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# The 2011 Baltic E-Banking Report



The 9th annual independent e-banking research report  
covering 38 banks in Latvia, Estonia and Lithuania

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Metasite Business Solutions  
[www.metasite.net](http://www.metasite.net)

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# 1. Introducing The Baltic E-Banking Report 2011

## Dear Bank Executive,

The very first Baltic E-Banking Report, titled "Triumphs and Failures on the Baltic E-Banking Scene", was launched into life nine years ago during the 2003 Banking and Finance in the Baltics conference. For almost a decade we have been documenting and witnessing many changes in the financial landscape of the Baltic states and how Baltic banks came to embrace online banking.

Since the first Baltic E-Banking Report saw the light of day, a team of over 45 professionals worked every summer to gather more than 40000 data points and catalogue the results under the 6 categories of E-banking tests, year after year. We've reviewed the results with banks to make sure they are accurate, and evolved the research methodology to reflect the changing environment. However, for the last 9 years the Baltic E-Banking report methodology has largely stayed as it was originally designed, to provide continuity and historical reference, while also reflecting the continuing relevance of the same broad areas of functionality, usability, completeness and clarity in Online Banking.

This year is the last year when we prepare Baltic E-Banking Report according to the original methodology and format. In 2012, the report will stop being a paper-based document and become an online e-bank benchmarking service, performed according to a completely renewed methodology, reflecting the new state of the art and the new challenges in Electronic Banking.

In light of this, we have decided not to provide an overall ranking of Banks in this 2011 Report. The original aim of compiling overall rankings was to motivate banks to understand where they are vis-à-vis their peers, and motivate them to perform better by selecting a leader. We have achieved this aim, as the difference between the leaders is now reduced to the level of insignificant differences. All banks know very well where they and their colleagues are, making an overall ranking unnecessary, in part thanks to the transparency provided by independent reports such as this Baltic E-Banking Report. We are changing the report because we see that it has served its purpose. Now, it is more important to strategically leverage the newly emerging technological territory in a smart manner. The aim of the new methodology and format of the report is to help busy executives navigate the difficult terrain of tomorrow by providing up-to-the-minute insights into what peers are doing, and why.

I would like to express my sincere gratitude to all banks' executives that have purchased the Baltic E-Banking Report 2011. Receiving your constructive feedback and observing some of our recommendations being actually implemented serve as the best motivator for the Metasite Business Solutions Baltic E-Banking Report team. We hope that the current 2011 Baltic E-Banking Report contains valuable insights for you, helping you build the highest class e-banking services. We're also looking forward to welcoming you to the new Baltic E-banking Benchmarking Service in 2012.

## Trends to watch in 2012

### The changing environment

Last year the “crisis” environment became the new economic normality, as it became apparent that worry-free growth is a thing of the past. Aftershocks are still felt from nationalization of Snoras Bank in Lithuania and its related subsidiaries in Latvia, with Finasta Bank in Lithuania being put up for sale. Continuing crisis in the Euro zone, and depressed stock markets keep Baltic banks alert, trying to protect themselves from any possible impact. International banks active in the region have once again started looking at reducing the cost base for the long term, strengthening their defenses, and starting to absorb the market share previously held by Snoras and its subsidiaries.

In this context, investments into further development of electronic customer (self) service channels may seem to be a secondary priority to some. We beg to differ: a crisis is always a great opportunity. Globally, the technological developments have accelerated to a frantic pace, raising many new questions, and presenting opportunities for a smart financial institution to leap ahead of its peers. As the developments are occurring across many fields, it’s time to place strategic bets in several focus areas, so that limited resources are leveraged to deliver a maximum result. Banks that know what they’re doing will establish strong positions, but only if the strategy is consistent. Without strategic clarity, banks risk spreading resources across too many emerging technological fields and failing to achieve results in all of them.

We start the trends review with a simple question: what is the customer doing nowadays?

#### Generation ‘Facebook’

Generation Facebook may be a more catchy name, but Generation Y is how it is referred to by sociologists. It is the group of customers who were born in the 1980s and 1990s and are now in their early thirties, twenties or teens. This group of customers, although not fully homogenous, is characterized by heavy use of contemporary consumer IT technology such as iOS and Android smartphones, iPads and other tablet devices, Facebook, digital music, digital TV and video. Most of the media that is consumed by this group is accessed through digital devices. Within the next ten years, Generation Y will become the key active workforce in all Baltic states, driving the financial institutions to serve them.

What are some of the emerging Generation Y habits?

- Super-short attention span. Everything has to be available here and now, 24x7. They don’t visit bank branches, except in an emergency situations. Long instructions and complicated forms are an alien thing to them. Auto-suggest is how they like their forms fields done.
- Everything has to be world class, and news of failure spreads fast. These consumers are demanding, and expect local providers to match global technology titans – “Could not find your app in the appstore – where is it?”. These people also know the global service providers can track every activity and provide personalized service, so they expect local financial institutions to be able to do the same. A personal finance management advice that is not personal is a ‘#fail’, and one that is readily shared with friends via social media environments.
- Gen Y consumers use short, informal, Facebook / Twitter style communication, love infographics and visuals. They live in an information overload world. For them, existing bank communication is boring and impossible to properly consume because of lack of time and short attention span.
- They are highly informed, sometimes cynical, compare prices avidly, and are not very loyal yet. Their attention and loyalty will have to be earned.

- They change what they don't like. 82% of Gen Y worldwide believe "[Our] generation has the power to change the world" (EURO RSCG). Changing their primary bank, perhaps multiple times, is something they are even more ready to do if their current banking services provider fails to live up to their expectations.

## Mobility and fragmentation of Online Channels

Three years ago, banking organizations were asking us: should the mobile e-channel be looked at seriously? It was a valid question then. Today, mobile banking is a major force to be reckoned with, and creates significant opportunities for retail financial institutions interested in gaining a certain class of customers. TeliaSonera Research in the Baltic and Scandinavian countries has found that mobile banking is amongst the most desirable missing smart phone features in the Baltics (together with mobile wallet, and electronic voting). These features are demanded by affluent customers today, and such demands can be ignored only at bank's peril if it is after this type of customer. It is best seen as a defensive investment, a must-have which is necessary to keep the wealthy and advanced customer loyal today. In the coming years, this feature will become mainstream, and will bring more customers to e-banking than PC-based e-banking was ever capable of. Now is the time to raise all the tricky questions:

- iPhone, Android and mobile banking: should a mobile bank be a stripped-down mini version of a desktop web e-bank, or something else completely?
- iPad and tablet devices in general – when, how, and for what purpose should a retail bank leverage this platform?
- Should it be an app or a mobile e-bank website version?
- Is investment into mobile banking a money-maker, cost-saver, or is it just a cost of being in the business? What is the best way to look at this?
- Social Media: is it a hang-out with customers, or a banking platform? One thing is certain: it is a customer service platform, whether financial institutions like it or not, as complaints and praise travel freely among friends. Although in many banking institutions use of Facebook is still restricted among employees outside the PR department, some use it as an opportunity to establish one more communication channel for interacting with Generation Y. An extreme example is ASB Bank New Zealand, which established their branch in Facebook, claiming it is *Just like a regular branch, only here on Facebook*.

## Personal Finance Management: the new norm

Meteoric rise of Personal Finance Management is another major change sweeping the online banking scene. Some industry watchers believe this will become *the core feature* of online banking. Online Personal Finance Management initially was a non-banking service made popular by mint.com and similar solutions, however now it is on the way to become a standard feature of contemporary online banks with a number of implementations across the world and the first ones in the Baltics. Some questions to be pondered are:

- Should a bank roll-out Personal Finance Management features in its e-bank? Which are the must-have features? How shall it work?
- Perhaps a mobile Personal Finance Management app is the way to go?

## **E-banking: time for a rethink or a redesign?**

During the last few years, a number of completely new approaches to online banking have emerged.

The most striking example is Simple.com, a much publicized online bank which has been redesigned completely from a consumer's point of view. Simple.com has reinvented the concept of bank by radically changing the way bank and its online solutions interact with the customer, focusing on how customer sees the world instead of bank-centric approach where all processes are arranged according to bank's internal logic. It works like Google, and looks like an Apple product.

Speaking of Apple, the company has raised the bar for elegant visual design and attention to details in functionality to an unprecedented level in recent years, hence many customers are now expecting comparable level of quality everywhere around them and online banking is no exception.

Innovative banks are using this to achieve competitive advantage and viral customer advocacy. For instance, recently established Czech Equa bank is offering visual calculators as a main mean of presenting products, and its online product ordering processes are of stunning simplicity. Equa has taken care of elegant error handling as well, e.g. as when you leave an order form open without submitting it, their system suggests you alternative ways to order the product later on.

A few questions worth raising are:

- How does your online banking experience compares against a typical Apple product usage experience?
- What can you learn from Simple.com and the likes?
- What are the features that can be safely taken away and improving the overall customer experience for vast majority of users?

## **A zoo of competitors or potential partners?**

It is easy to spot ongoing fragmentation of traditional banking services, and emergence of niche competitors in many areas:

- Family banking: invoice aggregators
- Retail payments: mobile payments/NFC challengers
- Online payments: payment aggregators, Paypal, Google, Apple
- Micro-finance and consumer credit providers

It's not so easy to devise the best strategy to accommodate these changes, as some will involve launching competing bank products, and some may push towards opening up and partnering.

In our view, one of the most interesting questions to consider is also perhaps one of the most radical:

- Shall the bank become an API (Application Programming Interface)?

Stated otherwise, this question draws attention to the possibility for a bank to open up and provide financial infrastructure services to other players who can serve the customer better in particular niche scenarios.

Metasite Business Solutions would like to extend an invitation to interested financial institutions in the Baltics to discuss these trends, threats and opportunities in dedicated seminars, and work together to build better, more defensible strategic positions in the market.

## 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 highlights 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
- Innovation

# 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**

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 (see *below*) and Internet Banking Systems (see *below*) are considered part of a bank's e-banking offerings in this report.

**Public Web Site (PWS)**

A website (also referred to as *internet homepage* 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.

**Internet Banking System (IBS)**

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.

**History;**  
**Account history**

A historical list of transactions carried out (or attempted) by the user during a certain period of time.

**Client**  
**User**  
**Customer**

A person who is making use of e-banking services provided by a retail bank.

**Wire transfer**  
**Money transfer**  
**Payment order**

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).

**Transaction**

An operation involving a client's funds and carried out in the Internet Banking System (e.g. transfers, currency conversions, utility payments).

## 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 six 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 1<sup>st</sup> 8:00 - August 31<sup>st</sup> 18:00 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 2012 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.

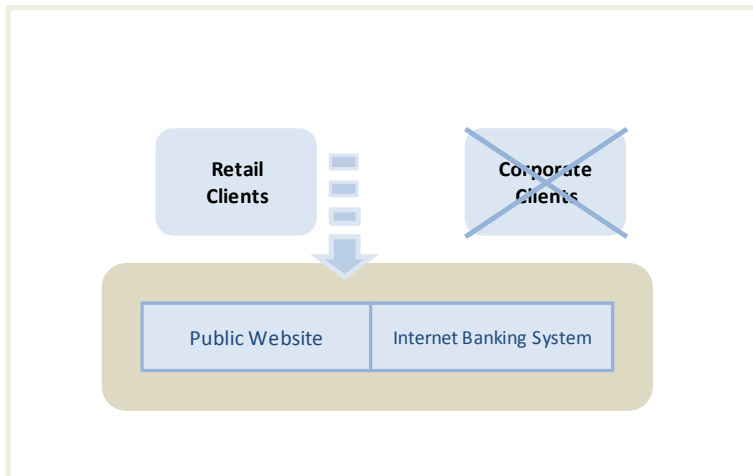
Analysis covered in this report has been carried out entirely from a private user perspective. To ensure that a customer-perspective is maintained at all times, no additional data has been gathered directly from the banks, IBS vendors or third party sources.

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. Tests were carried out using Internet Explorer browser.

## 6. Subject of the research

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 researched bank.
- The Internet Banking System of every researched 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 private banking clients, presently we do not aim to provide any evaluations of such offerings.

## 7. Banks covered in the report

The following banks have been covered in the 2011 Baltic E-Banking Report:

### 7.1 Lithuanian banks

Rank	Bank	Website
1	SEB bankas	<a href="http://www.seb.lt">www.seb.lt</a>
2	Swedbank	<a href="http://www.swedbank.lt">www.swedbank.lt</a>
3	DnB NORD	<a href="http://www.dnbnord.lt">www.dnbnord.lt</a>
4	Nordea	<a href="http://www.nordea.lt">www.nordea.lt</a>
5	Citadele bankas	<a href="http://www.citadele.lt">www.citadele.lt</a>
6	Danske bankas	<a href="http://www.danskebankas.lt">www.danskebankas.lt</a>
7	Ukio bankas	<a href="http://www.ub.lt">www.ub.lt</a>
8	Medicinos bankas	<a href="http://www.medbank.lt">www.medbank.lt</a>
9	Handelsbanken	<a href="http://www.handelsbanken.lt">www.handelsbanken.lt</a>
10	Siauliu bankas	<a href="http://www.sb.lt">www.sb.lt</a>
11	FINASTA	<a href="http://www.finasta.lt">www.finasta.lt</a>

## 7.2 Latvian banks

Rank	Bank	Website
1	Swedbank	<a href="http://www.swedbank.lv">www.swedbank.lv</a>
2	SEB banka	<a href="http://www.seb.lv">www.seb.lv</a>
3	Norvik banka	<a href="http://www.norvik.lv">www.norvik.lv</a>
4	Nordea	<a href="http://www.nordea.lv">www.nordea.lv</a>
5	GE Money Bank	<a href="http://www.gemoneybank.lv">www.gemoneybank.lv</a>
6	Latvijas Biznesa banka	<a href="http://www.lbb.lv">www.lbb.lv</a>
7	TRASTA Komercbanka	<a href="http://www.tkb.lv">www.tkb.lv</a>
8	DnB NORD Banka	<a href="http://www.dnbnord.lv">www.dnbnord.lv</a>
9	Latvijas Hipoteku un zemes banka	<a href="http://www.hipo.lv">www.hipo.lv</a>
10	Privatbank	<a href="http://www.privatbank.lv">www.privatbank.lv</a>
11	Citadele banka	<a href="http://www.citadele.lv">www.citadele.lv</a>
12	SMP banka	<a href="http://www.smpbank.lv">www.smpbank.lv</a>
13	Latvijas Pasta Banka	<a href="http://www.lapastabanka.lv">www.lapastabanka.lv</a>
14	Reģionāla investīciju banka	<a href="http://www.rib.lv">www.rib.lv</a>
15	Handelsbanken	<a href="http://www.handelsbanken.lv">www.handelsbanken.lv</a>
16	Danske banka	<a href="http://www.danskebanka.lv">www.danskebanka.lv</a>

## 7.3 Estonian banks

Rank	Bank	Website
1	Swedbank	<a href="http://www.swedbank.ee">www.swedbank.ee</a>
2	SEB pank	<a href="http://www.seb.ee">www.seb.ee</a>
3	Sampo pank	<a href="http://www.sampopank.ee">www.sampopank.ee</a>
4	Nordea	<a href="http://www.nordea.ee">www.nordea.ee</a>
5	Tallinna Aripank	<a href="http://www.tbb.ee">www.tbb.ee</a>
6	LHV	<a href="http://www.lhv.ee">www.lhv.ee</a>
7	Krediidipank	<a href="http://www.krediidipank.ee">www.krediidipank.ee</a>
8	Marfin pank	<a href="http://www.marfinbank.ee">www.marfinbank.ee</a>
9	Citadele pank	<a href="http://www.citadele.ee">www.citadele.ee</a>
10	Handelsbanken	<a href="http://www.handelsbanken.ee">www.handelsbanken.ee</a>

## 7.4 Banks excluded from the research

**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 2011 study because of one or both of the following reasons:**

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

Deposit card, credit card or other serious responsibility required to get access to IBS.

Bank is not providing services to retail customers or demonstrated lack of willingness to serve retail customers.

Bank offering account only to specific customers

Bank offering account by requiring high deposit and contract of investment

Bank	Country	Reason of exclusion
UniCredit Bank	Lithuania	Requires minimal deposit of 20.000 LTL
BIGBANK AS	Lithuania	Do not offer banking services for private customers
MP Bank	Lithuania	Do not offer banking services for private customers
Bankas SNORAS	Lithuania	Petition in bankruptcy
ABLV banka	Latvia	Requires minimal deposit of 500.000 LVL
LTB Bank	Latvia	Requires more than 30 LVL for opening account and E-bank
Baltic International Bank	Latvia	Requires deposit of more than 1.000 LVL
UniCredit Bank	Latvia	Requires deposit of more than 10.000 LVL
Rietumu Banka	Latvia	Requires deposit of more than 10.000 LVL
Balticums	Latvia	Specializes in asset management and not for private customers
VEF	Latvia	VEF bank ceased the operation
Latvijas Krajbanka	Latvia	Petition in bankruptcy
UniCredit Bank	Estonia	Requires deposit of more than 10.000 EUR
DnB NORD Pank	Estonia	Do not offer banking services for private customers
BIGBANK AS	Estonia	BIG BANK offers IBS only for changing personal info and contract management
Pohjola Bank pl's Eesti	Estonia	Estonian bank does not offer any ebanking services



## 8. E-Banking Fees

In order to reflect the differences in pricing strategies among the Lithuanian, Latvian and Estonian banks, 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
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 1.40
DNB Nord	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 1.30
Nordea	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 1.00
Citadele Bankas	LTL 0.00	LTL 0.00	LTL 1.50 <sup>1</sup>	LTL 0.00	LTL 3.00
Danske Bankas	LTL 0.00	LTL 0.00	LTL 1.15	LTL 0.00	LTL 1.40
Ukio Bankas	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 1.20
Medicinos bankas	LTL 0.00	LTL 10.00	LTL 0.00	LTL 0.00	LTL 3.00
Handelsbanken	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.80
Siauliu Bankas	LTL 0.00	LTL 0.00	LTL 0.55	LTL 0.00	LTL 2.00
FINASTA	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 2.00

**IBS transaction fee in this case is a domestic non-express IBS-initiated inter-bank payment transfer fee.**

**Prices are valid as of October 1<sup>st</sup>, 2011.**

<sup>1</sup> Every three months

## 8.2 Latvian banks

Bank Name	Opening fee	Additional opening costs	Monthly fee	Closing fee	IBS transaction fee*
Swedbank	LVL 1.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.25
SEB banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.25
Norvik banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.20
Nordea	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.20
GE Money Bank	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.20
Latvijas Biznesa banka	LVL 0.00	LVL 1.00	LVL 0.00	LVL 0.00	LVL 0.15
TRASTA Komercbanka	LVL 2.00	LVL 0.00	LVL 1.00	LVL 2.00	LVL 0.35
DnB Nord	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.25
Latvijas Hipoteku	LVL 3.00	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
Citadele banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 5.00	LVL 0.25
SMP banka	LVL 5.00	LVL 0.00	LVL 0.00	LVL 5.00	LVL 0.30
Latvijas Pasta Banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.35
Regionala investiciju banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.20
Handelsbanken	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.20
Danske banka	LVL 0.00	LVL 0.00	LVL 0.50	LVL 0.00	LVL 0.20

**IBS transaction fee is a domestic non-express IBS-initiated inter-bank payment transfer fee.**

**Prices are valid as of October 1<sup>st</sup>, 2011.**

## 8.3 Estonian banks

Bank Name	Opening fee	Additional opening costs	Monthly fee	Closing fee	IBS transaction fee*
Swedbank	EUR 0.00	EUR 0.00	EUR 0.96	EUR 0.00	EUR 0.38
SEB pank	EUR 0.00	EUR 0.00	EUR 0.96	EUR 0.00	EUR 0.38
Sampo pank	EUR 0.00	EUR 0.00	EUR 7.50	EUR 0.00	EUR 0.38
Nordea	EUR 0.00	EUR 0.00	EUR 2.24	EUR 0.00	EUR 0.38
Tallinna Aripank	EUR 0.00	EUR 0.00	EUR 0.64	EUR 0.00	EUR 1.02
LHV	EUR 0.00	EUR 0.00	EUR 0.00	EUR 0.00	EUR 0.00
Krediidipank	EUR 0.00	EUR 0.00	EUR 0.96	EUR 0.00	EUR 0.13
Marfin pank	EUR 0.00	EUR 0.00	EUR 0.00	EUR 0.00	EUR 0.95
Citadele pank	EUR 0.00	EUR 0.00	EUR 0.96	EUR 0.00	EUR 0.35
Handelsbanken	EUR 0.00	EUR 0.00	EUR 1.26	EUR 0.00	EUR 0.16

**IBS transaction fee is a domestic non-express IBS-initiated inter-bank payment transfer fee.**

**Prices are valid as of October 1<sup>st</sup>, 2011.**

# The results of the tests

## Overall categories results 2011 in Lithuania

2011	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB bankas	90%	72%	86%	76%	70%	0%
Swedbank	90%	69%	87%	71%	52%	67%
Danske bankas	79%	73%	73%	68%	37%	0%
Citadele	64%	73%	72%	79%	39%	0%
Siauliu bankas	74%	72%	71%	69%	38%	33%
Nordea	63%	71%	92%	61%	35%	0%
Ukio bankas	75%	72%	68%	78%	36%	0%
DnB NORD	81%	65%	85%	68%	42%	0%
Medicinos bankas	52%	73%	65%	70%	32%	0%
Handelsbanken	35%	62%	90%	77%	14%	0%
FINASTA	47%	71%	65%	53%	6%	17%
<b>Average</b>	<b>69%</b>	<b>70%</b>	<b>77%</b>	<b>69%</b>	<b>37%</b>	<b>10%</b>

## Changes in overall categories 2011 compared to 2010 in Lithuania

2011 – 2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB bankas	6%	-12%	9%	3%	16%	-8%
Swedbank	4%	-12%	9%	0%	15%	36%
Danske bankas	14%	3%	9%	-2%	-1%	0%
Citadele	-1%	-7%	8%	-5%	-5%	0%
Siauliu bankas	7%	16%	9%	11%	29%	25%
Nordea	2%	-3%	3%	-25%	9%	0%
Ukio bankas	12%	1%	4%	-13%	27%	0%
DnB NORD	4%	-9%	5%	-2%	2%	0%
Medicinos bankas	10%	-6%	2%	39%	-1%	0%
Handelsbanken	4%	-1%	10%	10%	5%	0%
FINASTA	4%	-15%	4%	-9%	-3%	17%
<b>Average</b>	<b>5%</b>	<b>-4%</b>	<b>3%</b>	<b>0%</b>	<b>9%</b>	<b>5%</b>

## Overall categories results 2011 in Latvia

2011	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	92%	81%	83%	76%	67%	56%
NORVIK BANKA	80%	76%	81%	86%	47%	25%
Nordea	65%	65%	92%	53%	36%	25%
Citadele banka	72%	77%	65%	74%	30%	33%
SEB banka	93%	69%	71%	27%	39%	28%
TRASTA Komercbanka	58%	59%	83%	80%	27%	0%
Latvijas Biznesa banka	50%	61%	83%	38%	42%	0%
Latvijas Hipoteku banka	58%	65%	71%	67%	18%	0%
SMP Bank	51%	64%	76%	68%	7%	0%
DnB NORD Banka	67%	65%	66%	50%	20%	0%
GE Money Bank	48%	54%	77%	61%	35%	0%
Reģionālā investīciju banka	47%	56%	75%	62%	29%	0%
PrivatBank	55%	54%	67%	65%	25%	17%
Danske Bank	46%	60%	65%	82%	12%	0%
Svenska Handelsbanken	32%	57%	71%	77%	12%	0%
Latvijas Pasta Banka	46%	52%	77%	19%	20%	0%
<b>Average</b>	<b>59%</b>	<b>63%</b>	<b>75%</b>	<b>62%</b>	<b>29%</b>	<b>10%</b>

## Changes in overall categories 2011 compared to 2010 in Latvia

2011 – 2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	12%	5%	8%	-11%	29%	34%
NORVIK BANKA	1%	3%	0%	3%	9%	17%
Nordea	0%	-15%	0%	0%	12%	8%
Citadele banka	15%	23%	-7%	-4%	4%	25%
SEB banka	9%	2%	-14%	-59%	10%	11%
TRASTA	10%	0%	4%	-6%	-1%	0%
Latvijas Biznesa	0%	0%	-3%	-35%	13%	0%
Latvijas Hipoteku	4%	3%	-6%	-19%	3%	0%
SMP Bank	4%	-8%	-1%	7%	-2%	-8%
DnB NORD Banka	4%	-6%	-2%	-34%	6%	0%
GE Money Bank	-10%	-17%	-3%	-9%	9%	0%
Regionāla invest.	1%	7%	-4%	8%	4%	0%
PrivatBank	2%	2%	-5%	-24%	8%	0%
Danske Banka	2%	3%	-1%	-2%	9%	0%
Handelsbanken	-1%	5%	-17%	16%	3%	0%
Latvijas Pasta	5%	-6%	-6%	-41%	5%	0%
<b>Average</b>	<b>3%</b>	<b>-1%</b>	<b>-3%</b>	<b>-13%</b>	<b>8%</b>	<b>5%</b>

## Overall categories results 2011 in Estonia

2011	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB pank	86%	84%	82%	59%	69%	67%
Swedbank	89%	65%	82%	68%	53%	58%
LHV	43%	72%	95%	81%	12%	58%
Sampo pank	77%	80%	75%	77%	27%	8%
Nordea	55%	69%	76%	72%	37%	8%
Eesti Krediidipank	63%	67%	72%	76%	33%	0%
Marfin pank	45%	60%	77%	74%	11%	0%
Citadele pank	52%	71%	65%	55%	12%	8%
Tallinna Aripanga	47%	59%	69%	61%	12%	0%
Handelsbanken	37%	48%	70%	60%	12%	17%
<b>Average</b>	<b>56%</b>	<b>67%</b>	<b>75%</b>	<b>71%</b>	<b>24%</b>	<b>19%</b>

## Changes in overall categories 2011 compared to 2010 in Estonia

2011 – 2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB pank	16%	16%	-13%	-11%	33%	42%
Swedbank	18%	-10%	-12%	-17%	28%	27%
LHV	6%	12%	6%	-4%	12%	25%
Sampo pank	1%	5%	-16%	4%	14%	8%
Nordea	-8%	2%	-11%	-9%	13%	0%
Eesti Krediidipank	7%	7%	-11%	10%	7%	0%
Marfin pank	3%	5%	-13%	6%	2%	0%
Citadele pank	11%	16%	-9%	-14%	3%	8%
Tallinna Aripanga	6%	-8%	-28%	-28%	3%	0%
Handelsbanken	2%	0%	-12%	-7%	3%	9%
<b>Average</b>	<b>5%</b>	<b>4%</b>	<b>-10%</b>	<b>-5%</b>	<b>10%</b>	<b>10%</b>

# Conclusions

1. Increased online based communications resulted in strict anti-SPAM filters and unresponsiveness (a significant amount of simulated email requests were rejected by poorly configured anti-SPAM filters). Only 4 banks out of 11 in Lithuania ended up with a positive change in responsiveness compared to last year. In Latvia numbers are much worse and the whole category fell by 13% while Estonia is in the middle with -5% change in responsiveness. As new generation tends to use more online communication channels than any other mean to talk to institutions, banks should take this into account when developing communication tools and perfecting their operations.
2. On the contrary to responsiveness - banks enriched IBS functions distinctly: Lithuanian and Estonian Banks experienced positive change of 5%, and Latvian Banks added up 3% in functionality of e-banking systems. The most improved bank in Lithuania is Danske bank (+14%), in Latvia - Citadele with +15% (ironically Citadele in Lithuania is the one with decreased number in Functionality) and Swedbank in Estonia (+18%). Nordea in Estonia decreased by 8% while GE Money bank in Latvia decreased by significant 10%.
3. Although functionality increased, systems got more confusing, less convenient and decreased in clarity. Ironically, updated functionality could be named as one of the main reasons in drop of clarity and convenience results.
4. Compared to last year, the lack of clarity is visible in Lithuanian and Latvian banks. Estonia is performing best in this category with increasing by 4% in overall results (only two Estonian banks had decreased clarity results). The opposite results are in Lithuania with overall decrease by 4% and only three banks with positive numbers. Latvian Banks performed a bit better with overall decrease by 1%.
5. In Convenience category, Lithuanian and Latvian banks are modestly improving with 3% increase of overall convenience of their IBS. Estonian banks are falling behind in customer convenience this year with significant 10% decrease. Only LHV bank in Estonia performed with positive 6% change in convenience.
6. Considering innovative solutions, almost half of the banks have made some improvements in this category although only a few of them provided significant innovations to their customers. The best performer in all countries is Swedbank (improved by 36% in Lithuania, 34% in Latvia and 27% in Estonia). SEB decreased by 8% in Lithuania but improved in Estonia quite dramatically by 42%. Overall results have changed positively by 5% in Lithuania and Latvia and by 10% in Estonia.
7. The importance of mobile banking is ever increasing: 3 out of 10 mobile phones sold in the Baltics are smartphones (major competitors being Apple products and Android based phones). For this reason we have included the Android based smartphones to the mobile banking research part together with iOS based Apple devices (from previous year's research). Overall results show that banks are improving in mobile banking with increased results by 8% in Latvia, 9% in Lithuania and 10% Estonia.

## 9. Functionality



The Functionality test aims to evaluate the variety of functions that 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

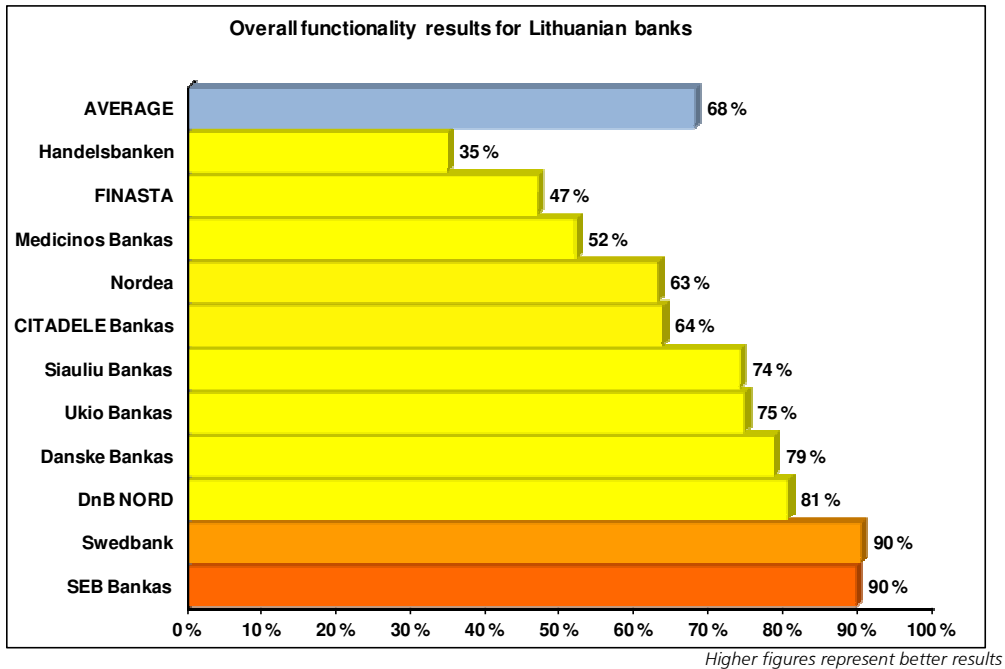
The criteria in each subcategory were defined by evaluating the total functionality universe available from Baltic banks and cross-checking with the functionality available to the customers of major U.S. retail banks; then extended and modified following the recommendations and best practices suggested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



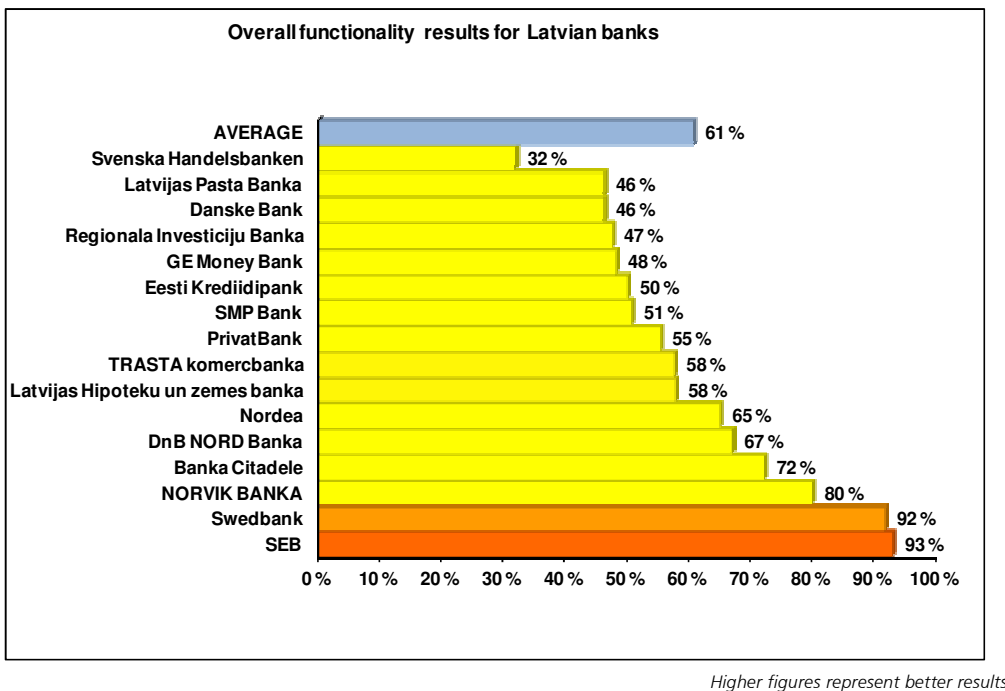
## Overall functionality results

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.

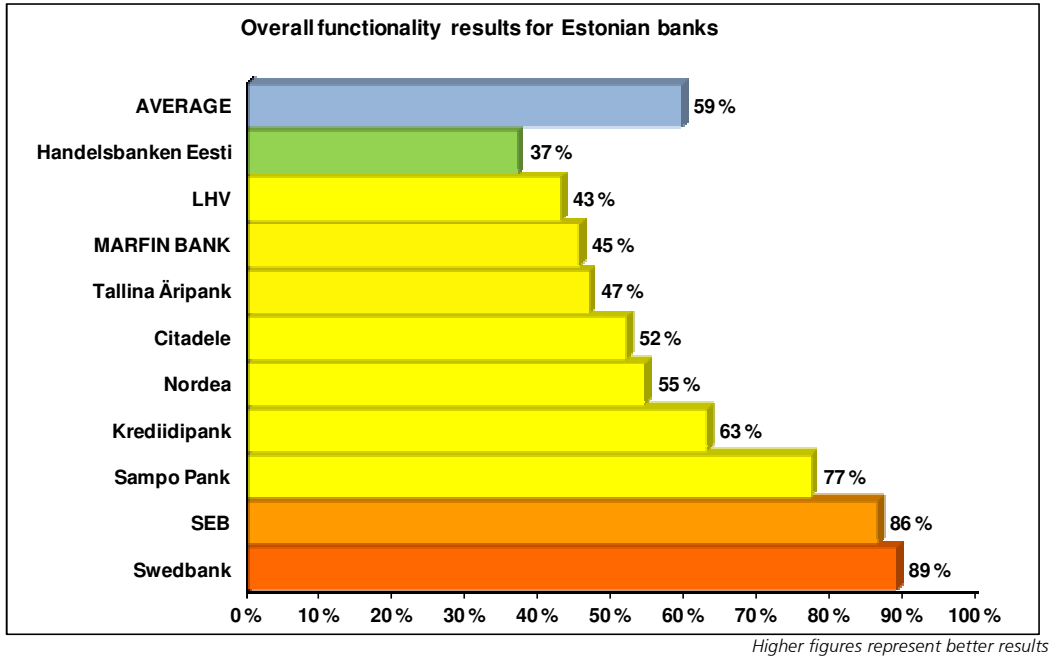
### Lithuanian banks



### Latvian banks



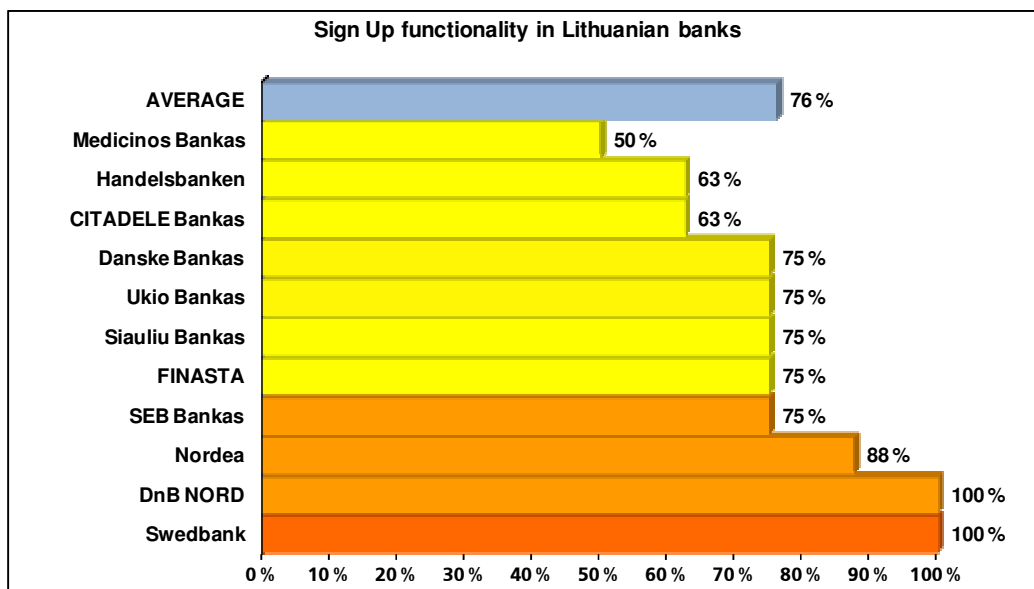
## Estonian banks



## 9.1 Sign up

Criteria in the **sign up subcategory** reflects 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



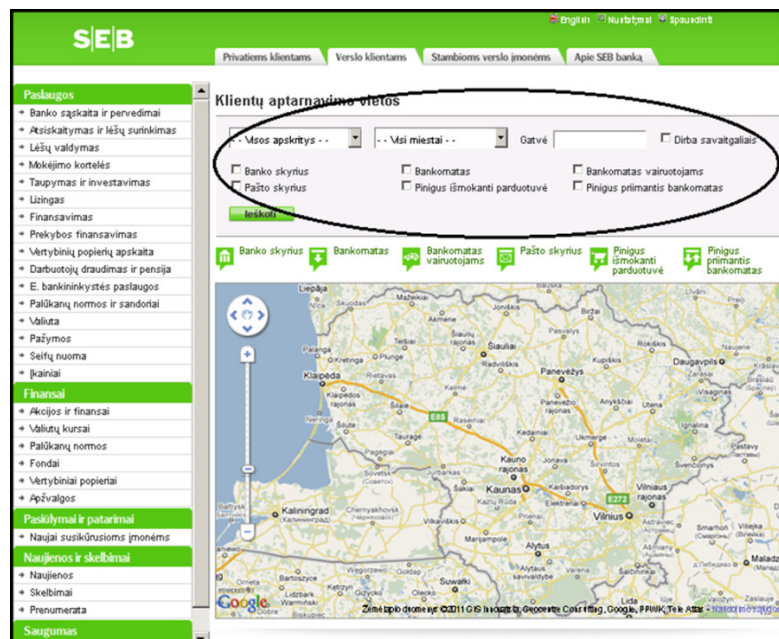
Higher figures represent better results

### Detailed testing results

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Sign-up	Possibility to log in using e-signature	+	-	+	-	-	-	-	-	-	-	+
Sign-up	A single telephone number for information	+	+	+	+	+	+	+	+	+	+	+
Sign-up	A single email address for information	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Addresses of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Working hours of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Possibility to have "favorites menu" in IBS after user signs-up	+	-	+	-	-	-	-	+	-	-	-
Sign-up	Demo-user (try out) version provided	+	-	+	+	+	+	-	-	+	-	+
Sign-up	Full information about the price of IBS	+	+	+	+	+	+	+	+	+	+	+

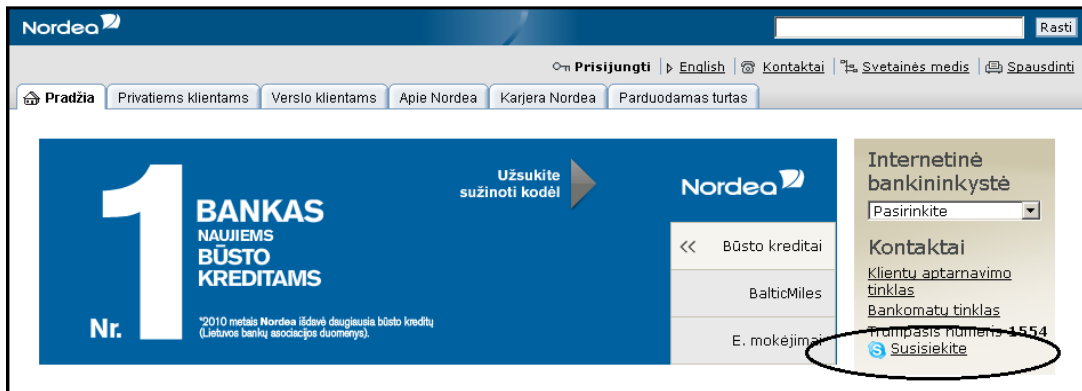
## Commentary

- Swedbank and DNB Nord banks fulfilled 100% criteria in this category. Nordea is also included in top 3 of the category by fulfilling 88 %.
- 5 other banks performed well in the Sign-Up category by fulfilling 75% of criteria.
- Only 4 banks offer the possibility to log in using e-signature.
- All banks have information about their branch addresses, working hours, single e-mail address for information and full information about the prices of IBS.
- Both DnB NORD and Swedbank offered the most convenient branch locators as well as user-friendly demo versions, making the internet banking more appealing for new users.
- Medicinos Bankas, same as previous years, performed the worst in this subcategory. It failed at e-signature, single telephone number, favorites menu and demo user version criterions.
- Handelsbanken – the bank scores are high in the graphs, but only because there’s only one branch in Lithuania – therefore all the information is provided on the front page. There is very little information about account opening and management aside from a brief mention of e-banking and multicurrency accounts.
- Most completed – addresses and working times. All banks have lists of their branch offices with all information related to the location and working hours. Google maps or similar solutions are often used to allow the client to pinpoint the nearest branch. There often are search functions that allow the client to specifically search for ATM’s, Customer Service Centres, etc.
- Some banks provide basic contracts forms, but they have to be printed out. Only a few banks provided the opportunity to enable e-banking online and only if the person already had an account in the bank.
- Many banks have lists of their branch offices, but only a few provide customized search options together with maps. SEB provides a search function with googlemaps integrated into the system. The client can search for a specific type of branch that may work on weekends, shops that pay out money or ATM’s that serve drivers.

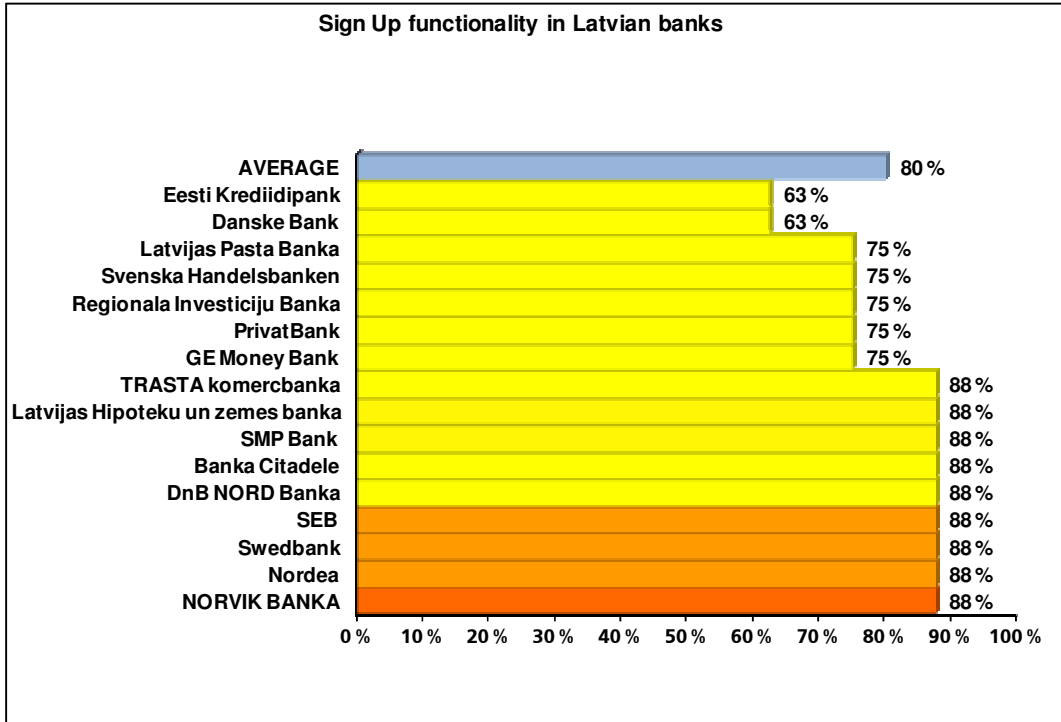


- The only bank that can be contacted through free online chat programs is Nordea. It provides the client with the opportunity to call the bank online. Although this function can only be

used by a relatively small audience – young people that are well acquainted with internet technologies, it is the first step on integrating the bank to youth-friendly online environments.



## Latvian banks



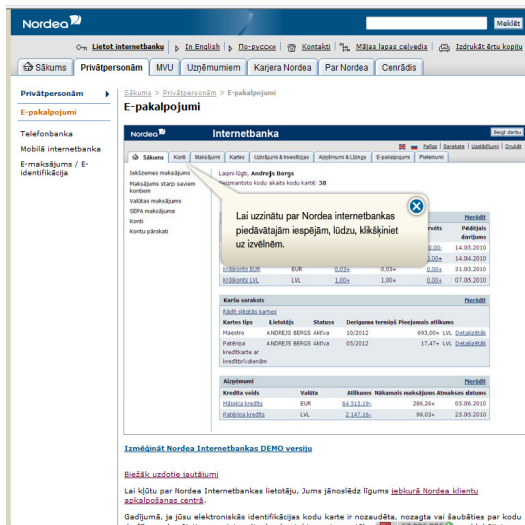
Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NOR Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	
Sign-up	Possibility to log in using e-signature	-	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+
Sign-up	A single telephone number for information	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sign-up	A single email address for information	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Addresses of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Working hours of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Sign-up	Possibility to have "favorites menu" in IBS after user signs-up	+	-	+	+	-	-	+	+	+	-	+	+	+	+	+	+	+
Sign-up	Demo-user (try out) version provided	+	+	-	+	+	+	-	+	+	-	-	-	+	+	+	+	+
Sign-up	Full information about the price of IBS	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

## Commentary


- 9 banks out of 16 performed well in this subcategory with the result of 88%.
- Only Nordea and Trasta banks provided e-signature feature.
- The least fulfilled criterions in this subcategory are e-signature and demo version. The rest criterions are fulfilled highly.
- The worst performers in this subcategory are Krediidipank and Danske banks. Both banks fail at the same criterions - e-signature, favorites menu and demo version.
- NORVIK BANKA has Google Maps integrated to display branch profiles.
- On Nordea website the information about IBS can even be found with no demo user (demo is also provided).



- Only with 3 branches Latvijas Pasta Banka is the only bank who pinpointed them on google maps.

- JAUNUMI
- VADĪBA
- FAKTI PAR BANKU
- FINANŠU PĀRSKATI
- KORESPONDENTBANKAS
- ZINI SAVU KLIENTU
- KARJĒRA
- REKVIZĪTI
- ATSĀUKSMES UN IEROSINĀJUMI
- KĀ MŪS ATRAST

## Kā mūs atrast



Informācija par karti ©2011 Tele Atlas - Pakalpojumu sniegšanas pasākums

LV | EN

Noderīgi

- Termins
- Dokuments
- Biežāk

Valūtas

Pērs

USD 0.492

EUR 0.702

Visi

Kontakti

Adrese:

Katlakalna

Tālrunis:

(+371) 6 777 2957

Fakss:

(+371) 6 777 2998

E-pasta adrese:

info@latpa

**Klientu apkalpošanas centrs "Katlakalna"**  
 Adrese: Katlakalna 1, Rīga, LV-1073  
 Tālrunis: (+371) 6 777 2957  
 Fakss: (+371) 6 777 2998  
 Darba laiks: darbdienās 9:00-18:00

**Noreķinu grupa "Mākalne"**  
 Adrese: Mākalnes pr.3, Ogre, LV-5001  
 Tālrunis: (+371) 6 777 2926  
 Fakss: (+371) 6 502 1198  
 Darba laiks: otrdienās - piektdienās 9:00-18:00, sestdienās 10:00-16:00


**Noreķinu grupa "Lačplēsis"**  
 Adrese: Lačplēša iela 41, Rīga, LV-1011  
 Tālrunis: (+371) 6 777 2 923  
 Fakss: (+371) 6 777 2 991


- SMP Bank navigation menu keeps disappearing at times, when user tries to hover over its contents:

LATVISKI
РУССКО
ENGLISH

[lapas karte](#)

[meklēt](#)





Jūlijs 08, 2011

Par Banku
Pakalpojumi uzņēmumiem
Pakalpojumi privātpersonām
Jautājumi
Kontakti
Instrumenti

[kontaktinformācija](#)

Aktuāli

Galvenā / Kontakti

### Kontakti

Vārds, uzvārds vai uzņēmuma nosaukums\*

Kontakttālrunis\*:

Adrese:

Pilsēta:

E-pasta adrese:

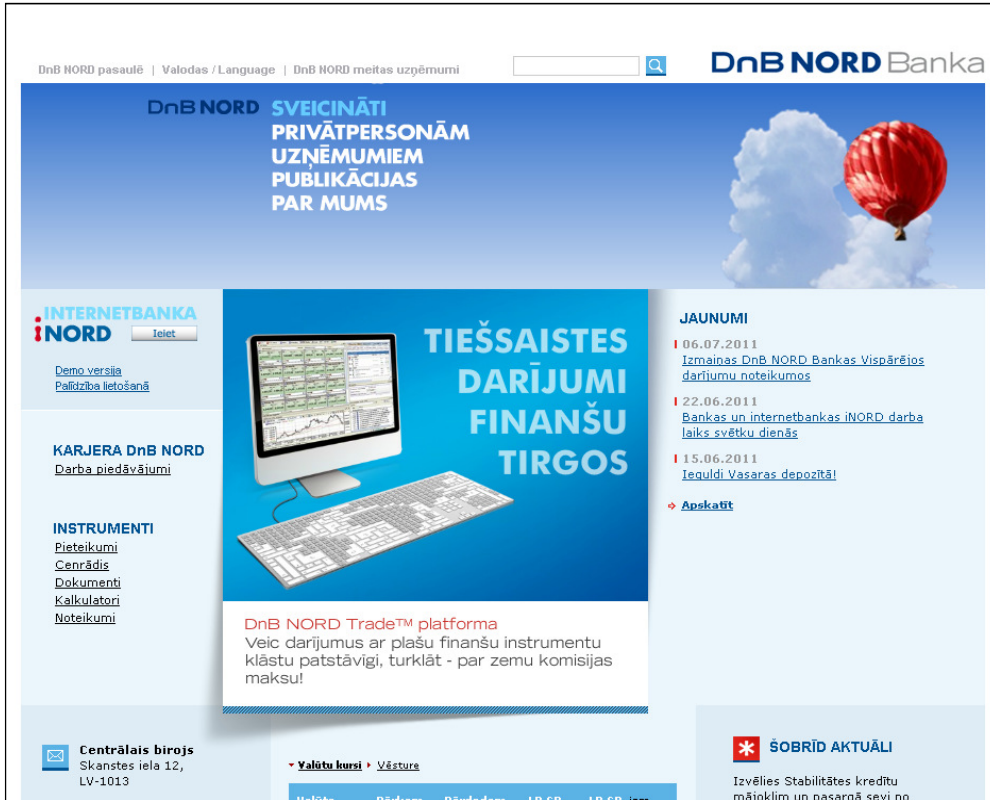
Atsauksmēm, ierosinājumiem, priekšlikumiem, sūdzībām, jautājumiem\*

Lūdzam Jūs aizpildīt visas ar \* atzīmētās ailes

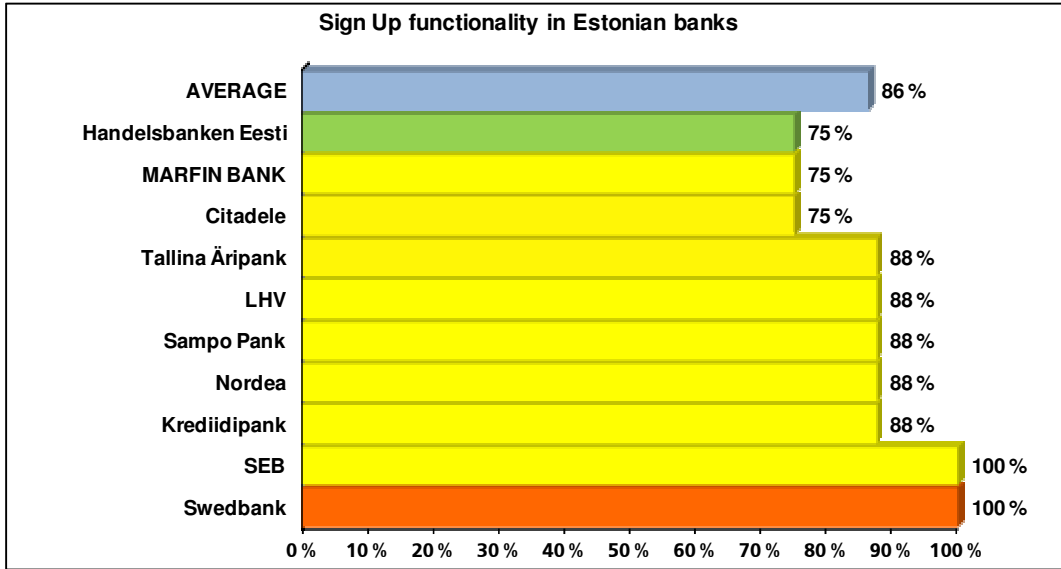
- Operācijas ar kontu
- Valūtas operācijas
- Interneta norēķini
- Maksājumu kartes
- Kredīti
- Līzings
- Noguldījumi
- Investīcijas
- Naudas pārvedumi UNistream
- Pieteikumi
- Ātra palīdzība
- Piedāvājums pensionāriem



- DnB Nord main menu looks like nothing else but a banner, so user instantaneously skip it:



## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Sign-up	Possibility to log in using e-signature	+	+	+	+	+	+	+	+	+	+
Sign-up	A single telephone number for information	+	+	+	+	+	+	+	+	+	+
Sign-up	A single email address for information	+	+	+	+	+	+	+	+	+	+
Sign-up	Addresses of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+
Sign-up	Working hours of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+
Sign-up	Possibility to have "favorites menu" in IBS after user signs-up	+	-	-	-	-	+	+	-	-	-
Sign-up	Demo-user (try out) version provided	+	+	+	+	+	+	+	+	+	+
Sign-up	Full information about the price of IBS	+	+	+	+	+	+	+	+	+	+

*Higher figures represent better results*

## Commentary

- SEB and Swedbank banks fulfilled all 100% of the criterions.
- Worst performers in the category are Handelsbanken Eesti, MARFIN PANK and Citadele. Neither of them had an internet banking demo and favorites menu.
- Only 4 banks out of 10, Swedbank, SEB, LHV and Aripank pank are providing its customers with a customizable “favorites” menu in IBS.
- All banks had an e-signature, single telephone number, single e-mail address, addresses of the branches, working hours and full information about the prices of the IBS criterions fulfilled.
- LHV is the only bank that provides an online sign-up, Skype contact and a Google Maps integration option.

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fax +358 095658 8601  
Mon–Thu 9–16, Fri 9–15.30  
[info@lhv.fi](mailto:info@lhv.fi)



**Customer service**  
+372 6 800 400  
[Skype](#)  
[klienditugi@lhv.ee](mailto:klienditugi@lhv.ee)

**Brokers**  
+372 6 800 420  
Calls are recorded.

**AS LHV Pank**  
Registration number: 10539549  
VAT number: EE100530247  
BIC/SWIFT: LHVBE22

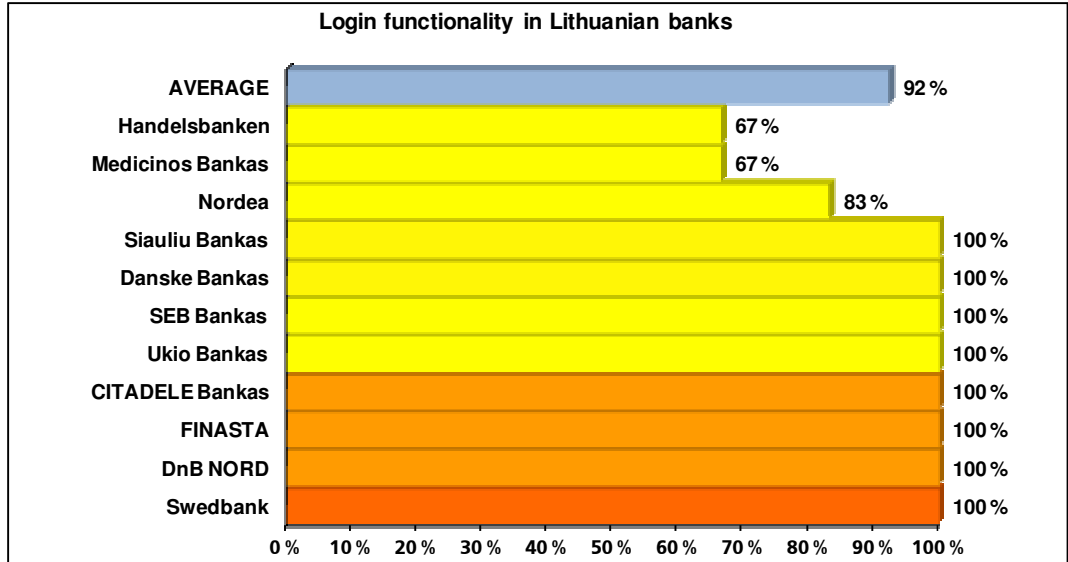
- In Handelsbanken it is hard to understand that a log-in “button” to the IBS is actually used through the drop-down menu.

The screenshot shows the Handelsbanken Eesti website. At the top, there is a navigation bar with the logo 'Handelsbanken Eesti' and a 'Select language' dropdown. Below the logo are tabs for 'Esileht', 'Erakliendid', 'Äriklendid', and 'Handelsbanken Grupist'. A dropdown menu is open under 'Sisselogimine', listing options: 'Sisselogimine', '-Online Banking', '-GlobalOn-Line', and '-Activate GlobalOn-Line'. To the right is a 'Kontakt' button. The main content area features a 'Tere tulemast Handelsbankenis' header, followed by three sections: 'Pikaajalised pangandustraditsioonid Rootsis', 'Lai ja rahvusvaheline kontorivõrgustik', and 'Handelsbanken Eestis'. On the right side, there is a contact information section with details for the Tallinn branch, including address, phone number, and opening hours. There are also links for 'Saada E-mail' and 'Euroveebist'.

## 9.2 Login

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

### Lithuanian banks



Higher figures represent better results

### Detailed testing results

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

## Commentary

- Almost all the banks fulfilled 100% criteria except Nordea, Medicinos bankas and Handelsbanken.
- Most of the banks had similar Log-in forms and the log out is user friendly as well - one click away.
- Medicinos bankas doesn't have clear error messages and Help instructions while Handelsbanken doesn't provide any help directions.
- In Nordea the name of the customer is only shown during log in. Afterwards, it is not shown any more.
- Swedbank had a convenient safety wizard below the log-in form:

**Saugumas interneto banke**

„Swedbank“ interneto banke naudojamos moderniausios apsaugos technologijos. Deja, vien modernių technologijų gali neužtekti.

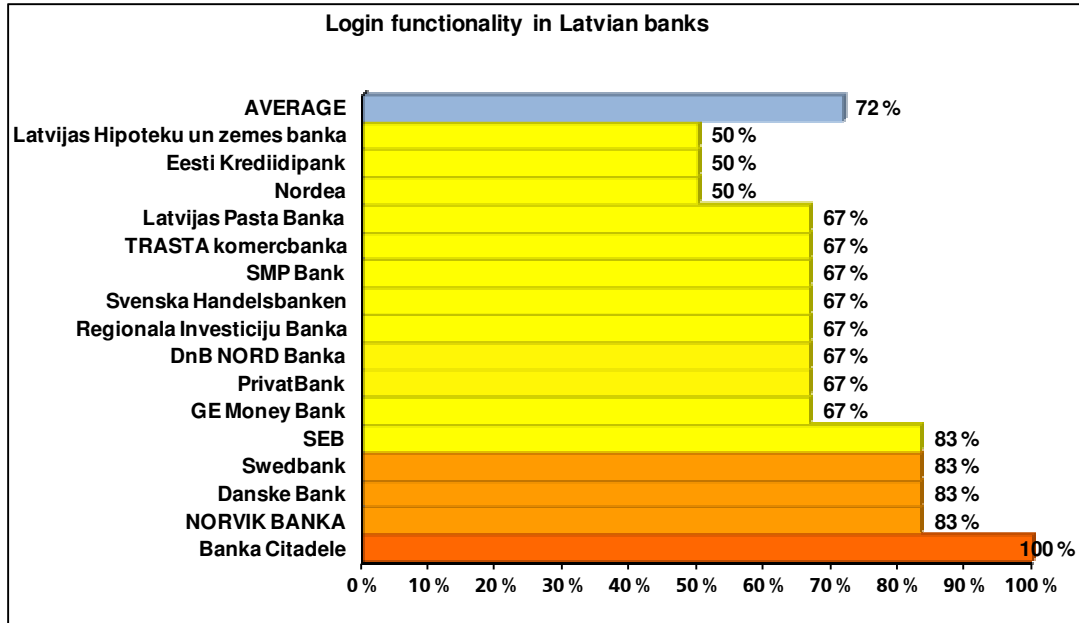
Kad jūsų pasitikėjimu negalėtų pasinaudoti pašaliniai žmonės, svarbu žinoti ir laikytis pagrindinių saugumo taisyklių.

Kviečiame Jus išbandyti savo žinias ir saugiai naudotis internetine bankininkyste!

**Saugaus naudojimo atmintinė**

„Swedbank“ interneto banke naudojamos moderniausios apsaugos technologijos. Vis dėl to, jei prarastumėte plastikinę kodų kortelę arba pasitikėjimu pasinaudotų pašaliniai žmonės, pavojus gali iškilti. Siekiant išvengti, kviečiame Jus susipažinti ir laikytis toliau pateiktamų pagrindinių saugaus naudojimosi el. bankininkystės paslaugomis taisyklių.

## Latvian banks



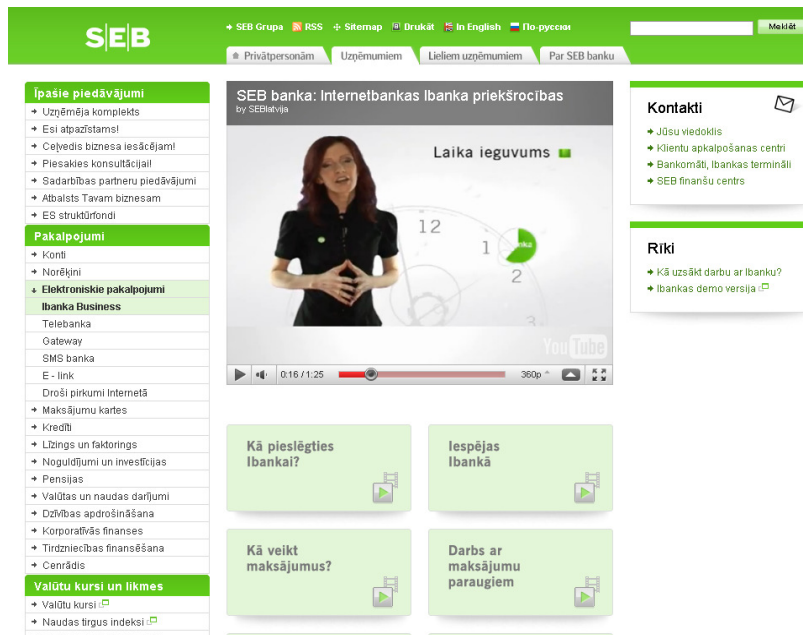
Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Login	IBS log in field on the first page of the bank website	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+	+
Login	Clear error recovery messages, if incorrect data is entered	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Login	Help directions are given in the error messages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Login	Help directions are given if you forget the password or log-in information	+	-	-	-	-	-	-	-	+	+	+	+	+	+	+	+
Login	User name can be seen on every page of the IBS	+	-	+	+	-	-	+	+	+	+	+	+	+	+	-	+
Login	Clear and always accessible log off button	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

## Commentary

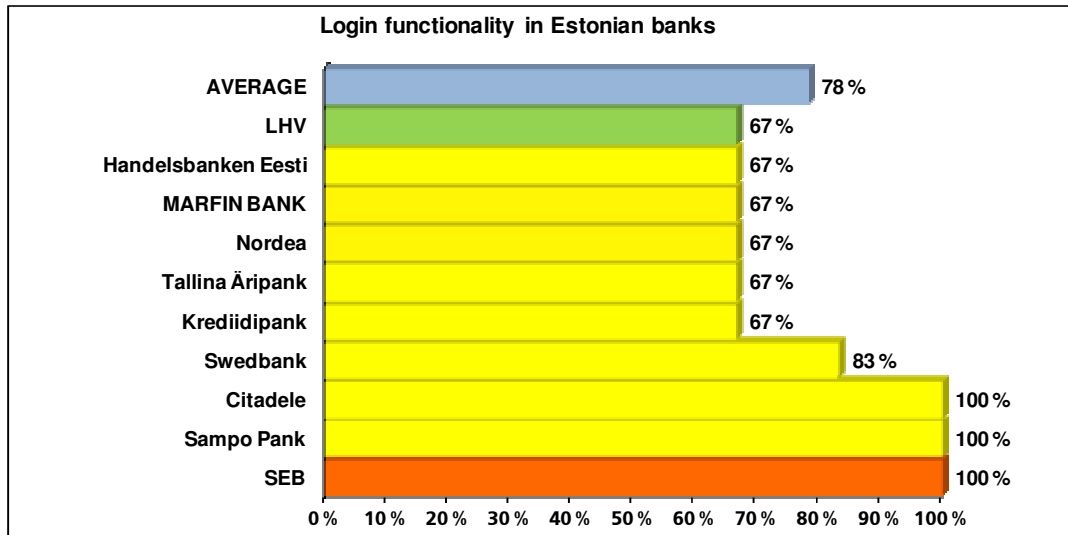
- The best performer in this category is Citadele. It managed to fulfill all the criterions.
- The least fulfilled criterions are the help directions and user name visible in all the pages in IBS.
- The least performers in login subcategory is Latvijas Hipoteku un zemes Banka, Krediidipank and Nordea by fulfilling only half of the criterions
- All of the banks provide clear error messages and always accessible log-of button. Other highly fulfilled criteria is visible user name on every page in IBS
- Only DnB Nord failed to provide log-in field on the first page of banks website.
- SEB bank even had video lessons on how to log in:



- Norvik bank link for what to do if you forget your password was very difficult to find. It's called "user's manual", situated next to login information. It's a PDF file, where on page 9 it is written: your account will be banned if you 5 times in a row enter wrong Password. If you banned your account, OR FORGOT YOUR PASSWORD please call 67041100.
- One of the wrong directions found is that Parex Bank's IBS opens in English and not in Latvian by default. The user has to change language back to Latvian each time.
- PrivatBank's help directions when entering incorrect login info: in Latvian version of website, it's not provided. But if switched to Russian language, it's written "you entered incorrect data, please, check if your caps lock tab is switched off".



## Estonian banks



Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediitipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Login	IBS log in field on the first page of the bank website	+	+	+	+	+	+	+	+	+	+
Login	Clear error recovery messages, if incorrect data is entered	+	+	+	+	+	+	+	+	+	+
Login	Help directions are given in the error messages	-	+	-	-	-	+	-	-	-	+
Login	Help directions are given if you forget the password or log-in information	+	+	+	-	+	+	-	-	-	+
Login	User name can be seen on every page of the IBS	+	+	-	+	-	+	+	+	+	+
Login	Clear and always accessible log off button	+	+	+	+	+	+	+	+	+	+

## Commentary

- The top 3 performers in this subcategory by fulfilling all the criteria are Sampo pank, Seb and Citadele banks.
- Swedbank is only one criterion behind – help directions were not given in the error messages.
- It is not possible to identify the worst performers in this subcategory as all the rest banks fulfilled 67% of the criteria.
- The least fulfilled criterion is the help directions in the error messages.
- All banks have IBS log in field on the first page, clear error recovery messages and clear and always visible log off button.
- Citadele provides very user friendly error messages:

Citadele internetipank

EESTI **IN ENGLISH** RU-РУССКИ

HELP  LOGOUT 

**Your login name is locked.**  
**Please contact Bank by phone: (+372) 770 0000**  
**24 hours a day.**

Current date and time in the bank: 12.07.2011 / 00:32

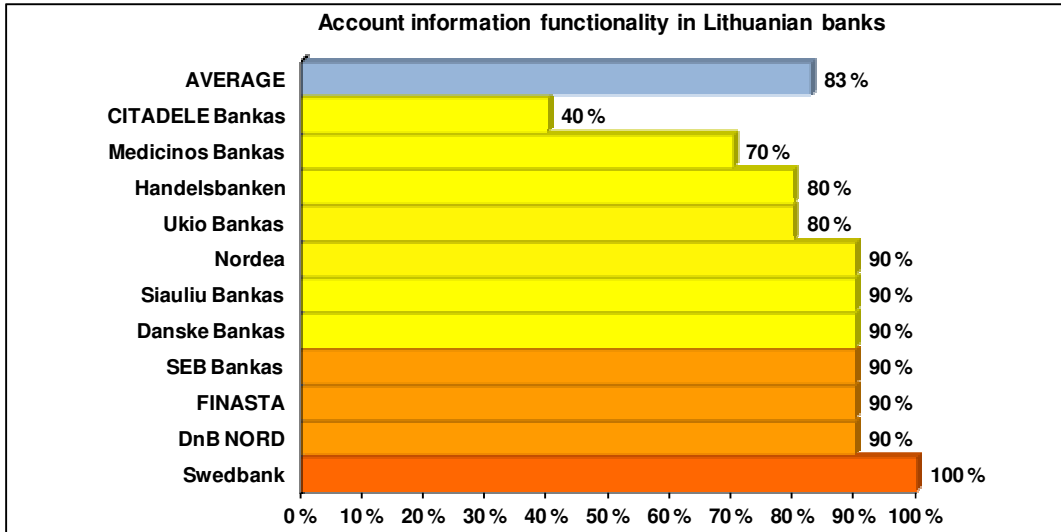
Online Banking Officer: (+372) 770 0000

© SC "Citadele banka" 2010

### 9.3 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

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Account information	Accounts list page with all accounts	+	+	+	+	+	+	+	+	+	+	+
Account information	Customising the accounts list page	+	-	-	+	-	+	-	+	+	-	-
Account information	Date and time of the last transaction shown in the accounts list page	+	-	+	-	-	-	-	-	-	-	+
Account information	Direct link from the account to the list of transactions	+	+	+	+	+	+	+	+	+	+	+
Account information	Sorting transactions by the required date	+	+	+	+	+	+	+	+	+	+	+
Account information	Printable version of the transactions history	+	+	+	+	+	+	+	+	+	+	+
Account information	Saving the list of transactions to file	+	+	+	+	-	+	-	+	+	+	+
Account information	Possibility to sort transactions within IBS by amount of money transferred	+	+	+	+	+	+	-	+	+	+	+
Account information	Possibility to sort transactions list within IBS by currency	+	+	+	+	+	+	-	+	+	+	+
Account information	Type of account is displayed on the accounts page	+	+	+	+	+	+	-	+	+	+	+

## Commentary

- The best performer in this category is Swedbank, who managed to fulfill all the criteria.
- 7 out of 10 banks performed well in the subcategory (90%)
- The worst performed bank in this subcategory is Citadele bank, only 40%.
- The most completed criterions – primary view of the account’s list. Almost all banks redirect the customer to his account list where he is immediately made aware of how much money and in which currency he has left. The account names can almost always be changed, although the redundant accounts cannot be hidden.
- The least completed criterions – use of accounts in the account’s list. Even though the customer immediately knows his financial situation, he is not shown the details of when the last time each account was used or how much it was used for. All these details should be next to the account name.
- SEB and Swedbank had really good customizable transaction history options

Sąskaitos | **Pervedimai** | Investicijos ir taupymas | Sutartys ir prašymai | Pranešimai | E. draudimas | Kitos paslaugos

Pasirinktų operacijų peržiūra

Pasirinkite laikotarpį arba nustatykite laikotarpį

Pasirinkite mokėjimo būklę

Pasirinkite mokėjimo rūšį

LAIKOTARPIS Laikotarpio pradžia 2011-07-01 Šiandien | Vakar | Ši savaitė  
Laikotarpio pabaiga 2011-07-12 Šis mėnuo | Praėjusi savaitė | Praėjęs mėnuo  
Praėjęs mėnuo ir einamasis mėnuo

IEŠKOTI   iš ir mokėjimo paskirtyje  
 iš sąskaitos nr.  nuo sumos

PAPILDOMOS GALIMYBĖS

RODYTI TIK  mokėjimai debeto kortele  išeinantys mokėjimai  įeinantys mokėjimai  grąžinimų pinigų operacijos  įmokos ir mokesčiai

SUGRUPUOTI PAGAL

ISDĖSTYMO NUSTATYMAI  rodyti išlaikų tipus  rodyti sąskaitos numerį

išplėsto formato išrašą noriu gauti šiuo formatu Pdf

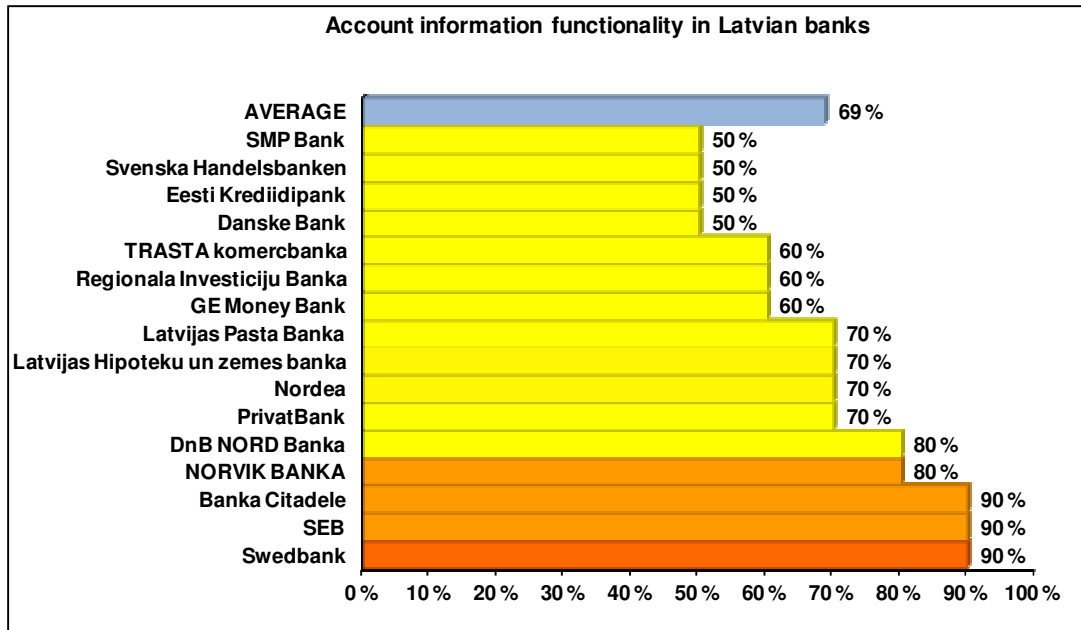
Pateikti užrašą

- Nordea IBS tells the customer that he cannot see a preview of the printout in pdf, even though he has adobe reader installed:

Norėdami peržiūrėti ar atsispausdinti dokumentus PDF formatu, Jūs turite įsidięgti programą [Adobe reader](#).

