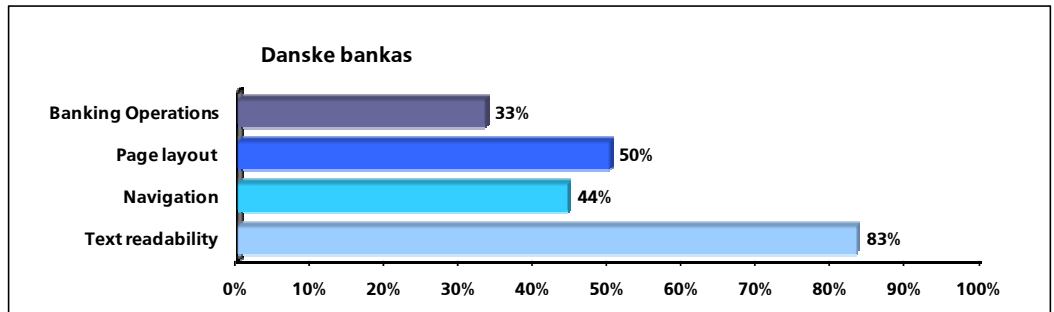
Positive user notes

- Large variety of items present in the public web site.
- Quick search section very convenient.

Negative user notes

- Too intense first page of the website.
- Primary navigation panel, which is put on the top of the website makes the user to get used to the particular layout.
- Many links don't change on mouseover.

Internet banking system – 53%



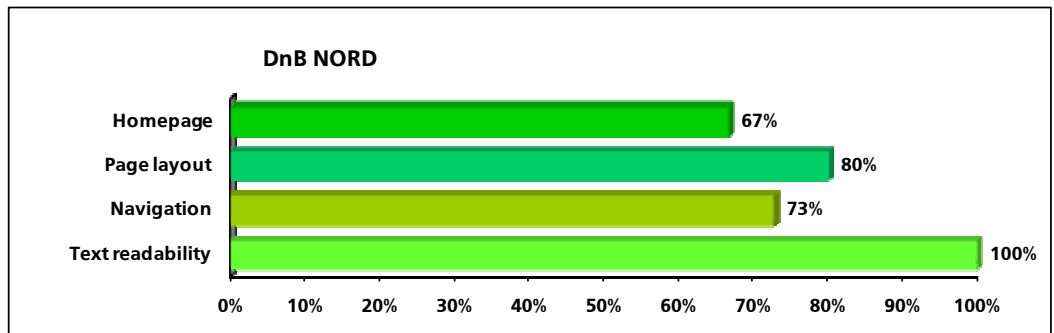
Higher figures represent better results

Negative user notes

- Body text line length inappropriately long.
- Some pages are subject to horizontal scrolling bar.
- Some of the links do not change on mouseover.
- Transfer section lacks example values in mandatory fields, if more than one field is wrongly filled, only one is being highlighted.

DnB Nord - 68%

Public website – 88%



Higher figures represent better results

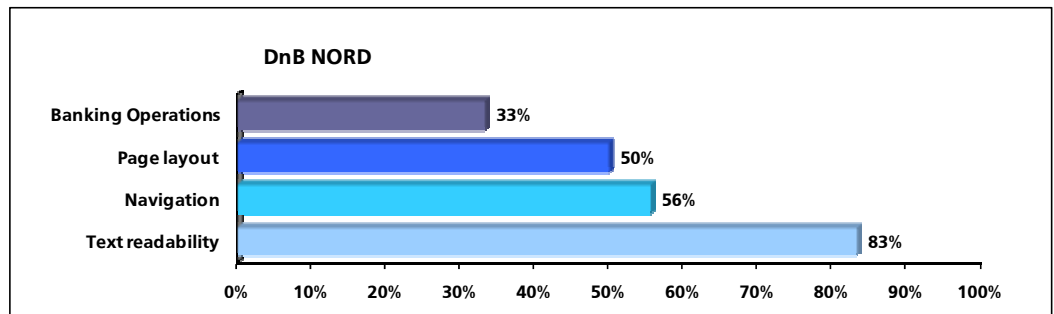
Positive user notes

- Links look differently, depending on what they do, for example, after each .pdf file an icon shows that it is this specific file type.

Negative user notes

- Currently opened menu is still clickable.
- Occasionally text lines are too long to be easily read.

Internet banking system – 56%



Higher figures represent better results

Positive user notes

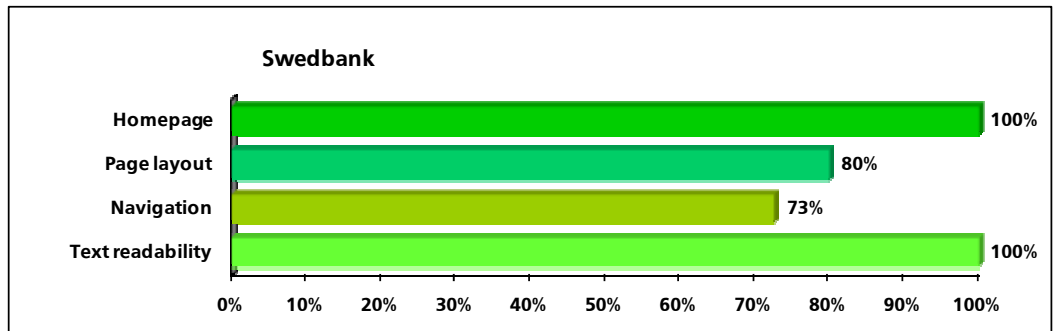
- Prompt menu for quick access seems as a good idea.

Negative user notes

- Large white spaces makes an impression that not too many options available within the IBS.

Swedbank – 70%

Public website – 88%



Higher figures represent better results

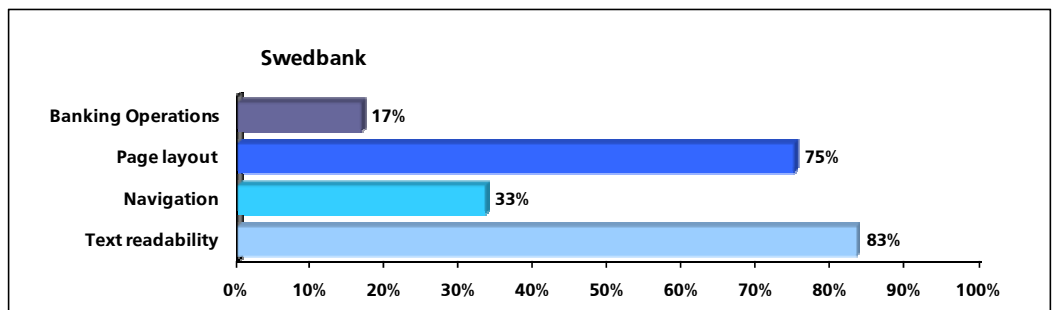
Positive user notes

- Very consistent and good formatting within the public website, which makes the location of information very easy.

Negative user notes

- The links differentiating private and corporate customers is located in the body of the website, which would be the last place a user would expect it to be; furthermore, by choosing the link for private customers, the user is redirected to a page about account opening.
- Links that do different things look identical.

Internet banking system – 52%



Higher figures represent better results

Positive user notes

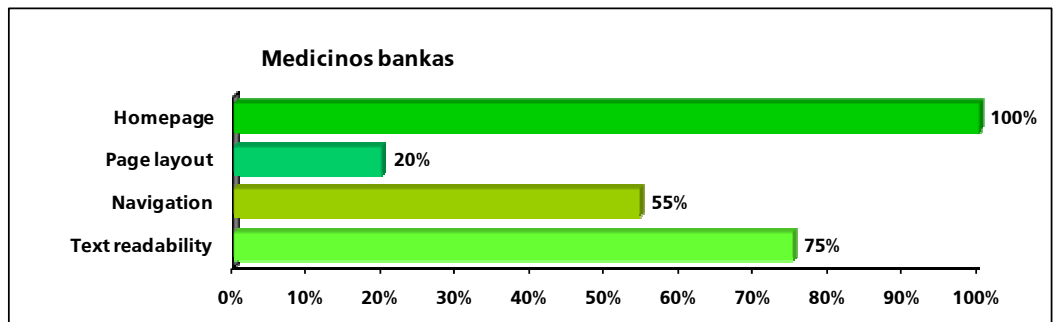
- Availability of breadcrumb is appreciated by users.

Negative user notes

- More information in the transfer page was expected, in particular example values in mandatory fields, number of steps needed to complete the transfer.

Medicinos bankas – 60%

Public website – 56%

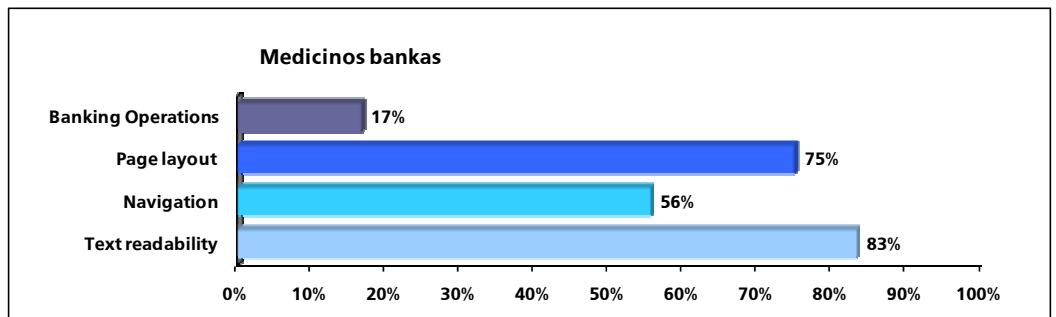


Higher figures represent better results

Negative user notes

- Alignment of sections for private and corporate clients is inproportional.
- Lists with bullet points inconsistently formatted.
- Bold text used excessively.
- Link names do not match headings of the respective page.
- Horizontal scrolling bar appears in some pages of the public website.

Internet banking system - 79%



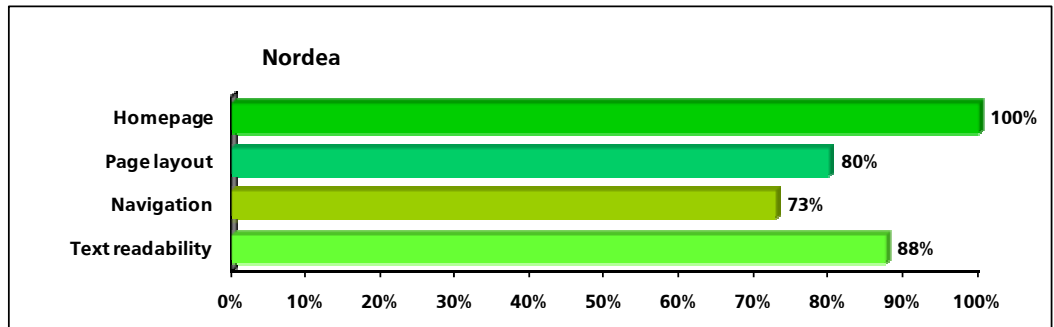
Higher figures represent better results

Negative user notes

- Text lines are very long, making it hard for a user to read.
- Very scanty transfer page – the cursor is not placed in the first field, error messages are not highlighted, drop-down menu used for two choice options.

Nordea – 75%

Public website – 85%



Higher figures represent better results

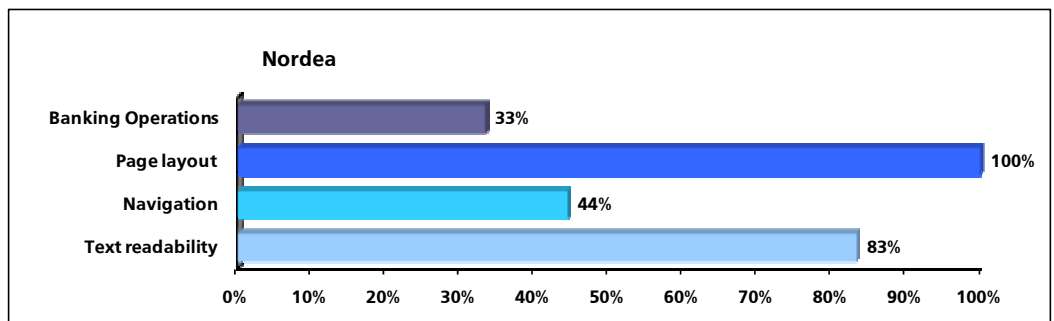
Positive user notes

- Links are differentiated depending on what they do. Important to note, that it is not only the case of links leading to .pdf files, but also to links that open in a new window.

Negative user notes

- Some text blocks within the page are very large, thus making it hard to read them.
- The site map shows only one level by default. If a user opens the site map, he expects the whole at once, since he knows what he is looking for ; therefore, the extensions that can be chosen is perceived as inconvenient.

Internet banking system – 65%



Higher figures represent better results

Positive user notes

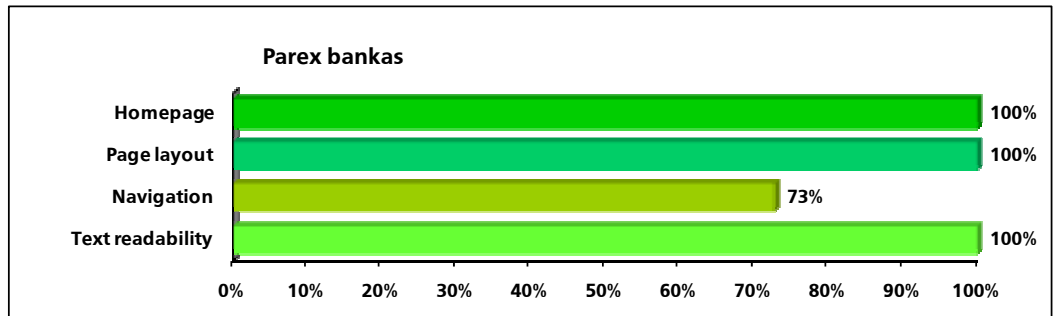
- One of the rare banks that provide clear information of how many steps has to be taken to complete a transfer and in which step the user currently is.

Negative user notes

- Links do not change on mouseover.
- No highlighting of wrongly entered field values and no example values shown.

Parex bankas – 73%

Public website – 93%



Higher figures represent better results

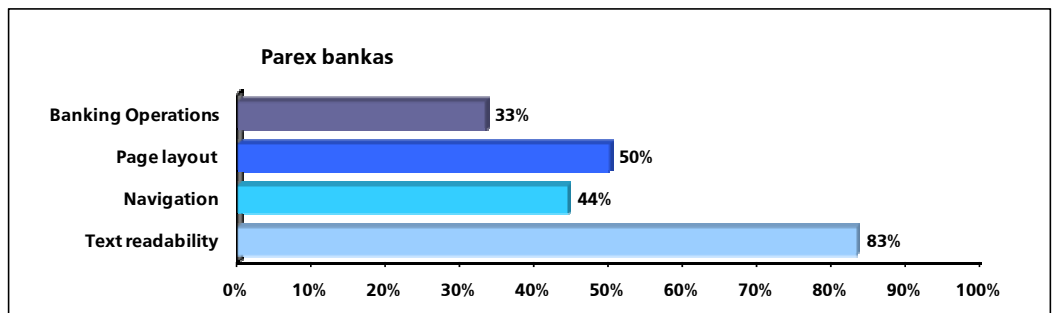
Positive user notes

- Content provided in a logical and understandable way.
- Feature to send a link to a friend is appreciated.

Negative user notes

- Links lead to currently opened pages.
- Although most links are differentiated depending on what they do, sometimes consistency is lacking.

Internet banking system – 53%



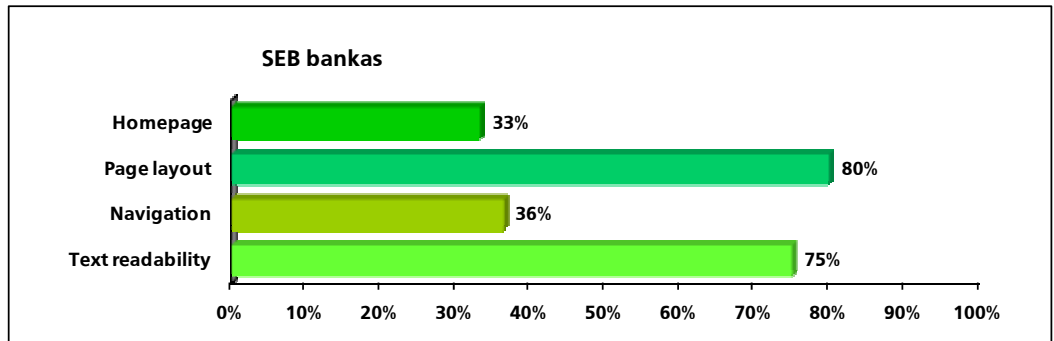
Higher figures represent better results

Negative user notes

- Active link is not highlighted.
- More information in the transfer page was expected, in particular example values in mandatory fields, number of steps needed to complete the transfer.
- Although formally wrongly entered value is highlighted, in case of more than one incorrect field filled, only one is being highlighted.
- In some pages of the IBS horizontal scrolling bar appears.

SEB bankas – 60%

Public website – 56%

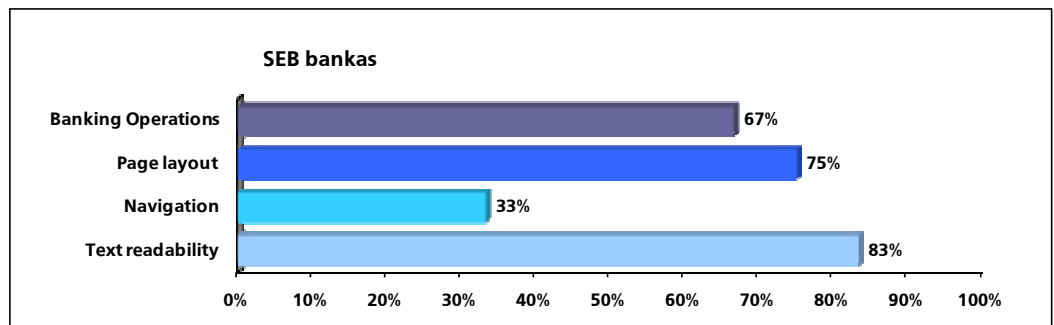


Higher figures represent better results

Negative user notes

- The amount of text in the home page is too large for easy and convenient reading for users.
- Vertical scrolling bar in the middle of the page seems strange
- Link names do not match the destination page heading; for example, "Taupyimas and investavimas" link shows first a topic on MiFID and only afterwards on Taupyimas and investavimas.

Internet banking system – 65%



Higher figures represent better results

Positive user notes

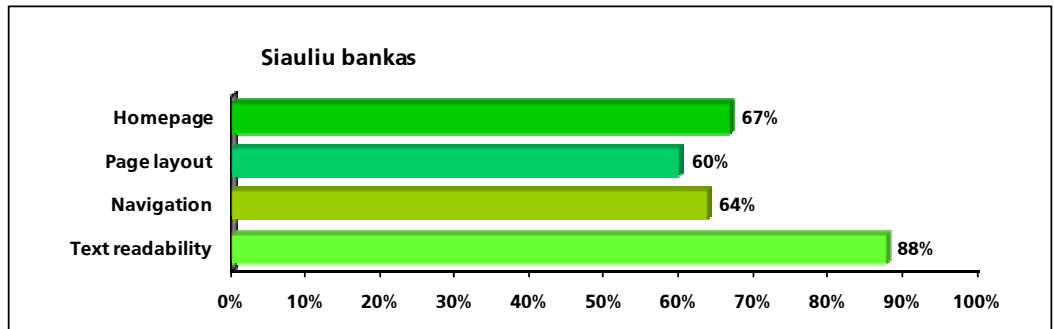
- Error messages are clear and put in places where the error is made, not as it is commonly done in one place.

Negative user notes

- Links are not differentiated depending on what they do.

Siauliu bankas – 63%

Public website – 69%

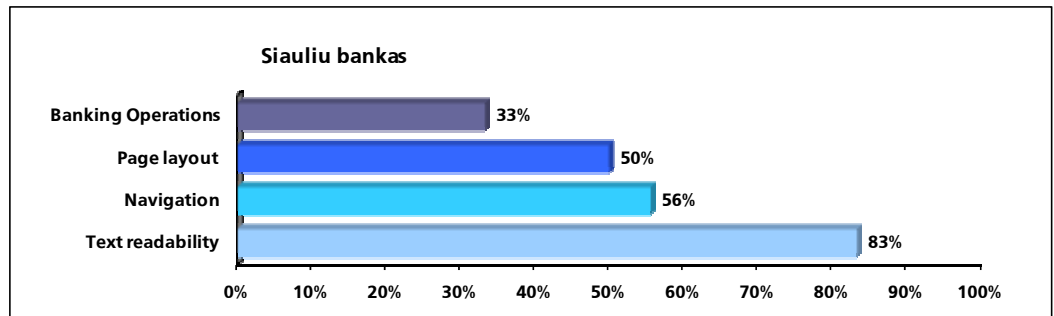


Higher figures represent better results

Negative user notes

- Links do not look differently depending on what they do.
- In most pages horizontal scroll bar is present.
- Site map offers only one level of navigation by default, which is inconvenient, since the user using this page wants to find specific information fast.
- Sometimes too large text blocks are used, thus making the reading for a user harder.

Internet banking system – 56%



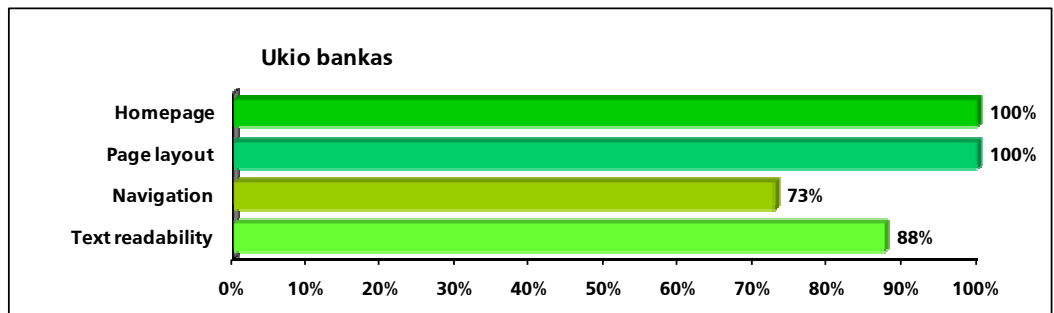
Higher figures represent better results

Negative user notes

- Although there is no need for one, horizontal scrolling bar is present.
- Hard to read the left navigation panel, since blue font is used on blue background.
- Active link is not highlighted.
- Text lines tend to be too long to be easily read.
- More information in the transfer page was expected, in particular, no examples are provided in mandatory fields to be filled, how many steps are needed to complete a transfer.

Ukio bankas – 71%

Public website – 90%



Higher figures represent better results

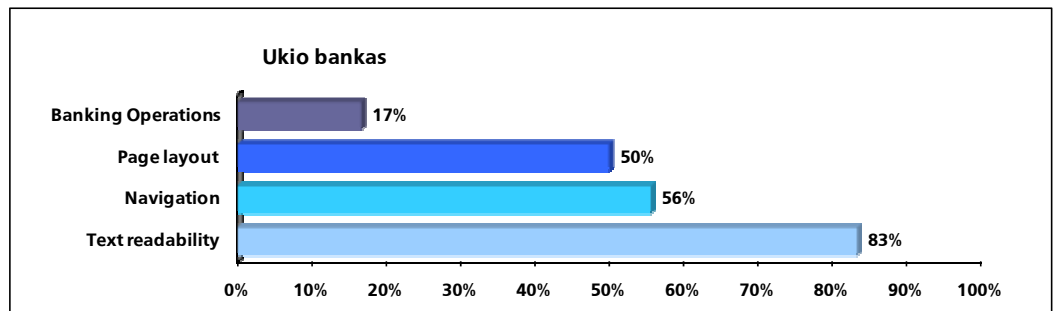
Positive user notes

- Quite understandable and easy usable web site.
- Formatting done properly.

Negative user notes

- By choosing a link on the right panel a user is sometimes redirected to a deeper level of section than he expects to go to.
- Some image links do not appear to be clickable
- Links called "more" is not perceived as good style.

Internet banking system – 51%



Higher figures represent better results

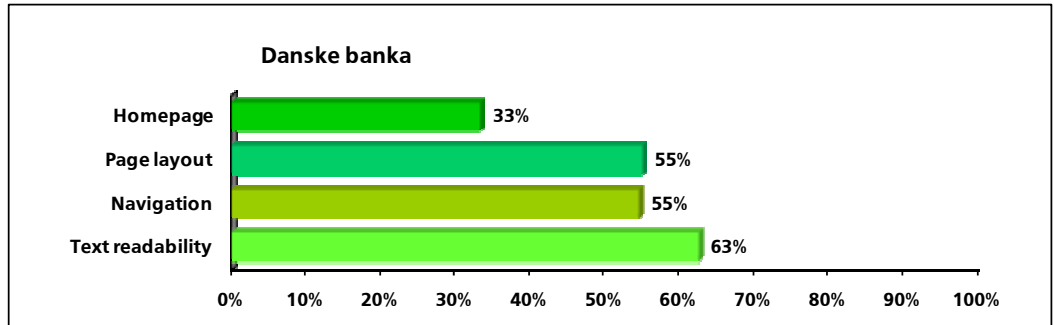
Negative user notes

- Inconvenient transfer page. For a person to actually transfer money a check box has to be checked that makes a person spend more time on perceivable unnecessary things. Moreover, no example values are shown, information of how many steps are needed to complete the transfer, even the cursor is not put in the first field to be filled automatically.
- Sometimes horizontal scrolling bar appears.
- Text lines in the IBS are too long to be easily read.
- Very often links "read more" are used.

