

Mobile/Tablet App Customer Rating Analysis

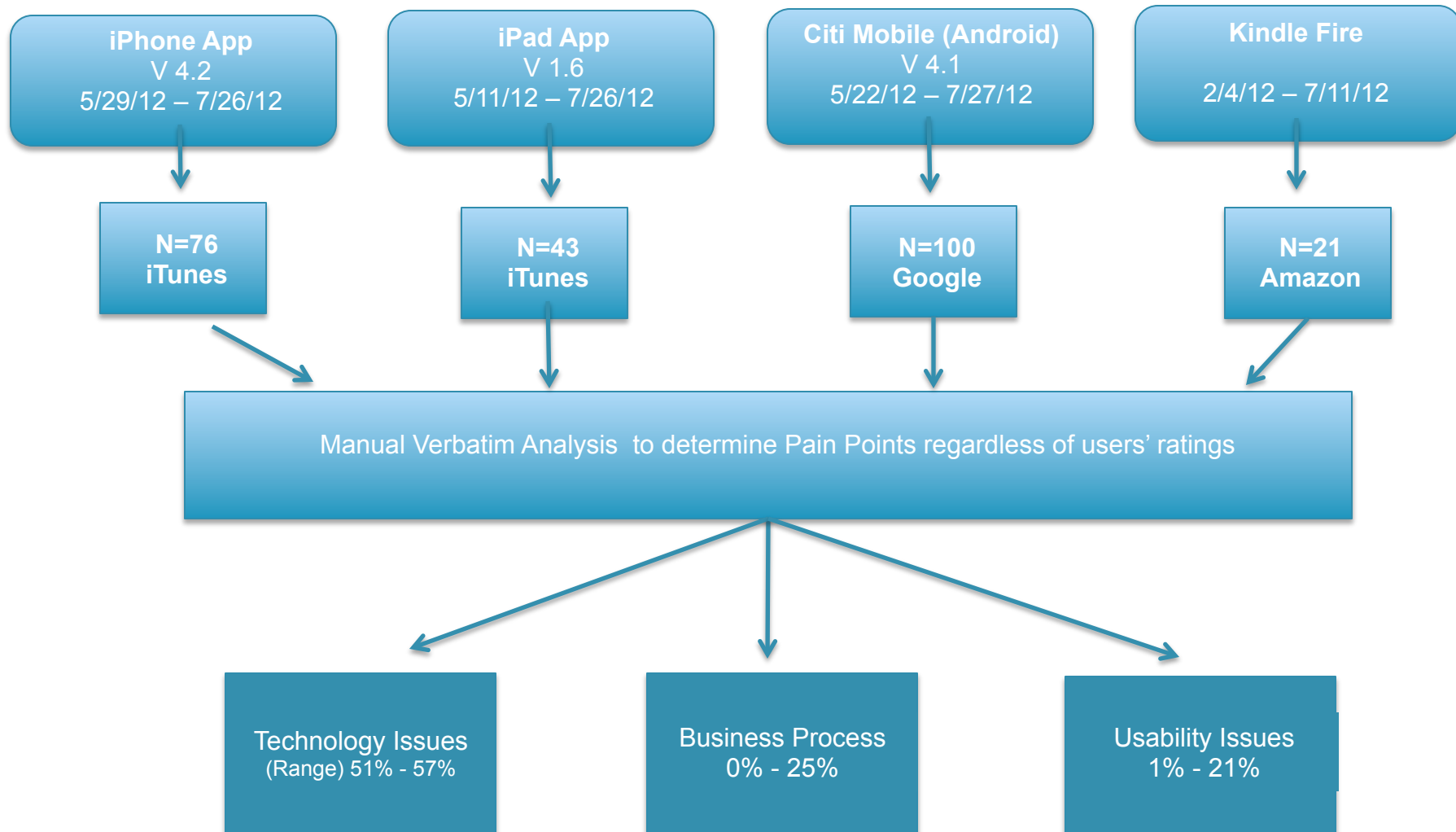
07/30/2012

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Strategic Research

- Conducted a review of user ratings for current Citi mobile and table apps on the latest version for iPhone, iPad , Android and Kindle Fire
- Reviews and ratings were categorized into the following:
 - Technical issues contributed to over half of reviews with issues such as crashing, unavailability, missing features/ functions
 - Business issues were most common for the iPhone but generally included deposit limits, and need for additional account access were common
 - Usability issues were the most common for iPad. Detractors comments focus on clutter and unnecessary/non-useful graphics.
- Some reviews included references to apps available from competitors such as USAA, Chase and Bank of America. Competitor ratings were collected for reference and are provided in the Appendix (pp 31-32)
- Addressing technical issues early and often appears to be the logical first step, while reviewing consumer comments would seem to be valuable input as planning and design decisions are made