© Nordea, 2011 · 12.07.2011 14:01:29 EEST

## Latvian banks



Higher figures represent better results

## Detailed testing results

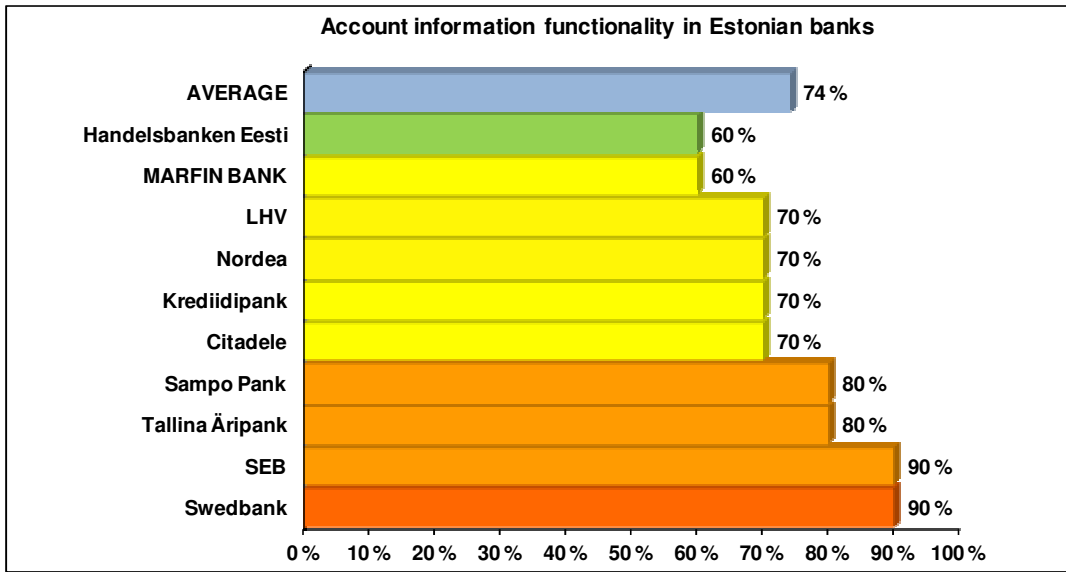
		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NOR D Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Account information	Accounts list page with all accounts	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Account information	Customising the accounts list page	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Account information	Date and time of the last transaction shown in the accounts list page	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Account information	Direct link from the account to the list of transactions	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Account information	Sorting transactions by the required date	+	-	+	+	+	-	+	+	+	+	+	+	+	+	+	+
Account information	Printable version of the transactions history	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Account information	Saving the list of transactions to file	+	+	+	+	+	+	-	+	+	+	+	+	+	+	+	-
Account information	Possibility to sort transactions within IBS by amount of money transferred	+	-	+	+	-	-	+	+	+	+	-	-	+	+	+	+
Account information	Possibility to sort transactions list within IBS by currency	-	-	+	+	-	-	+	-	-	-	-	-	-	-	-	+
Account information	Type of account is displayed on the accounts page	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

## Commentary

- Top 3 performers with the 90% of fulfilled criterions are SEB, Swedbank and Citadele.
- SMP, Handelsbanken, Krediidipank and Danske performed worst – only half of the criterions fulfilled.
- Accounts list page with all accounts, printable version of the transactions history and type of the account is displayed on the accounts page criterions were fulfilled by all the banks.
- Date and time of the last transaction and possibility to sort the transactions within IBS by currency is the least fulfilled criterions.
- While using the PrivatBank's IBS, after clicking on the logo - error message appeared:



## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Account information	Accounts list page with all accounts	+	+	+	+	+	+	+	+	+	+
Account information	Customising the accounts list page	+	-	-	-	+	+	-	-	-	+
Account information	Date and time of the last transaction shown in the accounts list page	-	-	+	-	-	-	+	+	-	-
Account information	Direct link from the account to the list of transactions	+	+	+	+	+	+	+	+	+	+
Account information	Sorting transactions by the required date	+	+	+	+	+	+	+	+	+	+
Account information	Printable version of the transactions history	+	+	+	+	+	+	+	+	+	+
Account information	Saving the list of transactions to file	+	+	+	+	+	+	+	+	+	+
Account information	Possibility to sort transactions within IBS by amount of money transferred	+	+	-	-	-	+	+	-	-	-
Account information	Possibility to sort transactions list within IBS by currency	+	+	-	-	-	+	+	-	-	-
Account information	Type of account is displayed on the accounts page	+	+	+	+	+	+	+	+	+	+

## Commentary

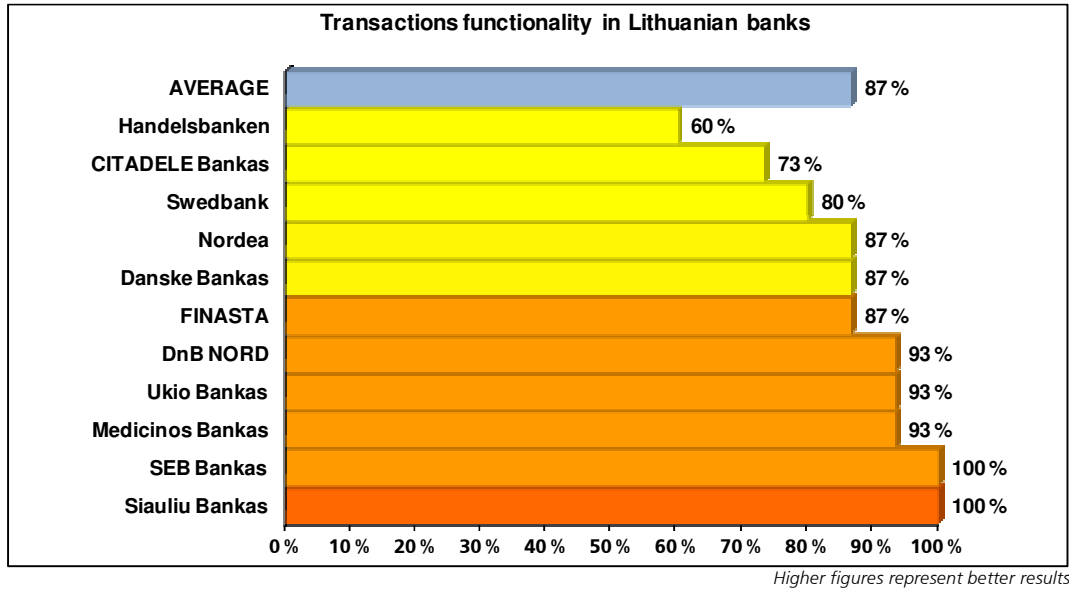
- The best performer in this category were SEB and Swedbank fulfilling 90% of the criteria, the only criteria not matching is the same as the last year - date and time of transactions.
- In general, most of the banks performed well – 60% and more.
- The weakest criterion is the date and time of the transaction shown in the accounts list page. Only Krediidipank fulfilled this criterion.
- No technical malfunctions were found in Estonian banks.
- Swedbank provides great variety of options in account statement:



## 9.4 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



## Detailed testing results

		Swedbank	Handelsbanken	DnB NOR	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Transactions	Local one-time transfers	+	+	+	+	+	+	+	+	+	+	+
Transactions	International one-time transfers	+	+	+	+	+	+	+	+	+	+	+
Transactions	Periodical (recurring) local transfers	+	-	+	+	+	+	+	+	+	+	+
Transactions	Periodical (recurring) international transfers	-	-	-	+	-	+	+	+	+	-	-
Transactions	Delayed (timed) local transfers	+	+	+	+	+	+	+	+	+	+	+
Transactions	Delayed (timed) international transfers	+	+	+	+	+	+	+	+	+	+	+
Transactions	Local transfer template creation	+	+	+	+	+	+	+	+	+	+	+
Transactions	International transfer template creation	+	+	+	+	+	+	+	+	+	+	+
Transactions	Calendar next to date fields	+	-	+	+	+	+	+	+	+	+	+
Transactions	All necessary fields for a local transfer are marked (i.e. with an asterisk *)	-	-	+	+	+	-	-	-	+	+	+
Transactions	All necessary fields for an international transfer are marked (i.e. with an asterisk *)	-	-	+	+	+	-	-	-	+	+	+
Transactions	Suggested transaction serial number	+	+	+	+	+	+	+	+	+	+	+
Transactions	Both a point and a comma accepted as a decimal separator	+	+	+	+	+	+	+	+	+	+	+
Transactions	Possibility to order an SMS/email notification when transaction has been completed	+	-	+	+	+	+	-	+	+	+	-
Transactions	Carrying out currency operations	+	+	+	+	+	+	+	+	+	+	+

## Commentary

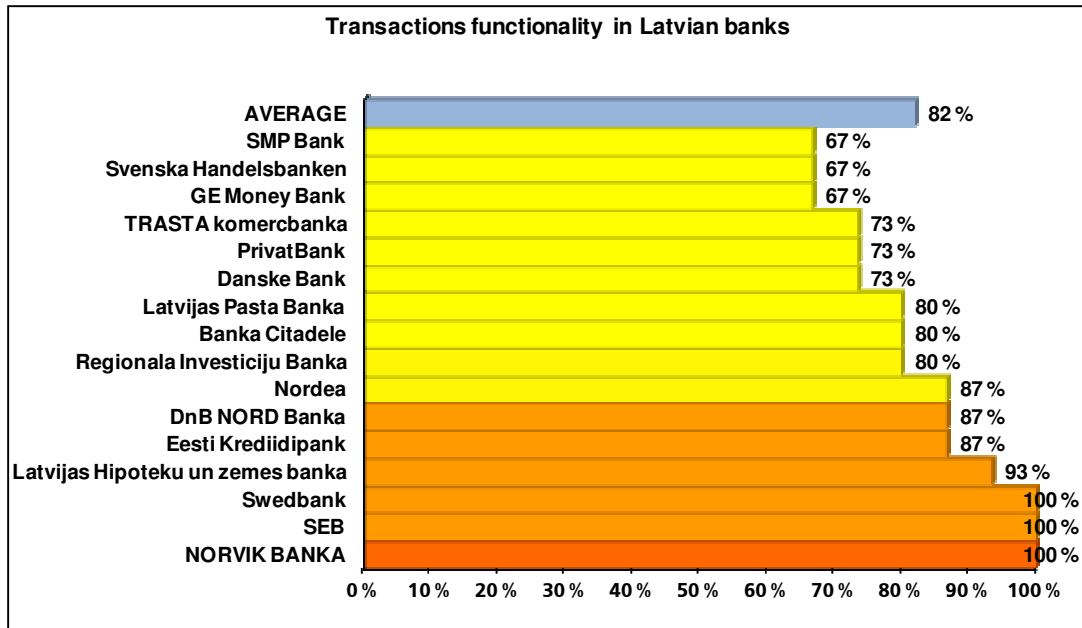
- SEB and Siauliu Bankas are the leaders in this category by fulfilling all the criteria by 100%.
- DnB Nord, Ukio and Medicinos banks scored 93% and lacked only one criterion - periodical international transfer function.
- Most completed – local single and periodic payments. These are also the most heavily used, thus the development. Some banks even shortened the transaction forms to about 6 lines, taking out all unnecessary fields.
- Least completed criterion is the International periodic payments. Only a few banks had direct links to these services, others had only single transactions or the clients had to go the branches to sign contracts to enable these periodic transactions.
- Danske Bankas had a really good operations category with all the functions in plain sight as opposed to many other banks. Some banks had only defined payments or periodic international payments, but not all of them.

Operacijos
Mokėjimas į savo sąskaitą
Vietinis mokėjimas
Tarptautinis mokėjimas
SEPA mokėjimas
Gavėjų sąrašas
Vietinių mokėjimų ruošiniai
Tarptautinių mokėjimų ruošiniai
SEPA mokėjimų ruošiniai
Periodiniai vietiniai mokėjimai
Periodiniai tarpt. mokėjimai
Valiutos keitimas
Indėliai
Pavedimų importas
Įmokos ir mokesčiai
Mokėjimo kortelės blokavimas
Tiesioginis debetas

- Some functions of Nordea e-banking system can only be used after additional contracts are signed in the branches. However, the customer was not informed about that:



## Latvian banks

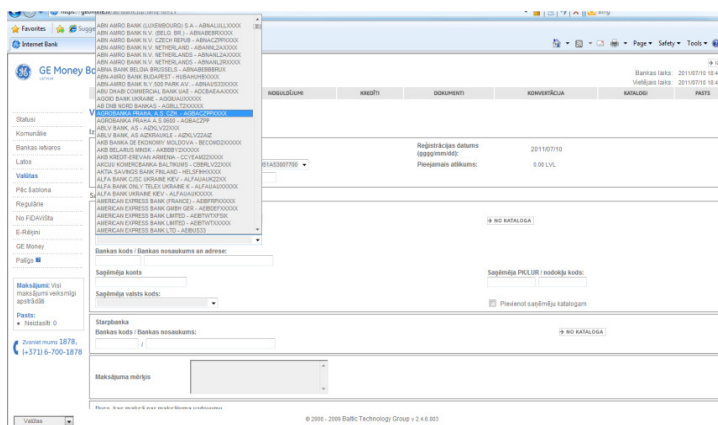


## Detailed testing results

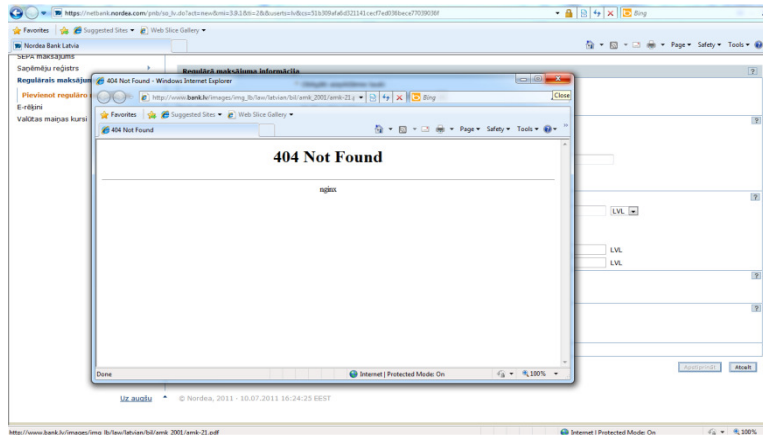
		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NOR Banka	Danske Bank	Regionāla Investīciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipotēku un zemes banka	TRASTA komercbanka
Transactions	Local one-time transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	International one-time transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	Periodical (recurring) local transfers	+	+	-	+	+	-	+	+	+	+	-	+	+	+	+	-
Transactions	Periodical (recurring) international transfers	+	-	-	+	+	-	+	+	+	-	-	+	-	-	-	+
Transactions	Delayed (timed) local transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	Delayed (timed) international transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	Local transfer template creation	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	International transfer template creation	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Transactions	Calendar next to date fields	+	+	+	+	+	-	+	+	+	+	-	-	-	-	-	-
Transactions	All necessary fields for a local transfer are marked (i.e. with an asterisk *)	+	+	+	+	+	-	+	+	+	-	-	-	-	-	-	+
Transactions	All necessary fields for an international transfer are marked (i.e. with an asterisk *)	+	+	+	+	+	-	+	+	+	-	-	-	-	-	-	+
Transactions	Suggested transaction serial number	+	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+
Transactions	Both a point and a comma accepted as a decimal separator	+	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+
Transactions	Possibility to order an SMS/email notification when transaction has been completed	+	-	-	+	+	-	+	+	+	-	-	-	-	-	-	+
Transactions	Carrying out currency operations	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

## Commentary

- Top 3 leaders are NORVIK BANKA, SEB Banka and Swedbank. Each fulfilled all the criteria in this subcategory.
- All banks provided an opportunity to make local, international one-time transfers, also to create templates. However, many banks didn't provide an opportunity to order an SMS or email notification when transaction has been completed. Also many banks didn't provide a calendar near date fields.
- SMP Bank, Handelsbanken and GE Money bank are the worst in this category and falls behind the leaders in 33%.
- Calendar functionality is popular nowadays but only 8 banks out of 16 fulfilled this functionality.
- GE Money bank has a nice feature when making international transaction – choose the bank you're transferring money to from the drop down instead of typing SWIFT code:

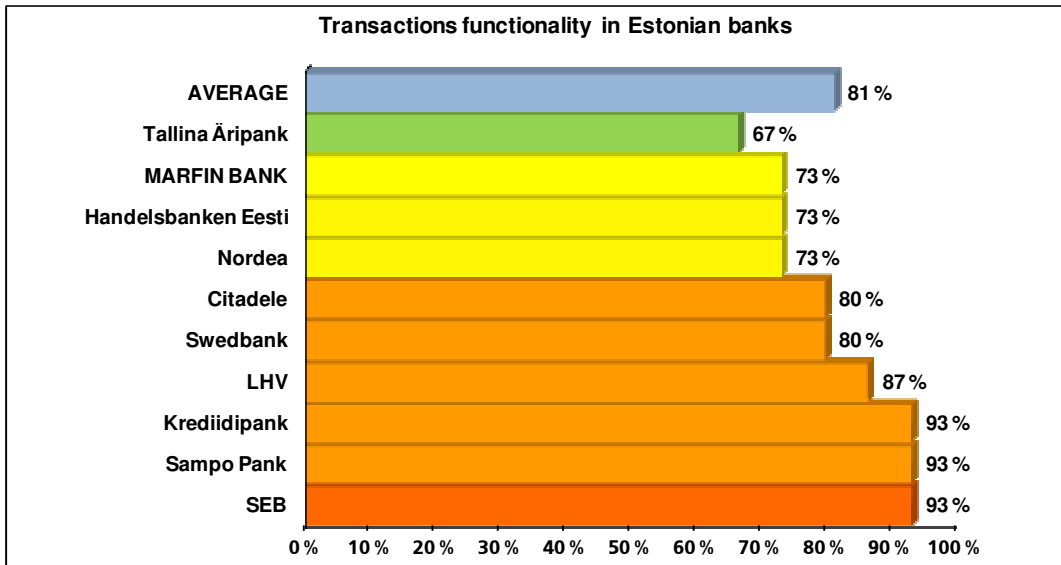


- In Nordea when clicking on the “codes of external payments” user experiences 404 error:



- SMP gives the help window, when pressing on the “?” next to the field, but it says “Error In parsing XML”:

## Estonian banks

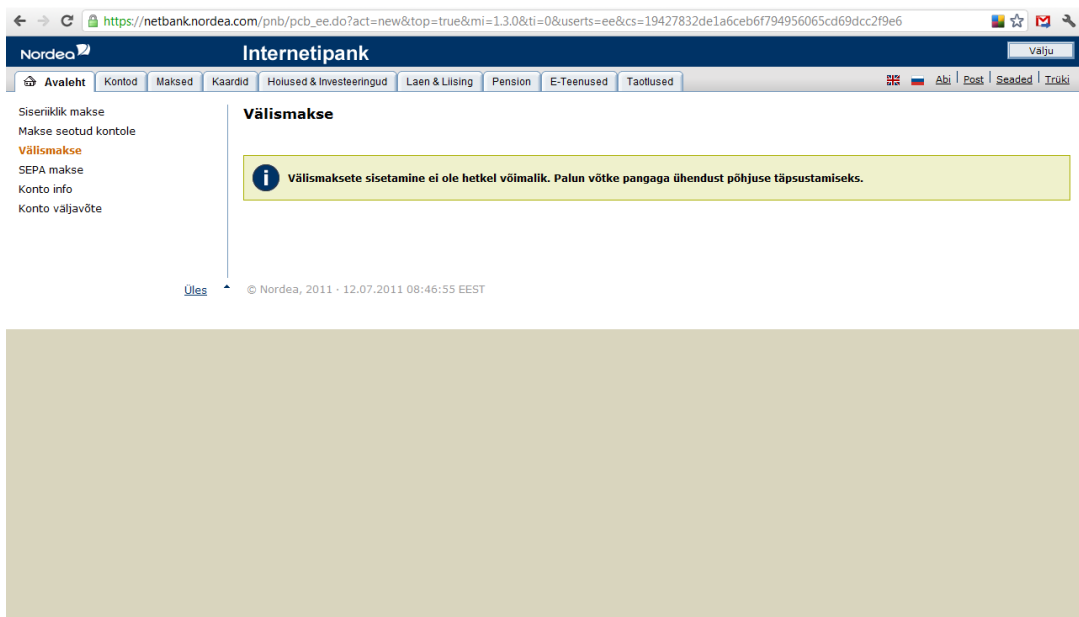


## Detailed testing results

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

## Commentary

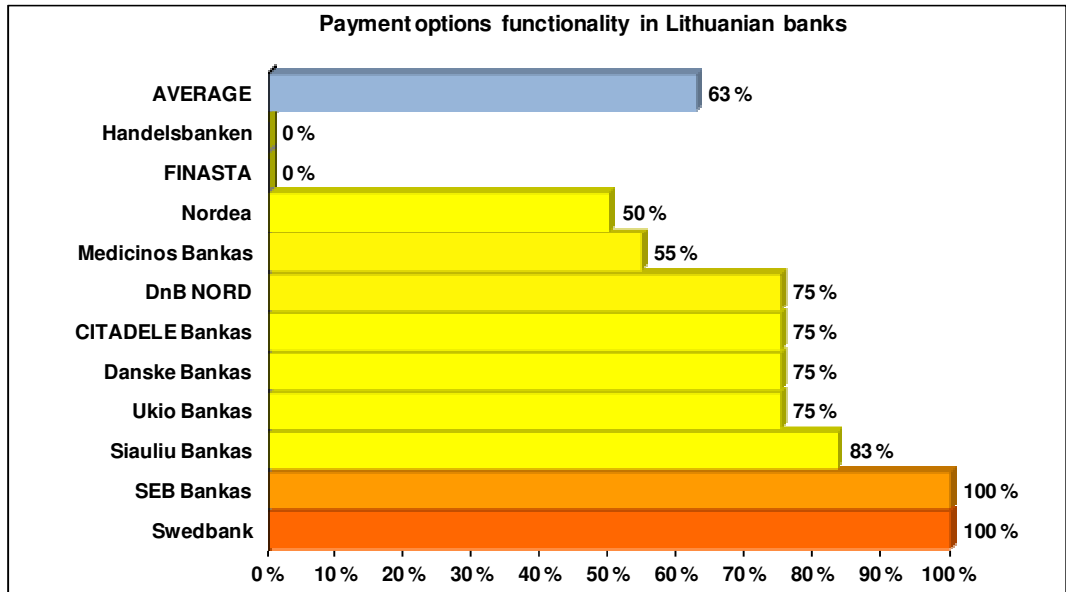
- In Estonia none of the banks fulfilled all the criteria, but top 3 banks here are SEB, Sampo and Krediidipank (93%).
- None of the banks fulfilled periodical international transfer's criterion.
- The least fulfilled criterion is the possibility to order SMS/email notification when the transaction has been completed. Only 4 banks out of 10 completed this criterion.
- The worst performer in this category is Aripank. This bank scored only 67%.
- As the last year - in most of the banks both comma and point as a decimal separator was accepted.
- It wasn't possible to make international transaction in Nordea on one attempt:



## 9.5 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



### Detailed testing results

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Payment options	Possibility to pay for water	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to pay for electricity	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to pay for heating	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to pay for mobile telephone (3 largest providers)	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to pay for the Internet (at least 3 providers in capital)	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to pay for cable television (at least 1 cable TV provider in capital)	+	-	+	+	+	-	+	+	+	+	+
Payment options	Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers)	+	-	+	+	+	-	-	-	-	-	-
Payment options	Direct debit payments are available	+	-	+	+	+	-	+	+	+	+	-
Payment options	Filling a direct debit payment application form online	+	-	+	+	+	-	+	+	+	+	-
Payment options	A printable direct debit payment application form is available online	+	-	+	+	+	-	+	+	+	+	-
Payment options	E-bills inbox provided	+	-	+	+	+	-	-	-	-	-	-
Payment options	It is possible to apply for E-Billing for certain service providers from e-bank	+	-	+	+	+	-	-	-	+	+	-



## Commentary

- SEB Bankas and Swedbank fulfilled all the criteria in this subcategory.
- FINASTA and Handelsbanken didn't improve in this subcategory from last year and do not have any payment options available.
- Only Swebank and SEB provide customers with E-bills inbox feature.
- Only 3 banks - Siauliu Bankas, Swedbank and SEB have possibility to apply for E-billing for certain service providers from IBS.
- Swedbank provides a direct debit service that can be filled in on a single page. Only three fields are required:

**SUTARTIES INFORMACIJA**

Sąskaita

Gavėjas AB ERGO LIETUVA GYVYBES DRAUDIMAS (UŽ GYVYBES DRAU

Tiesioginio debeto sutarties pavadinimas AB ERGO LIETUVA GYVYBES DRAUDIMAS

Gavėjo sąskaita LT757300010000172045

Gavėjo bankas Swedbank AB

Dalinis debetavimas neleidžiamas

Maksimali debeto pavidimo suma

Kliento kodas

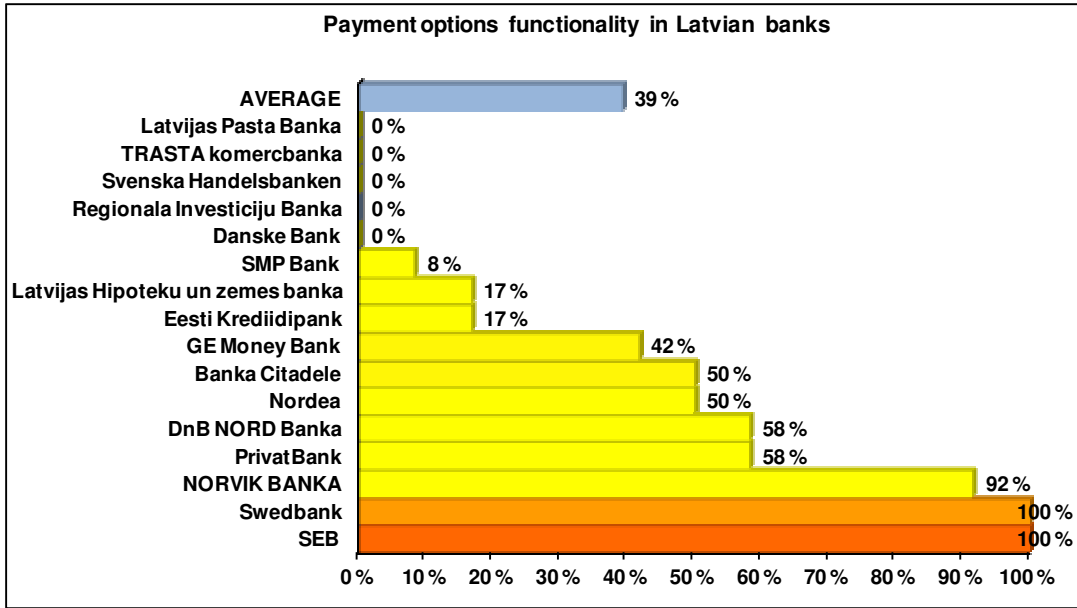
Išigaliojimo data \* 2011-07-13

Pabaigos data

Mokėjimo pavidimo įvykdymo terminas (dienų sk.) 1

[Sudaryti naują tiesioginio debeto sutartį](#)

## Latvian banks



Higher figures represent better results

## Detailed testing results

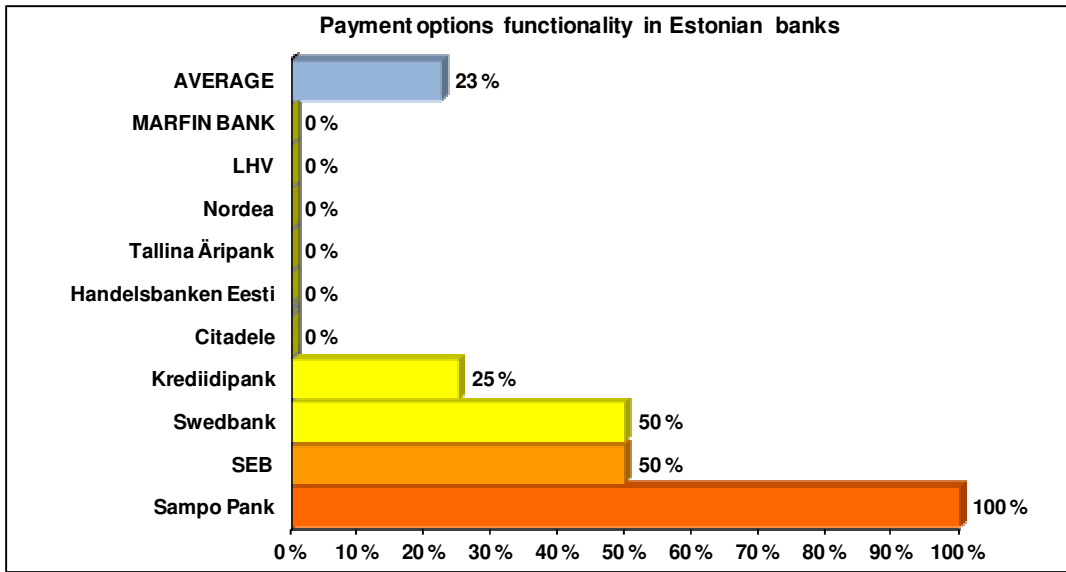
		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Payment options	Possibility to pay for water	+	+	-	-	+	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to pay for electricity	+	-	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to pay for heating	+	-	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to pay for mobile telephone (3 largest providers)	+	-	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to pay for the Internet (at least 3 providers in capital)	+	-	-	+	+	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to pay for cable television (at least 1 cable TV provider in capital)	+	-	-	+	+	+	+	+	+	-	-	-	-	-	-	-
Payment options	Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers)	+	-	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	Direct debit payments are available	+	+	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	Filling a direct debit payment application form online	+	+	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	A printable direct debit payment application form is available online	+	+	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	E-bills inbox provided	-	-	-	+	-	+	+	+	+	-	-	-	-	-	-	-
Payment options	It is possible to apply for E-Billing for certain service providers from e-bank	+	+	-	+	-	+	+	+	+	-	-	-	-	-	-	-

## Commentary

- As for Lithuania - Swedbank and SEB are the leaders in this subcategory. Both banks have completed the 100% of criteria.
- Situation on the worst performing banks is that 5 out of 16 didn't fulfill any of the criterions: Danske, Regionala Investiciju Banka, Handelsbanken and Latvijas Pasta bank.
- Most completed criterion is payments for utilities. Almost every bank provides the service of monthly payments to communal services providers. The direct debit agreements can be signed online easily.
- Least completed – e-bills. Only two banks (Swedbank and SEB) provided the functions of sending and receiving e-bills, while others settled with simple e-service like online shopping.
- Citadele does not divide it's predefined accounts into groups (Telecommunications, etc.), which makes it extremely hard to navigate:

The screenshot shows the 'Jaunais hipotekārais kredīts' page in the Citadele mobile app. A navigation bar at the top includes 'Pārskats', 'Maksājumi', 'Ērtajumi', 'Izdevējais', 'Adresēšana', 'Pensija', 'SMS banka', and 'Parsnēgt'. Below the navigation bar is a list of predefined accounts for payments, organized into two columns. The left column lists various utility and service providers like 'Administratīvie zobi un citi zīdņi', 'Citadele Express Kase', 'Citadele Lido un Faktoring', 'Citi zīdņi', 'GAS', 'Kase', 'Latvian Post', 'Maksājumi uz Valsts kasi', etc. The right column lists 'Maksājumi uz Citadele grupas banku', 'Maksājumi uz Citadele grupas bankām', 'Izdevēju maksājumi Latvijā', 'Starptautiskie maksājumi', 'Skaidras naudas izmakas', and 'Valdības maksas'. At the bottom, there is a footer with 'Operatora tālrunis: (+371) 6710 7575' and '© AS "Citadele banka" 2010'.

## Estonian banks



Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Payment options	Possibility to pay for water	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to pay for electricity	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to pay for heating	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to pay for mobile telephone (3 largest providers)	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to pay for the Internet (at least 3 providers in capital)	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to pay for cable television (at least 1 cable TV provider in capital)	-	+	-	-	-	-	-	-	-	-
Payment options	Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers)	+	+	-	-	-	+	-	-	-	-
Payment options	Direct debit payments are available	+	+	+	-	-	+	-	-	-	-
Payment options	Filling a direct debit payment application form online	+	+	+	-	-	+	-	-	-	-
Payment options	A printable direct debit payment application form is available online	+	+	-	-	-	+	-	-	-	-
Payment options	E-bills inbox provided	+	+	+	-	-	+	-	-	-	-
Payment options	It is possible to apply for E-Billing for certain service providers from e-bank	+	+	-	-	-	+	-	-	-	-

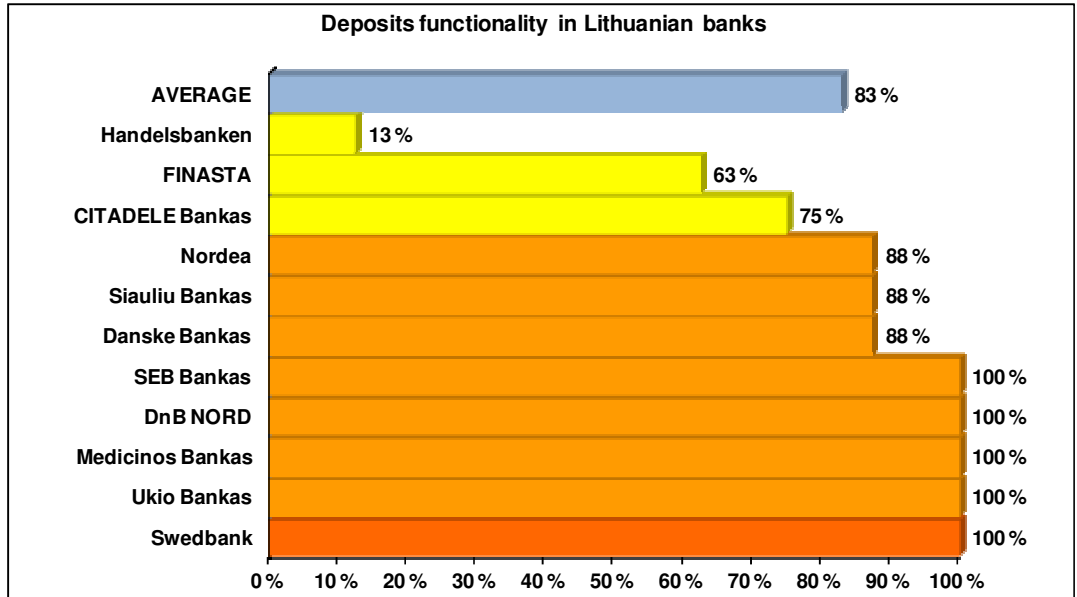
## Commentary

- Only 4 banks out of 10 provide customers with some payment options.
- The total leader in this subcategory is the Sampo bank by fulfilling the category completely.
- The most completed criteria are direct debit payments and e-bills inbox.
- The least completed criteria are the possibility to pay for utilities thru IBS.
- The reason behind having so few banks scoring any aspects is that Estonia has a very good online platform for managing your utilities payment called – arved.ee (trans. – bills.ee) which is widely used.

## 9.6 Deposits

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

### Lithuanian banks



### Detailed testing results

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

## Commentary

- Top 5 banks, all completely fulfilled the subcategory: Swedbank, Ukio bankas, Medicinos bankas, DnN Nord and SEB banks.
- Handelsbanken only provides interest rate in IBS and no other features.
- Only two other banks - Finasta and Citadele performed in the subcategory below average.
- Dnb Nord provides some interesting deposit opportunities – one can make a deposit that has its interest rate increased based on the victories of the Lithuanian basketball team:

**Indėlis**

[Terminuotasis indėlis](#). Klasikinis indėlis, kuris negali būti papildomas arba atsiimamas dalimis.

[KREPŠINIO INDEĖLIS](#). Priimamas nuo 2011 06 15 iki 2011 08 30. Su kiekviena Lietuvos krepšinio rinktinės pergale 2011 m. Europos vyrų krepšinio čempionate, oficialusis rinktinės rėmėjas AB DnB NORD bankas klientams, padėjusiems banke KREPŠINIO INDEĖLIS™, mokės iki 0.1 proc. punkto EUR ir 0.05 proc. punkto LTL didesnes palūkanas.

[Sudaryti naują sutartį](#)

- SEB provides a calculator that looks very user friendly – all other calculators look as if they are application forms:

**Indėlio rūšis:** Terminuotasis kaupiamasis **Kaupiamasis**

**Pradinė įmoka:**  Lt  
Minimali suma – 100 Lt

**Indėlio trukmė arba pageidaujama palūkanų norma:**

**35** mėn. 3m.  
1 mėn. 5 m.

**1,96** % 1,96%  
0,50% 2,80%

**Kiek kartų bus prašoma šį indėlio sutartis:**   
0 10

Indėlio sutartį sudarysiu **Internetu**  
(mokamos 0,1 proc. punkto didesnes palūkanas)

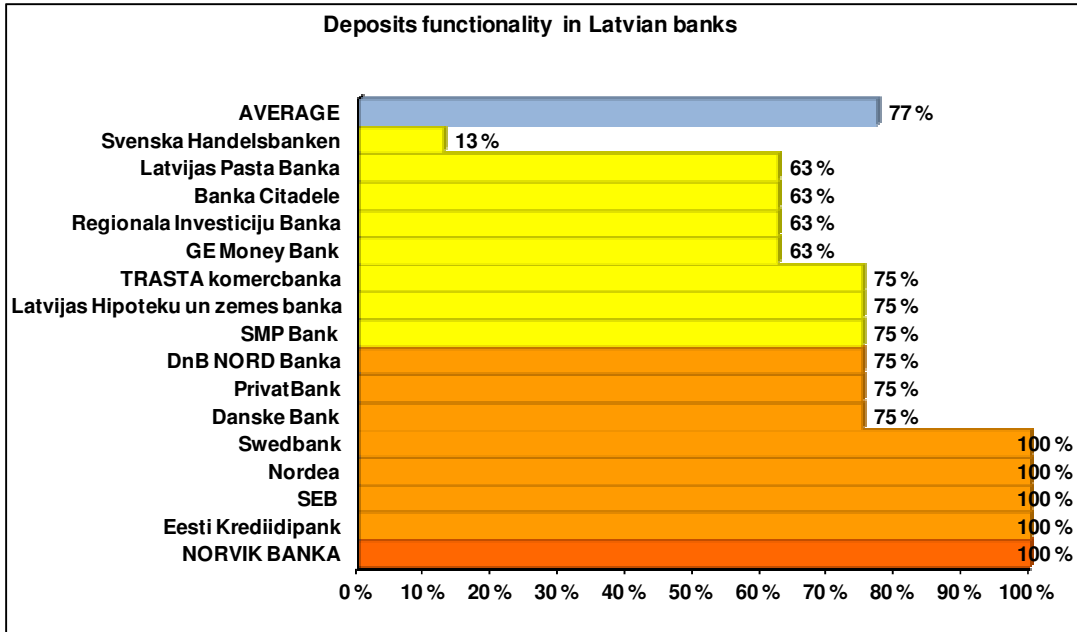
Jei turite klausimų ar nesate SEB banko klientas, užpildykite šią [užklauso formą](#) – mes su jumis susisieksime.

[Indėlis įvodai dienai](#) – pasiūlymas tiems, kurie nori padėti indėlį ilgesniam nei 18 mėn. laikotarpiui.

**Pasibaigus indėlio sutarčiai būsite sukaupę:**  
**188 Lt** (88 Lt – palūkanos)

**Padėkite indėlį internetu**

## Latvian banks



Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Deposits	Deposits in local currency	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Deposits in EUR	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Deposits in USD	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Interest calculator w ithin the IBS	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Interest rate information is provided	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Interest calculator on the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Possibility to withdraw the deposit directly from IBS	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Deposits	Information on accrued interest is present	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+



## Commentary

- There are 5 best performing banks in this subcategory: Norvik, Krediidipank, SEB, Nordea and Swedbank.
- Handelsbanken only provides interest rate in IBS and no other features.
- The least fulfilled criterion is information on accrued interest is present.
- Almost all banks provide deposits in various currencies and also provide interest rate.
- Citadele uses a combination approach, combining the deposits price lists with the currency selection stage of creating a new deposit:

Atskaite Uzdotāju informācija Jaunais hipotekārais kredīts

Pārskats Maksājumi Rīkojumi Investīcijas Apdrošināšana Pensija SMS banka Parametri

Jauns rīkojums | Saraksts | Meklēt

### Bankas procentu likmes

Šī lapa satur informāciju par procentu likmēm visiem depozītu produktiem, kurus Jūs varat atvērt. Izvēlieties valūtu depozīta produktam, kuru Jūs vēlaties atvērt:

Valūta	Minimālā summa	Depozīta termiņš							
		1 mēn.	3 mēn.	6 mēn.	9 mēn.	1 gads	2 gadi	3 gadi	5 gadi
<b>Termiņnoguldījums, procentu izmaksa katru mēnesi.</b>									
<input type="radio"/> SEK	1000.00		2.40	2.59	2.97	3.15	3.48	3.69	3.65
<input type="radio"/> LVL	50.00		0.90	1.20	1.49	1.98	2.73	2.88	3.23
<input type="radio"/> AUD	200.00		5.08	5.73	5.69	5.65	5.59	5.70	5.64
<input type="radio"/> USD	100.00		0.90	1.50	1.49	1.59	2.15	2.41	2.89
<input type="radio"/> EUR	100.00		1.50	2.19	2.28	2.47	2.63	2.88	3.06
<input type="radio"/> GBP	50.00		1.20	1.99	1.99	2.08	2.25	2.60	2.97
<input type="radio"/> RUR	3000.00		3.49	3.97	4.43	5.37	5.23	5.10	4.87
<b>Termiņnoguldījums, procentu izmaksa termiņa beigās.</b>									
<input type="radio"/> RUR	3000.00	3.00	3.50	4.00	4.50	5.50	5.50	5.50	5.50
<input type="radio"/> LVL	50.00	0.60	0.90	1.20	1.50	2.00	2.80	3.00	3.50
<input type="radio"/> EUR	100.00	1.00	1.50	2.20	2.30	2.50	2.70	3.00	3.30
<input type="radio"/> GBP	50.00	0.50	1.20	2.00	2.00	2.10	2.30	2.70	3.20
<input type="radio"/> AUD	200.00	4.70	5.10	5.80	5.80	5.80	5.90	6.20	6.50
<input type="radio"/> SEK	1000.00	1.70	2.40	2.60	3.00	3.20	3.60	3.90	4.00
<input type="radio"/> USD	100.00	0.50	0.90	1.50	1.50	1.60	2.20	2.50	3.10
<b>Termiņdepozīts ar procentu izmaksu termiņa sākumā</b>									
<input type="radio"/> LVL	50.00	0.60	0.90	1.19	1.48	1.96	2.65	2.75	2.98
<input type="radio"/> GBP	50.00	0.50	1.20	1.98	1.97	2.06	2.20	2.50	2.76

- An error appeared in Eesti Krediidipank webpage when tried to check some information about deposits:

Krediidipank AS Eesti Krediidipank Laenu ja Pääle

Internetbanka Privātpersonām Korporatīvajiem klientiem Par banku

Internetbank info

**❌ Kļūda / Ошибка / Error**

Pārlūka spraudņus izpildes laikā notika sistēmas avarce. Lūgums sazināties ar sistēmas administrāciju pa tālruni +371 7775888 un sniegt par kļūdu un darbības, kuras Jūs veicāt pirms šīs rēķinā.

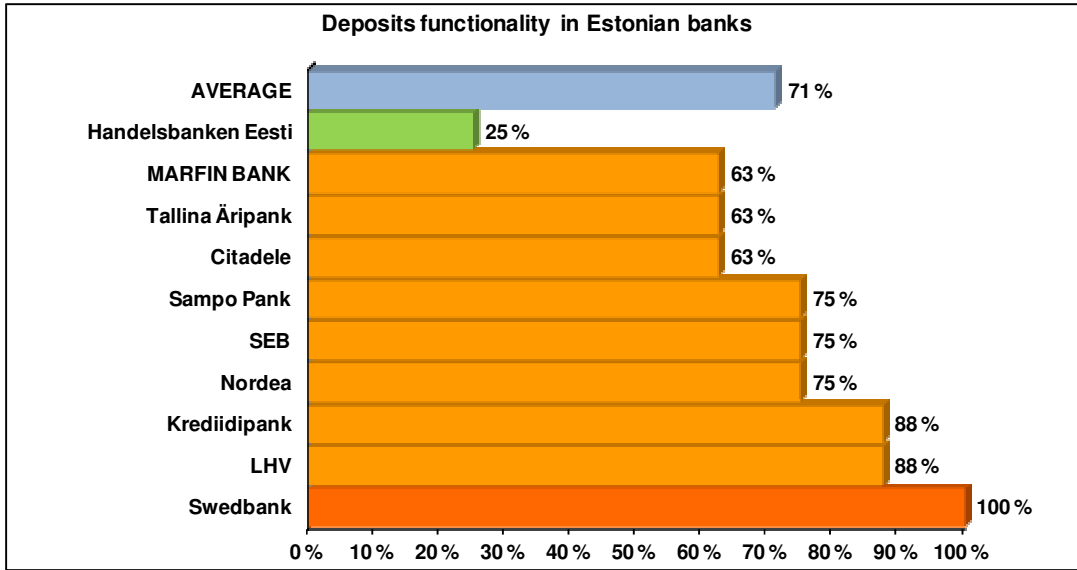
Во время выполнения последней операции в системе произошел сбой. Просьба связаться с администратором системы по телефону +371 7775888 и сообщить об ошибке и действиях, предпринятых на моменте. Благодарим за сотрудничество.

At the time of the latest operation there has been fatal system error. Please contact system administrator on +371 7775888 and advise on the error and the actual actions that lead to the error occurring. Thank you for your co-operation.

SMS atkaite Pasūtīt maksājuma karti Komunikāciju pakalpojumu apraksts Help

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## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediitipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Deposits	Deposits in local currency	+	+	+	+	+	+	+	-	+	+
Deposits	Deposits in EUR	+	+	+	+	+	+	+	-	+	+
Deposits	Deposits in USD	+	+	+	+	+	+	+	-	+	+
Deposits	Interest calculator within the IBS	+	-	-	+	+	-	-	-	+	-
Deposits	Interest rate information is provided	+	+	+	+	+	+	+	+	+	+
Deposits	Interest calculator on the bank's public website	+	+	+	-	-	-	-	-	+	-
Deposits	Possibility to withdraw the deposit directly from IBS	+	-	+	-	-	+	-	-	-	-
Deposits	Information on accrued interest is present	+	+	+	+	+	+	+	+	+	+

## Commentary

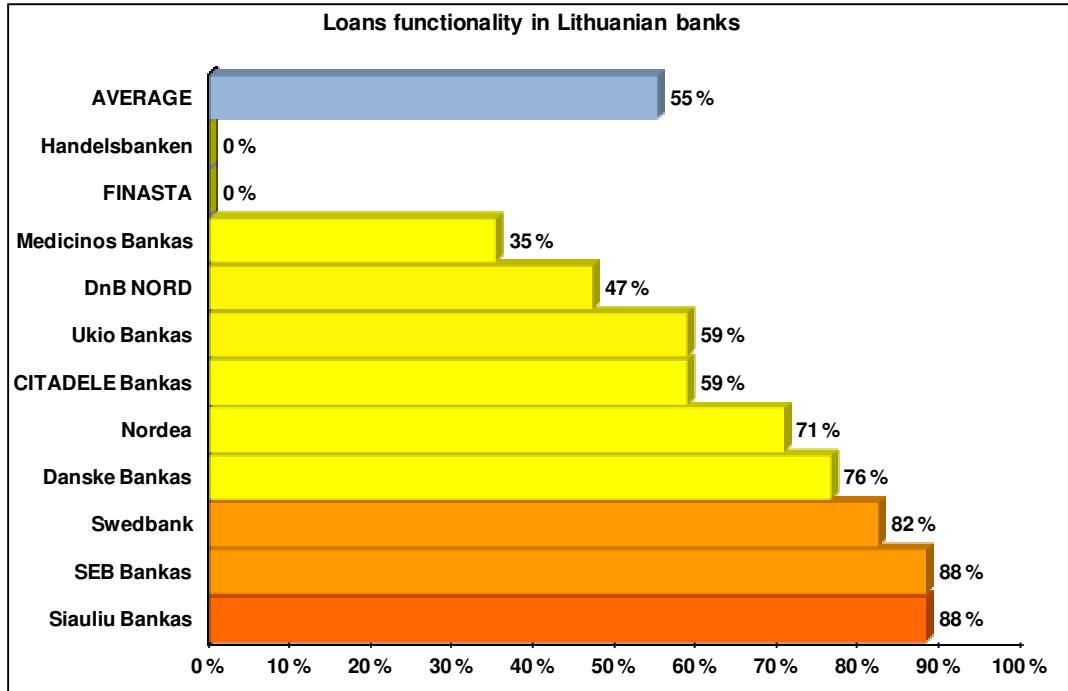
- The absolute leader in the deposits category was Swedbank (100%). LHV and Krediidipank scored 88%.
- The worst performing bank, the same as in other countries is Handelsbanken which scored only 25% in this category.
- In all the banks it is possible to see the interest rate and information on accrued interest.
- Swedbank offers the opportunity to add new accounts in different currencies via the IBS without going to the bank.
- LHV bank has a very clear and simple to use deposits section:

The screenshot displays the LHVbank Financial Portal interface. The top navigation bar includes the LHVbank logo, 'FINANCIAL PORTAL', and language options (EE, EN, LV, LT). Below the navigation bar, there are icons for various services and a 'Log out' button. The main content area is titled 'Term deposit' and shows a breadcrumb trail '1 → 2 → 3'. The 'Term deposit' section includes a 'Deposit amount' field, a 'Deposit period' dropdown set to 'months', an 'Interest payment' dropdown set to 'at the end of the deposit period', and an 'Automatic rollover' dropdown set to 'no rollover'. A currency selector is open, showing options for EUR (selected), LTL, LVL, and USD. A 'Preview' button is located at the bottom of the form.

## 9.7 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



## Detailed testing results

		Swedbank	Handelsbanken	DnB NOR	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauli Bankas	Ukio Bankas	Nordea
Loans	A printable consumer loan application form	+	-	+	+	-	+	+	+	+	+	+
Loans	Filling a consumer loan application form online	+	-	-	+	-	-	+	+	+	-	+
Loans	Taking out a consumer loan via the Internet Banking System	+	-	-	+	-	-	-	-	+	-	-
Loans	Consumer loan interest calculator within the Internet Banking System	+	-	-	-	-	-	-	-	+	-	-
Loans	Consumer loan interest information is provided	-	-	+	+	+	-	+	+	+	+	+
Loans	Consumer loan interest calculator on the public website	+	-	+	+	-	-	+	+	+	+	-
Loans	Information about consumer loan conditions	+	-	+	+	-	-	+	+	+	+	+
Loans	Information about documents required to take out a consumer loan	+	-	-	+	+	-	+	+	+	+	+
Loans	A printable mortgage application form	-	-	+	+	-	-	+	+	+	+	-
Loans	Filling a mortgage application form online	+	-	-	+	-	-	-	+	+	+	+
Loans	Taking out a mortgage via the Internet Banking System	+	-	-	+	-	-	-	-	-	-	-
Loans	Mortgage loan interest calculator within the Internet Banking System	-	-	-	-	-	-	-	-	-	-	+
Loans	Mortgage interest information is provided	+	-	+	+	-	-	+	+	+	+	+
Loans	Mortgage interest calculator on the public website	+	-	+	+	-	-	+	+	+	+	+
Loans	Information about mortgage conditions	+	-	+	+	-	-	+	+	+	+	+
Loans	Information about documents required to take out a mortgage	+	-	+	+	-	-	+	+	+	+	+
Loans	Detailed loan repayment schedule provided with separated interest payment	+	-	-	+	-	-	+	+	+	+	+

## Commentary

- Top 2 performers in this subcategory are Siauliu Bankas and SEB bankas. They scored 88%. Swedbank differs by 6% and scored 82%.
- Handelsbanken and FINASTA do not offer any of the loan functionalities.
- Only Nordea provided mortgage loan interest calculator within the IBS.
- Almost all banks had online application forms for loans and provided more or less full information on the conditions of loans.
- IBS platforms of all banks are quite primitive regarding loans – only the status can be viewed. Most banks don't provide application forms or calculators on the IBS, although they are often available on the websites.
- In SEB's IBS, clicking on the link to consumer loan calculator redirects user to the list of documents required to get a consumer loan:

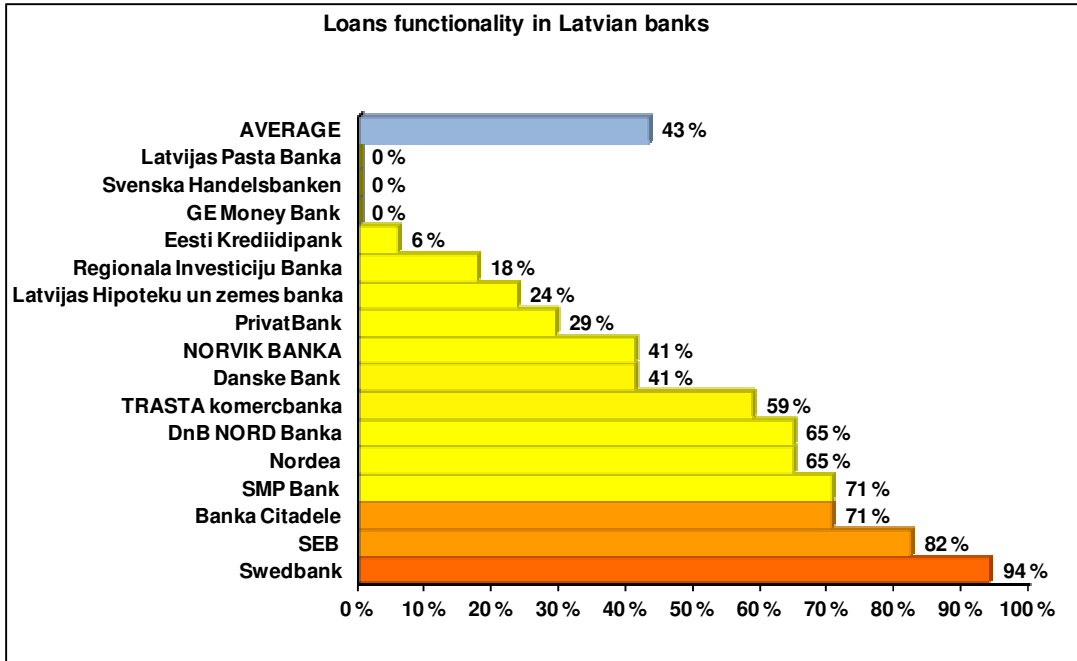
<b>Mėnesio įmoka</b>	<b>2 750,00</b>	<b>Lt</b>
Kiti įsipareigojimai	0,00	Lt
Lieka pragyvenimui	2 250	Lt
<b>Sumokama palūkanų suma</b>	<b>13 716,07</b>	<b>Lt</b>
Pageidaujama paskolos suma		
	138 017,57	Lt
Paskolos gražinimo metodas		
	linijinis	
Paskolos laikotarpis		
	5	m.
Metinė palūkanų norma 		
	3,910	%

Paskolos gražinimo grafikas					
(įmokėjimų grafike pateikiamos sumos išreikštos litais)					
Mėn.	Paskola	Įmoka	Palūkanos	Paskolos dalis	Paskolos likutis
1.	138 017,57	2 750,00	449,71	2 300,29	135 717,27
2.	135 717,27	2 742,50	442,21	2 300,29	133 416,98
3.	133 416,98	2 735,01	434,72	2 300,29	131 116,69
4.	131 116,69	2 727,51	427,22	2 300,29	128 816,39
5.	128 816,39	2 720,02	419,73	2 300,29	126 516,10
6.	126 516,10	2 712,52	412,23	2 300,29	124 215,81
7.	124 215,81	2 705,03	404,74	2 300,29	121 915,52

- SEB provides a calculator that creates a very user-friendly image:

## Latvian banks



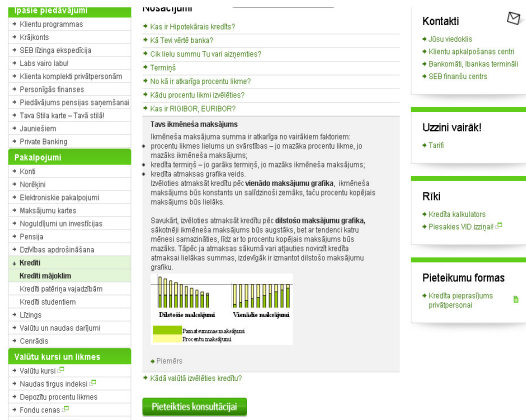
## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Sveabank	Best Kreditbank	GE Money Bank	PrivatBank	SEB	DnB NOR Bank	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citiadele	SMP Bank	Latvijas Hipoteku un zemes banka	IFRASTA komercbanka
Loans	A printable consumer loan application form	+	-	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Filling a consumer loan application form online	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Taking out a consumer loan via the Internet Banking System	-	-	-	+	-	-	-	-	-	-	-	-	-	+	-	-
Loans	Consumer loan interest calculator within the Internet Banking System	-	+	-	+	-	-	-	+	+	-	-	-	-	+	-	-
Loans	Consumer loan interest information is provided	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Consumer loan interest calculator on the public website	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Information about consumer loan conditions	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Information about documents required to take out a consumer loan	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	A printable mortgage application form	-	-	-	+	-	-	-	+	+	+	+	-	-	+	-	-
Loans	Filling a mortgage application form online	+	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Taking out a mortgage via the Internet Banking System	-	-	-	+	-	-	-	-	-	-	-	-	-	+	-	-
Loans	Mortgage loan interest calculator within the Internet Banking System	-	+	-	+	-	-	-	+	+	-	-	-	-	+	-	-
Loans	Mortgage interest information is provided	-	-	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Mortgage interest calculator on the public website	-	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Information about mortgage conditions	-	-	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Information about documents required to take out a mortgage	-	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-
Loans	Detailed loan repayment schedule provided with separated interest payment	-	+	-	+	-	-	-	+	+	+	-	-	-	+	-	-

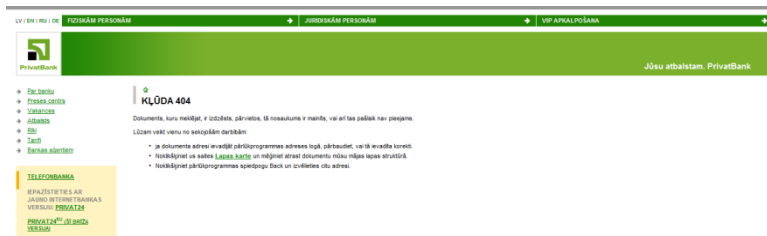


## Commentary

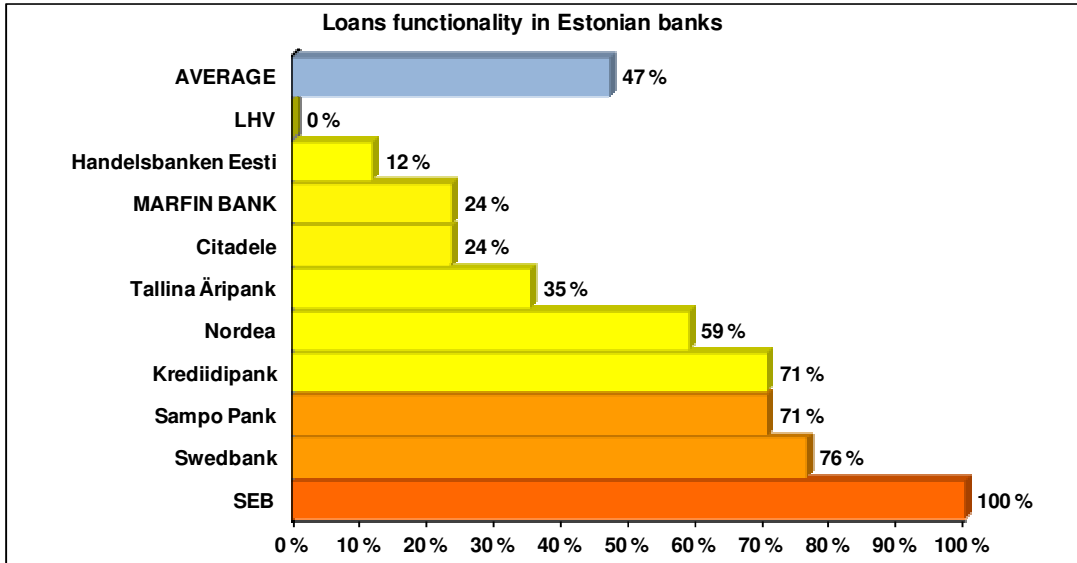
- Top 2 leaders in this subcategory are Swedbank (94%), SEB (82%).
- The worst performers are Pasta Banka, Handelsbanken and GE Money Bank. They didn't fulfill any of the tested criteria. Krediidipank also performed low by offering only one feature – printable loan application form.
- Only Swedbank offers a chance to apply for a consumer loan thru IBS.
- The most complete criterion is the loan interest calculator.
- SEB provides concise and helpful info illustrated graphics:



- PrivatBank struggles with errors when trying to view required documents for taking a mortgage:



## Estonian banks



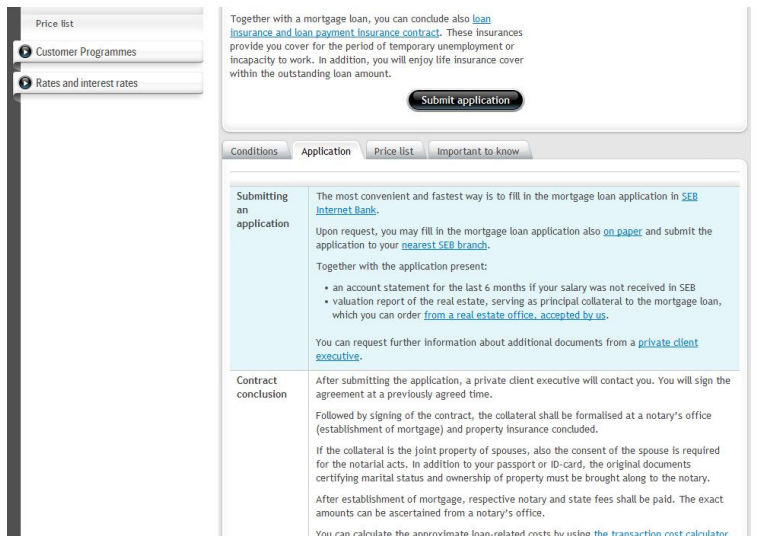
Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Loans	A printable consumer loan application form	-	+	+	+	+	+	+	-	-	-
Loans	Filling a consumer loan application form online	+	+	+	+	+	+	+	-	-	+
Loans	Taking out a consumer loan via the Internet Banking System	+	-	-	-	-	+	-	-	-	-
Loans	Consumer loan interest calculator within the Internet Banking System	+	-	-	-	+	+	-	-	-	-
Loans	Consumer loan interest information is provided	+	+	-	+	+	+	+	-	-	-
Loans	Consumer loan interest calculator on the public website	+	-	+	-	-	+	-	-	-	-
Loans	Information about consumer loan conditions	+	+	+	+	-	+	+	-	-	-
Loans	Information about documents required to take out a consumer loan	-	+	+	-	-	+	+	-	-	-
Loans	A printable mortgage application form	-	+	+	-	-	+	+	+	+	-
Loans	Filling a mortgage application form online	+	+	+	-	+	+	-	-	-	+
Loans	Taking out a mortgage via the Internet Banking System	-	-	-	-	-	+	-	-	-	-
Loans	Mortgage loan interest calculator within the Internet Banking System	+	-	-	-	+	+	-	-	-	-
Loans	Mortgage interest information is provided	+	+	+	-	+	+	-	-	-	-
Loans	Mortgage interest calculator on the public website	+	+	+	-	+	+	-	-	-	-
Loans	Information about mortgage conditions	+	+	+	-	+	+	+	-	-	+
Loans	Information about documents required to take out a mortgage	+	+	+	-	+	+	+	-	-	+
Loans	Detailed loan repayment schedule provided with separated interest payment	+	+	+	-	+	+	-	-	-	-

## Commentary

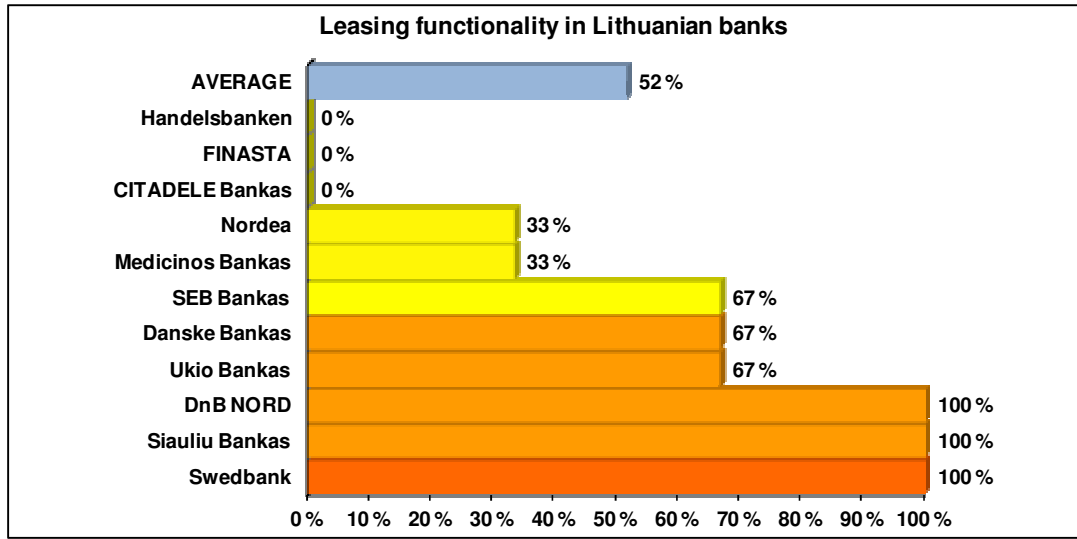
- The leader in this subcategory is SEB (100%). Swedbank (76%), Sampo pank (71%) and Krediidipank (71%) also performed well.
- The worst performers on loan functionality are LHV (0%) and Handelsbanken (12%).
- Only SEB bank offered opportunity to apply for a mortgage via IBS.
- The most completed criteria were the option to fill in a consumer loan application online.
- SEB provides simple and user friendly interface on information about loans:



## 9.8 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

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Leasing	Checking the leasing account online	+	-	+	+	+	-	-	+	+	+	+
Leasing	Possibility to set a notification of approaching leasing payment	+	-	+	+	+	-	-	+	+	+	-
Leasing	Possibility to set a notification of executed leasing payment	+	-	+	+	+	-	-	+	+	+	-

## Commentary

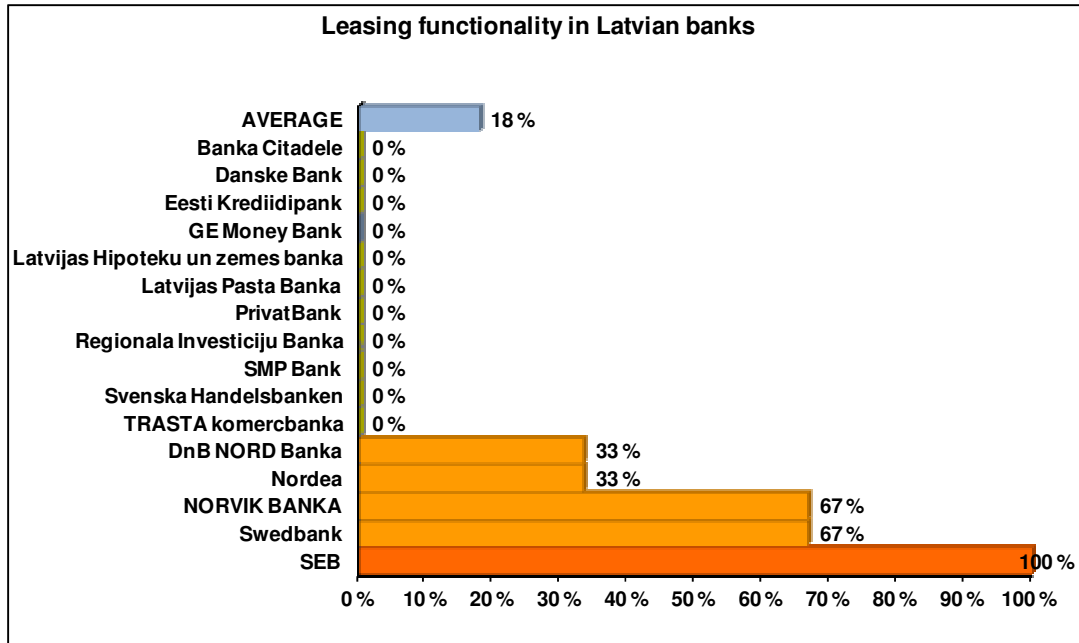
- DnB NORD, Siauliu bankas and Swedbank are leaders in this subcategory by completing 100% of the criteria.
- Citadele, Handelsbanken and FINASTA have not developed any leasing services online.
- 7 banks allow users viewing leasing account online.
- SEB, Danske and Ukio banks scored 67% because their IBS lacks a notification of approaching leasing payment set-up.
- Danske Bankas was the only one with an informative leasing section. Other banks either did not have them at all or redirected to subsidiaries, which, although informative, were often hard to find (most of them were found through the search function):

The screenshot shows a web page for 'Lizingas' (Leasing) with a navigation menu on the left and a main content area. The main content area features a form titled 'Lizingo skaičiuoklė' (Leasing Calculator) with the following fields and options:

- Suaugusių šeimos narių skaičius**: Input field
- Nepilnamečių vaikų ir kitų išlaikytinių skaičius šeimoje**: Input field
- Grynosios šeimos mėnesio pajamos, Lt (atskaičius mokesčius)**: Input field
- Finansiniai įsipareigojimai, Lt (mėnesio mokos)**: Input field
- Gyvenamoji vieta**: Dropdown menu with 'Vilnius' selected
- Turto kaina, Lt**: Input field
- Pradinė įmoka, % (ne mažiau 30 %)**: Input field
- Lizingo gražinimo metodas**: Radio buttons for 'Anuiteto' (selected) and 'Linijinis'
- Lizingo laikotarpis, mėn. (nuo 6 iki 36 mėn.)**: Input field

A 'Skaičiuoti' (Calculate) button is located at the bottom right of the form. Below the form, there is a red warning message: 'Ši skaičiuoklė skirta tik orientaciniams rezultatams apskaičiuoti. Danske bankas neatsako už skaičiuoklės rezultatų tikslumą bei neįsipareigoja sudaryti lizingo sutartį pagal duomenis, kuriuos Jūs įvedate į skaičiuoklę.'

## Latvian banks



Higher figures represent better results

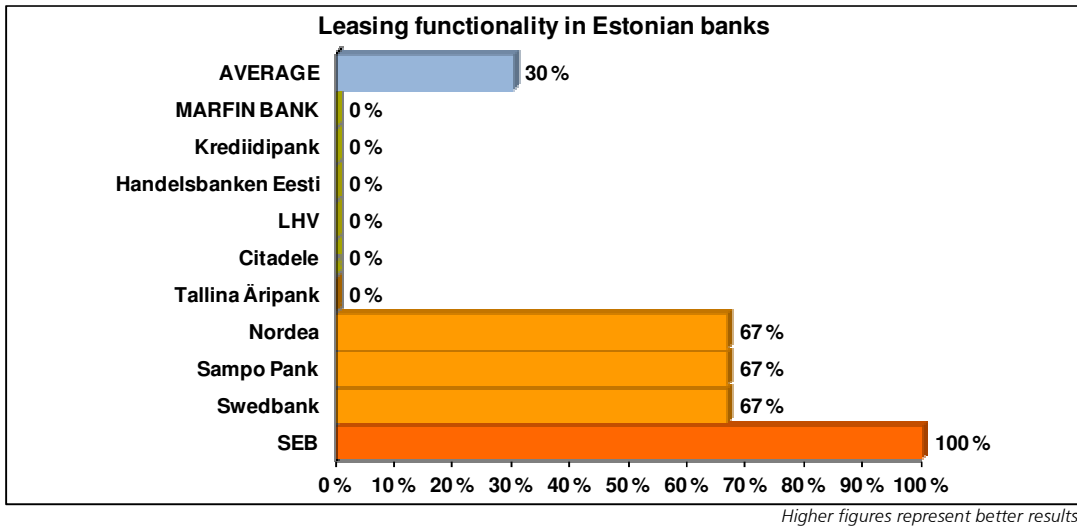
## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Leasing	Checking the leasing account online	+	+	-	-	-	-	-	+	+	-	-	-	-	-	-	-
Leasing	Possibility to set a notification of approaching leasing payment	-	-	-	+	-	-	-	-	-	-	-	-	-	-	-	-
Leasing	Possibility to set a notification of executed leasing payment	+	-	-	-	-	-	-	+	+	-	-	-	-	-	-	-

## Commentary

- As it was the last year - the leader in this subcategory is SEB, which fulfills all the criteria by offering the possibility to view the leasing account online and provides information about the executed payment by sending an SMS message to its users.
- 11 of 16 banks in Latvia have not developed any leasing services online.
- The most completed criterion is the opportunity to check leasing account online. 5 banks are fulfilling this criterion.
- SEB Banka is the only bank in Latvia offering the possibility to set notifications of approaching leasing payments, which makes this criterion the least fulfilled.

## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Leasing	Checking the leasing account online	+	+	-	-	+	+	-	-	-	-
Leasing	Possibility to set a notification of approaching leasing payment	-	-	-	-	+	+	-	-	-	-
Leasing	Possibility to set a notification of executed leasing payment	+	+	-	-	-	+	-	-	-	-

## Commentary

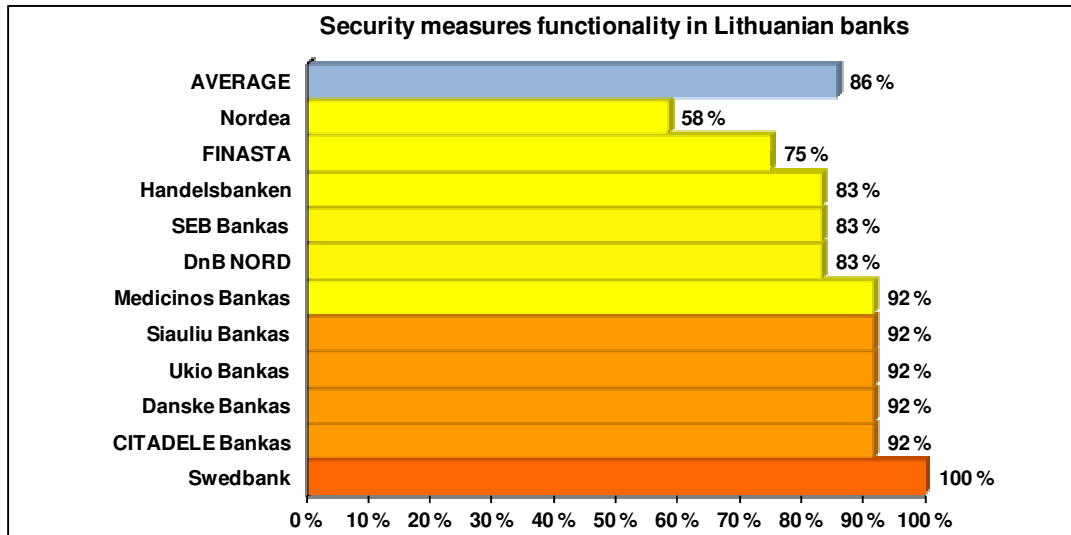
- The leader in this subcategory is SEB, which fulfills all the criteria by offering the possibility to view the leasing account online and provides information about the executed payment by sending an SMS message to its users.
- Swedbank and Samop do not have possibility to set up notifications of approaching leasing payments while Nordea doesn't have possibility to set up notifications of executing leasing payments.
- 6 of 10 banks in Estonia have not developed any leasing services online.
- The least fulfilled criterion in Estonia is the possibility to set up notifications of approaching leasing payments



## 9.9 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 IBS analyzed. Only security-related user perceptions are analyzed.