14.5 Individual test results for Latvian banks

Danske banka – 52%

Public website - 51%



Higher figures represent better results

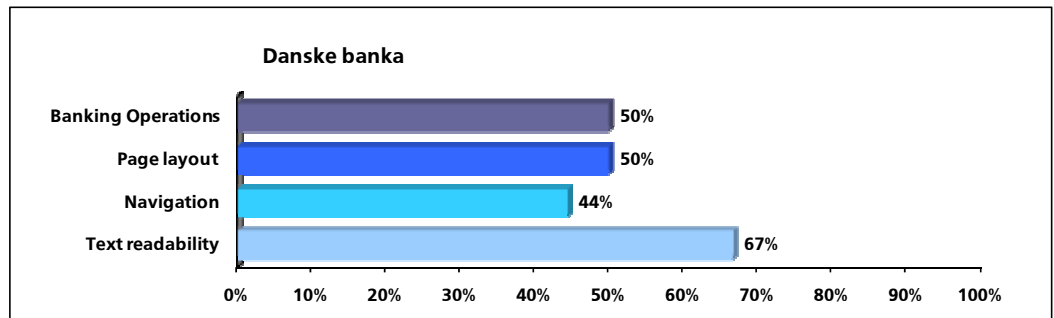
Positive user notes

- Logically structured headings.
- Easy navigation.

Negative user notes

- Inconsistent public website alignment, which is created by irregular picture usage.
- Links are not differentiated depending on what they do.
- Not all buttons appear to be clickable, for example, the search button.
- Headings of pages are not unique; the case of "payments".

Internet banking system – 53%



Higher figures represent better results

Positive user notes

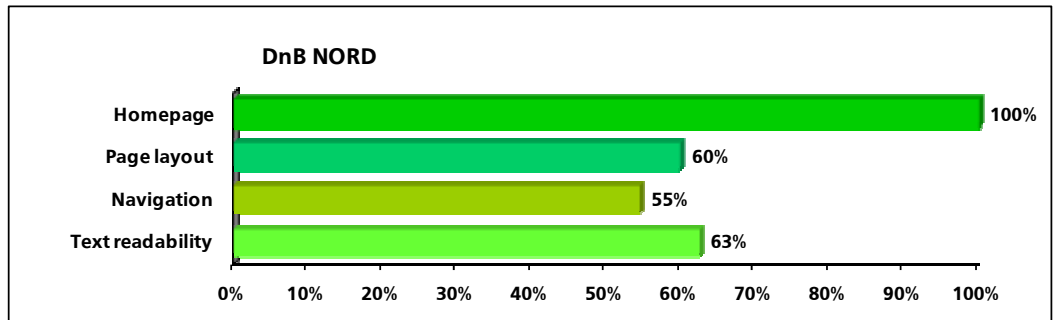
- An excellent glossary that helps inexperienced users to find about terms used in the IBS.

Negative user notes

- The IBS of Danske bank looks as a data base management system, not as a specially designed ebanking solution.
- No other major functionality, except money transfer.

DnB Nord – 64%

Public website – 69%



Higher figures represent better results

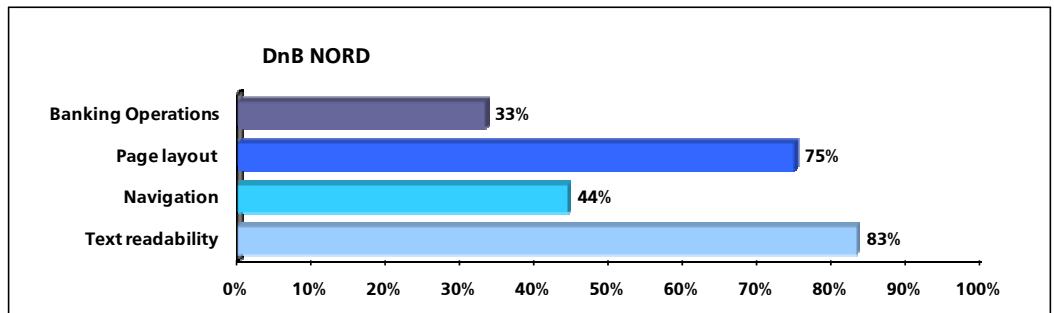
Positive user notes

- Not a typical navigation menu chosen; though it fulfills most of the essential criteria for a convenient menu.

Negative user notes

- Text blocks within the page sometimes too long to be easily read.
- Links are not always differentiated depending on what they do.
- Sometimes bold used excessively, making it hard to understand which are the most important keywords in the text.

Internet banking system – 59%



Higher figures represent better results

Positive user notes

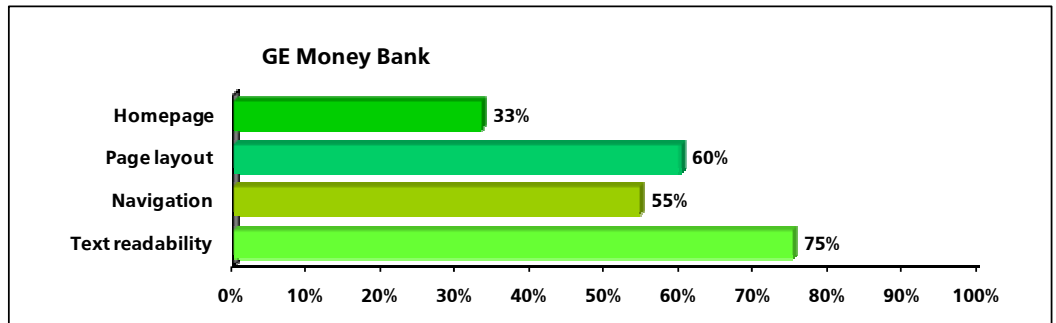
- Availability of quick navigation is appreciated.
- Fields with incorrectly filled values are highlighted.

Negative user notes

- Not a typical navigation menu location chosen – in spite of usual location in the left side, it is located on the right side – demands getting used to constantly looking to the right.
- Too long lines of text make it harder for a user to read the text.
- Links are not differentiated depending on what they do.

GE Money bank – 60%

Public website – 56%



Higher figures represent better results

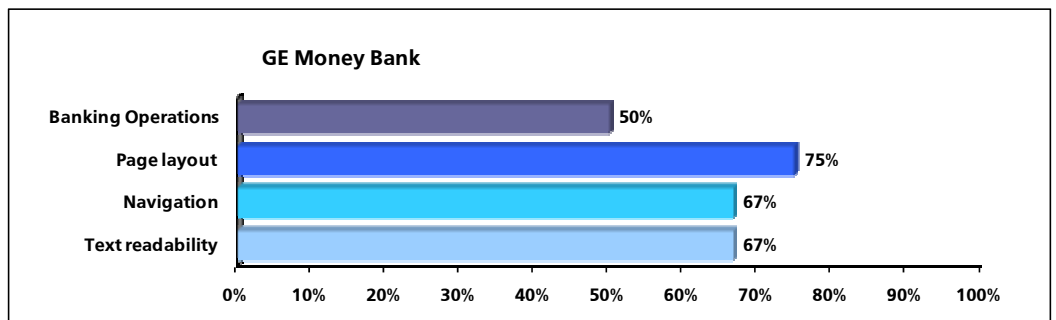
Positive user notes

- Text line length choice very optimal, making the user more attracted to reading.
- All expected major options available in the first page of the website.

Negative user notes

- Too small font and obscure letter color makes it hard to read the text easily.
- Large text blocks make reading harder.
- Different levels of navigation are not visually differentiated; thus making hard for a user to understand where he is in the webpage.

Internet banking system – 65%



Higher figures represent better results

Positive user notes

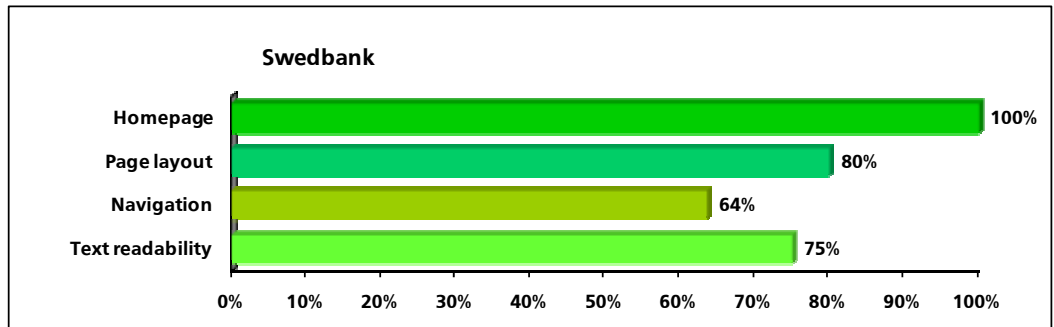
- Cursor always placed in the first field to be filled.

Negative user notes

- Lack of meaningful labels.
- Low contrast precludes easy and fast reading.

Swedbank – 67%

Public website – 80%



Higher figures represent better results

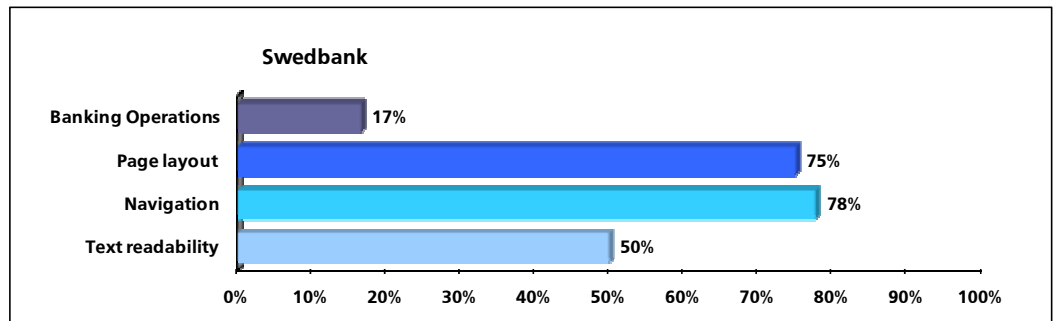
Positive user notes

- Logical and easy to follow navigation.

Negative user notes

- Although breadcrumb navigation is a convenient tool for navigation, a link that leads nowhere in "vērtspapīru darījumi" section was found.
- Although formatting is consistent within the public web site, the page itself might be clearer for using if it was aligned to the center.

Internet banking system – 55%



Higher figures represent better results

Positive user notes

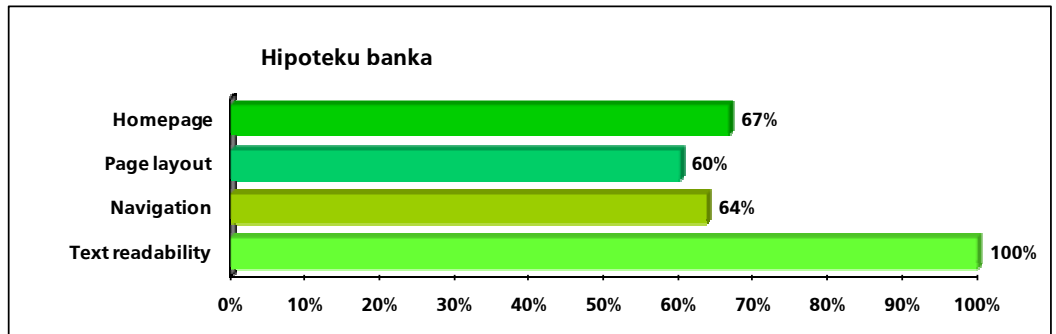
- The rich choice of colors makes it visually appealing impression of the IBS.
- When timeout of inactivity approaches, a user is warned by a screen message, where he can choose to continue, which is very convenient if the delay has been unexpected while activity undertaken is still in progress.

Negative user notes

- As the new version of IBS is launched very recently, some parts in not yet fully functional, for example, the help section.
- Error messages are not clearly visible, as they are in the same orange color as other parts of the homepage.

Hipoteku banka – 63%

Public website – 73%

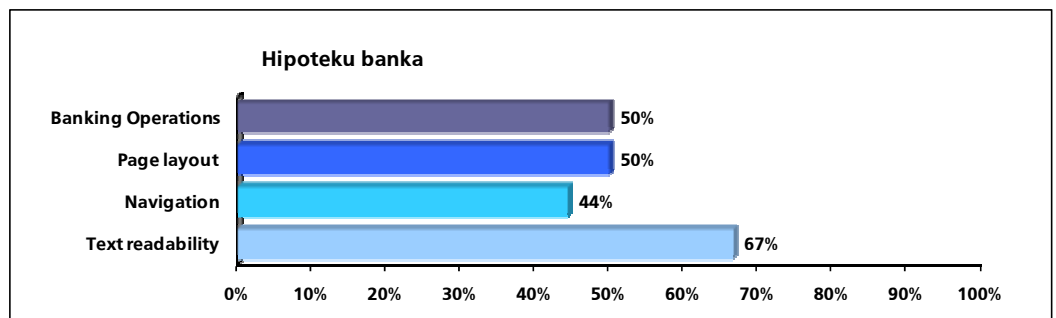


Higher figures represent better results

Negative user notes

- Links do not change on mouseover.
- Lack of meaningful link labels.

Internet banking system – 77%



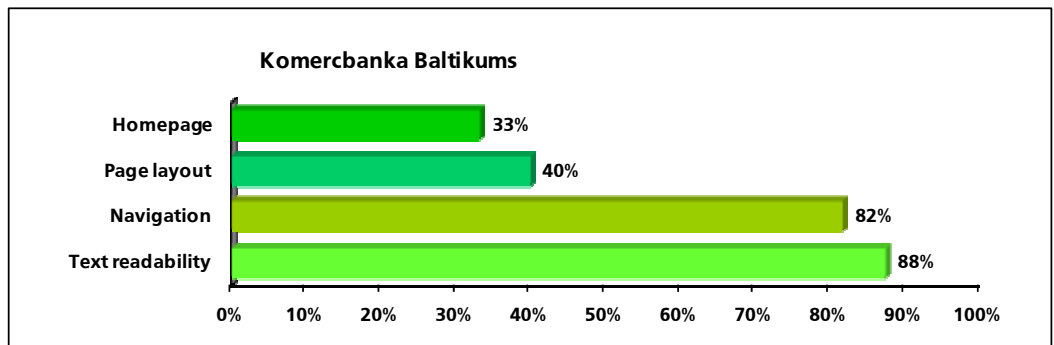
Higher figures represent better results

Negative user notes

- Not a very successful structure of IBS.
- Too low contrast.
- Too much of white space left.

Komerbanka Baltikums – 58%

Public website - 61%



Higher figures represent better results

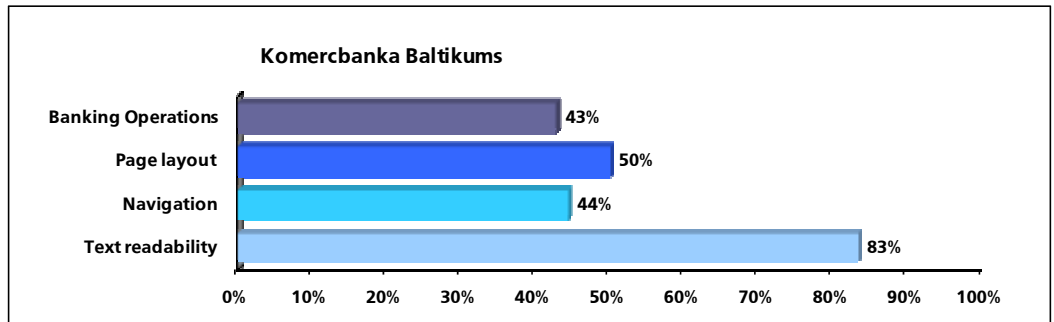
Positive user notes

- Text link destination clearly understandable from link names.

Negative user notes

- Low contrast makes reading harder.
- Irrational use of space within the website.
- Not all major options visible in the first page of the public website.

Internet banking system – 55%



Higher figures represent better results

Positive user notes

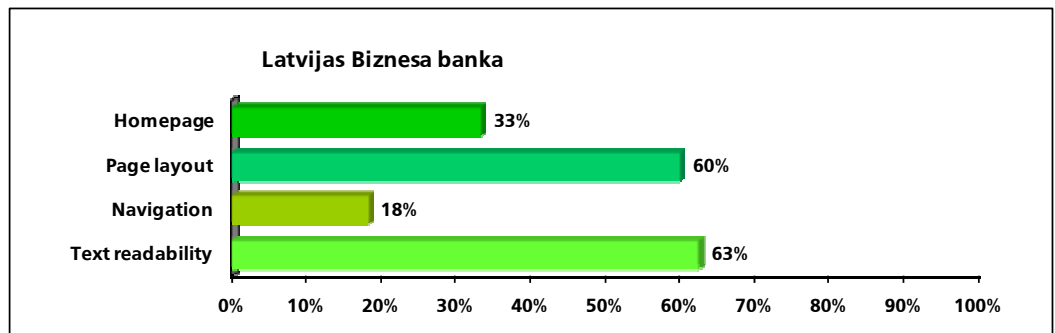
- Cursor always placed always in the first field to be filled.
- Good contrast makes reading easier.

Negative user notes

- Too long text lines make reading for a user hard.
- Not all image links are clickable.

Latvijas Biznesa Banka – 47%

Public website - 44%



Higher figures represent better results

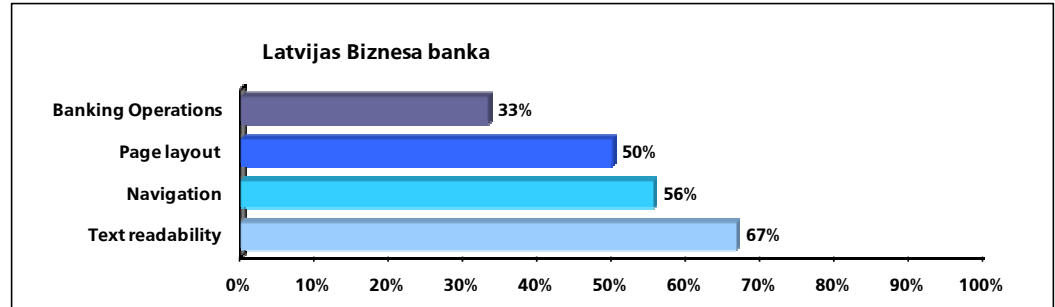
Positive user notes

- Unique structure of the website.

Negative user notes

- Problems with layout occasionally observed – body part wrongly aligns to the right side of the page.
- For easier browsing different navigation levels should be grouped together.

Internet banking system – 51%



Higher figures represent better results

Positive user notes

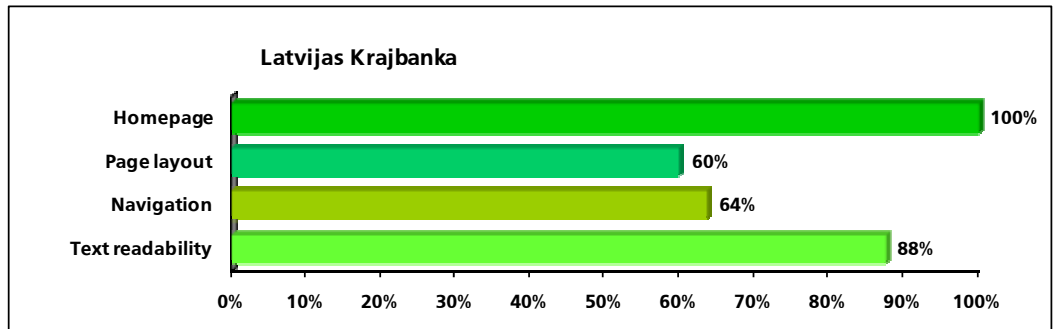
- IBS incorporated in the public website.

Negative user notes

- Not all buttons appear to be clickable, which, for example, in case of sms activation makes the service impossible to find without additional help.

Latvijas Krajbanka – 72%

Public website – 78%



Higher figures represent better results

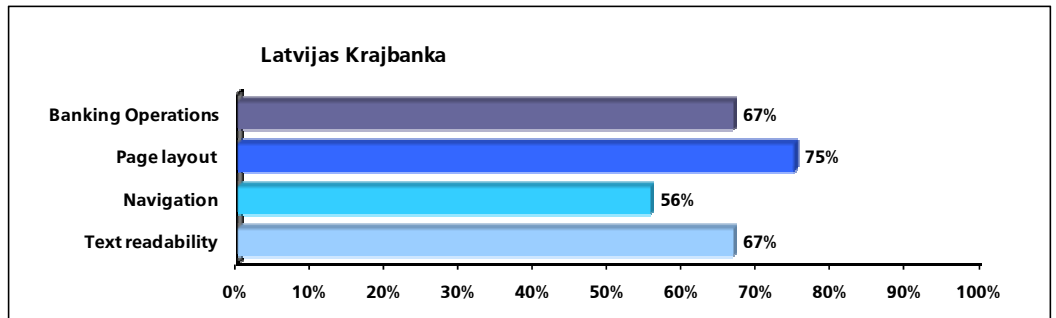
Positive user notes

- Availability of both ways by image link and a text link to return to the start of the web page appreciated.

Negative user notes

- Breadcrumb navigation availability was expected.

Internet banking system - 66%



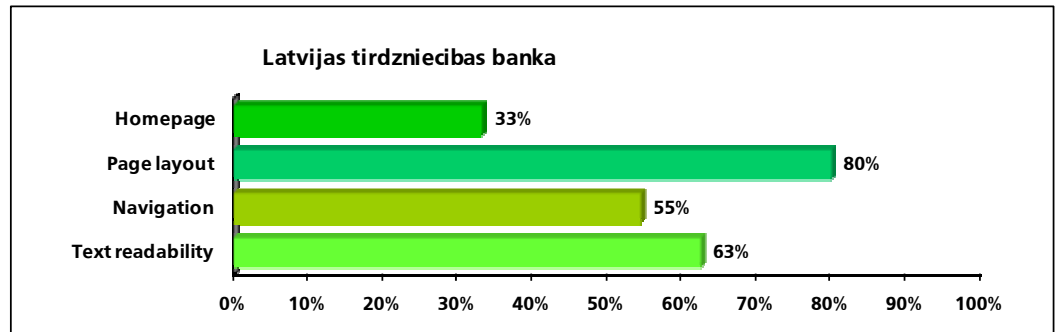
Higher figures represent better results

Negative user notes

- Low contrast between text and background makes the using of the IBS harder.
- Text links do not change on mouseover, thus not always they are noticed at once.

Latvijas Tirdzniecības Banka – 53%

Public website – 58%

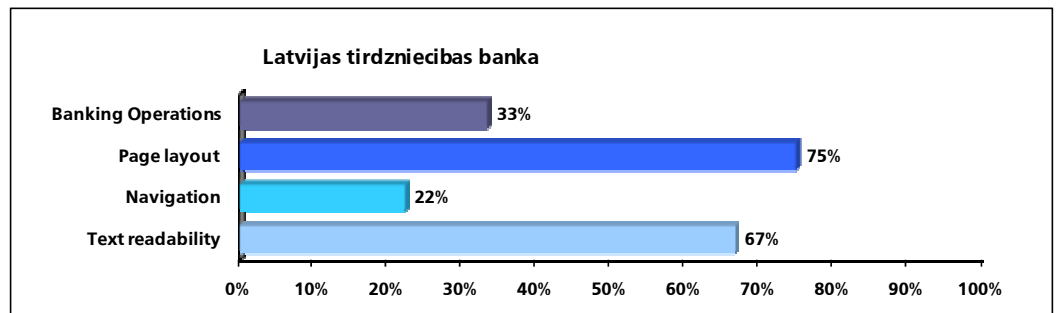


Higher figures represent better results

Negative user notes

- Excessive bold usage.

Internet banking system – 49%



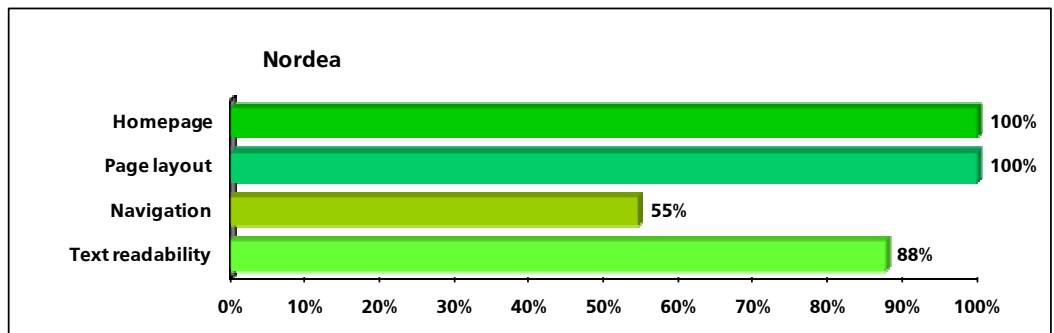
Higher figures represent better results

Negative user notes

- Only one level of navigation within the IBS.
- Not all buttons appear to be clickable, which, in the case of password change makes it hard to understand, how to change it.