Methodology



Summary - App Customer Rating Analysis

Common Themes At-A-Glance

iPad App
V 1.6
5/11/12 – 7/26/12

iPhone App
V 4.2
5/29/12 – 7/26/12

Citi Mobile (Android)
V 4.1
5/22/12 – 7/27/12

Kindle Fire
2/4/12 – 7/11/12

Technology Issues – 56%

- Function/Feature Missing/Not Working (19%)
- Slow/Hang (8%)
- Login Issues (17%)
- Crashes (42%)

Technology Issues – 51%

- Function/Feature Missing/Not Working (41%)
- Login Issues (23%)
- Crashes (10%)
- Slow/Hang (10%)

Technology Issues – 55%

- Function/Feature Missing/Not Working (23%)
- Slow/Hang (8%)
- Login Issues (7%)
- Crashes (7%)
- Compatibility (6%)

Technology Issues – 57%

- Function/Feature Missing/Not Working (10%)
- Slow/Hang (5%)
- Login Issues (10%)
- Compatibility (23%)

Business Process – 7%

- Need other Account Access (67%)
- Too Many Ads (33%)

Business Process – 25%

- Security Issues (58%)
- Deposit Limits (37%)
- Deposit Issues –other (11%)
- Need other Account Access (5%)

Business Process – 8%

- Need other Account Access (4%)
- Deposit Issues-other (4%)

Business Process – 0%

N/A

Usability Issues – 21%

- Design Issues (67%)
- Visual Issues/Cluttered (33%)

Usability Issues – 1.3%

- General Issues

Usability Issues – 1%

- General Issues

Usability Issues – 10%

- Navigation (10%)
- Cluttered (10%)

iPad Summary

iPad App
V 1.6
5/11/12 – 7/26/12

Technology Issues – 56%

- Function/Feature Missing/Not Working (19%)
- Slow/Hang (8%)
- Login Issues (17%)
- Crashes (42%)

Business Process – 7%

- Need other Account Access (67%)
- Too Many Ads (33%)

Usability Issues – 21%

- Design Issues (67%)
- Visual Issues/Cluttered (33%)

Consumer Ratings	Citi	BoA	Chase	USAA
iPad	3.0	4.0	4.5	4.0

➤ Technology Issues (56%)

- Function/Feature Missing/Not Working (19%)
 - Need Check Deposit, Access to Travel Notification, Pending Deposits/Transactions
- Crashes (42%)
- Can't Login (17%)
- Slow/Hangs/Communication Issues? /lack of failure feedback(?8%)

➤ Business Process Issues (21%)

- Account Types (business/Hilton Hhonors) not included (67%)
- Too Many Ads (33%)

➤ Usability Issues (21%)

- General Issues/Design (67%)
- Visual Issues/Cluttered (33%)

iPhone Summary

iPhone App
V 4.2
5/29/12 – 7/26/12

Technology Issues – 51%

- Function/Feature Missing/Not Working (41%)
- Login Issues (23%)
- Crashes (10%)
- Slow/Hang (10%)

Business Process – 25%

- Security Issues (58%)
- Deposit Limits (37%)
- Deposit Issues –other (11%)
- Need other Account Access (5%)

Usability Issues – 1.3%

- General Issues

Consumer Ratings	Citi	BoA	Chase	USAA
iPhone	2.5	3.0	3.5	4.0

➤ Technology Issues (51%)

- Function/Feature Missing/Not Working (41%)
 - Check Deposits not working, POP does not work, Need pending payments/transactions, need push alerts
- Crashes (10%)
- Can't Login (23%)
- Slow/Hangs/Communication Issues? /lack of failure feedback?(10%)

➤ Business Process Issues (25%)

- Account Types (business/Hilton Hhonor) not included (5%)
- Security Cumbersome (58%)
- Deposit Limits (37%)
- Deposit Issues-other (11%)
 - Use of ATM number, transfer options limited, can't see full acct. numbers (cumbersome requirements in smartphone environment)

➤ Usability Issues (1.3%)

- General Issues/Design (1.3%)
 - Unprofessional appearance, can't see all acct. info, mobile deposit service seems to be hidden

CitiMobile (Android) Summary

Citi Mobile (Android)
V 4.1
5/22/12 – 7/27/12



Technology Issues – 55%

- Function/Feature Missing/Not Working (23%)
- Slow/Hang (8%)
- Login Issues (7%)
- Crashes (7%)
- Compatibility (6%)



Business Process – 8%

- Need other Account Access (4%)
- Deposit Issues-other (4%)