### Lithuanian banks



Higher figures represent better results

### Detailed testing results

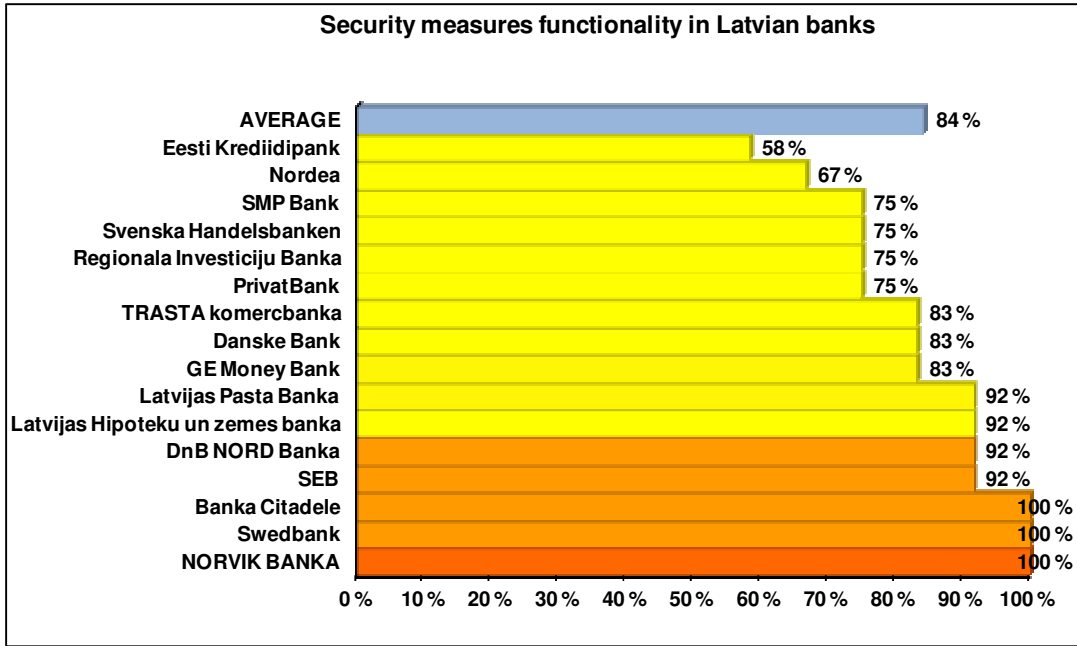
		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Security measures	Session Timeout	+	+	+	+	+	+	+	+	+	+	+
Security measures	Password card	+	+	+	+	+	+	+	+	+	+	+
Security measures	Password card is not larger than the size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

## Commentary

- Only Swedbank scored 100% in this subcategory leaving 6 banks behind (92%).
- As the last year - Nordea is the worst performing bank in this subcategory. It is the only bank that does not require a permanent password to access the IBS and where the same list of codes are used for both logging in and signing an operation.
- Swedbank alone fulfilled the possibility to set the frequency for mandatory change of permanent password criterion.
- Session timeout is present in all Lithuanian banks.
- Three banks do not show the information about the last login time.
- Finasta offers login by sending sms with a PIN code to the user, which he later uses to log in to his account. This ensures that user's bank account won't be accessed even if his PIN card is stolen (as opposed to Nordea which only has PIN codes as passwords):



## Latvian banks



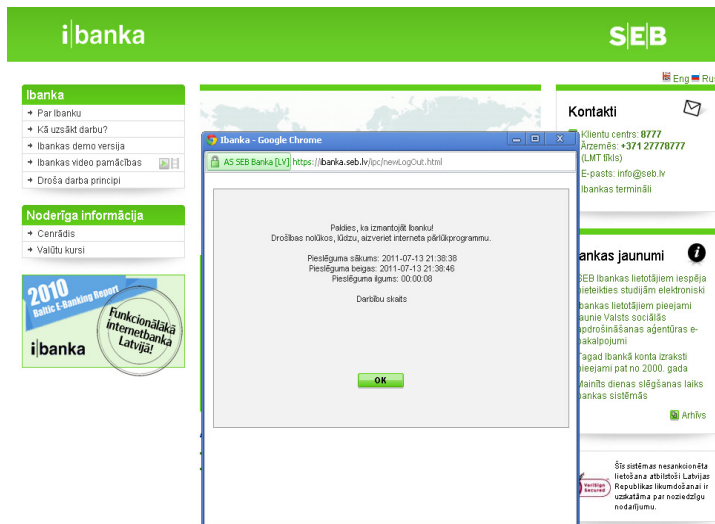
Higher figures represent better results

## Detailed testing results

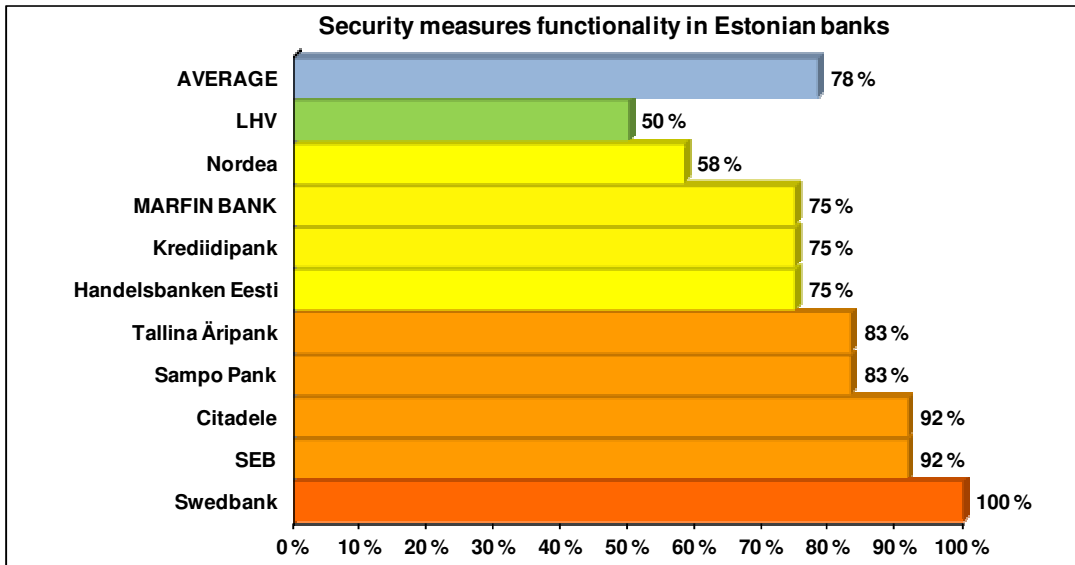
		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NOR D Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Security measures	Session Timeout	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	Passw ord card	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+
Security measures	Passw ord card is not larger than the size of ordinary payment card	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+
Security measures	Information about the last log in is provided (time/date).	+	+	+	+	-	+	+	+	+	+	+	-	+	+	+	+
Security measures	Confirmation code is required for executing a money transfer	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	Permanent (personal) passw ord	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	Possibility to change the permanent passw ord	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	VeriSign or equivalent certificate is show n	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	Mandatory passw ord change w hen logged for the first time	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Security measures	Setting the IBS transaction limits	+	+	+	+	-	+	+	+	+	+	-	+	+	+	+	+
Security measures	User is w arned to close brow ser w indow after log out	+	+	-	+	-	+	+	+	+	-	-	+	+	+	+	+
Security measures	Possibility to set frequency for mandatory change of permanent passw ord	+	-	+	-	-	-	-	+	-	-	-	+	-	-	-	-

## Commentary

- The best performers in this subcategory are three banks – Swedbank, Citadele and Norvik bank. All three scored 100%.
- There are 3 fully completed criterions in this subcategory: session timeout, VeriSign certificates and confirmation code is required when transferring money.
- The worst performer is Krediidipank by fulfilling only 58% of the criteria.
- SEB, DnB Nord, Hipoteku and Pasta banks are missing only one criteria to fulfill all the security measures functionality.
- All the banks IBS do have security certificates.
- Only 5 banks out of 16 offer the possibility to set the frequency for mandatory change of permanent password.
- SEB shows the total session time in the exit warning message:



## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediitipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Security measures	Session Timeout	+	+	+	+	+	+	+	+	+	+
Security measures	Password card	+	+	+	+	+	+	+	+	-	+
Security measures	Password card is not larger than the size of ordinary payment card	+	+	+	+	+	+	+	+	-	+
Security measures	Information about the last log in is provided (time/date).	+	-	+	+	+	+	+	+	-	-
Security measures	Confirmation code is required for executing a money transfer	+	+	-	-	+	+	-	+	+	+
Security measures	Permanent (personal) password	+	+	+	+	-	+	+	+	+	+
Security measures	Possibility to change the permanent password	+	+	+	+	-	+	+	+	+	+
Security measures	VeriSign or equivalent certificate is shown	+	+	+	+	+	+	+	+	+	+
Security measures	Mandatory password change when logged for the first time	+	+	-	-	+	+	-	+	-	+
Security measures	Setting the IBS transaction limits	+	+	+	+	-	+	+	+	+	+
Security measures	User is warned to close browser window after log out	+	+	-	-	+	+	+	-	-	+
Security measures	Possibility to set frequency for mandatory change of permanent password	+	-	-	-	-	-	+	-	-	+

## Commentary

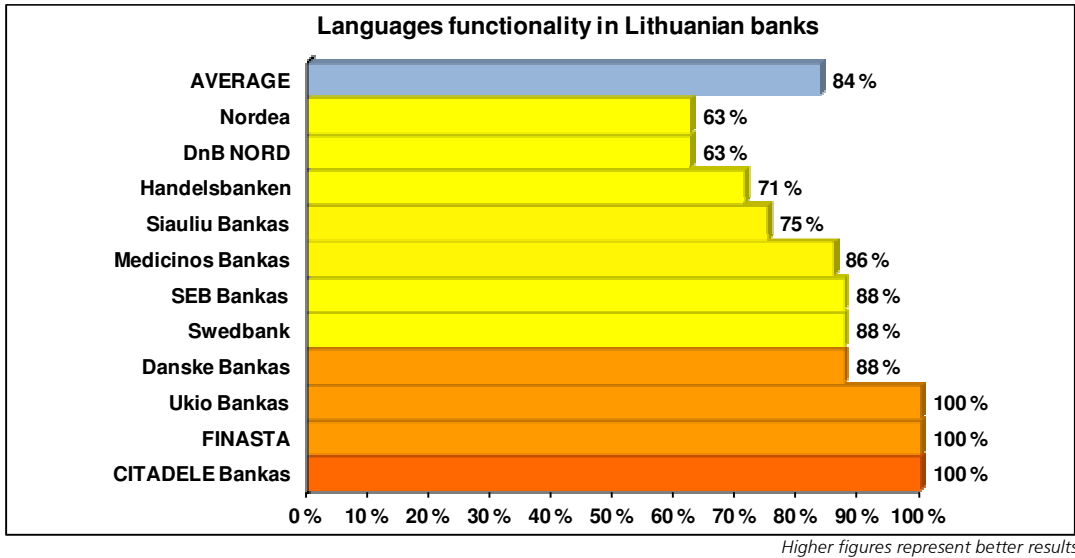
- Swedbank scored best and fulfilled 100% while SEB and Citadele have 92%.
- The worst performer is the same as it was last year - LHV Bank. This bank fulfilled only 50% of the criteria
- All banks had VeriSign certificates.
- Only 3 banks out of 10 offer the possibility to set the frequency for mandatory change of permanent password.
- Situation has changed from last year on the setting IBS transaction limits and only Nordea is not providing such a feature this year.
- Swedbank provides an informative and a clear welcoming screen after logging in:



## 9.10 Languages

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

### Lithuanian banks



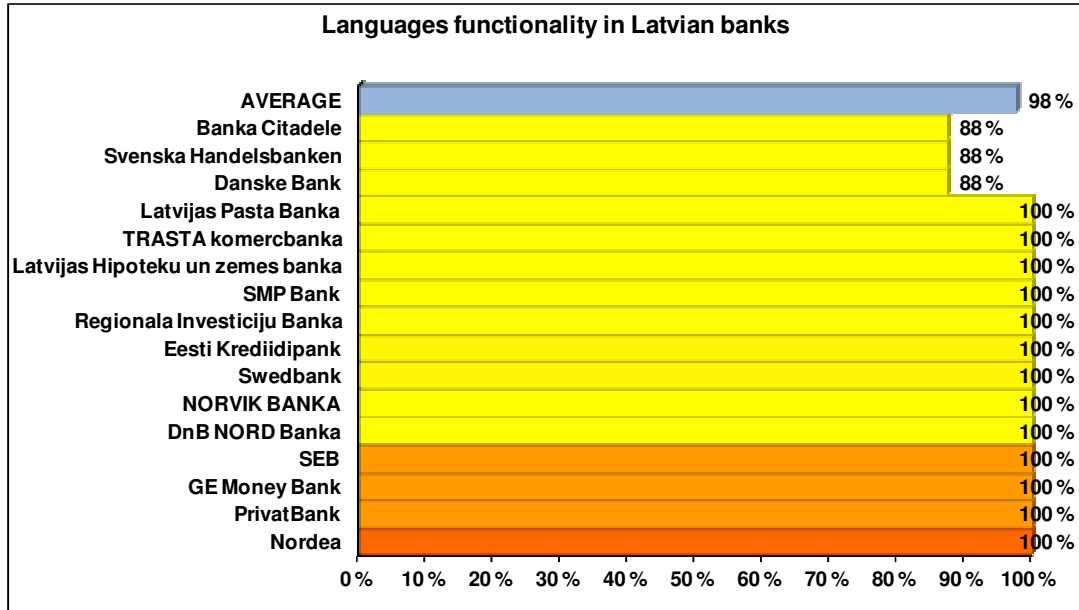
### Detailed testing results

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Languages	Local language public website	+	+	+	+	+	+	+	+	+	+	+
Languages	English public website	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian public website	-	-	-	-	+	+	+	-	-	+	-
Languages	Local language IBS interface	+	+	+	+	+	+	+	+	+	+	+
Languages	English IBS interface	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian IBS interface	+	-	-	+	+	+	+	+	+	+	-
Languages	Local symbols displayed correctly	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian symbols displayed correctly	+	-	-	+	+	+	+	+	-	+	-

### Commentary

- Ukio Bankas, FINASTA and Citadele fulfilled all the criterions.
- Danske Bankas and Swedbank and SEB only lacked a Russian language public website.
- Nordea and DnB NORD are worst performing banks in this category (63%).
- As the last year – all the banks have both IBS and public website in Lithuanian and English languages. Every bank displayed Lithuanian special characters correctly.

## Latvian banks



## Detailed testing results

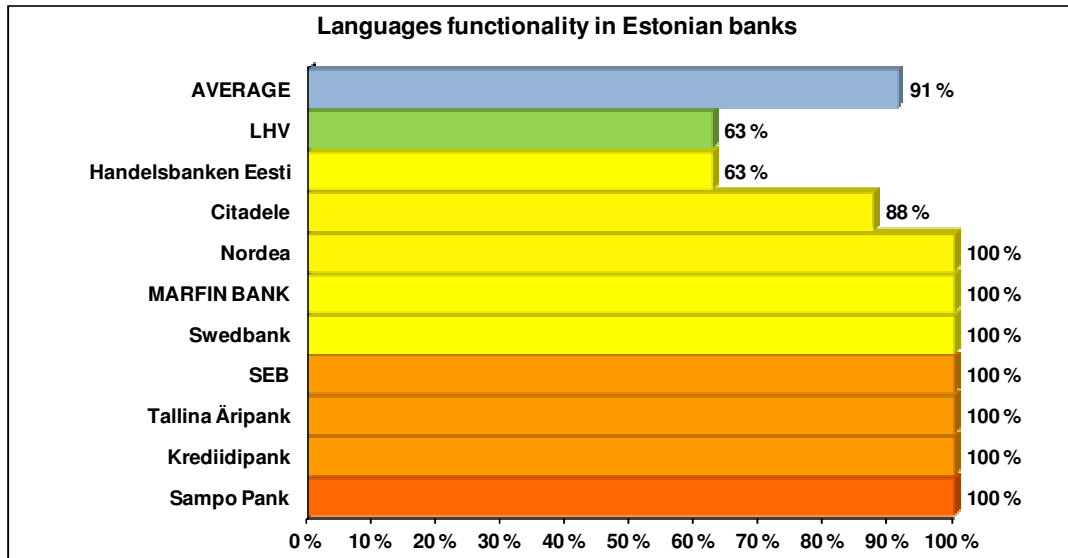
		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NORÐ Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Languages	Local language public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	English public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	Local language IBS interface	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	English IBS interface	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian IBS interface	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	Local symbols displayed correctly	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Languages	Russian symbols displayed correctly	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+



## Commentary

- Latvian banks showed amazing results in this subcategory – 13 banks out of 16 fulfilled each and every criterion.
- Only 3 banks – Citadele, Handelsbanken and Danske lacked 1 criterion.
- The banks leading this category have an IBS that supports all languages that display correctly without any encoding problems.
- SMP provides it's ISB even in Lithuanian:

## Estonian banks



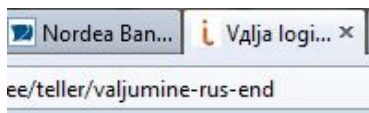
Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Languages	Local language public website	+	+	+	+	+	+	+	+	+	+
Languages	English public website	+	+	+	+	+	+	+	+	+	-
Languages	Russian public website	+	+	+	+	+	+	+	-	-	+
Languages	Local language IBS interface	+	+	+	+	+	+	+	+	+	+
Languages	English IBS interface	+	+	+	+	+	+	+	+	+	+
Languages	Russian IBS interface	+	+	+	+	+	+	+	-	-	+
Languages	Local symbols displayed correctly	+	+	+	+	+	+	+	+	+	+
Languages	Russian symbols displayed correctly	+	+	+	+	+	+	+	-	-	+

## Commentary

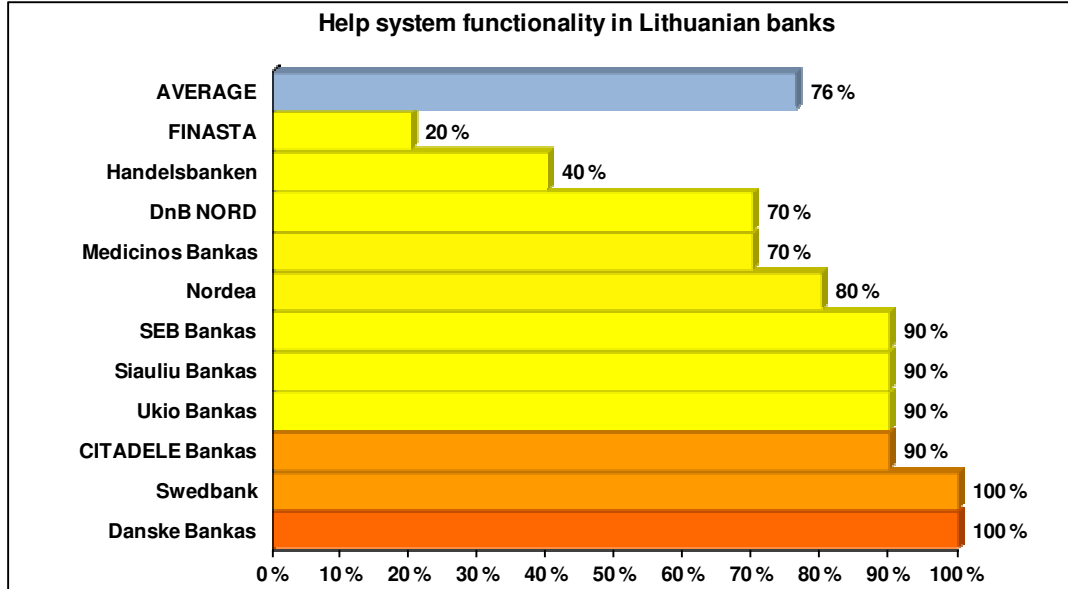
- 7 banks out of 10 in Estonia scored 100%. Citadele fulfilled 88% by lacking only English version PWS.
- Handelsbanken and LHV struggles in incorrect Russian language symbols.
- Krediidipank – when logging out from a Russian IBS, it shows an Estonian sentence “V lja loginud” (Logged out) with one letter ( ) being shown in Cyrillic:



## 9.11 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



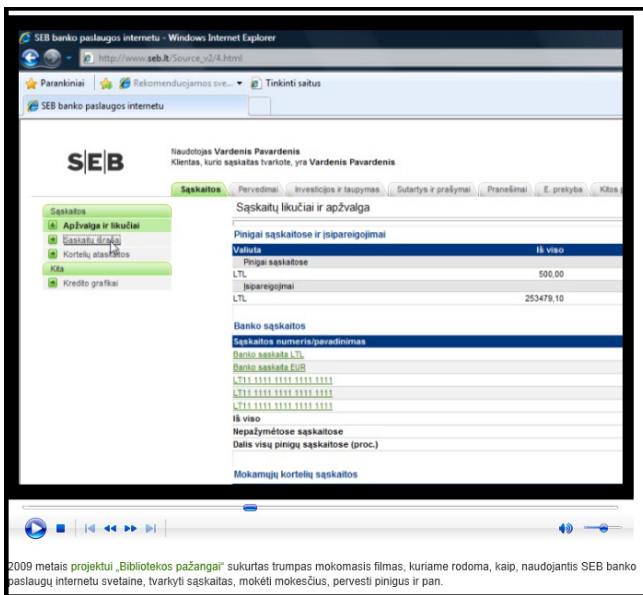
Higher figures represent better results

### Detailed testing results

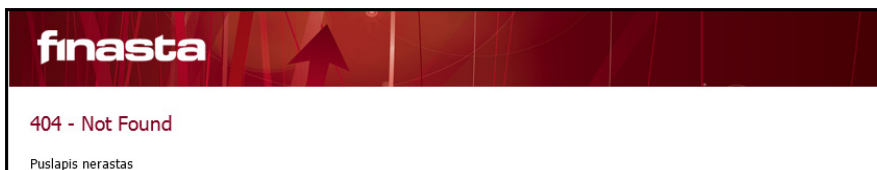
		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Help system	Page-level context sensitive help available	+	+	+	+	+	+	+	+	+	+	+
Help system	Glossary is provided	+	-	-	+	+	-	+	+	+	-	+
Help system	FAQs are provided	+	-	+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

## Commentary

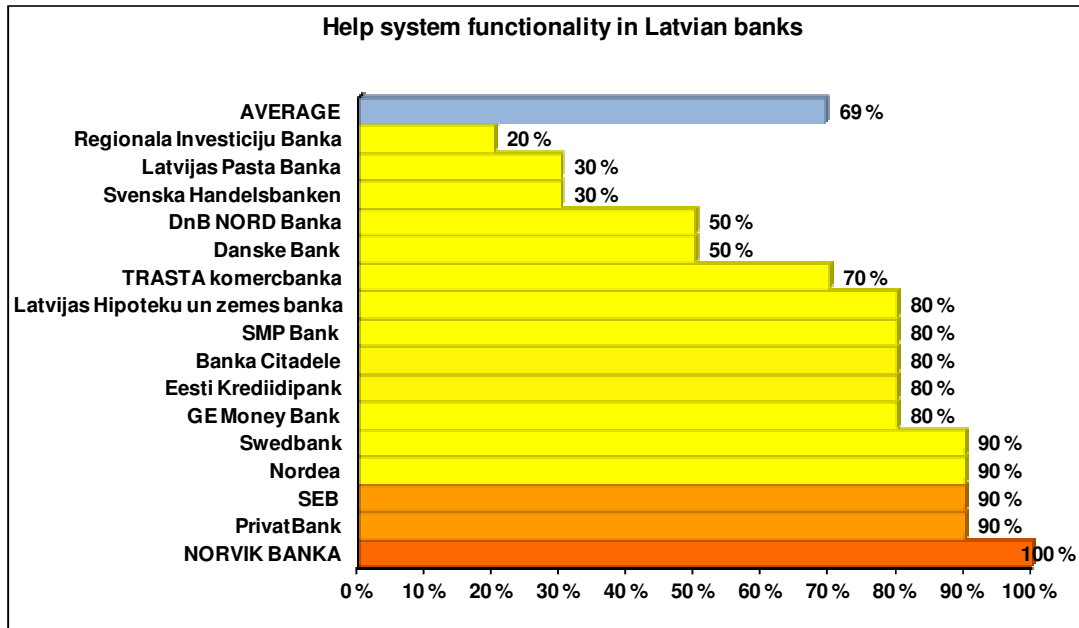
- The best performers in this subcategory are Swedbank and Danske. They fulfilled 100% of the criterions.
- The worst performer is Finasta who managed to score just 20% or pass 2 criteria out of 10.
- All banks except Finasta allows customers contact customer care directly thru IBS.
- The majority of banks have a glossary and FAQ provided.
- Danske Bankas has an animated tutorial for beginners.
- SEB has a useful clip on how to use the e-banking system. However, it was a little bit hard to find due to the lack of a search function:



- The majority of banks provide a well-developed FAQ section
- Finasta seems to have some problems with its IBS help functions. Most of the time it kept showing that the page help button redirects to - does not exist:



## Latvian banks



Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Help system	Page-level context sensitive help available	+	+	-	+	-	+	+	+	+	+	-	-	-	+	+	+
Help system	Glossary is provided	+	+	-	+	-	+	+	+	+	+	-	-	-	+	+	+
Help system	FAQs are provided	+	+	-	+	-	+	+	+	+	+	-	-	-	+	+	+
Help system	An example of the account opening form provided on the Internet	+	+	+	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	Animated or illustrated tutorial of IBS is provided in the public website	+	+	-	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	Full help contents provided on one page for easy searching	+	+	-	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	An online form available for writing questions directly from the public website	+	+	-	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	Allows writing to customer care directly from IBS (without email)	+	+	+	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	Possible sources of errors explained after illegal operations	+	+	+	+	+	+	+	+	+	+	-	-	-	+	+	+
Help system	Printable user manual of the IBS provided	+	-	-	+	+	+	+	+	+	+	-	-	-	+	+	+

## Commentary

- Norvik is the best performing Latvian bank in this subcategory. It provides all the necessary help features.
- SEB, Swedbank, Nordea and Privatbank are one criterion away from fully fulfilling the subcategory.
- The most completed criteria is giving possible sources of errors explained after illegal (wrong) operations. Another most completed criteria was the possibility to contact customer care or bank's info right from the IBS system.
- The worst performer in the Help category is Regionala Investiciju Banka. The bank completed only 2 out of 10 criteria. Latvijas Pasta Bank and Handelsbanken also were poor by fulfilling 3 criterions.
- DnB Nord has a list of ways to contact them, and how long will the reply take:

problemu. Ja atbildes sniegšanai būs nepieciešams ilgāks laiks, tad tā tiks sniegta iepriekš saskopotā formā (rakstiski, telefoniski vai izmantojot e-pastu) šādos termiņos:

Terosinājums vai pretenzija tiek iesniegts	Atbilde tiek dota
mutiski bankas filiālē vai norēķinu grupā	uzreiz*
rakstiski bankas filiālē vai norēķinu grupā	10 darba dienu laikā
pa bankas informatīvo tālruni 1880	uzreiz*
elektroniski pa informatīvo e-pastu <a href="mailto:info@dnbnord.lv">info@dnbnord.lv</a>	tās pašas darba dienas laikā**
teksta dokuments iNORD	tās pašas darba dienas laikā**
pa pastu uz adresi Skanstes ielā 12, Rīga, LV-1013, Latvija	10 darba dienu laikā
pa faksu 67323449	10 darba dienu laikā
pa tālruni 67015284 (9:00-18:00) - tikai jautājumos par iNORD	uzreiz*
elektroniski pa e-pastu <a href="mailto:info@nord.lv">info@nord.lv</a> - tikai jautājumos par iNORD	tās pašas darba dienas laikā**
pa tālruni 67015222 (visu diennakti), 67015244 (9:00-18:00) - tikai par darījumiem ar norēķinu kartēm	uzreiz*

NB! Par oficiālu pretenziju tiek uzskatīta tikai rakstveidā DnB WORD Bankas filiālē vai norēķinu grupā iesniegta pretenzija.

\* Ja atbildes sniegšanai ir nepieciešams ilgāks laiks, tad bankas darbinieks informē klientu par atbildes sniegšanas termiņu.

\*\* Atbilde tās pašas darba dienas laikā tiek sniegta gadījumā, ja tā tiek saņemta līdz plkst. 14:00, bet, ja pēc plkst. 14:00 - tad nākamās darba dienas laikā.

Centrālais birojs  
Skanstes iela 12,  
LV-1013

Informatīvais tālrunis:  
1880,  
(+371) 6717 1880

Sūtīt e-pastu:  
[info@dnbnord.lv](mailto:info@dnbnord.lv)

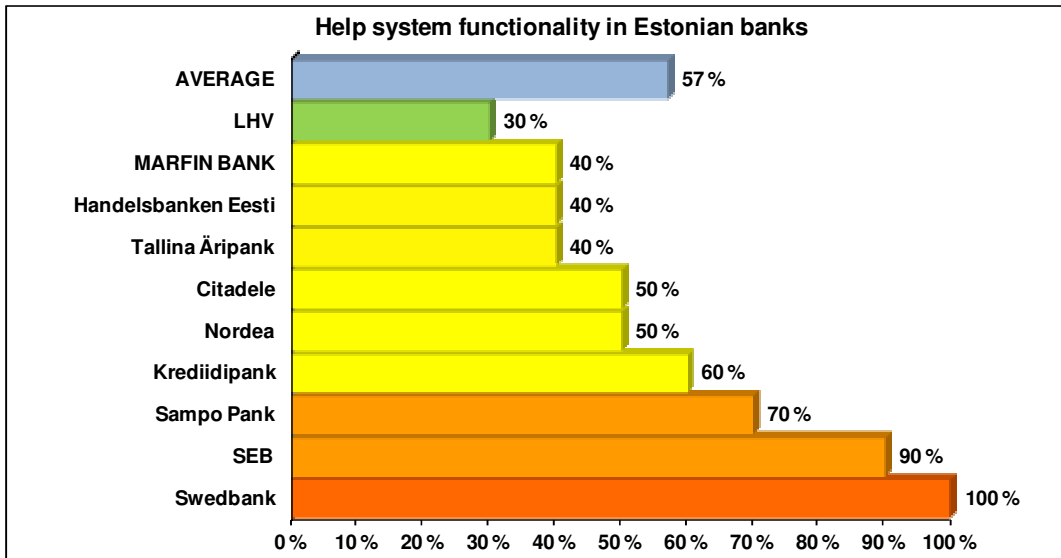
Jūsu vārds\*

Jūsu e-pasts\*

Jūsu ziņojums\*

NOŠŪTĪT

## Estonian banks



Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Help system	Page-level context sensitive help available	+	+	-	-	+	+	+	+	-	+
Help system	Glossary is provided	+	+	-	-	+	+	-	-	-	-
Help system	FAQs are provided	+	-	+	-	+	+	-	-	-	-
Help system	An example of the account opening form provided on the Internet	+	-	-	-	-	+	-	-	-	-
Help system	Animated or illustrated tutorial of IBS is provided in the public website	+	+	-	-	-	+	-	-	-	-
Help system	Full help contents provided on one page for easy searching	+	+	+	+	+	-	+	-	-	+
Help system	An online form available for writing questions directly from the public website	+	+	+	+	-	+	-	-	+	+
Help system	Allows writing to customer care directly from IBS (without email)	+	+	+	+	+	+	-	+	+	+
Help system	Possible sources of errors explained after illegal operations	+	+	+	+	+	+	+	+	+	+
Help system	Printable user manual of the IBS provided	+	-	-	-	-	+	+	-	-	-

## Commentary

- In Estonia bank’s scores are very unequal and the leader this year is Swedbank (100%), SEB fulfilled 90% and SAMPO 70% of subcategory.
- Only top leaders have an example of opening account provided and printable user manual.
- The most completed criterions are page-level context sensitive help available and possible sources of errors explained after illegal operations. Only Nordea fulfills the criteria of having printable user manual of IBS available.
- Worst performer in this subcategory is LHV. Only 30% of the criteria were fulfilled or scoring 3 out of 10.
- Swedbank implemented very usable glossary:

**Banking glossary**

If you are not 100% sure what a certain banking term means, take a look at Swedbank's glossary. It will provide you with simple definitions of our most frequently used banking terms, listed alphabetically.

A | B | C | D | E | F | G | H | I | L | M | N | O | P | Q | R | S | T | V | W | Y

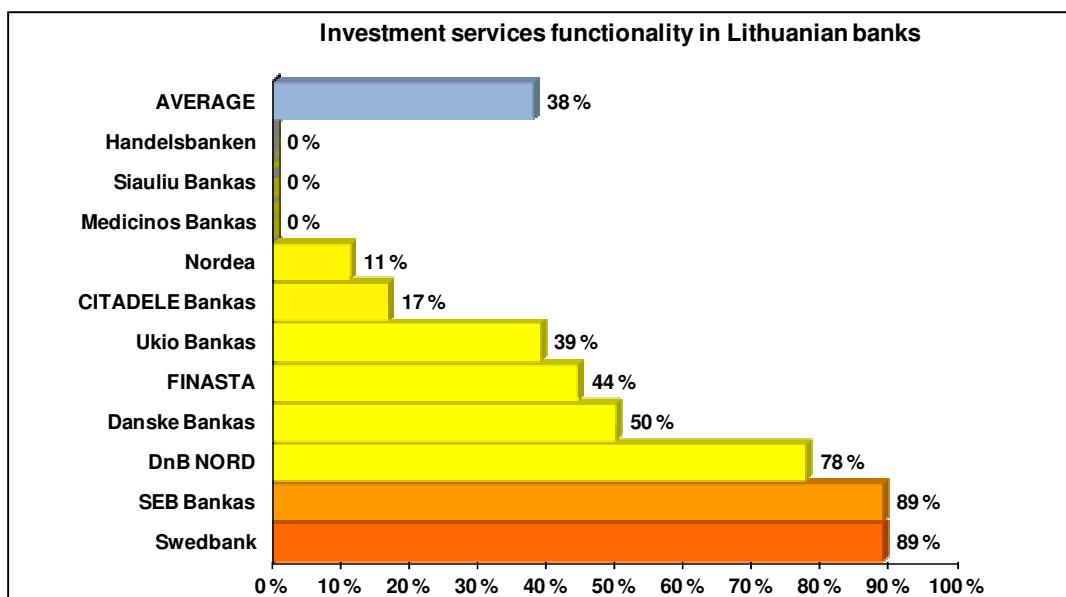
A	
Account statement	A statement of the transactions done on the account.
Account operator	A legal entity who is a participant of the central depository and intermediates securities account services to investors.
Activity based accounting	Accounting method that accounts for revenues and expenses when they occur even if they have not actually been paid or received.
Administration	A service offered by banks which guarantees that the assets of the customer are preserved and that expedient security transactions are concluded; a relationship with the bank where the bank concludes the ownership actions of the customer according to the customer's orders.
ADR	A negotiable certificate held in a U.S. bank representing a specific number of shares of a foreign stock traded on a U.S. stock exchange. ADRs make it easier for Americans to invest in foreign companies.
American-style option	An option which can be exercised at any time between the purchase date and the expiration date. Opposite of European-style option.
Annuity	A series of equal payments paid periodically by a customer for repayment of a loan. If a loan is repaid on the basis of an annuity schedule, the amounts paid every month are of the same size and consist of a loan principle repayment and interest calculated on the outstanding loan.
Arbitrage	Attempting to profit by exploiting price differences of identical or similar financial instruments, on different markets or in different forms. Ideally, a pair of opposite transactions that take place simultaneously and generate profit with zero risk.
Asset allocation	The process of dividing investments among different kinds of assets, such as stocks, bonds, real estate and cash, to optimize the risk/reward tradeoff based on an individual's or institution's specific situation and goals.
At-the-money	A condition in which the strike price of an option is equal to (or nearly equal to) the market price of the underlying security.



## 9.12 Investment services

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

### Lithuanian banks



Higher figures represent better results

### Detailed testing results

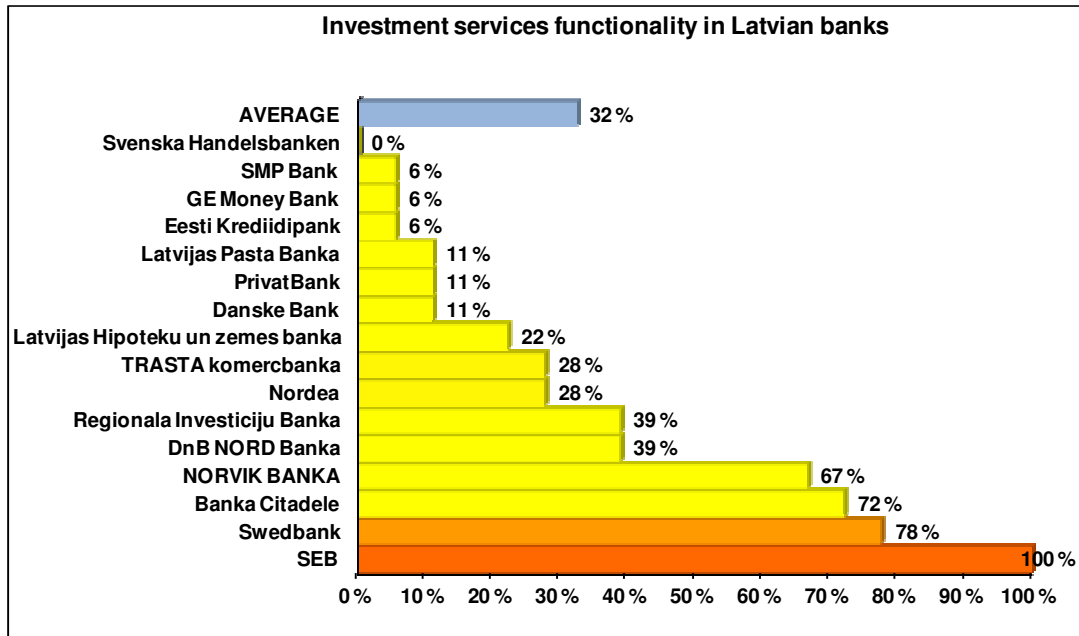
		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Investment services	Enabling the financial services from the IBS	+	-	+	+	+	+	-	-	-	-	-
Investment services	Filling-in the form and submitting online to the bank	+	-	+	+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

## Commentary

- The best performers in this subcategory are Swedbank and SEB, missing only 2 criteria out of 18.
- Situation hasn't changed on the lowest performing banks - Medicinos Bankas, Siauliu Bankas and Handelsbanken do not offer any investment services online. Nordea has very limited investment functionality in the IBS, Citadele is only one criteria up from Nordea.
- SEB is the only bank, who has a printable life insurance form online.
- Many banks allowed stock and investment funds trading. Some of it could be done with just opening a bank account – the services were automatically activated. Other banks allowed finance service activation through internet, which is also very convenient.
- Swedbank and SEB had really nice IBS investment categories which most of the banks lacked:



## Latvian banks



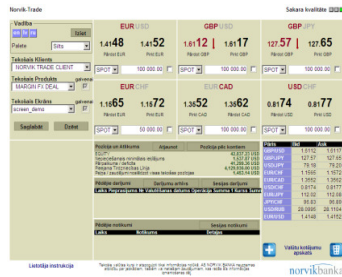
Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionāla Investīciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipotēku un zemes banka	TRASTA komercbanka
Investment services	Enabling the financial services from the IBS	+	-	-	+	-	-	-	+	-	-	+	-	-	-	-	-
Investment services	Filling-in the form and submitting online to the bank	+	-	-	+	-	-	-	+	-	-	+	-	-	-	-	-
Investment services	A printable form is available online	+	-	+	+	-	-	-	+	-	-	+	-	-	-	-	+
Investment services	Checking the financial services account online	+	+	+	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Investment funds trading is available	-	+	+	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Stocks trading is available	+	-	-	+	-	-	-	+	+	+	+	-	-	-	-	+
Investment services	Bonds trading is available	+	-	-	-	-	-	-	+	+	+	+	-	-	-	-	+
Investment services	Forex trading is available	+	-	-	-	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Making a pension fund agreement online	+	+	+	+	-	-	-	+	+	+	+	-	-	-	-	+
Investment services	Filling-in the pension fund form and submitting online to the bank	+	+	+	+	-	-	-	+	+	+	+	-	-	-	-	+
Investment services	A printable pension fund form is available online	+	-	-	-	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Checking the pension fund balance online	+	-	-	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Possibility to switch to another pension plan at the particular bank	+	+	+	-	-	-	-	+	+	+	+	-	-	-	-	+
Investment services	Making a life insurance agreement online	-	-	-	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Filling-in the life insurance form and submitting online to the bank	-	-	-	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	A printable life insurance form is available online	-	-	-	-	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Checking the life insurance balance online	-	-	-	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment services	Possibility to change life insurance's investment priorities from IBS	-	-	-	+	-	-	-	+	+	+	+	-	-	-	-	-

## Commentary

- The best performer in this subcategory is SEB, which offers all of the investment products, followed closely by Swedbank.
- Only SEB offers the possibility to change life insurance investment priorities within the IBS.
- Handelsbanken do not offer any investment services in the IBS, while SMP, Krediidipank and GE Money bank offers very limited functionality.
- From 16 banks, only 4 of them provided opportunity to enable financial services online.
- SMP, Krediidipank and GE Money fulfilled only one criterion out of 18 in this subcategory.
- NORVIK has a demo version of forex trade:



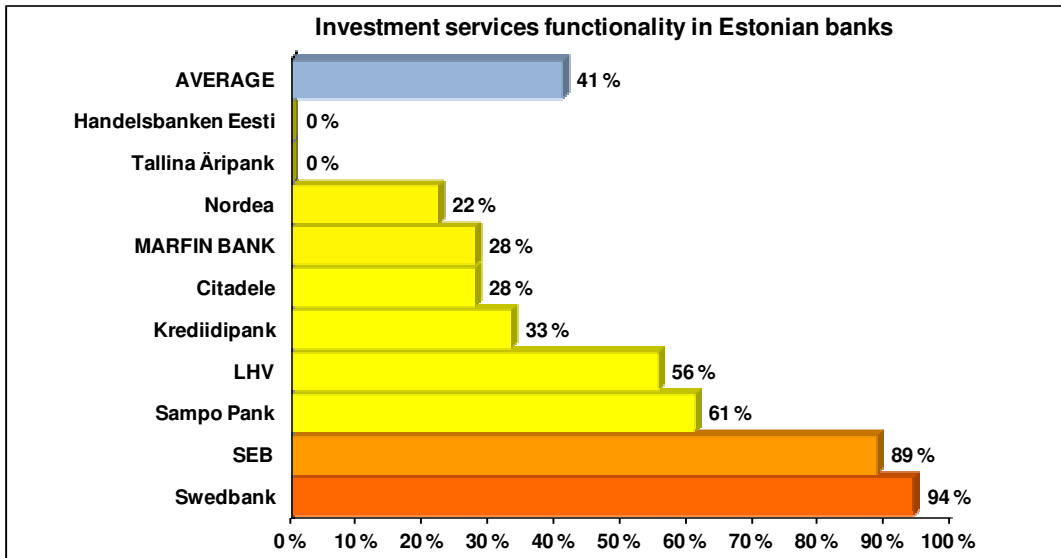
- SEB’s calculators are easy to use and intuitive (pensions funds calculator):



- Even though DnB Nord claims it’s possible to apply for pension on their IBS, when clicking “New application”, it says “Sorry, you do not have permission to execute this operation”:



## Estonian banks



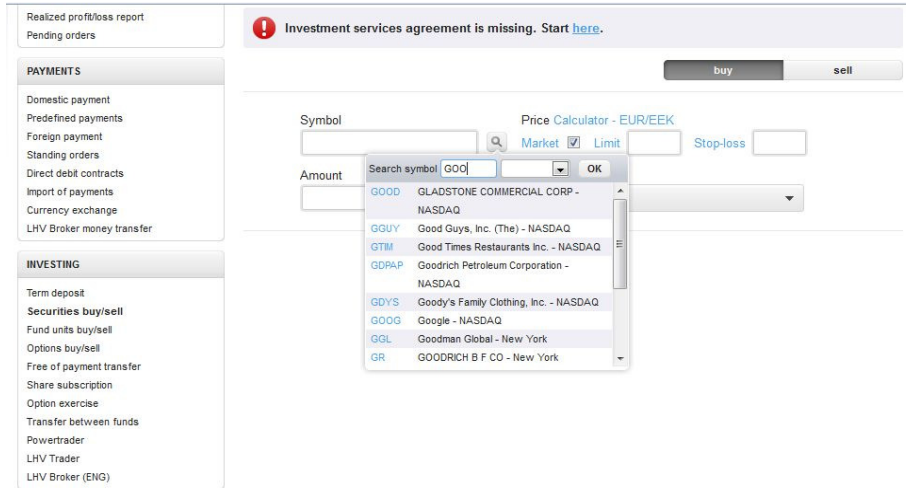
Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Investment services	Enabling the financial services from the IBS	+	-	-	-	-	+	-	-	-	-
Investment services	Filling-in the form and submitting online to the bank	+	+	-	-	-	+	-	-	-	-
Investment services	A printable form is available online	-	-	+	-	-	+	-	-	+	-
Investment services	Checking the financial services account online	+	+	+	+	+	+	-	-	+	+
Investment services	Investment funds trading is available	+	+	+	+	+	+	-	-	+	+
Investment services	Stocks trading is available	+	+	+	+	+	+	-	-	+	+
Investment services	Bonds trading is available	+	+	+	+	-	+	-	-	+	+
Investment services	Forex trading is available	+	+	+	+	-	+	-	-	+	+
Investment services	Making a pension fund agreement online	+	+	-	-	-	+	-	-	+	-
Investment services	Filling-in the pension fund form and submitting online to the bank	+	+	-	-	-	+	-	-	+	-
Investment services	A printable pension fund form is available online	+	+	-	-	-	+	-	-	-	-
Investment services	Checking the pension fund balance online	+	+	-	-	+	+	-	-	+	-
Investment services	Possibility to switch to another pension plan at the particular bank	+	+	-	-	+	+	-	-	+	-
Investment services	Making a life insurance agreement online	+	-	-	-	-	-	-	-	-	-
Investment services	Filling-in the life insurance form and submitting online to the bank	+	-	-	-	-	+	-	-	-	-
Investment services	A printable life insurance form is available online	+	-	-	-	-	-	-	-	-	-
Investment services	Checking the life insurance balance online	+	-	-	-	-	+	-	-	-	-
Investment services	Possibility to change life insurance's investment priorities from IBS	+	-	-	-	-	+	-	-	-	-

## Commentary

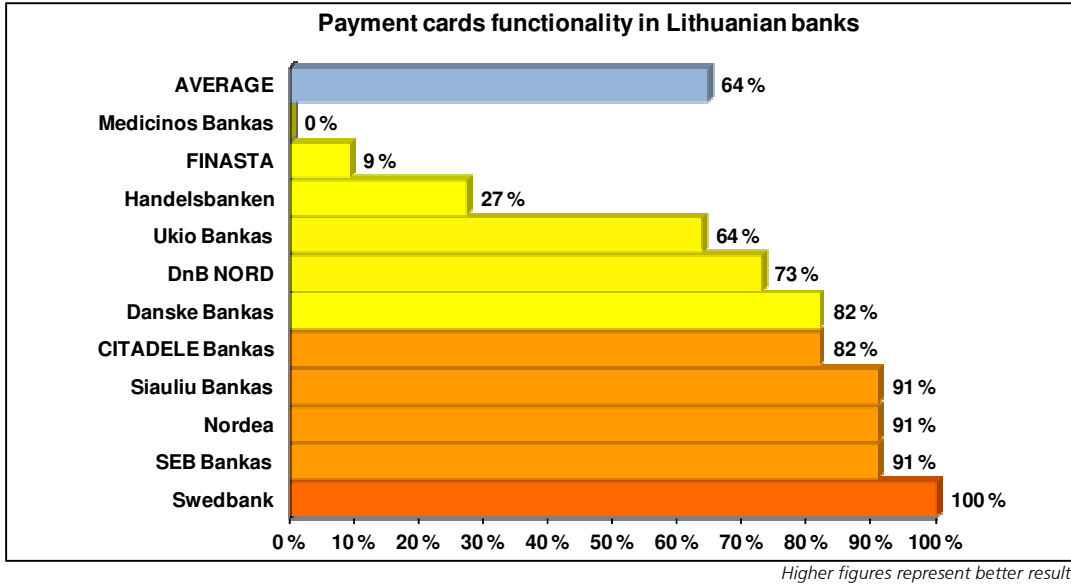
- The best performer in Estonia is the same as it was last year - Swedbank, scoring 17 out of 18 criteria (lacking only on printable form online), closely followed by SEB.
- SEB, Swedbank are the only banks who enable financial services via IBS.
- The worst performers in the investment category are Handelsbanken and Tallinna Aripank. They do not offer any investment services.
- LHV has A very detailed investing menu with an option to use their own program (LHV Trader/Broker):



## 9.13 Payment cards

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

### Lithuanian banks



### Detailed testing results

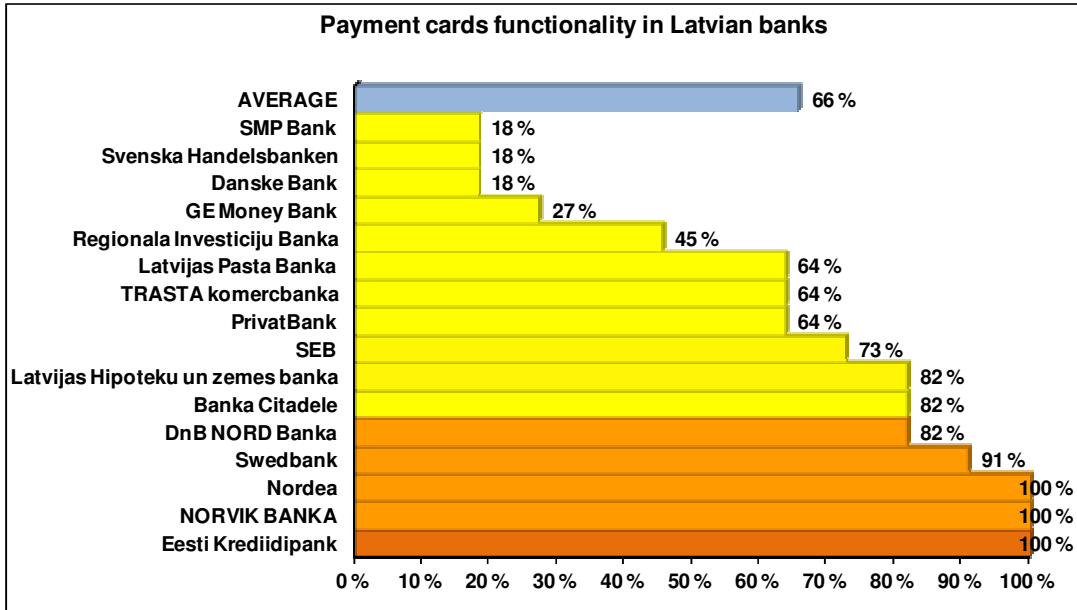
		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Payment cards	Ordering the payment card from the IBS	+	-	+	+	+	-	+	-	+	+	+
Payment cards	Filling-in the form and submitting online to the bank	+	-	+	+	+	-	+	+	+	+	+
Payment cards	A printable form is available online	+	-	+	+	+	-	+	+	+	+	+
Payment cards	Cards usage fees information is available online	+	-	+	+	+	-	+	+	+	+	+
Payment cards	Debiting or crediting payment card account does not differ from regular account	+	+	+	+	-	-	+	+	+	+	+
Payment cards	Checking payment card's status online	+	-	+	+	+	-	+	+	+	+	+
Payment cards	Possibility to change the status of a card from the IBS	+	-	-	-	-	-	+	-	-	-	+
Payment cards	Possibility to apply for credit allowance from the IBS	+	-	+	+	-	-	-	+	+	+	+
Payment cards	Possibility to see card's credit situation from the IBS	+	+	+	+	-	-	+	+	+	+	+
Payment cards	Checking payment card's validity date online	+	-	+	+	+	-	+	+	+	+	+
Payment cards	Possibility to search operations by card, recipient or sender	+	+	-	+	+	+	+	+	+	-	-

## Commentary

- The leader in this subcategory is Swedbank (100%) but SEB, Siauliu bankas and Nordea are one criterion away (91%).
- Medicinos Bankas do not offer payment cards to their customers.
- The most completed criterion are standardized prices for payment card accounts (the same as normal bank accounts) and payment card information – the client can see whether the card is active, whether he can block it, how much money/credit there is, the expiration date, etc.
- Only a few banks allow to change status of the card via IBS.
- Although a few banks provided similar services to credit allowance, there were quite a few conditions to be fulfilled.



## Latvian banks



## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NOR Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Payment cards	Ordering the payment card from the IBS	+	+	-	+	+	+	+	+	+	-	-	-	+	-	+	-
Payment cards	Filling-in the form and submitting online to the bank	+	+	-	+	+	+	+	+	+	-	-	-	+	-	+	-
Payment cards	A printable form is available online	+	+	+	+	+	+	+	+	+	-	-	-	+	-	+	-
Payment cards	Cards usage fees information is available online	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Debiting or crediting payment card account does not differ from regular account	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Checking payment card's status online	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Possibility to change the status of a card from the IBS	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Possibility to apply for credit allowance from the IBS	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Possibility to see card's credit situation from the IBS	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Checking payment card's validity date online	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Payment cards	Possibility to search operations by card, recipient or sender	+	+	-	+	+	+	-	-	-	-	-	-	-	-	-	-

## Commentary

- Top 3 leaders in this subcategory are Krediidipank, Norvik and Nordea as each fulfills all of the criteria.
- 8 out of 16 banks in Latvia provide the possibility to order the payment card through the IBS.
- The most fulfilled criterions are the display of the payment card's number in the IBS and possibility to see card's credit situation via the IBS.
- The worst 3 performer are SMP Bank, Handelsbanken and Danske. They fulfilled only 18% of this subcategory.
- Only 4 banks allow searching operations by card, recipient or sender.
- Confusing solution in Handelbanken as the pricelist for cards is at the "Accounts" page, but not the "Cards" page:

GLOBAL START PAGE  
Handelsbanken Latvija

Choose language

Pakalpojumi Par Handelsbanken Pieslēgties Kontakti

### Norēķinu konti

Maksājumi  
Internetbanka  
GlobalOn-Line uzņēmumiem  
Maksājumu kartes  
Termiņnoguldījumi  
Aizdevumi uzņēmumiem  
Aizdevumi privātpersonām

### Norēķinu konti

Norēķinu konts Handelsbanken ļauj Jums saņemt un veikt maksājumus, lietot maksājumu karti, kā arī pārvaldīt savus līdzekļus, izmantojot Internetbanku.

### Norēķinu konta valūtas

Norēķinu kontu piedāvājam atvērt šādās valūtās:  
LVL, EUR, CAD, CHF, DKK, GBP, LTL, NOK, SEK, USD.

### Norēķinu konta veidi

Savām ērtībām izvēlies Jums piemērotāko norēķinu kontu veidu:

- debītaizdevu konts - darījumu veikšanai dažādās valūtās,
- vienas valūtas konts - darījumu veikšanai vienā valūtā,
- pagaidu konts - jaundibināmiem uzņēmumiem.

Iesniedzamie dokumenti

Lai atvērtu kontu Handelsbanken nepieciešami šādi dokumenti:

[Privātpersonām](#)  
[Uzņēmumiem](#)

Pakalpojumu cenrādītis

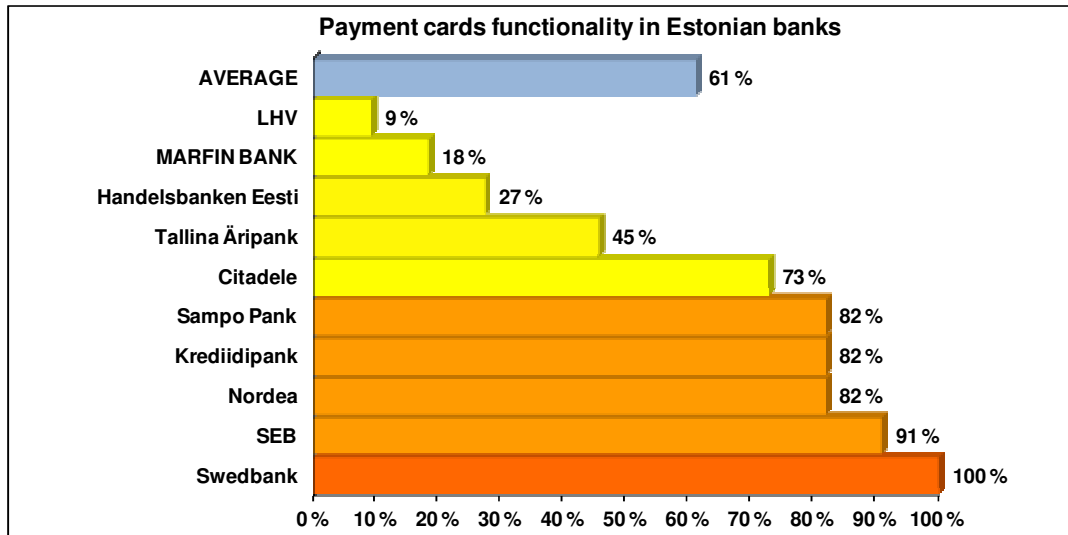
[Privātpersonām](#)  
[Uzņēmumiem](#)  
[Cenrādītis:arhīvs](#)

Noderīga informācija

[Norēķinu konta noteikumi privātpersonām \(pdf\)](#)  
[Norēķinu konta noteikumi juridiskām personām \(pdf\)](#)

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## Estonian banks



Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Payment cards	Ordering the payment card from the IBS	+	+	+	-	+	+	-	-	-	+
Payment cards	Filling-in the form and submitting online to the bank	+	+	+	-	+	+	-	-	-	+
Payment cards	A printable form is available online	+	-	+	-	+	+	-	-	-	-
Payment cards	Cards usage fees information is available online	+	+	+	+	+	+	+	+	+	+
Payment cards	Debiting or crediting payment card account does not differ from regular account	+	+	+	-	+	+	+	+	+	+
Payment cards	Checking payment card's status online	+	+	+	-	+	+	+	-	-	+
Payment cards	Possibility to change the status of a card from the IBS	+	+	-	-	+	+	-	-	-	+
Payment cards	Possibility to apply for credit allowance from the IBS	+	+	+	-	+	+	-	-	-	-
Payment cards	Possibility to see card's credit situation from the IBS	+	-	+	-	+	+	+	-	-	+
Payment cards	Checking payment card's validity date online	+	+	+	+	+	+	+	+	-	+
Payment cards	Possibility to search operations by card, recipient or sender	+	+	-	+	-	-	-	+	+	-

## Commentary

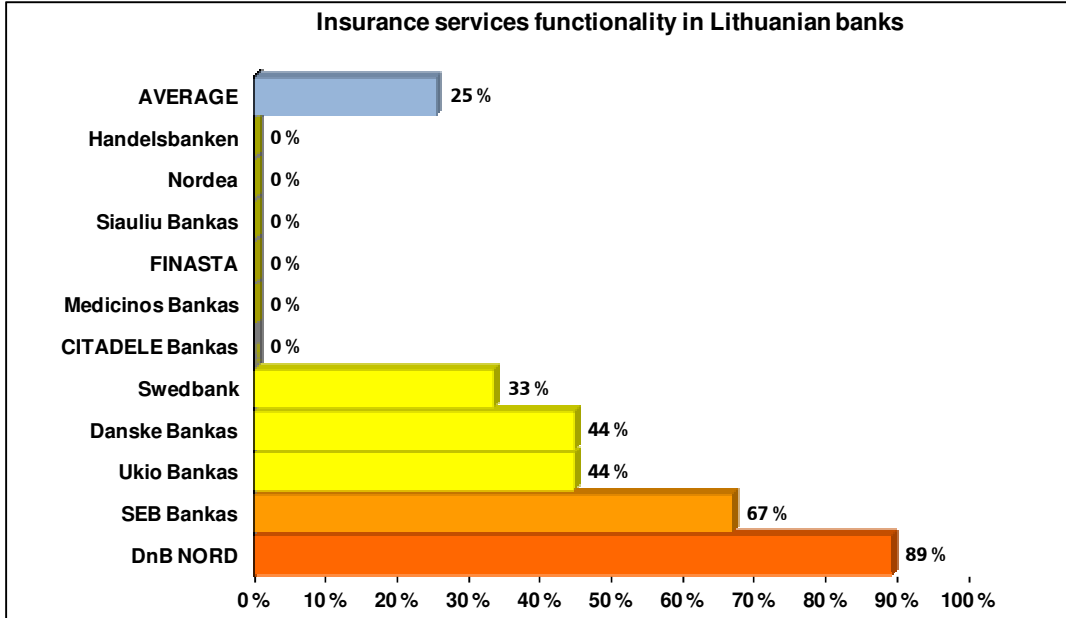
- The best performer in the payment cards subcategory is Swedbank by fulfilling all the tested criterions.
- More than half of the banks scored above the average in this subcategory.
- The worst performer in the payment cards category is LHV (only 9%). Twice as much performed Marfin Bank and 27% of completed subcategory goes to Handelsbanken.
- The most fulfilled criterion is information about payment card's fees.
- Tallinna riipank provides an awkward message which appears when clicking on the "Statement of Credit Card". A link is under the 3-dots:



## 9.14 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



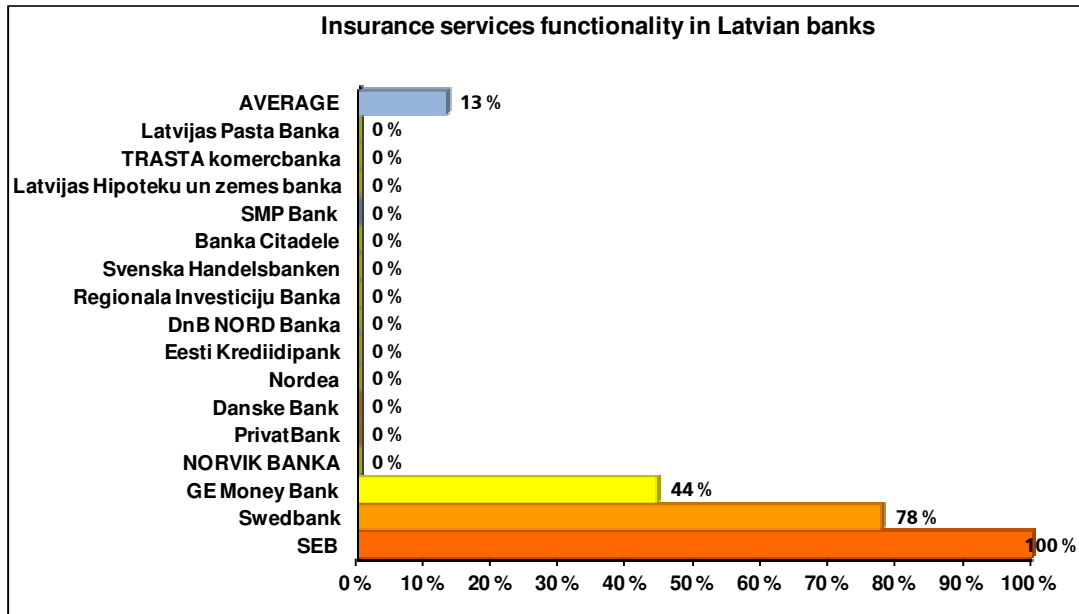
### Detailed testing results

		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Insurance services	Ordering the driver's liability insurance from the IBS	-	-	+	+	-	-	-	+	-	+	-
Insurance services	Submitting a driver's liability Insurance insurance application online	-	-	+	+	-	-	-	+	-	+	-
Insurance services	Checking the driver's liability Insurance insurance contracts online	-	-	+	+	-	-	-	+	-	+	-
Insurance services	Ordering the KASKO insurance from the IBS	-	-	+	-	-	-	-	-	-	-	-
Insurance services	Submitting a KASKO insurance application online	-	-	+	+	-	-	-	-	-	-	-
Insurance services	Checking the KASKO insurance contracts online	-	-	-	-	-	-	-	-	-	-	-
Insurance services	Ordering the travel insurance from the IBS	+	-	+	+	-	-	-	-	-	-	-
Insurance services	Submitting a travel insurance application online	+	-	+	+	-	-	-	+	-	-	-
Insurance services	Checking the travel insurance contracts online	+	-	+	+	-	-	-	-	-	+	-

## Commentary

- DnB Nord was the best in this subcategory (score 89%). SEB bank is in the 3<sup>rd</sup> place by fulfilling 67% as it was the last year.
- 6 banks out of 11 didn't fulfill any of the tested criterions.
- Only DnB Nord provided ordering KASKO insurance via IBS
- Most of the banks outsource their travel, KASKO and driver's liability insurance agreements to other companies.

## Latvian banks



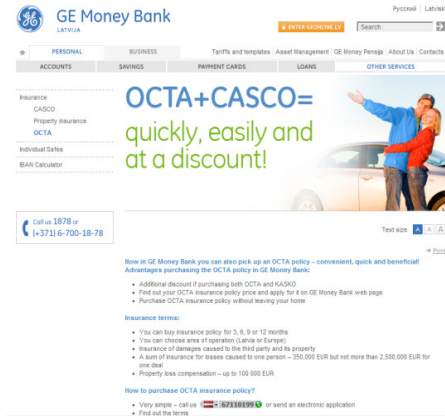
## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediidipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Insurance services	Ordering the driver's liability insurance from the IBS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance services	Submitting a driver's liability insurance application online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Checking the driver's liability insurance contracts online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Ordering the KASKO insurance from the IBS	-	-	-	-	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Submitting a KASKO insurance application online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Checking the KASKO insurance contracts online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Ordering the travel insurance from the IBS	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Submitting a travel insurance application online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-
Insurance services	Checking the travel insurance contracts online	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-	-

Higher figures represent better results

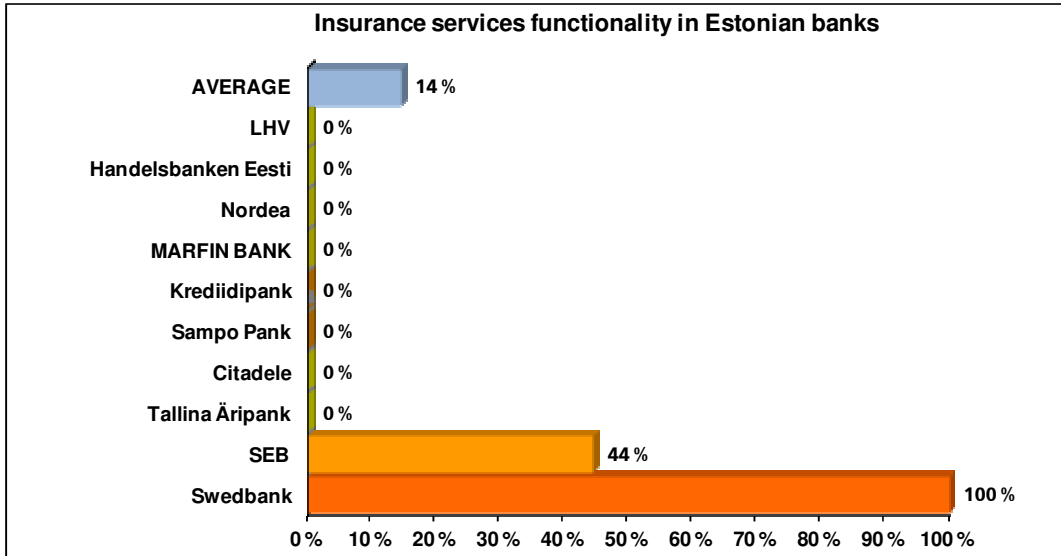
## Commentary

- The best performer on Insurance services subcategory is SEB Banka, which fulfilled all the tested criterions. Next is Swedbank 78% and GE Money bank 44%.
- 13 out of 16 banks in Latvia do not offer insurance services in the IBS.
- Only SEB bank allows user to check KASKO insurance contracts via IBS.
- GE Money Bank offers OCTA insurance on their public website, but not from IBS.





## Estonian banks



Higher figures represent better results

## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Insurance services	Ordering the driver's liability insurance from the IBS	+	-	-	-	-	-	-	-	-	-
Insurance services	Submitting a driver's liability Insurance insurance application online	+	-	-	-	-	-	-	-	-	-
Insurance services	Checking the driver's liability Insurance insurance contracts online	+	-	-	-	-	-	-	-	-	-
Insurance services	Ordering the KASKO insurance from the IBS	+	-	-	-	-	+	-	-	-	-
Insurance services	Submitting a KASKO insurance application online	+	-	-	-	-	+	-	-	-	-
Insurance services	Checking the KASKO insurance contracts online	+	-	-	-	-	+	-	-	-	-
Insurance services	Ordering the travel insurance from the IBS	+	-	-	-	-	-	-	-	-	-
Insurance services	Submitting a travel insurance application online	+	-	-	-	-	-	-	-	-	-
Insurance services	Checking the travel insurance contracts online	+	-	-	-	-	+	-	-	-	-

## Commentary

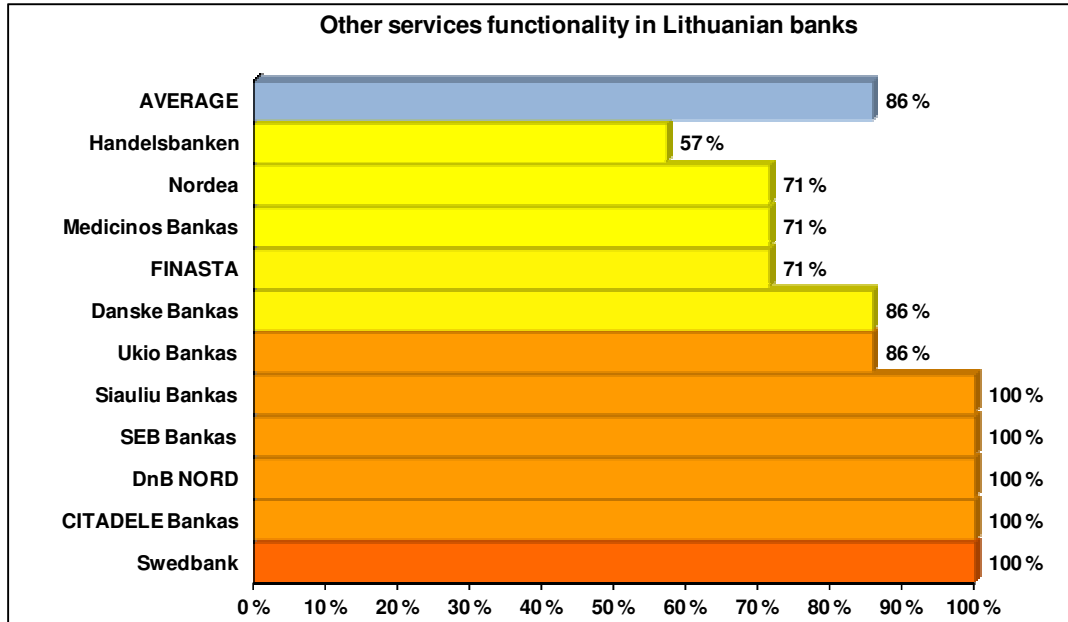
- Swedbank is a clear leader of this category by fulfilling all criteria, SEB is far away (only 44%).
- Only 2 out of 10 banks had some insurances features in Estonia.
- Swedbank has a variety of available online insurance options:

The screenshot displays the Swedbank website's interface for car insurance. On the left, a navigation menu lists various services including 'Investment, saving, pension', 'Property and life insurance', 'INSURANCE ON HOME', 'Comprehensive apartment insurance', 'Apartment building insurance', 'Collateral protection insurance', 'CAR INSURANCE', 'Motor Own Damage Insurance', 'Traffic Insurance', 'TRAVEL INSURANCE', 'LIFE INSURANCE', and 'CREDIT CARD INSURANCE'. The main content area is titled 'Ask for a personal offer' and lists several 'Advantages' such as free emergency aid, fair compensation, quick loss adjustment, and coverage for towing costs up to 350 euros. Below this, a section titled 'I wish to insure a car' provides a brief objective and a six-step process for requesting an offer. The right sidebar, titled 'Which options for car insurance do we offer?', lists three insurance options: 'Elite Casco Insurance', 'Standard Casco Insurance', and 'Basic Casco Insurance'. It also features a 'Helista meile 1513' logo and a form for providing a name and phone number to receive an offer, with a 'Send' button.

## 9.15 Other services

The **Other services** section 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



### Detailed testing results

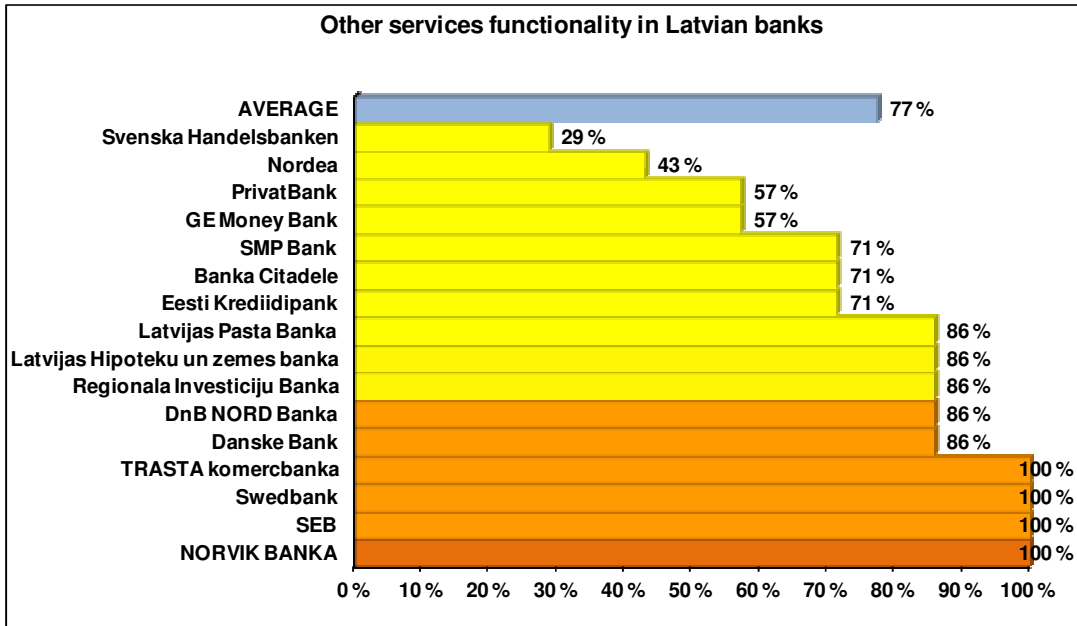
		Swedbank	Handelsbanken	DnB NORD	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
Other services	Client's agreements w ith bank accessible online	+	-	+	+	-	-	+	-	+	-	-
Other services	Bank SWIFT code provided in the w ebsite (w ithin one click from homepage)	+	+	+	+	+	+	+	+	+	+	+
Other services	Information about cash dispensers' (ATMs') location available	+	-	+	+	-	-	+	+	+	+	+
Other services	Bank's currency conversion rates accessible online	+	+	+	+	+	+	+	+	+	+	+
Other services	Official currency conversion rates accessible online	+	+	+	+	+	+	+	+	+	+	+
Other services	Historical currency rates provided	+	+	+	+	+	+	+	+	+	+	-
Other services	Bank new s feed is present on the public w ebsite	+	-	+	+	+	+	+	+	+	+	+

## Commentary

- 5 banks performed in this subcategory fulfilling 100% of it: SEB Bankas, Citadele, DnB NORD, Siauliu and Swedbank.
- The worst performer is Handelsbanken which provided only SWIFT code and conversion rates.
- All banks provide SWIFT codes and have official and individual currency conversion rates accessible online.
- Siauliu Bankas had some problems with its FAQ section – it was covered by advertisements:



## Latvian banks



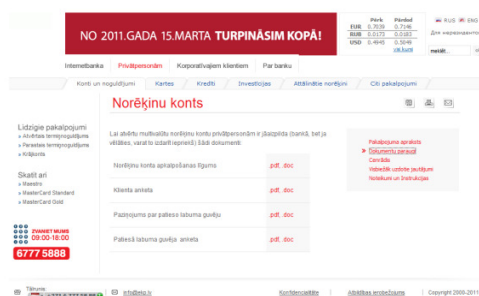
Higher figures represent better results

## Detailed testing results

		NORVIK BANKA	Nordea	Latvijas Pasta Banka	Swedbank	Eesti Krediitipank	GE Money Bank	PrivatBank	SEB	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes banka	TRASTA komercbanka
Other services	Client's agreements with bank accessible online	+	-	+	+	+	+	+	+	+	+	-	+	+	+	+	+
Other services	Bank SWIFT code provided in the website (within one click from homepage)	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+
Other services	Information about cash dispensers' (ATMs) location available	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Other services	Bank's currency conversion rates accessible online	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Other services	Official currency conversion rates accessible online	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Other services	Historical currency rates provided	+	-	+	+	-	-	-	-	+	+	+	+	+	+	+	+
Other services	Bank new s feed is present on the public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

## Commentary

- Top 4 leaders: Norvik, SEB, Swedbank and Trasta. They fulfilled 100% of the criterions.
- More than half of the banks fulfilled this subcategory above average.
- Handelsbanken is the worst performing bank in this subcategory (only 29%).
- Krediitipank provides a convenient way of seeing documents (both pdf and doc):



- SEB offers a link to the nearest ATM:

**Par SEB banku**

- SEB Ērība
- Saistītie uzņēmumi
- Struktūra
- Vēsture
- SEB sabiedrībā
- SEB apkalpojumi
- Vērtība, misija, stratēģija
- Vadība
- Mēs atrodamies
- Filiāles un KAC
- Mākslīgais Intelektuālais Kapitals
- Bankomāti
- Korespondentbankas
- Darba iespējas
- Investoriem
- Finanšu informācija
- Risku analīze un kontrole
- Konsolidācijas grupa
- Reitingi
- Akcijas
- Medijām
- Kontaktpersonas
- Preses rīcības
- Ekspertu viedokļi
- Anālītiskais žurnāls SEB Eksperts
- SEB Mājokļu cenu indikators
- SEB Mājokļu pieejamības indekss
- SEB Biznesa vides apskats
- Mājasimniecību finanšu apskats

**Banksas automāti (ATM)**

Pilsēta:  Rājons:  Meklēt

Visas pilsētas | Visi rajoni

Banksas automāti	Izmaksas/izmaksas banksas automāti	E-KAC	
Pilsēta	Adrese, atrašanās vieta	Darba laiks	Tuvākā ATM
Ādazi	Rīgas gaube 51 Veikals "Eir"	08-22	Skatīt
Ādazi	Rīgas gaube 5 TIC "Apelšņs"	10-22	Skatīt
Aglona	Somerēta iela 25 Veikals "Saulis"	00-24	Skatīt
Ahlekste	PIN Jaunkatnava Ziemeļstrunu elektroņi	08-18	Skatīt
Atkraukle	Lāpīša iela 2 SEB banka	00-24	Skatīt
Atkraukle	Drovas iela 2 Veikals "Bata"	00-24	Skatīt
Alzpute	Zvaigznu iela 2 SEB banka	00-24	Skatīt
Aļksne	Pils iela 28 Veikals "Maks"	00-24	Skatīt
Aļksne	Pils iela 8b Veikals "Saulis Veikals"	00-24	Skatīt
Auce	Aspazijas iela 8 OE Money Bank	00-24	Skatīt
Baldone	Rīgas iela 67 Veikals "Nāmiņi"	00-24	Skatīt
Baloži	Rīgas iela 23 Veikals "Windmill"	00-24	Skatīt

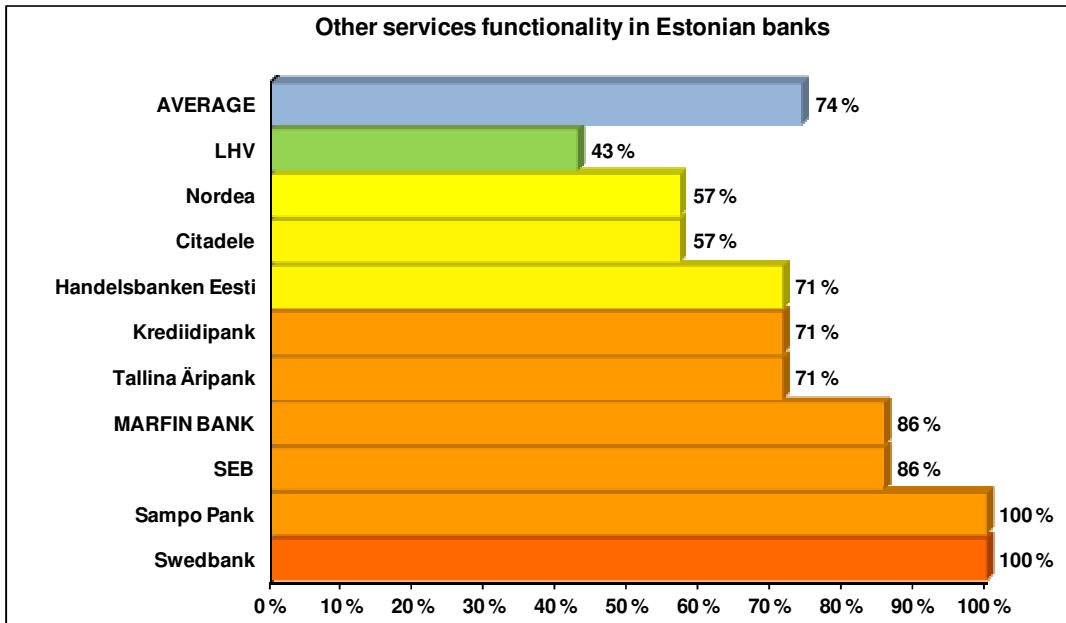
**Elektroniskie klientu apkalpošanas centri (E-KAC)**

Izmantojot Elektronisko klientu apkalpošanas centru sniegtās izmaksas, Jums ir pieejams gan naudas izmaksas izmaksas banksas automāti, gan izmaksas banksas automāti. Tādēļ, Jums ir lielāka iespēja izmaksēt naudu savā kontā un izvērtēt izmantot izmaksas sniegtās izmaksas izmaksas – piemēram, veikt rēķinu aprēķinus, naudas pārskaitījumus un darījumus ar vērtspapīriem.