Nordea – 72%

Public website - 86%

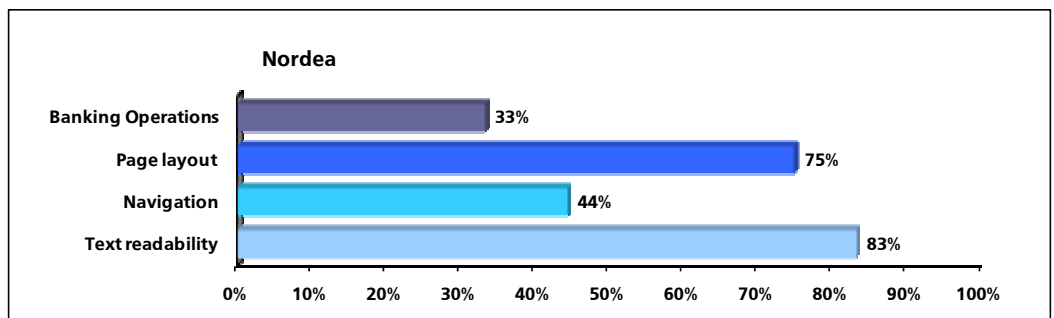


Higher figures represent better results

Negative user notes

- Some places too many text makes the screen look overcrowded.
- All navigation levels look identical.
- Links are not differentiated depending on what they do.

Internet banking system – 59%



Higher figures represent better results

Positive user notes

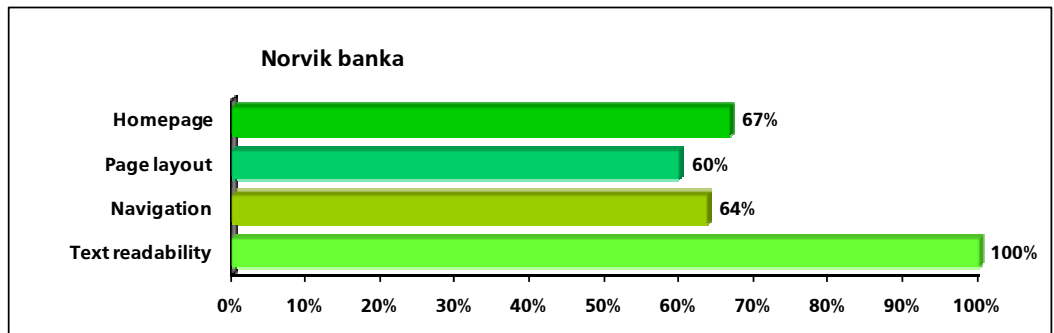
- Clear IBS, not overcrowded, logically ordered.
- Clearly shown number of steps needed to take to complete a transfer.

Negative user notes

- Yet more information in transfer section was expected, for example, example values in fields mandatory to be filled, cursor being placed in the first field to be filled.
- Text length sometimes makes it difficult to read.

Norvik banka - 62%

Public website – 73%



Higher figures represent better results

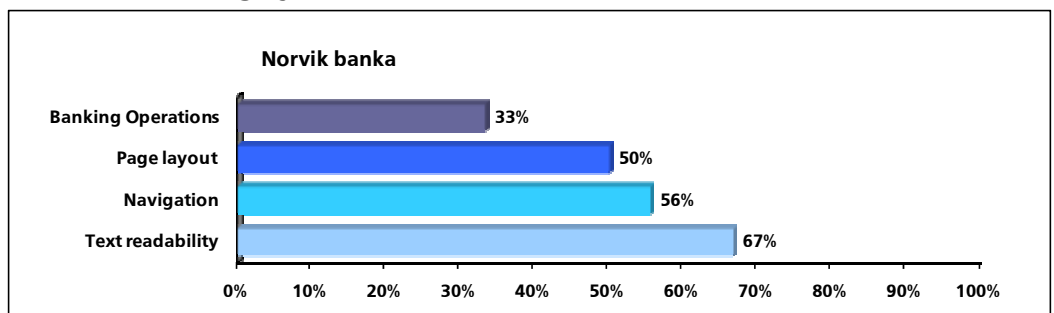
Positive user notes

- Rationally used screen space within the public website.

Negative user notes

- Primary navigation menu logic hard to get used to.

Internet banking system – 51%



Higher figures represent better results

Positive user notes

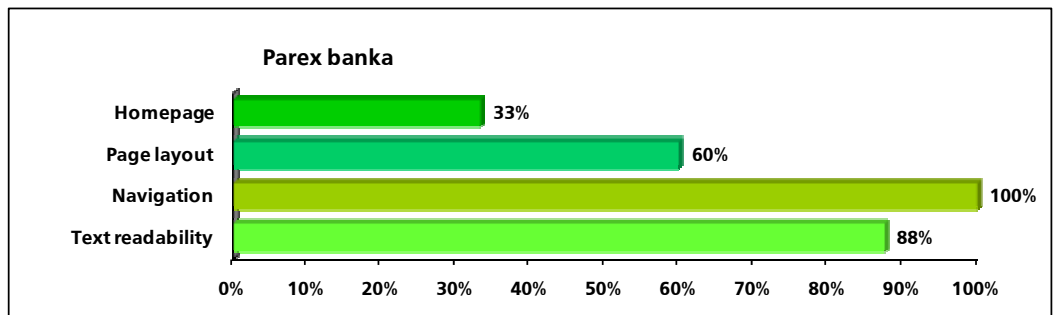
- Logical item alignment makes the IBS easy to use.

Negative user notes

- Low contrast makes reading hard.

Parex banka – 70%

Public website - 70%



Higher figures represent better results

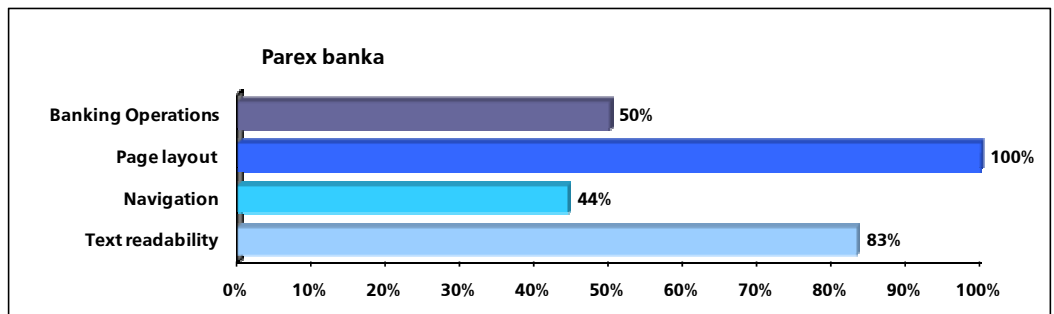
Positive user notes

- Page that is already open cannot be opened again.
- Text links clearly describe where they lead.

Negative user notes

- Too large text blocks make reading hard.

Internet banking system – 69%



Higher figures represent better results

Positive user notes

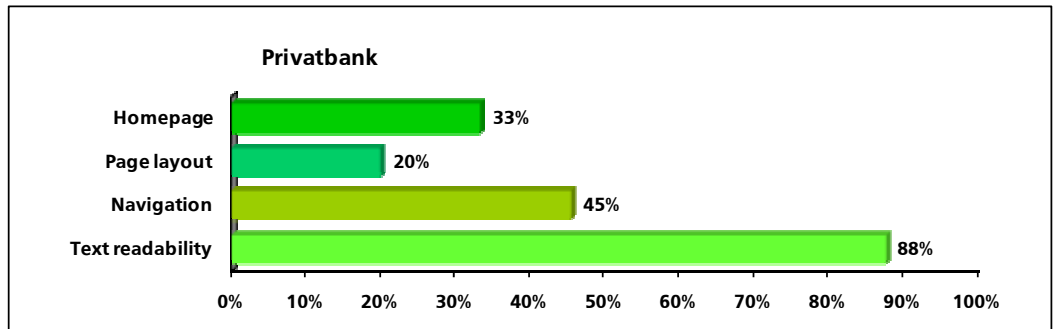
- Incorrectly filled fields are highlighted.

Negative user notes

- More of the transfer page was expected, example values in the fields to be filled, cursor should be placed in the first field to be filled.

Privatbank – 49%

Public website – 47%



Higher figures represent better results

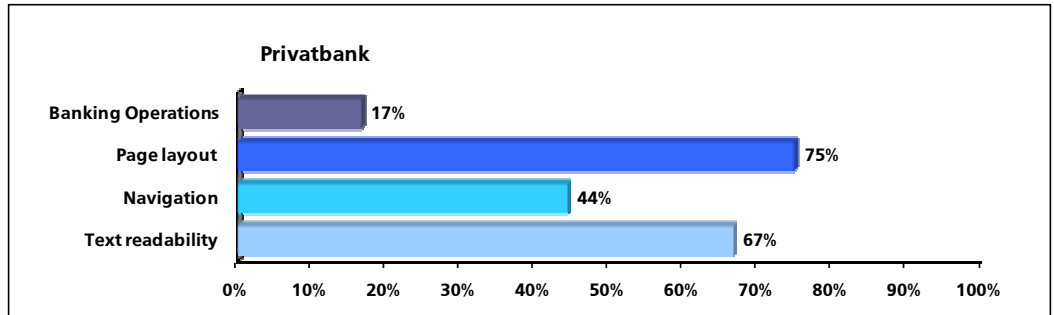
Positive user notes

- Heading descriptions are always unique making navigation easier.

Negative user notes

- Horizontal scrolling bar appears while browsing the web site.
- Links don't look differently depending on what they do.
- Text line length occasionally makes it hard for a user to easily read the text.

Internet banking system – 51%



Higher figures represent better results

Positive user notes

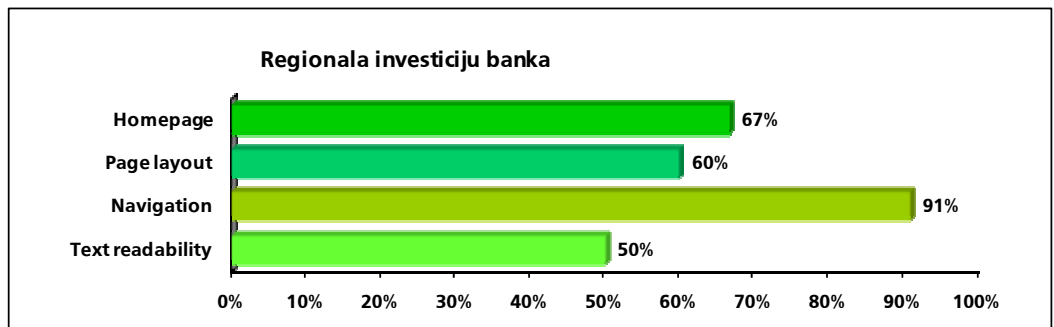
- Different navigation menu levels look differently, making navigation much easier.

Negative user notes

- More of the transfer page expected, i.e. cursor is not placed in the first field to be filled, no example values in fields mandatory to be filled.
- Low contrast creates difficulties to read easily.
- Links lead to already opened page.
- Image links don't always appear to be clickable.

Regionala Investiciju banka – 63%

Public website - 67%

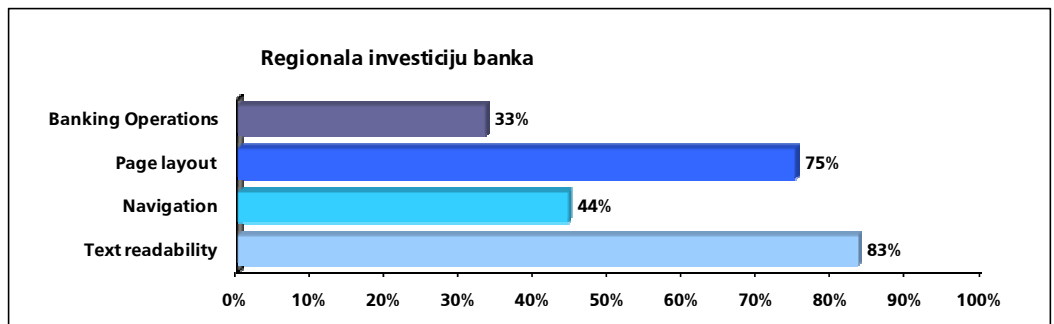


Higher figures represent better results

Negative user notes

- Too long text lines make it hard to read easily.
- No site map available for easy searching.
- Page titles are not descriptive, thus making bookmarking inconvenient.
- Not a typical font used within the web site.

Internet banking system – 59%



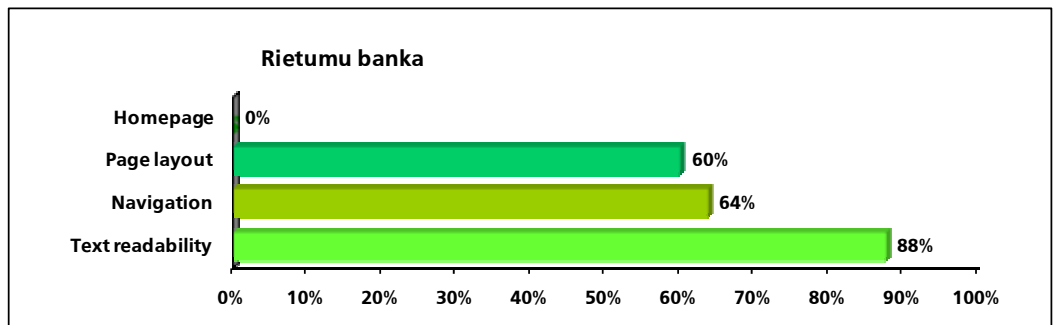
Higher figures represent better results

Negative user notes

- More of transfer page was expected, for example, number of steps needed to actually complete the transfer, example values in fields mandatory to be filled.
- Long text lines sometimes make the text hard to read.
- Not all image links appear to be clickable.

Rietumu Banka – 56%

Public website – 53%



Higher figures represent better results

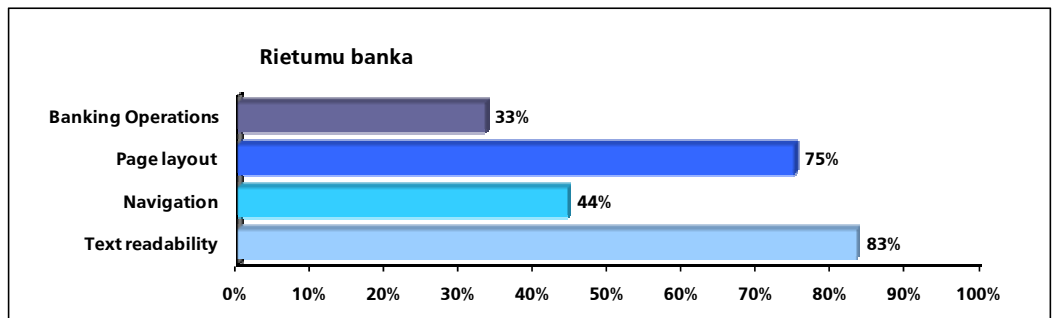
Positive user notes

- Moderate text line length appreciated, making the reading easier.

Negative user notes

- Inconsistent approach regarding style creates confusion (e.g. credit section completely different from the rest of the website).
- Size of the text blocks sometimes too large for easy reading.

Internet banking system – 59%



Higher figures represent better results

Positive user notes

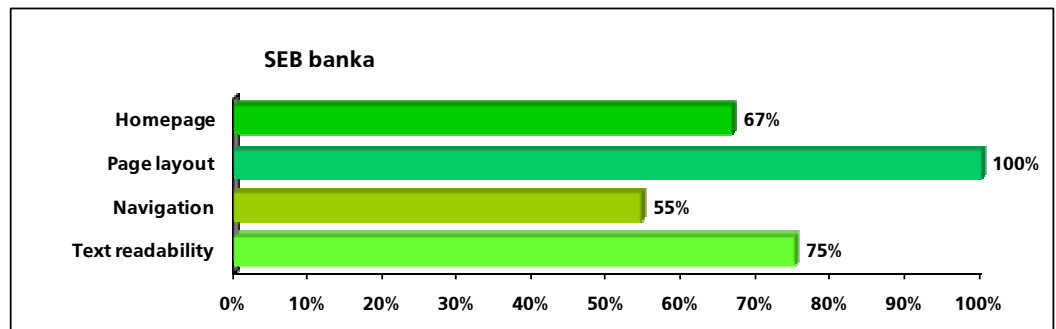
- Incorrect field values are highlighted.

Negative user notes

- Confusing choice before the login – limited and full access offered.
- More information in the transfer page expected, e.g. number of steps needed to complete the sequence, example values in the fields necessary to fill.
- Active menu is not highlighted, sometimes hidden.
- Not all image links appear clickable.

SEB banka – 61%

Public website - 74%



Higher figures represent better results

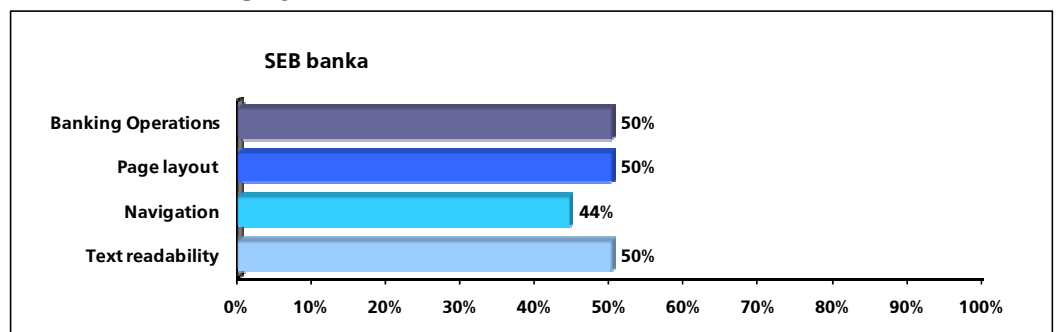
Positive user notes

- Appropriate text line length for easy reading.

Negative user notes

- Links lead to already opened page.
- Links don't look differently depending on what they do.
- No site map available, making searching for experienced users harder.
- Headings are not unique ("vienkarsais deposits", for example, is used twice).

Internet banking system – 49%



Higher figures represent better results

Positive user notes

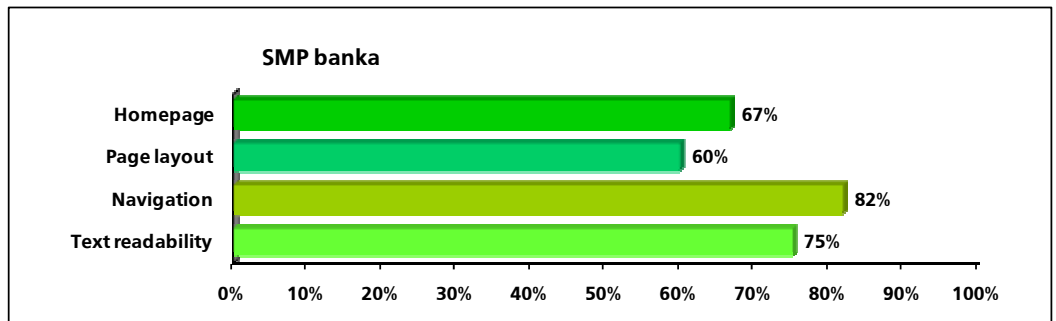
- Incorrect field values are highlighted.

Negative user notes

- More of transfer section was expected, for example, example values in fields necessary to fill, number of steps needed to actually complete a transfer.
- Sometimes too long text lines.
- Horizontal scrolling bar appears.
- Excessive bold used describing services that are possible to be enabled.

SMP banka - 66%

Public website – 71%



Higher figures represent better results

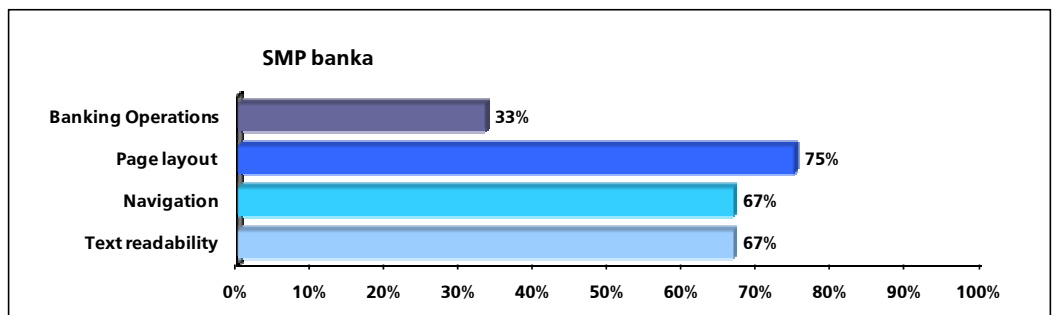
Positive user notes

- Text links are self explanatory, helping users to know what kind of information they will receive.

Negative user notes

- Font size quite small, making reading harder.
- Most important information is not highlighted, required longer reading to find out only the most needed information.

Internet banking system – 60%



Higher figures represent better results

Positive user notes

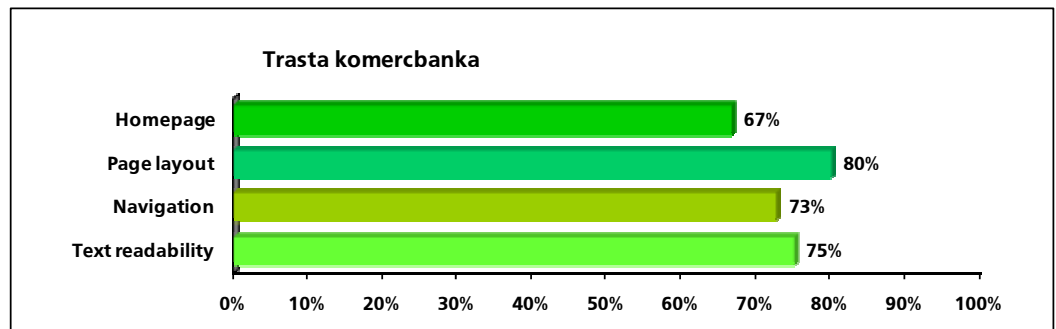
- Layout designed in a way to use space rationally.
- No links lead to already opened page.

Negative user notes

- Not all image links appear to be clickable.

Trasta komercbanka – 70%

Public website – 74%



Higher figures represent better results

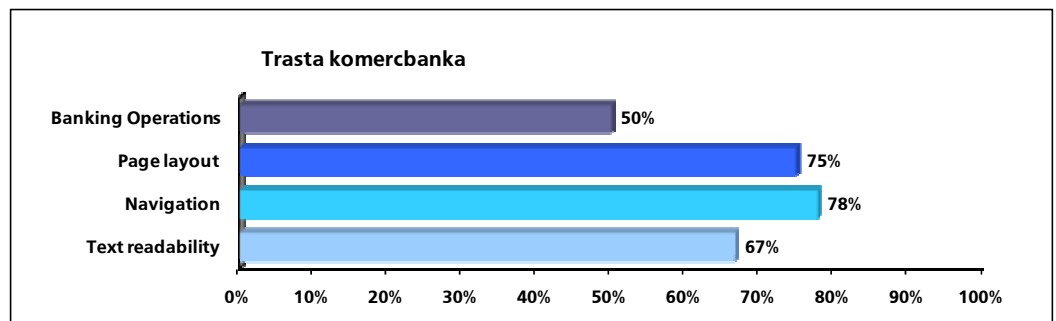
Positive user notes

- Links are differentiated depending on what they do.
- Proper item alignment within the website.

Negative user notes

- More information in the first page was expected, namely, fees and exchange rates.
- Not a typical font used within the website.
- Page titles are not descriptive, which makes bookmarking inconvenient.

Internet banking system – 67%



Higher figures represent better results

Positive user notes

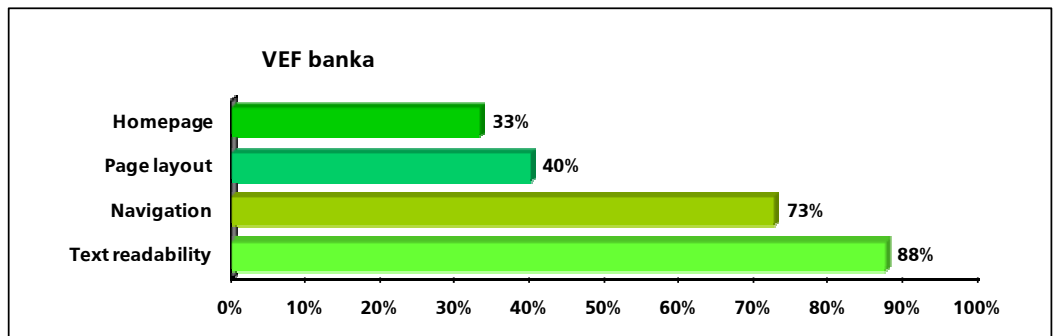
- For pages with fields to be filled, cursor always is placed in the first field automatically.

Negative user notes

- Not a typical font used within the IBS.
- Too much white space creates impression of emptiness.

VEF banka – 53%

Public website - 58%



Higher figures represent better results

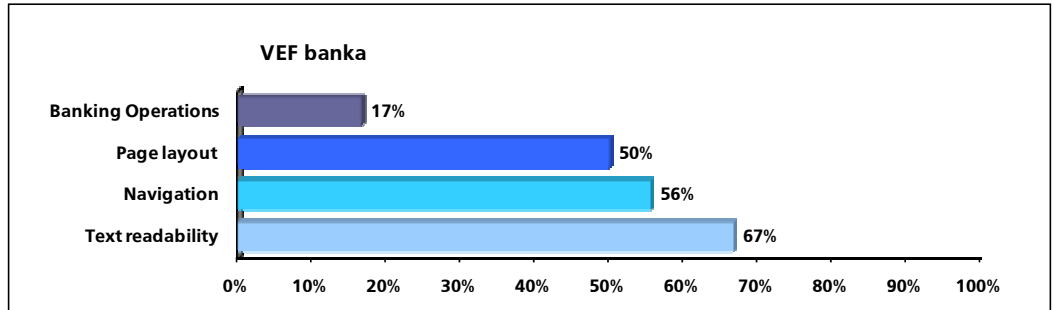
Positive user notes

- Appropriate text line length makes reading convenient.

Negative user notes

- Inconsistent item alignment.
- Grey fields in both sides of the screen make the whole browsing unpleasant.
- Text block size sometimes makes the reading hard.

Internet banking system – 47%



Higher figures represent better results

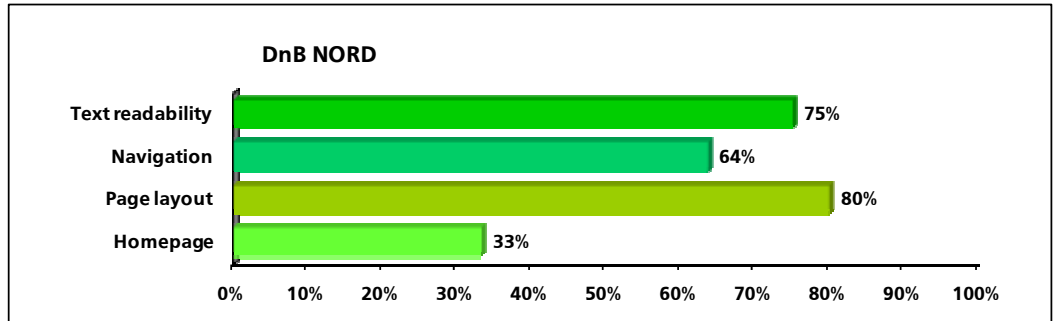
Negative user notes

- As the IBS is not even remotely similar to a typical IBS, hardly any function is comparable.

14.6 Individual test results for Estonian banks

DnB Nord – 65%

Public website – 63%



Higher figures represent better results

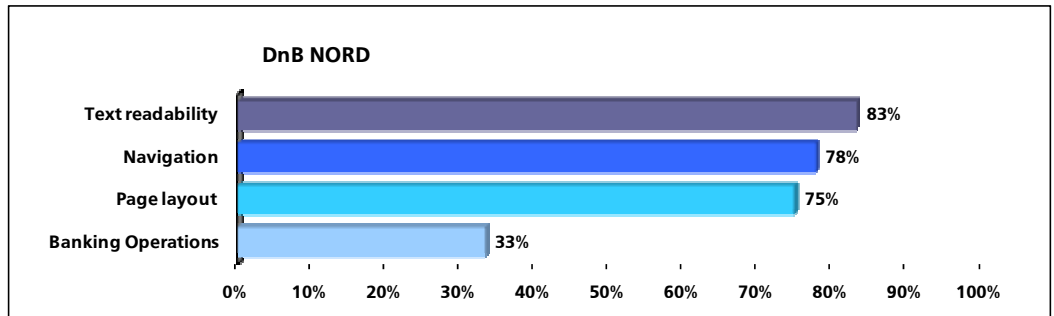
Positive user notes

- Even though not a typical color scheme is chosen, contrast is high.
- Informationwise rich website.

Negative user notes

- More in the first page of the web site expected, for example, links to fees and exchange rates.
- Bolding most important information would be appreciated.

Internet banking system – 67%



Higher figures represent better results

Positive user notes

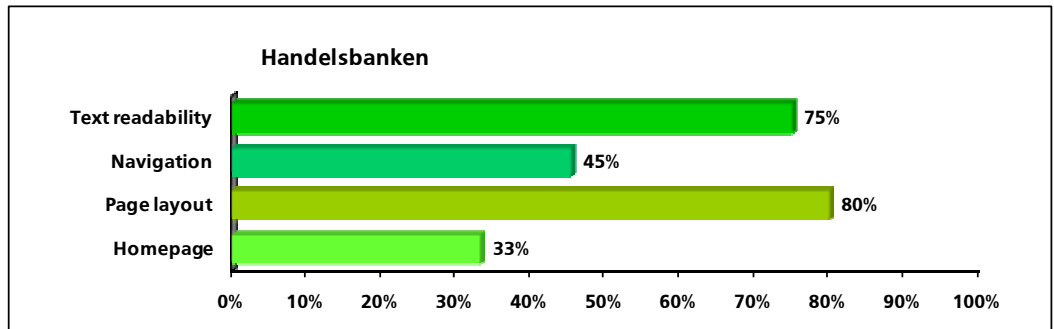
- Simple menu keeps browsing simple.

Negative user notes

- Unnecessary horizontal scrolling bar appears.

Handelsbanken – 69%

Public website – 58%



Higher figures represent better results

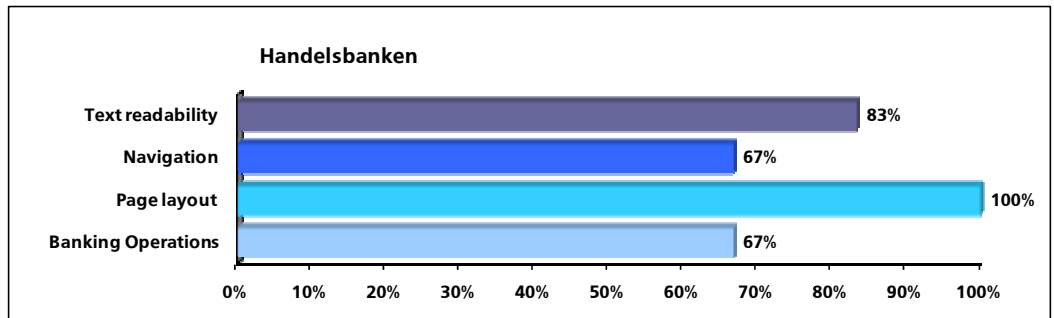
Positive user notes

- Availability of forms that can be filled at home and brought to a branch is appreciated by users.

Negative user notes

- Information about the group only available in English.
- Quite scarce information on products offered to customers.

Internet banking system – 79%



Higher figures represent better results

Positive user notes

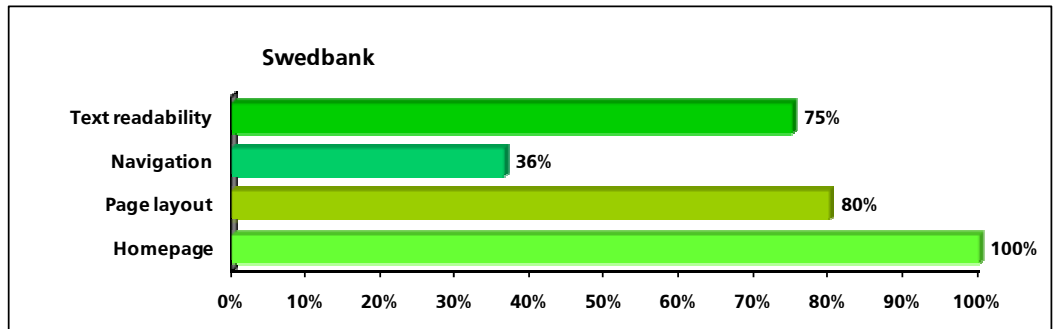
- Clear and simple IBS.

Negative user notes

- Unnecessary horizontal scroll bar.
- More information within the IBS was expected.

Swedbank – 63%

Public website – 73%



Higher figures represent better results

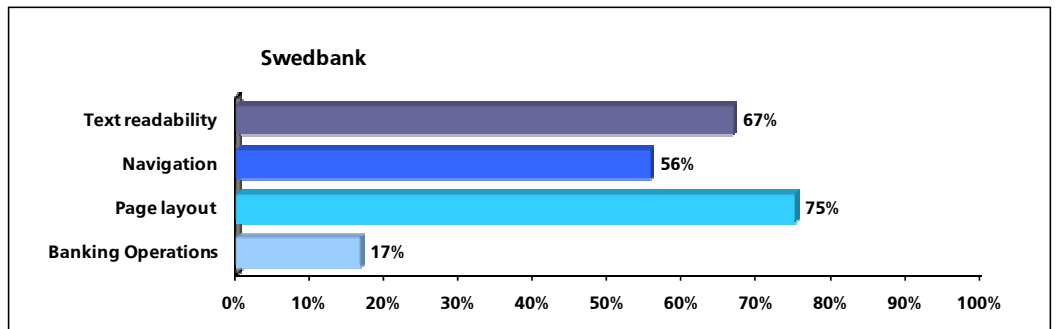
Positive user notes

- Large amounts of text grouped very successfully, combined with graphs makes it easy to follow.
- Very large amount of information available in the website.

Negative user notes

- Light color of text makes it harder to catch.

Internet banking system – 53%



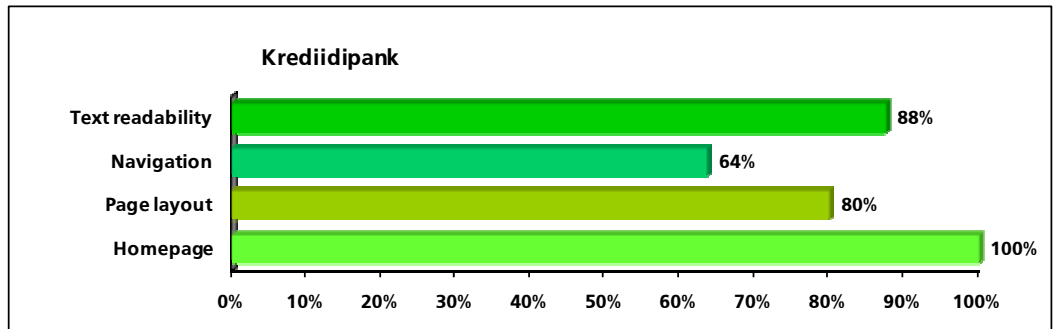
Higher figures represent better results

Positive user notes

- As IBS is incorporated in the website, it just adds functionality and amount of information available.

Krediidipank – 79%

Public website – 83%



Higher figures represent better results

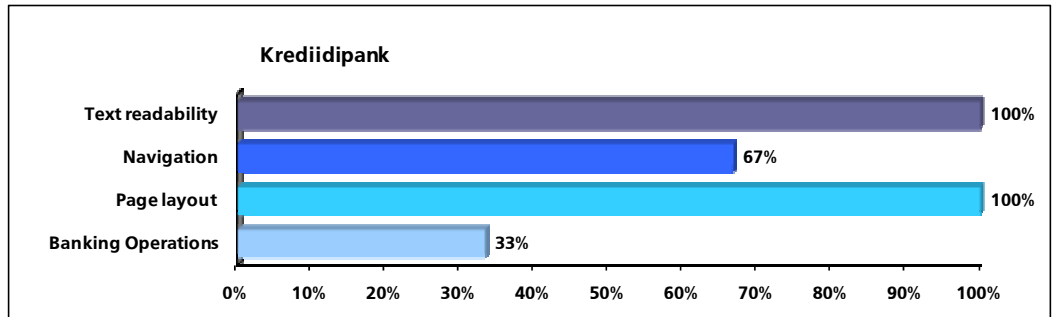
Positive user notes

- Information amount in the web site appreciated.

Negative user notes

- Grey text color makes the contrast too low for easy reading.
- No site map available.
- Hard to get used to the navigation panel on the right.

Internet banking system – 75%



Higher figures represent better results

Positive user notes

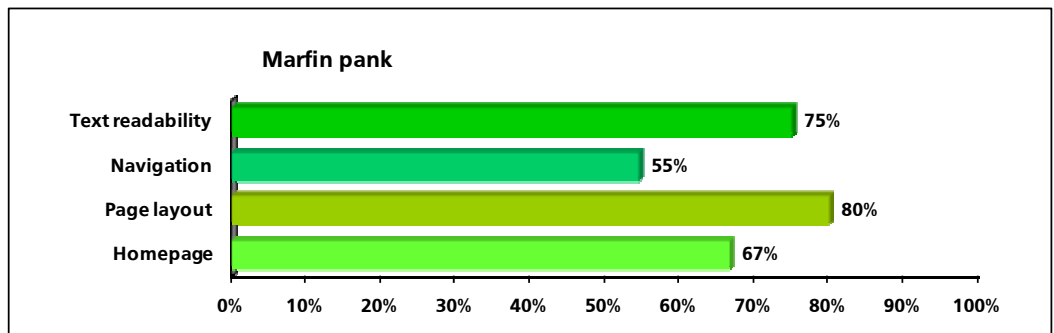
- Clear and simple IBS.

Negative user notes

- Not all information about products available within the IBS – a common practice is to open a new link with a page from the public website.

Marfin pank – 72%

Public website - 69%



Higher figures represent better results

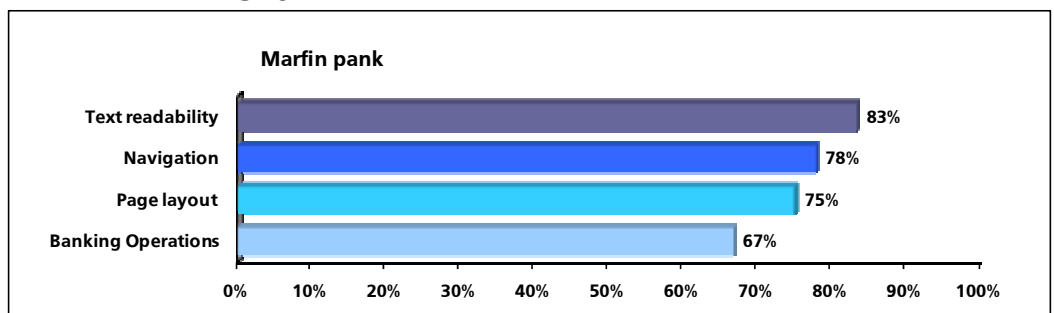
Positive user notes

- Site map availability for easy searching appreciated.

Negative user notes

- Small text size makes reading difficult.
- No direct distinction between offers to private and corporate customers.

Internet banking system – 76%



Higher figures represent better results

Positive user notes

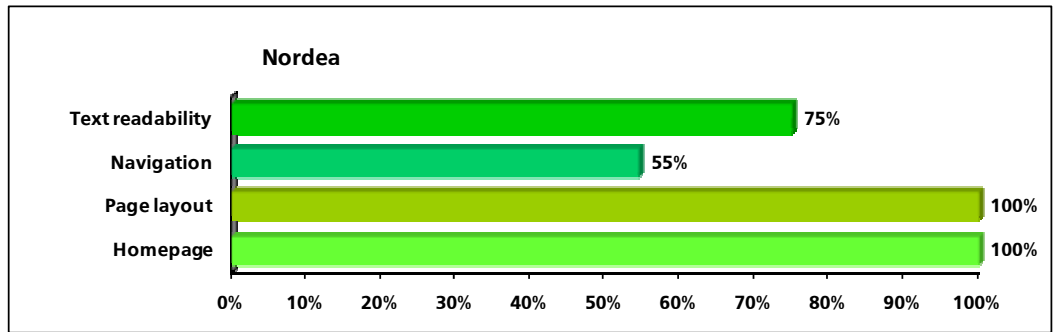
- Clear and logical navigation used in the IBS.

Negative user notes

- More from the IBS was expected. No extra information or functionality, except the basics, provided.
- Horizontal scroll bar often appears, although there is no reason for that.

Nordea – 77%

Public website – 82%



Higher figures represent better results

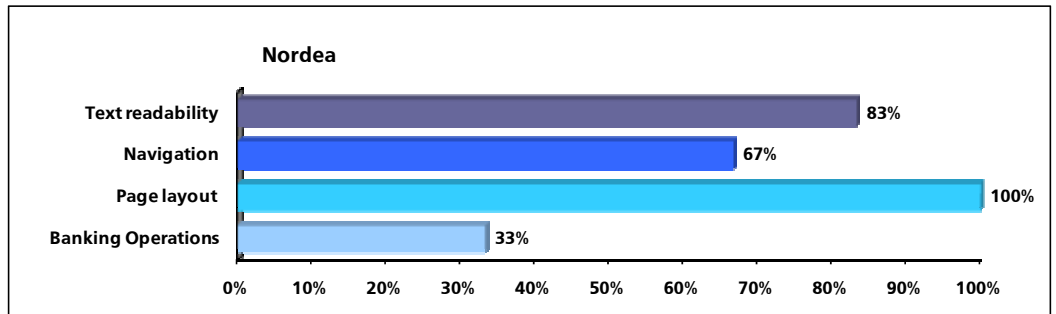
Positive user notes

- Functional and well organized website, given the large amount of information available.

Negative user notes

- Left navigation menu disappears when choosing a section in it.

Internet banking system - 71%



Higher figures represent better results

Positive user notes

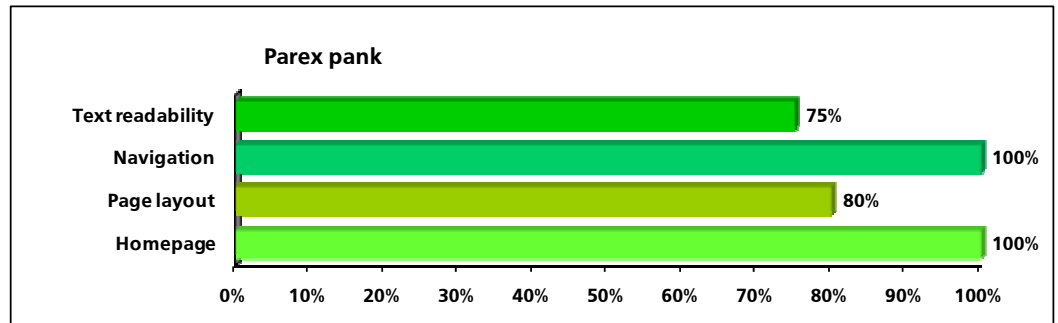
- Clearly visible number of steps remaining to actually complete a transfer.

Negative user notes

- Information about services provided available only in the public website.

Parex pank – 77%

Public website – 89%

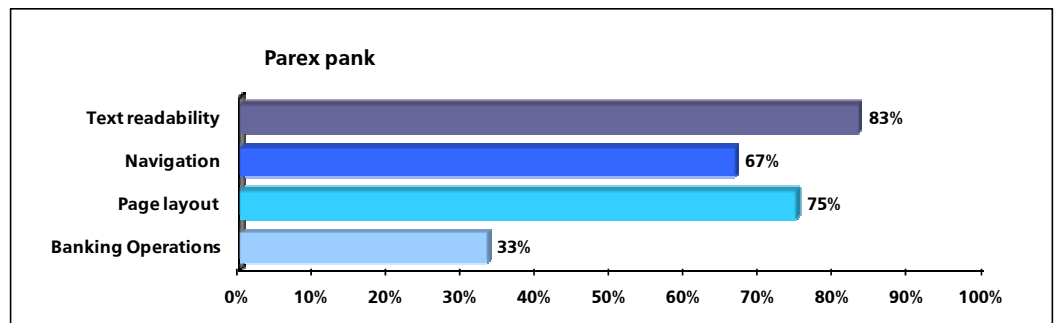


Higher figures represent better results

Negative user notes

- Descriptive page titles were expected for convenient bookmarking.
- More in terms of Parex pank offers were expected in the website.

Internet banking system – 65%



Higher figures represent better results

Positive user notes

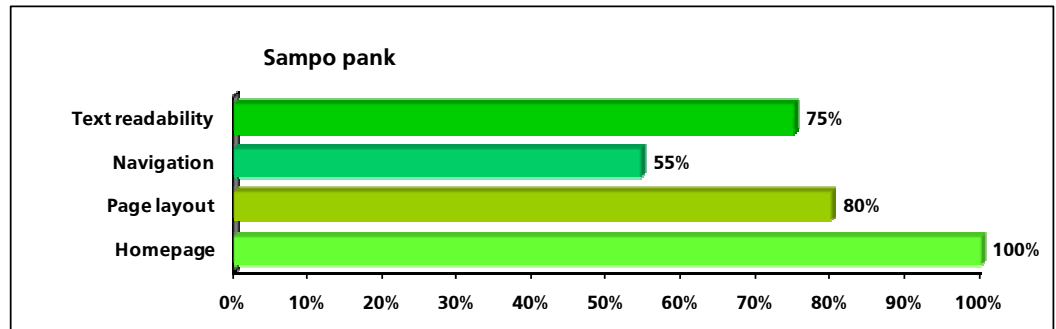
- Concise and clear IBS.

Negative user notes

- More from transfer page was expected, i.e. Cursor is not placed in the first field to be filled, no example values are provided.

Sampo pank – 78%

Public website – 77%



Higher figures represent better results

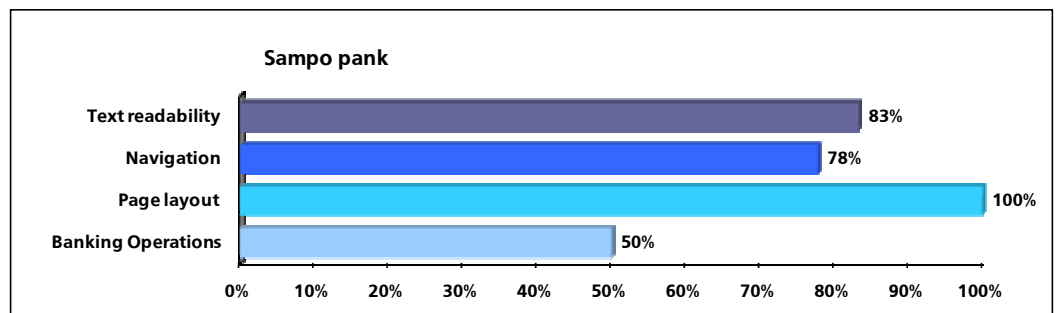
Positive user notes

- Convenient menu and availability of search makes finding necessary information easy.

Negative user notes

- Length of text lines sometimes makes the reading hard.
- Links are not differentiated depending on what they do, neither are they self explanatory.

Internet banking system – 78%



Higher figures represent better results

Positive user notes

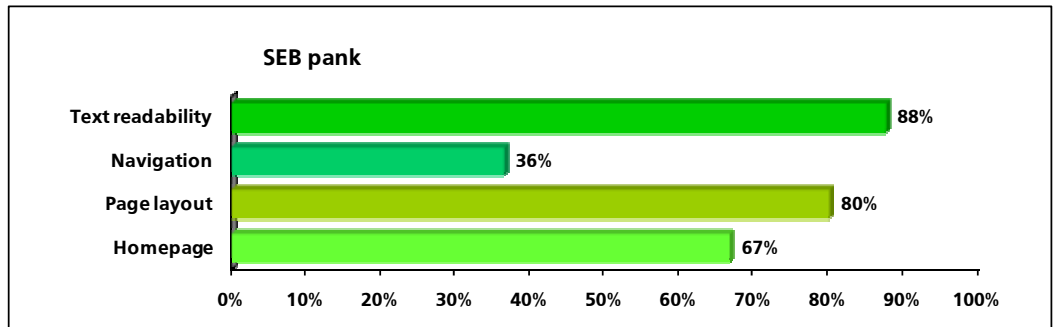
- Nice and simple IBS, which fulfills all the basic functionality.

Negative user notes

- All the available additional information available only within the public website, not in the IBS.
- More of the transfer page was expected, there are no example values in fields to be filled, information of number of steps needed actually to complete a transfer is not available.