**Cienjamie klienti!**

Draudzīgā bankomāts (Latvijas Krievu bankas, Ovestbank, Rietumu bankas, OE Money Bank, Hipothēz bankas un DNB NORD) par naudas izņemšanu nav jāmaksā vairāk, nekā SEB bankas bankomātos.

## Estonian banks



## Detailed testing results

		Swedbank	Sampo Pank	Krediidipank	MARFIN BANK	Nordea	SEB	Tallina Äripank	Handelsbanken Eesti	LHV	Citadele
Other services	Client's agreements with bank accessible online	+	+	+	+	-	+	+	-	-	+
Other services	Bank SWIFT code provided in the website (within one click from homepage)	+	+	+	+	+	+	+	+	+	+
Other services	Information about cash dispensers' (ATMs) location available	+	+	-	+	+	+	-	-	-	-
Other services	Bank's currency conversion rates accessible online	+	+	+	+	+	+	+	+	+	+
Other services	Official currency conversion rates accessible online	+	+	+	+	-	+	+	+	-	-
Other services	Historical currency rates provided	+	+	-	+	-	-	-	+	+	-
Other services	Bank new s feed is present on the public website	+	+	+	+	+	+	+	+	+	+

## Commentary


- Sampo Pank and Swedbank is the best performers in this subcategory scoring maximum points. Marfin bank and SEB only lack one criterion to maximum and scores 86%.
- The worst performer is LHV by completing only 3 out of 7 criteria.
- The least completed criterion is historical conversion rates.
- Good example from Swedbank where 4 fulfilled criterions are visible – SWIFT; current, official and historical (link) currency conversion rates:

USEFUL  
 News and blog  
 Customer programme  
 Prices and rates  
 > Currency Exchange Rates  
 > Interest rates of deposits  
 > Loan and leasing interest rates  
 > Fund rates  
 > Stock prices  
 Bank channels and contacts  
 Calculators  
 Additional services  
 Donation environment  
 IMPORTANT  
 Internet bank security  
 Privacy  
 Bank conditions  
 Everyday banking  
 Financial planner  
 Loan, leasing, credit card  
 Investment, saving, pension  
 Property and life insurance

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Currency	Purchase rate		Sales rate		European Central Bank rate
	Cash	Transfer	Cash	Transfer	
AUD (Australian Dollar)	-	1.33950	-	1.31250	1.32730
BGN (Bulgaria Leva)	-	1.96400	-	1.94750	1.95560
CAD (Canadian Dollar)	-	1.36050	-	1.33750	1.35340
CHF (Swiss Franc)	-	1.17500	-	1.15700	1.16070
CZK (Czech Koruna)	24.85740	24.73490	24.00980	24.24750	24.48000
DKK (Danish Krone)	7.56800	7.49350	7.38200	7.41850	7.45640
GBP (British Pound)	0.89300	0.88650	0.86650	0.87300	0.87890
HRK (Croatian Kuna)	-	7.51750	-	7.36850	7.44330
HUF (Hungarian Forint)	-	273.60565	-	268.21450	271.50000
JPY (Japanese Yen)	-	113.22100	-	110.99005	111.77000
LTL (Lithuanian Litas)	3.47900	3.46350	3.41850	3.44200	3.45280
LVL (Latvian Lats)	0.71650	0.71300	0.69850	0.70550	0.70930
NOK (Norwegian Kroner)	7.94600	7.88350	7.75050	7.77400	7.86200
PLN (Polish Zloty)	4.07550	4.04950	3.93600	3.98100	4.02830
RON (New Romania Lei)	-	4.31700	-	4.19000	4.25800
RUB (Russian Rouble)	40.58560	40.10810	38.81930	39.47400	39.74500
SEK (Swedish Krona)	9.30450	9.27700	9.07550	9.14900	9.23000
TRY (Turkish Lira)	-	2.38950	-	2.31900	2.35170
USD (US Dollar)	1.44150	1.43000	1.39900	1.41000	1.41600

Rates are informative and may change during the day.  
 For currencies not rated by ECB, the exchange rate of the respective national central bank against the euro is shown.

Customer service: 6 310 310 [info@swedbank.ee](mailto:info@swedbank.ee) SWIFT/BIC: HABAE2X | [Security](#) | [Privacy](#) | [Bank conditions](#) | [Feedback on our service](#) 



## 10. Mobile banking



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

### Structure

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

**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.

### 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 the small capacity of information it can provide on the mobile phone screen, making data input inconvenient. Accordingly we think that WAP services should be biased in favor of functionality and restrain from overloading the user with unnecessary information.

Also we assume that WAP services will be used mainly in two situations. Firstly, when there is an urgent need and no other means of banking are available and the secondly 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. SMS limitations include: communication lag, limited security options and 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.

### **Mobile browsing assumptions**

Mini Opera mobile browser was selected for compatibility testing as one of the leaders in mobile browsers area, available to majority of mobile phone users.

iPhone and Android were selected as devices with swiftly increasing popularity. Tests were conducted using iPhone's and Android's native browsers.

### **Testing process**

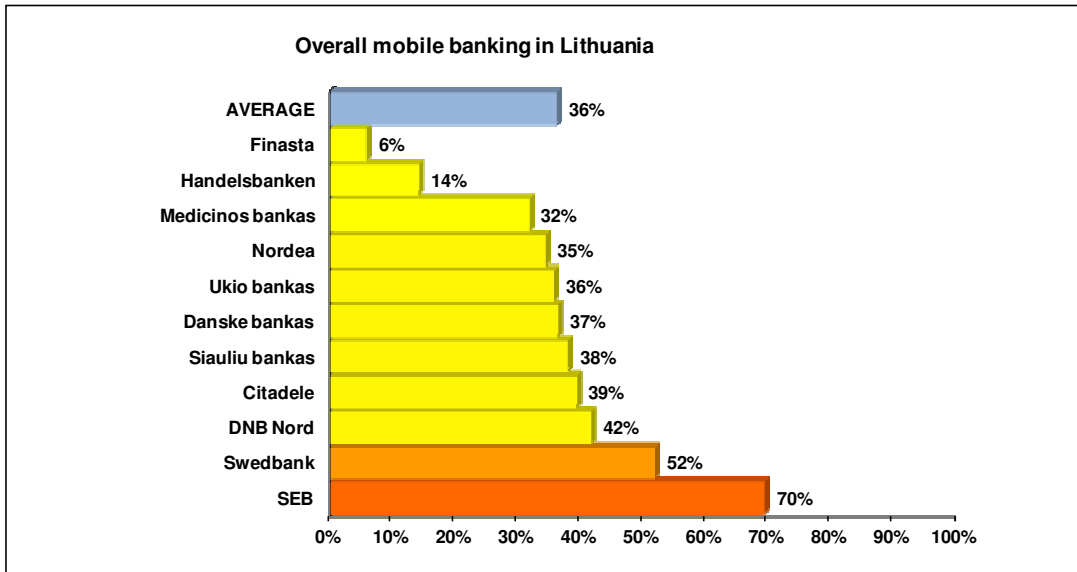
Two mobile communication channels - WAP and SMS were tested according to the different set of criteria. An attempt to login and execute a domestic transaction was made through Mini Opera, iPhone Safari and Android mobile browsers. Also availability of special website for mobile browsing / native iPhone and Android applications was investigated through banks public website, phone support, Apple store and Market.

### **Presentation of results**

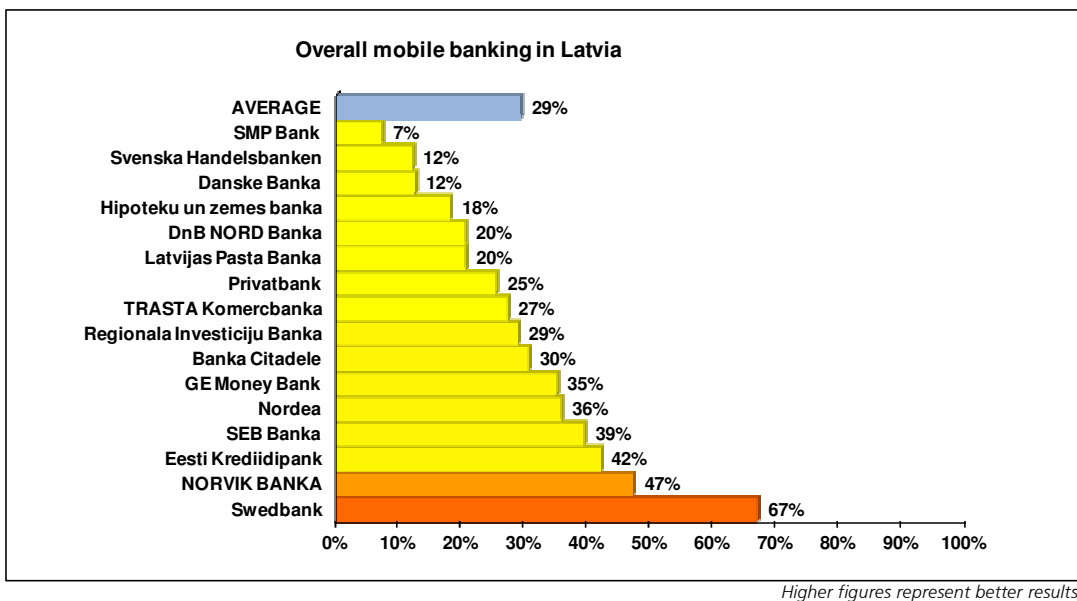
The results of Mobile banking tests are displayed as a percentage of the criterion that a certain bank meets in every subcategory and overall in the Mobile banking category.

## 10.1 Overall results of mobile banking test

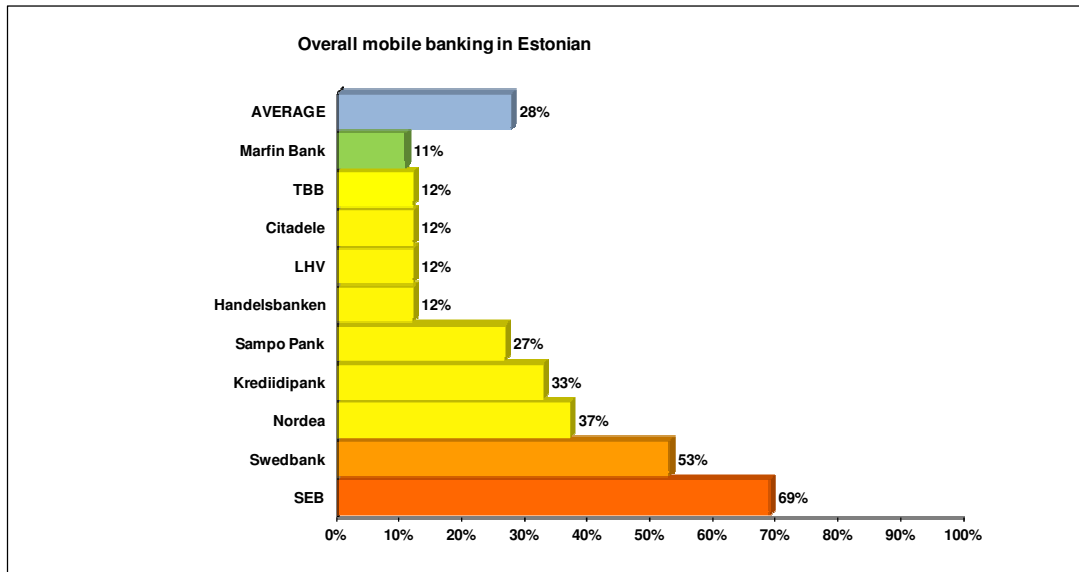
### Lithuanian banks



### Latvian banks



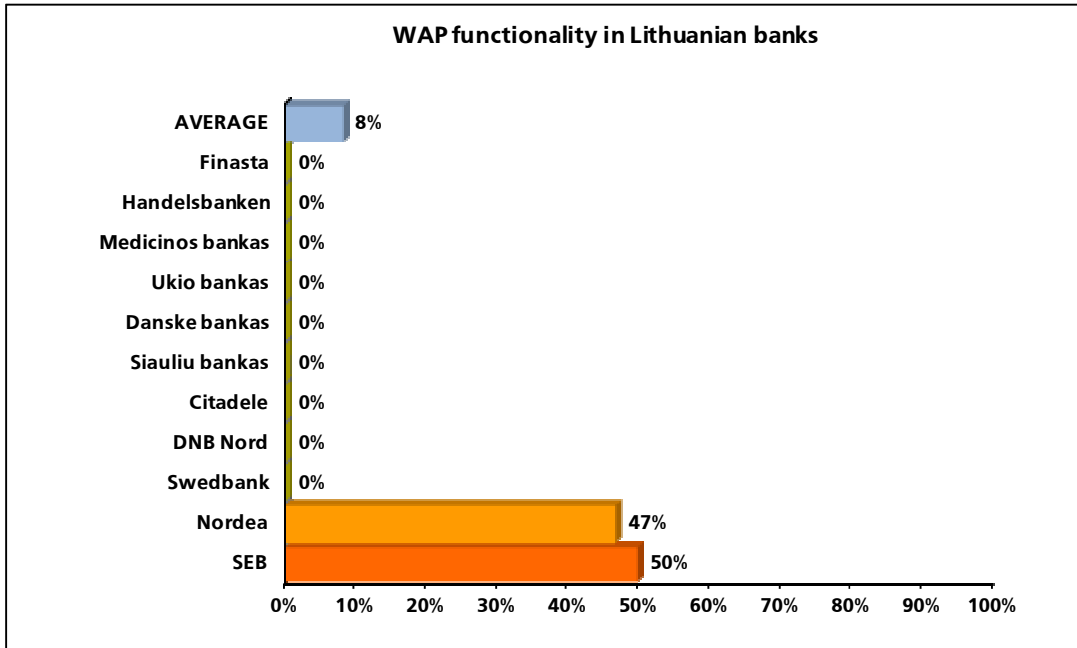
## Estonian banks



*Higher figures represent better results*

## 10.2 WAP banking functionality results

### Lithuanian banks



*Higher figures represent better results*

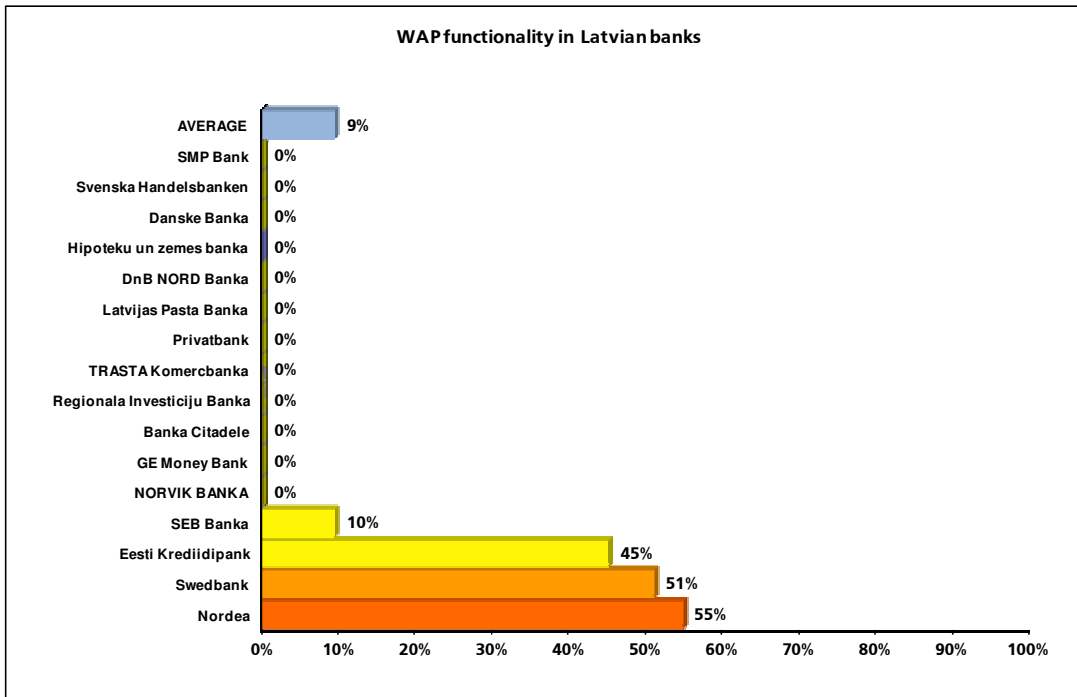
## Detailed testing results

Criteria	Swedbank	Handelsbanken	DNB Nord	SEB	Medicinos bankas	Finasta	Citadele	Danske bankas	Šiaulių bankas	Ukio bankas	Nordea
<b>Subscription &amp; Service Management</b>											
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	-	-	-	-	-	-	-	-	-	-	+
<b>Information</b>											
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	-	-	-	-	-	-	-	-	-	-	-
<b>Transactions</b>											
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 provides)	-	-	-	-	-	-	-	-	-	-	-
It is possible to buy and sell stocks	-	-	-	-	-	-	-	-	-	-	-
<b>Help system</b>											
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	-	-	-	-	-	-	-	-	-	-	-
<b>Security measures</b>											
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 SEB and Nordea offer WAP services to its clients.
- SEB scored 3 percentages more mainly because it gathered all Subscription & Service Management scores except for one - service fee information available on the public website.
- In Information and Help System sectors both banks got scores in the same features.
- In Transaction and Security Measures sectors Nordea showed to have more features than SEB.
- Only Nordea allows making an international transfer.
- None of the banks offer the possibility to block or unblock the payment card.

## Latvian banks



*Higher figures represent better results*

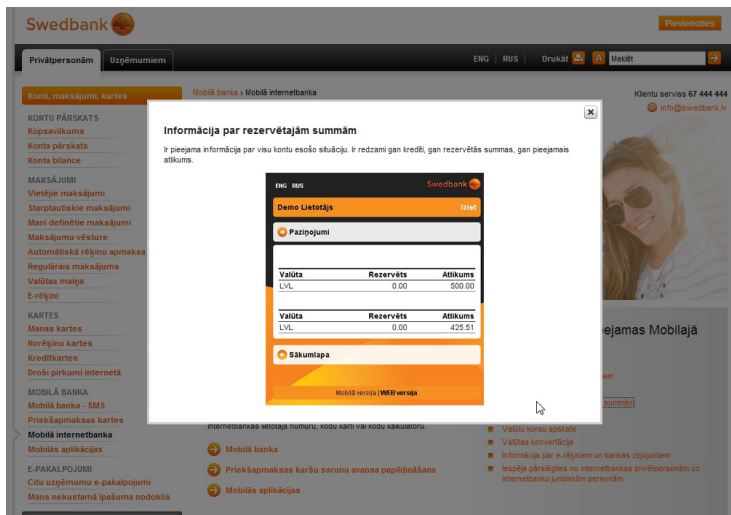


## Detailed testing results

Criteria	GE Money Bank	Eesti Krediidipank	Latvijas Pasta Banka	SMP Bank	Nordea	NORVIK BANKA	Privatbank	SEB Banka	Sveabank	DnB NOR Banka	Danske Banka	Regionāla Investīciju Banka	Svenska Handelsbanken	Banka Citadele	Hipoteku un zemes banka	TRASTA Komerčbanka
<b>Subscription &amp; Service Management</b>																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Information</b>																
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	-	-	-	-	-	-	-	+	-	-	-	-	-	-	-	-
<b>Transactions</b>																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Help system</b>																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Security measures</b>																
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

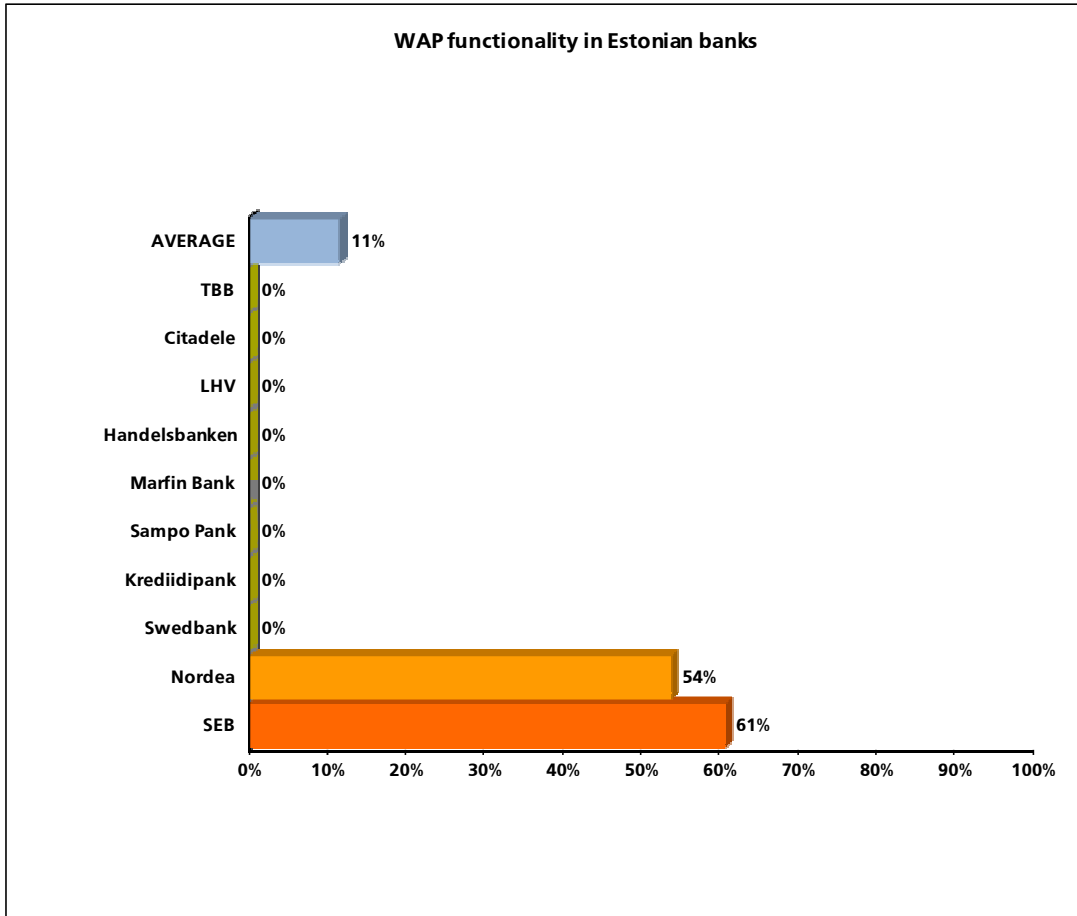
## Commentary

- Looking on the WAP category of Mobile banking services it's necessary to mention that overall most of the banks do not offer special pages which are technically created especially for mobile phones (WAP sites). Only four banks in Latvia: SEB, Eesti Krediidipank, Swedbank and Nordea, out of sixteen gathered percentages in WAP functionality.
- Nordea scored the best 55% percentage and Swedbank is behind only for four percents while SEB bank made up only 10 percents.
- By fulfilling criterions the most successful and leading performer is Nordea bank, which gained such status mostly due to uniquely offering international (+delayed international) transfers from WAP, due to offering possibility to make templates from WAP and also due to offering some bank's defined templates (e.g. to pay for water). Nordea also describes a bit of security measures of WAP on bank's public website.
- Eesti Krediidipank, Nordea and Swedbank gathered the same scores in the sector of Subscription & Service Management. They almost went step by step in the sector of Information where only Nordea missed to score in the Currency exchange rates are available.
- In the sector of Transactions there were only two banks which scored: Nordea and Swedbank. Nordea seemed to be the leader in this sector as it scored 11 points, while Swedbank scored only 5.
- Eesti Krediidipank, Swedbank and Nordea scored in the same categories in the sector of Help System.
- To compare three banks: Nordea, Swedbank and Eesti Krediidipank, the worst performer from these three is Eesti Krediidipank, mostly due to not providing possibility to make transactions from WAP. WAP of Eesti Krediidipank is only for observing and controlling the account. But despite the fact that Eesti Krediidipank does not offer making transactions from WAP, it must be mentioned that Eesti Krediidipank's WAP site (not mobile e-bank, but WAP site as such) is the best. Eesti Krediidipank's WAP site has sections for news, currency rates, etc. Mobile e-bank is just one part of WAP site.
- Only the Eesti Krediidipank bank provides blocking a payment card using WAP.
- It was only one criterion, throughout the whole unit, in the sector of Subscription & Service Management where all four banks got scores which was: Service is available to clients of all mobile operators in country.
- SEB bank characterized only in one section - It is possible to find the locations of ATMs or bank branches, where it the only got scores.
- Generally banks do not offer such services as WAP mobile sites. If a bank provides such services, then the most completed criterion are: WAP services activated by default; it's available for all operators in country, which offer GPRS; using WAP it's possible to see overall information of account (balance, IBAN, transaction history); WAP service description on a public website; providing automatic session time-out after some period of not using the WAP site; login data for IBS and WAP are the same.
- The least completed criterion in the WAP category are: making operations on stock market (selling/buying); some utility payments (for electricity, mobile operators); possibility to change login data and transaction limits from WAP; setting automatic (periodic) payments using WAP; providing information about ATM's or branches on WAP site; providing special section with fees especially for WAP services on a public website; opportunity to activate/inactivate WAP services from IBS.
- Swedbank provided a very nice explanation of WAP services on its public website (on description page when clicking on the list of provided services within WAP, website shows an image of particular service would be seen in WAP):



- Using Swedbank’s WAP services, after some period of time, when trying to access any page in mobile phone, session time is out, but it does not show such message but just do not let user to open a new WAP page (it actually shows an error message).
- On Eesti Krediidipank’s public website there is a section called “Mobile e-bank” and in description of WAP services there is a link to <http://wap.ekp.lv>. The link provided doesn’t work as the mobile browser and says “Server not found.” After contacting representative of the bank, the actual WAP address is found, which is [wap.lbb.lv](http://wap.lbb.lv). [wap.lbb.lv](http://wap.lbb.lv) and works well, but all logos on WAP site are not Eesti Krediidipank’s but “Latvijas Biznesa Banka” which was the previous name of the bank.

## Estonian banks



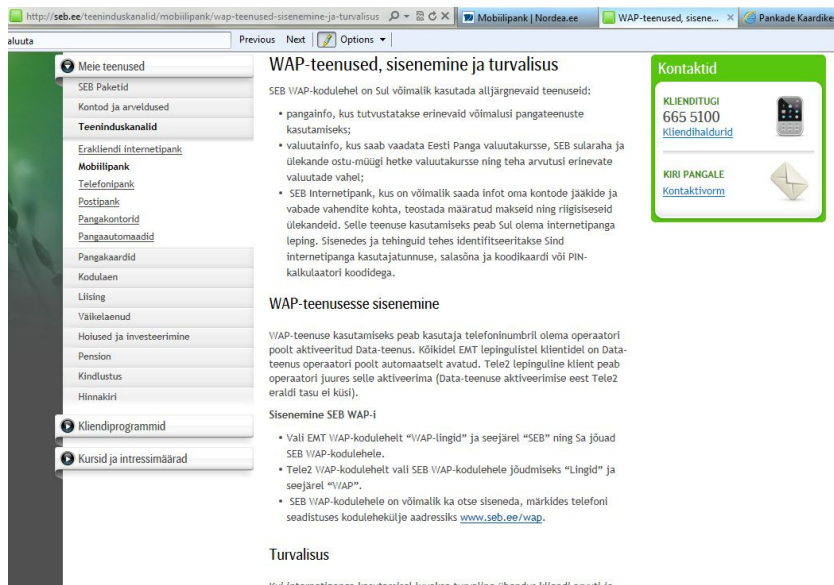
*Higher figures represent better results*

## Detailed testing results

Criteria	Swedbank	Sampo Pank	Kreditipank	Marfin Bank	Nordea	SEB	Handelsbanken	LHV	Citadele	TBB
<b>Subscription &amp; Service Management</b>										
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	-	-	-	-	+	+	-	-	-	-
<b>Information</b>										
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	-	-	-	-	-	-	-	-	-	-
<b>Transactions</b>										
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	-	-	-	-	-	-	-	-	-	-
<b>Help system</b>										
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	-	-	-	-	-	-	-	-	-	-
<b>Security measures</b>										
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	-	-	-	-	-	-	-	-	-	-

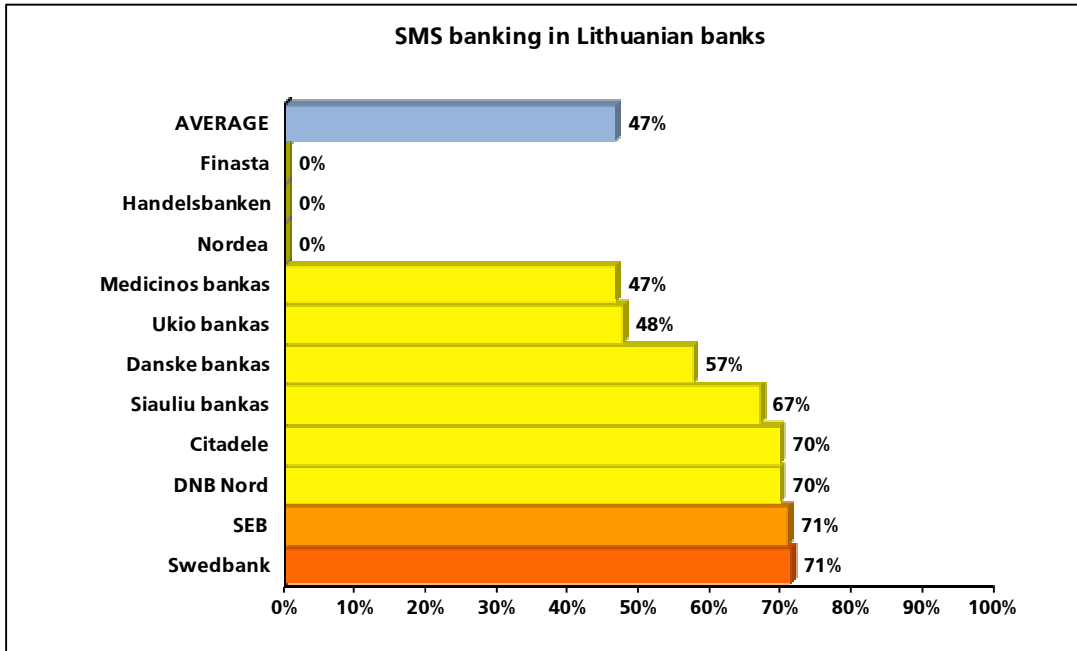
## Commentary

- The best performers among the Estonian WAP banks are SEB and Nordea, which are also the only ones, out of ten banks, to have WAP Mobile Banking. Both of these banks had most of the necessary functionality available, e.g. making a local money transfer, checking current account balance information or having access to transaction history available.
- SEB bank scored 61% while Nordea scored 54% percents. Both banks' interface is clear and easy to use. SEB is leading only in one criteria.
- SEB bank in the sector of Subscription & Service Management scored all except for one criterion: possibility to deactivate WAP service from IBS.
- As only two banks have the WAP service the worse one is SEB. Although they mostly have the same offerings but SEB does not have as many of them in the transactions category as Nordea. SEB's interface is developed very logical. Simple black-edged fields on a white background with black text. No colors besides black and white and only two links on most of the pages – "help" and "back".
- A good example is from SEB's bank on how to present information. Although both banks have only one page for WAP, SEB puts more information on that, especially covered security which is very important.



## 10.3 SMS banking functionality results

### Lithuanian banks



## Detailed testing results

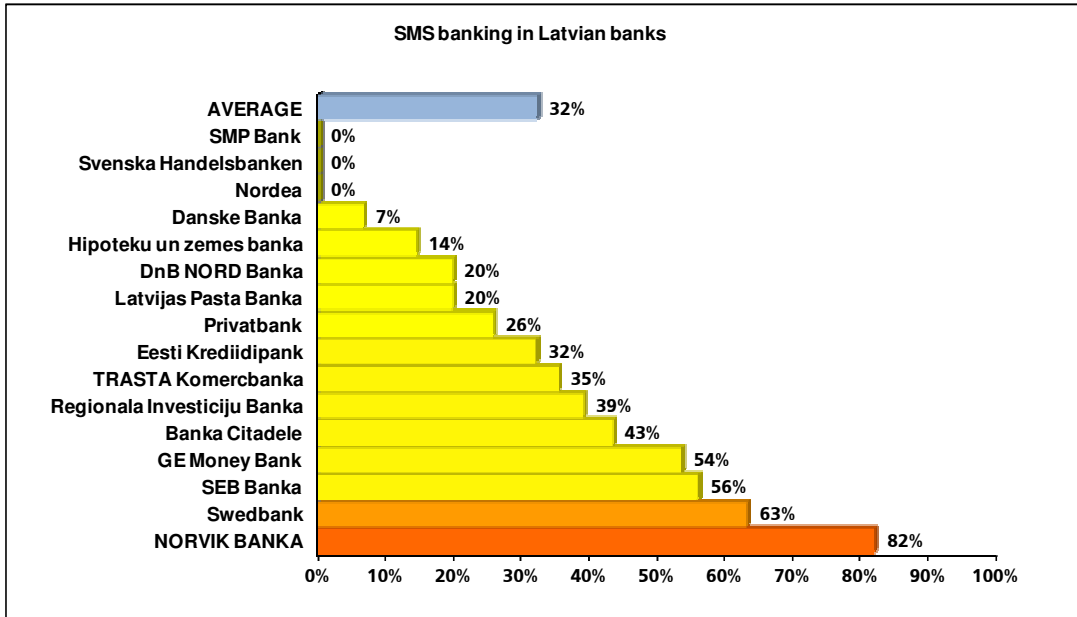
Criteria	Swedbank	Handelsbanken	DNB Nord	SEB	Medicinos bankas	Finasta	Citadele	Danske bankas	Siauliu bankas	Ukio bankas	Nordea
<b>Subscription &amp; Service Management</b>											
SMS service is activated by default	+	-	+	+	+	-	+	+	+	+	-
It is possible to activate SMS service by visiting branch	+	-	+	+	+	-	+	+	+	+	-
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	+	-	+	+	+	-	+	+	+	+	-
<b>Information</b>											
Current account balance information	+	-	+	+	+	-	+	+	+	+	-
It is possible to see an account number	+	-	+	+	+	-	+	+	-	+	-
Currency exchange rates are available	+	-	+	+	+	-	+	+	+	+	-
Last transaction details are available	+	-	+	+	+	-	+	+	+	+	-
<b>Transactions</b>											
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)	+	-	-	+	-	-	-	-	-	-	-
<b>Notifications</b>											
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	+	-	+	+	+	-	+	+	+	-	-
<b>Help system</b>											
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 comands description is available on the public website	+	-	+	+	-	-	+	+	+	+	-
<b>Security measures</b>											
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

- SMS banking is provided by the very nine banks from eleven in Lithuania.
- SEB bank and Swedbank go hand by hand with each other and get the highest percentages from all: 71%. The second position is shared by Citadele and DnB NORD, which gathered 70%. The least percentage is made up by Medicinos Bankas, which got 47%.
- Four banks: Swedbank, DnB Nord, SEB and Citadele scored for all the possible features in the sector of Subscription & Service Management.
- The very six banks: Swedbank, DnB Nord, SEB, Medicinos Bankas, Citadele, Danske Bank gathered all the pluses in the sector of Information and two banks: Siauliu and Ukio missed only one criteria each. Siauliu bankas - possibility to see an account number and Ukio bankas - possibility to see currency exchange rates.
- Four banks: Swedbank, DnB Nord, Citadele and Siauliu bankas gathered all possible features in the sector of Help system.
- Only Danske Bank suggests a feature to block a payment card.
- Swedbank was the only bank that did not require any passwords for its SMS bank. That might pose a considerable security threat.
- Ukio Bankas has a very small but customizable client information form in its IBS. The client has over 6 options when he wants to be notified and he could set all the parameters himself. He could also choose where notifications should be sent between email and mobile phone.


## Latvian banks



## Detailed testing results

Criteria	GE Money Bank	Eesti Krediidipank	Latvijas Pasta Banka	SMP Bank	Nordea	NORVIK BANKA	Privatbank	SEB Banka	Swedbank	DnB NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	Hipoteku un zemes banka	TRASTA Komerccbanka
<b>Subscription &amp; Service Management</b>																
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	+	+	+	-	-	+	+	+	+	+	-	+	-	+	-	+
<b>Information</b>																
Current account balance information	+	-	-	-	-	+	+	+	+	+	-	+	-	+	-	+
It is possible to see an account number	+	+	-	-	-	+	+	+	+	+	-	+	-	+	-	-
Currency exchange rates are available	+	-	-	-	-	+	+	+	+	+	-	-	-	-	-	-
Last transaction details are available	+	-	+	-	-	+	-	-	+	-	-	-	-	-	-	+
<b>Transactions</b>																
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)	-	-	-	-	-	+	-	-	+	-	-	-	-	-	-	-
<b>Notifications</b>																
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	+	-	-	-	-	+	-	+	+	-	-	+	-	+	-	-
<b>Help system</b>																
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 comands description is available on the public website	+	-	-	-	-	+	-	+	+	-	-	+	-	-	-	-
<b>Security measures</b>																
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	-	-	-	-	-	+	-	-	-	-	-	-	-	-	-	-





latviski | ru-ryccopt | in.english

- Par Banku
- Pakalpojumi
  - Norēģinu konts
  - Aktīvais konts vadīšanas līdzekļi
    - SMS banka
    - SMS bankas lietošanas pamācība
  - Pārveidumi
  - Maksājumu kartes
  - Stādņas naudas operācijas
  - Darījumu izpildes operācijas
  - Aizdevumi
  - Darījumu konts
  - Novērtējumi
  - Investīcijas
- Kontakti

### SMS banka

Mēs saviem Klientiem piedāvājam mūsdienīgu un ērtu pakalpojumu **SMS banka**, ar kura palīdzību jūs savā mobilajā tālrunī visas diennakts garumā varat saņemt informāciju par ikvienu darījumu gan norēģinu, gan karšu kontos, turklāt pēc pieprasījuma arī uzzināt informāciju par kontu stāvokli jums visērtākajā laikā.

Izvēloties SMS banku, jūs:

- varat kontrolēt savu norēģinu un karšu kontu stāvokli jebkurā diennakts laikā;
- tiek informēts par jebkuru darījumu, kas notiek jūsu norēģinu vai kartes kontā;
- varat kontrolēt darījuma izpildes laiku;
- ar vienas izpildes palīdzību, varat uzzināt reālo konta stāvokli ikvienā pasaules vietā, kur darbojas mobils tālrunis;
- varat maksimāli šā laikā konstatēt un novērst iespējamās nelikumīgās darbības ar jūsu maksājumu karti.

Izmantojot SMS banku jums tiek piedāvātas šādas iespējas:

- kontrolēt ienākošos un izejošos darījumus norēģinu vai kartes kontos, turklāt iepriekš norādot darījuma minimālo summu, par kuru vēlaties saņemt izziņu;
- uzzināt reālo norēģinu un karšu kontu atlikumu, pirms tam nosūtot pieprasījuma izziņu uz banku;
- aktivizēt un uz laiku apturēt SMS bankas darbību, vienrāši atsūtot attekuma izziņu.

Lai atvieglotu šī pakalpojuma izmantošanu, jums ir iespēja izvēlēties sev ērtāko sazināšanās valodu, jo pakalpojums SMS banka ir pieejams trīs valodās - latviešu, krievu un angļu. Turklāt jūs varat arī izvēlēties sev ērtāko izziņu saņemšanas laiku – visu diennakti vai laika periodu no 8.00 līdz 22:00 (pēc Latvijas laika).

Lai pietiekami SMS bankai, jums ir jāierodas bankā personīgi un jānoslēdz Līgums par SMS bankas pakalpojuma lietošanu.

**SMS bankas pakalpojuma lietošanas noteikumi**

[SMS bankas pakalpojuma lietošanas noteikumi.pdf](#)  
[Adobe Acrobat, 101,173 Kb.]

Ja jums radušies papildu jautājumi par ātrāko un ērtāko veidu kā kontrolēt naudas plūsmu un sekot līdzi jebkuram darījumam jūsu kontos, tad zvaniet **Klienta Info Servisam: 67 359 000**.

While on the other it says that you can do this also from their IBS:

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- Par Banku
- Vēsture
- Jaunumi
- Aktīva
- Akcija
- Korporācija
- Vadība
- Darījumu izpildes struktūra
- Reklāmi
- Korespondenču bankas
- Finanšu rīcība
- Dažas Reklāmas Investīciju bankā
- Izstrādājumi un sūdzības
- Klientu sūdzības
- Atbildes kontroles sistēma
- Valūtu kursi
- Novērtējumu procentu likmes

### Jaunumi

Papildinājumi un uzlabojumi Internetbankā

29.09.2010

**Ar prieku paziņojam, ka esam papildinājuši un veikuši uzlabojumus mūsu Internetbankā. Izmaiņas ir veiktas Internetbankas sadaļās „Bankas darījumi” un „Finanšu instrumenti”.**

Internetbankas sadaļā „Bankas darījumi” apakšsadaļā “loguldiņumi” turpmāk būs iespēja aplūkot visus Klienta veiktos noguldījumus. Lai to izdarītu, izvēlieties saiti “Visi līgumi”. Šeit varat aplūkot gan aktīvos noguldījumus, gan tos, kuru termiņš jau ir beidzies.

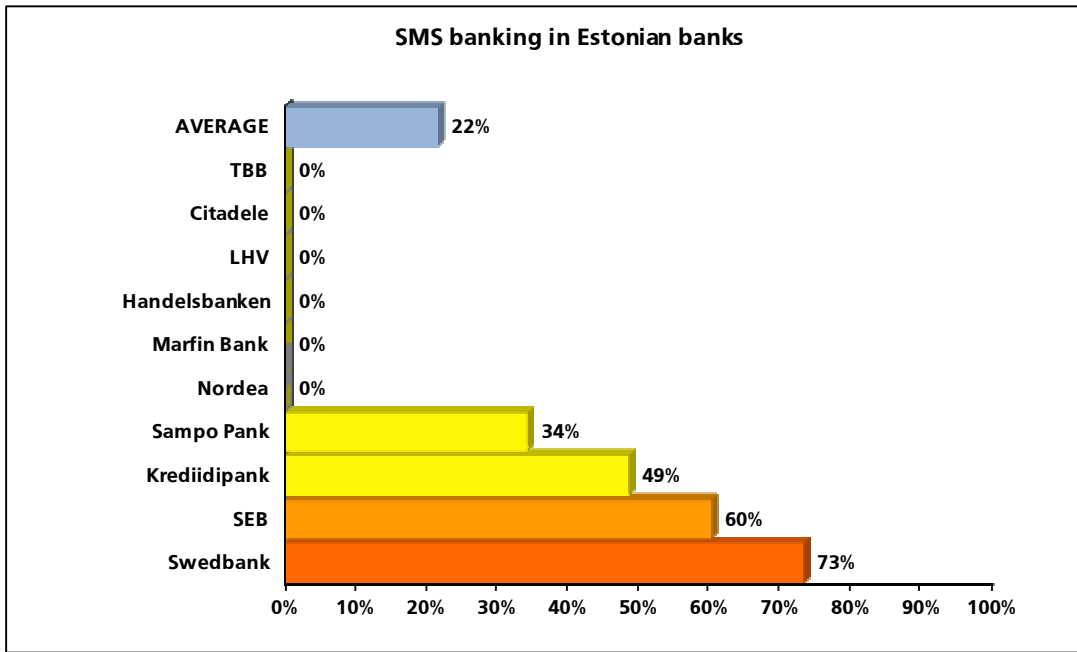
Esam padomājuši arī par tiem Klientiem, kuri vēlas sekot līdzi jebkuram darījumam savos kontos ar mobilā tālrunja starpniecību. Turpmāk, lai pietiekami SMS bankas pakalpojumiem, jums nebūs jāierodas bankā, jo to būs iespējams izdarīt attālināti, ar mūsu Internetbankas starpniecību. Lai pietiekami šim pakalpojumam, apakšsadaļā „Pieteikumi” meklējiet norādi „SMS bankas uzstādījumi”, izvēlieties nepieciešamos uzstādījumus un nosūtiet Bankai izziņu, lai pakalpojums tiktu aktivizēts. Ar SMS bankas lietošanas noteikumiem varat iepazīties mūsu [mājas lapā](#).

Tāpat ir uzlabota un pilnveidota Internetbankas sadaļa „Finanšu instrumenti”. Klienti, kuri Finanšu instrumentu pakalpojumus izmanto bieži, jo īpaši novērtēs iespēju izveidot un saglabāt Finanšu instrumentu rīkojumu sagataves, kas atvieglos Finanšu instrumentu rīkojumu iesniegšanu.

Priecāsimies, ja šīs izmaiņas jums šķitīs ērtas un turpmāk ietaupīs jūsu laiku un līdzekļus.

Papildīgu informāciju jūs varat iegūt, zvanot Klienta Info Servisam: (+371) 67 359 000.

## Estonian banks



## Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	Marfin Bank	Nordea	SEB	Handelsbanken	LHV	Citadele	TBB
<b>Subscription &amp; Service Management</b>										
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	+	+	+	-	-	+	-	-	-	-
<b>Information</b>										
Current account balance information	+	+	+	-	-	+	-	-	-	-
It is possible to see an account number	+	+	-	-	-	+	-	-	-	-
Currency exchange rates are available	-	-	-	-	-	-	-	-	-	-
Last transaction details are available	+	-	+	-	-	+	-	-	-	-
<b>Transactions</b>										
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)	+	-	-	-	-	-	-	-	-	-
<b>Notifications</b>										
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	-	-	+	-	-	-	-	-	-	-
<b>Help system</b>										
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 comands description is available on the public website	+	-	+	-	-	+	-	-	-	-
<b>Security measures</b>										
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

- The best performers in this category were Swedbank and SEB banks.
- Six banks out of ten do not provide SMS banking at all, therefore only 4 banks have SMS related services.
- The lowest score was gained by Sampo Pank. There were not many misses but still, like not having the commands description anywhere in the PWS and having the option to subscribe to the SMS service only through IBS, were enough to take the last place in this category. Mostly the low score could be down to the fact that the SMS service is for notifications and not for anything else.
- Good example is Krediidipank´s offer to end the contract via SMS which is very convenient for the customer to have the freedom to do it really easy:

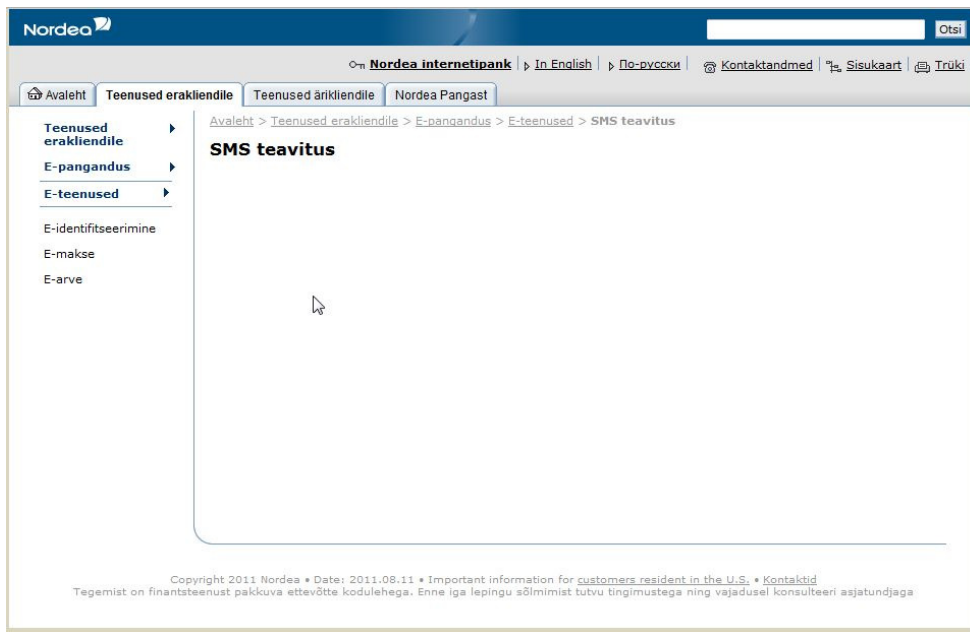
### 7.4.4. SMS-teenuse lepingu lõpetamine

Lepingu saate koheselt lõpetada:

- Internetipangas vajutades SMS-teenuse all nupule 'Lõpetan lepingu' ja siis veelkord 'Jah, lõpetan lepingu', või
- saates Teenusnumbrile SMS-i märksõnaga **LOPP**



- Nordea has a section in the PWS for SMS-service but it is blank.



- Two good examples from Swedbank and SEB about the amount of information and about the service in the PWS:



**Erakiendi avaluht**

**Igapäevapangandus**

KONTOINFO

Koondväljavõtte

Konto väljavõtte

Kontojääk

Tuludeklaratsiooni andmed

MAKSED

Siseriiklik makse

Määratud maksed

Otsekorraldus

Püsi korraldus

Välisarveldused

E-arved

Valuutavahetus

Tšekid

PANGAKAARDID

Deebetkaart

Krediitkaart

Preemiaprogramm

Turvalised ostud internetist

MOBIILTEENUSED

Kiirteade

Saldo mobiilis

**Mobiilmaksed**

Kõneaja laadimine

Mobiilirakendused

Rahaplaneerija

Laen, liising, krediitkaart

Investeering, säästmine, pension

Vara- ja elukindlustus

## Mobiilmaksed



**Mobiilmakse on kõige soodsam, kiirem ja mugavam võimalus eraisikutevaheliseks sularahata arveldamiseks, sest**

- mobiilmakse on tasuta, maksate vaid kõneajatu oma mobiilsidefaktile
- mobiilmakse laekub otsekohe, sh nädalavahetustel ja riigipühadel, ning ka eri pankade vahel, kes seda makset pakuvad (praegu pakuvad mobiilmakset vaid Swedbank ja SEB)
- saate mobiiltelefoni vahendusel raha üle kanda igal ajal ja igal pool. Makse tegemiseks piisab saaja mobiilnumbrist teadmisesest

Nii maksjal kui ka saajal peab mõlemal olema sõlmitud **mobiilmakse leping**

Makseid saate tegema hakata lepingu sõlmimisele järgneval päeval kl 12-st. Teie mobiilile tuleb selle kohta ka lühisõnum.

➔ **Kuidas mobiilmakset teha?**

**Näited elust ehk kus võib mobiilmakset teha minna**

Mida on vaja teenuse kasutamiseks teha?

**Näide 1.**  
Olete kohvikus sõpradega mõnusat õhtut veetmas. Kui tuleb aeg arve tasumiseks, on parim viis selleks mobiilmakse: sõber tasub kogu seltskonna arve ja Teie tasute oma osa talle mobiilmakse teel. Ei ole vaja internetipangas ülekannet teha või sularaha välja võtta.

**Näide 2.**  
Teie laps vajab kiiresti raha. Mobiilmakset saate teha igal pool, kus viibite, ja laekub lapse kontole otsekohe.

## Korduvad küsimused

- Kus saab mobiilmakse lepingut sõlmida?
- Kas mobiilmakse leping peab olema makse tegijal või selle saajal?
- Millal pärast lepingu sõlmimist saab mobiilmakset kasutama hakata?
- Kas mobiil kõnekaardiga saab mobiilmakset kasutada?
- Kui suur on oht, et minu mobiilist saab mobiilmakset teha võõras isik?
- Mida teha, kui telefon varastatakse või kaob?
- Mida teha, kui turvakood on ununenud või teenus on blokeeritud?

Telefonipank

Postipank

Pangakontorid

Pangaautomaadid

Pangakaardid

Kodulaen

Liising

Väikelaenu

Hoiused ja investeerimine


Pension

Kindlustus

Hinnakiri

Kliendiprogrammid

Kursid ja intressimäärad



iPhone i ja Androidi rakendused

E-POST

[info@seb.ee](mailto:info@seb.ee)

Nüüd otsustad ise, millal ja kus pangateenuseid kasutada. Mobiilpanga abil saad teha kiireid ülekandeid, vaadata kontode, krediitkaartide ja väärtpaberiportfelli seisu ning maksta kaupade ja teenuste eest. Lisaks on mobiiltelefonis nüüd ka Sinu isiklik Rahapäevik. Kui kasutad iPhone'i või Androidi telefoni, saad alla laadida rakenduse, mis muudab pangas käimise veelgi mugavamaks.

**Vaata lähemalt**

Internetipank mobiilis
iPhone/Android
Mobiilmakse
Infopäringud
Hinnad ja tingimused

**SEB Internetipank mobiilis** on mõeldud kasutamiseks kõikide mobiilsete seadmetega, milles on olemas veebisirvija. Teenuse abil saad pangasaaju ajada igal ajal, sõltumata asukohast.

Mobiilpanga pääsed nii moodsa nutitelefoni kui ka tavalise mobiiltelefoniga, millega seni oled kasutanud meie internetipanga **VAP-versiooni**.


Mobiilpanga kaudu saad

- kontrollida konto jääki
- vaadata konto ja krediitkaartide väljavõtteid
- teha riigisiseseid makseid
- kasutada Rahapäevikut
- uurida valuutakursse
- jälgida väärtpaberite portfelli

Peale selle saad mobiilpangas lugeda meie saadetud kirju ning vaadata pakkumisi.

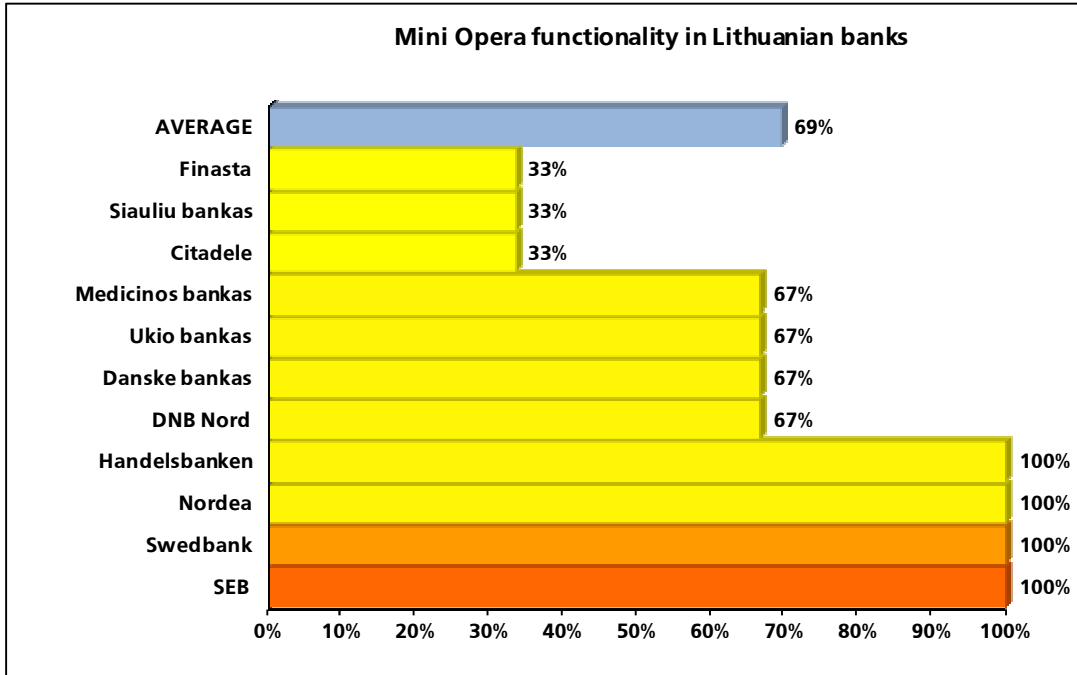
Teenus on tasuta ja selle kasutamiseks on vaja ainult internetipanga lepingu olemasolu.

Sisene mobiilsesse internetipanka läbi mobiiltelefoni veebisirvija aadressil [m.seb.ee](http://m.seb.ee)



## 10.4 Mini Opera compatibility results

### Lithuanian banks



Higher figures represent better results

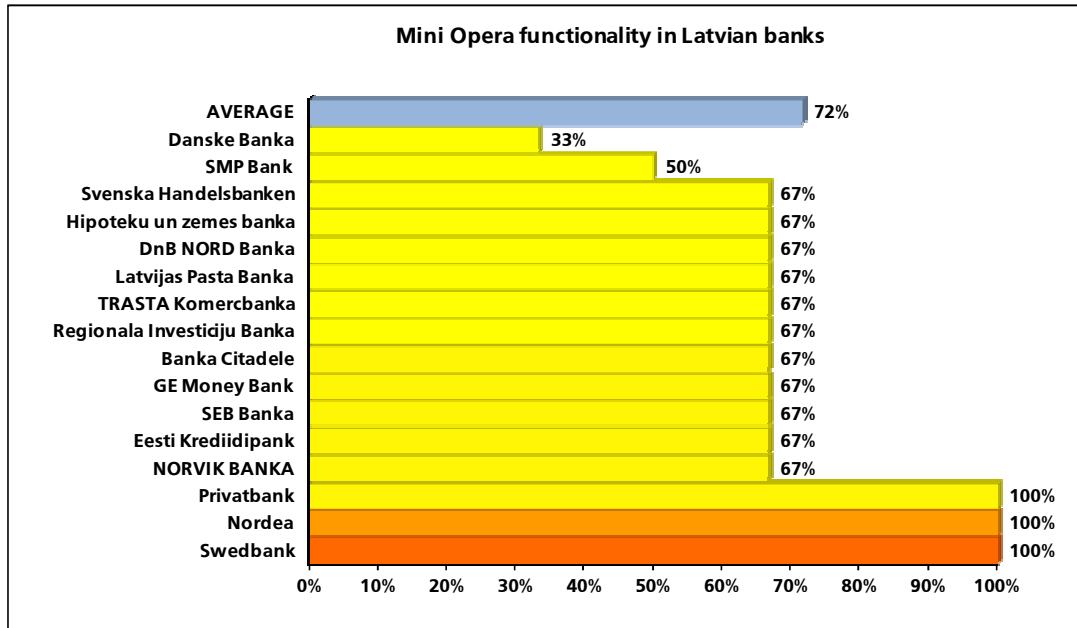
### Detailed testing results

Criteria	Swedbank	Handelsbanken	DNB Nord	SEB	Medicinos bankas	Finasta	Citadele	Danske bankas	Siauliu bankas	Ukio bankas	Nordea
<b>Functionality</b>											
Posibility to login to IBS using Mini Opera	+	+	+	+	+	+	+	+	+	+	+
Posibility to make a local transfer from IBS using Mini Opera	+	+	+	+	+	-	-	+	-	+	+
Special IBS website for mobile browsing Mini Opera	+	+	-	+	-	-	-	-	-	-	+

### Commentary

- All Lithuanian banks' IBS are accessible via Mini Opera browser.
- Finasta is the worst performer in the category. When you try to login with Mini Opera, the navigation panel appeared, but it is not clickable.
- Only three Banks: SEB, Swedbank and Nordea have special sites for mobile phones. Other banks do not offer such services. You have to log in to regular IBS systems.
- Swedbank and SEB provide the best designed mobile IBS platforms (even though they have few minor formatting issues). Nordea uses its WAP version, but it has bigger formatting and login problems.
- Finasta's IBS freezes up on every single phone with which you try to log in. You can click almost nothing. Almost a third of the banks also have issues with clickable buttons – some random navigation panel buttons turns out not to be clickable (Siauliu bankas) or even the whole navigation panel (Citadele). The unusual thing is that even though the menu is not clickable, the form of the buttons and some other shortcuts are present.

## Latvian banks



Higher figures represent better results

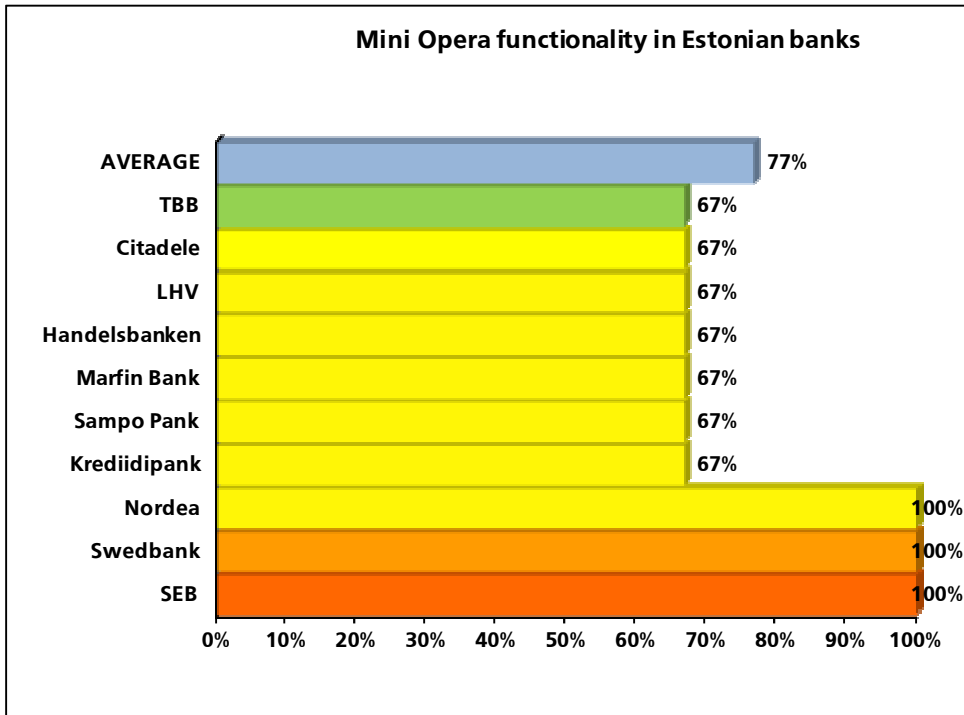
## Detailed testing results

Criteria	GE Money Bank	Eesti Krediitipank	Latvijas Pasta Banka	SVP Bank	Nordea	NORVIK BANKA	Privatbank	SEB Banka	Swedbank	DnB NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	Hipoteku un zemes banka	TRASTA Komercbanka
<b>Functionality</b>																
Possibility to login to IBS using Mini Opera	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Possibility to make a local transfer from IBS using Mini Opera	-	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+
Special IBS website for mobile browsing Mini Opera	+	-	-	-	+	-	+	-	+	-	-	-	-	-	-	-

## Commentary

- All Latvian banks' IBS are accessible via Mini Opera browser.
- The best performer in providing IBS services for Mini Opera driven mobile phones systems is Swedbank, Nordea and PrivatBank.
- Norvik's IBS using Opera Mini doesn't work and the error message appears (tried several times in two different days).

## Estonian banks



Higher figures represent better results

## Detailed testing results

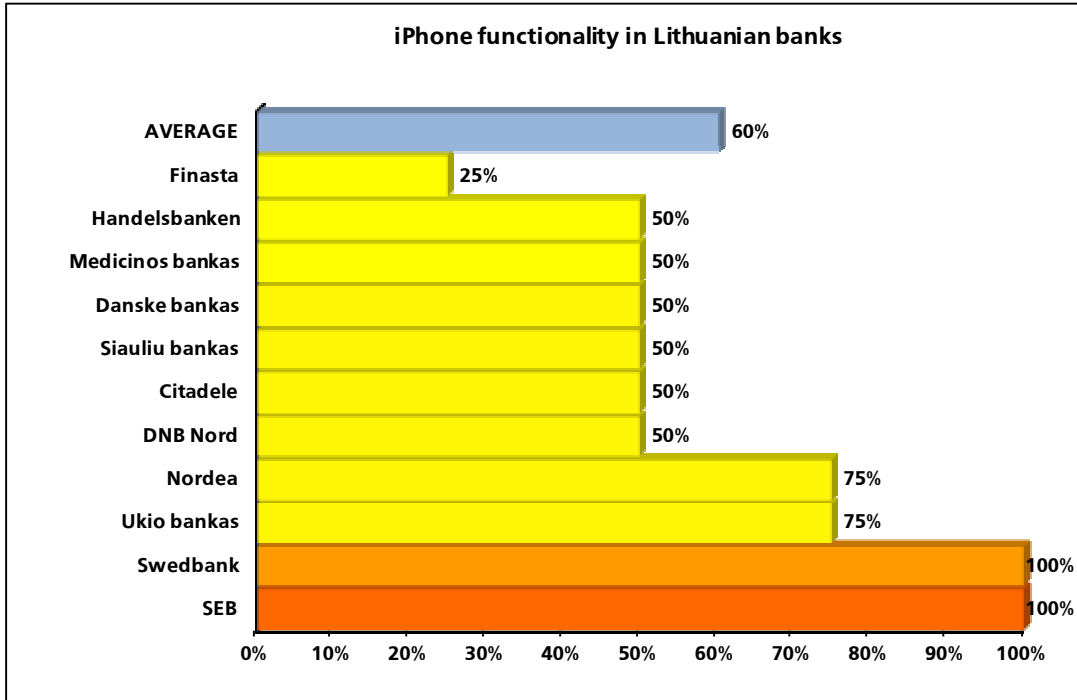
Criteria	Swedbank	Sampo Pank	Krediipank	Marfin Bank	Nordea	SEB	Handelsbanken	LHV	Citadele	TBB
<b>Functionality</b>										
Possibility to login to IBS using Mini Opera	+	+	+	+	+	+	+	+	+	+
Possibility to make a local transfer from IBS using Mini Opera	+	+	+	+	+	+	+	+	+	+
Special IBS website for mobile browsing Mini Opera	+	-	-	-	+	+	-	-	-	-

## Commentary

- The best performer was Swedbank which have mobile version of the website. Nordea more-or-less used their WAP platform.
- The worst performer is would be TBB as pages are really big with narrow text for which the user needs to zoom in and be precise with his actions not to click on the wrong link.
- The advantage is that the user in SEB’s platform could use the “money planner” function from his mobile.
- The disadvantage is that most of the IBS’s accesses through a mobile had a short timeout period of maximum 10 minutes without a warning.

## 10.5 iPhone Safari compatibility results

### Lithuanian banks



Higher figures represent better results

### Detailed testing results

Criteria	Swedbank	Handelsbanken	DNB Nord	SEB	Medicinos bankas	Finasta	Citadele	Danske bankas	Siauliu bankas	Ukio bankas	Nordea
<b>Functionality</b>											
Posibility to login to IBS using iPhone Safari	+	+	+	+	+	+	+	+	+	+	+
Posibility to make a local transfer from IBS using iPhone Safari	+	+	+	+	+	-	+	+	+	+	+
Special IBS website for mobile browsing iPhone Safari	+	-	-	+	-	-	-	-	-	-	+
Native e-banking application for iPhone	+	-	-	+	-	-	-	-	-	+	-

### Commentary

- All banks IBS were accessible via iPhone Safari.
- Only Finasta was struggling by making a local money transfer.
- Only 3 bankas have native applications for iPhone:

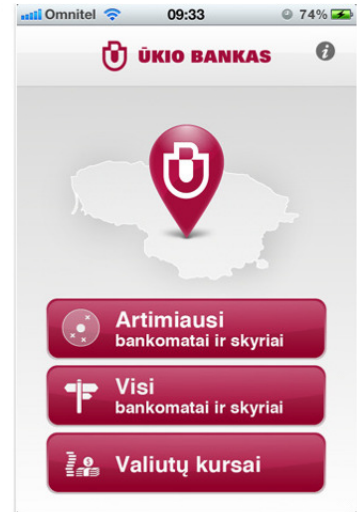
SEB



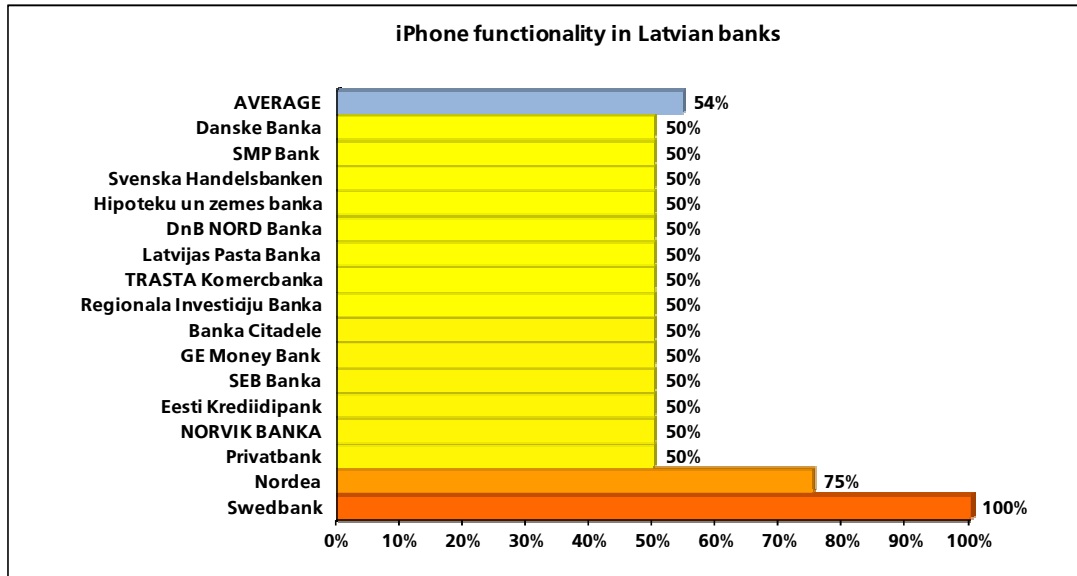
Swedbank



Ukio bankas



## Latvian banks



Higher figures represent better results

## Detailed testing results

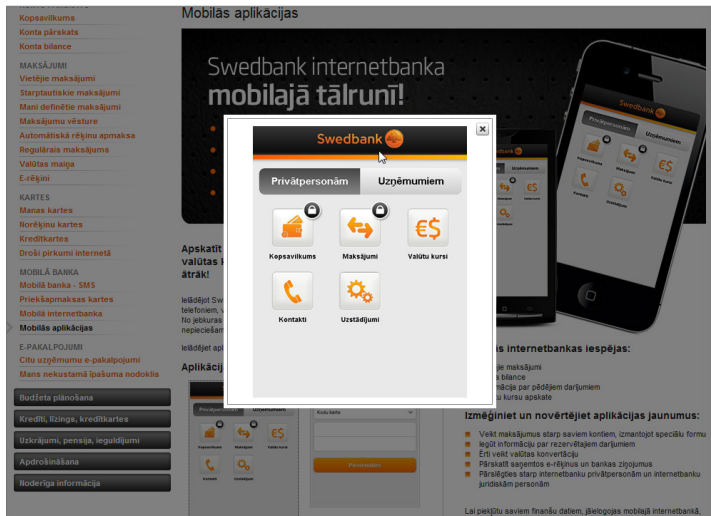
Criteria	GE Money Bank	Eesti Krediitipank	Latvijas Pasta Banka	SMP Bank	Nordea	NORVIK BANKA	Privatbank	SEB Banka	Swedbank	DnB NOR Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	Hipoteku un zemes banka	TRASTA Komercbanka
<b>Functionality</b>																
Posibility to login to IBS using iPhone Safari	+	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+
Posibility to make a local transfer from IBS using iPhone Safari	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Special IBS website for mobile browsing iPhone Safari	-	-	-	-	+	-	-	-	+	-	-	+	-	-	-	-
Native e-banking application for iPhone	-	-	-	-	-	-	-	-	+	-	-	-	-	-	-	-

## Commentary

- The majority of Latvian IBSs are accessible using the Safari browser in iPhone, only Regionala Investiciju Banka failed in this criterion.
- All of the banks had a possibility to make a local transfer using an iPhone.
- Only Swedbank has native iPhone application:

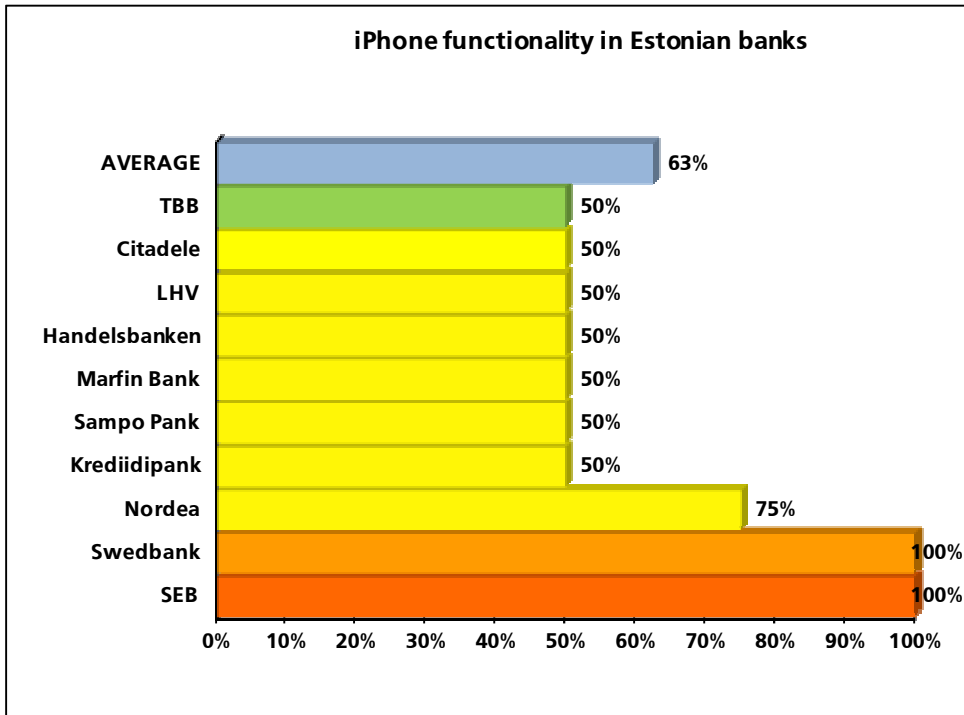


- A good example is Swedbank's separate page called "Mobile applications" on Swedbank's IBS (page is also accessible with no logging in to the IBS system) where the features of application are described:





## Estonian banks



Higher figures represent better results

## Detailed testing results

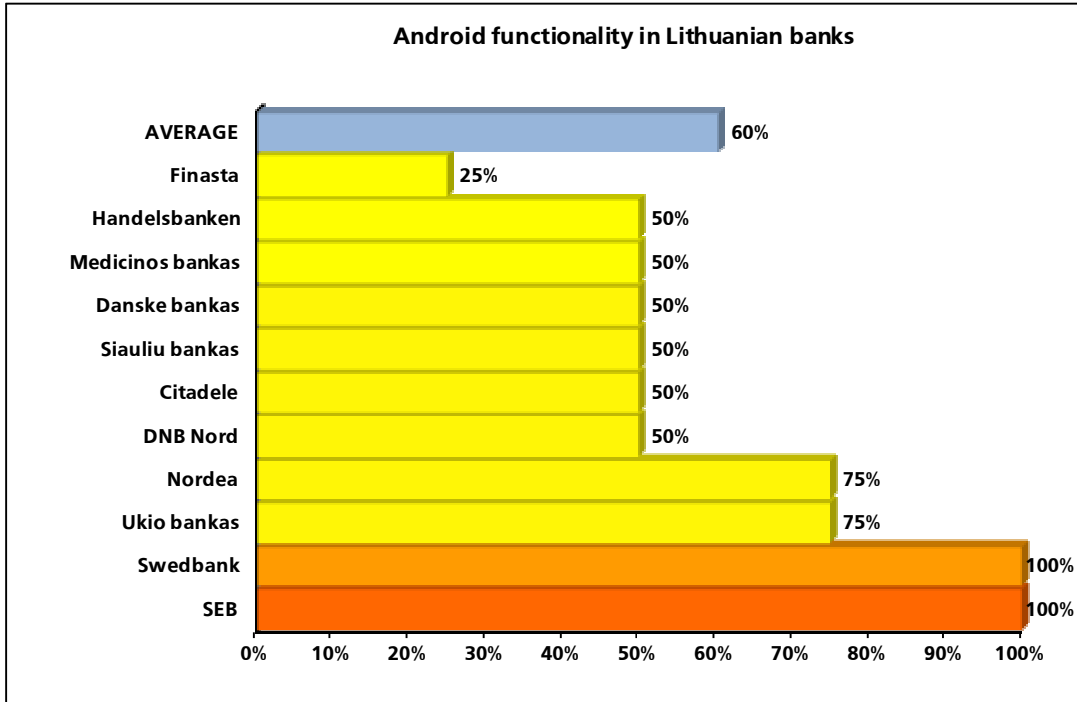
Criteria	Swedbank	Sampo Pank	Krediidipank	Marfin Bank	Nordea	SEB	Handelsbanken	LHV	Citadele	TBB
<b>Functionality</b>										
Posibility to login to IBS using iPhone Safari	+	+	+	-	+	+	+	+	+	+
Posibility to make a local transfer from IBS using iPhone Safari	+	+	+	+	+	+	+	+	+	+
Special IBS website for mobile browsing iPhone Safari	+	-	-	+	+	+	-	-	-	-
Native e-banking application for iPhone	+	-	-	-	+	+	-	-	-	-

## Commentary

- The best performers are Swedbank, Nordea and SEB fulfilling all 4 criterions in subcategory.
- All of the banks have a possibility to make a local transfer.
- 3 banks out of 10 have a native iPhone application: Swedbank, Nordea and SEB.

## 10.6 Android compatibility results

### Lithuanian banks



Higher figures represent better results

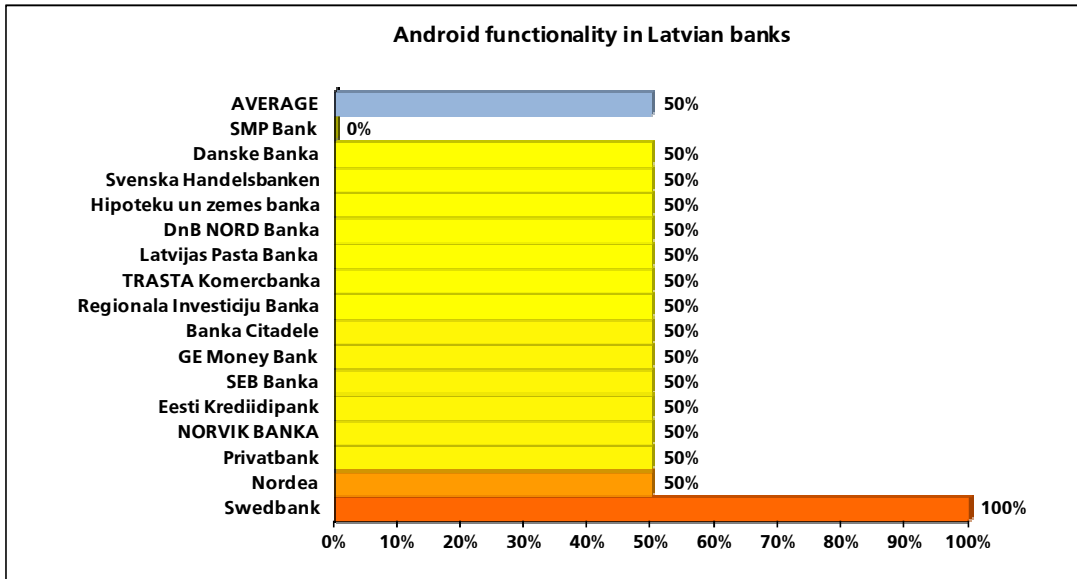
### Detailed testing results

Criteria	Swedbank	Handelsbanken	DNB Nord	SEB	Medicinos bankas	Finasta	Citadele	Danske bankas	Siauliu bankas	Ukio bankas	Nordea
<b>Functionality</b>											
Posibility to make a local transfer from IBS using Android Chrome	+	+	+	+	+	-	+	+	+	+	+
Special IBS website for mobile browsing Android Chrome	+	-	-	+	-	-	-	-	-	-	+
Native e-banking application for Android	+	-	-	+	-	-	-	-	-	+	-

### Commentary

- Swedbank and SEB are the leaders in this subcategory by fulfilling 100% of criterions.
- All banks IBS were accessible via Androids web browser.
- Finasta fulfilled only 1 criterion and is the worst performing bank. Once the client had logged in into the IBS, a "Please Wait" message appeared for both Android's Chrome and iPhone's Safari. The navigation panel did not appear and nothing was clickable except for "Vertybiniiai popieriai" link.
- Swedbank, SEB and Ukio bankas have native Android applications.

## Latvian banks



Higher figures represent better results

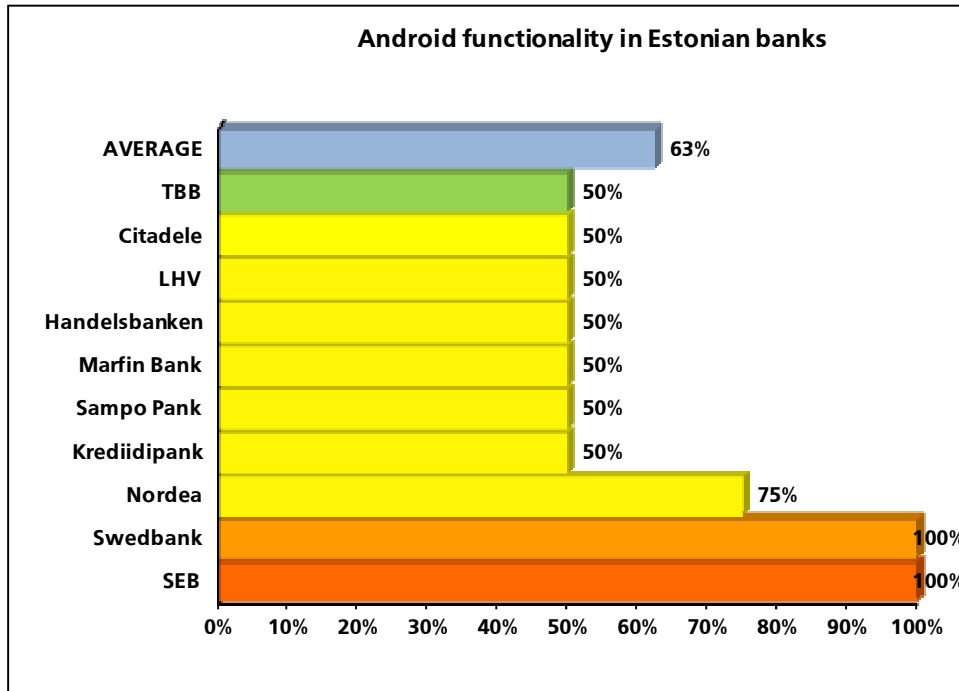
## Detailed testing results

Criteria	GE Money Bank	Eesti Krediidipank	Latvijas Pasta Banka	SMP Bank	Nordea	NORVIK BANKA	Privatbank	SEB Banka	Swedbank	DnB NOR Banka	Danske Banka	Regionala Investidiju Banka	Svenska Handelsbanken	Banka Citadele	Hipoteku un zemes banka	TRASTA Komercbanka
	<b>Functionality</b>															
Possibility to login to IBS using Android Chrome	+	+	+	-	+	+	+	+	+	+	+	-	+	+	+	+
Possibility to make a local transfer from IBS using Android Chrome	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+
Special IBS website for mobile browsing Android Chrome	-	-	-	-	-	-	-	-	+	-	-	+	-	-	-	-
Native e-banking application for Android	-	-	-	-	-	-	-	-	+	-	-	-	-	-	-	-

## Commentary

- Swedbank is the clear leader fulfilling all the tested criterions.
- 15 banks out of 16 had a possibility to make a local transfer.
- SMP didn't fill any criterion in this subcategory. When trying to access SMP's IBS using Android's web browser, Android gave out a warning message: 'Data connectivity problem. A secure connection could not be established.' When pressing 'OK' on the warning message, a 'Web page not available' page appeared.
- Swedbank only has a native Android application.

## Estonian banks



Higher figures represent better results

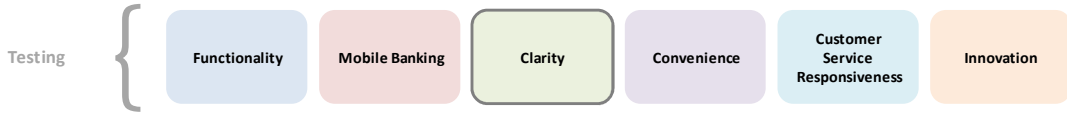
## Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	Marfin Bank	Nordea	SEB	Handelsbanken	LHV	Citadele	TBB
<b>Functionality</b>										
Posibility to login to IBS using Android Chrome	+	+	+	-	-	+	+	+	+	+
Posibility to make a local transfer from IBS using Android Chrome	+	+	+	+	-	+	+	+	+	+
Special IBS website for mobile browsing Android Chrome	+	-	-	+	+	+	-	-	-	-
Native e-banking application for Android	+	-	-	-	+	+	-	-	-	-

## Commentary

- SEB and Swedbank are the leaders and completely fulfill the subcategory.
- Swedbank, Nordea and SEB have native Android applications.
- Only Nodea were using WAP-based page and had trouble using IBS by making local money transfer.
- LHV´s system uses only ID-card identification or a pin-generator to allow money transfers and if the user doesn´t have a pin-generator and has not established mobile-ID, then he can not make any transfers in the IBS.

# 11. Clarity



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
Homepage	Banking operations
Page layout	Page layout
Navigation	Navigation
Text readability	Text readability

### Testing process

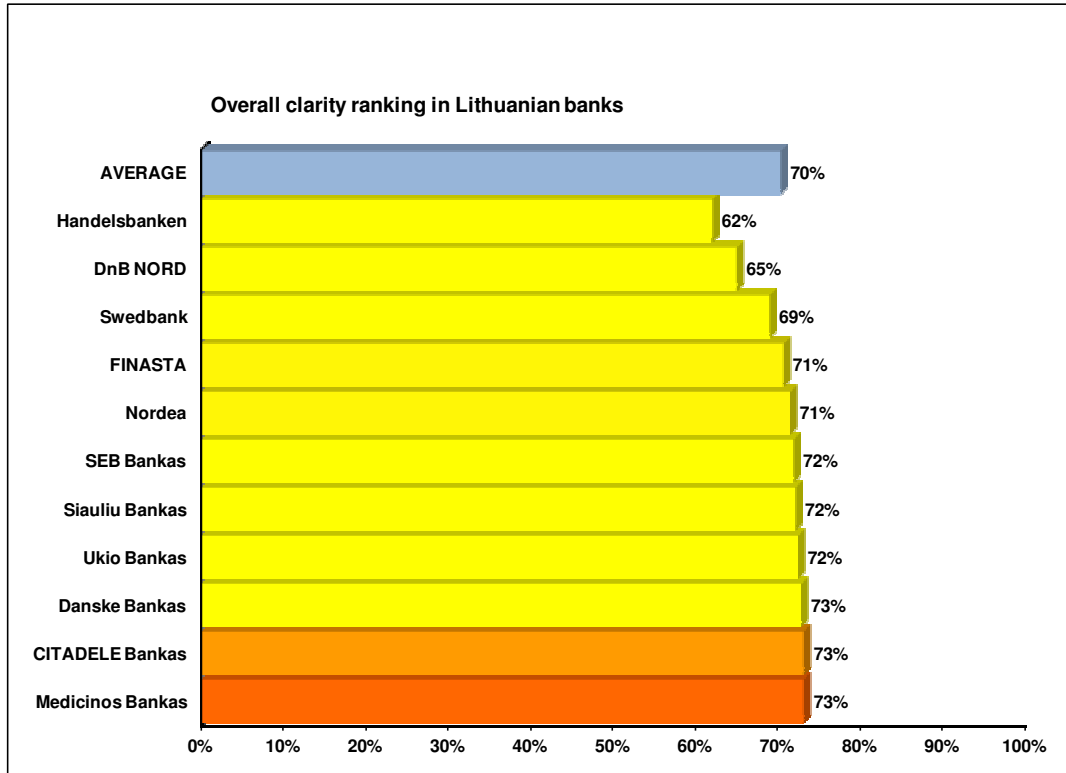
The criteria in each subcategory were derived from U.S. Department of Health & Human Services guidelines and Metasite Business Solutions expert knowledge. The goal was to create a set of criteria which would allow objective and comparable results while evaluating such subjective topic as clarity. All 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.

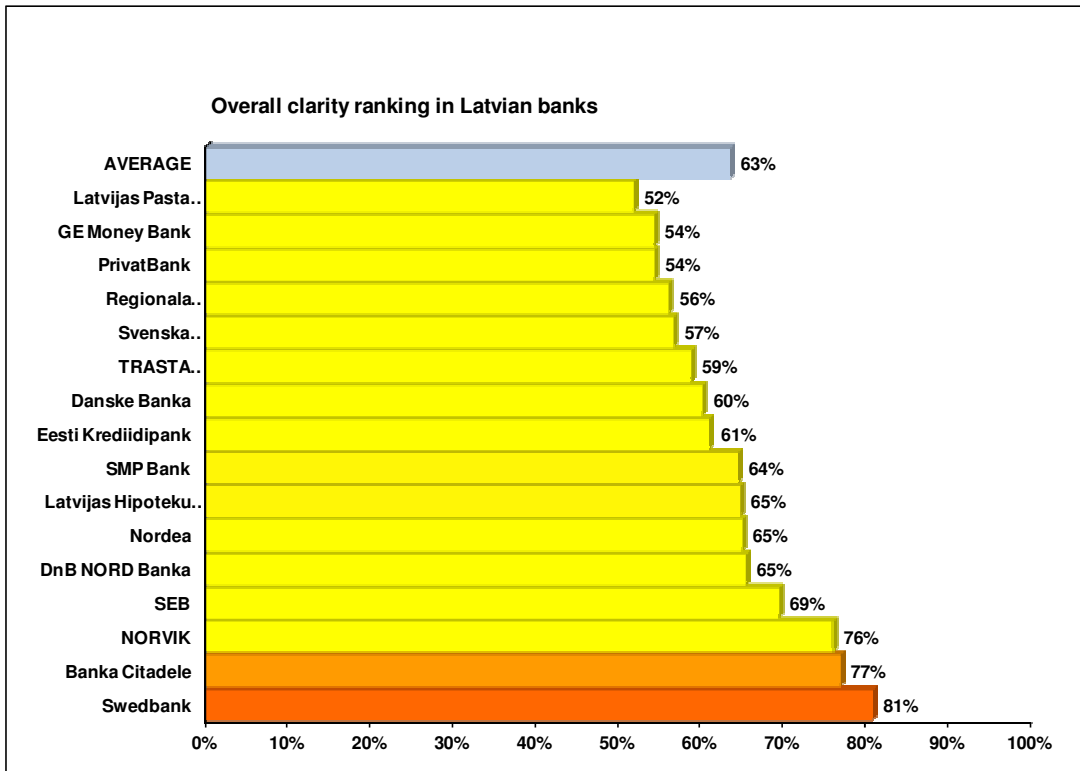
## 11.1 Overall clarity test results

### Lithuanian banks

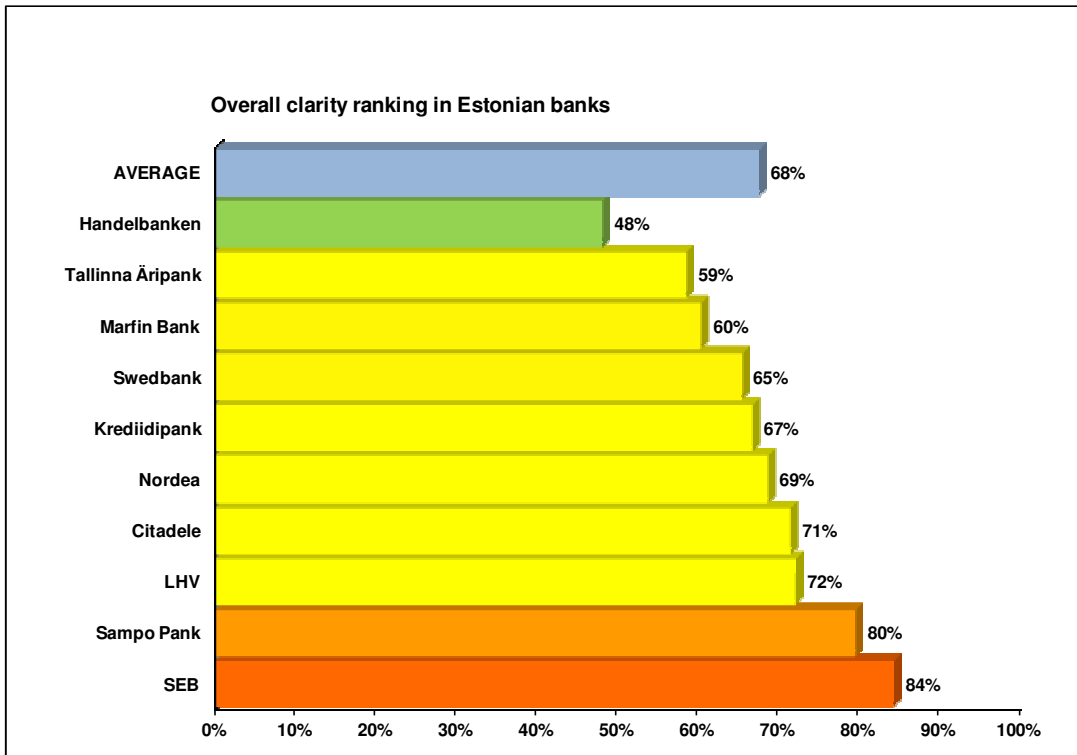


*Higher figures represent better results*

## Latvian banks



## Estonian banks

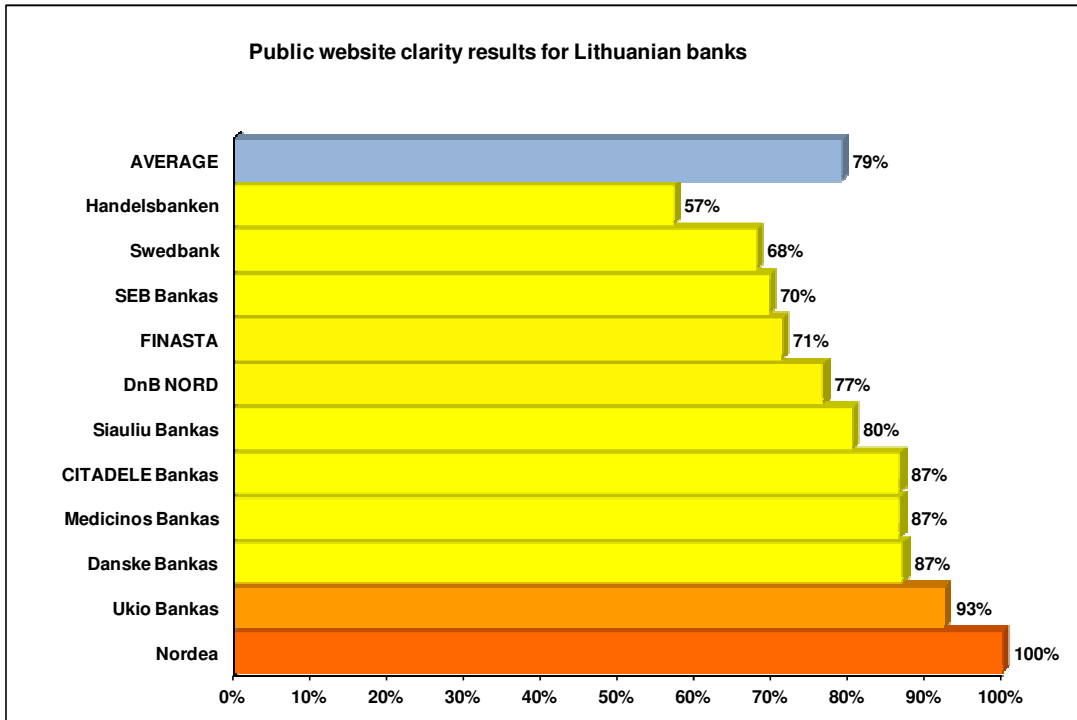


*Higher figures represent better results*



## 11.2 Public website clarity

### Lithuanian banks

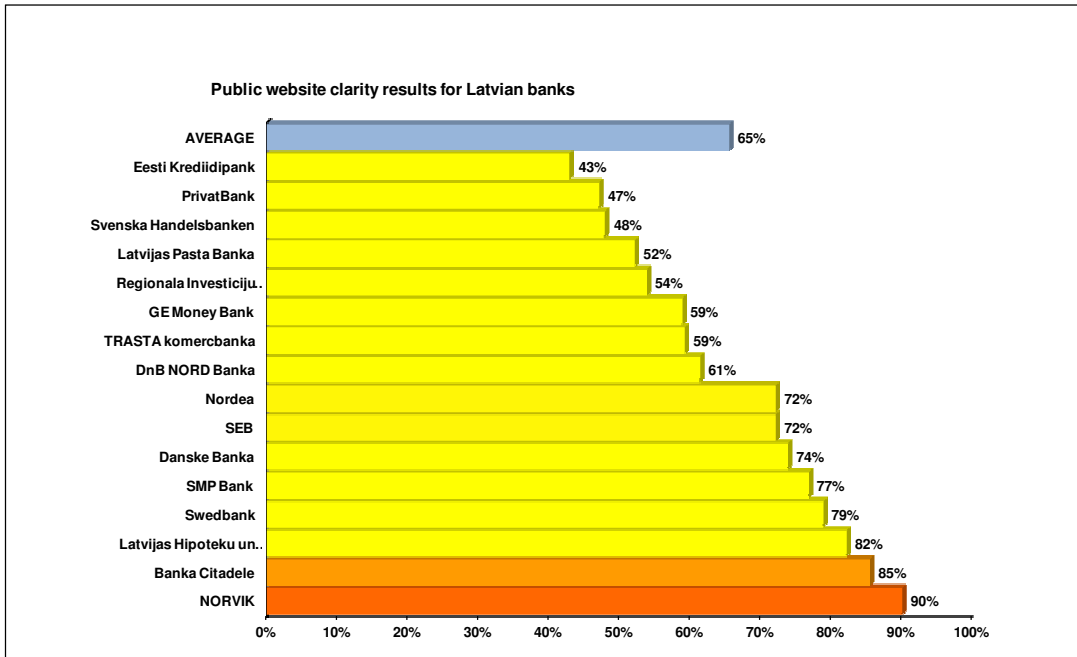


*Higher figures represent better results*

## Detailed testing results

Criteria	Swedbank	Handelsbanken	DnB NOR	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siaulių Bankas	Ukio Bankas	Nordea
<b>Homepage</b>											
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	-	-	+	+	+	+	+	+	+	+	+
<b>Page layout</b>											
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)	+	+	+	-	+	+	+	+	-	+	+
<b>Navigation</b>											
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 heading	+	+	+	+	+	-	+	+	+	+	+
Breadcrumb navigation	-	-	+	-	-	+	+	+	+	+	+
Site Maps (show at least two levels of navigation)	+	-	+	-	+	+	+	+	+	+	+
<b>Text readability</b>											
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

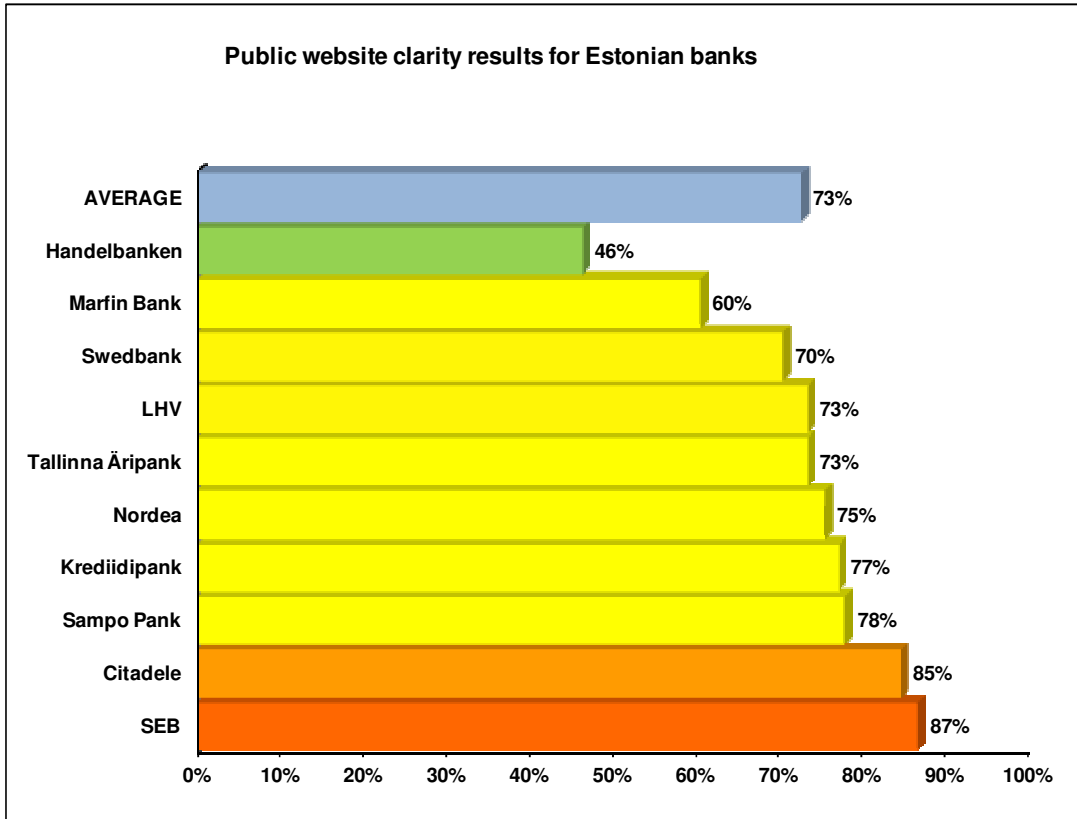


*Higher figures represent better results*

## Detailed testing results

Criteria	SEB	DnB	NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Ciadele	SMP Bank	Latvijas Hipoteku un zemes	TRASTA komercbanka	Latvijas Pasta Banka	NORVIK	Nordea	PrivatBank	Swedbank	Eesti Krediidipank	GE Money Bank
<b>Homepage</b>																	
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	+	+	+	+	-	+	+	+	+	+	+	+	+	-	+	+	-
<b>Page layout</b>																	
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)	+	-	+	-	+	+	+	+	-	-	+	+	+	-	+	+	+
<b>Navigation</b>																	
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 heading	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Breadcrumb navigation	-	-	-	+	-	+	+	+	+	+	+	+	+	+	+	+	-
Site Maps (show at least two levels of navigation)	+	+	+	-	-	+	+	+	+	-	+	+	+	+	+	-	+
<b>Text readability</b>																	
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

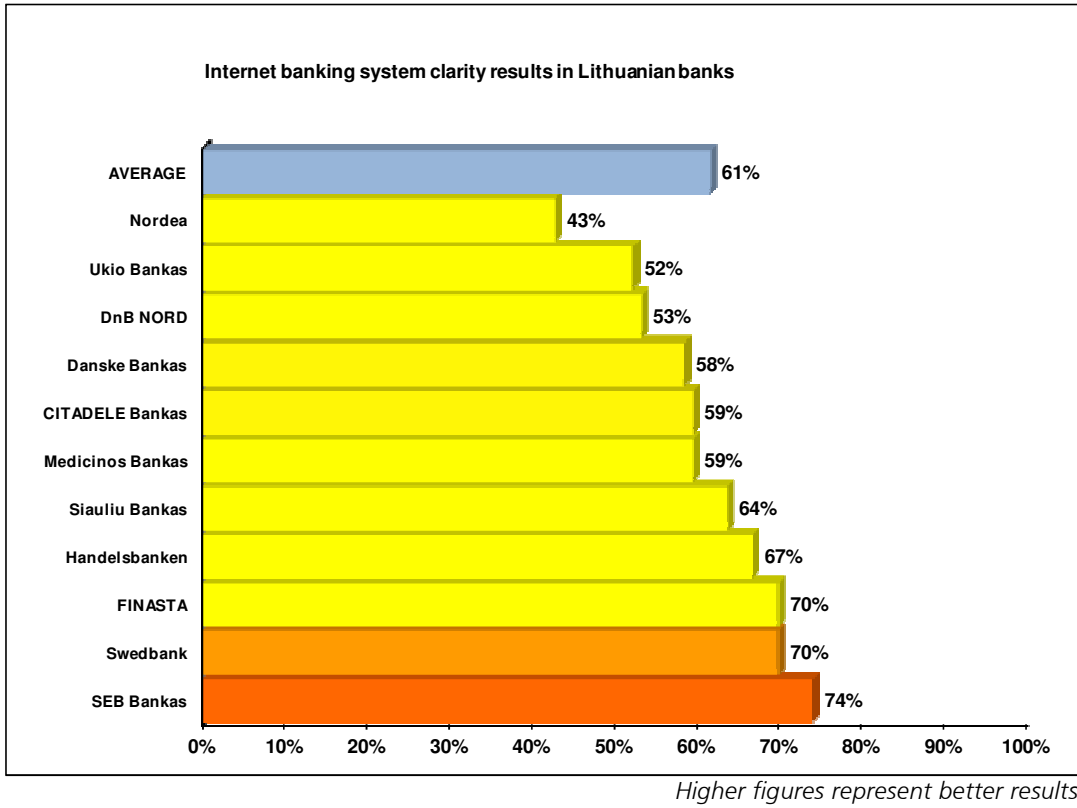


## Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	Marfin Bank	Nordea	SEB	Handelbanken	LHV	Citadele	Tallinna riipank
<b>Homepage</b>										
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	+	+	+	+	+	+	-	+	+	+
<b>Page layout</b>										
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)	+	+	+	+	+	+	+	+	+	+
<b>Navigation</b>										
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 heading	+	+	+	-	+	+	-	+	+	-
Breadcrumb navigation	-	+	+	-	+	+	-	-	+	+
Site Maps (show at least two levels of navigation)	-	-	-	+	+	+	-	-	+	-
<b>Text readability</b>										
Important data is highlighted	+	+	+	+	+	+	+	+	+	-
High contrast between text and backgrounds	+	+	-	+	+	+	+	+	+	+
Bold text used sparingly	+	+	+	+	+	+	+	+	+	+
Descriptive row and column headings	+	+	+	+	+	+	-	+	+	+
Descriptive page titles	+	+	+	-	+	+	-	+	-	+
Familiar fonts	+	+	+	+	+	+	+	+	+	+

## 11.3 Internet banking system clarity results

### Lithuanian banks

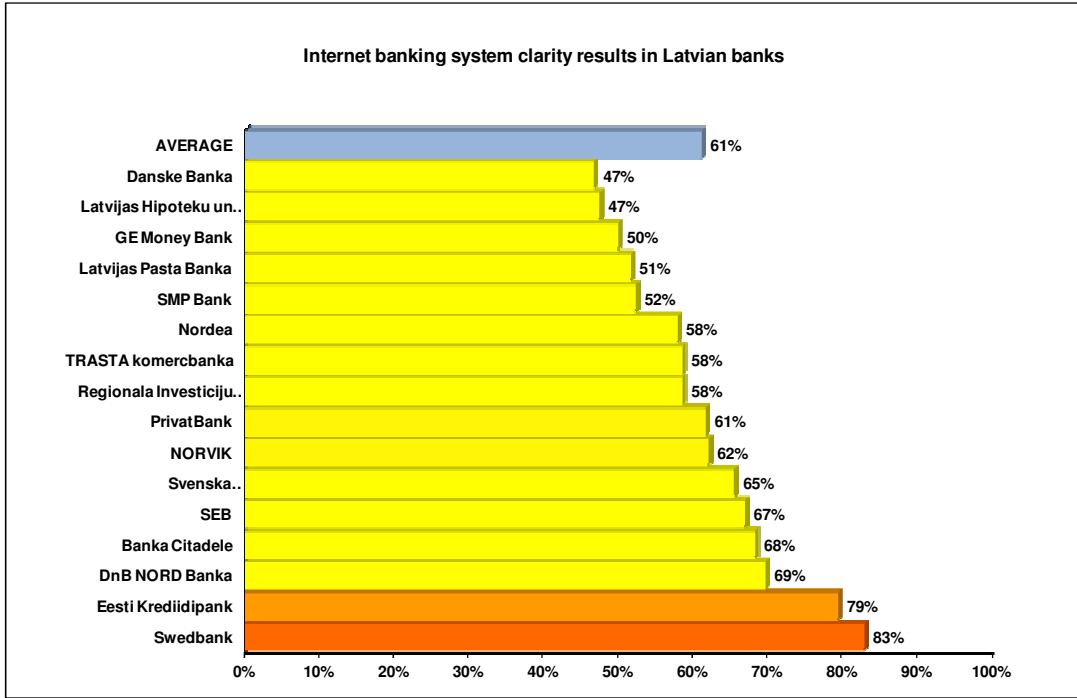


## Detailed testing results

Criteria	Swedbank	Handelsbanken	DnB NOR	SEB Bankas	Medicinos Bankas	FINASTA	CITADELE Bankas	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea
<b>Banking Operations</b>											
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	-	+	-	+	-	-	-	-	-	-	-
<b>Page layout</b>											
Items on a page are aligned	+	+	-	+	+	+	+	+	+	+	-
Moderate white space	+	+	+	+	+	+	+	+	+	+	-
Appropriate text line lengths (~75 characters)	-	+	-	+	-	+	-	-	-	-	+
No horizontal scrolling bar on standart resolution (1024x768)	+	+	+	+	+	+	+	+	+	+	-
<b>Navigation</b>											
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 heading	+	-	+	+	+	+	+	+	+	-	+
Breadcrumb navigation	+	-	-	-	-	-	-	-	-	-	-
<b>Text readability</b>											
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

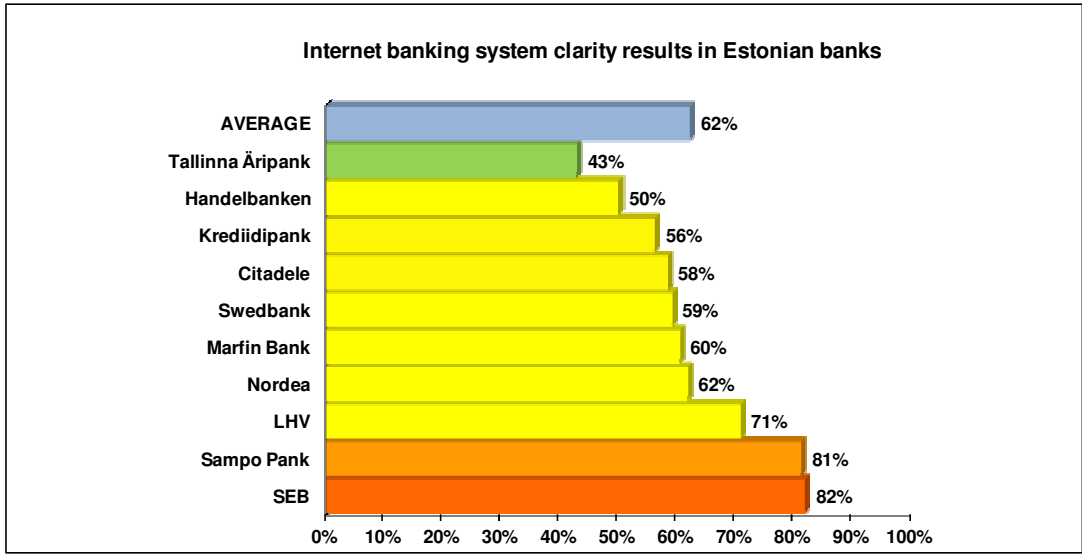


*Higher figures represent better results*

## Detailed testing results

Criteria	SEB	DnB	NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	SMP Bank	Latvijas Hipoteku un zemes bank	TRASTA komercbanka	Latvijas Pasta Banka	NORVIK	Nordea	PrivatBank	Swedbank	Eesti Krediidipank	GE Money Bank
<b>Banking Operations</b>																	
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	-	+	-	-	+	+	-	-	-	-	-	-	-	-	+	+	-
<b>Page layout</b>																	
Items on a page are aligned	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Moderate white space	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+	+
Appropriate text line lengths (~75 characters)	+	+	+	+	+	+	+	+	+	+	-	+	+	+	-	+	-
No horizontal scrolling bar on standart resolution (1024x768)	+	+	-	+	+	+	+	+	-	+	+	+	+	+	+	+	+
<b>Navigation</b>																	
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 heading	+	+	+	+	+	+	+	+	+	+	+	+	-	-	+	-	-
Breadcrumb navigation	-	+	-	-	-	-	-	-	-	+	-	-	-	+	+	-	-
<b>Text readability</b>																	
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



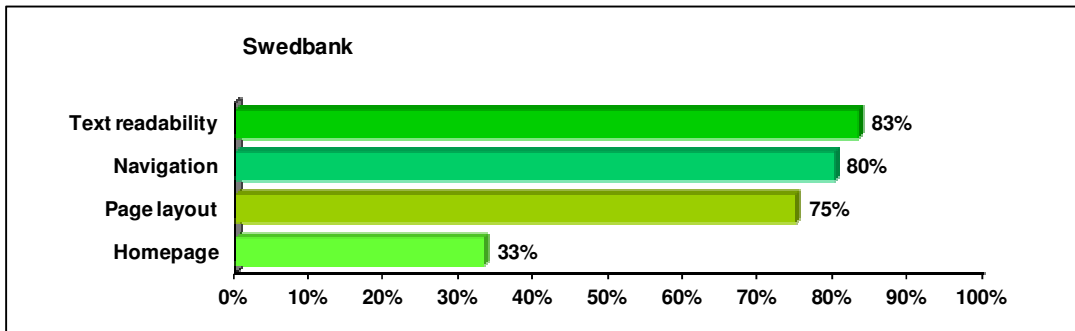
## Detailed testing results

Criteria	Swedbank	Sampo Pank	Kreditipank	Marfin Bank	Nordea	SEB	Handelbanken	LHV	Citadele	Tallinna riipank
<b>Banking Operations</b>										
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	-	+	+	-	-	+	-	+	-	-
<b>Page layout</b>										
Items on a page are aligned	+	+	+	+	+	+	+	+	+	+
Moderate white space	+	+	-	+	+	+	+	+	+	-
Appropriate text line lengths (~75 characters)	-	+	+	-	-	+	-	-	+	-
No horizontal scrolling bar on standart resolution (1024x768)	+	+	+	+	+	+	-	+	+	+
<b>Navigation</b>										
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 heading	+	+	+	+	+	+	-	+	-	-
Breadcrumb navigation	-	-	-	-	-	-	-	+	-	-
<b>Text readability</b>										
Important data is highlighted	+	+	+	-	+	+	-	+	+	-
High contrast between text and backgrounds	+	+	-	+	+	+	+	+	+	+
Bold text used sparingly	+	+	+	+	+	+	+	+	+	+
Descriptive row and column headings	+	+	+	+	+	+	+	+	+	+
Descriptive page titles	+	+	+	-	+	+	-	-	-	+
Familiar fonts	+	+	+	+	+	+	+	+	+	+

## 11.4 Individual test results for Lithuanian banks

### Swedbank - 69%

#### Public website – 68%



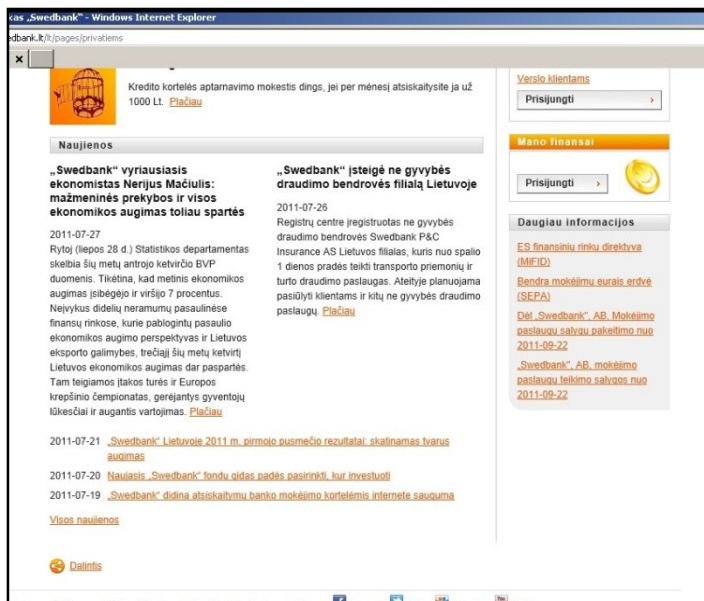
Higher figures represent better results

#### Positive user notes

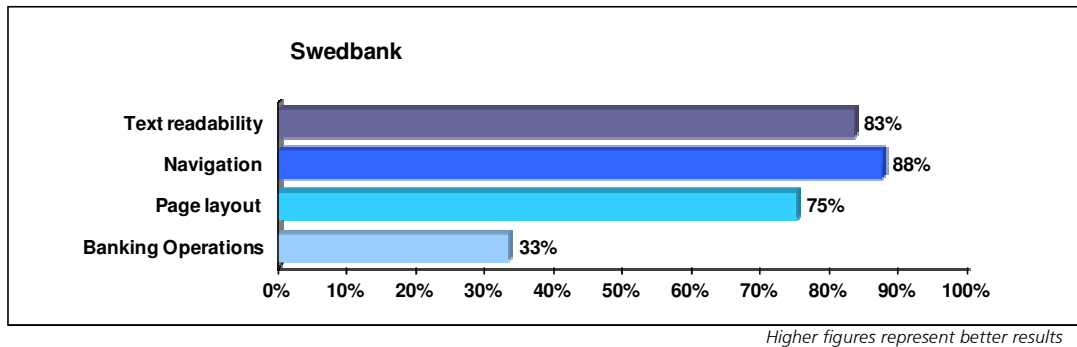
- The customer is given clear category lists with explicit explanations everywhere.
- The navigation system clearly shows where the customer is at the moment, although deeper level browsing results in similar colors used for item differentiation.

#### Negative user notes

- The news field is divided into two columns that contain a lot of information – that usually makes the messages really long and hard to read.
- Some lines go over 140 characters with the average of 90 while the average should be around 75.



## Internet banking system – 70%

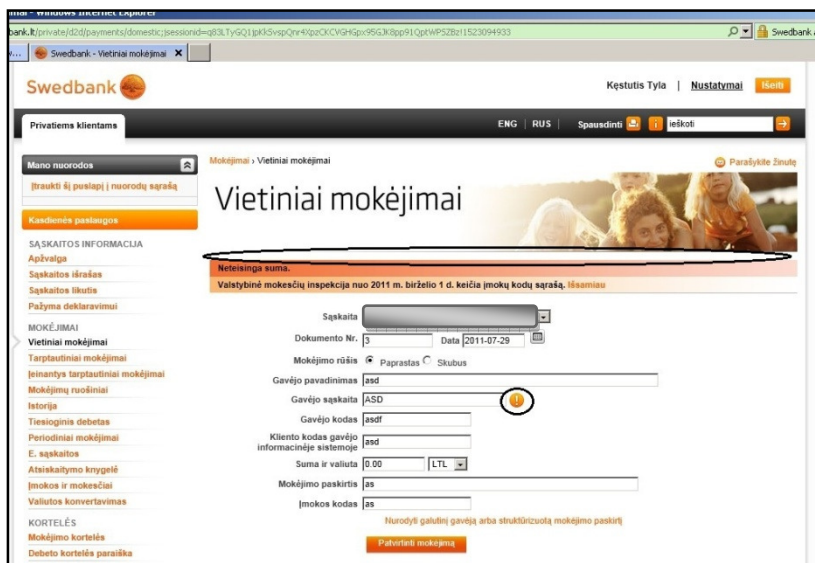


### Positive user notes

- The Swedbank IBS platform contained two functions that no other bank had – the breadcrumbs and the search function.
- The choice of languages is immediately present in the IBS – foreign users don't have to blindly browse around for it in the settings folder

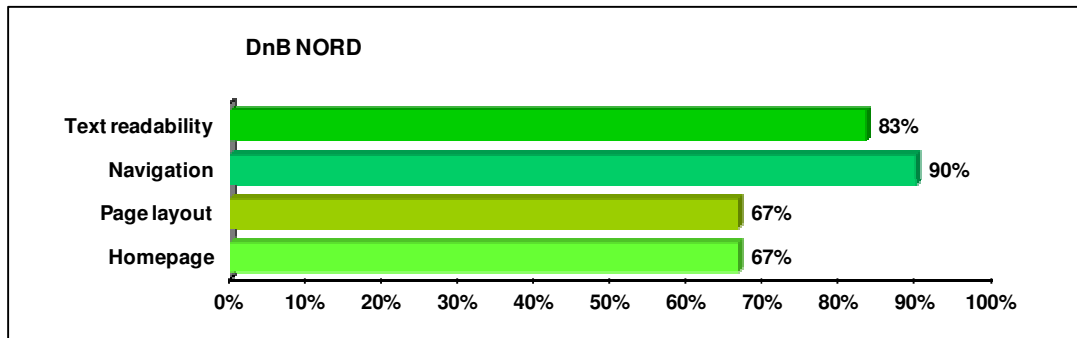
### Negative user notes

- The number of steps for transactions procedures is not shown.
- The local payment form did not highlight the errors the client had made; it only said that there are some on the top of the page.



## DnB Nord - 65%

### Public website – 77%



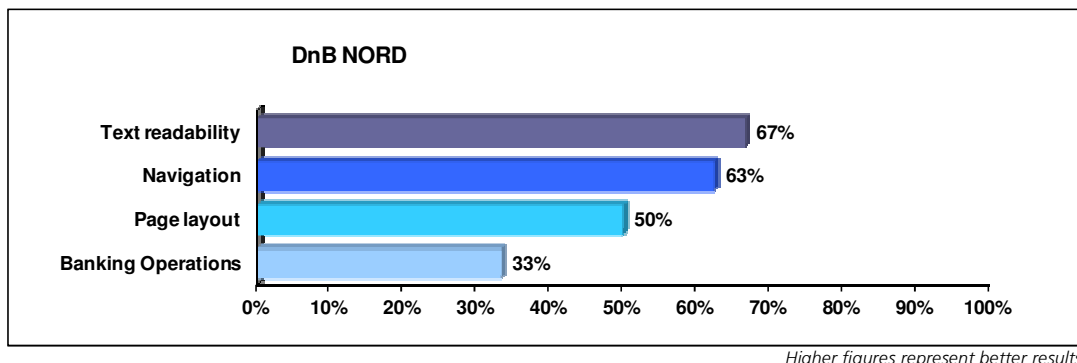
#### Positive user notes

- The readability of the text is good – there is very little bold or any other type of emphasis, but all the main points are clearly marked.

#### Negative user notes

- There are several locations where the text length exceeds 110 characters, this wasn't fixed from the last year.
- Most of the blue background areas failed to pass the contrast test.

## Internet banking system – 53%



#### Positive user notes

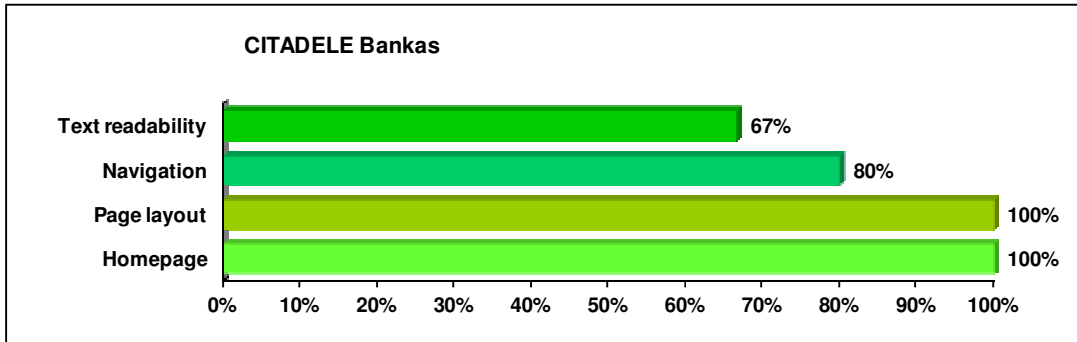
- All downloadable files are clearly marked and grouped – other banks often had links to them posted all over the page.

#### Negative user notes

- Usually active link names in IBS are not clickable so that the customer wouldn't accidentally reload the page he is currently in, but this may confuse the customer.

## Citadele Bankas – 73%

### Public website – 87%



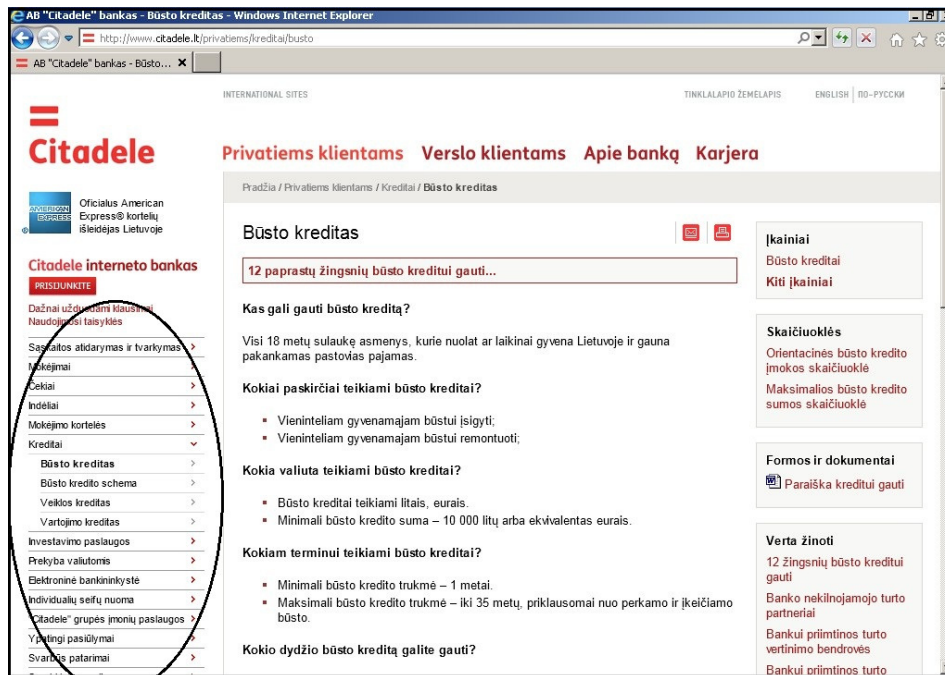
Higher figures represent better results

#### Positive user notes

- The client can reach the homepage from any page.
- All major options are accessible from the home page, there are no faults with text length, resolution changes or item alignment.

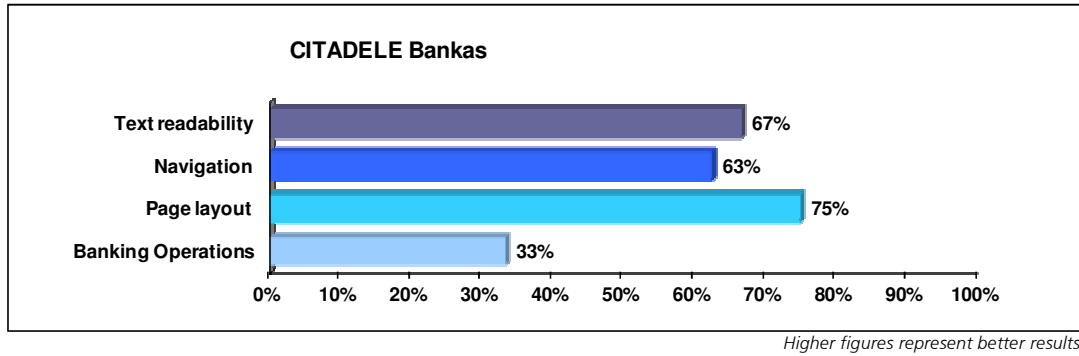
#### Negative user notes

- Different level items in the primary PWS navigation panel do not differ very much, thus the customer might spend additional time looking for the location he is currently in.





## Internet banking system – 59%



### **Positive user notes**

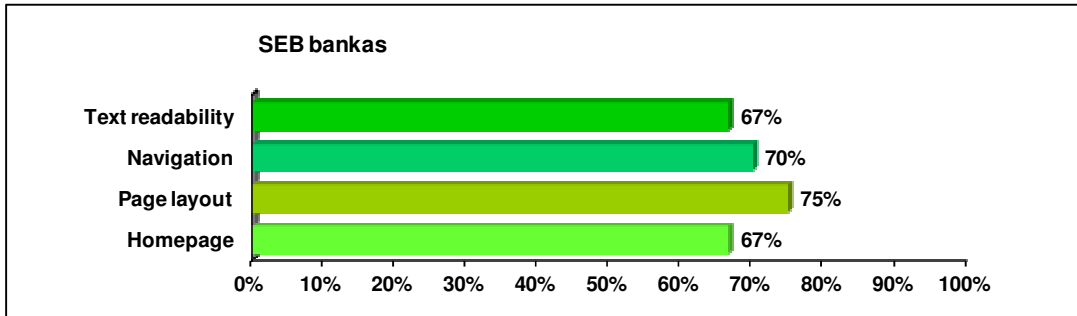
- All the important items are at the top left, the alignment are complete
- Texts are short and always give a clue on what it is and where you are

### **Negative user notes**

- No example values are shown in the data input fields.
- The IBS page titles and headings do not match.

## SEB bankas – 72%

### Public website – 70%



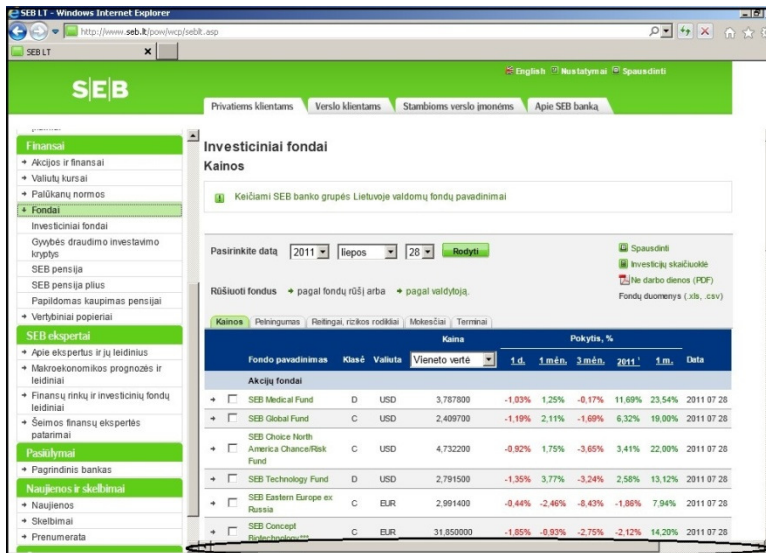
Higher figures represent better results

#### Positive user notes

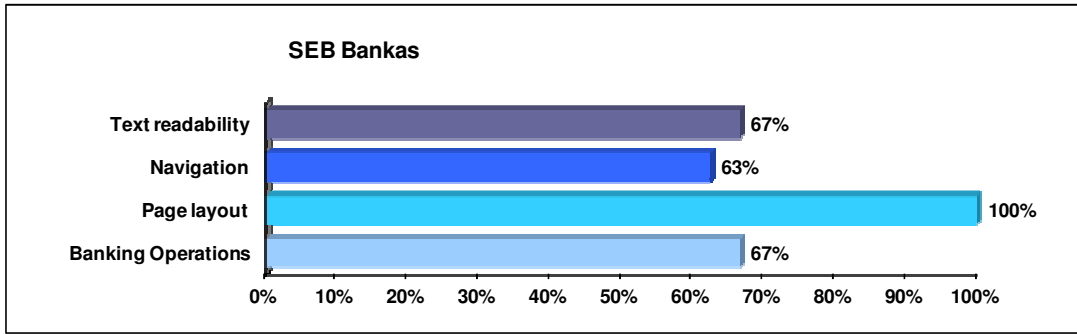
- Bank managed to fulfill almost all PWS page layout category criteria: there are no mistakes in item alignment, no gaps of white space.
- SEB was also one of the two banks that managed to fulfill the text length criteria (not more than 90 characters per line).

#### Negative user notes

- Almost all green-background areas failed the colour contrast test.
- Even on standard 1024x768 resolution some of the PWS pages need horizontal scrolling (mostly graphs). This makes the customer spend additional effort browsing the page and can really annoy him:



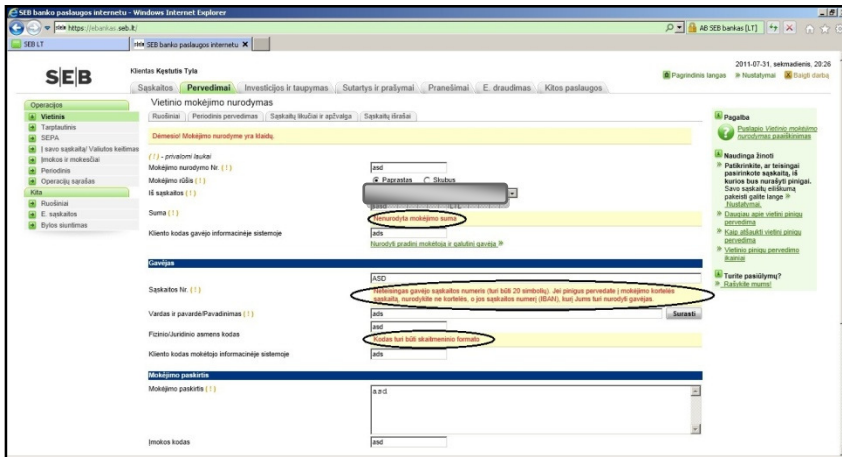
## Internet banking system - 74%



Higher figures represent better results

### Positive user notes

- SEB did very well in the banking operations category – if the local transfer form is filled in incorrectly, specific messages near the input fields appear that explain what the problems are and how to fix them.
- SEB bank was one of two banks that had distinct error highlighting in its IBS system – it allowed clients to quickly correct all of their mistakes:

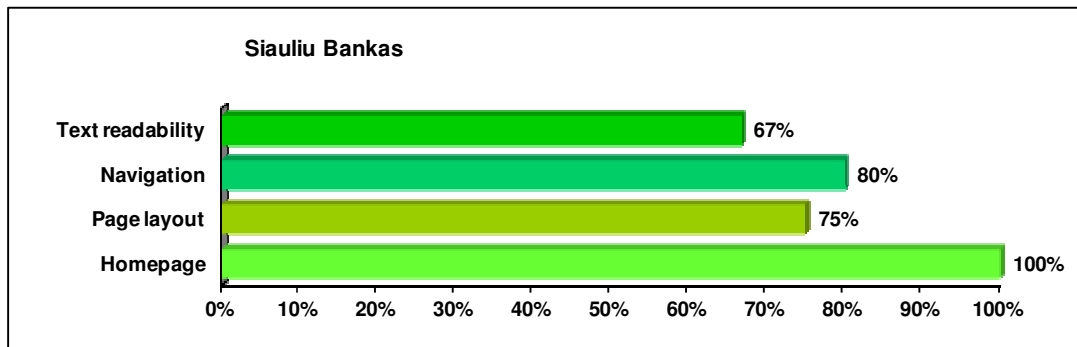


### Negative user notes

- The number of steps for transactions procedures is not shown.

## Siauliu bankas – 72%

### Public website – 80%



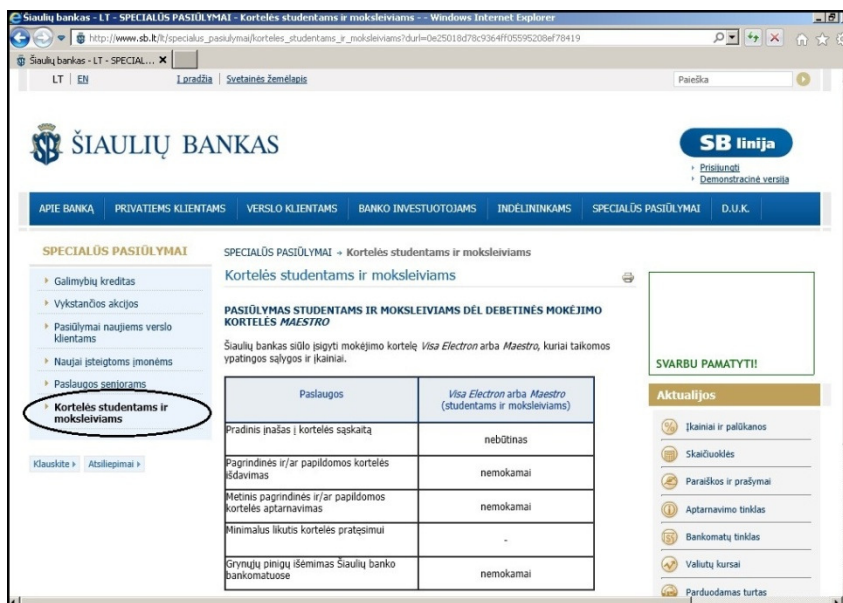
Higher figures represent better results

#### Positive user notes

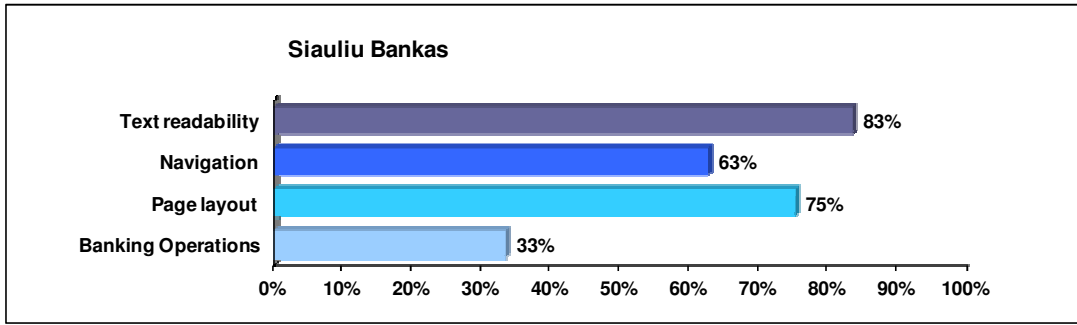
- All items can be accessed from the front page; the client can easily come back to the homepage.
- The amount of information is calculated really well – the client does not feel overburdened with text, but all the news' topics with small descriptions are present.

#### Negative user notes

- The Siauliu Bankas PWS failed to pass the contrast test due to two words on the homepage, which were written in white and light brown.
- Some of the pages in the PWS had horizontal scrolling bars, but all the client could see once he had moved the bar was white space on the right.



## Internet banking system – 64%



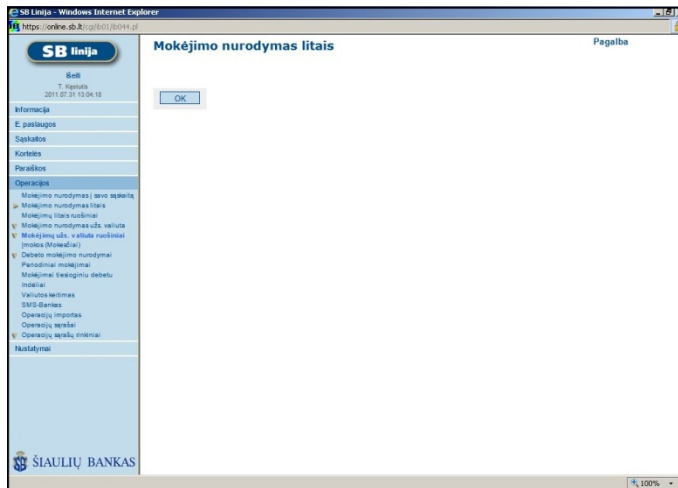
*Higher figures represent better results*

### Positive user notes

- Although the IBS system overall scored below average, it did get one of the highest scores for text readability – very few IBS systems are designed in such a way that the text is easily readable (high contrast between the text and the background is present).

### Negative user notes

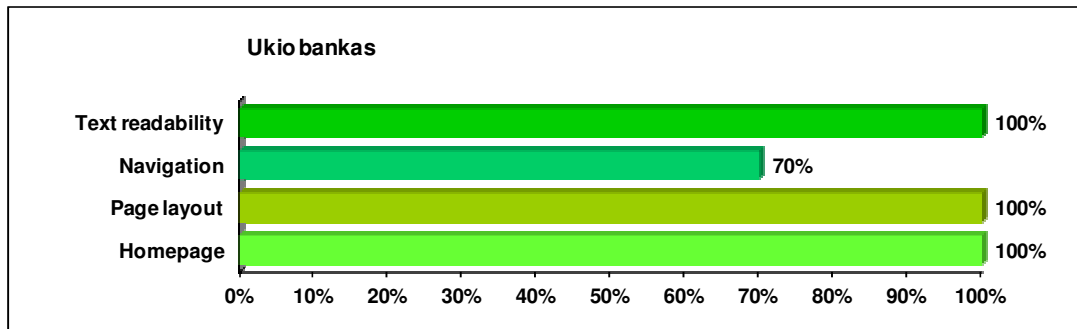
- A major error became apparent in the IBS system when the client mistyped some of the information in the Payments in LTL form. Once the client pushed the “show” button, nothing happened. The client then tried to go to another section of the IBS, but a new page with an “ok” button and no explanatory text appeared:



- Breadcrumb navigation is not present in the IBS.

## Ukio bankas - 72%

### Public website – 93%



*Higher figures represent better results*

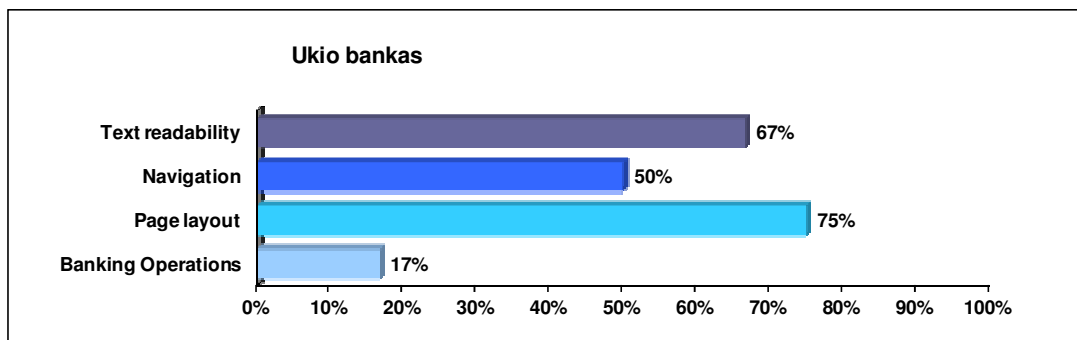
#### **Positive user notes**

- All necessary links are present on the homepage, there are no structure, text, highlighting or resolution related faults.
- The overall colour scheme of the page is really good – only a few distinct colours are used that do not confuse the client with too many distractions.

#### **Negative user notes**

- Even though most active items in the PWS are highlighted with small arrows, sometimes the arrows tend to disappear.
- When the client puts the mouse pointer over any clickable item, the pointer transforms to a hand. This, however, does not apply to some buttons, e.g. the search button.

## Internet banking system – 52%



*Higher figures represent better results*

#### **Positive user notes**

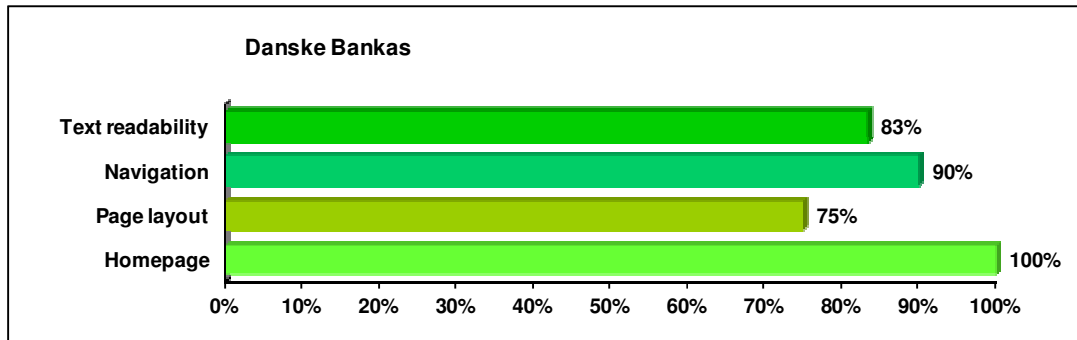
- Clear and visible left navigation panel in the IBS.

#### **Negative user notes**

- The local payment form did not highlight the errors the client had made, it only said so on the top of the page.

## Danske bankas – 73%

### Public website – 87%



*Higher figures represent better results*

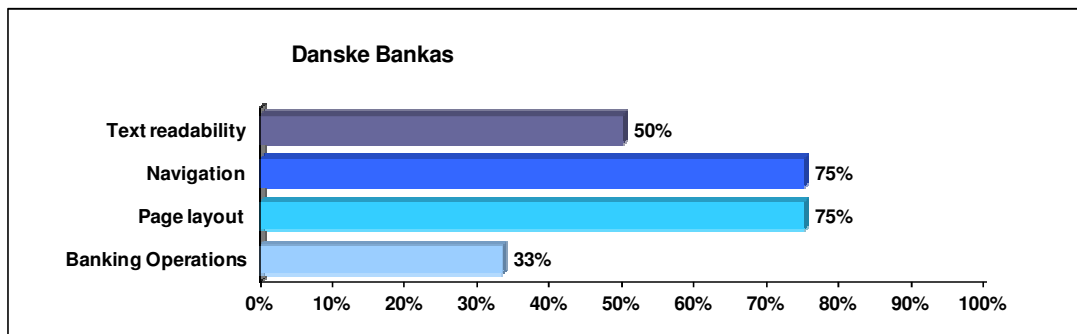
#### **Positive user notes**

- Very user friendly navigational system.

#### **Negative user notes**

- Text lines were exceedingly long (over 110 characters, sometimes more).
- PWS did not pass the contrast test.

## Internet banking system – 58%



*Higher figures represent better results*

#### **Positive user notes**

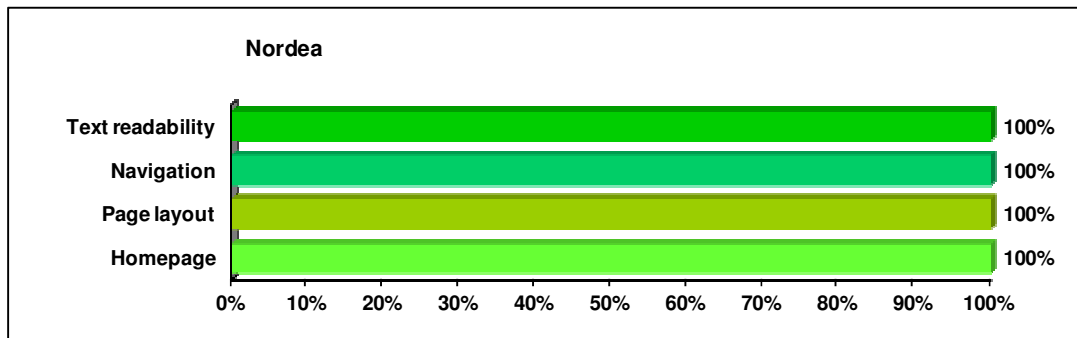
- Almost every single section and subsection can be accessed through the homepage.

#### **Negative user notes**

- Breadcrumb navigation is not present in the IBS even though it is in the PWS.
- No example values are shown in the data input fields. First time customers find the transaction forms quite confusing and small guides such as light grey example values in the input fields (that disappear once the field is clicked) would surely help.

## Nordea – 71%

### Public website – 100%



Higher figures represent better results

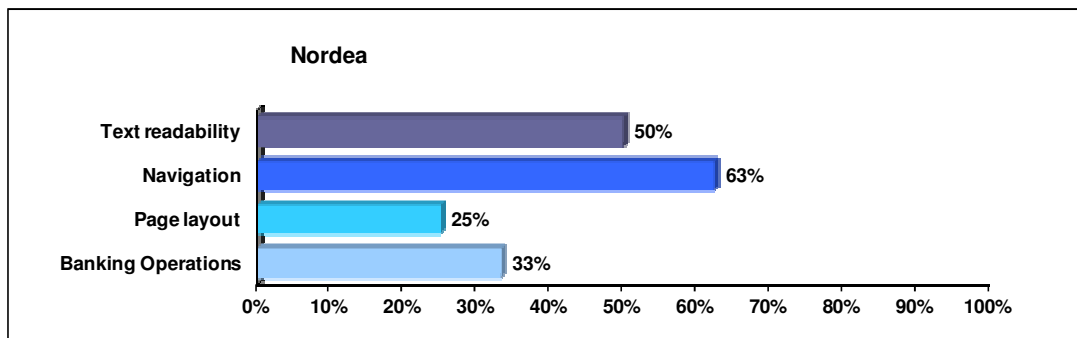
#### Positive user notes

- Nordea fulfilled absolutely all criteria in the PWS category.

#### Negative user notes

- Not the same font size used in various pages.

### Internet banking system - 43%



Higher figures represent better results

#### Positive user notes

- Nordea's had decent step of procedures for the local transfer form (although hardly visible).

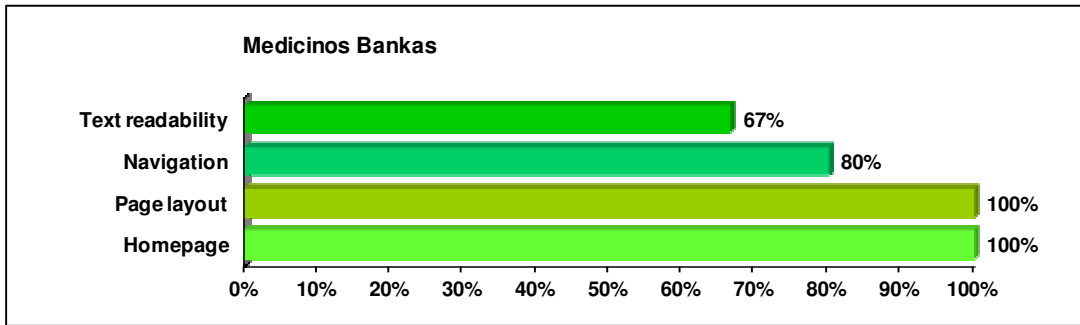
#### Negative user notes

- The local payment form did not highlight the errors the client had made, it only said that there are some on the top of the page (the error message is circled).
- The IBS page titles and headings do not match.