SEB pank – 65%

Public website – 68%



Higher figures represent better results

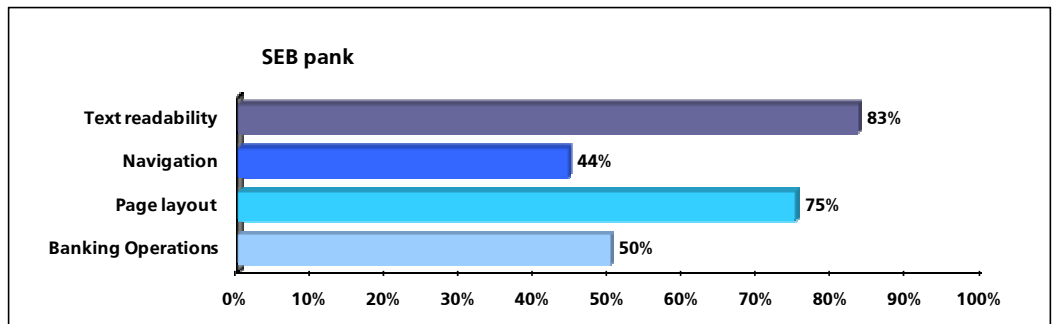
Positive user notes

- Availability of search engine appreciated.

Negative user notes

- Links are not differentiated depending on what they do.
- As most of the navigation is located on the left side, it is easy to miss the extra information available in the right navigation panel.

Internet banking system – 63%



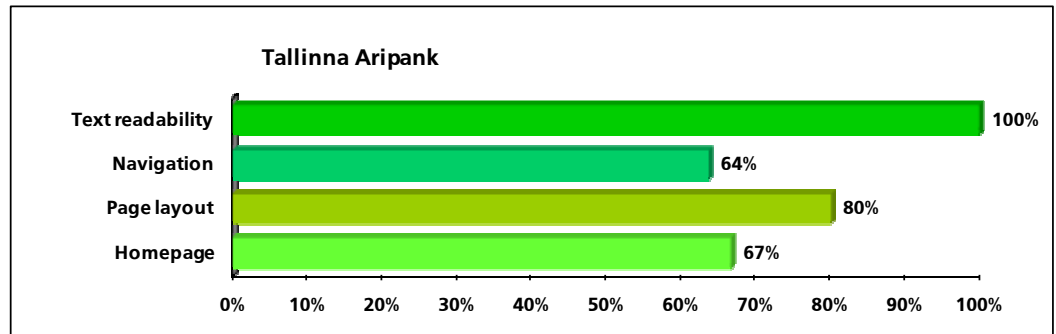
Higher figures represent better results

Negative user notes

- More of the transfer section was expected, there are no example values in fields necessary to fill, number of steps remained to actually complete a transfer and incorrectly entered values are not highlighted.
- Links are not differentiated depending on what they do.

Tallinna Aripank – 70%

Public website – 78%



Higher figures represent better results

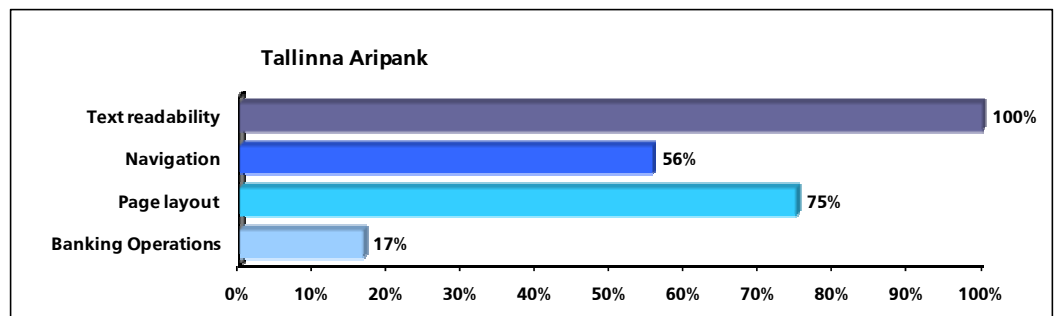
Positive user notes

- Search engine availability appreciated by users.

Negative user notes

- More bolded information for emphasizing most important things was expected.
- Presence of site map was expected.

Internet banking system – 62%



Higher figures represent better results

Negative user notes

- More of transfer section was expected – there are no example values for fields mandatory to be filled, no information of how many steps to actually remaining to complete a transfer.
- There are links that lead to an already opened page.

15. Convenience



Convenience test is aimed at determining whether the different Internet Banking Systems are designed so that it is convenient to perform the most frequently needed actions for an experienced Internet Banking System user.

During the test, two users experienced in using a particular Internet Banking System were asked to carry out the following sequence of actions:

Log in → Check account balance → Domestic money transfer → Log out

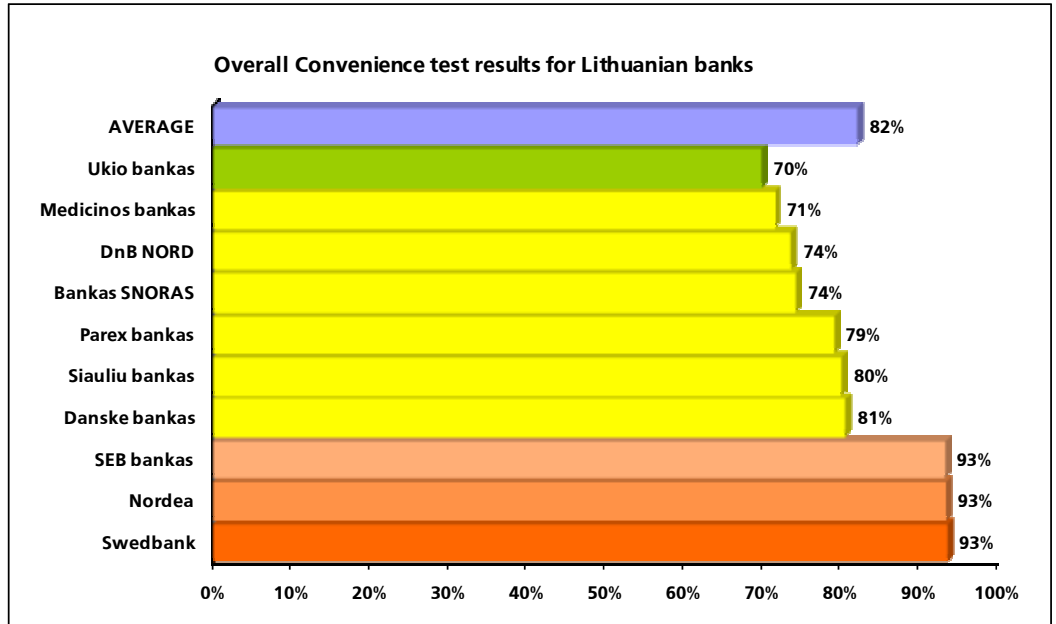
As it has been described in the *Methodology* section of the report, each part of the sequence (log in, check balance, transfer payment, and log off) was evaluated according to three criteria, and then the total result for each bank was calculated:

Convenience test criteria:

- 1. Number of mouse clicks needed
 - 2. Pages necessary to load
 - 3. Number of keystrokes needed
- } Convenience

15.1 Overall results of the convenience test

Lithuanian banks



Higher figures represent better results

Commentary

- Some banks still do not place the cursor automatically in the field where information should be entered. It is inconvenient and time consuming.
- Even, if the cursor is placed in the first field, it is often filled already (i.e. document number field).
- Four banks have annoying confirmation messages that does not give any additional information, just restate an option a user has already chosen.
- Nordea provides a good example of fast and convenient transfer page; only 3 fields have to be mandatory filled.
- In the IBS of Parex bankas, when making a local transfer, one can observe a symbol “.” entered automatically in the purpose of payment field. An ordinary user might interpret it as a simplification of transfer process that would allow making the transaction faster. However, even though it is entered automatically, it is not sufficient to make a payment; surprisingly, at least six symbols have to be entered to make a transfer; furthermore, it is not stated anywhere.

PAREX INTERNET BANKAS

IŠEITI **M. Rapolas**
2008.07.16 15:49:29

Operacijos

- Pervedimas | savo sąskaitą
- Pavedimas Lietuvoje
- Tarptautinis pavedimas
- Pavedimų Lietuvoje ruošiniai
- Tarptautinių pavedimų ruošiniai
- Valiutos keitimas
- Terminuotasis indėlis
- Mokesčiai
- Pastovūs mokėjimai Lietuvoje
- GSM-SMS
- Operacijų importas
- Operacijų sąrašai
- Tiesioginis debetas
- Dokumentų užsakymas

Vertybiniai popieriai

Paraiškos

E.paslaugos

MOKĖTOJO INFORMACIJA

Dokumento numeris: 07161549

Data: 2008.07.16

Laukti sąskaitos papildymo

Mokėjimo rūšis: Standartinis

Sąskaita: Sąskaita LT717290000075710737 LTL 4.80 3.80

Suma:

Įmokos kodas: Pasirinkite iš sąrašo

Kliento kodas gavėjo informacinėje sistemoje:

Mokėjimo paskirtis:

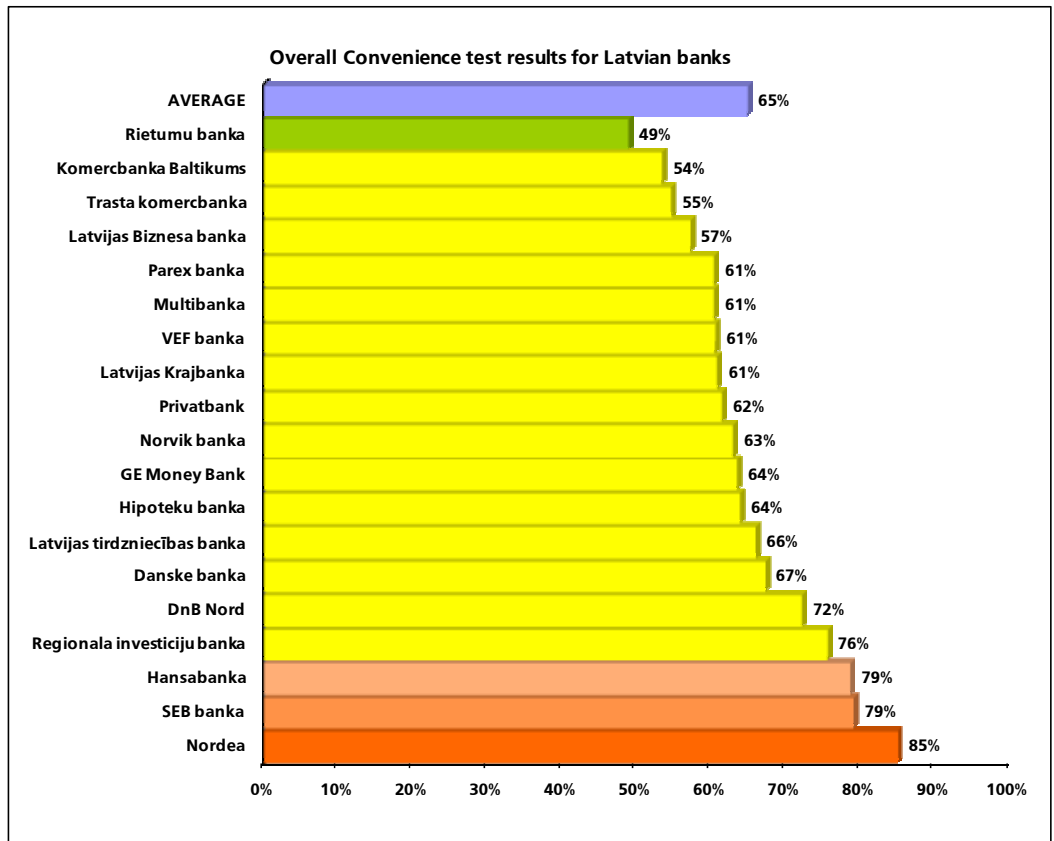
GAVĖJO INFORMACIJA

Vardas ir pavardė/Pavadinimas:

Fizinio/Juridinio asmens kodas:

Sąskaitos numeris:

Latvian Banks



Commentary

- Trasta Komer banka requires filling the address of receiver while transferring money. It requires time to do that, but in case of incompletely filling the field the transfer still would go through, thus it is not clear, why such information is asked at all.
- Norvik banka and Swedbank provide good examples of how to complete a transfer in two pages. Essentially one page is for filling necessary data and the second to check and sign the transfer.

KONTU PĀRSKATS Konti, maksājumi, kartes > MAKSĀJUMI > Vietējie maksājumi Drukāt Palīdzība

Vietējie maksājumi

Konts: LV69HABA0551013331134 MĀRTIŅŠ VEISS

Definētie maksājumi: -- Izvēlies Jūsu sagatavoto definēto maksājumu --

Dokumenta numurs: 47 Datums: 21.07.2008

Saņēmēja banka: Hansabanka, AS

Saņēmēja vārds, uzvārds vai nosaukums: _____

Saņēmēja konts: _____

Saņēmēja pers. kods/ reģ. Nr: _____

Summa: LVL: Pieejamais atlikums 96.48

Informācija saņēmējam: _____

Apstiprināt maksājumu

Apmaksā savus rēķinus ērtāk:

- ▶ Latvenergo
- ▶ Latvijas Gāze
- ▶ Lettelecom
- ▶ LMT
- ▶ OKarte
- ▶ Amigo (priekšapmaksā)
- ▶ TELE2
- ▶ Zelta Zvirgļa
- ▶ Ūrai
- ▶ CSDD
- ▶ Zemesgrāmatas kanclerijas nodeva
- ▶ Zemesgrāmatas valsts nodeva

English | **lv-icoo** | Konti | **Maksājumi / Dokumenti** | Tirdzniecība / Investīcijas | Pakalpojumi | Ziņojumi | Uzstādījumi

AMARE GUNITA | **Ārējais maksājums latos** | Klients: B73097 | Palīdzība |

| Nr. | Tips | Datums | Saņēmējs | Summa | Detāļas | Statuss |
|-----|------|------------|--------------|---------|-------------|----------------------|
| Z | | 16.07.2008 | Gunita Avare | 0.01 Ls | experiments | gatavs parakstīšanai |

Identifikācijas tabulas kods Nr. 11: _____

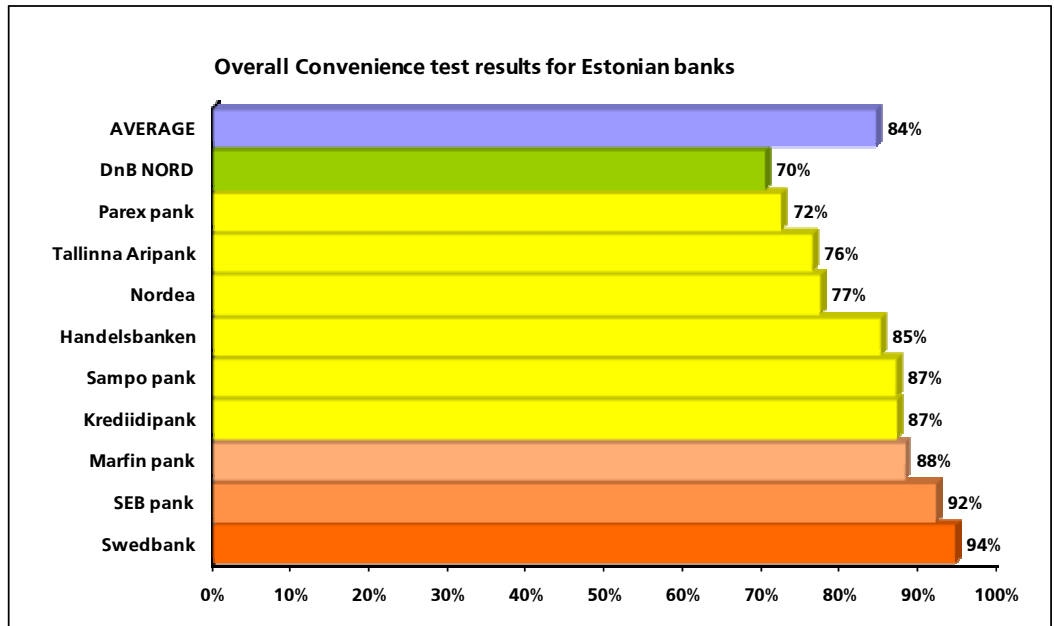
Identifikācijas tabulas parole: _____

[Parakstīt](#) [Atkaņķ](#)

indigo ...izmanto iespējas!

Tarifi
Valūtu kursi
Depozīta likmes
Valūtas kalkulators
Depozīta kalkulators
IBAN kalkulators

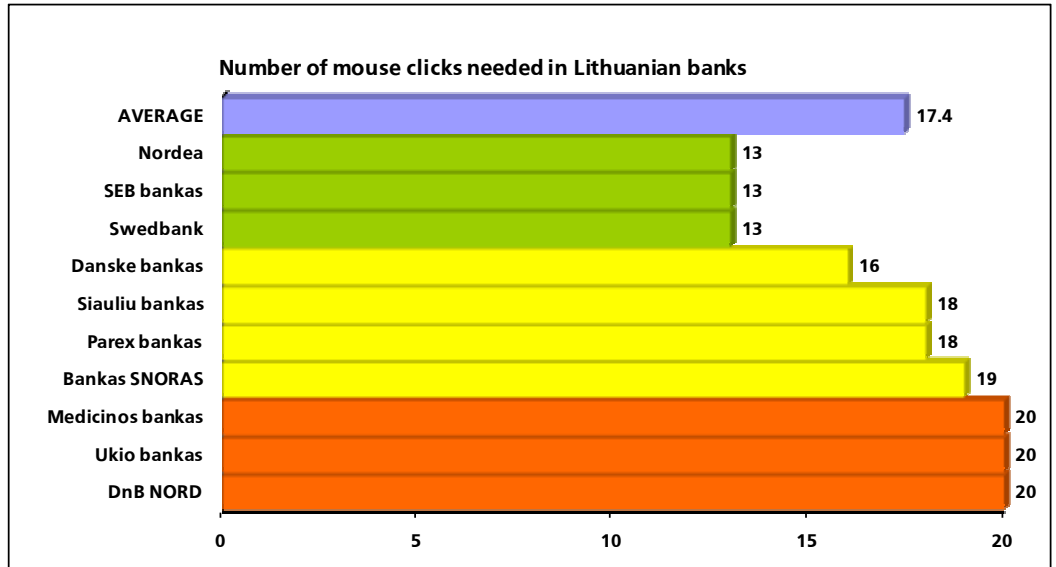
Estonian Banks



Higher figures represent better results

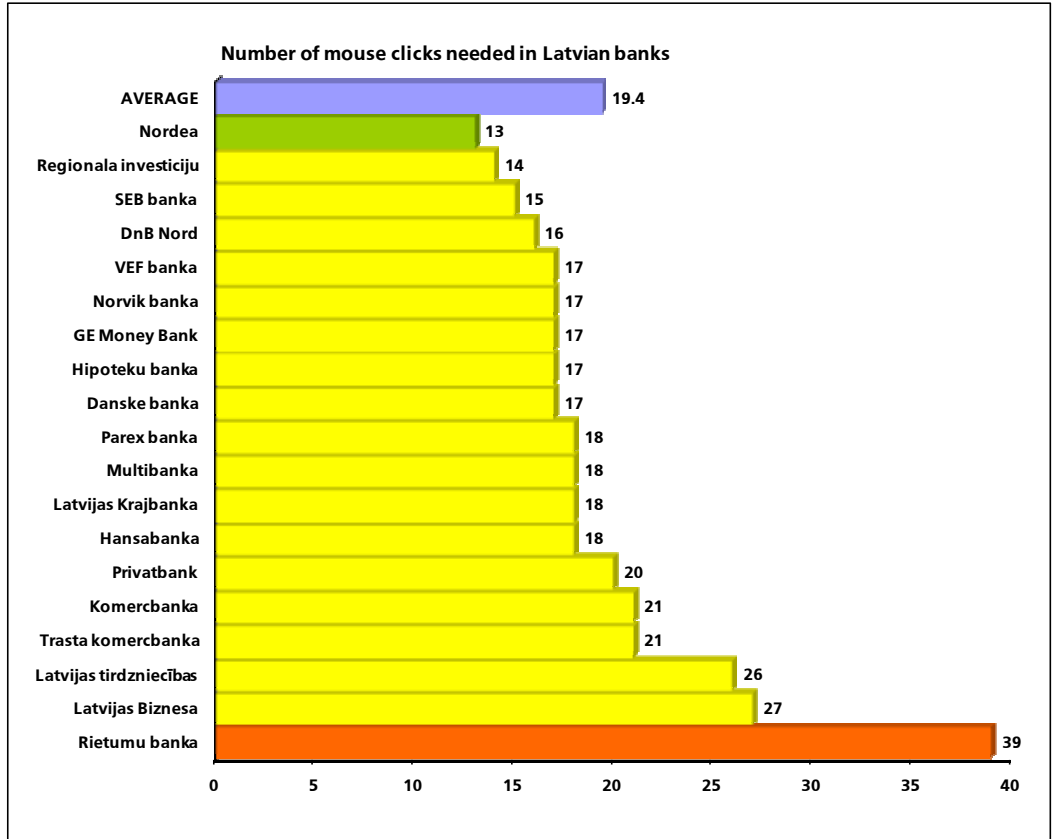
15.2 Number of mouse clicks needed

Lithuanian Banks



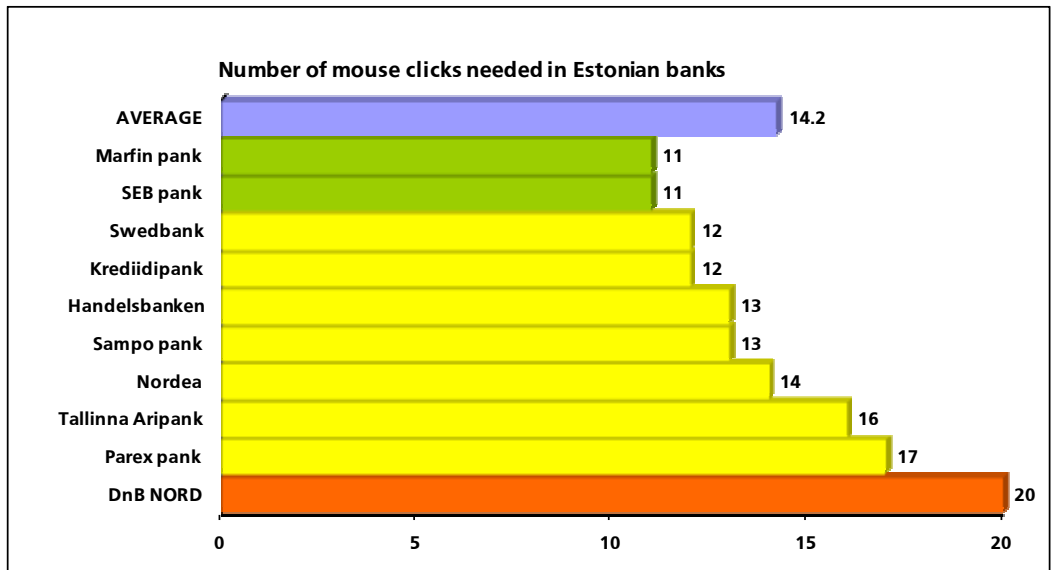
Lower figures represent better results

Latvian Banks



Lower figures represent better results

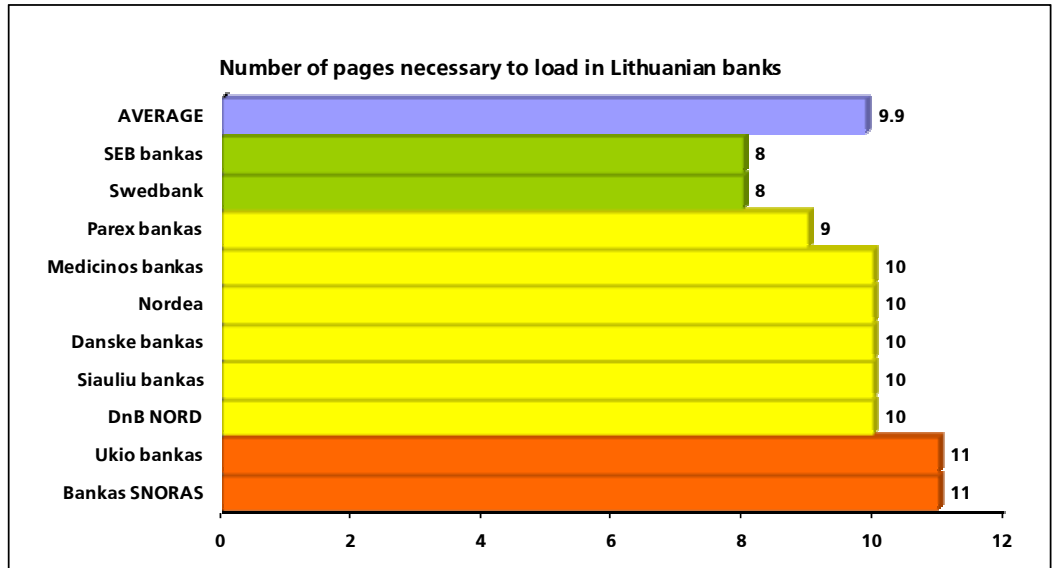
Estonian Banks



Lower figures represent better results

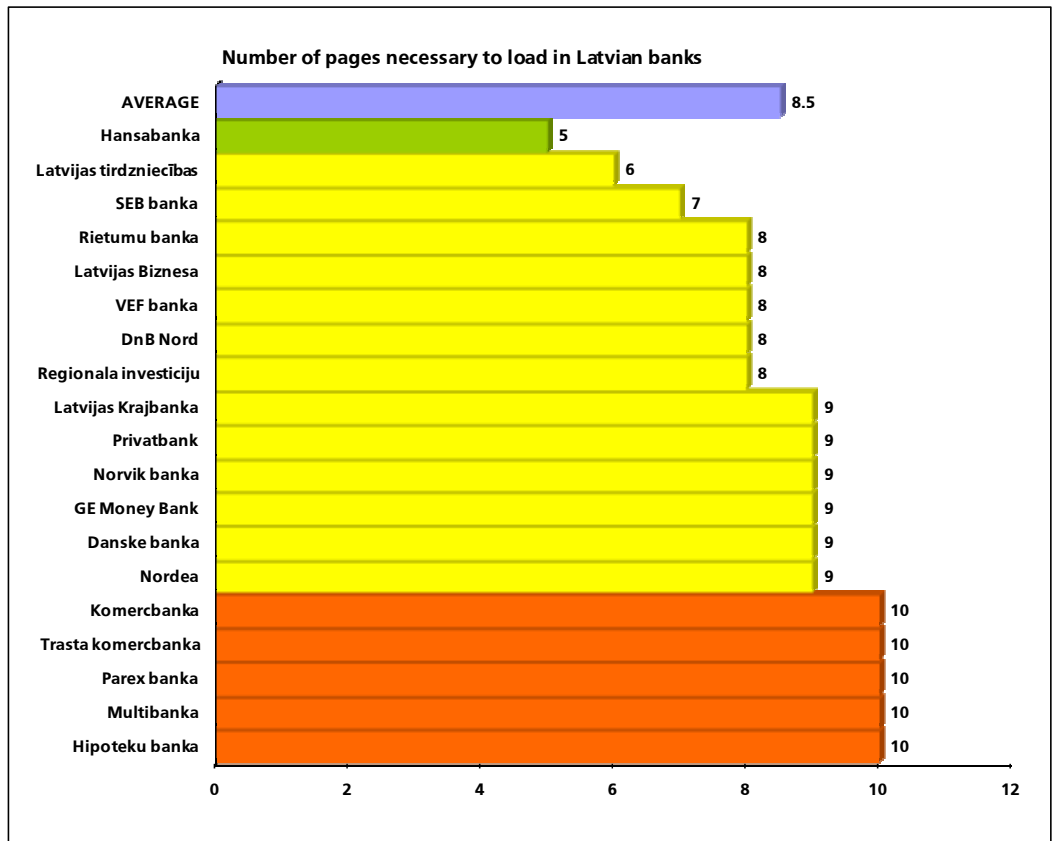
15.3 Number of pages necessary to load

Lithuanian Banks



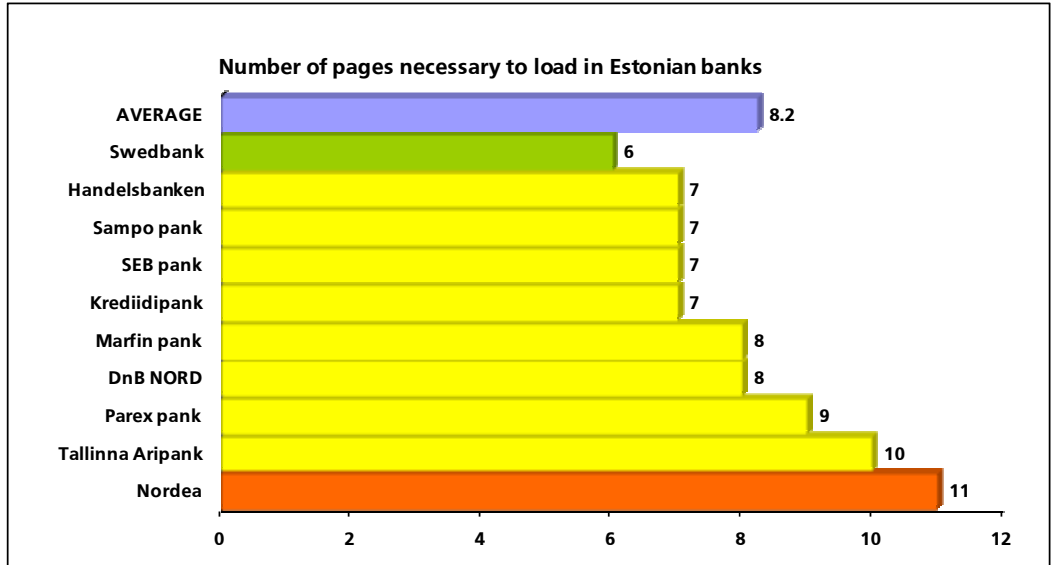
Lower figures represent better results

Latvian Banks



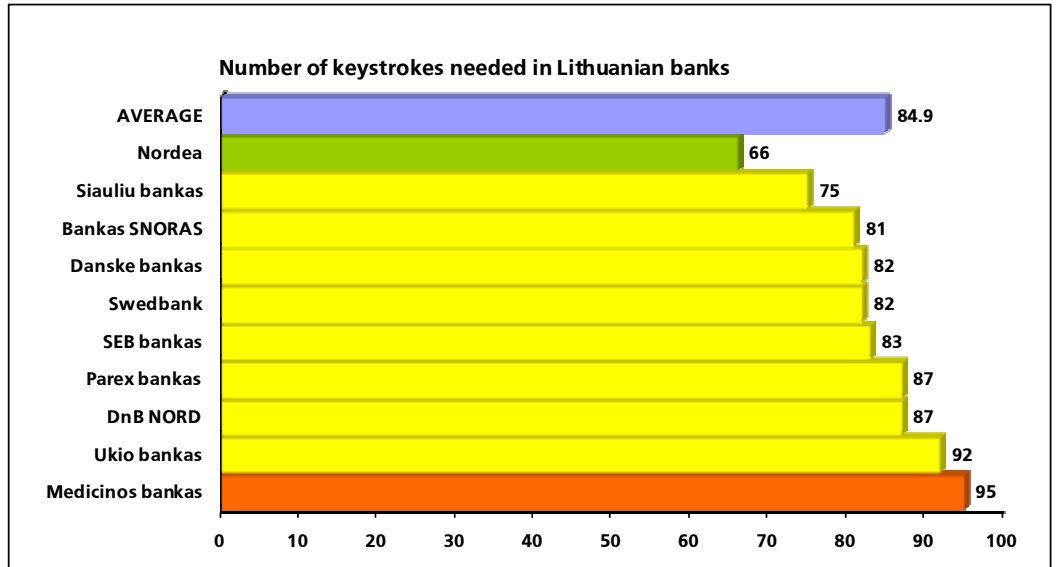
Lower figures represent better results

Estonian Banks



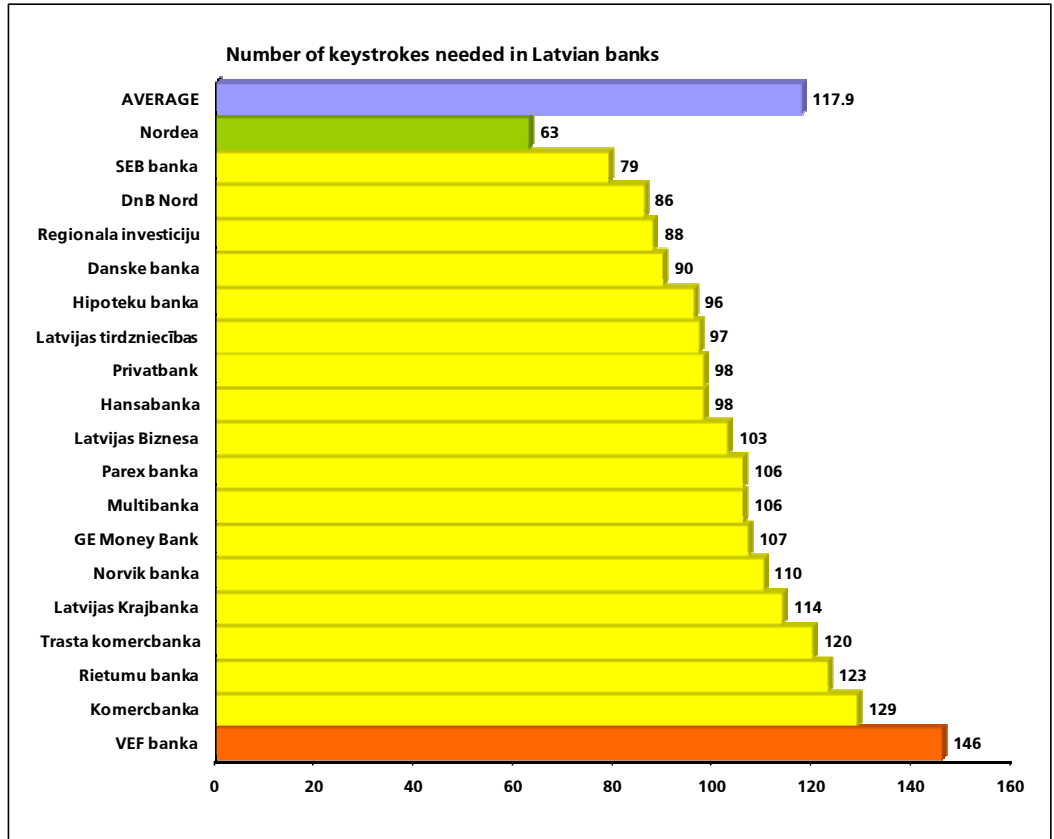
15.4 Number of keystrokes needed

Lithuanian Banks



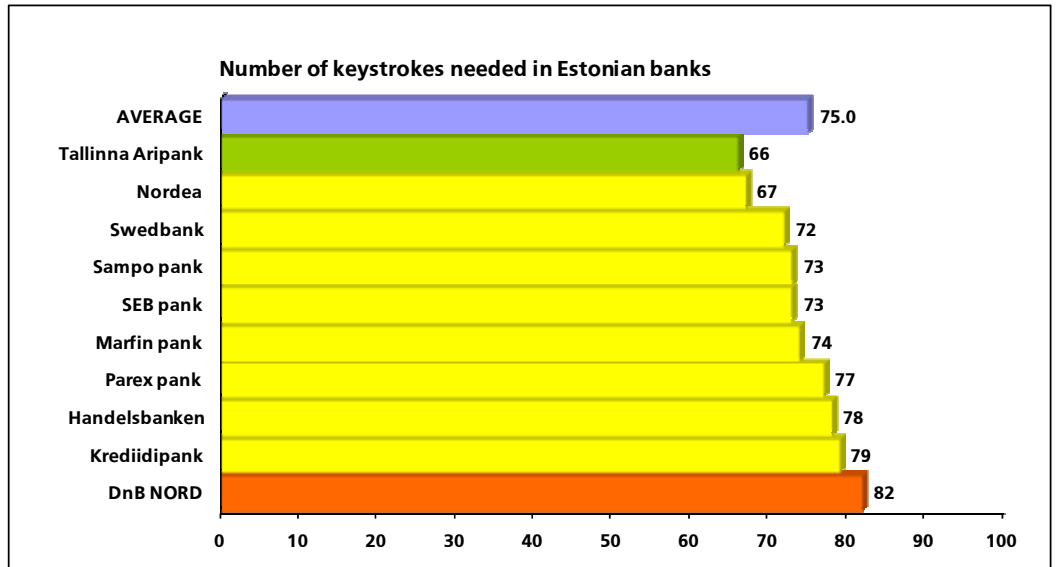
Lower figures represent better results

Latvian Banks



Lower figures represent better results

Estonian Banks



16. Customer Service Responsiveness



As described in the Methodology part of the report, the customer service responsiveness test measures how quickly each bank reacts to e-mail questions of present and potential customers, as well as the quality of the responses. The test includes a variety of simulated client situations. The timing of inquiries is also varied: e-mails are sent during working hours, in the evenings, as well as during the weekend.

Testing process

During the period of three weeks 12 e-mails with different client questions were sent from 12 different users' accounts to the customer service e-mail addresses specified on the public website of every bank. To ensure consistency in the simulation, the inquiries were dispatched at the same time to every bank. Reaction times were tracked and measured in minutes. The time that it took for a bank to respond was measured taking into account the typical bank working hours. Bank employees were not expected to answer emails outside the working hours.

The 12 simulated email inquiries were modeled on real-life bank client requests and divided into 3 categories each containing 4 emails. Categories and examples are further provided:

Simple:

*Hello,
What is the SWIFT number of your bank?
Cheers, ...*

Normal:

*Hello,
I want to transfer money to my account from abroad. What information do I need to give to the person transferring?
Regards*

Complex:

*Hi,
I'm looking to invest around 10000 EUR, can you provide me with information about which of the investment products you're offering resulted in highest overall return in last year?
Regards*

Presentation of the results

All answers to the test emails were registered and scored. First, points were awarded for reaction speed:

| | |
|--------------------|---|
| Less than 30 min. | 5 points (excellent) |
| Less than 2 hours | 4 points (very good) |
| Less than 8 hours | 3 points (satisfactory) |
| Less than 24 hours | 2 points (poor) |
| More than 24 hours | 1 point (very poor) |
| Over 1 week | 0 points (no-response result, email mishandled) |

To level the playing field, for the purposes of this test the bank working hours in all the three countries were considered 00:00-24:00 Monday to Sunday.

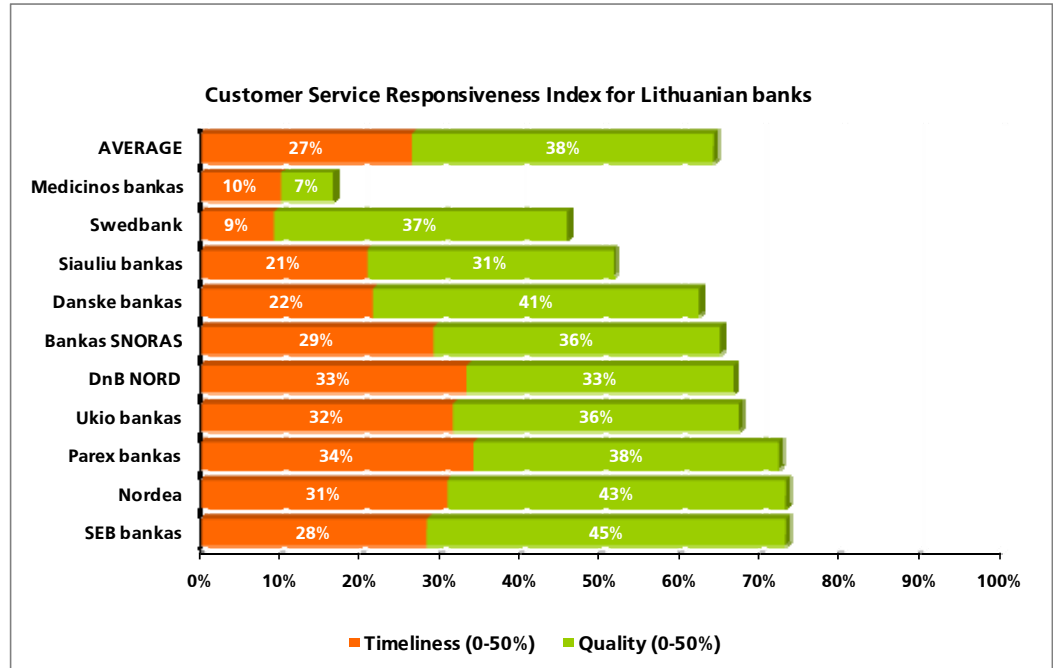
The quality of the responses was then evaluated according to the following criteria:

- The factual accuracy of the answer was rated from 0 to 2, where 0 was given for an email that did not provide an answer the question, 1 - for an email that partially answered the question, and 2 - for an email that provided a full answer.
- For providing contact details in a reply (specifically, the name of the responsible client service person and telephone number for further inquiries), 1 point was awarded.
- A politely written email with the suitable official expressions and annotations was rewarded 1 extra point.
- An email with no grammatical mistakes was awarded 1 extra point. Note that replacing special national characters with their Latin equivalents in certain languages (Ä, Č, Ě written as A, C, E) was not counted as a grammatical error.
- In total, a maximum of 5 points for the quality of the answer could be awarded to each individual reply sent by a bank.

The final responsiveness score for each email message was a sum of the points awarded for reaction speed and quality, with a maximum of 10 points being awarded. The final responsiveness result for each bank was a simple average of the scores from 12 emails.

16.1 Customer Service Responsiveness Index

Lithuanian banks

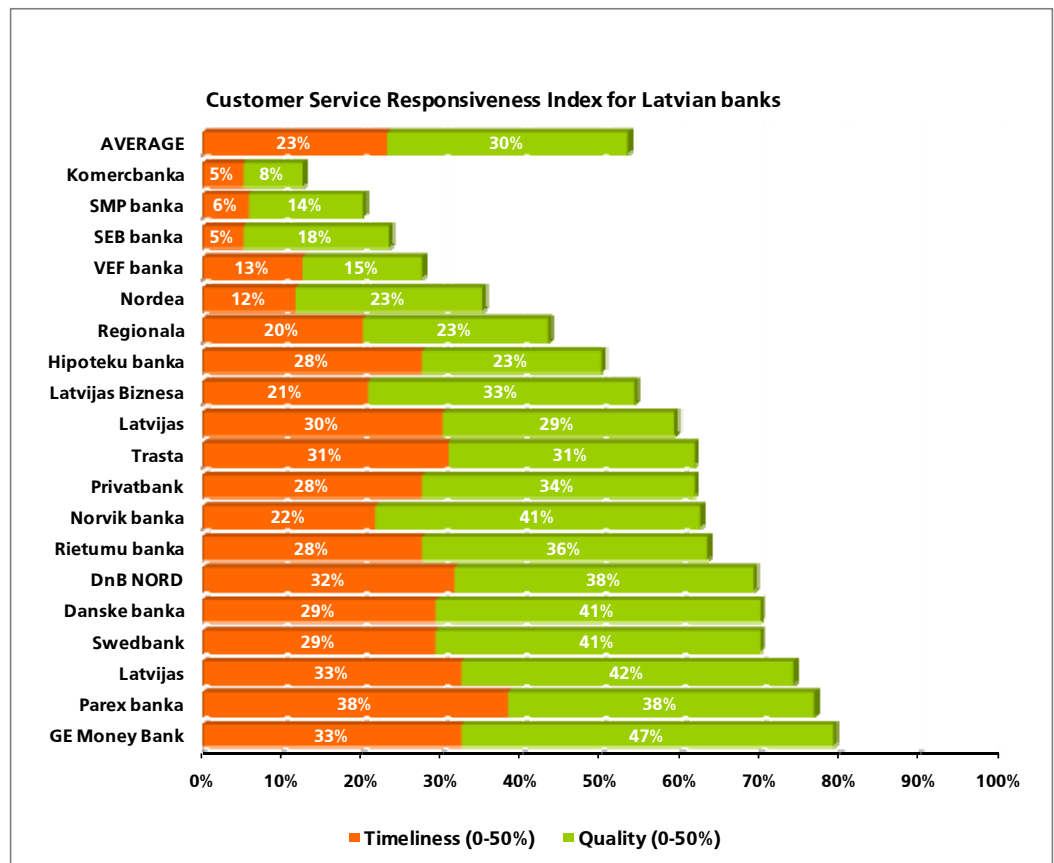


Higher figures represent better results

Commentary

- Overall average convenience index for Lithuanian banks has increased by 20%. While index for quality as remained approximately the same – 38% (in 2007 – 34%), timelines has increased more than twice, amounting to 27% in 2008 (in 2007 - 12%).
- The average received e-mail number has increased as well – 11.4 e-mails in 2008 (in 2007 – 8.9).
- The most remarkable increases in “Timeliness” category were observed in cases of: Parex bankas – 34% in 2008 (9% in 2007) and Nordea – 31% in 2008. (10% in 2007).
- Swedbank has shown unexpected results in this category. Historically being one of the most responsive banks, second year in row it is being one of the worst banks in responsiveness category. Although this year Swedbank managed to answer 11 emails out of 12 the average time the client had to wait for an answer was more than two days!
- This year 5 banks out of 10 managed to answer all emails, as opposed to last year when just DnB NORD answered all inquiries.

Latvian banks

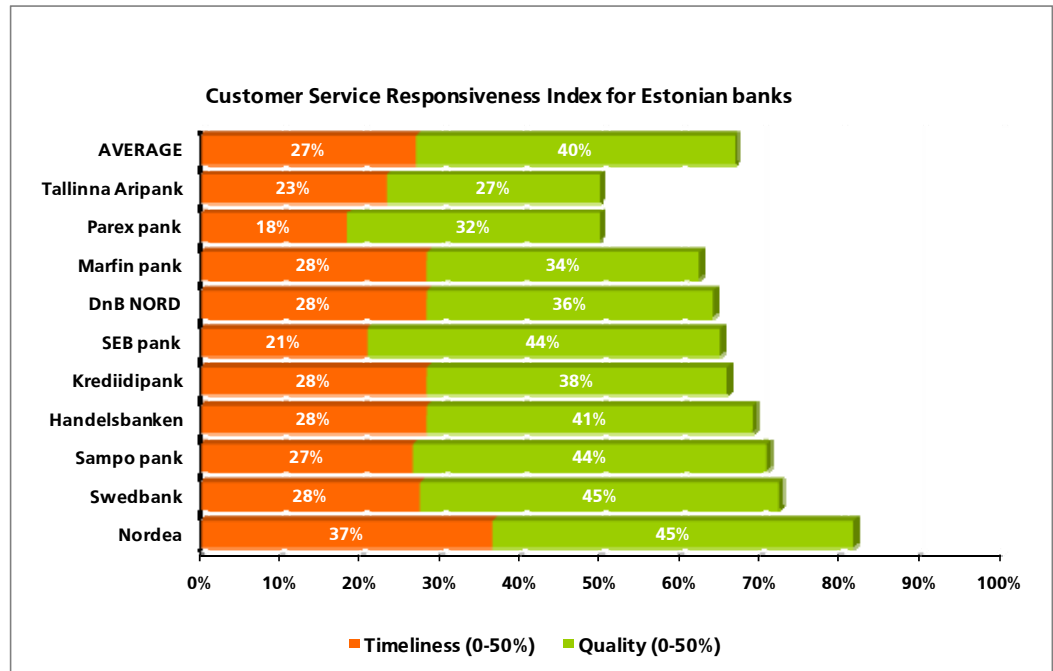


Higher figures represent better results

Commentary

- The total average customer responsiveness index amounted to 53%, where timeliness of answers appeared to be 23% (out of 50% available) and quality – the remaining 30% (out of 50% available). In the year 2007 the total average customer responsiveness index of Latvian banks was 48%. Overall this year Latvian banks have shown moderate improvement in responsiveness rankings.
- Komercbanka has responded to only 2 out of 12 simulated e-mail inquiries. In 2007 this bank had even worse results, providing answers to just 1 out of 12 simulated e-mail inquiries.
- Being historically one of the banks with the highest timeliness, quality and response figures among the Latvian commercial banks, this year SEB has responded only to 4 out of 12 sent simulated e-mail inquiries.
- The most remarkable increase in rankings was shown by GE Money Bank (former Baltic Trust Bank). It got more than double increase in timeliness and quality scores from last year and has captured the first place in responsiveness testing.
- Only GE Money Bank, Parex banka and Danske banka has responded to all simulated e-mail inquiries.

Estonian banks



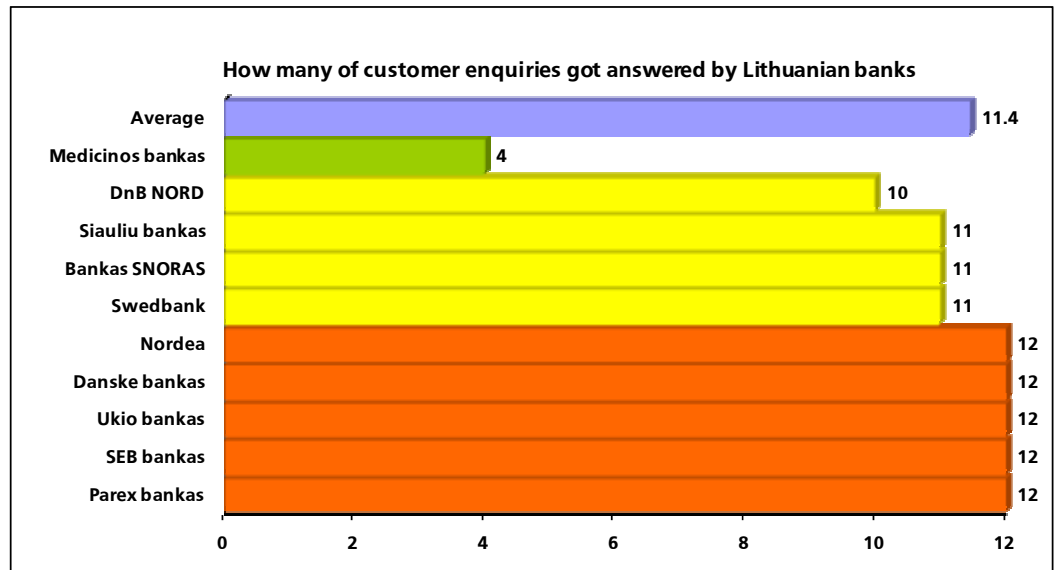
Higher figures represent better results

Commentary

- Overall average convenience index for Estonian banks has increased by 25%. Index for quality has increased up to – 40% (in 2007 – 29%), timelines index has increased more than twice, amounting to 27% in 2008 (in 2007 - 12%).
- This year there was no clear underperformer bank in terms of email answering, as Parex pank who provided least answers still managed to answer 8 emails out of 12. Amounting to 67% answer rate.
- The most remarkable increases in “Timeliness” category were observed in cases of: Nordea – 37% in 2008 (11% in 2007) and Krediidipank – 28% in 2008. (5% in 2007).
- This year 4 banks out of 10 managed to answer all emails, as opposed to last year when only 2 banks answered all inquiries.