## Medicinos banks – 73%

### Public website – 87%



Higher figures represent better results

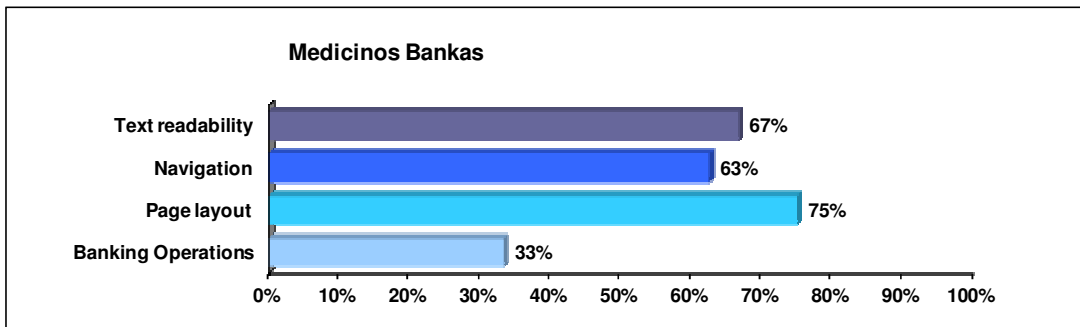
#### Positive user notes

- Home' link on every page.

#### Negative user notes

- Even though bold is used to mark important files, it is rarely used to emphasize important points in text or even sub-headings.

## Internet banking system – 59%



Higher figures represent better results

#### Positive user notes

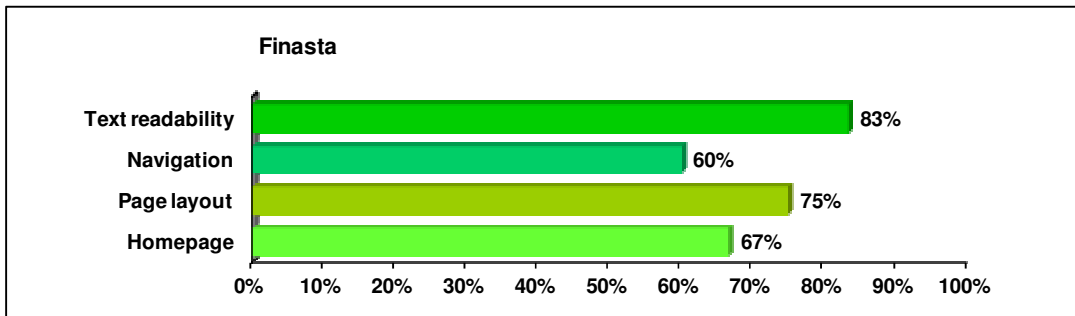
- Simple and practical IBS design.

#### Negative user notes

- Breadcrumb navigation is not present in the IBS.
- No example values are shown in the data input fields.

## Bankas FINASTA – 71%

### Public website – 71%



Higher figures represent better results

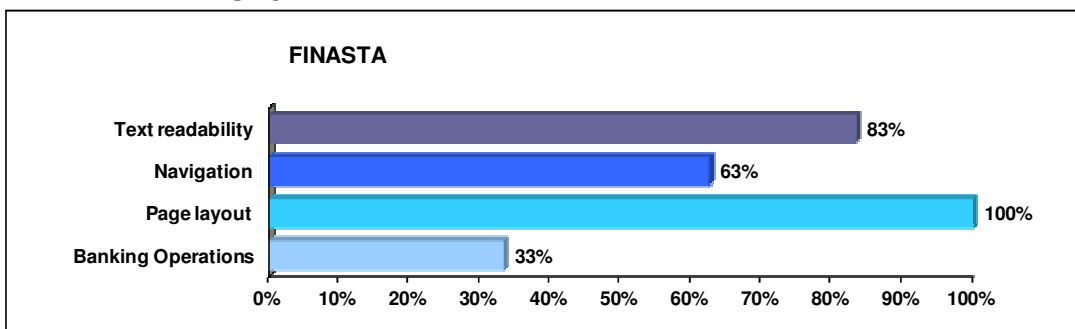
#### Positive user notes

- Link name and the page heading always match.

#### Negative user notes

- The file links and image links in the PWS look exactly the same.

### Internet banking system – 70%



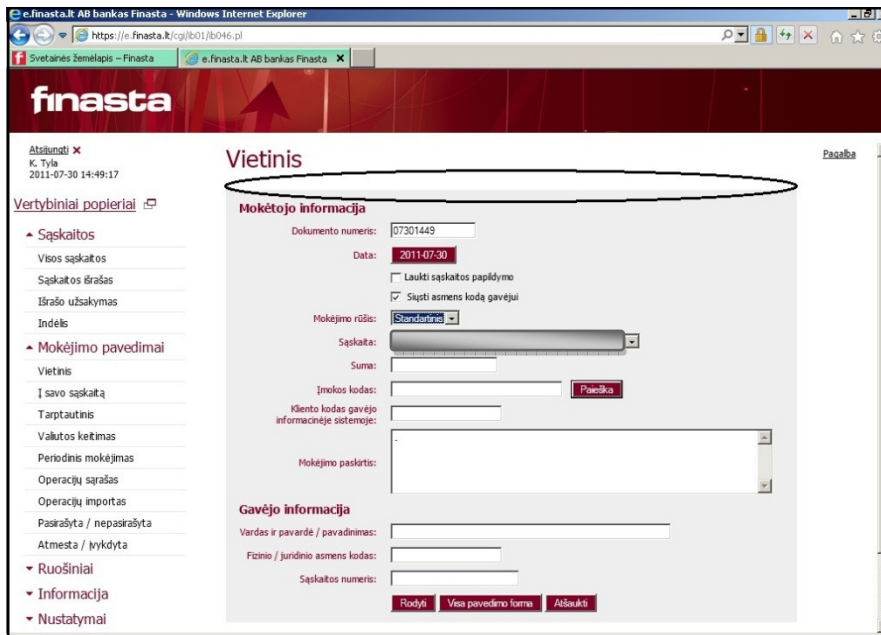
Higher figures represent better results

#### Positive user notes

- It was one of a couple of banks who had passed the contrast test and the text length test for the IBS.

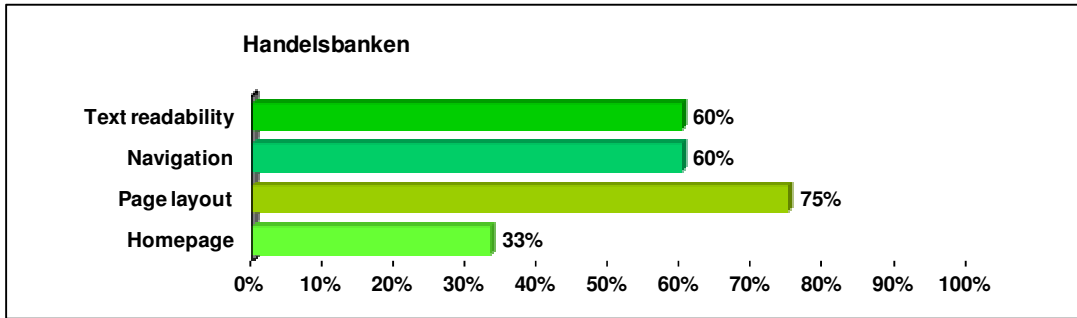
#### Negative user notes

- The IBS page titles and headings do not match.
- The number of steps for transactions procedures is not shown:



## Svenska Handelsbanken – 62%

### Public website – 57%



Higher figures represent better results

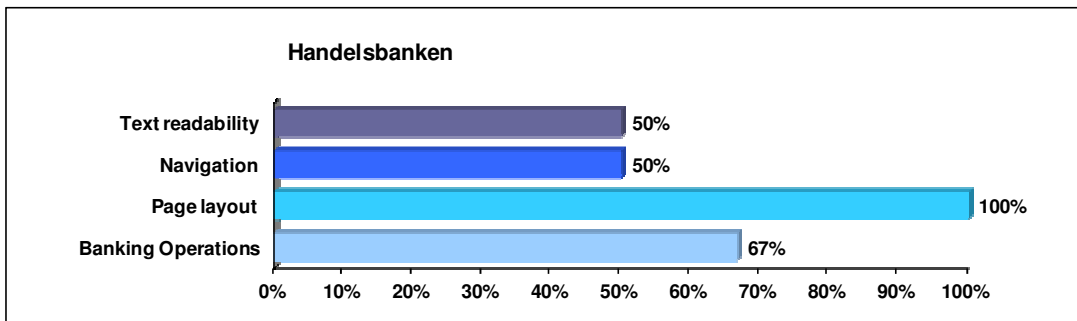
#### Positive user notes

- The PWS passed the contrast test.

#### Negative user notes

- The "About Group" page of the site is in English even if the client has set the language to Lithuanian.

### Internet banking system – 67%



Higher figures represent better results

#### Positive user notes

- Highlighted errors and had small help sentences near them.

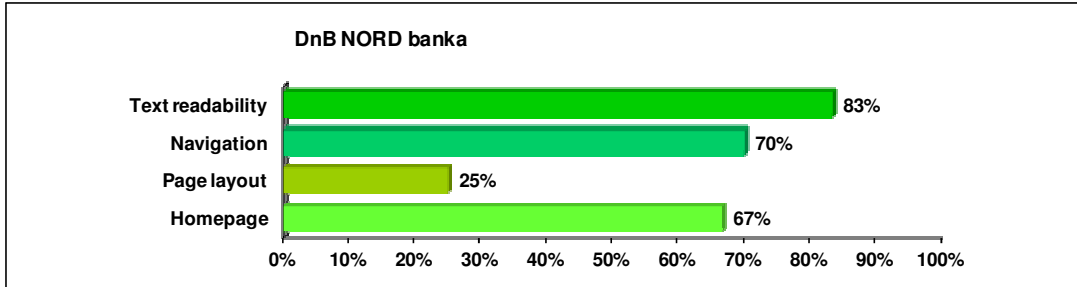
#### Negative user notes

- The IBS page titles, headings and link names do not match.
- Breadcrumb navigation is not present in the IBS or the PWS.

## 11.5 Individual test results for Latvian banks

### DnB Nord banka – 65%

#### Public website - 61%



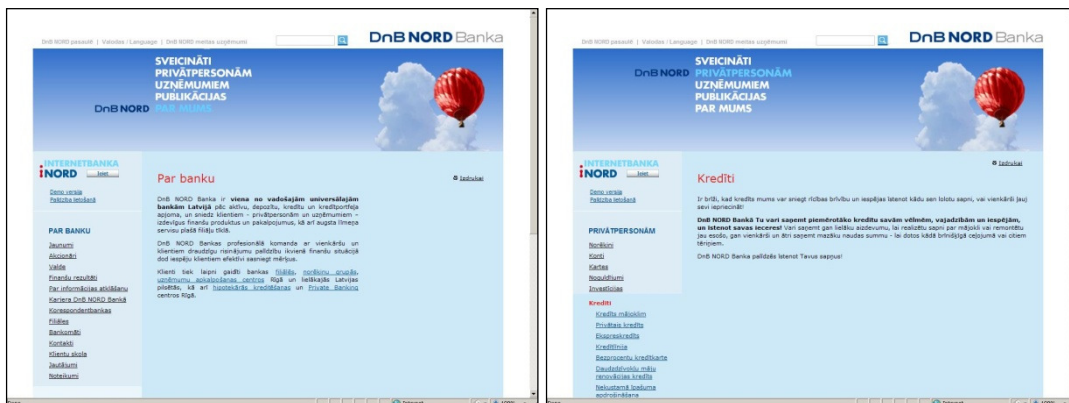
Higher figures represent better results

#### Positive user notes

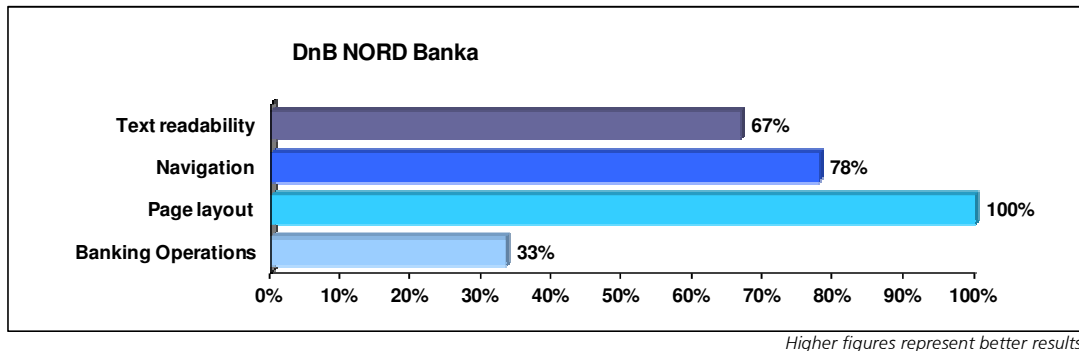
- Very clear navigation system and overall PWS design.

#### Negative user notes

- DnB NORD has a case of inconsistent text formatting, sometimes leaving blank space on the right, and sometimes not:



## Internet banking system - 69%

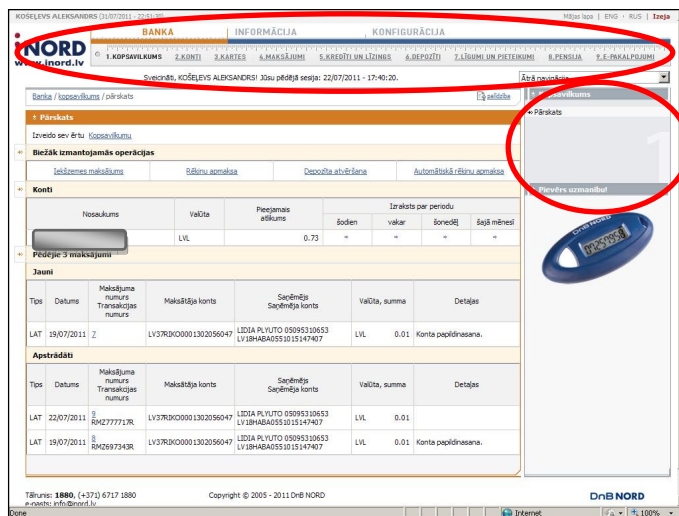


### Positive user notes

- DnB NORD's IBS is very customizable and has a very informative and functional overview screen, displaying the most used operations, the accounts, with links to report for this day, the previous day, the previous week and month, as well as the 3 latest payments and their status.
- DnB NORD's IBS scored very high in the 'IBS Clarity' category.

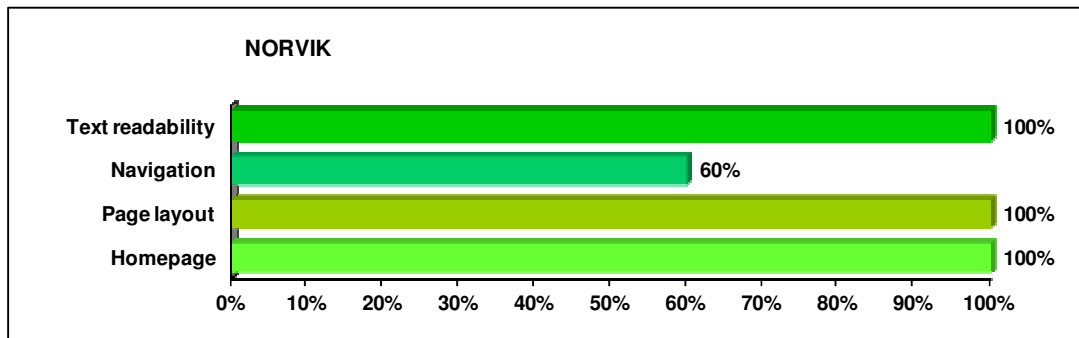
### Negative user notes

- There are a few cases where drop-down has been used instead of checkboxes.
- DnB NORD's IBS has 3 levels of menu content, the first two (considered the main ones) being on the top of the page. This is quite untraditional – unlike the classic, left-sided menu:



## Norvik banka - 76%

### Public website – 90%



Higher figures represent better results

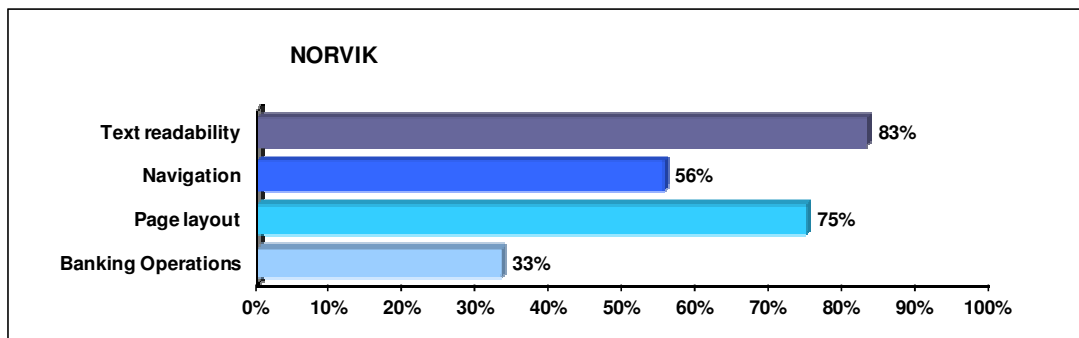
#### Positive user notes

- Norvik’s homepage is created in a very logical way. It has access to all necessary functions and to all main options right from homepage (easy to find links to private users, corporate users, fees, contacts, currency rates and IBS).

#### Negative user notes

- Links which lead to a currently opened page.
- Links’ titles do not match with opened pages’ headings.

### Internet banking system – 62%



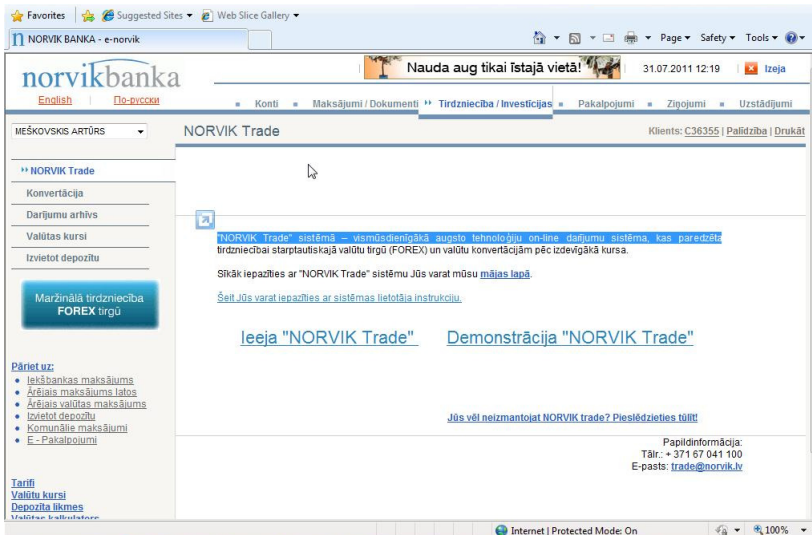
Higher figures represent better results

#### Positive user notes

- Check boxes for multiple selections, radio buttons for almost all situations where two choices are possible. IBS also has example values for amount of money which to write while making payments/transfers.

#### Negative user notes

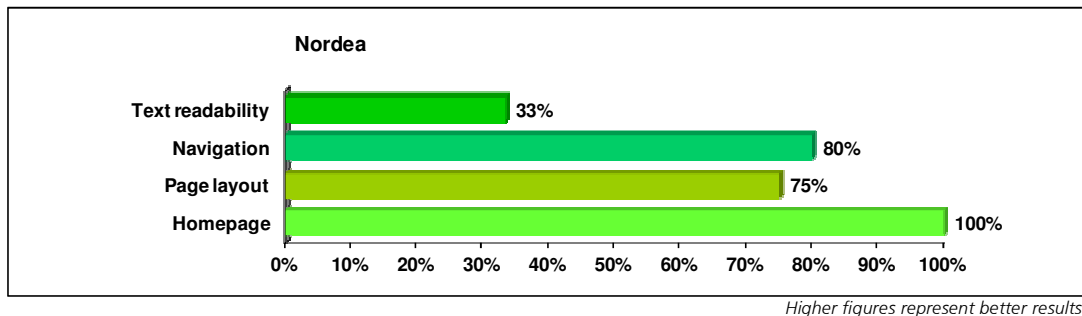
- There is no breadcrumb navigation on the IBS.
- Page titles are not descriptive since all they are the same for each IBS’s page.
- There are text lines longer than 75 characters (99 characters):





## Nordea – 65%

### Public website – 72%



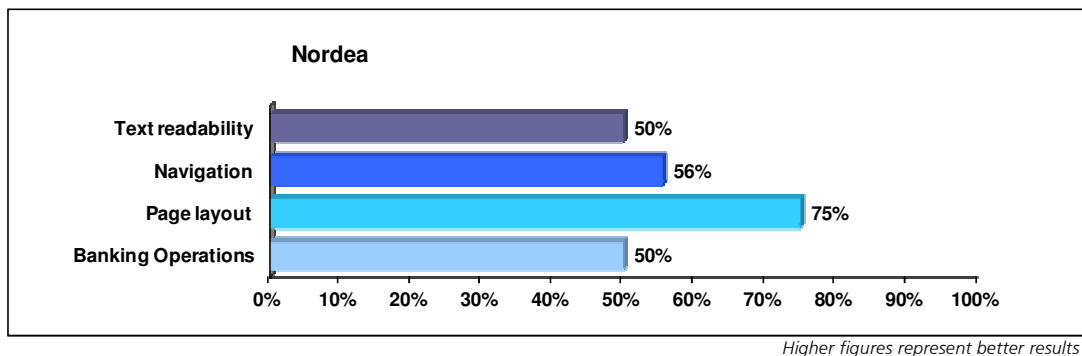
#### Positive user notes

- Grouped navigation elements for each level.
- Nice and correctly created items alignment, moderate white space and no horizontal scrolling bar

#### Negative user notes

- Links do not look different regarding their functions (to download files, links to new pages).
- Bold fonts are used not always necessarily.
- Not all important data is highlighted (at least not on all pages).

## Internet banking system – 58%



#### Positive user notes

- Clearly visible number of steps for multistep operations.

#### Negative user notes

- Despite the fact, that on public website Nordea bank offered a breadcrumb navigation, it is not available on IBS.
- Incorrectly filled in forms are not highlighted (just error message shown):

**Nordea Bank Latvia** Internetbanka

Sākums | Konti | Maksājumi | Kartes | Uzdevumi & Investīcijas | Atzīmējumi & Līdzgāj | Ēpaizdevumi | Pieteikumi | Beigt darbu

**Iekšzemes maksājums**

Maksājums starp saviem kontiem  
Valūtas maksājums  
SEPA maksājums  
Kontu  
Kontu pārskati

**Iekšzemes maksājums**

Sagatavot | Atkārtot | Apstiprināt | Izpildīt

**⚠ Sapērnēja konta numurs ievadīts nepareizi.  
Maksājuma summa ievadīta nepareizi.**

**Maksājuma informācija**

No konta: [redacted]

Maksājuma: Reģistrācijas Arhīvs

Sapērnēju reģistrs: Izvēlēties...

Sapērnēja saņēmējums:  Saglabāt sapērnēju reģistrā

Sapērnēja konts: \* FAAG6667

Sapērnējs: \* Mēsaas

Reģistrācijas numurs / personas kods:

Sapērnēja rezidences valsts: Latvija

Summa: \* and

Valūta: LVL

Izpildes datums: \* 31.07.2011 (dd.mm.yyyy)

Maksājuma mērvienība:

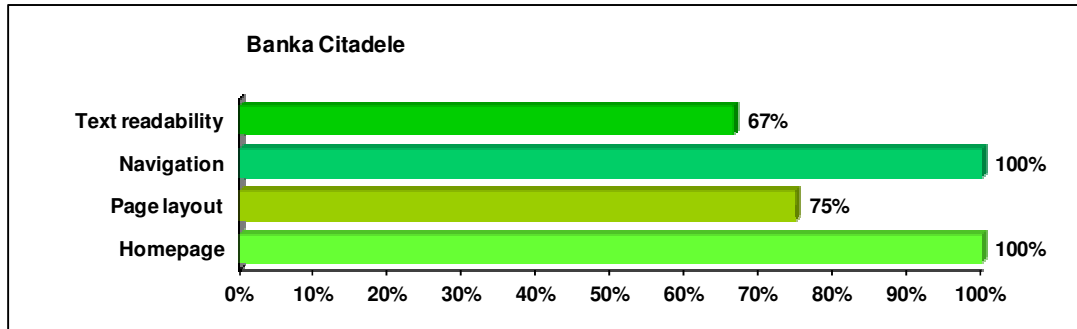
Maksājuma numurs:

Ārējā maksājuma kods: Izvēlēties...

Internet | Protected Mode On

## Citadele banka – 77%

### Public website – 85%



*Higher figures represent better results*

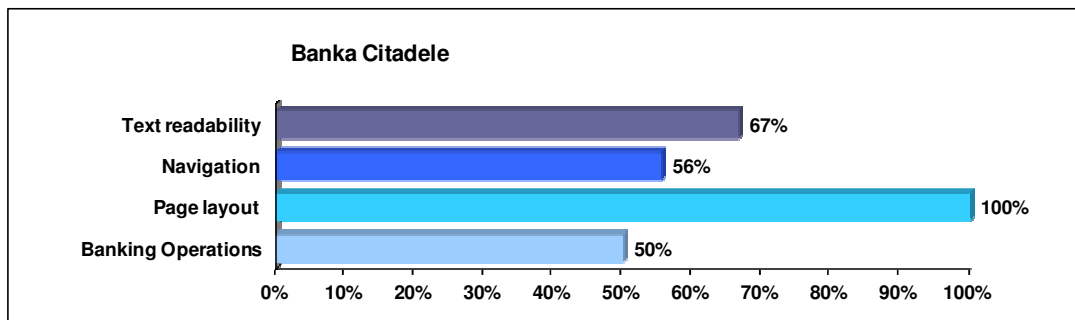
#### **Positive user notes**

- Simple, clear and easy to navigate website design.

#### **Negative user notes**

- Citadele’s PWS quite rarely highlights data using bold text in extensive paragraphs. This makes them quite hard to read, and hard to grasp the main idea of the text.

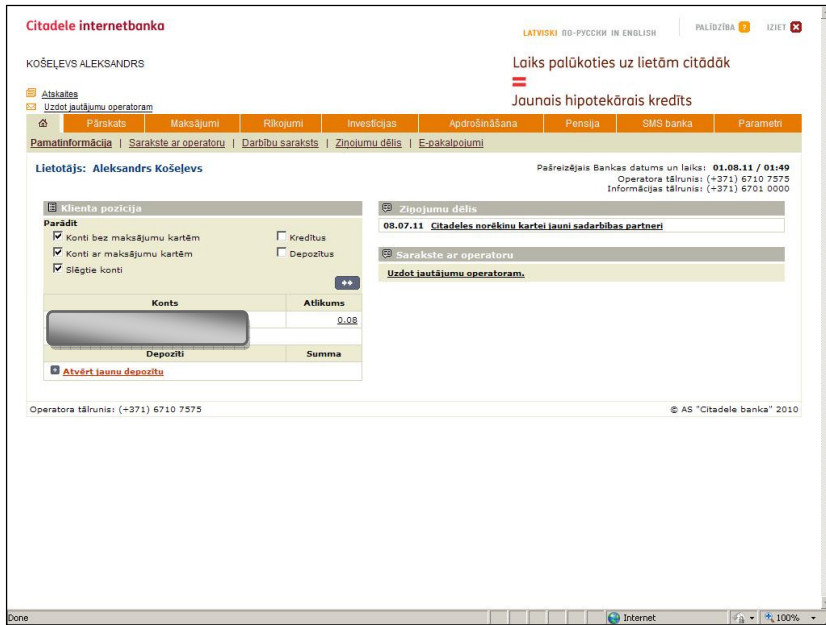
## Internet banking system – 68%



*Higher figures represent better results*

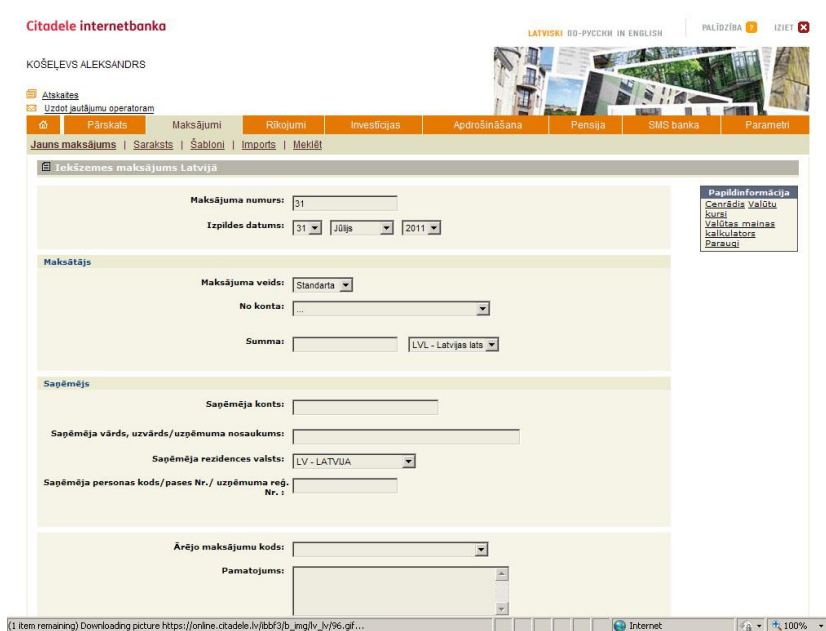
#### **Positive user notes**

- Appropriate usage of checkboxes, the highlighting of fields with incorrect data entered in them and familiar fonts used in the IBS:



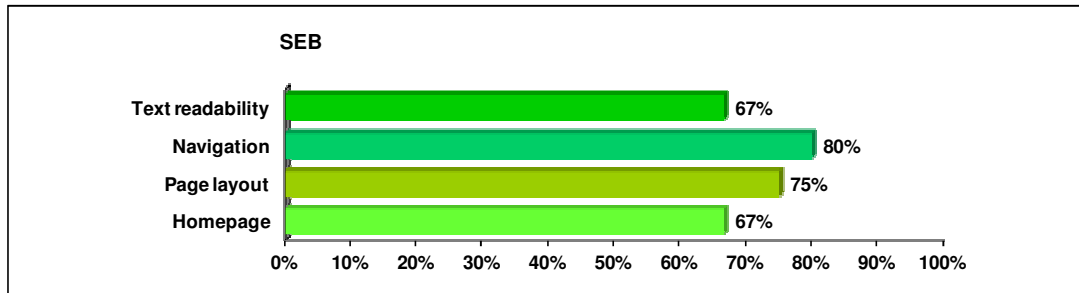
### Negative user notes

- Citadele Banka's IBS does not feature a left or right sided menu, having only a top menu with 2 levels.
- Every line of text in the 'Local transfer' form is bold which makes the fields look like they're all necessary to fill in:



## SEB banka – 69%

### Public website - 72%



Higher figures represent better results

#### Positive user notes

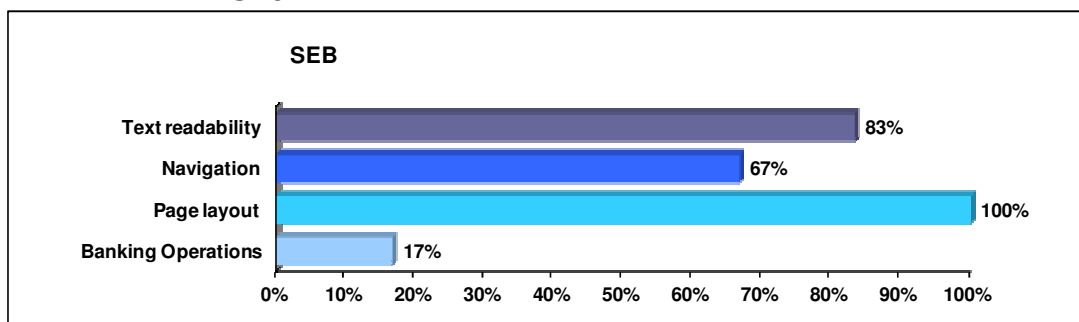
- SEB bank's PWS manages to remain consistent, wherever you are. You always see the navigation menu on the left, and the contacts and information panel on the right.
- SEB provides presents users with short and to-the-point paragraphs of information, not requiring much time to read through, but providing the necessary information.

#### Negative user notes

- Too much unnecessary white space on the right:



## Internet banking system – 67%



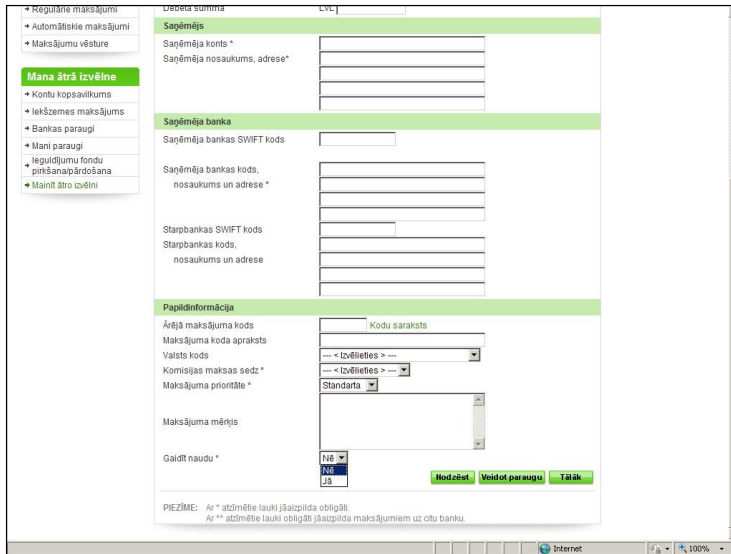
Higher figures represent better results

**Positive user notes**

- IBS navigation, structure and usability is very clear. First time users, who have used different IBS's, will have little trouble figuring out how SEB's IBS works.

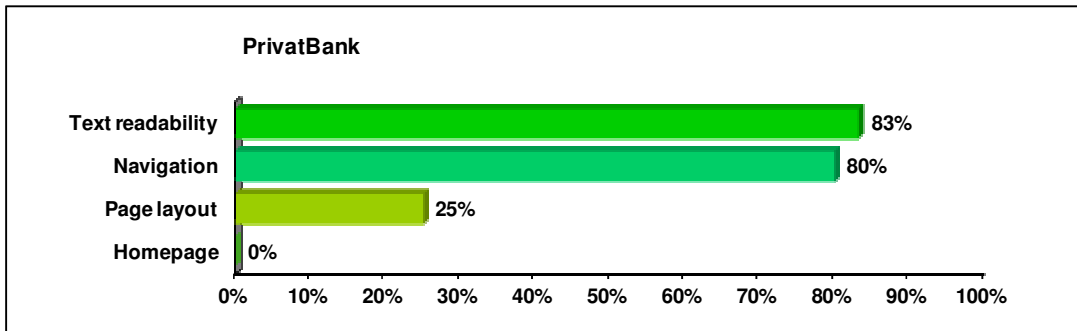
**Negative user notes**

- At times, SEB's IBS, iBanka, used lists for multiple choice questions with two options, as for example, the choice to wait for when money is available on the users account to proceed with an international transfer. A radio button approach would be better, since users are used to the idea of a radio button being a few option, one choice element:



## PrivatBank – 54%

### Public website - 47%



Higher figures represent better results

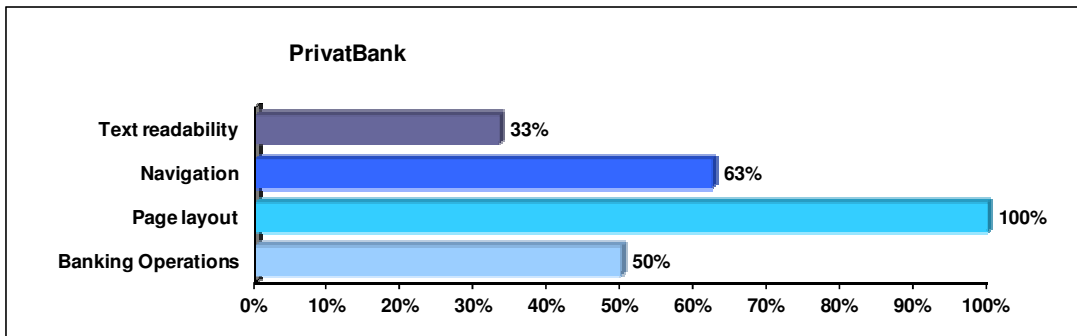
#### Positive user notes

- Active menu item is highlighted and, more importantly, there are no links which lead to a currently opened page.
- Links look differently depending on their functional purposes (to download files links are supported by according file icons near them).

#### Negative user notes

- No "home" text link to the homepage.
- No major options straight from the homepage - no "Contacts" link right from the homepage.

## Internet banking system – 61%



Higher figures represent better results

#### Positive user notes

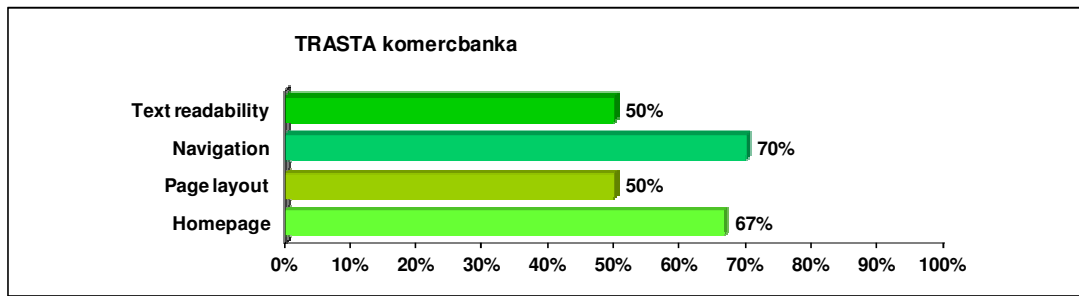
- PrivatBank provides it's users by breadcrumb navigation.
- Check boxes for multiple selections

#### Negative user notes

- Radio buttons are not offered in each case where just two options are possible

## TRASTA komercbanka– 59%

### Public website – 59%



Higher figures represent better results

### Positive user notes

- Trasta Komercbanka has a very unique, rich style and feel to its PWS and IBS. This is especially expressed in the golden colour scheme, which makes it stand out among all the other banks.

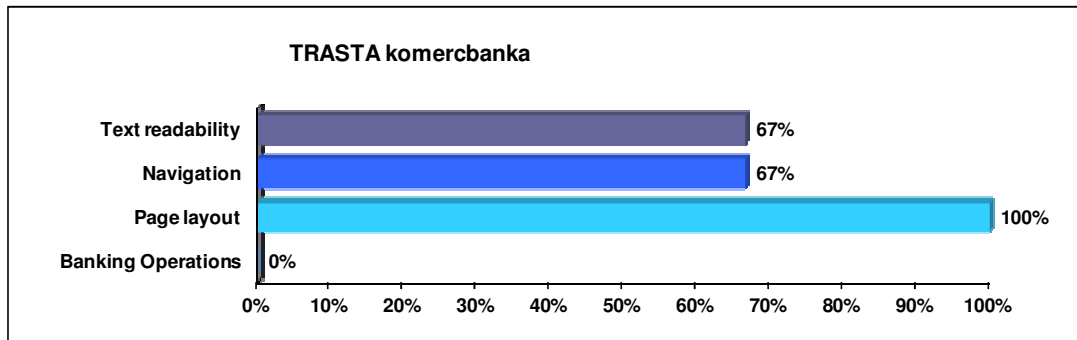
### Negative user notes

- Some pages have a horizontal scroll bar. While it is impossible to move it anywhere, even for one pixel, it remains there, occupying space:





## Internet banking system - 58%



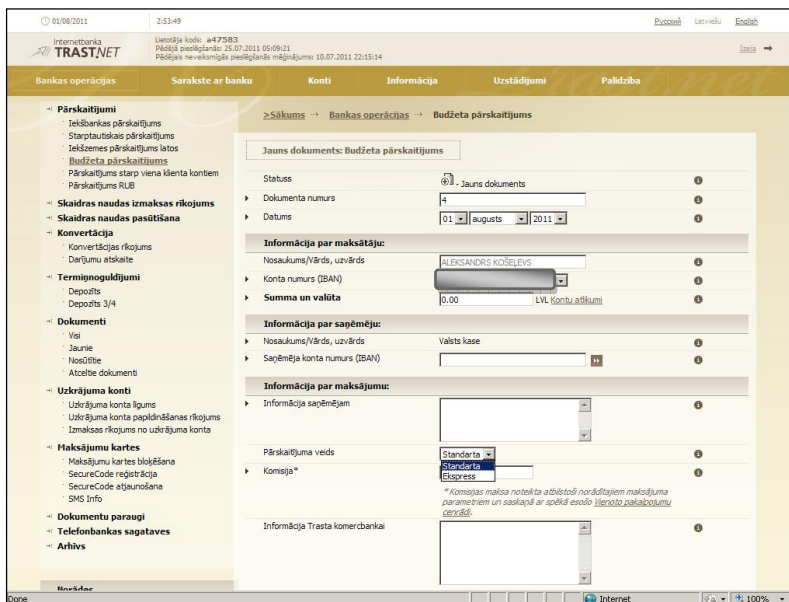
Higher figures represent better results

### Positive user notes

- TKB performed quite good in the 'IBS Clarity category', scoring the average amount of 58%. It was also one of the very few banks that utilized breadcrumb navigation in its IBS.

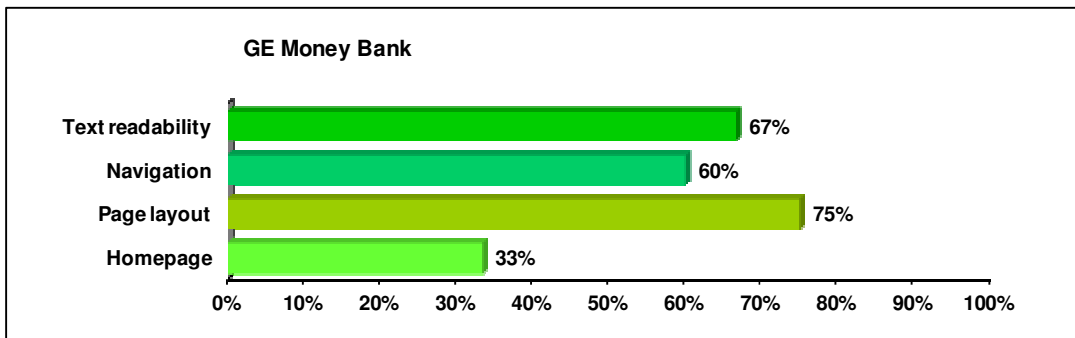
### Negative user notes

- The type of transaction (Express/Standard), is a two option, single choice question, better implemented by a radio button:



## GE Money bank – 54%

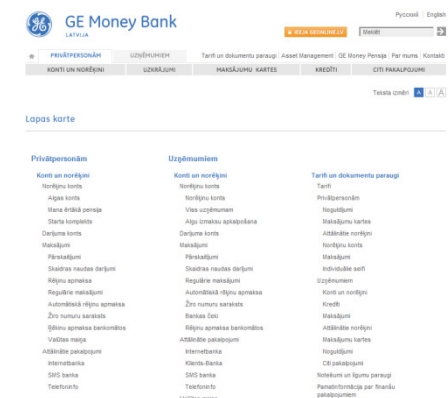
### Public website - 59%



Higher figures represent better results

#### Positive user notes

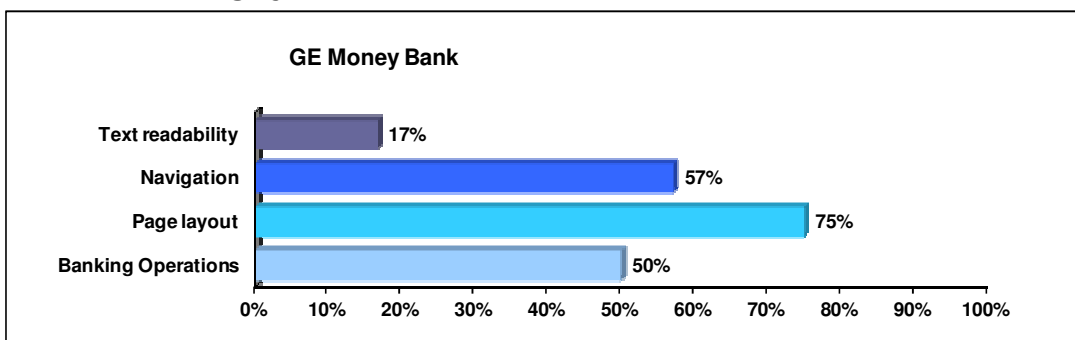
- Site map of the website is made very clear. It shows the structure of the website using both vertical and horizontal division:



#### Negative user notes

- A contrast between text and backgrounds on the website is not on a high level.

## Internet banking system – 50%



Higher figures represent better results

#### Positive user notes

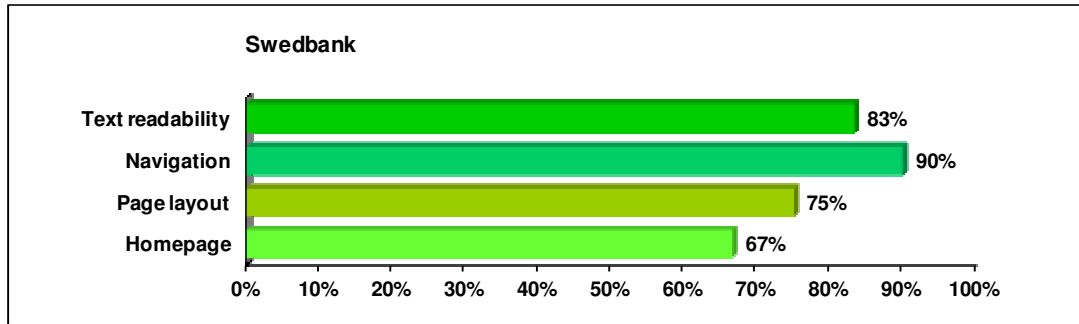
- Cursor is located automatically in the first required field.

### **Negative user notes**

- IBS and PWS layouts are totally different.
- Links leading to a currently opened page, text line length are longer than 75 characters.

## Swedbank - 81%

### Public website – 79%



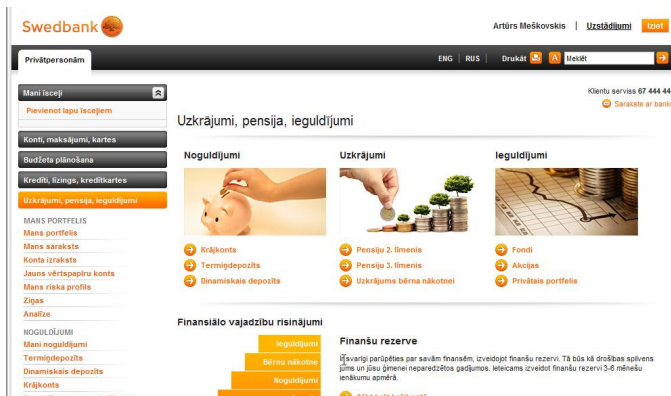
Higher figures represent better results

#### Positive user notes

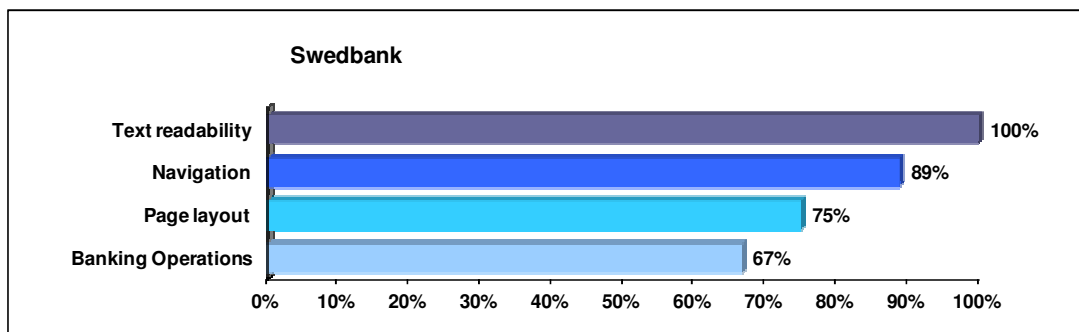
- Bright and really appealing homepage which includes just essential information and does not include unnecessary one, so that it leave user interested in its website.

#### Negative user notes

- In some cases text length is longer than 75 characters:



## Internet banking system – 83%



Higher figures represent better results

#### Positive user notes

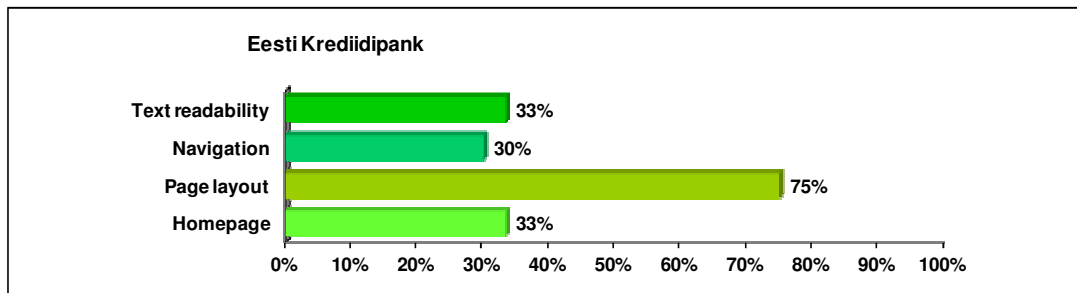
- Radio buttons in all cases when two options are possible
- Navigation panel on IBS is very user friendly: it has many different levels of navigation and each level is grouped.

**Negative user notes**

- Clearly visible number of steps which are needed to complete operation are just in a few operations. Unfortunately, it doesn't offer clearly visible steps for making transfers/payments.

## Eesti Krediidipank – 61%

### Public website - 43%



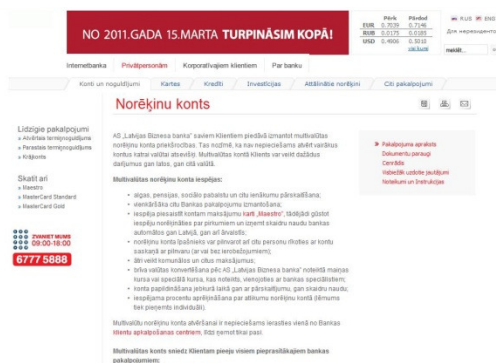
Higher figures represent better results

#### Positive user notes

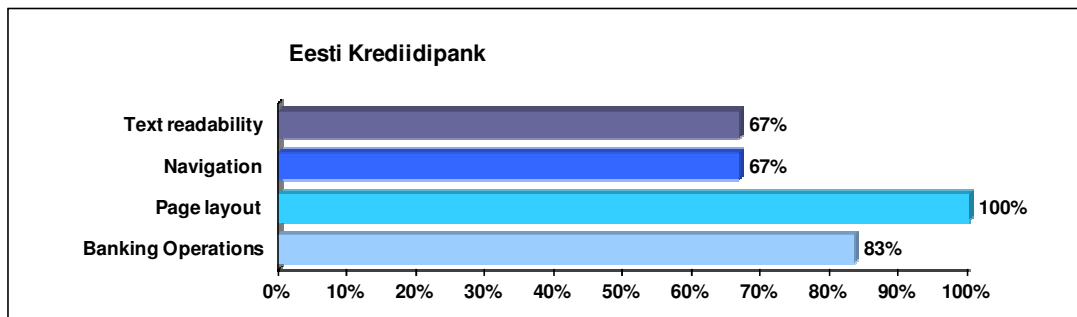
- Eesti Krediidipank’s website has good alignment and appropriate text lines on its public website.

#### Negative user notes

- Krediidipank doesn’t provide a Site map at all on its public website.
- Navigation elements do not highlight currently opened link. Website actually doesn’t show at all which link is opened. In addition to this many text links do not match with page headings:



## Internet banking system – 79%



Higher figures represent better results

**Positive user notes**

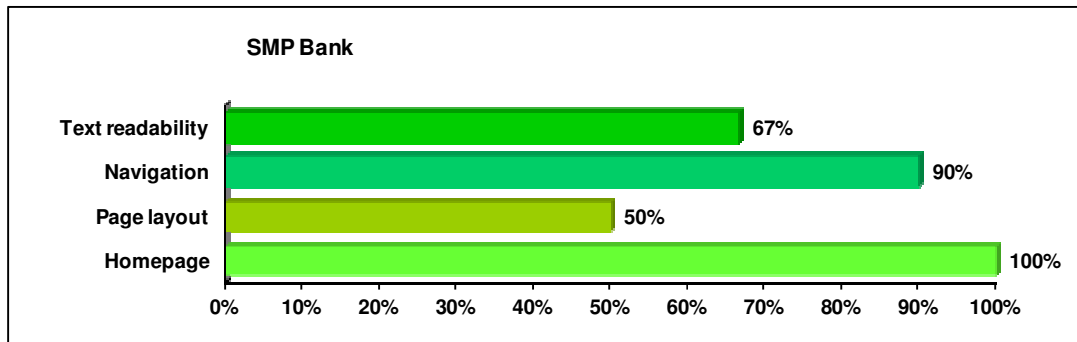
- IBS is actually connected with public website. A user can use public website with no logging out of the IBS.

**Negative user notes**

- Poor contrast between text and background.

## SMP Bank – 64%

### Public website – 77%



Higher figures represent better results

### Positive user notes

- SMP Bank uses a toolbar which is located on the bottom and is on every single page (including IBS pages) of their website. It includes links to 'Fees', 'Documents', 'Terms of service', 'Calculators', 'Currency calculator' and 'IBAN calculator':

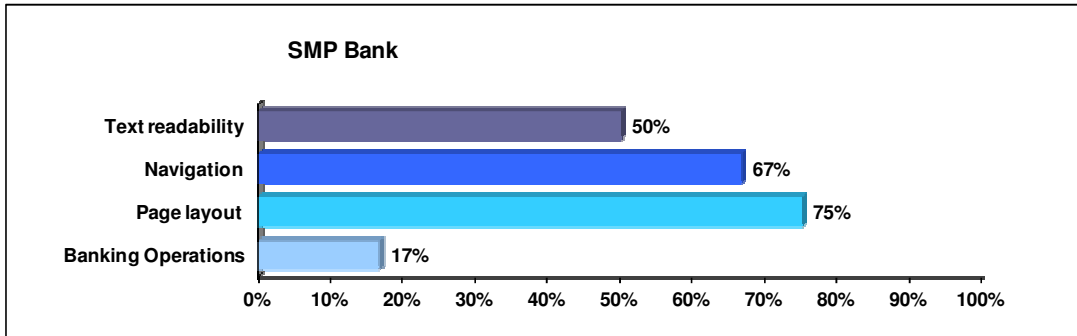


### Negative user notes

- On some pages the text lines get too long.
- SMP Bank's PWS does not really employ a multi level menu approach. Whenever there is more than one sub level link to a category, the menu item list shows only those sublevel categories, and no upper level categories.



## Internet banking system – 52%



Higher figures represent better results

### Positive user notes:

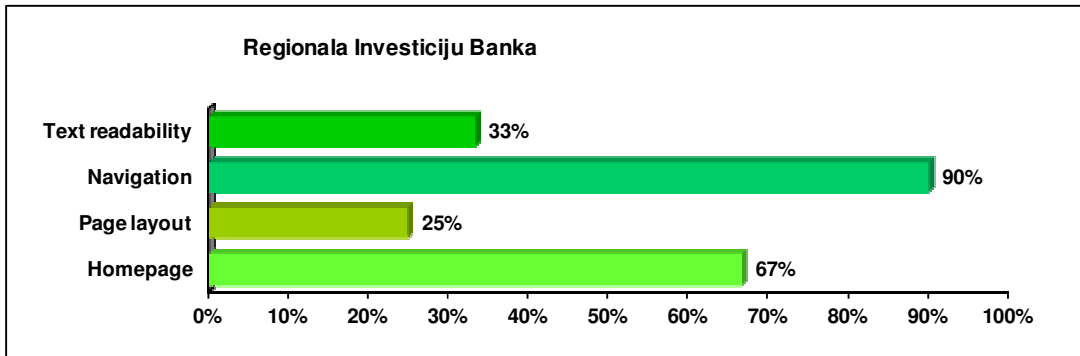
- PWS and IBS design looks identical.

### Negative user notes

- When operating with templates in SMP's IBS, a checkbox approach would be better, since this way the user can delete multiple templates at once:

## Regionala Investiciju banka – 56%

### Public website - 54%



*Higher figures represent better results*

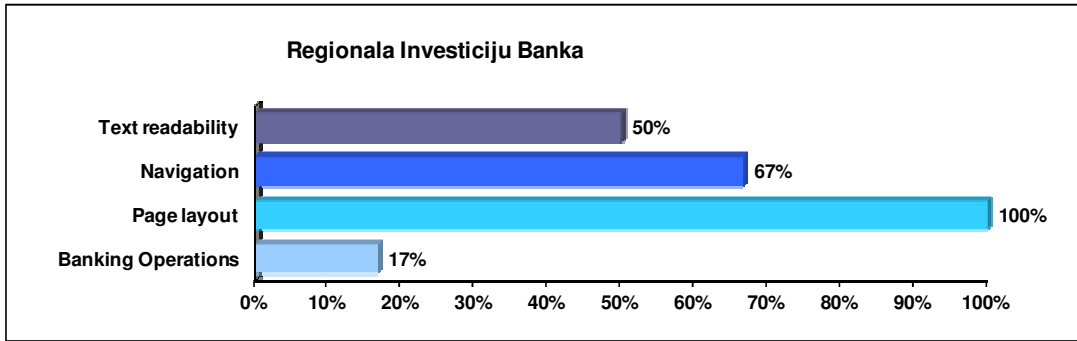
#### Positive user notes

- One of a few PWS's which did not have links leading to the currently opened page.

#### Negative user notes

- No highlighting of important/general data is used, sometimes for extensive amounts of text. This not only makes it harder to read, but users might miss the main points of the paragraphs.

## Internet banking system – 58%



Higher figures represent better results

### Positive user notes

- Simple and clear design, navigation.

### Negative user notes

- RIB's ISB does not allow a account statement from multiple accounts, which could be realized using a checkbox instead of a list box:

Klienta konts Nr \*

Klients

Valūta

Izraksta valoda

Datu diapazons

Datums no

Datums līdz

Pieprasīt

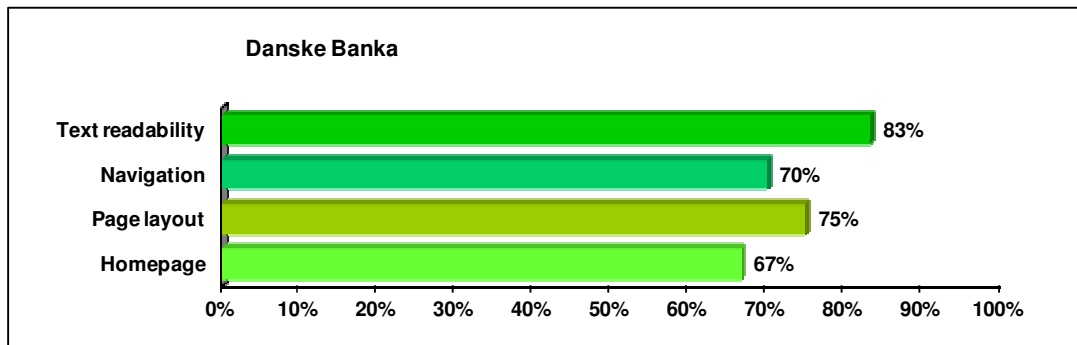
Klienta Info Serviss: (+371) 67 359 000  
 Tel.: (+371) 67 508 989  
 Fax: (+371) 67 508 988

Adrese: J.Alunāna iela 2, Rīga, LV – 1010  
<http://www.rib.lv> / e-pasts: [banka@rib.lv](mailto:banka@rib.lv)

Copyright © 2002-2011,  
 AS "Reģionālā investīciju banka"

## Danske Banka – 60%

### Public website – 74%



*Higher figures represent better results*

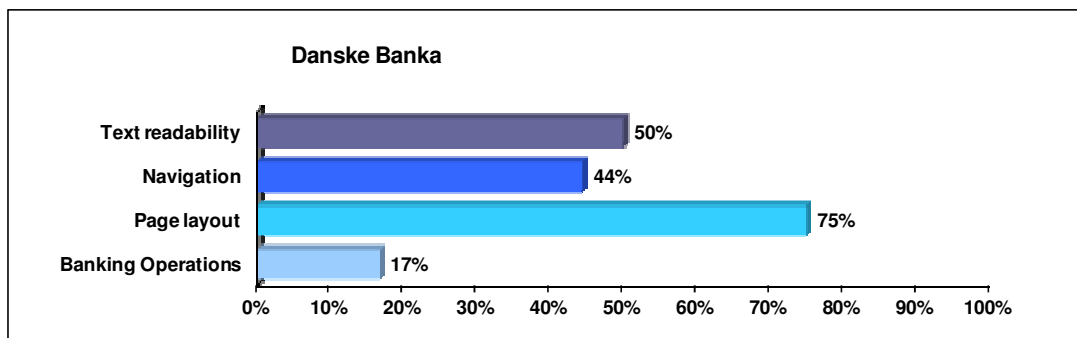
#### **Positive user notes**

- Danske Banka’s PWS colour scheme and design is very eye-pleasing and consistent.

#### **Negative user notes**

- While the blue colour scheme is eye-pleasing, it might be cause trouble to new users in distinguishing links from regular headings.

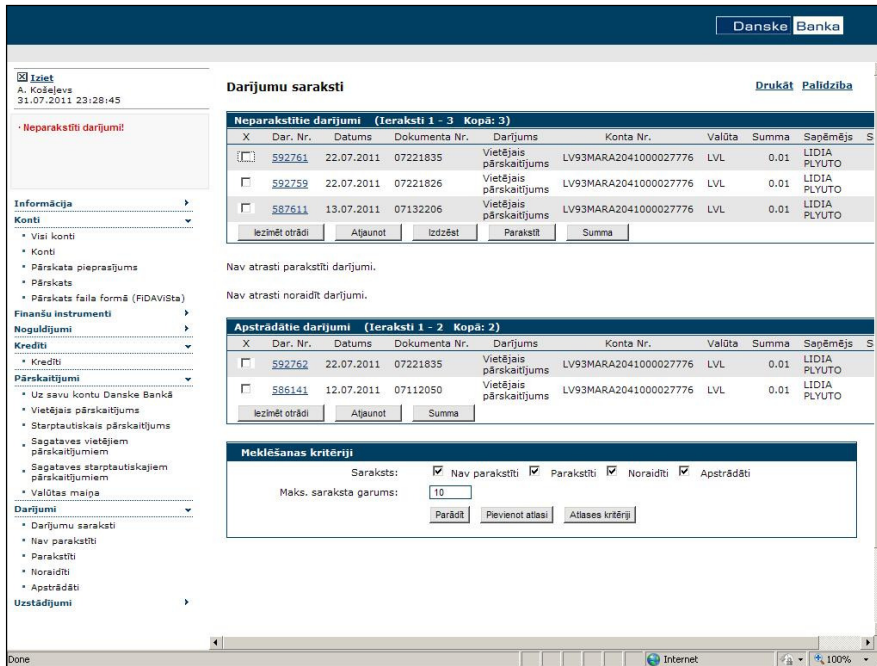
## Internet banking system – 47%



*Higher figures represent better results*

#### **Positive user notes**

- Danske Banka’s IBS was one of the few which had no mistakes in utilizing the checkbox approach. In multiple option categories, where multiple choices was available, there are checkboxes implemented:

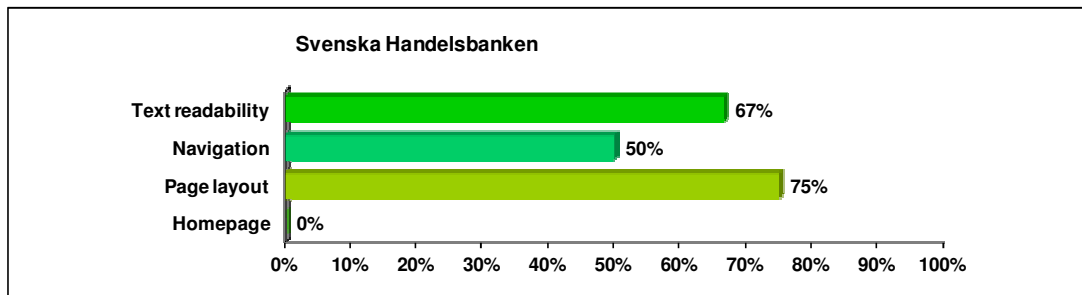


**Negative user notes**

- A horizontal scrollbar appears on the “Transactions list” page of the IBS. This could have been avoided by either displaying fewer columns in the list, or making the left side menu display the text links in multiple rows.

## Handelsbanken – 57%

### Public website - 48%



Higher figures represent better results

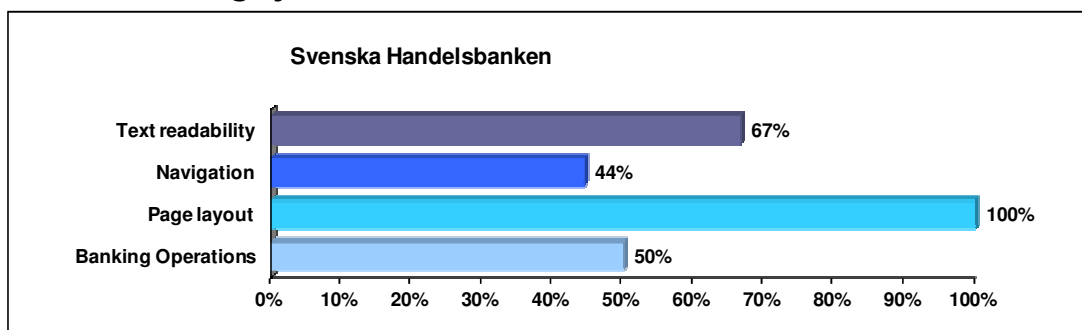
#### Positive user notes

- Being a small bank, it provides very limited services, thus little information is needed about it in the PWS.

#### Negative user notes

- Handelsbank has no links for 'Private', 'Corporate', 'Fees', and 'Currency Exchange rates' on their homepage.

## Internet banking system – 65%



Higher figures represent better results

#### Positive user notes

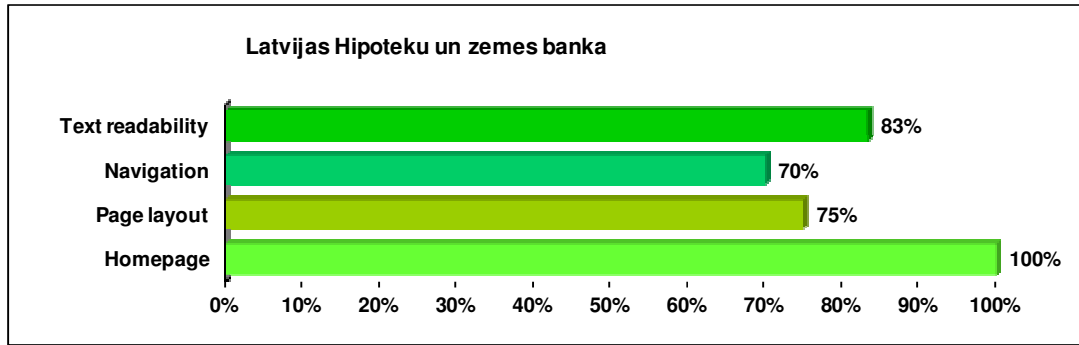
- Handelsbanken's IBS was one of the few that highlighted the fields with inappropriate data entered in them.

#### Negative user notes

- The IBS does not offer the opportunity to get several account statements for different accounts at once, which can be implemented by using checkboxes for account selection.

## Latvijas Hipoteku un zemes banka - 65%

### Public website – 82%



*Higher figures represent better results*

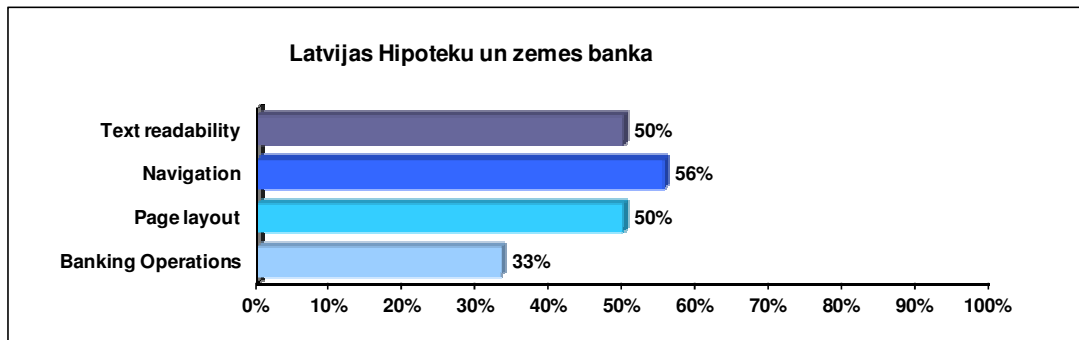
#### Positive user notes

- Unique design, in terms of colours and visuals.

#### Negative user notes

- In Hipoteku Banka's PWS, the links do not react when hovered upon by the mouse pointer (no change in underline or colour).
- Massive gaps of white spaces in the right side of the website.

### Internet banking system – 47%



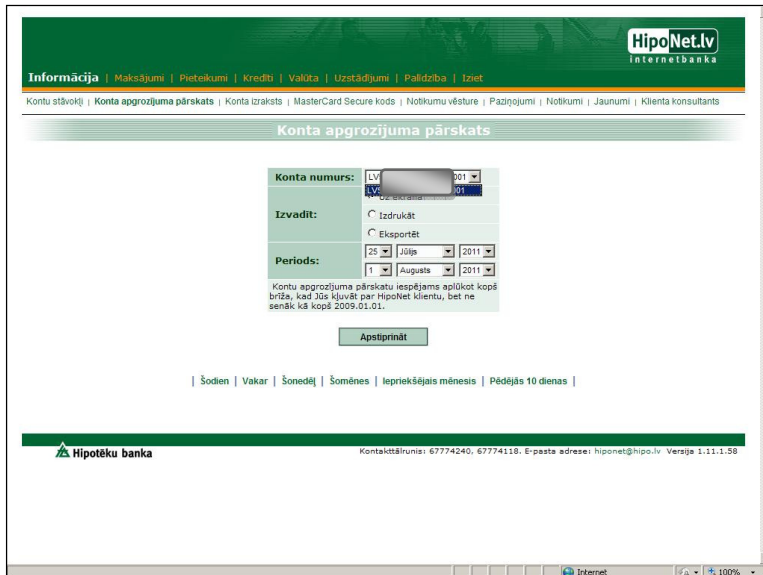
*Higher figures represent better results*

#### Positive user notes

- IBS is very 'boxy', it is always clear how much space each element occupies, since they all are within separate boxes.

#### Negative user notes

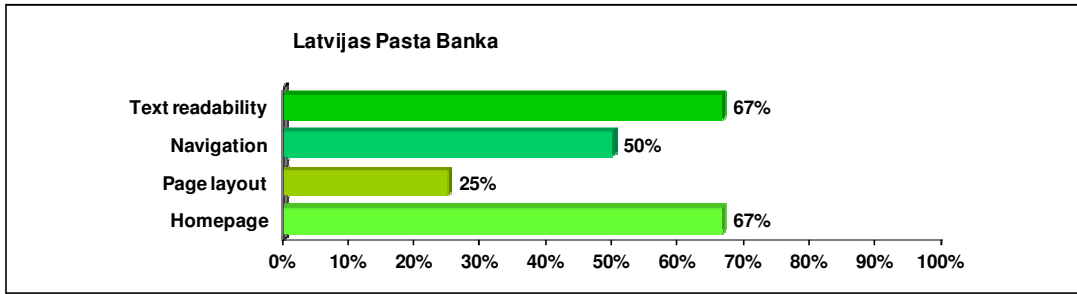
- Hipoteku Banka's IBS cannot display multiple account statements at one time. This could be implemented using a checkbox system instead of a dropdown list:





## Latvijas Pasta Banka - 52%

### Public website – 52%



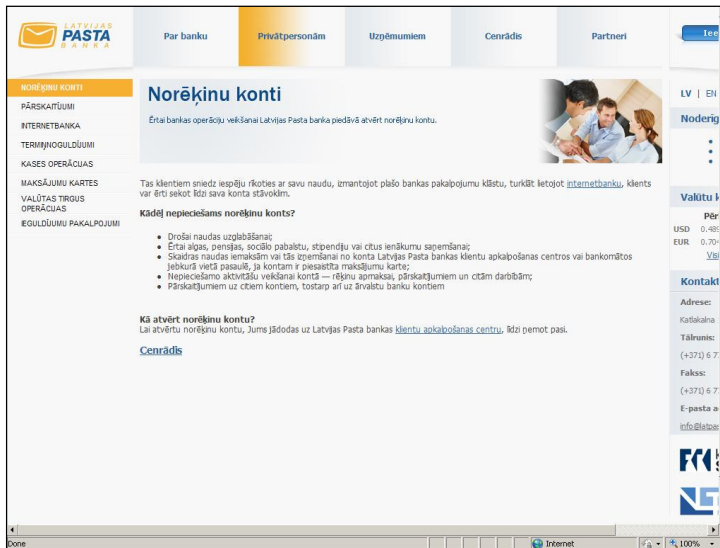
Higher figures represent better results

#### Positive user notes

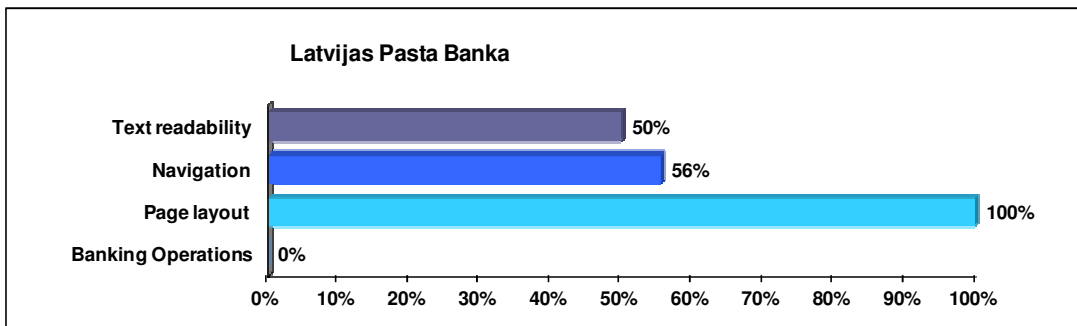
- Latvijas Pasta Banka’s PWS are very simplistic and minimal. The basic functionality is there.

#### Negative user notes

- Due to Latvijas Pasta Banka’s PWS’s non-standard width, the length of the text lines is more than recommended (it is 135 characters, with spaces):



## Internet banking system – 51%



Higher figures represent better results

### Positive user notes

- The IBS provides a well-known, easily recognizable system, which people, who have already used similar systems, will find easy to navigate.

### Negative user notes

- Latvijas Pasta Banka offers an option to select the type of transaction (Express/Standard), which is a two option, single choice question, better implemented by a radio button, than a dropdown list:

The screenshot displays the 'Pārskaitījums latos' (Transfer in Latvian Lats) form in the online banking system. The form includes the following fields and options:

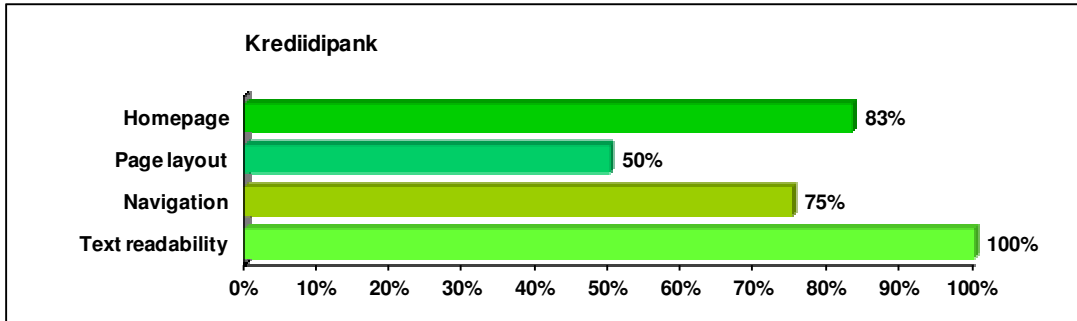
- Izmantot sagataves:** A dropdown menu set to 'Jauns dokuments'.
- Klienta konta Nr.:** A text input field.
- Klients:** A text input field containing 'KOSELEVS ALEKSANDRS'.
- Maksājuma orderis Nr.:** A text input field containing '4'.
- Izpildes datums:** A date selector set to '1 augusts - 2011'.
- Summa:** A text input field containing '0.00' and a currency dropdown set to 'LVL'.
- Pārskaitījuma veids:** A dropdown menu set to 'Parastais'.

Below the form, there are sections for 'Informācija par saņēmēju' (Recipient Information) and 'Informācija par saņēmēja banku' (Recipient Bank Information), each with several input fields and dropdown menus. The interface also features a left-hand navigation menu with options like 'Manas sagataves' and 'Pārskaitījumi', and a top navigation bar with 'Bankas operācijas', 'Sarakste ar banku', 'Konti', 'Informācija', and 'Uzstādījumi'.

## 11.6 Individual test results for Estonian banks

### Eesti Krediidipank – 67%

#### Public website - 77%



Higher figures represent better results

#### Positive user notes

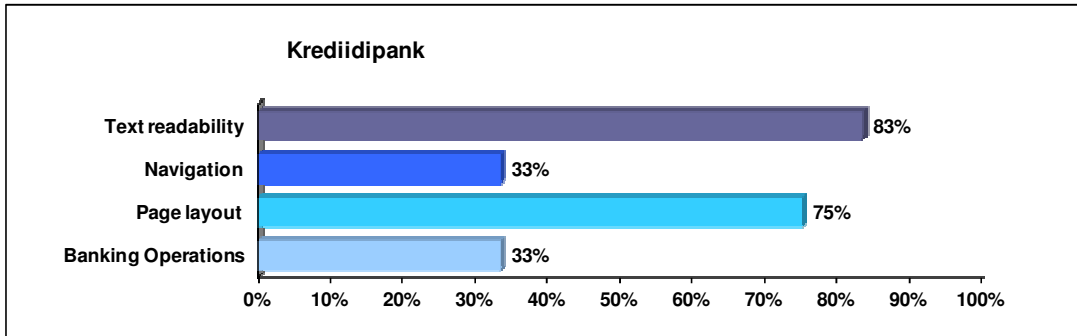
- Data is highlighted, breadcrumbs are used and pages together with headings are clear.

#### Negative user notes

- Texts didn't pass the contrast test.
- Menu is on the right, strange and non-standard solution, not very user friendly:



## Internet banking system - 56%



*Higher figures represent better results*

### **Positive user notes**

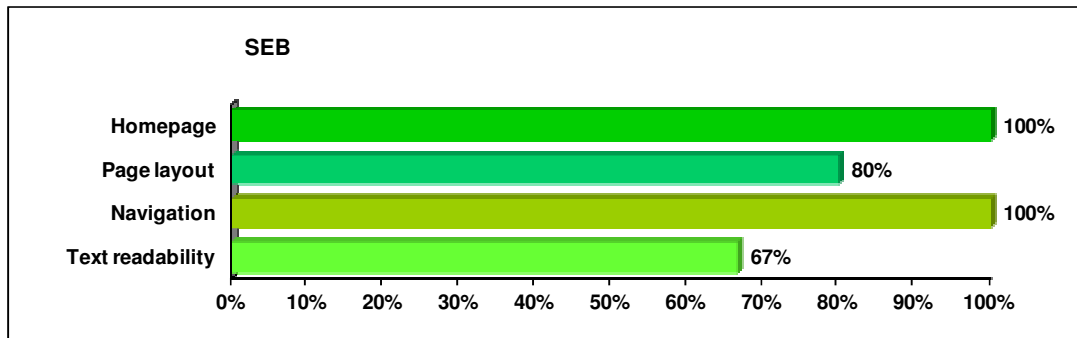
- Checkboxes for multiple answers are used and when a mistake is done in the form, the incorrect field is highlighted.

### **Negative user notes**

- Some links do not appear as links (some icons do not change the mouse cursor and some links do not change – no highlighting or colour change).
- The IBS doesn't have breadcrumbs
- The backgrounds changed too much in colour to get a positive result in the contrast test.

## SEB - 84%

### Public website – 87%



Higher figures represent better results

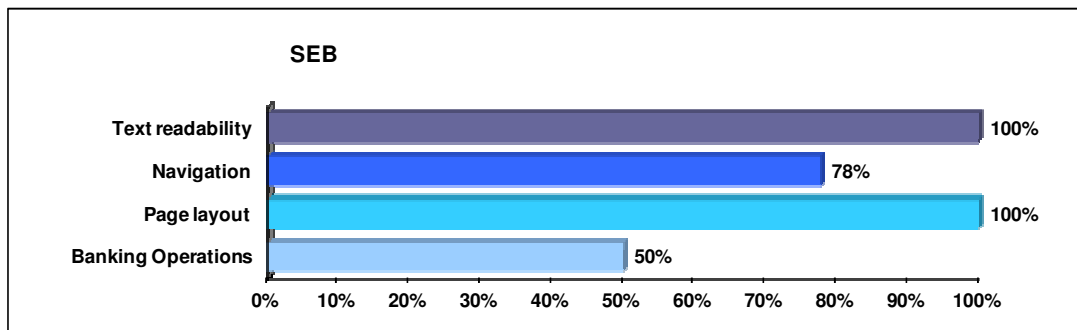
#### Positive user notes

- Fonts and editing are done very well and within the limits. It helps the user to look up the needed information and follow the idea behind the text without losing the attention.
- Navigation is really well done with a big help from the use of the sitemap and breadcrumbs.

#### Negative user notes

- Links one the page directs to the same page.

## Internet banking system - 82%



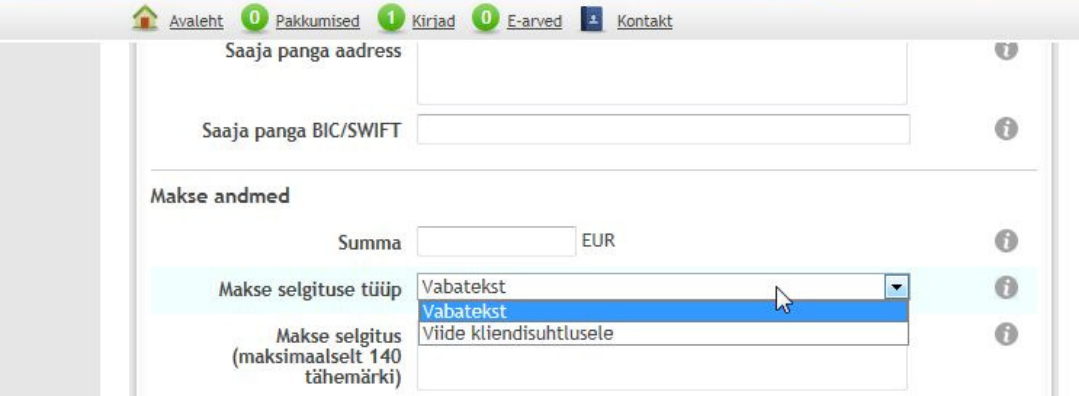
Higher figures represent better results

#### Positive user notes

- Steps of actions are provided which makes the operations transparent and clear.
- Use of checkboxes for multiple choices and highlighting the incorrect fields in the form is done smartly.

### Negative user notes

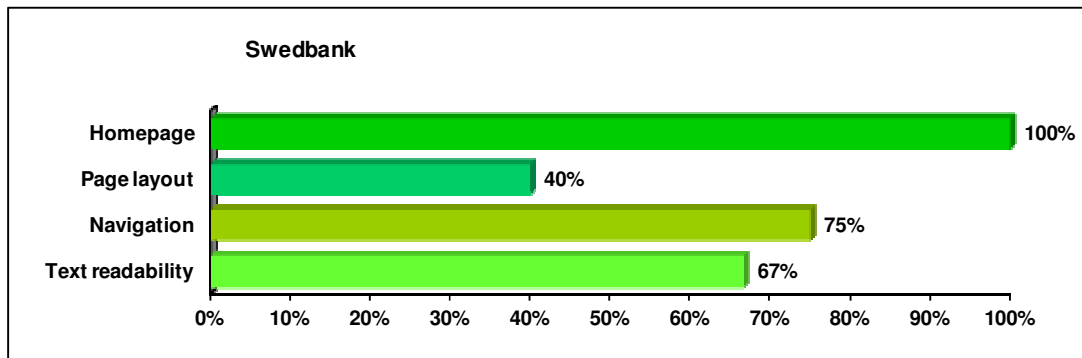
- In two or more choice selections, radio buttons should be by standard everywhere and not only in some particular pages:



The screenshot shows a mobile banking interface with a navigation bar at the top containing icons and labels: 'Avaleht', '0 Pakkumised', '1 Kirjad', '0 E-arved', and 'Kontakt'. Below the navigation bar, there are two input fields: 'Saaja panga aadress' and 'Saaja panga BIC/SWIFT'. A section titled 'Makse andmed' contains a 'Summa' input field followed by 'EUR'. Below this is a dropdown menu for 'Makse selgituse tüüp' with options 'Vabatekst' and 'Viide kliendisuhtlusele'. The 'Vabatekst' option is currently selected and highlighted in blue. To the right of each input field and the dropdown menu, there is an information icon (i).

## Swedbank – 65%

### Public website – 70%



Higher figures represent better results

#### Positive user notes

- Users can access the homepage on every other page on the website.
- All the text is generally nicely in blocks and aligned with other items correctly.
- Menu levels are highlighted and look different from each other, not be later confused about the location on the site.

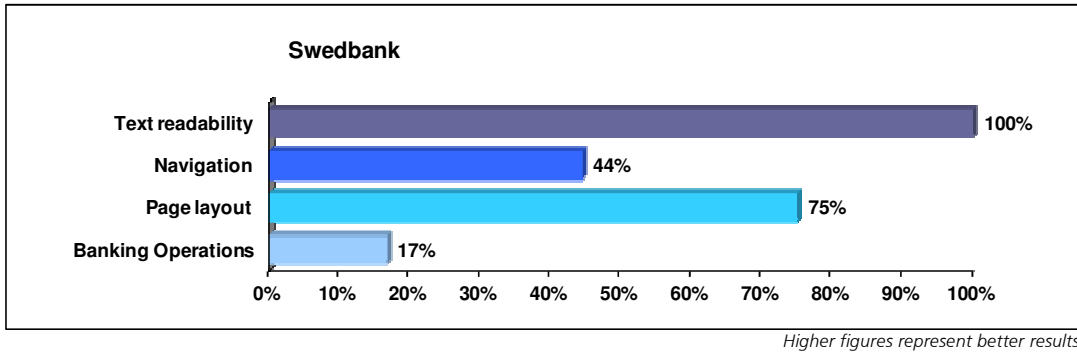
#### Negative user notes

- Breadcrumb navigation is missing.
- Text lines are generally quite long, exceeding over 85 characters in some pages. The longer the lines are, the more easily customers can lose focus and the point of the information:

The screenshot shows the Swedbank website interface. On the left is a vertical navigation menu with various service categories. The main content area features a banner for 'Korterikasko' (Apartment Insurance) and a table titled 'Kindlustushüvitis ja korterikasko kuumakse' (Insurance benefit and apartment insurance monthly fee).

Tubade arv	1 tuba	2 tuba	3 tuba	4 või enam tuba
Ehustused ja köögmööbel	10 000 EUR (158 489 EEK)	10 000 EUR (158 489 EEK)	15 000 EUR (234 600 EEK)	20 000 EUR (312 632 EEK)
Mööbel, elektroonika jm kodusele vajalikele asjadele kindlustushüvitis kogu kuni	7000 EUR (109 520,20 EEK)	7000 EUR (109 520,20 EEK)	7000 EUR (109 520,20 EEK)	7000 EUR (109 520,20 EEK)
Naabri korterile põhjustatud kahjude kindlustushüvitis kuni	7,90 EUR (123,61 EEK)	8,90 EUR (136,25 EEK)	9,90 EUR (149,89 EEK)	11,90 EUR (180,20 EEK)
Kuumakse	7,90 EUR (123,61 EEK)	8,90 EUR (136,25 EEK)	9,90 EUR (149,89 EEK)	11,90 EUR (180,20 EEK)

## Internet banking system - 59%



### **Positive user notes**

- The whole layout doesn't differ from the main page and that makes the page easy to follow.
- The navigation as a whole is designed well and easy understandable.

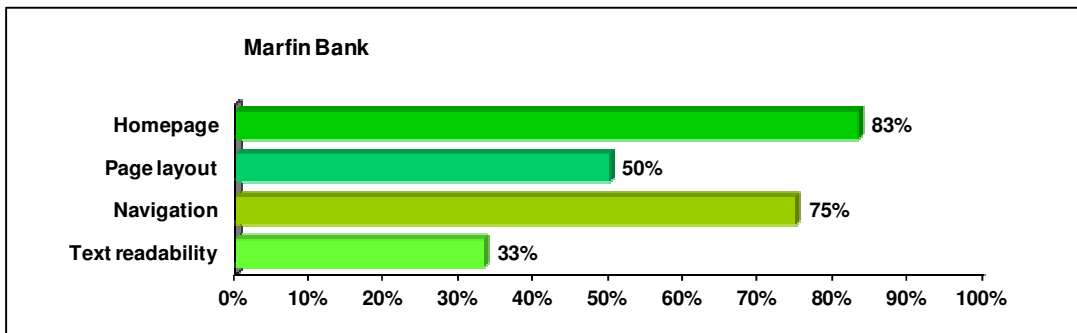
### **Negative user notes**

- Cursor is not placed in the first required field of the form by default.



## Marfin Pank Eesti – 60%

### Public website – 60%



Higher figures represent better results

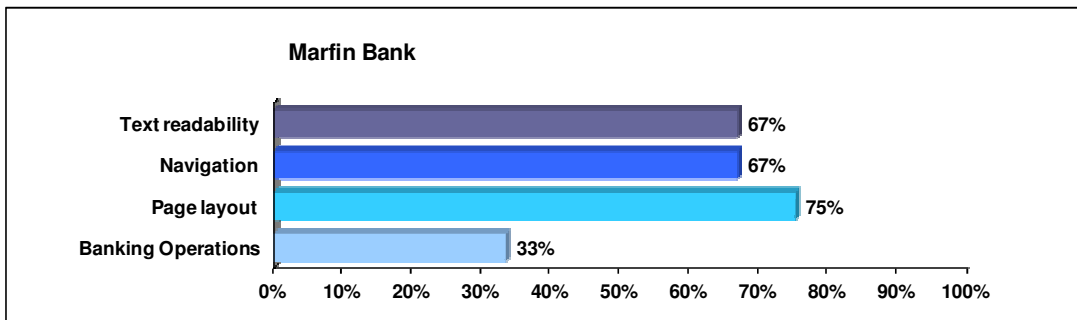
#### Positive user notes

- The items in the webpage are nicely aligned, the text is in blocks, menu levels are differentiated and links appear clickable.

#### Negative user notes

- No separate sections for private or corporate customers.

### Internet banking system - 60%



Higher figures represent better results

#### Positive user notes

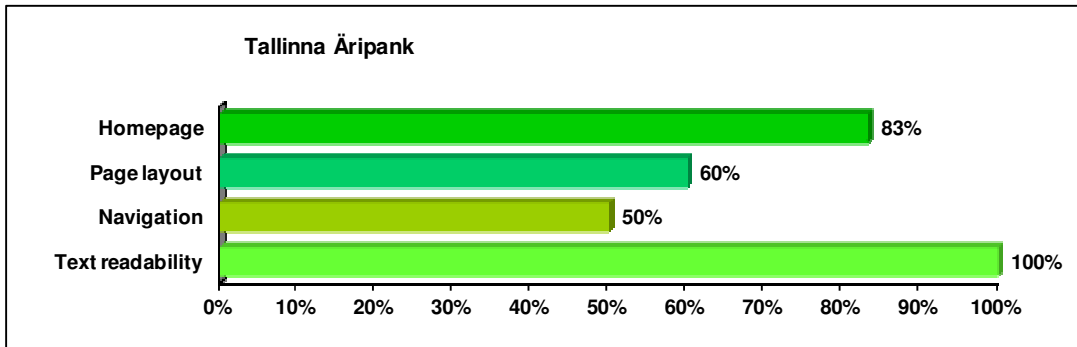
- Radio buttons and checkboxes are used appropriately, navigation is clear and the text is usually in columns or rows which make it easy for the user to find and read the information.

#### Negative user notes

- No breadcrumb navigation, text links do not change.

## Tallinna Aripank AS – 59%

### Public website - 73%



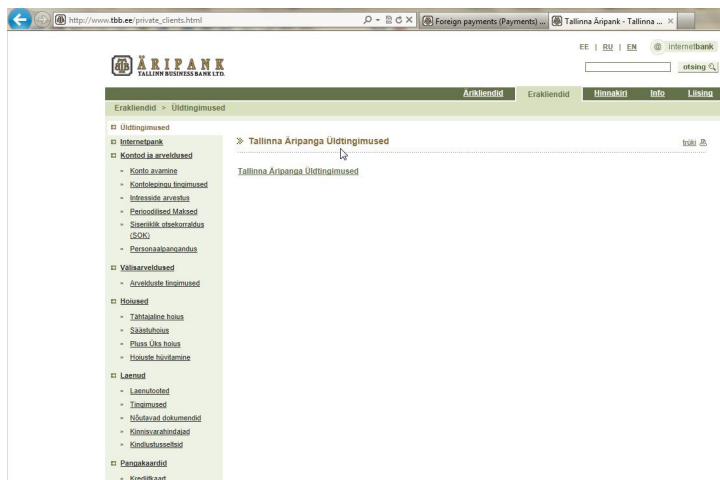
Higher figures represent better results

#### Positive user notes

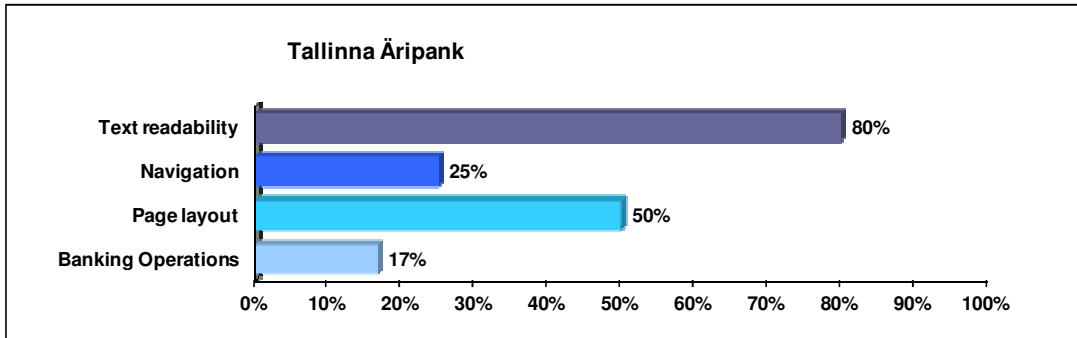
- Breadcrumbs are developed, good and different menu levels, text is easy to read.

#### Negative user notes

- Text lines are very long, without structure and without highlighting.
- Amount of unused space throughout the site is enormous:



## Internet banking system - 43%



*Higher figures represent better results*

### **Positive user notes**

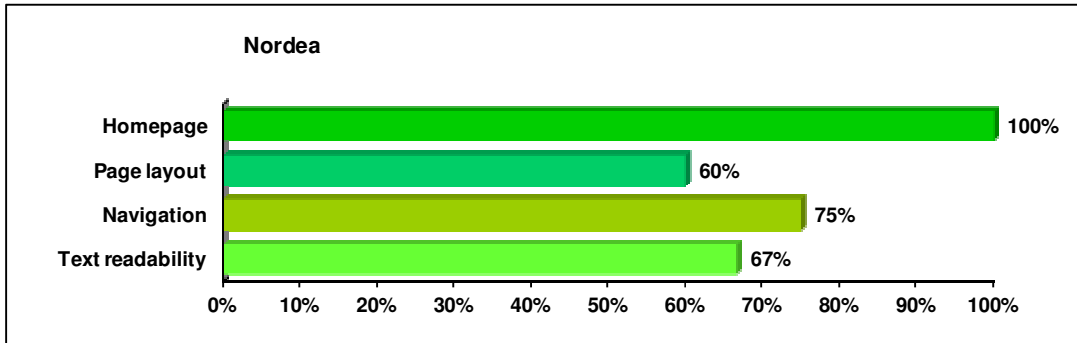
- Radiobuttons are used where necessary, items are well aligned and texts vs background have a good contrast.

### **Negative user notes**

- The cursor does not appear by default in most of the forms.

## Nordea – 69%

### Public website – 75%



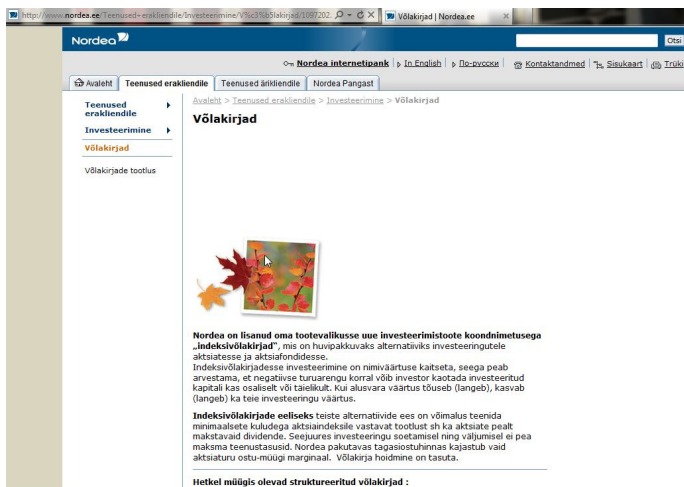
Higher figures represent better results

#### Positive user notes

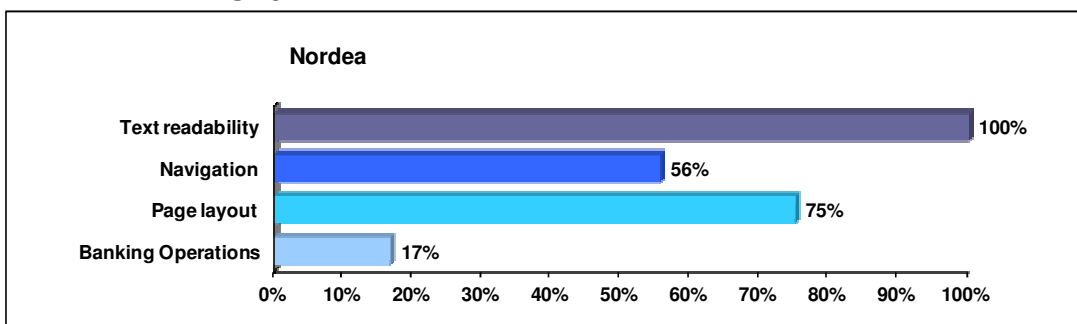
- Compact and very informative homepage, well designed text layouts.

#### Negative user notes

- Currency rate page is opened in a new tab.
- Flaws using white space:



### Internet banking system - 62%



Higher figures represent better results

**Positive user notes**

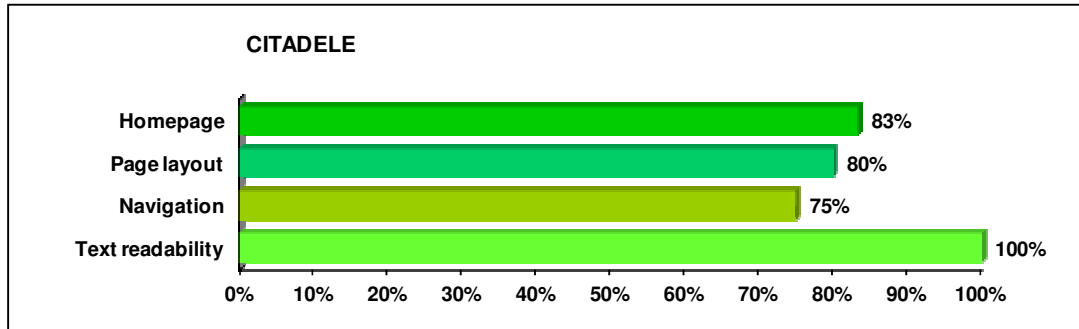
- Number of steps need to complete a transfer is provided.

**Negative user notes**

- No checkboxes used, some actual links do not appear as links when a mouse cursor is rolled over.

## Citadele pank – 71%

### Public website – 85%



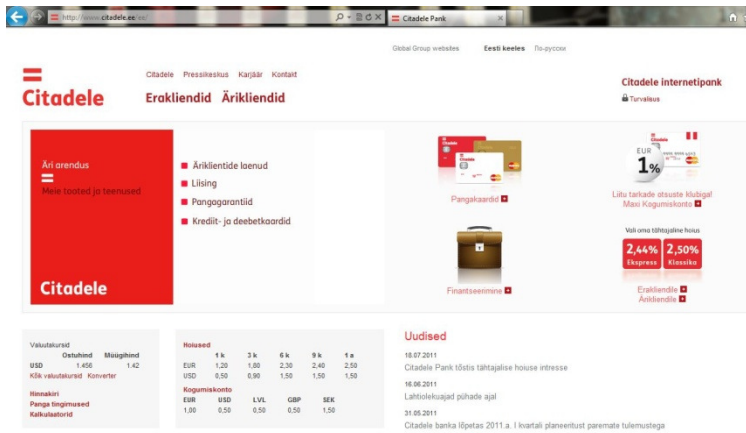
Higher figures represent better results

#### Positive user notes

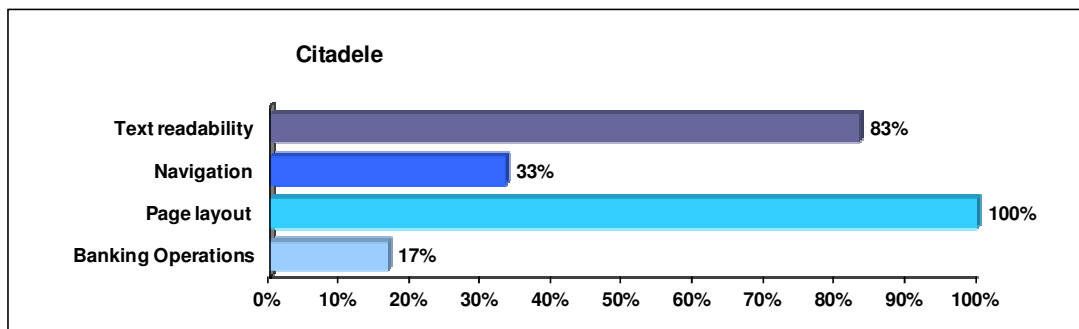
- The homepage are clearly reached from any page and the text together with the page layout is reasonably good.

#### Negative user notes

- Too much white space all around the website:



## Internet banking system – 58%



Higher figures represent better results

- High contrast between text and background is used

**Positive user notes:**

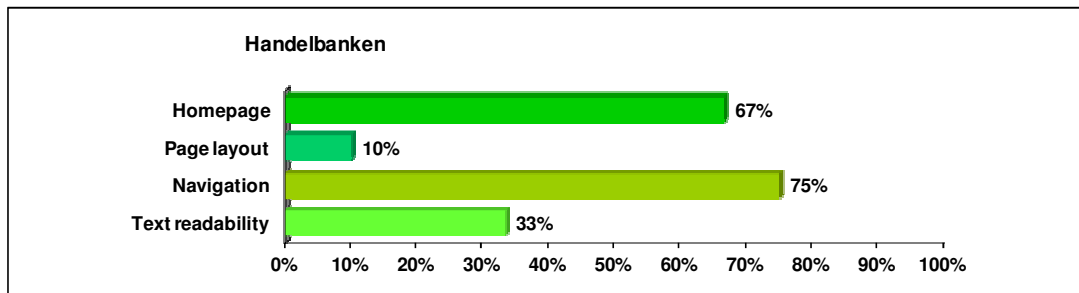
- Menu is convenient, links are differentiated from group to group.

**Negative user notes**

- No breadcrumbs to track your path.
- All the links look the same and in some occasions do not match with the destination page's heading.

## Handelsbanken – 48%

### Public website – 46%



*Higher figures represent better results*

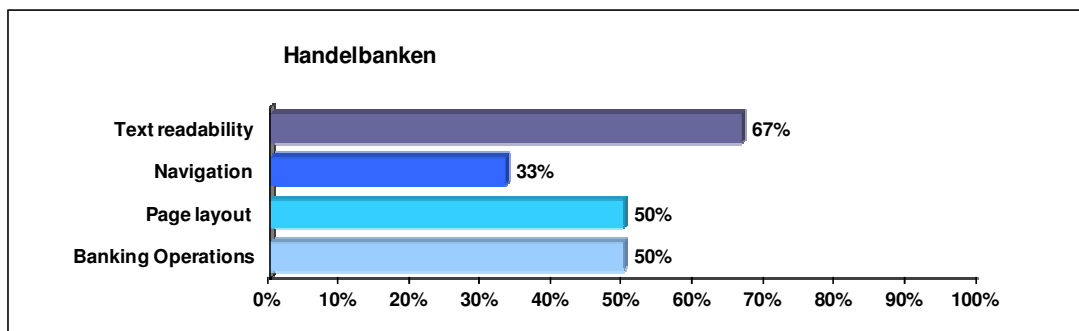
#### **Positive user notes**

- Access from the main page to any page of the public website.
- The text is correctly aligned and the lines are with the correct length.

#### **Negative user notes**

- 3 menu items are in Estonian, fourth is in English.
- In English version homepage most of the information is provided in the PDF files.

## Internet banking system – 50%



*Higher figures represent better results*

#### **Positive user notes**

- Simple and understandable layout.

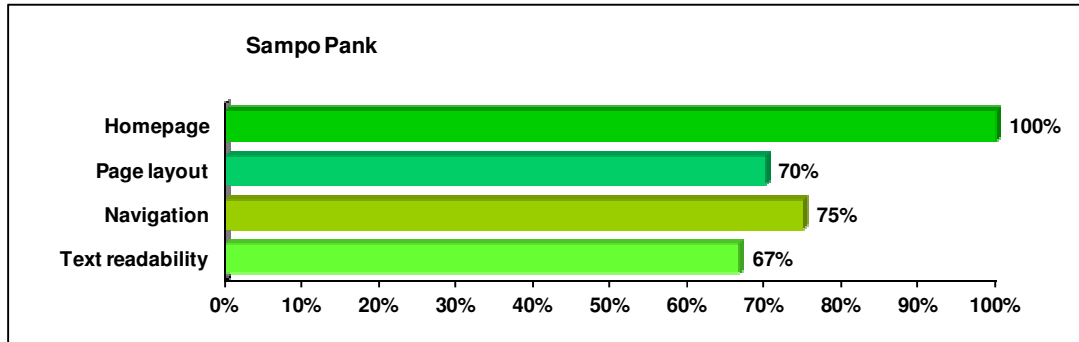
#### **Negative user notes**

- Horizontal scrolling bar appears on the operations page.
- Too less information and if there is some – lines are too long (more than 100 characters).



## Sampo Bank – 80%

### Public website – 78%



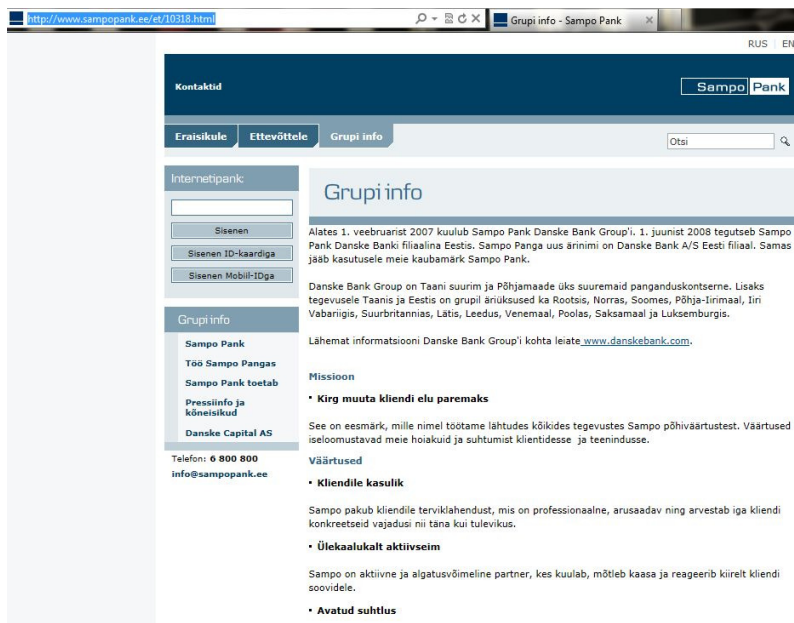
Higher figures represent better results

#### Positive user notes

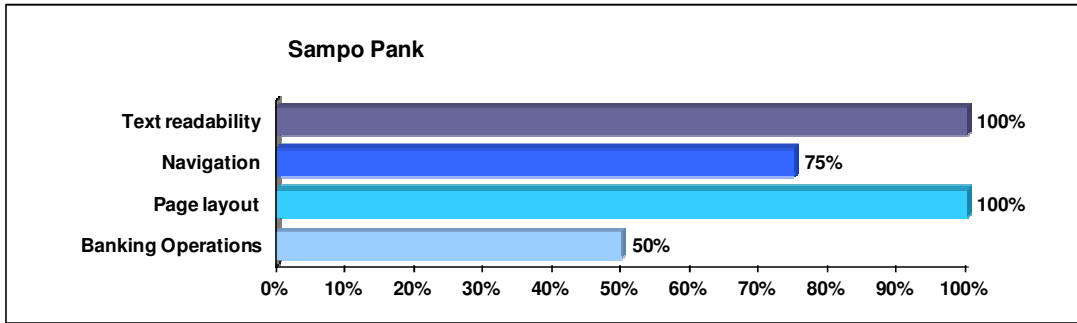
- All major options are visible from the home page, text is well edited and put nicely in blocks for easier browsing or reading, the navigation in general works well.

#### Negative user notes:

- No "home" link
- Hard to understand priorities of the navigation. Looks like more important and more frequently used pages are deeper than ones which are used rarely.
- The text lines are too long:



## Internet banking system – 81%



*Higher figures represent better results*

### **Positive user notes**

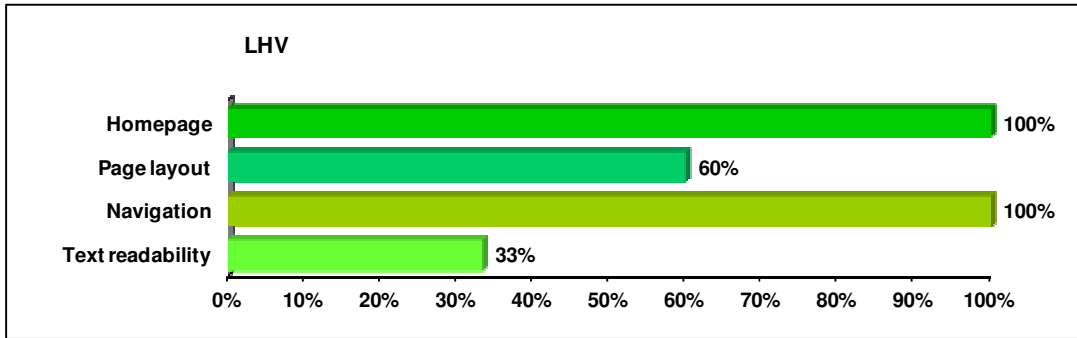
- The readability of the text together with the layout is very nice and the navigation works really well.

### **Negative user notes**

- No clear overview of the steps needed to complete a transaction.

## LHV – 72%

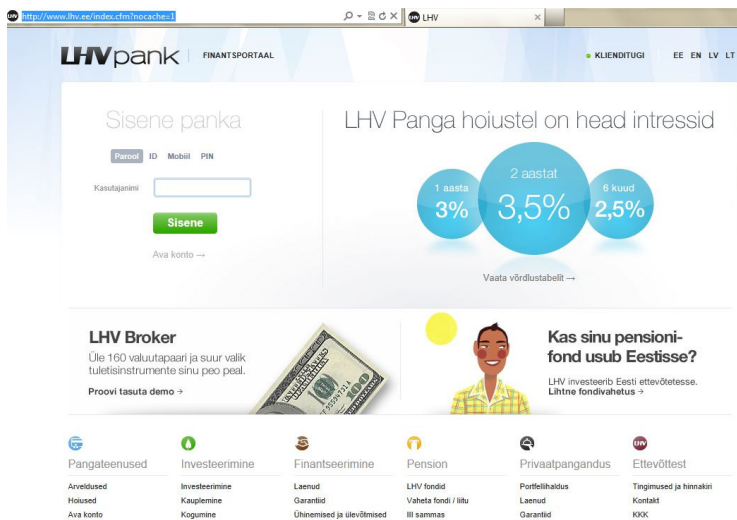
### Public website – 73%



Higher figures represent better results

### Positive user notes

- Design of the whole page is really easy to eye-scan:

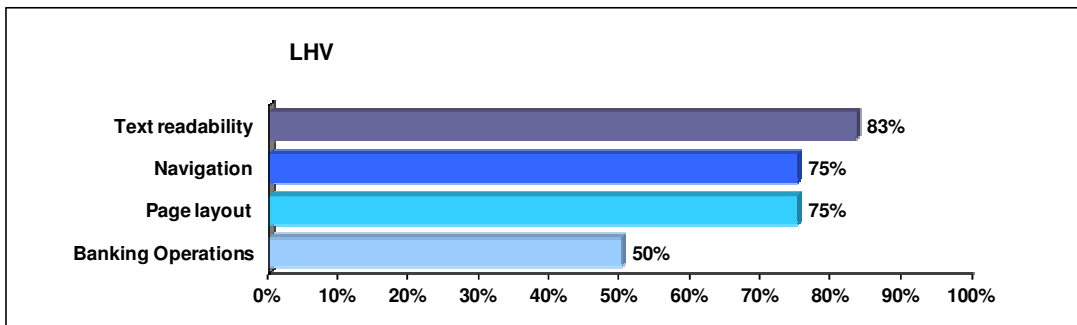


- The layout is easy to follow and the text is with an appropriate length. Links look good, generally are always highlighted and appear clickable.

### Negative user notes

- No "home" link, menu changes position throughout the website.

### Internet banking system – 71%



Higher figures represent better results

**Positive user notes**

- Transaction screen is the shortest from all the banks and even then it shows the steps needed to complete the operation.

**Negative user notes**

- Poor usage of radio buttons.

## 12. Convenience



**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.**

## 12.1 Overall results of the convenience test

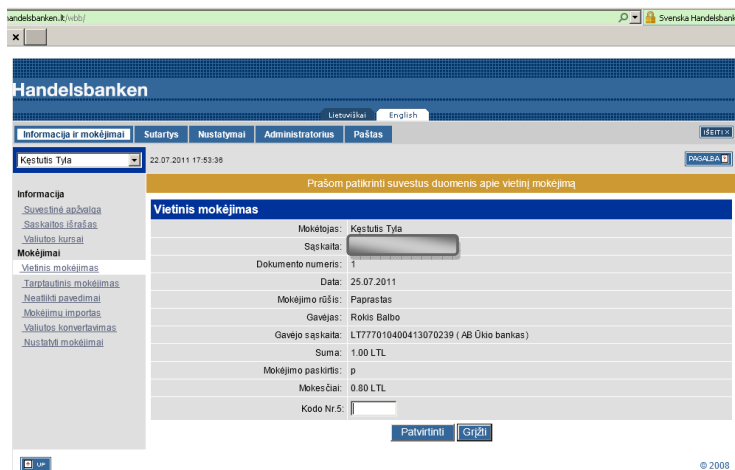
### Lithuanian banks



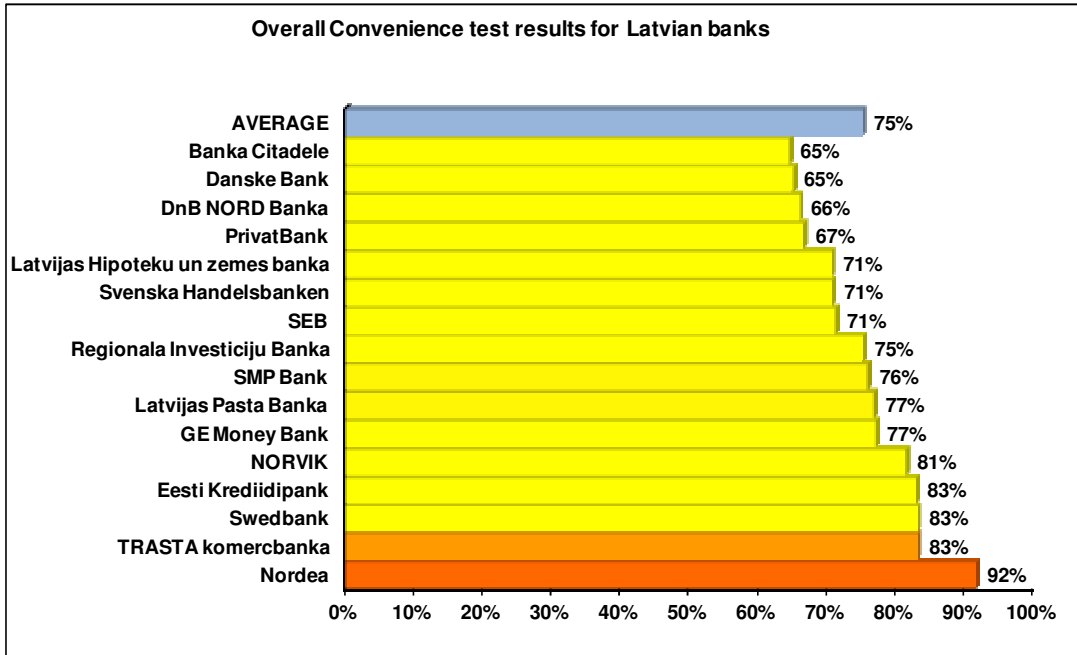
Higher figures represent better results

### Commentary

- The best in this subcategory is Nordea, which scored 92%. Nordea's IBS is well optimized in terms of necessary mouse clicks and pages to load.
- The worst performers are FINASTA and Medicinos bankas which gathered only 65%.
- Handelsbanken teaches us to not load new pages, but instead display messages of confirmation above the transaction information and offer to make a new transaction:



## Latvian Banks

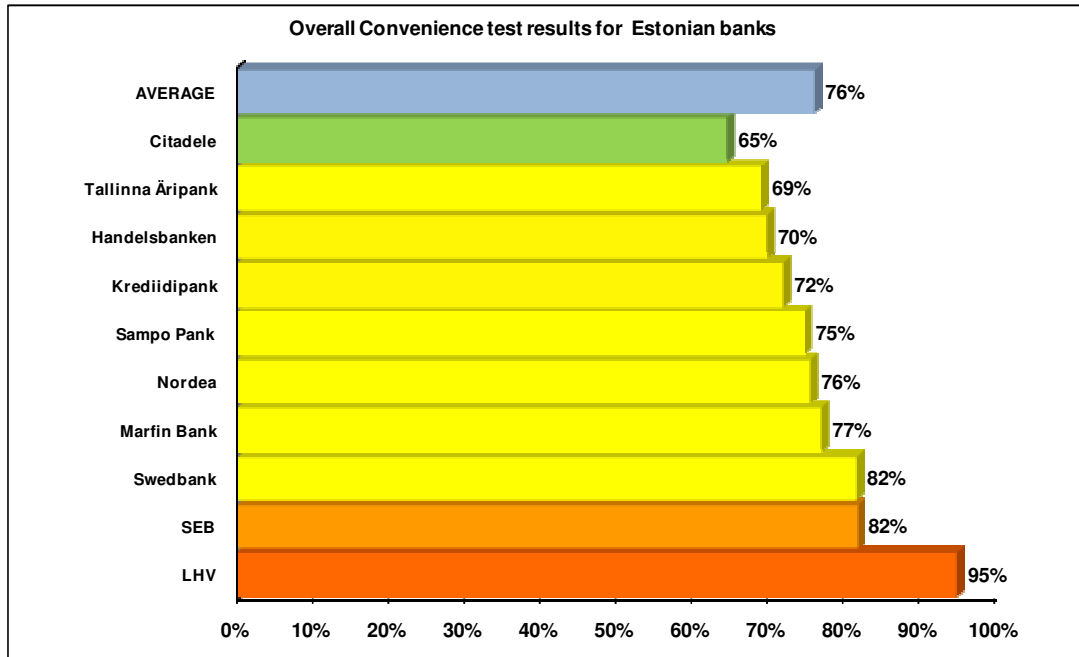


*Higher figures represent better results*

## Commentary

- Clear leader in this category is Nordea fulfilling almost all the criteria.
- Danske Banka and Banka Citadele demonstrated very poor performance in convenience category.
- Even though Latvijas Hipoteku un Zemes banka's custom system (it's quite different from the other banks by design) is very clear, informative and easy to use, it does provide at some time unnecessary information in unnecessary ways (the extra pages saying 'transaction complete', etc.) Such things as: combination with no auto-placed cursors and no account balance on the first page after login is what makes this bank fall behind in the results.

## Estonian Banks



## Commentary

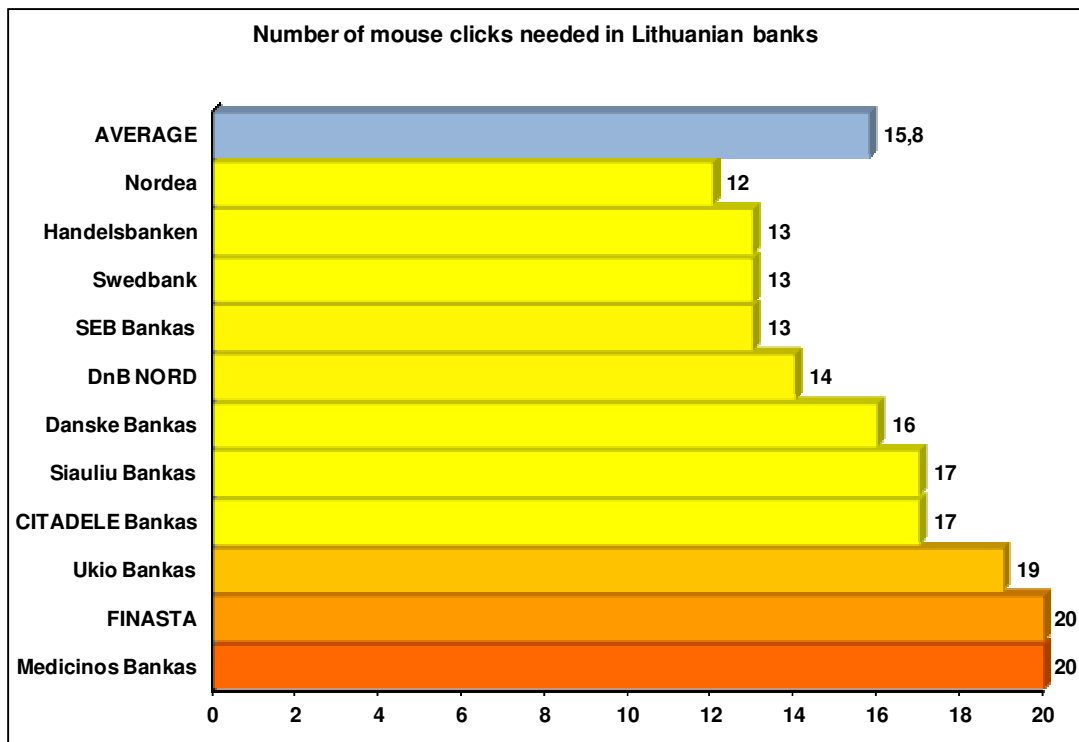
- The worst performers were Tallinna Aripank and Citadele. Tallinna Aripank bank failed in the category of Pages to Load while Citadele failed in the category of Mouse Clicks.
- The usability of LHV bank's IBS was really enjoyable as everything could be accessed instantly and completed quickly. It scored the highest rates with only 4 pages in the category of Pages to Load.

- Some banks: Tallinna Aripank and Handelsbanken's IBS for example stopped working after filling the password card field around 23.00-01.00 o'clock. It should be checked and ensured that the system works at all time. Otherwise it creates disbelief in the bank as it cannot provide the service continuously.



## 12.2 Number of mouse clicks needed

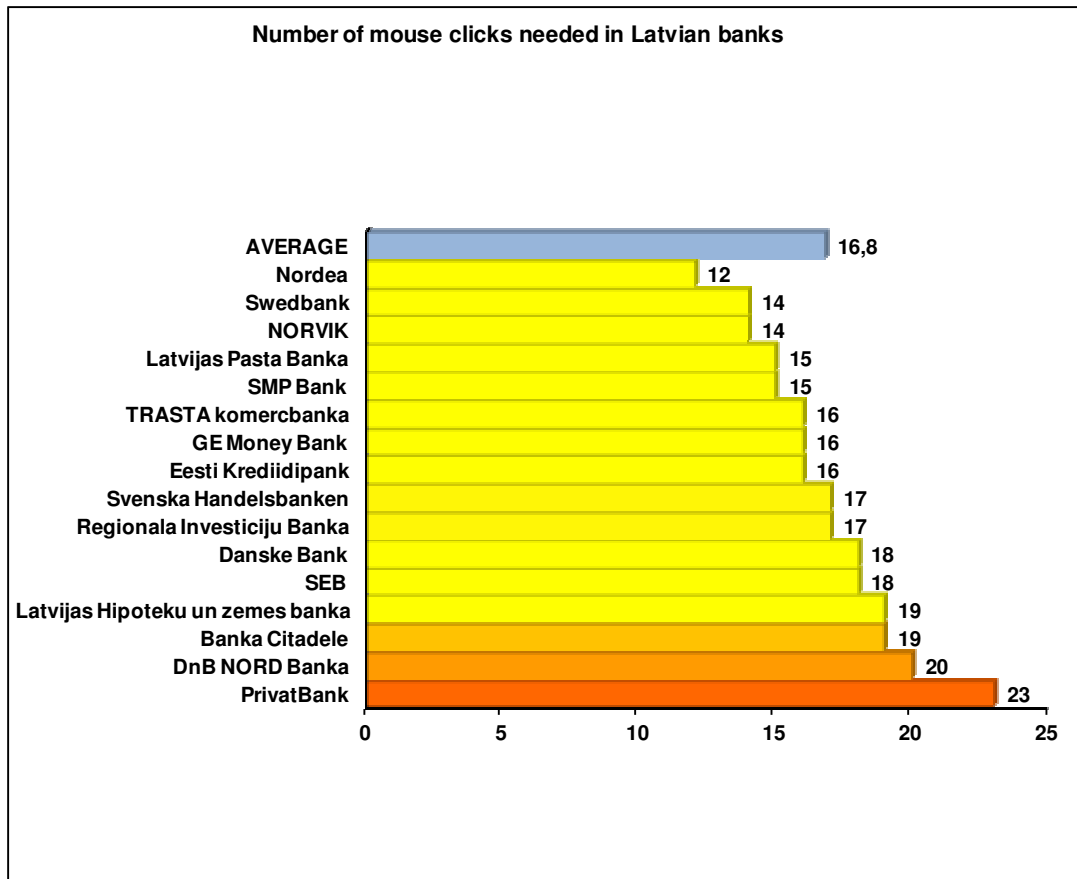
### Lithuanian Banks



### Commentary

- Medicinos bankas and Finasta scored the lowest in the mouse click category with 20 clicks. In Medicinos Bankas case, all redirections are rather inconvenient. There is no scroll-down list that would activate when the cursor is scrolled onto the category. This requires the client to make several clicks every time if he wants to reach his current accounts or the local transfer form. If he cannot find it at first, he has to browse a lot and thus make even more clicks. In Finasta case, the cheapest solution for the customer is to acquire PIN codes via SMS. This requires a double number of clicking for every safety procedure, since codes have to be sent out upon request. If the customer buys a code generator, the click number falls, but it is still above the average. Currently Medicinos Bankas' clients have to click on the category to see what's there, but if they just put the cursor over the category and the list appeared or if the whole list were always open, the browsing would require less clicking.
- Nordea. Handelsbanken, SEB and Swedbank are performers in the Mouse Clicks. These banks have really simple transactions procedures. The number of clicks is reduced by creating friendly category lists.
- Handelsbanken with DnB Nord and Swedbank are very similar. Handelsbanken has optimized the number of pages that have to be loaded by eliminating redundant pages that only say "Now you will have to sign the agreement" or "Now you will have to input the xx PIN/TAN number". Also, actions like signing the payment don't load new pages, but display a message that the payment has been confirmed and an offer to make a new local payment appears instead of the "sign" button.

## Latvian Banks

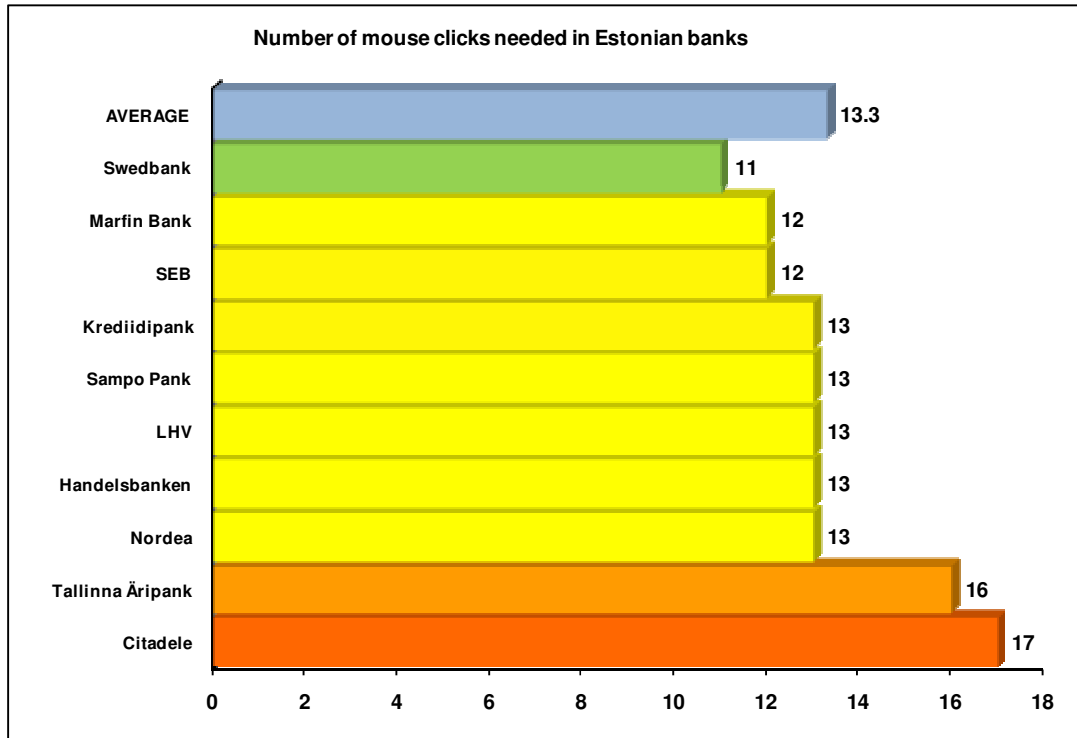


*Lower figures represent better results*

## Commentary

- The absolutely best performer in Mouse Clicks was Nordea, which took only 12 mouse clicks in order to finish all the necessary operations. This was reached by several reasons: it doesn't have "password" to log in, thus it doesn't take to click on the field "password". Nordea also doesn't have neither "persons ID code" nor "comments for transfer" as mandatory fields to be filled in, so it also decreases the number of clicks needed to finish transfer.
- Good results in Mouse Clicks were also reached by Norvik and Swedbank - 14 clicks. Norvik needed comment in transaction (+1 mouse click), code card in order to log in (+1), but after log off they automatically closed window (-1 mouse click).
- PrivatBank took a lot of Mouse Clicks and it was mostly because in order to make a local transfer were unnecessary clicks were used: to choose currency for transfer from the list (+2 clicks), to choose Bank from the list (+2 clicks) and to choose the type of a customer you are transferring money to (private or corporate: +2 clicks). Similar situation with choosing, for example, the type of a customer you are transferring money to, was also in Eesti Krediidipank.
- In GE Money Bank, after clicking on "i-bank" link opened IBS in the new window, which actually was quite small in size (not on the whole screen). GE Money bank also took 3 clicks and showed 3 pages in order to log off: click log off, choose to close the window, confirm closing window.

## Estonian Banks



Lower figures represent better results

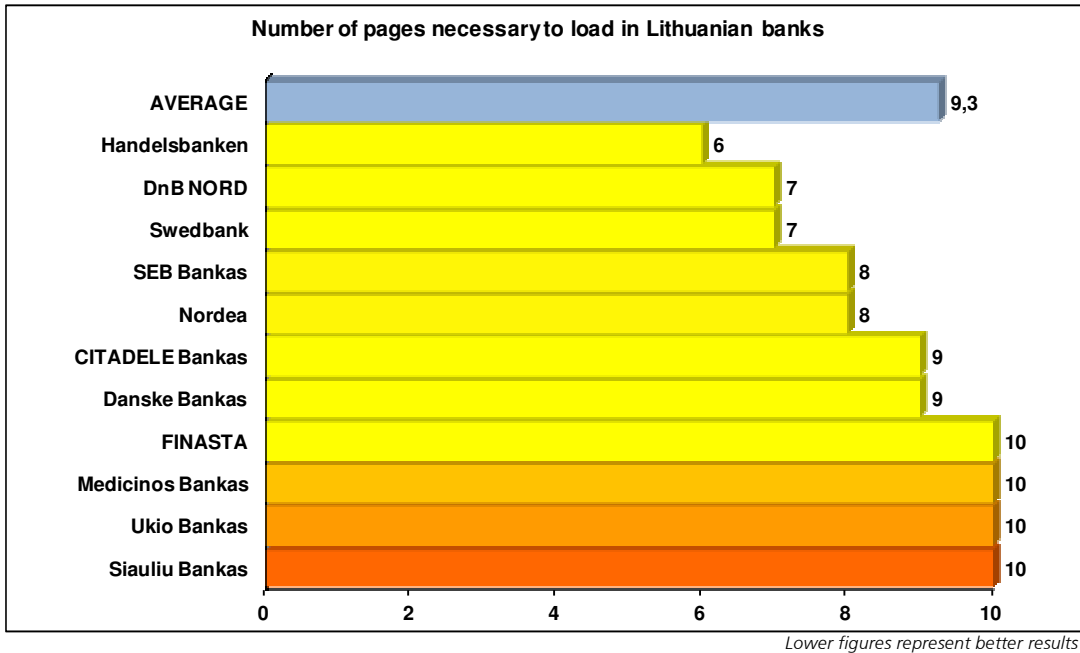
## Commentary

- Swedbank is the leader in this category. It was optimized really well, as only 9 mouse clicks were needed to get to the webpage and leave after logging in, checking the balance, making a local transaction and leaving the IBS. The reason behind the good result is having the log-in screen on the front page and having a comprehensive static menu on the side accessible from all the pages.
- The worst performers were Tallinna Aripank and Citadele.
- Citadele needed a lot of clicks – 17 to get the needed result. The reason for Citadele’s result was an IBS which isn’t convenient enough. There were too many links which could be incorporated into fewer pages.



## 13.3 Number of pages necessary to load

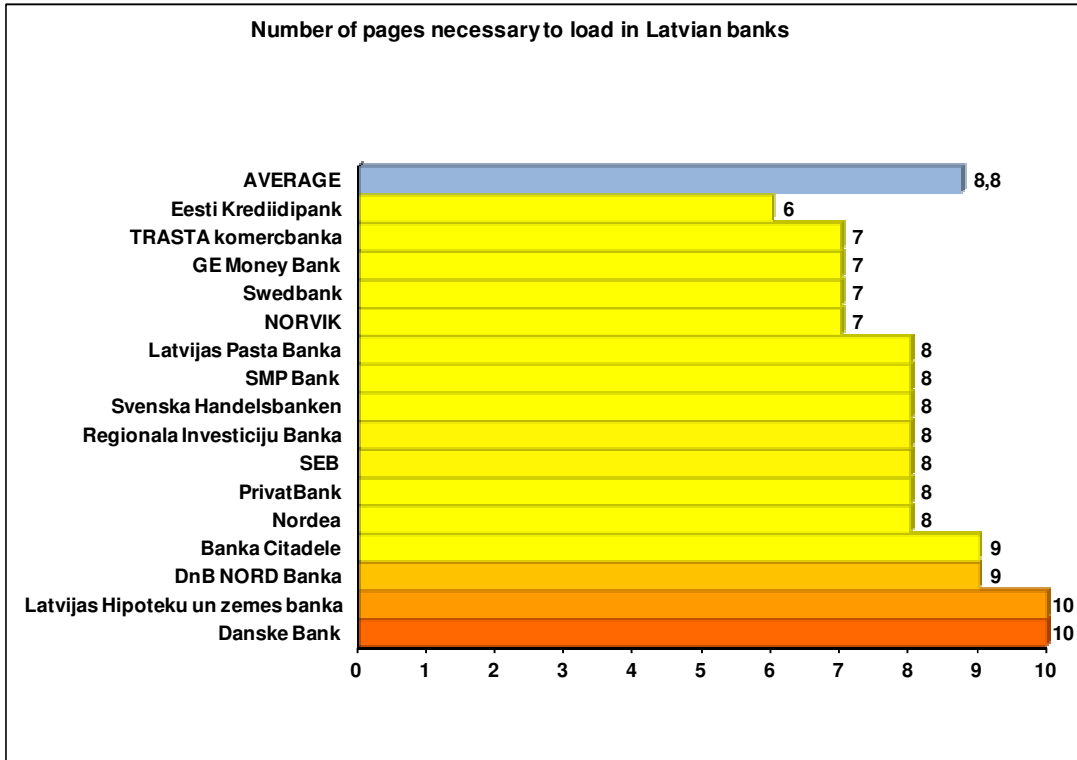
### Lithuanian Banks



### Commentary

- Siauliu Bankas, Medicinos Bankas, Finasta and Ukio Bankas scored the lowest in pages to load category with 10 pages. These banks have many redundant pages that could easily be eliminated by deleting them or providing the information on other pages.
- The best performers in Pages to Load category are: Handelsbanken with DnB Nord and Swedbank. Handelsbanken has optimized the number of pages that have to be loaded by eliminating redundant pages that only say "Now you will have to sign the agreement" or "Now you will have to input the xx PIN/TAN number".
- Happily there were no technical mistakes in all of the banks as the local transfer services are used the most, thus the banks make sure that they have no flaws.

## Latvian Banks

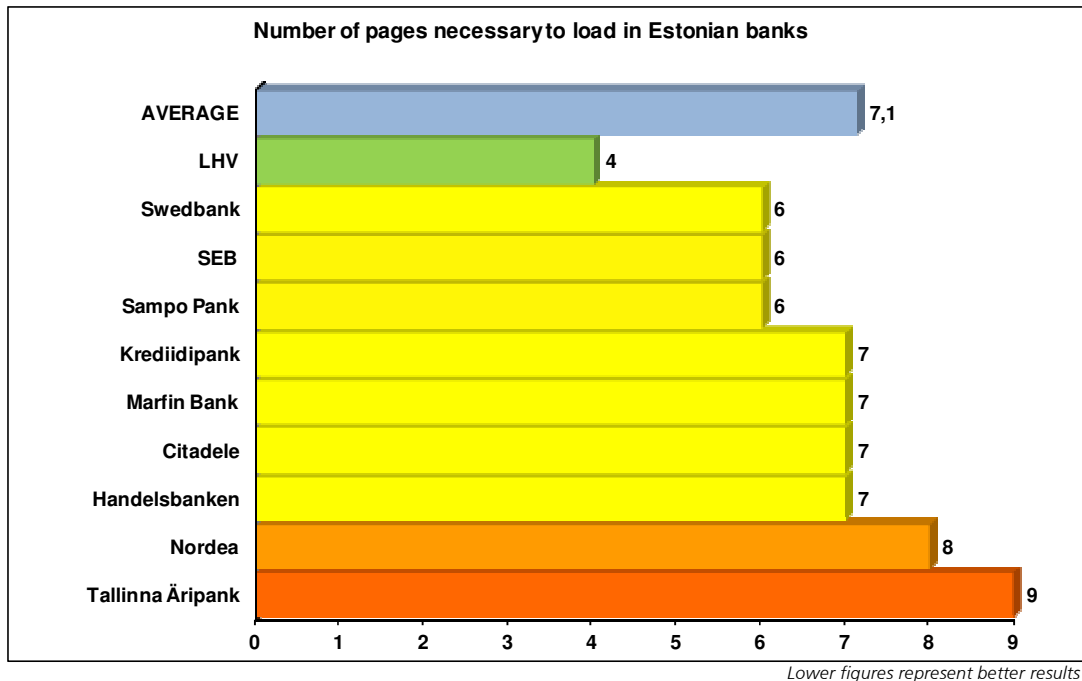


*Lower figures represent better results*

## Commentary

- The absolutely best performer in “Pages to load” category was Eesti Krediidipank, which offered to make all the necessary operations using just 6 pages. This was mostly because in Eesti Krediidipank they haven’t asked any code in order to log in, just password. Almost all other banks, on opposite, asked for code, which took one more additional page.
- Second best performers were Norvik, Swedbank, which provided 8 pages in order to successfully finish all necessary operations, and TRASTA komercbanka together with GE money bank. Optimised processes in these banks were similar to EKP’s described above.
- The worst performers in this category were Danske Bank and Latvijas Hipoteku un Zemes banka, which offered to make all the necessary operations using even 10 pages.

## Estonian Banks

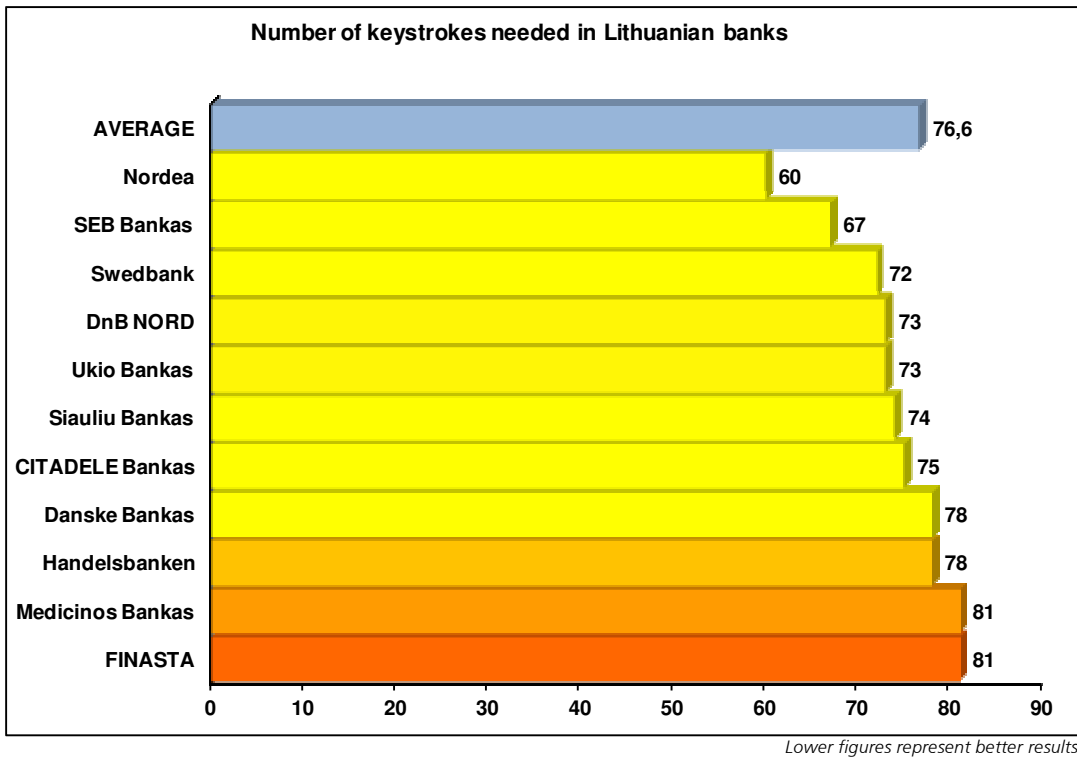


## Commentary

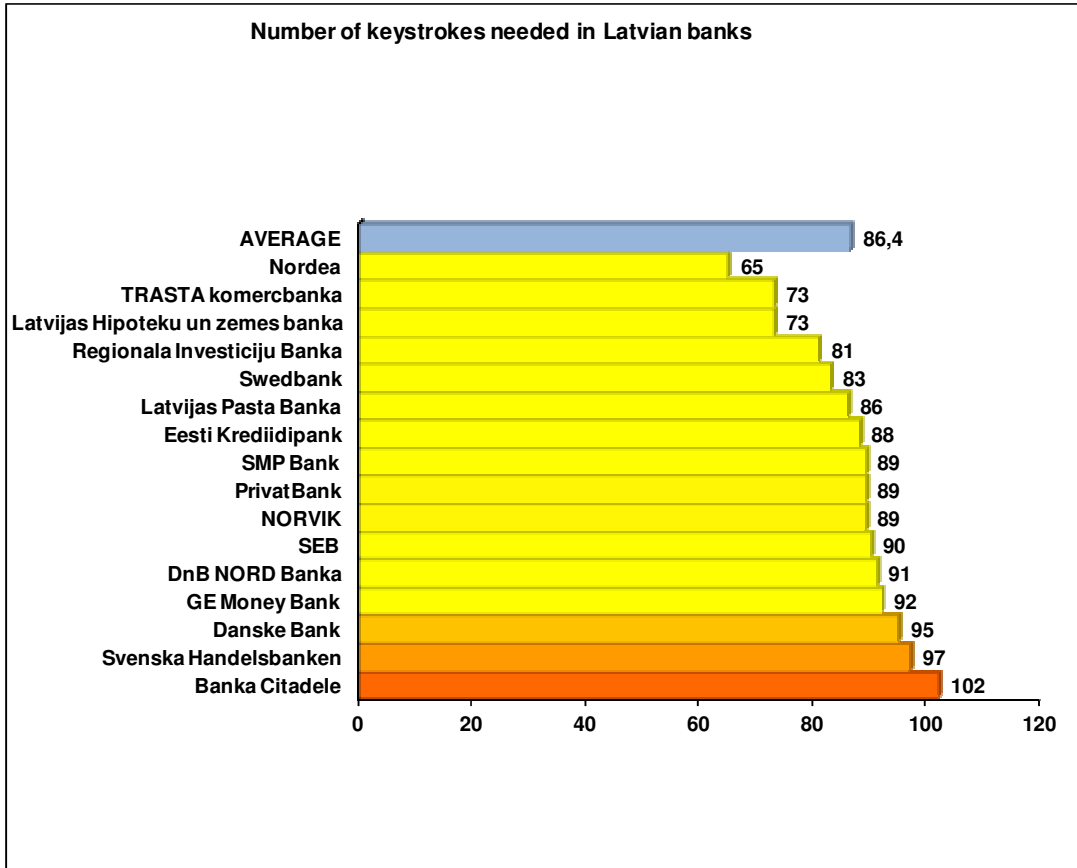
- With only 4 pages needed to log in, check the account balance, make a local transaction and log off, LHV was clearly the best performer in this category. It was achieved by their system which allows making transactions only when logged in with an ID-card. This skips many pages as you enter the needed details outside the IBS.
- The next in line were Swedbank, SEB and Sampo Pank banks with 6 pages to load. It was the lowest amount of pages when logging in with the password card. It helps to have an account balance screen straight after logging in which all the banks had. The biggest benefit is gained by having the IBS log-in screen on the front page and keeping everything what is needed in one click reach.
- The worst performer in this category was Tallinna Aripank *which* needed 9 pages to do the required tasks, mostly because it had its own system to verify a transaction. When most of the other banks required the confirmation code, Tallinna Aripank needed 3 pages to click through to complete the transaction.

## 12.3 Number of keystrokes needed

### Lithuanian Banks



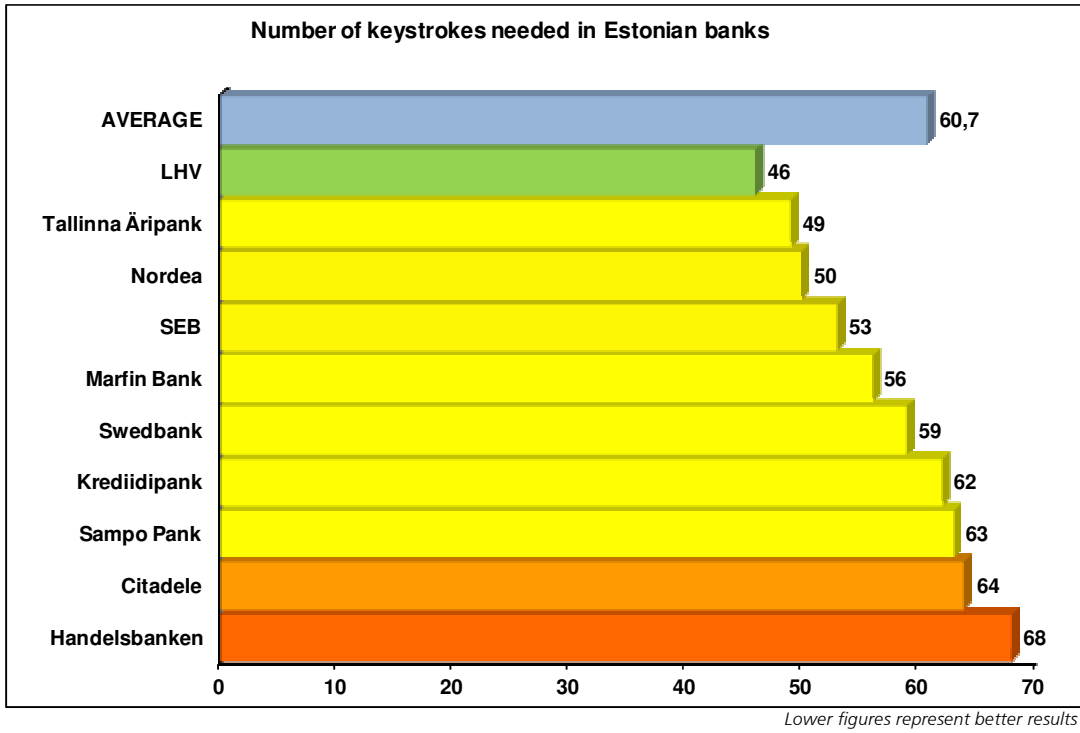
## Latvian Banks



*Lower figures represent better results*



## Estonian Banks



## 13. Customer Service Responsiveness



**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.**

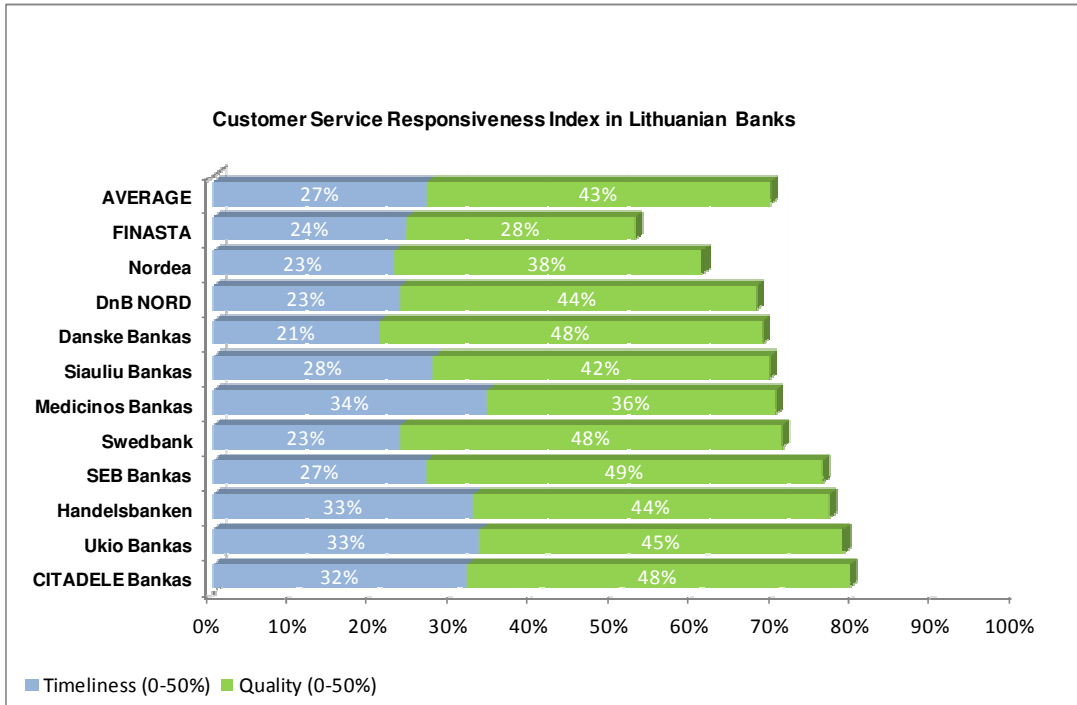
**An email with no grammatical mistakes was awarded 1 extra point. Note that replacing special national characters with their Latin equivalents in certain languages (Ā, Ć, Ę written as A, C, E) was not counted as a grammatical error.**

**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.**

## 13.1 Customer Service Responsiveness Index

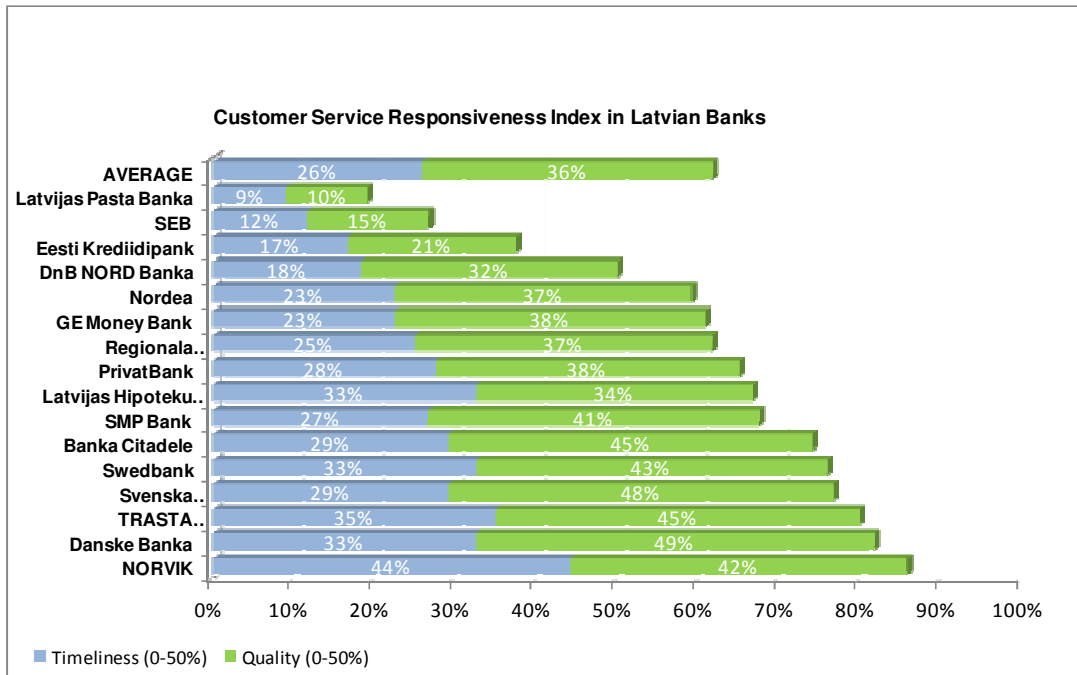
### Lithuanian banks



### Commentary

- Responsiveness category average is the same as it was from last year. This was generally caused by major increase in some banks and major decrease for the rest.
- Citadele is the best performer this year while Ukio, Handelsbanken and SEB banks are very close.
- Comparing to the last year Medicinos bankas improved the most (39%) and the Nordea worsened by 25%.