16.2 Reaction times

Lithuanian banks



Higher figures represent better results

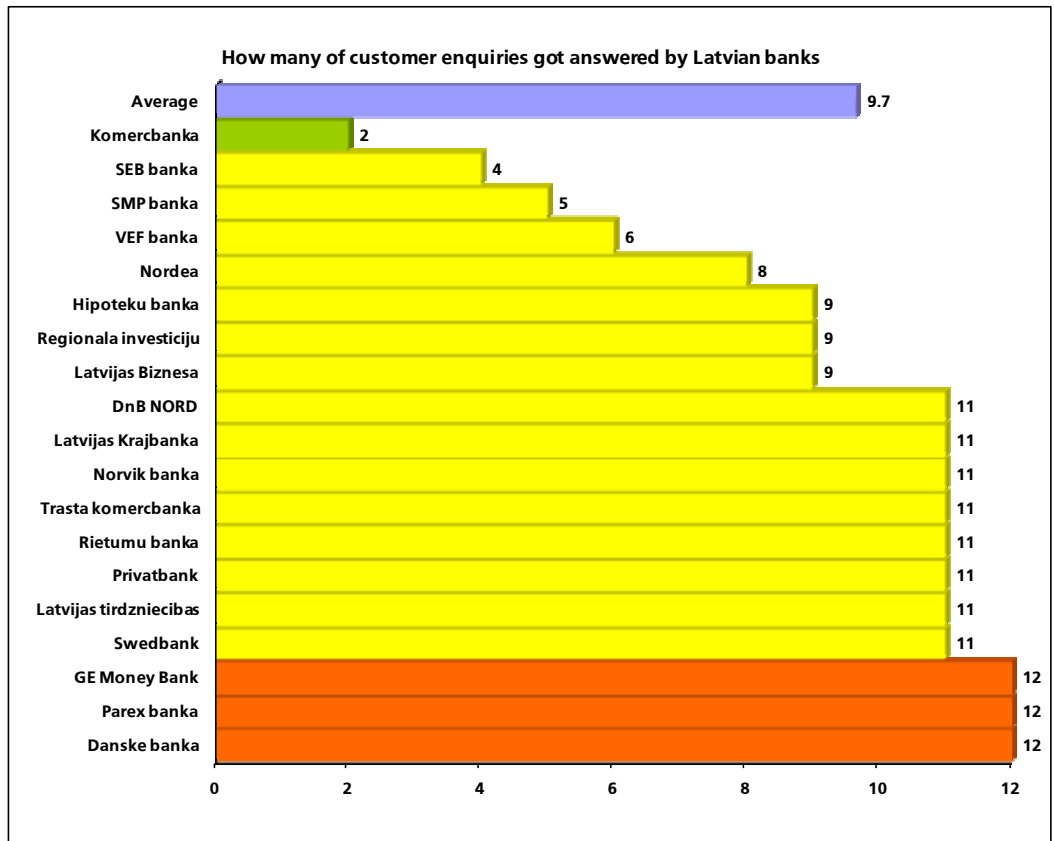
Table 1. Reaction times to simulated client enquiries in Lithuanian banks (hour: min)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Answers |
|------------------|-------|--------|-------|--------|-------|-------|--------|-------|--------|-------|-------|-------|---------|
| Parex bankas | 00:14 | 00:24 | 64:14 | 41:01 | 01:10 | 01:35 | 00:25 | 13:10 | 07:37 | 00:16 | 01:07 | 12:50 | 12 |
| SEB bankas | 00:55 | 00:27 | 18:32 | 41:18 | 00:10 | 01:21 | 47:39 | 13:09 | 10:20 | 21:57 | 01:14 | 19:05 | 12 |
| Ukio bankas | 00:09 | 00:10 | 65:20 | 42:22 | 00:10 | 03:00 | 01:35 | 15:38 | 08:23 | 00:36 | 01:06 | 13:18 | 12 |
| Danske bankas | 27:49 | 03:54 | 65:46 | 44:00 | 01:49 | 03:06 | 04:13 | 18:27 | 12:55 | 05:11 | 22:54 | 90:10 | 12 |
| Nordea | 01:18 | 00:09 | 00:16 | 41:04 | 01:26 | 00:46 | 00:12 | 14:00 | 08:13 | 98:11 | 21:48 | 13:44 | 12 |
| Swedbank | 76:35 | 100:53 | 71:09 | 90:22 | 54:25 | 70:49 | 116:29 | 69:09 | 109:13 | 27:51 | 47:04 | - | 11 |
| Bankas SNORAS | 05:17 | 00:15 | 00:14 | 43:37 | 05:05 | 02:13 | 01:36 | 17:37 | 09:46 | 02:28 | 00:33 | - | 11 |
| Siauliu bankas | 24:11 | 01:35 | - | 119:27 | 00:24 | 02:31 | 32:04 | 41:38 | 07:08 | 20:13 | 17:48 | 13:07 | 11 |
| DnB NORD | - | 00:07 | 00:20 | 41:31 | 00:24 | 00:23 | 00:09 | 13:29 | 10:21 | 00:08 | 00:04 | - | 10 |
| Medicinos bankas | 00:40 | 00:52 | - | 40:27 | 02:20 | - | - | - | - | - | - | - | 4 |
| Average | 15:14 | 10:52 | 35:43 | 54:30 | 06:44 | 09:31 | 22:42 | 24:01 | 20:26 | 19:39 | 12:37 | 27:02 | 11,4 |

Commentary

- The fastest reply was received from DnB Nord, answering only 4 minutes after an inquiry was sent.
- The longest time of replying was recorded from Siauliu bankas, amounting of 119 hours and 27 minutes.
- 5 banks managed to answer all e-mails that were sent.
- Medicinos bankas answered only 4 out of 12 e-mails that were sent.
- On average it took 21 hour and 22 minutes to answer an e-mail.

Latvian banks



Higher figures represent better results

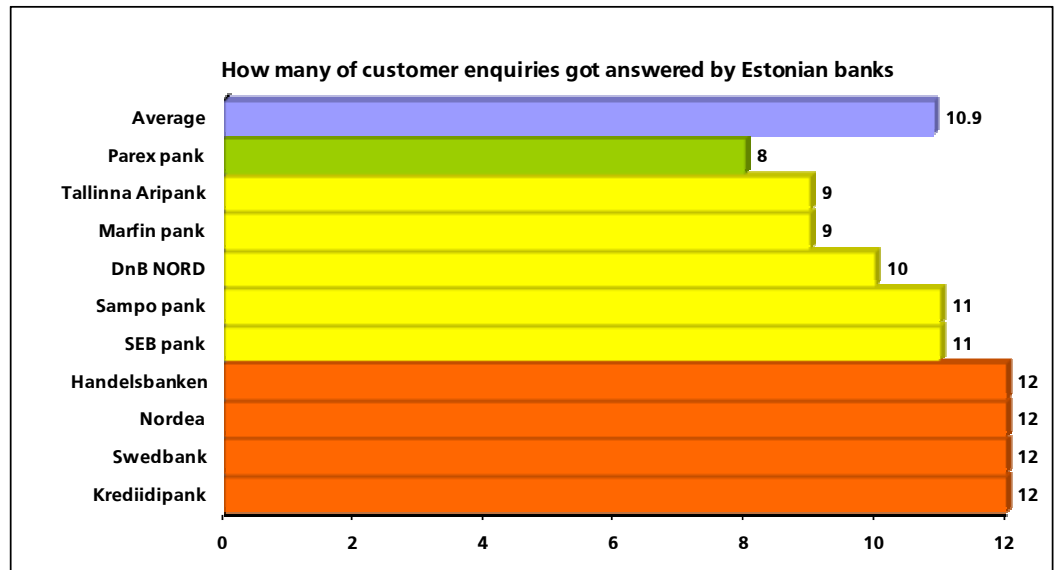
Table 2. Reaction times to simulated client enquiries in Latvian banks Email hour: min)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Answers |
|------------------------------|-------|-------|--------|-------|-------|-------|-------|-------|--------|--------|-------|--------|---------|
| Danske banka | 00:53 | 01:56 | 00:19 | 42:52 | 01:36 | 04:40 | 01:12 | 17:58 | 09:55 | 25:12 | 02:04 | 13:54 | 12 |
| Parex banka | 00:08 | 00:03 | 00:30 | 00:07 | 00:07 | 01:14 | 04:49 | 17:30 | 08:45 | 00:16 | 01:07 | 67:56 | 12 |
| GE Money Bank | 00:23 | 00:14 | 00:20 | 42:24 | 05:09 | 01:46 | 02:09 | 45:10 | 09:54 | 00:49 | 00:31 | 19:44 | 12 |
| Swedbank | 00:19 | 00:19 | 70:17 | 43:05 | 01:38 | 00:36 | 02:39 | 16:54 | 106:28 | 00:35 | 00:26 | - | 11 |
| Latvijas tirdzniecibas banka | 00:56 | 00:40 | 00:35 | 43:34 | 04:07 | 02:43 | 00:09 | 15:22 | 09:47 | 01:53 | 01:53 | - | 11 |
| Privatbank | 02:40 | 00:03 | 03:13 | 00:05 | 00:51 | 07:24 | 19:23 | 13:22 | 09:45 | 25:03 | 04:06 | - | 11 |
| Rietumu banka | 04:53 | - | 00:48 | 49:33 | 01:42 | 02:46 | 02:39 | 15:55 | 09:01 | 00:09 | 00:31 | 17:56 | 11 |
| Trasta komercbanka | 00:35 | 00:04 | 00:19 | 41:43 | 01:01 | 00:27 | 00:44 | 14:04 | 08:46 | 00:31 | 26:09 | - | 11 |
| Norvik banka | 05:38 | 02:06 | 02:26 | 42:51 | 01:54 | 01:37 | 50:35 | 44:09 | 09:02 | 04:21 | 25:01 | - | 11 |
| Latvijas Krajbanka | 00:30 | 00:15 | 00:20 | 46:50 | 00:48 | 00:15 | 00:12 | 14:20 | 08:56 | 04:20 | - | 13:34 | 11 |
| DnB NORD | 01:03 | 01:14 | - | 43:50 | 01:00 | 00:02 | 01:31 | 14:27 | 09:10 | 00:26 | 00:03 | 20:24 | 11 |
| Latvijas Biznesa banka | 00:40 | 00:07 | 00:51 | 42:32 | 00:14 | - | 92:36 | 14:15 | 81:46 | - | - | 18:31 | 9 |
| Regionala investiciju banka | 00:51 | 00:20 | 65:42 | 41:25 | 01:44 | - | - | 14:24 | 09:11 | 120:26 | 00:54 | - | 9 |
| Hipoteku banka | 00:19 | 00:06 | 00:23 | 41:17 | 00:52 | 00:53 | - | 12:45 | 07:40 | - | 01:20 | - | 9 |
| Nordea | - | - | - | - | 07:44 | 05:08 | 27:03 | 18:18 | 112:54 | 100:06 | 23:39 | 93:10 | 8 |
| VEF banka | - | 05:57 | 00:14 | - | 50:40 | - | 02:26 | 41:33 | 15:54 | - | - | - | 6 |
| SMP banka | 04:04 | 74:07 | 114:54 | 40:37 | - | - | - | - | - | 166:15 | - | - | 5 |
| SEB banka | 03:59 | - | 66:51 | - | - | - | - | - | - | 96:06 | - | 160:21 | 4 |
| Komercbanka Baltikums | - | - | - | 41:47 | 00:21 | - | - | - | - | - | - | - | 2 |
| Average | 01:44 | 05:50 | 20:30 | 37:47 | 04:47 | 02:16 | 14:51 | 20:39 | 26:40 | 36:25 | 06:44 | 47:16 | 9,67 |

Commentary

- DnB Nord was the fastest in replying to an e-mail, it was done in 2 minutes.
- The longest time to respond to an e-mail was recorded from SMP banka, receiving an answer after 166 hours and 15 minutes.
- The average time to answer a question is 18 hours and 47 minutes.
- 3 banks managed to answer all 12 questions asked.
- Komerbanka Baltikums answered only 2 out of 12 questions asked.

Estonian banks



Higher figures represent better results

Table 3. Reaction times to simulated client enquiries in Estonian banks (hour:min)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Answers |
|------------------|-------|-------|-------|--------|-------|-------|-------|-------|-------|--------|--------|-------|---------|
| Krediidipank | 03:25 | 00:25 | 00:44 | 41:42 | 05:44 | 04:49 | 01:47 | 14:09 | 09:21 | 01:09 | 25:04 | 13:49 | 12 |
| Swedbank | 06:36 | 03:59 | 00:18 | 21:06 | 02:36 | 20:37 | 03:43 | 15:44 | 09:46 | 01:15 | 17:23 | 15:29 | 12 |
| Nordea | 03:28 | 00:13 | 00:06 | 00:06 | 00:58 | 01:34 | 01:49 | 13:26 | 07:11 | 02:03 | 01:07 | 13:32 | 12 |
| Handelsbanken | 03:18 | 01:38 | 00:25 | 44:25 | 00:45 | 24:18 | 01:20 | 16:51 | 08:26 | 01:14 | 20:10 | 21:30 | 12 |
| SEB pank | 02:40 | - | 00:25 | 43:01 | 25:19 | 01:49 | 05:58 | 14:10 | 08:42 | 165:16 | 100:07 | 16:03 | 11 |
| Sampo pank | 03:33 | 04:35 | 02:50 | 138:48 | 00:58 | 26:31 | 01:39 | 15:52 | 06:26 | 01:23 | 01:54 | - | 11 |
| DnB NORD | 00:11 | 00:07 | 00:07 | 41:27 | 01:28 | - | 00:20 | 37:51 | 08:43 | - | 01:14 | 15:02 | 10 |
| Marfin pank | 00:04 | 00:03 | 00:43 | - | 00:37 | - | 00:09 | 13:22 | 09:18 | 02:48 | 00:38 | - | 9 |
| Tallinna Aripank | 04:14 | 00:40 | 64:58 | - | 00:35 | - | 00:16 | 14:34 | 08:52 | 00:04 | 22:20 | - | 9 |
| Parex pank | - | 02:59 | - | 41:31 | - | 01:25 | 01:46 | 15:15 | 10:21 | - | 00:29 | 39:02 | 8 |
| Average | 03:03 | 01:37 | 07:50 | 46:30 | 04:20 | 11:34 | 01:52 | 17:07 | 08:42 | 21:54 | 19:02 | 19:12 | 10,89 |

Commentary

- The fastest reply was obtained by Marfin pank, it was received in 3 minutes.
- SEB pank took the longest time to answer an e-mail, a reply was obtained after 165 hours and 16 minutes after an inquiry was made.
- On average it took 13 hours and 2 minutes for a bank to reply.
- 4 banks managed to reply to all e-mails sent.
- Parex pank replied to the least number of e-mails – 8 out of 12.

Quality of answered emails

Lithuanian banks

Table 4. Accuracy of answered emails in Lithuanian banks (0-2)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Swedbank | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 2 | 1 | 1 | 1 | - | 1,55 |
| Bankas SNORAS | 2 | 2 | 1 | 0 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | - | 1,55 |
| DnB NORD | - | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | - | 1,50 |
| Parex bankas | 1 | 2 | 2 | 1 | 1 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1,42 |
| SEB bankas | 2 | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 1 | 1 | 2 | 1 | 1,58 |
| Siauliu bankas | 2 | 2 | - | 1 | 0 | 2 | 0 | 2 | 0 | 1 | 1 | 2 | 1,18 |
| Ukio bankas | 2 | 2 | 2 | 1 | 2 | 2 | 0 | 2 | 1 | 2 | 1 | 1 | 1,50 |
| Danske bankas | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 1,75 |
| Nordea | 2 | 2 | 1 | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 1,75 |
| Medicinos bankas | 2 | 1 | - | 1 | 1 | - | - | - | - | - | - | - | 1,25 |

Table 5. Provision of contact information in the emails of Lithuanian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Bankas SNORAS | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| DnB NORD | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Parex bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| SEB bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Siauliu bankas | 1 | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Ukio bankas | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 0,83 |
| Danske bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Nordea | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Medicinos bankas | 0 | 0 | - | 0 | 0 | - | - | - | - | - | - | - | 0,00 |

Table 6. Politeness of answered emails in Lithuanian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Bankas SNORAS | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| DnB NORD | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Parex bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| SEB bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Siauliu bankas | 0 | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0,91 |
| Ukio bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Danske bankas | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Nordea | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Medicinos bankas | 0 | 1 | - | 1 | 1 | - | - | - | - | - | - | - | 0,75 |

Table 7. Grammar of answered emails in Lithuanian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Swedbank | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | - | 0,45 |
| Bankas SNORAS | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 0 | 0 | 0 | - | 0,36 |
| DnB NORD | - | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | - | 0,50 |
| Parex bankas | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0,42 |
| SEB bankas | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0,92 |
| Siauliu bankas | 0 | 1 | - | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0,27 |
| Ukio bankas | 0 | 1 | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0,25 |
| Danske bankas | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0,33 |
| Nordea | 0 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 1 | 1 | 0 | 0,50 |
| Medicinos bankas | 0 | 0 | - | 0 | 0 | - | - | - | - | - | - | - | 0,00 |

Commentary

- SEB bankas stands above all other banks in terms of grammar - the structure of the sentences are well formed; the representatives of the bank do not make any grammar mistakes. The style is excellent as well.
- Grammar is the most common source of errors in e-mails received from banks.
- Siauliu bankas occasionally asked to specify the question, avoiding assuming anything. As a result, very often the question was not even close to being answered.
- Medicinos bankas several times did add a signature, leaving impersonal impression of the answer. Several times question was not answered, because no currency was mentioned.
- Swedbank did not give even rough answer, when it was asked about availability of loans.
- Nordea occasionally provided qualitative customer oriented answers to emails, answering questions customer asked, not about some related issues, as other banks tend to do.
- Siauliu bankas tend not to answer questions raised, rather they provide already available information on the topic, occasionally more details are asked.

Latvian banks

Table 8. Accuracy of answered emails in Latvian banks (0-2)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Danske banka | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 1 | 1 | 2 | 2 | 0 | 1,58 |
| Parex banka | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 1,83 |
| GE Money Bank | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1 | 1 | 2 | 1,75 |
| Swedbank | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 2 | 1 | 0 | 0 | - | 1,45 |
| Latvijas tirdzniecības banka | 2 | 2 | 0 | 2 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | - | 1,45 |
| Privatbank | 2 | 2 | 0 | 2 | 2 | 2 | 0 | 2 | 1 | 2 | 2 | - | 1,55 |
| Rietumu banka | 2 | - | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 0 | 0 | 1 | 1,36 |
| Trasta komercbanka | 2 | 2 | 2 | 2 | 2 | 2 | 0 | 2 | 1 | 0 | 2 | - | 1,55 |
| Norvik banka | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 2 | 1 | 2 | 2 | - | 1,73 |
| Latvijas Krajbanka | 2 | 2 | 1 | 2 | 2 | 2 | 1 | 2 | 1 | 2 | - | 2 | 1,73 |
| DnB NOR | 2 | 2 | - | 1 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | 1 | 1,73 |
| Latvijas Biznesa banka | 2 | 2 | 1 | 2 | 2 | - | 2 | 2 | 2 | - | - | 2 | 1,89 |
| Regionāla investīciju banka | 0 | 2 | 0 | 2 | 2 | - | - | 2 | 1 | 2 | 0 | - | 1,22 |
| Hipotēku banka | 2 | 2 | 2 | 1 | 1 | 2 | - | 0 | 0 | - | 1 | - | 1,22 |
| Nordea | - | - | - | - | 2 | 2 | 2 | 2 | 1 | 0 | 0 | 0 | 1,13 |
| VEF banka | - | 2 | 2 | - | 0 | - | 1 | 0 | 1 | - | - | - | 1,00 |
| SMP banka | 2 | 2 | 2 | 2 | - | - | - | - | - | 0 | - | - | 1,60 |
| SEB banka | 2 | - | 2 | - | - | - | - | - | - | 2 | - | 1 | 1,75 |

Table 9. Provision of contact information in the emails of Latvian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Danske banka | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1,00 |
| Parex banka | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 0,25 |
| GE Money Bank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Latvijas tirdzniecības banka | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | 0,09 |
| Privatbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Rietumu banka | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0,91 |
| Trasta komercbanka | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | - | 0,18 |
| Norvik banka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Latvijas Krajbanka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1 | 1,00 |
| DnB NOR | 1 | 1 | - | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0,82 |
| Latvijas Biznesa banka | 1 | 0 | 1 | 1 | 1 | - | 1 | 1 | 1 | - | - | 1 | 0,89 |
| Regionāla investīciju banka | 1 | 1 | 1 | 1 | 1 | - | - | 1 | 1 | 1 | 1 | - | 1,00 |
| Hipotēku banka | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | - | 0 | - | 0,00 |
| Nordea | - | - | - | - | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0,88 |
| VEF banka | - | 0 | 0 | - | 1 | - | 1 | 1 | 0 | - | - | - | 0,50 |
| SMP banka | 0 | 0 | 0 | 0 | - | - | - | - | - | 0 | - | - | 0,00 |
| SEB banka | 1 | - | 1 | - | - | - | - | - | - | 1 | - | 1 | 1,00 |

Table 10. Politeness of answered emails in Latvian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Danske banka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 0,92 |
| Parex banka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| GE Money Bank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Latvijas tirdzniecības banka | 1 | 0 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | - | 0,82 |
| Privatbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | - | 0,82 |
| Rietumu banka | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Trasta komercbanka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Norvik banka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Latvijas Krajbanka | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | - | 1 | 0,91 |
| DnB NORD | 1 | 1 | - | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0,82 |
| Latvijas Biznesa banka | 1 | 0 | 1 | 1 | 1 | - | 1 | 1 | 1 | - | - | 1 | 0,89 |
| Regionāla investīciju banka | 0 | 0 | 0 | 0 | 1 | - | - | 0 | 0 | 1 | 0 | - | 0,22 |
| Hipotēku banka | 1 | 1 | 1 | 1 | 0 | 0 | - | 1 | 1 | - | 1 | - | 0,78 |
| Nordea | - | - | - | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| VEF banka | - | 1 | 1 | - | 1 | - | 1 | 1 | 1 | - | - | - | 1,00 |
| SMP banka | 1 | 1 | 1 | 1 | - | - | - | - | - | 1 | - | - | 1,00 |
| SEB banka | 1 | - | 1 | - | - | - | - | - | - | 1 | - | 1 | 1,00 |

Table 11. Grammar of answered emails in Latvian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Danske banka | 0 | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 0,67 |
| Parex banka | 0 | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0,75 |
| GE Money Bank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 0,92 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Latvijas tirdzniecības banka | 1 | 1 | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | - | 0,82 |
| Privatbank | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 0 | 0 | 1 | - | 0,36 |
| Rietumu banka | 0 | - | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0,64 |
| Trasta komercbanka | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 0 | - | 0,64 |
| Norvik banka | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 0 | 1 | 1 | 0 | - | 0,73 |
| Latvijas Krajbanka | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 0 | 0,91 |
| DnB NORD | 1 | 1 | - | 1 | 0 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 0,73 |
| Latvijas Biznesa banka | 1 | 1 | 1 | 0 | 1 | - | 1 | 1 | 1 | - | - | 0 | 0,78 |
| Regionāla investīciju banka | 1 | 1 | 1 | 1 | 0 | - | - | 0 | 1 | 1 | 0 | - | 0,67 |
| Hipotēku banka | 1 | 1 | 1 | 1 | 1 | 1 | - | 1 | 1 | - | 1 | - | 1,00 |
| Nordea | - | - | - | - | 0 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0,50 |
| VEF banka | - | 1 | 1 | - | 0 | - | 0 | 0 | 1 | - | - | - | 0,50 |
| SMP banka | 0 | 1 | 1 | 1 | - | - | - | - | - | 1 | - | - | 0,80 |
| SEB banka | 0 | - | 1 | - | - | - | - | - | - | 1 | - | 0 | 0,50 |

Commentary

- Banks tend not to give negative answers to questions about services they do not provide, answers usually given indirectly.
- SMP bank never includes a signature of who answered the e-mail; furthermore, occasionally more than one grammar mistake is made within one sentence.
- Norvik banka includes an ending phrase in English and Russian although the email is written in Latvian; furthermore, the name of the person responding is also written twice.
- GE Money bank never includes an ending phrase to the e-mail.
- Latvijas Tirdzniecības banka tends to include an English signature also for mails written in Latvian. In an e-mail banks own web page address is wrongly written (instead of www.ltb.lv address www.ltb.lv.com is given).
- Danske bank tends to start replies with long standard introductory paragraph. In several cases, although it is clearly stated that the question poser is not in Latvia, he receives an answer to come to a branch. Also in an e-mail, the person answering to a question wrongly wrote banks name.
- Privatbank often makes severe grammar errors giving an impression of a non-native speaker answering e-mails. An inquiry about credit possibilities was answered with very detailed information of what kind of foreign forms are needed, if a particular service is desired.
- Rietumu banka tends to leave internal mail forwarding information in the e-mail. Furthermore, payment card is constantly used in diminutive.
- Regionāla Investīciju banka tend to include the whole signature in bold, which seems excessive, furthermore, an email was received that was completely written in capital letters.
- Nordea adds an English confidentiality note to an e-mail written in Latvian.
- Swedbank is the only bank encouraging people to write e-mails if any questions arise, other banks tend to encourage only calling or branch visiting.

Estonian banks

Table 12. Accuracy of answered emails in Estonian banks (0-2)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Krediidipank | 2 | 2 | 2 | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 2 | 0 | 1,50 |
| Swedbank | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 0 | 1 | 2 | 2 | 0 | 1,50 |
| Parex pank | - | 2 | - | 2 | - | 2 | 2 | 2 | 2 | - | 2 | 0 | 1,75 |
| SEB pank | 2 | - | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 1,91 |
| Sampo pank | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 | 2 | 2 | - | 1,91 |
| DnB NORD | 2 | 2 | 1 | 2 | 2 | - | 2 | 2 | 1 | - | 2 | 1 | 1,70 |
| Marfin pank | 2 | 2 | 2 | - | 2 | - | 2 | 2 | 1 | 2 | 2 | - | 1,89 |
| Nordea | 2 | 2 | 2 | 1 | 2 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | 1,58 |
| Handelsbanken | 2 | 2 | 2 | 2 | 2 | 0 | 2 | 2 | 2 | 1 | 2 | 1 | 1,67 |
| Tallinna Aripank | 2 | 2 | 2 | - | 1 | - | 2 | 2 | 2 | 2 | 0 | - | 1,67 |

Table 13. Provision of contact information in the emails of Estonian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Krediidipank | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 0,50 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Parex pank | - | 1 | - | 1 | - | 1 | 1 | 1 | 1 | - | 1 | 1 | 1,00 |
| SEB pank | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 0,91 |
| Sampo pank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| DnB NORD | 1 | 0 | 0 | 0 | 1 | - | 1 | 1 | 1 | - | 1 | 1 | 0,70 |
| Marfin pank | 1 | 1 | 0 | - | 1 | - | 1 | 1 | 0 | 0 | 1 | - | 0,67 |
| Nordea | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 0,92 |
| Handelsbanken | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 1 | 1 | 0,67 |
| Tallinna Aripank | 0 | 1 | 1 | - | 0 | - | 0 | 0 | 0 | 1 | 1 | - | 0,44 |

Table 14. Politeness of answered emails in Estonian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Krediidipank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Parex pank | - | 1 | - | 1 | - | 1 | 1 | 1 | 1 | - | 1 | 1 | 1,00 |
| SEB pank | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Sampo pank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| DnB NORD | 1 | 1 | 1 | 1 | 1 | - | 1 | 1 | 1 | - | 1 | 1 | 1,00 |
| Marfin pank | 1 | 1 | 1 | - | 1 | - | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Nordea | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Handelsbanken | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Tallinna Aripank | 1 | 1 | 1 | - | 0 | - | 1 | 1 | 1 | 1 | 1 | - | 0,89 |

Table 15. Grammar of answered emails in Estonian banks (0-1)

| Bank \ Email | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Average |
|------------------|---|---|---|---|---|---|---|---|---|----|----|----|---------|
| Krediidipank | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 0 | 0,75 |
| Swedbank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Parex pank | - | 1 | - | 1 | - | 1 | 1 | 1 | 1 | - | 1 | 1 | 1,00 |
| SEB pank | 1 | - | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Sampo pank | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 1 | 1 | - | 0,91 |
| DnB NORD | 1 | 1 | 1 | 1 | 1 | - | 1 | 0 | 1 | - | 1 | 1 | 0,90 |
| Marfin pank | 1 | 1 | 1 | - | 1 | - | 1 | 1 | 1 | 1 | 1 | - | 1,00 |
| Nordea | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1,00 |
| Handelsbanken | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 0 | 1 | 0 | 0,75 |
| Tallinna Aripank | 0 | 1 | 0 | - | 1 | - | 1 | 0 | 1 | 1 | 0 | - | 0,56 |

Commentary

- Answers by Tallinna Aripank occasionally contain style and grammar errors.
- Swedbank gives occasionally not only information asked, but also additional information on related issues.
- On a simple question DnB Nord pank answered with a .pdf file with extensive information.
- In several Handelsbanken e-mails style errors were observed.
- Krediidipank answered emails with a lot of deviation in accuracy. There were emails with very detailed information on the asked question, as well as emails with indirect answers without explanations.

Composite rankings 2008

To make the research more valuable to high level banking executives, a synthetic model has been constructed, representing every bank's ability to leverage the e-channel in two key areas, namely:

- **Attracting new clients**
- **Retaining current clients**

By using Delphi methodology, benchmark weights were derived and adjusted to reflect the averages as follows:

| Test | Attracting potential clients | Retaining current clients |
|----------------|------------------------------|---------------------------|
| Functionality | 3 | 3 |
| Mobile banking | 2 | 2 |
| Clarity | 3 | 2 |
| Convenience | 2 | 3 |
| Responsiveness | 2 | 2 |
| SUM | 12 | 12 |

The reasoning behind the weights was that some tests were simulating the behavior of experienced, old time clients of a bank and others were reflecting the attitudes and needs of new users (i.e. clients that either had been acquired very recently or were still considering whether to enter into a relationship with the bank). The model allows calculating an overall score for any given bank in both areas, and plots both values on a single XY chart (*Attracting potential clients vs. Retaining current clients*).

NOTE on Composite Ranking

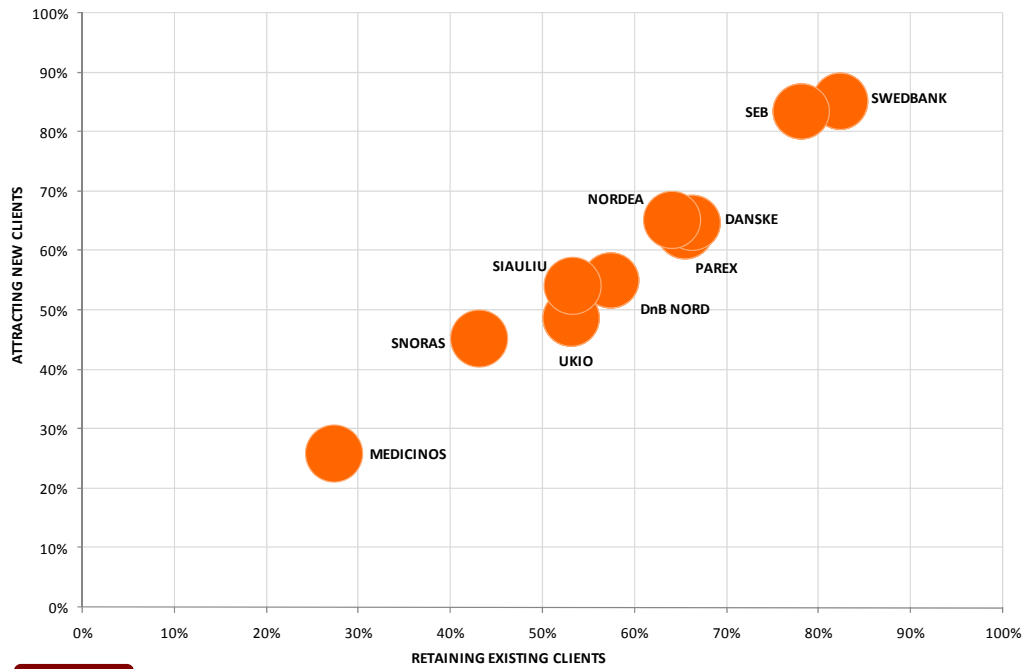
The intra-country composite rankings are relative and should not be compared across different countries. For instance, one can safely claim that SEB bank has shown better performance than Aripank in Estonia, but one cannot compare SEB bank's composite ranking score with that of Lithuania's SEB bankas in a meaningful way.

This of course does not prevent a reader from doing cross-border performance comparisons in areas where absolute rather than relative figures are available (convenience test results are a suitable example).

Lithuanian banks

Composite Ranking – Lithuania 2008

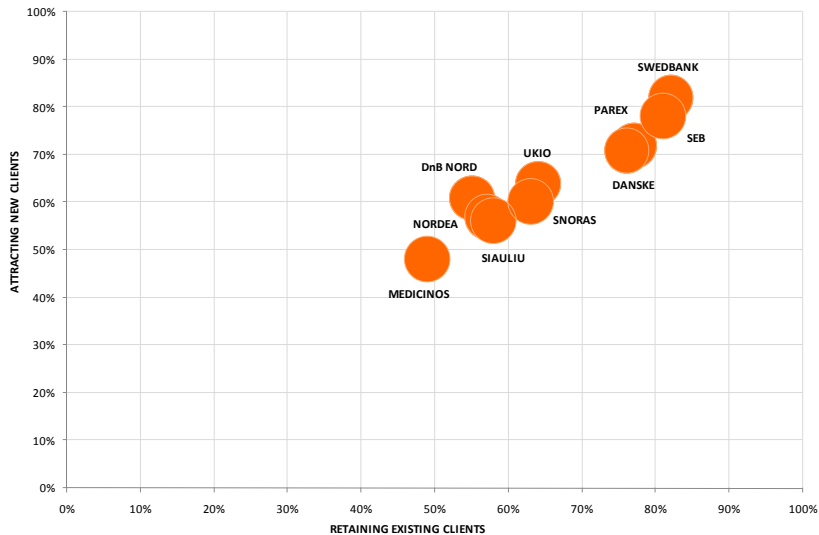
BEST



WORST

Composite Ranking – Lithuania 2007

BEST



Last year's Composite Ranking is included for relative comparison purposes.

WORST

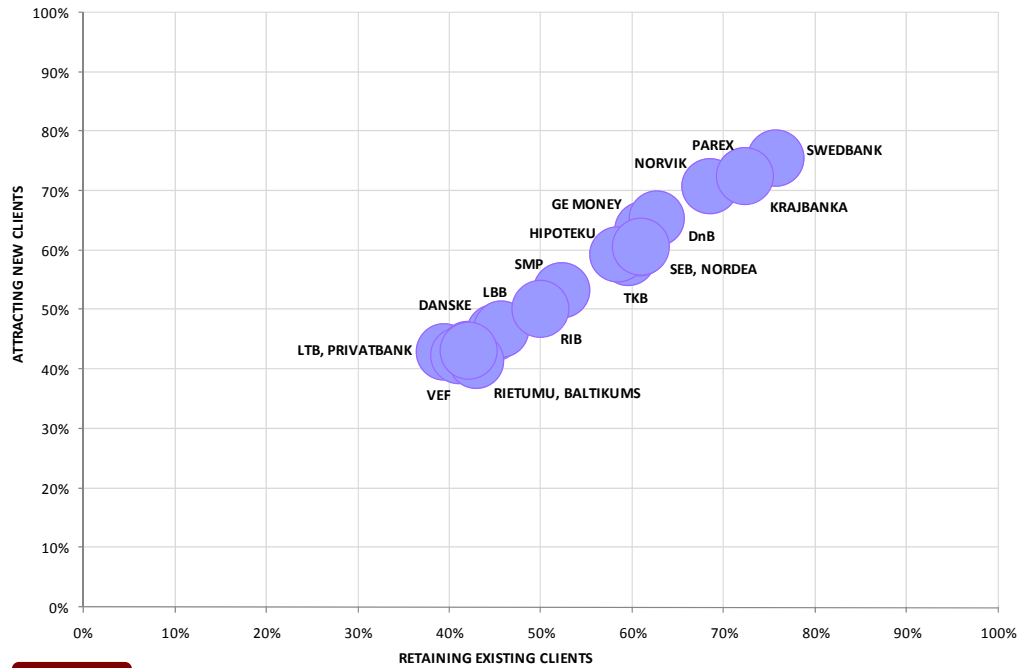
Overall rankings 2008 in Lithuania

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|-----------|-----------|------------------|------------------------|----------------------------|-------------|
| 1 | (1) | Swedbank | 8.2 | 8.5 | 16.8 |
| 2 | (2) | SEB bankas | 7.8 | 8.4 | 16.2 |
| 3 | (4) | Danske bankas | 6.6 | 6.5 | 13.1 |
| 4 | (9) | Nordea | 6.4 | 6.5 | 12.9 |
| 5 | (3) | Parex bankas | 6.5 | 6.3 | 12.9 |
| 6 | (8) | DnB NORD | 5.7 | 5.5 | 11.2 |
| 7 | (7) | Siauliu bankas | 5.3 | 5.4 | 10.7 |
| 8 | (6) | Ukio bankas | 5.3 | 4.9 | 10.2 |
| 9 | (5) | Bankas SNORAS | 4.3 | 4.5 | 8.8 |
| 10 | (10) | Medicinos bankas | 2.7 | 2.6 | 5.3 |
| | | AVERAGE | 5.9 | 5.9 | 11.8 |

Latvian banks

Composite Ranking – Latvia 2008

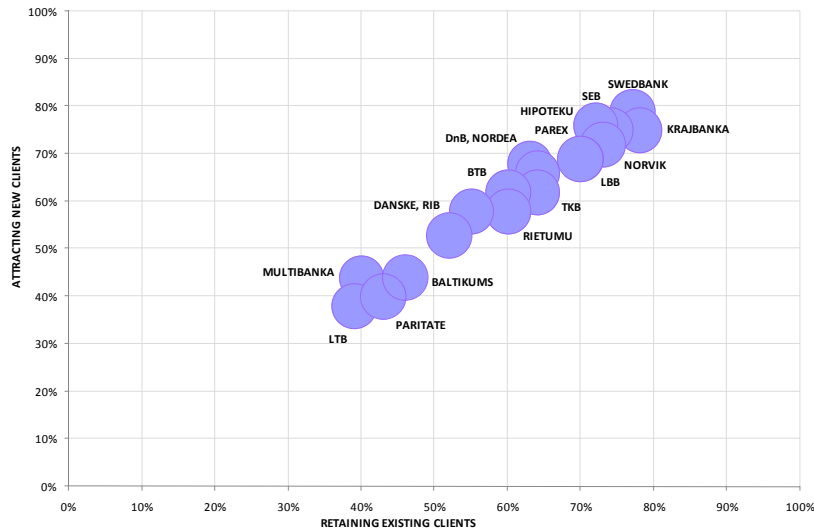
BEST



WORST

Composite Ranking – Latvia 2007

BEST



WORST

Last year's Composite Ranking is included for relative comparison purposes.

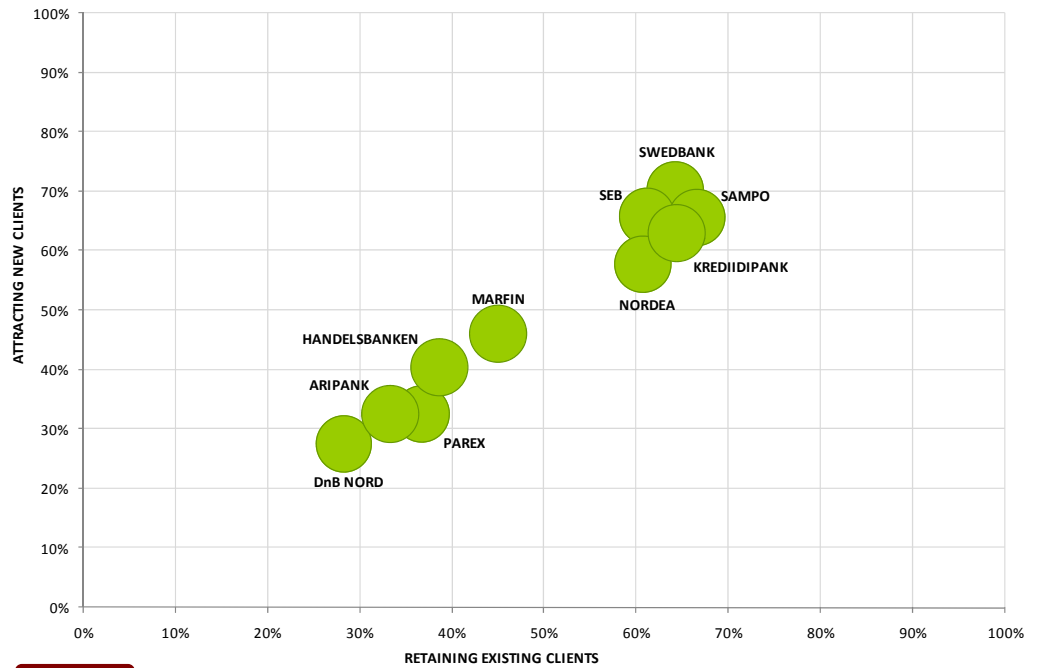
Overall rankings 2008 in Latvia

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|-----------|-----------|------------------------------|------------------------|----------------------------|-------------|
| 1 | (1) | Swedbank | 7.9 | 7.9 | 15.8 |
| 2 | (6) | Parex banka | 7.6 | 7.6 | 15.1 |
| 3 | (2) | Latvijas Krajbanka | 7.6 | 7.5 | 15.1 |
| 4 | (5) | Norvik banka | 7.2 | 7.4 | 14.5 |
| 5 | (11) | GE Money Bank | 6.6 | 6.8 | 13.4 |
| 6 | (3) | Hipoteku banka | 6.4 | 6.6 | 13.0 |
| 7 | (8) | Nordea | 6.4 | 6.3 | 12.7 |
| 8 | (9) | DnB NORD | 6.4 | 6.3 | 12.7 |
| 9 | (10) | Trasta komercbanka | 6.2 | 6.1 | 12.4 |
| 10 | (4) | SEB banka | 6.1 | 6.2 | 12.3 |
| 11 | (16) | SMP banka | 5.5 | 5.6 | 11.0 |
| 12 | (13) | Regionala investiciju banka | 5.2 | 5.2 | 10.4 |
| 13 | (7) | Latvijas Biznesa banka | 4.8 | 4.9 | 9.7 |
| 14 | (14) | Danske banka | 4.7 | 4.8 | 9.5 |
| 15 | (15) | Komercbanka Baltikums | 4.4 | 4.5 | 8.9 |
| 16 | (18) | Latvijas tirdzniecibas banka | 4.4 | 4.5 | 8.9 |
| 17 | (12) | Rietumu banka | 4.5 | 4.3 | 8.8 |
| 18 | (17) | Privatbank | 4.3 | 4.4 | 8.7 |
| 19 | (New) | VEF banka | 4.1 | 4.5 | 8.6 |
| | | AVERAGE | 5.8 | 5.9 | 11.7 |

Estonian banks

Composite Ranking – Estonia 2008

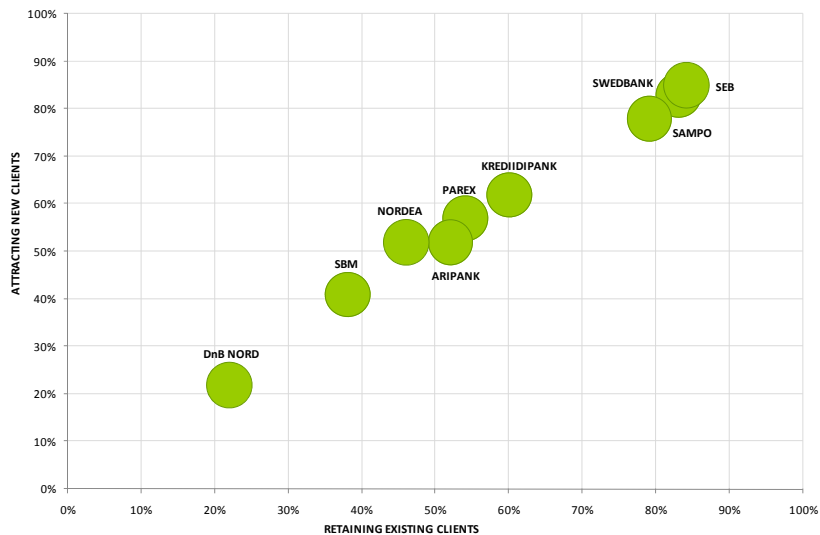
BEST



WORST

Composite Ranking – Estonia 2007

BEST



WORST

Last year's Composite Ranking is included for relative comparison purposes.

Overall rankings 2008 in Estonia

| Rank 2008 | Rank 2007 | Bank | Attracting new clients | Retaining existing clients | Total |
|-----------|-----------|------------------|------------------------|----------------------------|-------------|
| 1 | (3) | Swedbank | 6.4 | 7.0 | 13.5 |
| 2 | (2) | Sampo pank | 6.6 | 6.6 | 13.2 |
| 3 | (4) | Krediidipank | 6.4 | 6.3 | 12.7 |
| 4 | (1) | SEB pank | 6.1 | 6.6 | 12.7 |
| 5 | (7) | Nordea | 6.1 | 5.8 | 11.9 |
| 6 | New | Marfin pank | 4.5 | 4.6 | 9.1 |
| 7 | New | Handelsbanken | 3.9 | 4.0 | 7.9 |
| 8 | (5) | Parex pank | 3.7 | 3.3 | 6.9 |
| 9 | (6) | Tallinna Aripank | 3.3 | 3.3 | 6.6 |
| 10 | (9) | DnB NORD | 2.8 | 2.8 | 5.6 |
| | | AVERAGE | 5.0 | 5.0 | 10.0 |

Conclusions

1. While the picture with customer service responsiveness has improved considerably, many banks still fail to integrate e-channels into their customer service processes. Around one half of the banks still fails to answer all customer email inquiries, or is unable to ensure consistent quality. Still this year a positive trend has emerged as noticeably better Customer Responsibility results in Estonia and Lithuania have been observed.
2. Swedbank has regained the leading position in all three Baltic States. Swedbank remained a clear leader in Latvia, while in Lithuania the gap between Swedbank and its primary competitor SEB has been diminishing further. In Estonia overall competition is even fiercer than in Lithuania, as a group of leading banks has formed, whose rankings differ just in single digit points.
3. For a few years already no-fee e-banking account opening has become a standard for Estonian and Lithuanian banks, with none of the banks charging the customers for opening e-banking accounts. We still expect that similar trend should take over Latvian banking market over the coming years. Also half of Estonian banks don't charge for a domestic money transfer, which shows that Estonian banks see bigger value in e-banking as a cost saving tool rather as an additional revenue stream.
4. Mobile banking is advancing, but at a slower pace than expected. The growth is mostly noticeable in the SMS banking services. WAP banking does not show signs of an increasing popularity, being squeezed out by the development of mobile devices applications that support regular HTML browsing, such as Mini Opera mobile browser. Meanwhile, it is expected that mobile devices will get engaged more in non-financial or supportive services of banks, focusing mostly on the informative function.
5. Innovation leaders are still Estonian banks with other countries following the lead. Examples of commoditization of financial products can be seen in such pages as arved.ee where an e-bill system is being successfully implemented and used by leading banks and companies. Also pensionikeskus.ee where different life insurance and investment services can be compared and chosen. These websites are essentially financial products marketplaces, a trend which has been predicted by Metasite Business Solution in the first E-Banking Report back in 2003.
6. Overall trend is the increasing functionality of banks' IBS. This trend is formed by increasing bank competition in e-banking field, as banks become aware that e-banking is as important part of their business model as traditional banking. From the other side banks operating in the economic slowdown environment see e-banking as an opportunity to reduce their operating costs, hence a need to move as much functionality as possible into e-world.

About the Authors

Metasite is a management consulting, marketing communications and technology solutions firm serving enterprise clients in the Baltics, Russian Federation and United Kingdom.

Formed in 1998 as an integrated consulting house, Metasite maintains its primary focus on the financial services, telecommunications and energy sectors.

Metasite assists its clients in identifying key industry trends, mapping and optimizing customer touch points, integrating multiple customer service channels, engineering usable interfaces, developing structured customer-centric business processes for e-marketing, knowledge management and new product development.

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