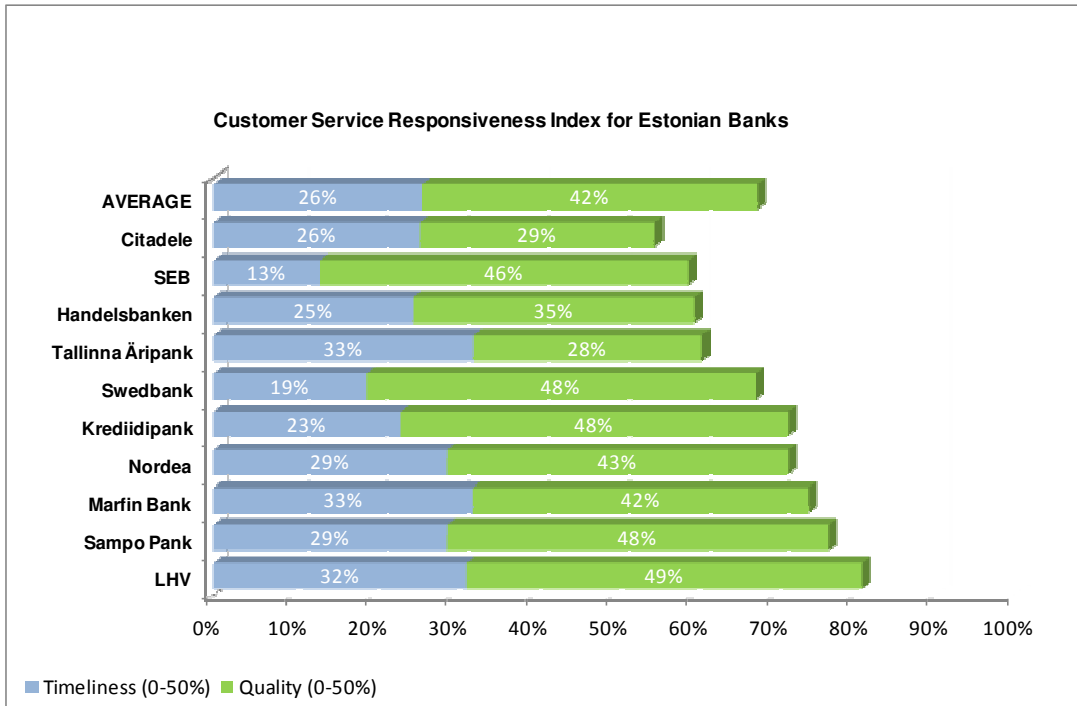
## Latvian banks



## Commentary

- It's a 13% decrease in this category compared to the last year. The most likely this has happened because of the incorrectly configured SPAM filters as it was a big number of unanswered e-mails from the particular e-mail providers.
- Norvik bank is the winner in this category by timeliness and the Danske banka showed the best result in the quality.

## Estonian banks

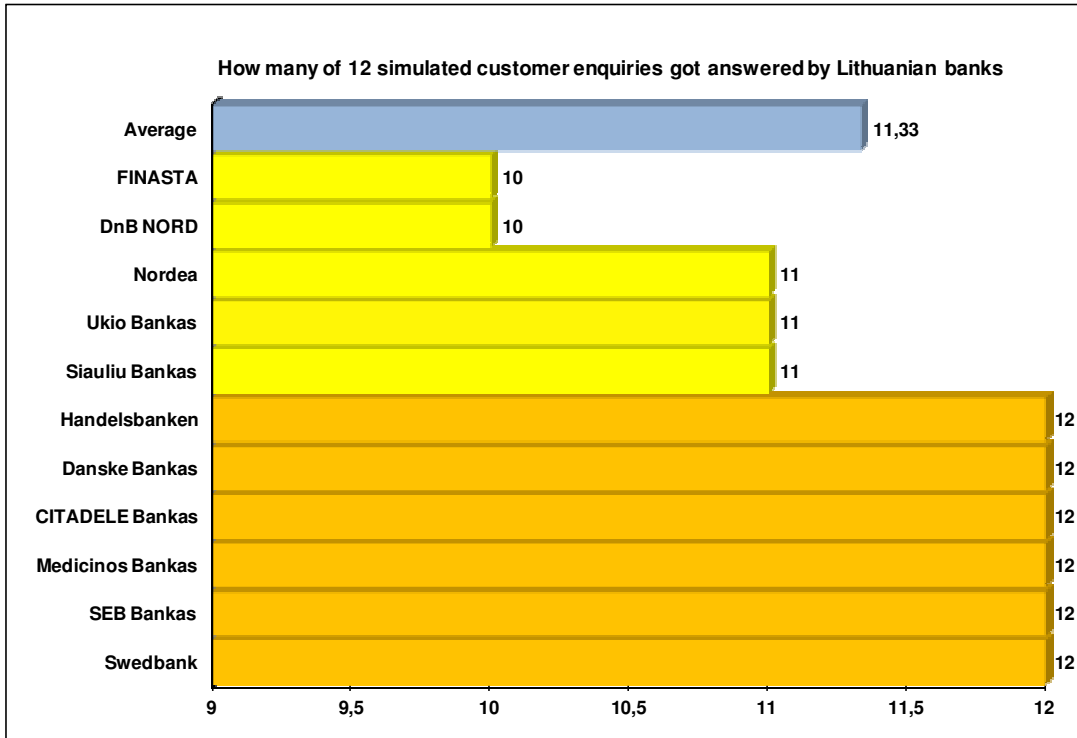


## Commentary

- The fall of the responsiveness results are also visible in Estonian banks where it is caused by both – failed SPAM filters and lack of fast responses from banks.
- Best timeliness winner is Marfin bank and Aripank, LHV was ranked as the best quality winner.
- The least performers are SEB in responsiveness and Aripank in quality.

## 13.2 Reaction times

### Lithuanian banks



Higher figures represent better results

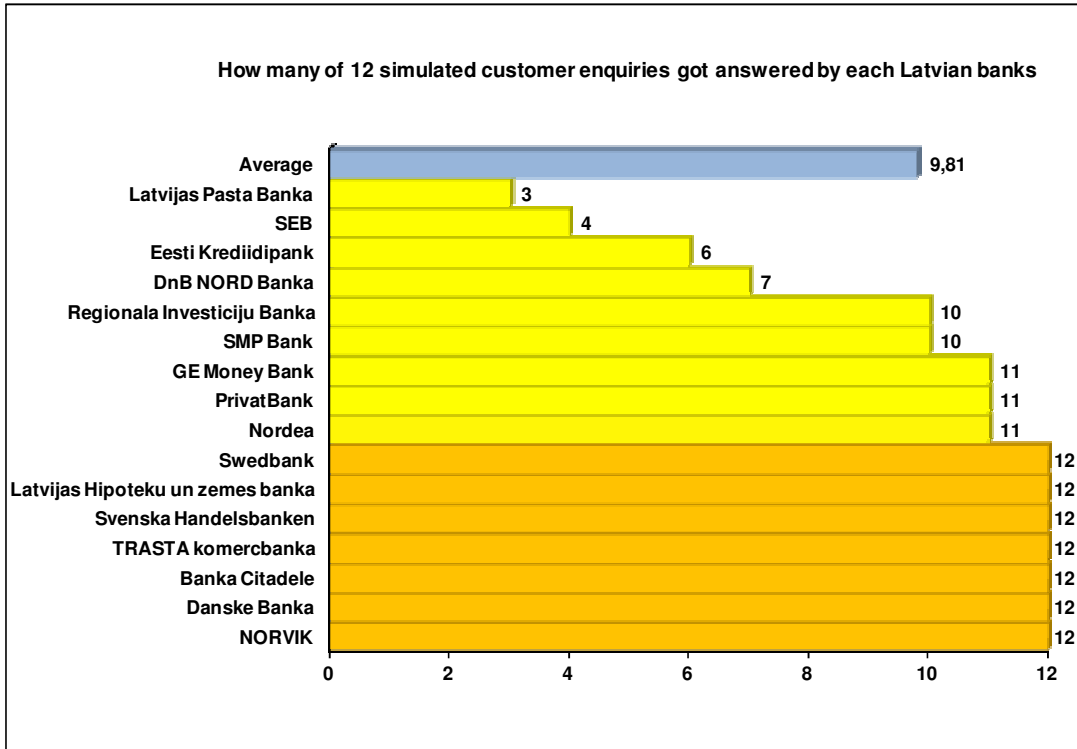
**Table 1. Reaction times to simulated client enquiries in Lithuanian banks (hour: min)**

Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	#Answers
Swedbank	05:37	05:29	14:08	13:29	03:58	25:54	24:48	02:11	17:14	05:02	02:58	19:06	12
SEB Bankas	00:21	00:04	13:24	12:30	03:14	25:17	23:49	21:36	19:57	05:04	03:42	18:59	12
Medicinos Bankas	00:18	00:13	11:00	09:48	00:20	22:26	21:26	03:15	00:58	02:44	00:35	00:45	12
CITADELE Bankas	00:24	00:20	11:45	10:29	01:00	22:27	21:19	01:05	00:39	03:47	24:54	01:45	12
Danske Bankas	04:24	00:48	16:40	15:33	08:18	28:45	28:42	03:53	19:17	23:15	30:09	22:58	12
Handelsbanken	01:12	00:39	11:48	10:29	02:08	24:04	22:59	01:31	00:30	01:02	00:56	01:13	12
Siauliu Bankas	00:46	00:07	13:34	12:04	03:35	24:50	23:38	02:52	01:34	05:43	-	01:58	11
Ukio Bankas	00:04	-	11:33	10:32	01:04	24:02	22:51	00:10	00:18	00:17	00:46	00:12	11
Nordea	00:19	00:39	12:19	11:03	04:46	31:05	30:08	25:06	23:24	-	01:46	23:50	11
DnB NORD	00:22	06:58	115:31	113:05	02:51	-	-	23:41	22:54	05:32	01:12	01:07	10
FINASTA	00:24	00:19	11:16	10:01	-	23:33	-	23:44	01:07	06:03	22:50	19:01	10
Average	03:19	05:42	25:22	26:03	12:57	35:24	37:46	23:14	26:45	25:21	32:09	32:12	11,33

### Commentary

- 6 banks responded to all the 12 generated e-mails.
- Medicinos, Handelsbanken, Ukio and Citadele banks answered e-mails with the most expedition.
- Finasta and DnB Nord banks performed the worst by not answering to 2 e-mails from 12.

## Latvian banks



Higher figures represent better results

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

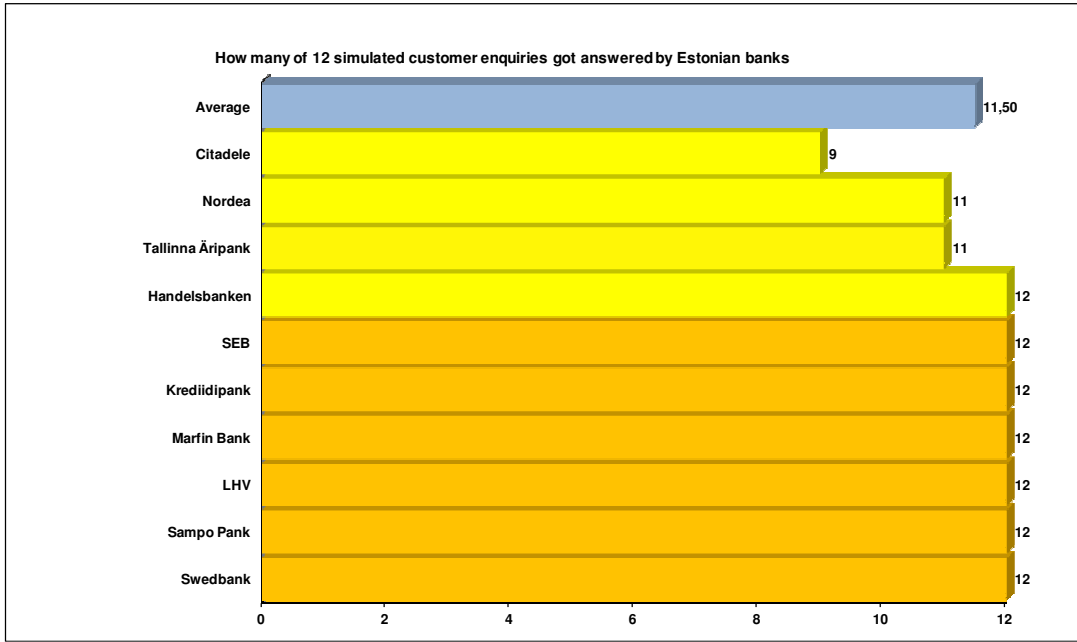
Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	#Answers
NORVIK	00:21	00:06	01:23	00:05	00:31	01:17	00:20	00:12	01:15	00:46	00:54	00:37	12
Danske Banka	01:31	01:13	14:05	12:44	03:22	14:18	13:34	02:00	01:27	04:04	01:26	00:13	12
Banka Citadele	01:02	00:48	16:56	15:44	06:30	13:20	14:35	01:31	01:05	04:01	04:30	19:24	12
TRASTA komercbanka	00:49	00:02	12:24	11:08	01:40	11:41	10:41	00:22	01:28	04:21	00:38	00:28	12
Svenska Handelsbanken	00:43	00:14	11:57	11:22	02:18	15:21	17:08	02:54	20:36	02:29	03:12	01:15	12
Latvijas Hipoteku un zemes banka	00:57	00:40	11:05	09:24	00:23	10:23	09:43	00:42	00:40	02:04	02:28	01:27	12
Swedbank	02:15	02:13	16:04	09:36	00:11	12:01	11:39	01:56	01:56	01:31	00:44	01:25	12
Nordea	-	02:15	15:55	15:53	05:03	14:23	13:40	02:00	21:19	24:05	03:50	02:11	11
PrivatBank	02:33	01:24	15:09	-	03:47	15:34	14:53	05:11	02:15	00:53	01:09	04:26	11
GE Money Bank	23:28	21:49	15:54	12:36	05:59	17:33	17:51	05:06	20:03	05:53	-	01:36	11
SMP Bank	00:12	00:50	16:07	10:58	01:36	11:40	10:15	00:53	00:38	-	02:17	-	10
Regionala Investiciju Banka	19:33	00:12	11:41	10:11	00:56	16:34	11:00	00:54	20:16	-	-	00:26	10
DnB NORD Banka	-	-	12:28	-	02:03	12:48	-	-	00:31	02:30	00:45	01:19	7
Eesti Krediidipank	01:18	00:51	-	-	-	-	11:16	02:35	01:30	-	-	02:43	6
SEB	-	-	-	-	-	-	-	-	01:28	00:38	07:15	04:45	4
Latvijas Pasta Banka	00:55	-	-	-	-	-	-	-	-	06:15	-	00:55	3
<b>Average</b>	<b>05:41</b>	<b>05:45</b>	<b>16:54</b>	<b>17:17</b>	<b>10:17</b>	<b>21:28</b>	<b>22:20</b>	<b>14:33</b>	<b>19:44</b>	<b>20:19</b>	<b>21:09</b>	<b>19:30</b>	<b>9,82</b>

## Commentary

- 7 banks out of 16 answered to all the e-mails.
- Latvijas Pasta banka only answered to 3 e-mails. SEB, Krediidipank and DnB Nord also showed bad results.
- The slowest banks are Latvijas Pasta bank and Esti Krediidipank.



## 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
Swedbank	48:31	00:07	60:28	59:13	50:45	18:20	18:01	23:12	21:38	74:12	05:44	23:12	12
Sampo Pank	00:45	00:22	11:55	10:32	01:40	11:55	11:46	02:11	17:02	00:17	05:37	25:45	12
LHV	00:14	00:06	12:55	11:35	02:54	12:21	11:45	00:56	23:45	00:13	01:16	18:45	12
Marfin Bank	01:11	00:06	13:18	11:55	02:56	12:27	13:56	00:51	17:13	00:53	01:11	00:23	12
Krediidipank	00:58	00:01	12:46	11:20	50:39	14:08	11:50	02:26	43:04	25:04	119:48	01:42	12
SEB	93:46	02:05	91:56	90:21	81:17	42:48	42:25	02:55	42:56	50:06	119:45	97:01	12
Handelsbanken	00:52	00:55	12:46	11:22	02:08	14:08	13:37	02:23	18:11	24:56	27:52	01:44	12
Tallinna ripank	00:18	00:23	11:41	-	03:03	11:59	19:11	02:58	00:36	00:26	00:38	01:55	11
Nordea	02:25	00:07	11:46	10:07	01:36	12:03	12:06	00:05	17:29	01:12	-	01:06	11
Citadele	01:56	00:17	12:55	11:27	01:21	11:39	-	01:03	-	01:02	-	00:53	9
<b>Average</b>	<b>15:54</b>	<b>04:46</b>	<b>29:29</b>	<b>32:23</b>	<b>28:56</b>	<b>27:48</b>	<b>32:15</b>	<b>21:00</b>	<b>41:47</b>	<b>38:01</b>	<b>60:39</b>	<b>41:51</b>	<b>11,50</b>

## Commentary

- Estonia banks showed the best results in Responsiveness – 7 banks out of 10 answered to all the e-mails and only Citadele didn't answer 3 emails.
- The quickest and the slowest response belongs to Krediidipank – 1 minute and 120 hours.
- Overall Krediidipank, LHV and Aripank performed best in response time.

## 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
SEB Bankas	2	2	2	2	2	2	1	2	2	2	2	2	1,92
CITADELE Bankas	2	2	2	1	2	2	2	2	2	1	1	2	1,75
Danske Bankas	2	2	2	2	2	2	1	2	2	2	1	1	1,75
Swedbank	2	2	2	1	2	2	1	2	2	2	2	1	1,75
Siauliu Bankas	2	2	2	2	2	2	1	2	1	1	-	1	1,64
Medicinos Bankas	2	2	2	1	2	2	1	2	1	0	2	2	1,58
FINASTA	1	2	2	1	-	2	-	2	1	2	1	1	1,50
Handelsbanken	2	1	1	2	1	2	0	2	2	2	2	1	1,50
Ukio Bankas	2	-	1	1	2	1	1	2	2	2	0	2	1,45
Nordea	0	2	2	1	2	2	1	2	1	-	2	1	1,45
DnB NORD	1	2	1	1	2	-	-	0	2	2	2	0	1,30

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	1,00
DnB NORD	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
CITADELE 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
Ukio Bankas	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
Siauliu Bankas	1	1	1	1	1	1	1	1	1	1	-	1	1,00
Nordea	0	1	1	1	1	1	1	1	1	-	1	1	0,91
Medicinos Bankas	0	0	0	0	0	0	0	0	0	0	0	0	0,00
FINASTA	0	0	0	0	-	0	-	0	0	0	0	0	0,00

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

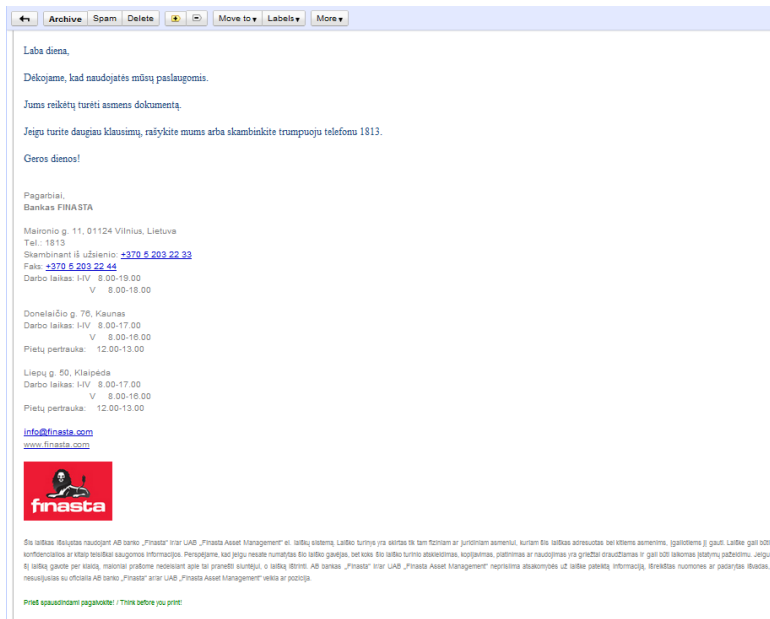
Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Average
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1,00
DnB NORD	1	1	1	1	1	-	-	1	1	1	1	1	1,00
SEB Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Medicinos Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
FINASTA	1	1	1	1	-	1	-	1	1	1	1	1	1,00
CITADELE Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Danske Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Ukio Bankas	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
Handelsbanken	1	1	0	1	1	1	1	1	1	1	1	1	0,92
Nordea	0	1	1	1	1	1	1	1	1	-	1	1	0,91

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	1	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
SEB Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Medicinos Bankas	1	1	1	1	1	1	1	1	1	1	1	1	1,00
CITADELE 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
Ukio Bankas	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
FINASTA	1	1	1	0	-	1	-	1	1	1	1	1	0,90
Siaulių Bankas	1	1	1	1	1	1	1	0	1	1	-	1	0,91
Nordea	0	1	1	1	1	1	1	1	1	-	1	1	0,91

### Commentary

- Danske. SEB and Citadele banks provided the most accurate answers.
- Many banks could not provide “Yes/No” answers to a question: “Do you have branches that work on weekends?” Instead they just redirected the customer to their website.
- All banks save for Finasta and Medicinos Bankas provided full contact information – the sender’s name and a telephone number which can be called if any more questions arise. All banks have standard forms, but Finasta’s and Medicinos Bankas’ forms did not include the sender’s name.



- All banks properly greeted and said farewell to the client. The emails always started with Hello/Dear/etc. and ended with Sincerely/Best wishes/etc.
- Both SEB and Swedbank do not use spacing between new paragraphs – it makes the text very hard to read, the client cannot distinguish the main points:

Gerb. p. Denis Žemina,

dėkojame Jums už laisiką. Turėdamas papildomų pinigų Jūs galite sudaryti terminuotojo, terminuoto kaupiamojo arba kaupiamojo indėlio sutartį. Terminuotojo ir terminuotojo kaupiamojo indėlių palūkanos pildomos nuo indėlio termino. Terminuotasis nuo terminuoto kaupiamojo indėlio skiriasi tuo, kad terminuotojo indėlio palūkanos kaupiamos specialioje banko palūkanų sąskaitoje ir laikotarpio pabaigoje pervedamos į Jūsų nurodytą sąskaitą, o terminuoto kaupiamojo indėlio palūkanos kas mėnesį (arba laikotarpio pabaigoje) yra pildomos prie pagrindinės indėlio sumos ir kita mėnesį (arba indėlio sutartimi automatiškai pritaikomas) skaičiuojamos jau nuo didesnės sumos. Šių abiejų indėlių sumos kartu su sukauptomis palūkanomis, jeigu sutartyje yra sudėtos bei automatinio pritaikymo, pasibaigus laikotarpiui, yra pervedamos į Jūsų nurodytą sąskaitą. Palyvime, kad šių indėlių sąskaitų reguliama papildyti. Nustatius terminuotojo arba terminuoto kaupiamojo indėlio sutartį anksčiau, klientui yra išmokama indėlio suma be sukauptų palūkanų, t. y. palūkanos prarandamos.

Terminuotojo indėlio sutartį galite sudaryti internetu (meniu punktai *Investicijos ir taupymas -> Indėliai -> Nuošio indėlio sutartis*) arba atvykęs į bet kurį SEB banko skyrių (turėsite asmenis tapatybę liudijant dokumentą).

Jeigu norite taupyti ir bet kada papildyti sąskaitą, siūlome Jums sudaryti kaupiamojo indėlio sutartį. Sudarius kaupiamojo indėlio sutartį, indėlio sąskaita galima papildyti pervedant pinigus arba gryniais. Kaupiamojo indėlio palūkanos pildomos nuo indėlio sumos. Kaupiamojo indėlio palūkanos apskaičiuojamos kiekvieną dieną (išskyrus savaitgalius ir šventes) kaupiamojo indėlio indėliui, o mėnesio pabaigoje bendra per mėnesį priskaičiuota palūkanų suma pervedama į kaupiamojo indėlio sąskaitą ir toliau palūkanos skaičiuojamos nuo didesnės sumos.

Lešias iš kaupiamojo indėlio sąskaitos galite pasiimti Jums patogioje SEB banko skyriuje. Per kalendorinį ketvirtį iš sąskaitos be mokesčio galite pasiimti grynąjį piniginį ar pervedti į kitą savo sąskaitą iki 2000 Lt (500 JAV dolerių arba 500 eurų). Jei indėlio likutis didesnis už minėtą sumą, per kalendorinį ketvirtį iš sąskaitos be mokesčio galite pasiimti grynąjį piniginį ar pervedti į kitą savo sąskaitą iki 20 proc. savo indėlio. Didesnę pinigų sumą be mokesčio iš kaupiamojo indėlio sąskaitos galite pasiimti, jei apie tai raštu įspėsite banką prieš vieną mėnesį. Jei banko nepajūsite, indėlio mokesčio banko nustatyta mokėti. Kaupiamojo indėlio sąskaitą Jūs galite atsidaryti tik banko skyriuje (būtinai turėti asmeni tapatybę liudijant dokumentą).

Palyvime, kad, sudaręs terminuotojo, terminuoto kaupiamojo arba kaupiamojo indėlio sutartį, galėsite kaupti finansinę atsargą nematytoms gyvenimo atvejams. Daugiau informacijos apie indėlius ir metines palūkanas galite rasti mūsų interneto svetainėje [www.seb.lt](http://www.seb.lt), pasirinkę meniu punktus *Privatūs klientams -> Paslaugos -> Taupymas ir investavimas -> Indėliai*. Siūlome Jums užsiregistruoti nemokama konsultacijai investavimo klausimais interneto svetainėje [www.seb.lt](http://www.seb.lt), pasirinkus meniu punktus *Privatūs klientams -> Registracija ir nemokamų 60 min konsultacijų finansinių paslaugų klausimais*. Investavimo paslaugų vadybininkas su Jumis aptars Jūsų investavimo tikslus, galimybes ir atsakys į tikslumus klausimus.

Jei kiti papildomų klausimų, ryškite arba skambinkite, mesia Jums atsilaisvime.

Pagarbiai

Nadežda Pliaseckaja  
AB SEB banko  
Kontaktų centro specialistė

Visą informaciją apie SEB banko siūlomas paslaugas rasite mūsų interneto svetainėje [www.seb.lt](http://www.seb.lt). Rūpinamės klausimais prašome skambinti telefonais 1528 (privatiems klientams) ir 19222 (verslo klientams) arba rašyti el. paštu [info@seb.lt](mailto:info@seb.lt).

Labą diena, p. Katerina,

dėkojame už Jūsų laisiką.

Banko sąskaitos mūsų banke gali būti litinės (leidžiama valiuta - litai) arba valdinės (leidžiama visos valiutos, kurioms prekiauja mūsų bankas). Pasirąšyti banko sąskaitos sutartį galėtumėte atvykę į artimiausią "Swedbank" klientų aptarnavimo padalinį (padalinių adresus ir darbo laiką galėtumėte peržiūrėti internete, adresu <http://www.swedbank.lt/contact/branches>). Atvykus į banką su savimi reikia turėti pasą/asmens tapatybės kortelę.

Banko sąskaita atidaryta nemokamai. Jei prie sąskaitos nėra užsakoma kortelė yra taikomas sąskaitos aptarnavimo mokesčio 3 Lt, nurašomas kas ketvirtį.

Kreditinės mokėjimo kortelės yra išduodamos klientams, gaunantiems pastovias bei oficialias pajamas (vertinamos 6 mėnesių). Su kreditinių kortelių įkainiais ir privalomais galite susipažinti adresu [http://www.swedbank.lt/pages/privatiems/mokejimo\\_korteles/1](http://www.swedbank.lt/pages/privatiems/mokejimo_korteles/1). Priklausomai nuo Jūsų grynąjį pajamų, rekomenduojame atitinkamas korteles: *Klasikinė / Fiksuotų įmokų - 850Lt, Aukštinė - 2000 Lt, Platininė - 6000 Lt*. Kreipiantis dėl kreditinės kortelės, yra vertinamos Jūsų pajamos, finansiniai sparengėjimai ir skolimos istorija. Naują kreditinę kortelę užsakyti galėtumėte interneto banke pasirinkus nuorodas "Paskolos, lizingas, kreditinė kortelės" - "Išsiskirti ir užsisakykite" ir pagal pareigūjąms kortelės tipą užpildyti paraišką. Kortelė būtų pradėta gaminti, jeigu pagal pateiktus paraiškos duomenis bus priimtas teigiamas sprendimas dėl kortelės išdavimo. Užsisakius kortelę, ji būtų pagaminta per 5 darbo dienas ir pristatyta į Jūsų pasirinktą banko padalinį. Atvykus į banką su savimi reikia turėti pasą/asmens tapatybės kortelę ir Sodros pažymėjimą. Kredito limito sąskaitos yra litinės.

Jei turėtumėte daugiau klausimų dėl "Swedbank" teikiamų paslaugų, skambinkite mums tel. 1884 arba rašykite [info@swedbank.lt](mailto:info@swedbank.lt).

Gerus Jums dienas!

Pagarbiai

Toma Čiulėkaitė

Klientų aptarnavimo specialistė

Aptarnavimo tinklo departamentas

"Swedbank", AB  
Konstitucijos pr. 20A, 03502 Vilnius  
Tel. 1884, (370 - 5) 266 4444  
El. paštas: [info@swedbank.lt](mailto:info@swedbank.lt)  
[www.swedbank.lt](http://www.swedbank.lt)



## 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	2	2	2	2	2	2	1	2	2	2	1.92
SMP Bank	2	2	2	2	2	2	1	2	2	-	2	-	1.90
Svenska Handelsbanken	2	2	0	2	2	2	1	2	2	2	2	2	1.75
DnB NORD Banka	-	-	2	-	2	2	-	-	2	0	2	2	1.71
Banka Citadele	2	2	2	2	2	2	2	2	2	0	1	1	1.67
TRASTA komercbanka	2	2	2	2	2	2	0	0	2	2	2	2	1.67
GE Money Bank	2	2	1	2	2	2	0	2	2	2	-	1	1.64
Regionāla Investīciju Banka	0	2	2	2	2	2	1	2	2	-	-	1	1.60
SEB	-	-	-	-	-	-	-	-	2	1	2	1	1.50
Latvijas Hipotēku un zemes banka	2	2	1	2	2	2	0	2	2	2	0	0	1.42
PrivatBank	2	2	1	-	2	0	0	2	2	2	2	0	1.36
Swedbank	2	2	2	0	2	2	0	2	1	1	1	1	1.33
Eesti Krediidipank	2	2	-	-	-	-	1	2	1	-	-	0	1.33
Latvijas Pasta Banka	2	-	-	-	-	-	-	-	-	0	-	2	1.33
Nordea	-	2	0	2	2	2	0	2	2	0	1	0	1.18
NORVIK	2	2	0	0	2	2	0	2	1	2	1	0	1.17

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
NORVIK	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
Eesti Krediidipank	1	1	-	-	-	-	1	1	1	-	-	1	1,00
GE Money Bank	1	1	1	1	1	1	1	1	1	1	-	1	1,00
SEB	-	-	-	-	-	-	-	-	1	1	1	1	1,00
DnB NORD Banka	-	-	1	-	1	1	-	-	1	1	1	1	1,00
Danske Banka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Regionāla Investīciju Banka	1	1	1	1	1	1	1	1	1	-	-	1	1,00
Svenska Handelsbanken	1	1	1	1	1	1	1	1	1	1	1	1	1,00
SMP Bank	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	1,00
Banka Citadele	1	1	1	1	1	1	1	1	1	0	1	1	0,92
PrivatBank	1	1	1	-	1	1	1	0	1	1	1	1	0,91
Latvijas Pasta Banka	1	-	-	-	-	-	-	-	-	1	-	0	0,67
Nordea	-	1	1	1	1	0	0	0	0	0	0	0	0,36
Latvijas Hipotēku un zemes banka	0	0	0	0	0	0	0	0	0	0	0	0	0,00

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

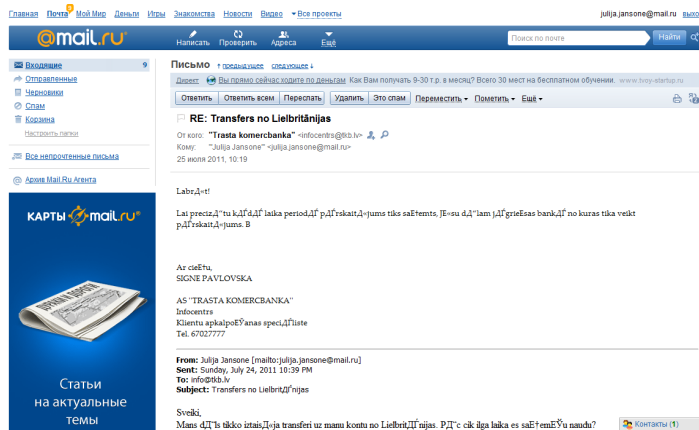
Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Average
NORVIK	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Nordea	-	1	1	1	1	1	1	1	1	1	1	1	1,00
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Festi Krediidipank	1	1	-	-	-	-	1	1	1	-	-	1	1,00
GE Money Bank	1	1	1	1	1	1	1	1	1	1	-	1	1,00
PrivatBank	1	1	1	-	1	1	1	1	1	1	1	1	1,00
SEB	-	-	-	-	-	-	-	-	1	1	1	1	1,00
DnB NORD Banka	-	-	1	-	1	1	-	-	1	1	1	1	1,00
Danske Banka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Svenska Handelsbanken	1	1	1	1	1	1	1	1	1	1	1	1	1,00
SMP Bank	1	1	1	1	1	1	1	1	1	-	1	-	1,00
Latvijas Hipoteku un zemes banka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
TRASTA ko mercbanka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Latvijas Pasta Banka	1	-	-	-	-	-	-	-	-	1	-	1	1,00
Banka Citadele	1	1	1	1	1	1	1	1	1	0	1	1	0,92
Regionala Investiciju Banka	1	0	1	0	1	1	1	1	1	-	-	1	0,80

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

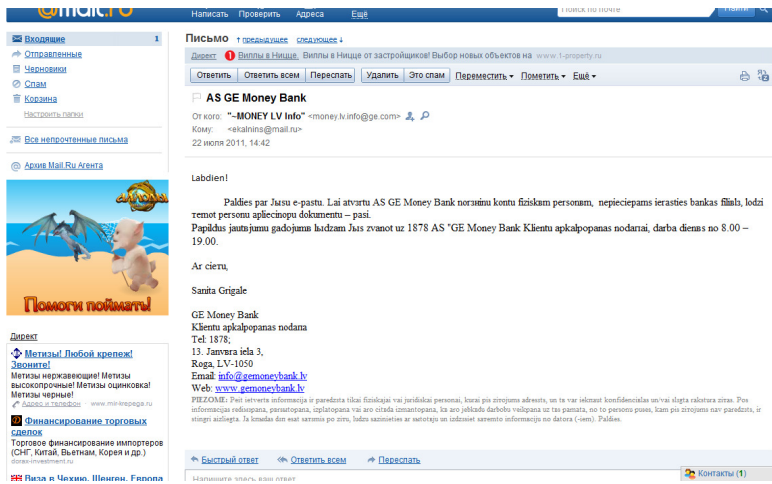
Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Average
NORVIK	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Nordea	-	1	1	1	1	1	1	1	1	1	1	1	1,00
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1,00
SEB	-	-	-	-	-	-	-	-	1	1	1	1	1,00
DnB NORD Banka	-	-	1	-	1	1	-	-	1	1	1	1	1,00
Danske Banka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Regionala Investiciju Banka	1	1	1	1	1	1	1	1	1	-	-	1	1,00
Svenska Handelsbanken	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Banka Citadele	1	1	1	1	1	1	1	1	1	1	1	1	1,00
SMP Bank	1	1	1	1	1	1	1	1	1	-	1	-	1,00
Latvijas Hipoteku un zemes banka	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Latvijas Pasta Banka	1	-	-	-	-	-	-	-	-	1	-	1	1,00
Festi Krediidipank	0	1	-	-	-	-	1	1	1	-	-	1	0,83
TRASTA ko mercbanka	1	1	1	1	1	1	0	0	1	1	1	1	0,83
PrivatBank	0	1	0	-	1	1	1	1	1	1	1	1	0,82
GE Money Bank	0	0	1	1	1	0	0	0	1	1	-	1	0,55

## Commentary

- The best performer with respect to the quality of answered emails is Danske. The bank receives 49% out of 50% in quality category. All answered emails were polite and in all emails contact information was present. In almost all cases answers to the questions were accurate.
- Most of the e-mails were answered very accurate and polite. Although some answers were not straight but the link to the page where the answer is provided.
- Most of the emails where polite, with a greeting and a sign off. Regionala Investiciju Banka had a few emails where e-mail didn't include a sign off.
- Trasta Komerbanka's email did not display special symbols correctly:



- The same symbols problem with the GE Money Bank's emails:



## 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
LHV	2	2	2	2	2	2	2	2	2	2	2	2	2,00
Swedbank	2	2	2	2	2	2	2	2	2	2	2	1	1,92
Krediidipank	2	2	2	2	2	2	2	2	1	2	2	2	1,92
Handelsbanken	2	2	2	2	2	1	1	2	2	2	2	2	1,83
Citadele	2	2	2	2	2	2	-	2	-	0	-	2	1,78
Sampo Pank	2	2	2	2	2	0	2	2	2	2	2	1	1,75
Marfin Bank	2	2	2	2	2	1	2	2	2	0	2	2	1,75
SEB	2	1	2	2	2	0	2	2	2	2	2	2	1,75
Nordea	2	2	2	1	1	0	2	2	2	2	-	2	1,64
Tallinna ripank	2	2	2	-	2	1	2	2	2	0	2	1	1,64

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
Swedbank	1	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	1,00
Nordea	1	1	1	1	1	1	1	1	1	1	1	-	1,00
LHV	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Krediidipank	1	1	1	1	1	1	1	1	1	1	1	0	0,92
SEB	1	1	1	1	1	1	1	1	1	1	0	1	0,92
Marfin Bank	1	0	0	0	0	1	1	1	1	0	1	1	0,58
Tallinna ripank	1	1	1	-	0	0	0	0	0	1	0	0	0,36
Citadele	0	1	0	0	1	0	-	0	-	1	-	0	0,33
Handelsbanken	0	0	0	0	0	0	0	0	0	0	0	0	0,00

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
Swedbank	1	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	1,00
Krediidipank	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Marfin Bank	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	1,00
SEB	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
Citadele	1	1	1	1	1	1	-	1	-	1	-	1	1,00
LHV	1	1	1	1	1	1	1	1	1	1	1	0	0,92
Tallinna ripank	1	1	1	-	0	1	0	0	0	1	1	1	0,64

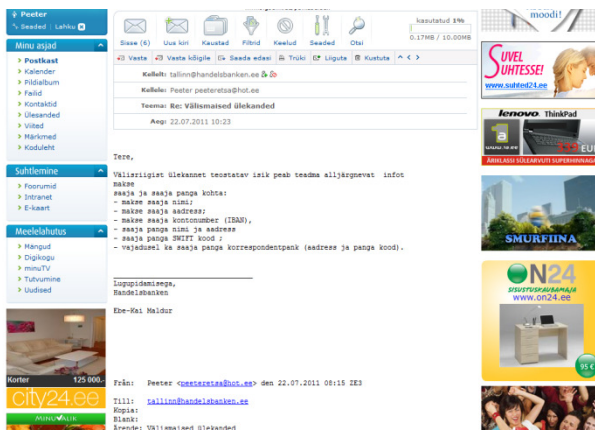


Table 15. Grammar of answered emails in Estonian banks (0-1)

Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Average
Sampo Pank	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Krediidipank	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	1,00
LHV	1	1	1	1	1	1	1	1	1	1	1	1	1,00
Swedbank	1	1	1	1	1	1	1	1	0	1	1	1	0,92
SEB	1	1	1	1	1	1	1	1	1	1	1	0	0,92
Marfin Bank	1	1	0	1	0	1	1	1	1	1	1	1	0,83
Citadele	1	1	1	1	1	1	-	1	-	0	-	0	0,78
Handelsbanken	1	1	1	1	0	1	1	0	0	0	1	1	0,67
Tallinna riipank	1	1	1	-	0	1	0	0	0	1	0	0	0,45

### Commentary

- Same as for Lithuanian and Latvian banks - most of the e-mails were answered very accurate and polite. Although some answers were not straight but the link to the page where the answer is provided.
- As it was the last year - SEB and Swedbank always provided an automatic email then follow with response.
- Only four banks (Swedbank, Nordea, Sampo Pank and LHV) out of ten provided constantly full contact information. Handelsbanken was at the other end - always missing out the main piece of information – phone numbers or names:



- On the grammar subcategory the most common issues were style, punctuation and putting a capital letter in front of a sentence. Also quite a lot of sentence structure issues were with TBB and Marfin Bank which were probably because of the representative not being a native speaker. Sampo Pank, Krediidipank, Nordea and LHV were the best in this field.

## 14. Innovation



**Innovation test measures how banks are innovating online by using financial tracking tools, adapting to new technologies and using social media to attract and retain customers.**

### Structure

The process in more detail:

<i>Financial tracking tools</i>	Providing online tools to help customers manage their accounts.
<i>Social Media Usage</i>	Using social media as a marketing/customer interaction tool.
<i>Online chat support</i>	Providing online chat support.

### Testing process

**1 Lithuanian, 2 Latvian and 1 Estonian researchers with significant experience were chosen to carry out the innovation tests by checking the innovative solutions that banks offer to help users on keeping track of daily expenses, financial forecasting and managing accounts on the go.**

**Researchers also investigated the online presence of banks and public customer experience in dealing with the bank. The criteria was based on bank’s online verified presence and not the one created by fans or global branches.**

**The last criterion was to show how banks can use efficient tools to respond quickest to the users using live support and other chat channels.**

### Presentation of the results

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

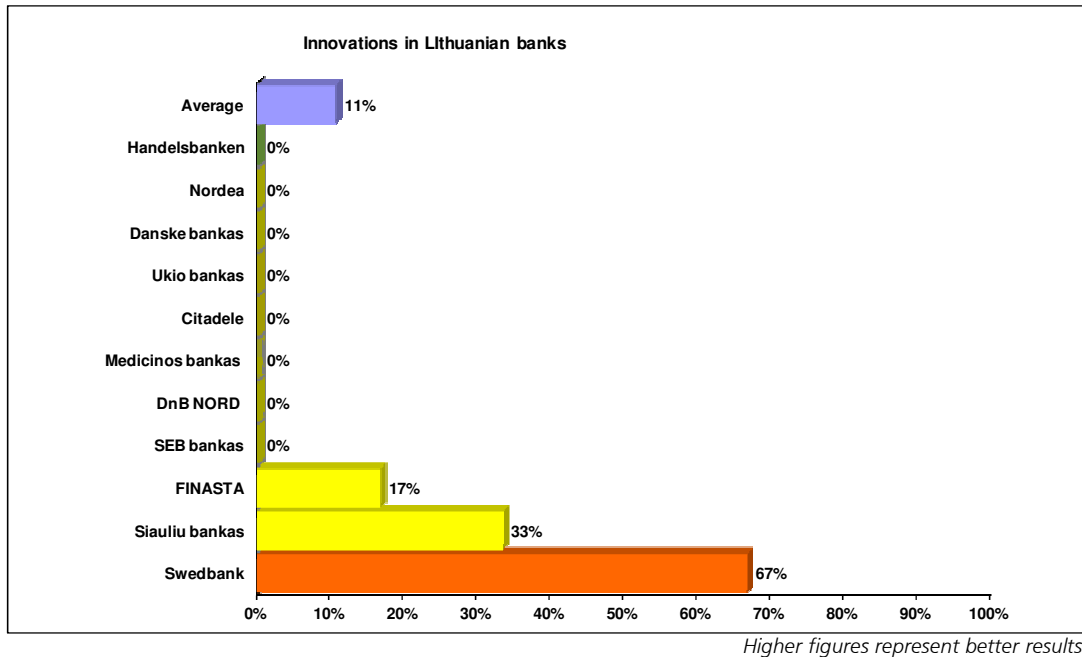
**Bank should own the financial tracking tools or be affiliated with a provider offering this service.**

**Bank should have verified account on social media, not a customer created one.**

**Bank should use efficient tools to reduce cost and respond rapidly with online help chats.**

## Innovation Index

### Lithuanian banks



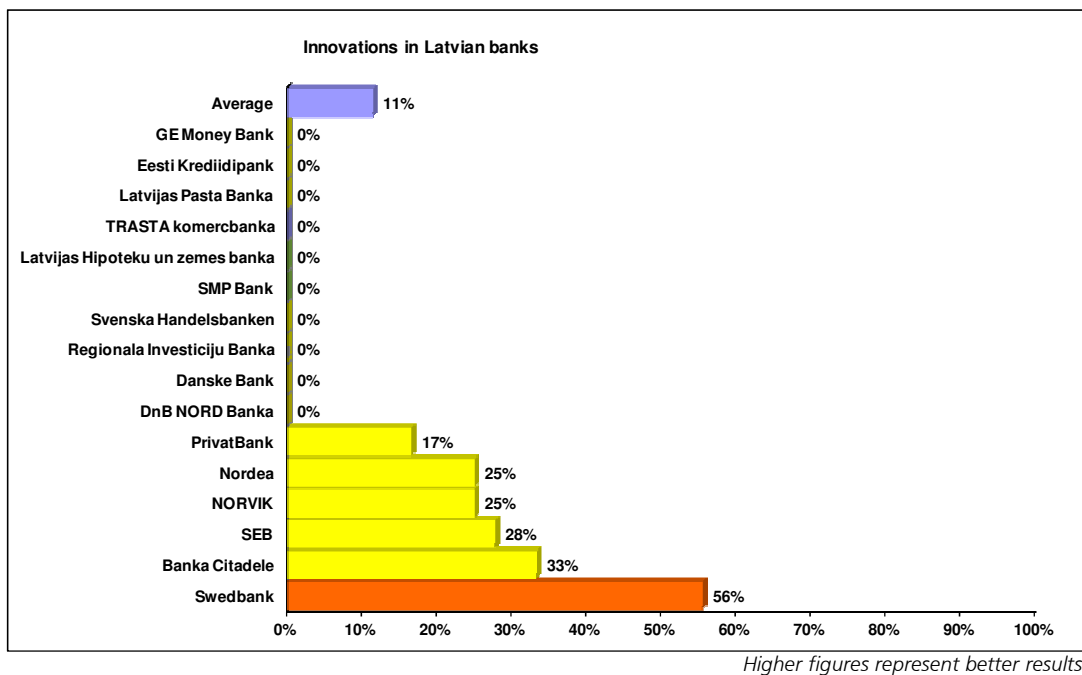
### Commentary

- Lithuanian banks met twice as much criterions (10%) as it was last year. However it's still a very small number.
- Swedbank is the best performer in this subcategory again by fulfilling all the criterions except online support.
- Siauliu bankas together with Swedbank have a presence in social media sites, and run the campaign pages to interact with current clients and attract other potential customers. Finasta only have Facebook account.
- As the last year - none of the banks use live chat support online.

## Detailed testing results

Criteria	Swedbank	Siauliu Bankas	DnB NORD	SEB bankas	Medicinos bankas	FINASTA	CITADELE	Danske Bankas	Nordea	Handelsbanken	Ukio Bankas
<b>Financial tracking tools</b>											
Planning expenses tracking tool within e-bank or as separate bank service	+	-	-	-	-	-	-	-	-	-	-
Possibility to assign certain expense category to every transaction within ebanking	+	-	-	-	-	-	-	-	-	-	-
Possibility to assign certain expense category to every transaction within e-banking, is this expense category exported to Excel/CSV or other formats	+	-	-	-	-	-	-	-	-	-	-
<b>Social media usage</b>											
Official Facebook account/group representing the bank	+	+	-	-	-	+	-	-	-	-	-
Facebook account actively maintained	+	+	-	-	-	+	-	-	-	-	-
Official Twitter account representing the bank	+	+	-	-	-	-	-	-	-	-	-
Twitter account actively maintained	+	+	-	-	-	-	-	-	-	-	-
<b>Online Support</b>											
Support Livechat text functionality in public website	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-

## Latvian banks



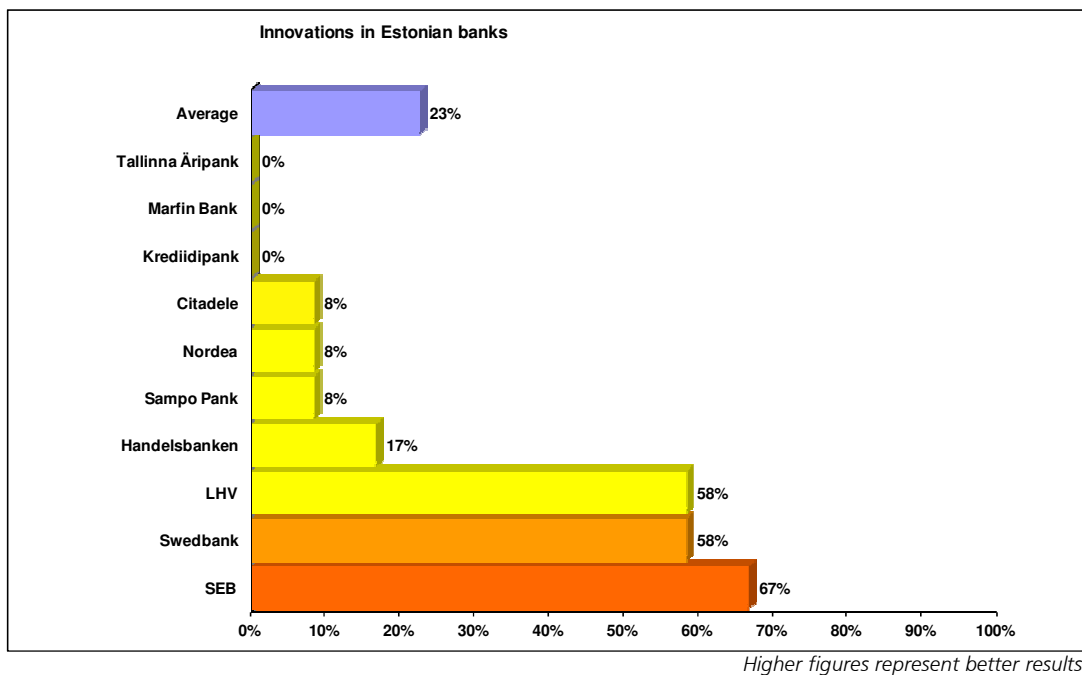
## Commentary

- In Latvia, only 6 out of 16 banks are using innovative solutions to be closer to customer's need.
- The same as last year - Swedbank is the best performer in this subcategory by being the only bank offering financial tracking tools and possibility to assign certain expense category to every transaction within e-banking. However SEB bank provides financial tracking tool as well.
- Swedbank, Citadele, Norvik, Nordea and SEB have accounts in social media sites where they expand the customer care and are active in attracting new clients.
- PrivatBank is the only bank offering Live Support chat.

## Detailed testing results

Criteria	Swedbank	DnB NORDB Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Banka Citadele	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	Eesti Krediidipank	SMP Bank
<b>Financial tracking tools</b>																	
Planning expenses tracking tool within e-bank or as separate bank service	+	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-
Possibility to assign certain expense category to every transaction within ebanking	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Possibility to assign certain expense category to every transaction within e-banking, is this expense category exported to Excel/CSV or other formats	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Social media usage</b>																	
Official Facebook account/group representing the bank	+	-	-	-	-	+	-	-	-	+	+	-	-	-	-	-	-
Facebook account actively maintained	+	-	-	-	-	+	-	-	-	+	-	-	-	-	-	-	-
Official Twitter account representing the bank	+	-	-	-	-	+	-	-	-	+	+	+	-	-	-	-	-
Twitter account actively maintained	+	-	-	-	-	+	-	-	-	-	+	+	-	-	-	-	-
<b>Online Support</b>																	
Support Livechat text functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Estonian banks



### Commentary

- Estonian banks improved innovations from 9% last year to 23%.
- SEB is the leading bank in this subcategory by lacking only in online support solutions. Swedbank and LHV are both in the second place with 58% fulfilled criterions.
- Swedbank is the only bank that offers financial tracking tools for its clients.
- SEB is the leader in social media usage and fulfills these criterions 100%.
- Only LHV bank fulfilled online support criterions.
- Only 3 banks out of 10 don't have any innovative solutions – Aripank, Marfin bank and Krediidipank.

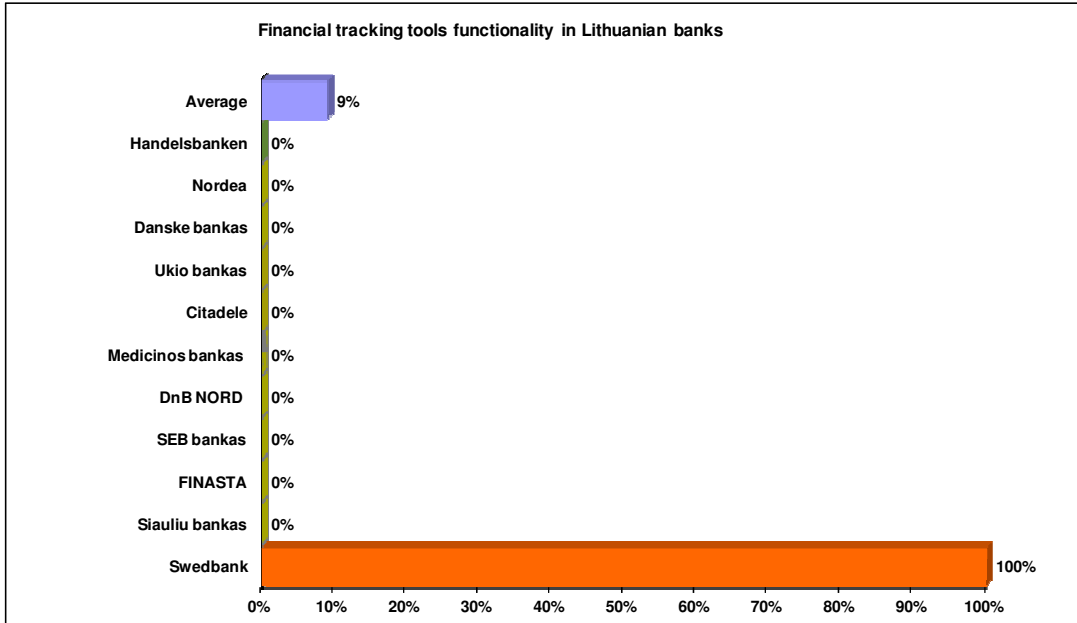
## Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Citadele	MARFIN PANK	Handelsbanken	Tallinna riipank	DnB NOR D Pank	Uniredit Bank	LHV
<b>Financial tracking tools</b>												
Planning expenses tracking tool within e-bank or as separate bank service	+	-	-	+	-	-	-	-	-	-	-	-
Possibility to assign certain expense category to every transaction within ebanking	+	-	-	+	-	-	-	-	-	-	-	-
Possibility to assign certain expense category to every transaction within e-banking, is this expense category exported to Excel/CSV or other formats	+	-	-	+	-	-	-	-	-	-	-	-
<b>Social media usage</b>												
Official Facebook account/group representing the bank	+	+	-	+	+	+	-	+	-	-	-	+
Facebook account actively maintained	+	-	+	+	-	-	-	+	-	-	-	+
Official Twitter account representing the bank	+	-	-	+	-	-	-	+	-	+	-	+
Twitter account actively maintained	-	-	-	+	-	-	-	-	-	-	-	-
<b>Online Support</b>												
Support Livechat text functionality in public website	-	-	-	-	-	-	-	-	-	-	-	+
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-	+
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-	+
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-	+



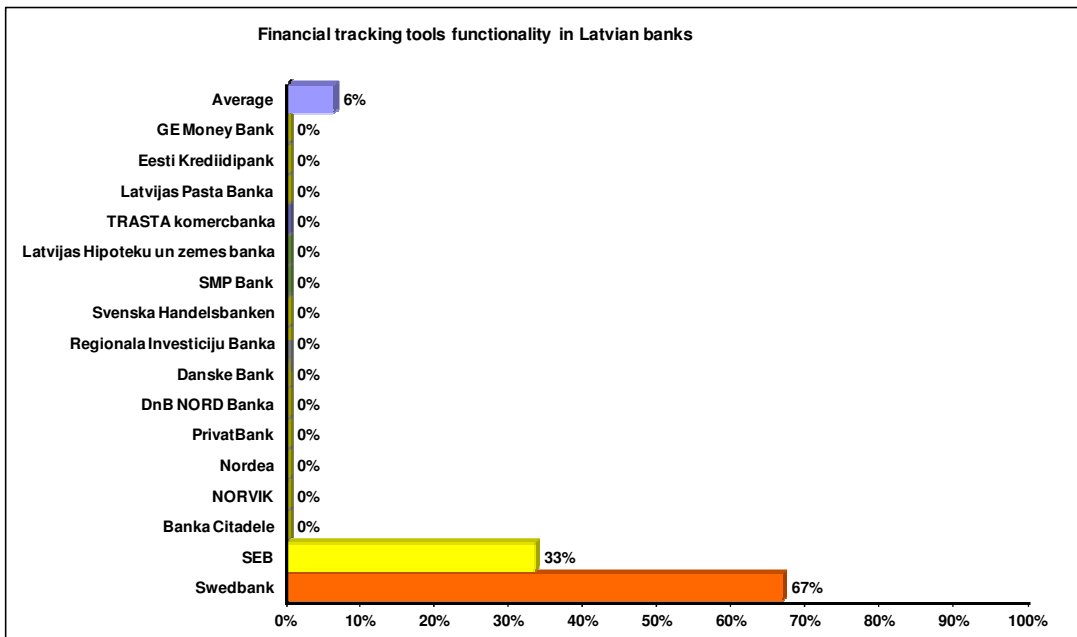
## 14.1 Financial Tracking Tools Index

### Lithuanian banks



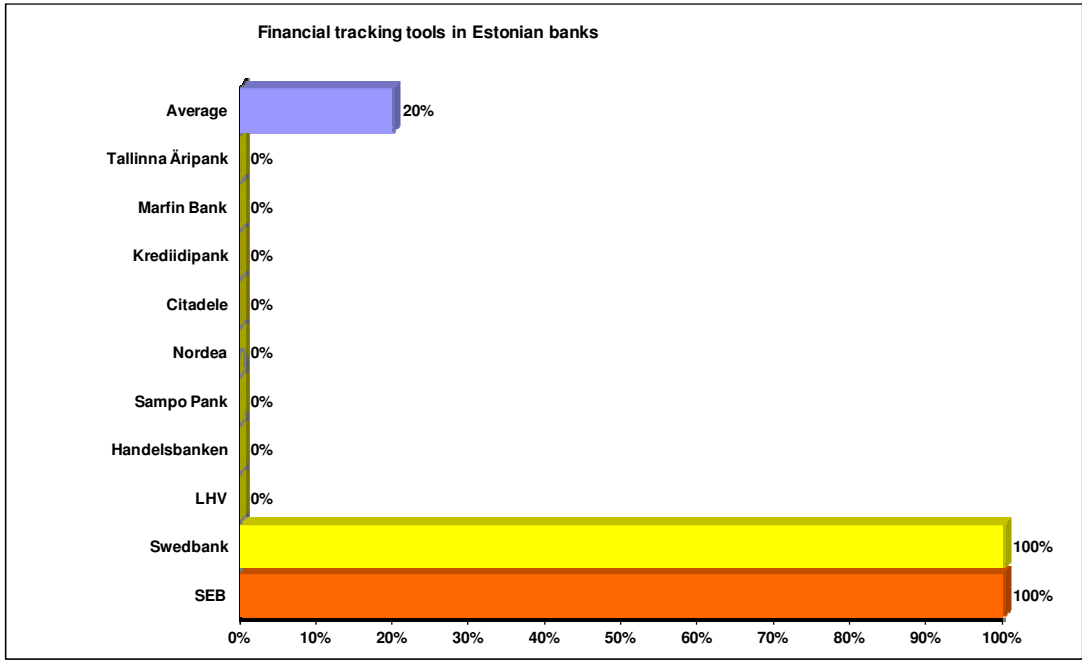
Higher figures represent better results

### Latvian banks



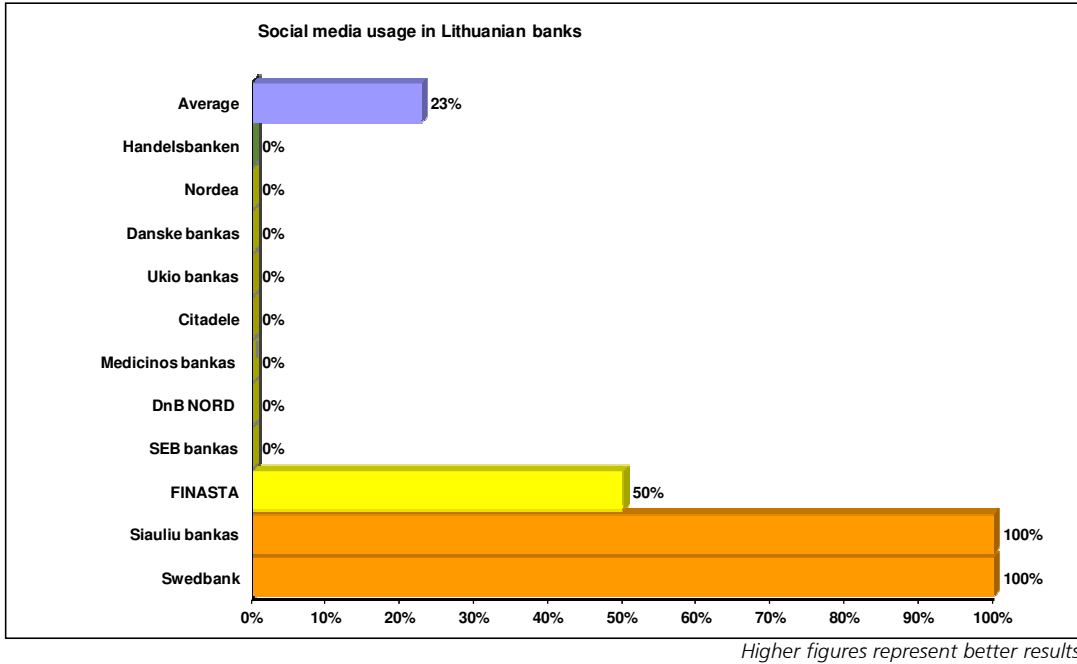
Higher figures represent better results

## Estonian banks

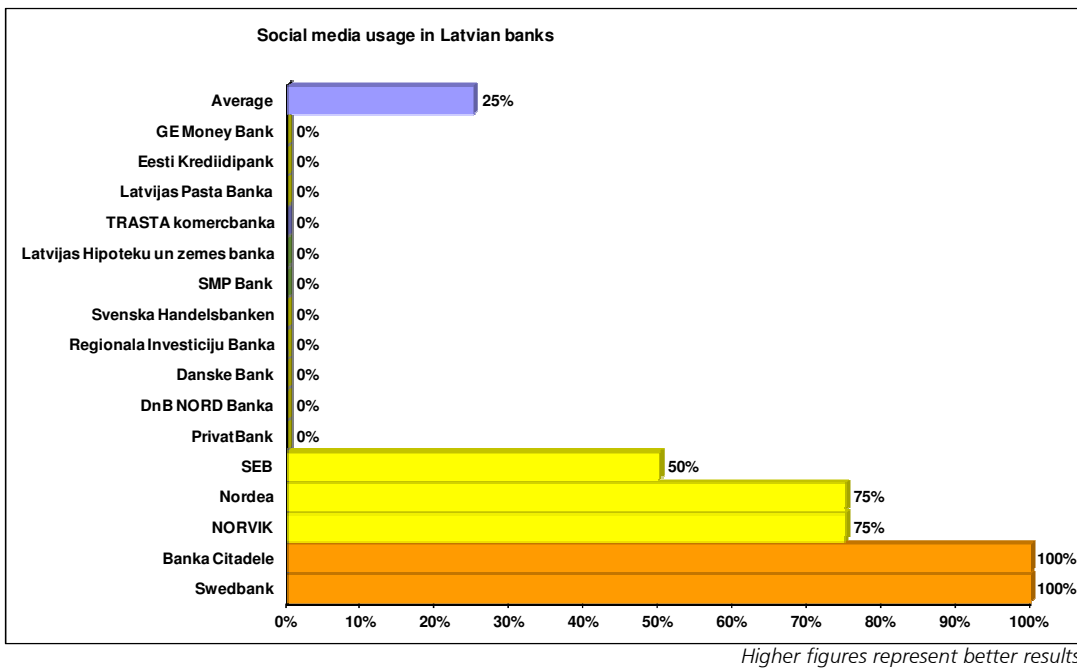


## 14.2 Social Media Usage Index

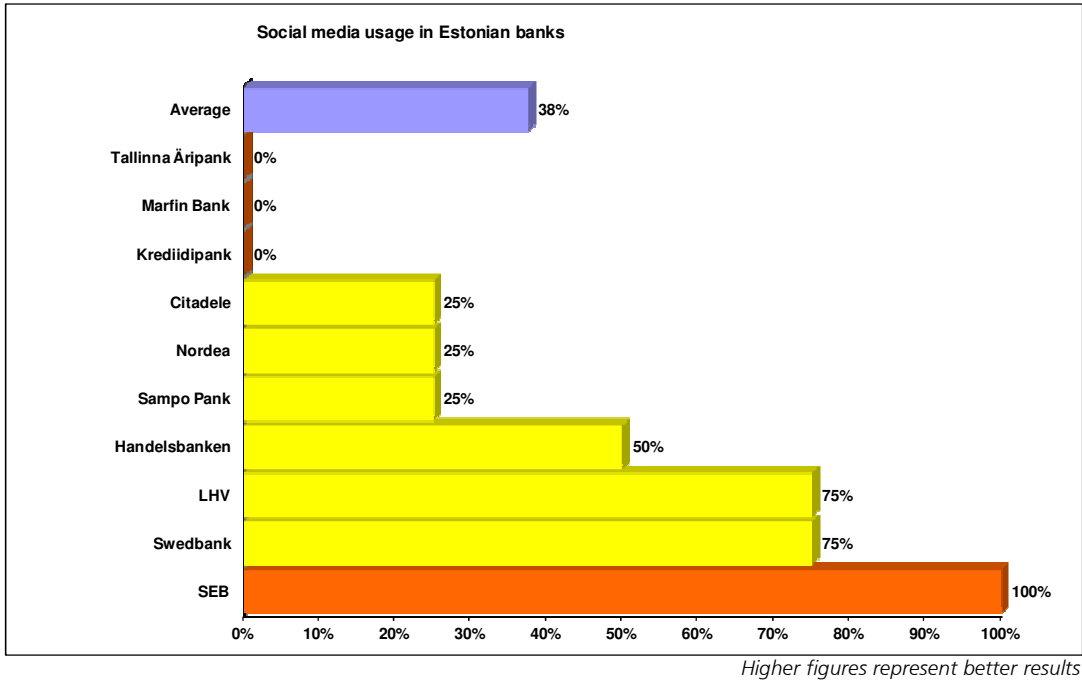
### Lithuanian banks



### Latvian banks

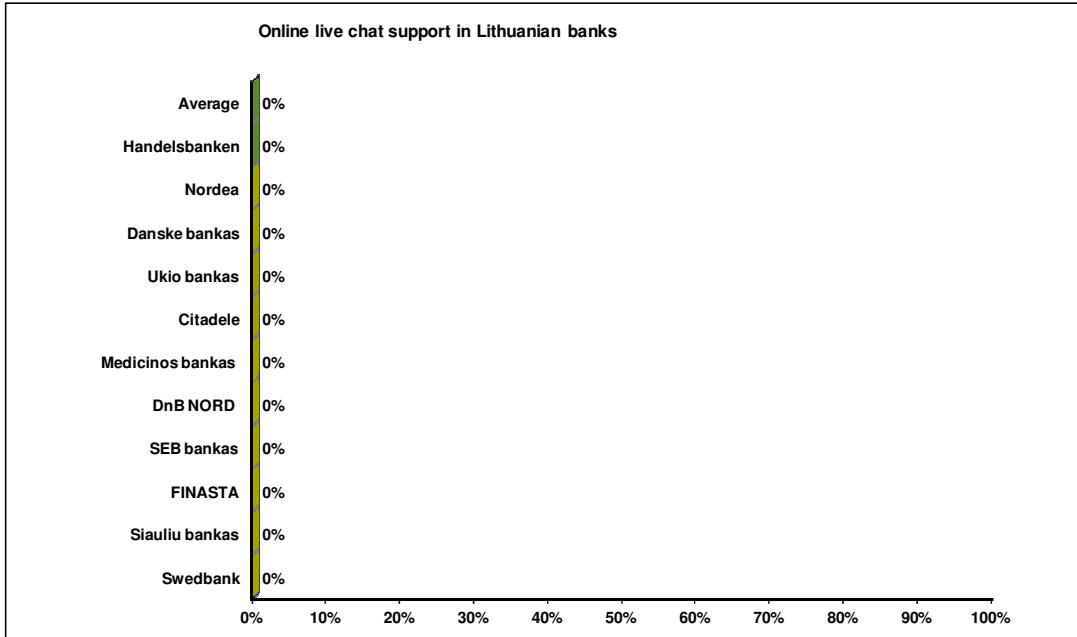


## Estonian banks



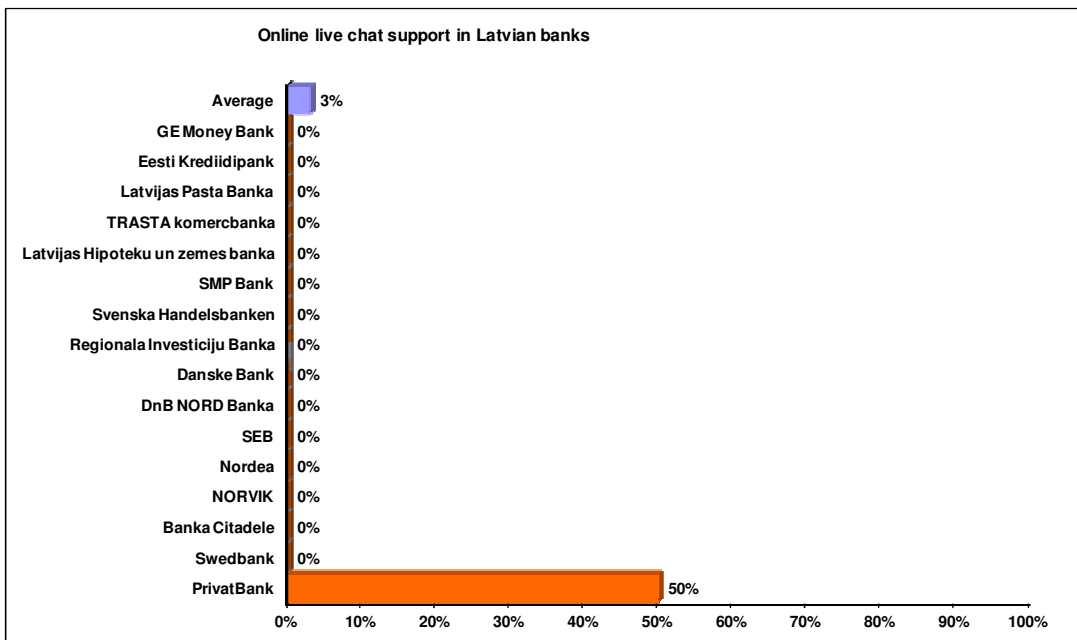
## 14.3 Online Support Index

### Lithuanian banks



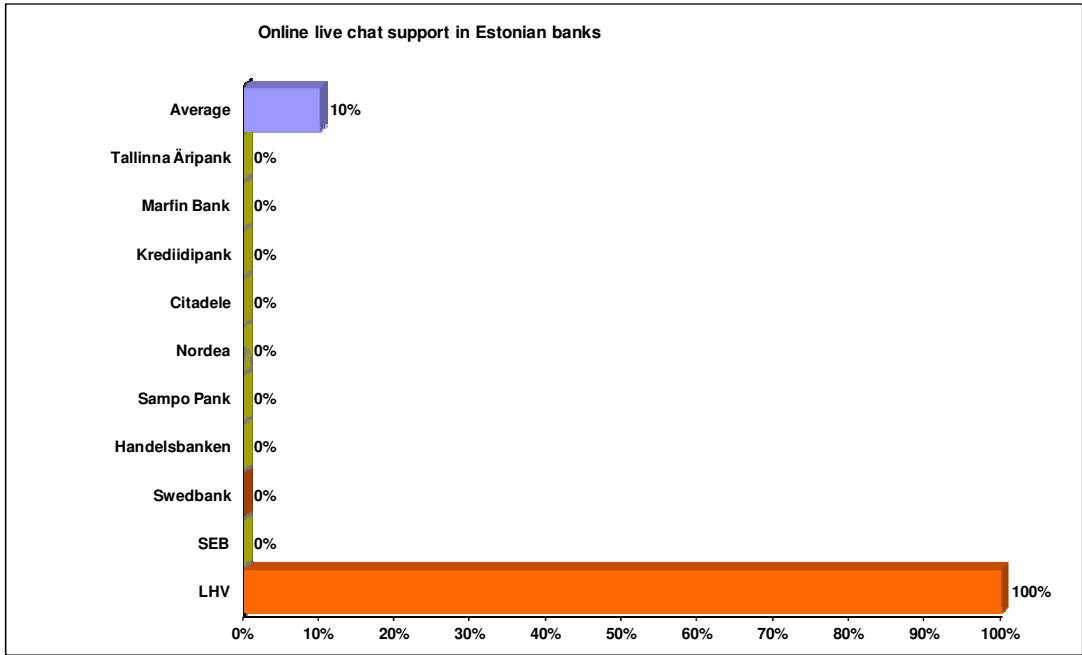
*Higher figures represent better results*

### Latvian banks



*Higher figures represent better results*

## Estonian banks



## 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.

Metasite on the web: [www.metasite.net](http://www.metasite.net)

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