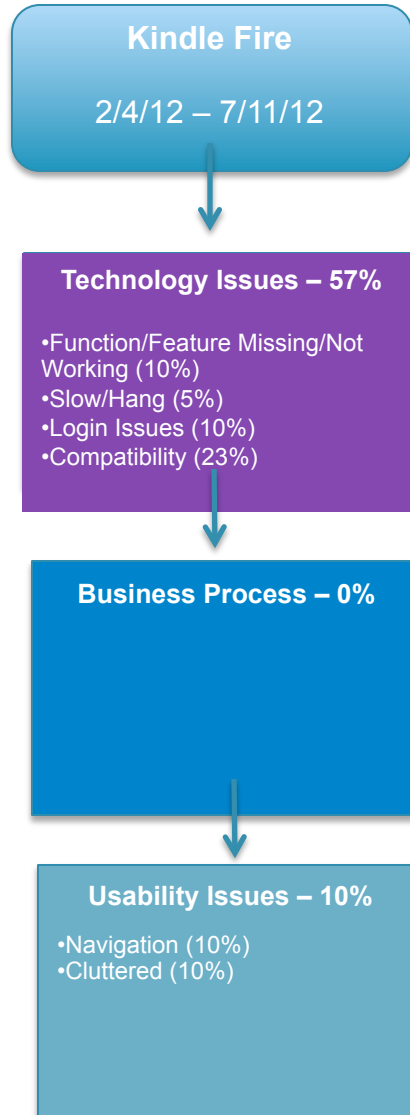
Usability Issues – 1%

- General Issues

Consumer Ratings	Citi	BoA	Chase	USAA
CitiMobile	3.7	4.3	4.3	4.7

- **Technology Issues (55%)**
 - Function/Feature Missing/Not Working (23%)
 - Landscape mode needed, POP & Deposits don't work, Can't cut and paste from PWD vaults, can't move BIG app to SD card, can't add payees, TY pts not updated on App
 - Crashes/Hangs/Slow/Communication Issues?(15%)
 - Can't Login (7%)
 - Compatibility with other Devices (6%)- Are there devices that are not supported?/Have software interactions been tested?
- **Business Process Issues (8%)**
 - Account Types (business/Hilton Hhonors) not included (4%)
 - Deposit Issues/Security constraints (4%)
 - Use of ATM number on cell phone?-Cumbersome
 - Deposit Limits
- **Usability Issues (1%)**
 - Awkward Navigation

Kindle Fire Summary



Consumer Ratings	Citi	BoA-tablet
Kindle Fire	3.0	4.0

➤ Technology Issues (57%)

- Function/Feature Missing/Not Working (20%)
 - Portrait mode needed, fund transfer not working, not as complete as regular website
- Crashes/Hangs/Slow (5%)
- Can't Login (10%)
- Compatibility with other Devices (23%)

➤ Business Process Issues (None)

➤ Usability Issues (10%)

- Awkward Navigation, designed for looks not utility, need simple clean operation, takes a while to learn

Citi App - iPad

Customer Ratings

▼ Average rating for the current version: ★★☆☆☆ 128 Ratings



► Average rating for all versions: ★★☆☆☆ 942 Ratings

Source: iTunes 7/27/2012

Chase iPad
V 3.34.10.8101
Source: iTunes 7/31/2012

★★★★☆ 1/2

USAA iPad
V 3.6
Source: iTunes 7/31/2012

★★★★

BoA iPad
V 4.0.032
Source: iTunes 7/31/2012

★★★★

Customer Ratings Analysis – iPad – V 1.6

N=43; Source iTunes; Range 5/11/2012-7/26/2012

Technology Issues
56%

42% Crashes

19% Function/Feature Missing/Not Working

17% Can't Login

8% Slow/Hang/Communication?

Usability Issues
21%

33% Visual Issues / Cluttered

67% Design

Business Process
7%

67% Account Types Not Included

33% Too Many Advertisements

Technology Issues

Crashes (42%)

"Not usable...App will open up and crashes immediately on my iPad 3. Best to access it via browser." Jul 4, 2012

"Crashes every time." Jun 16, 2012

Function/Feature Missing/Not Working (19%)

"Unfortunately, different from the I phone app, this does not allow you to make deposits! Too much useless information but no solutions for the user. A big disappointment !" Jun 30, 2012

Need access to Travel Notifications- Jun24, 2012

"The technology is old so why no check deposit" That "explore how other people spend money" that's just a useless....replace that section with check deposit..." May 27, 2012

"wont' show my pending payments..." Jul 10, 2012

Login Issues (17%)

"This app is total crap! Can't even sign in ! Jun 24, 2012

"Citibank, how come I can log in fine with the iPhone app (and the website of course), but not with iPad version? FAIL. Jun 16, 2012

"Doesn't work at all. Crashes immediately on signing in even with the new version and a reinstall." May 14, 2012

"app doesn't recognize my username and password. Citibank can't help" May 21, 2012

Slow/Communication Issues? (8%)

"I have been trying to use this app for more than a month and all I get is message saying we are temporarily busy..." Jul 13, 2012

"It always tells me there are delays for my account, and I have to use Safari instead. Please fix it." May 20, 2012

Usability Issues

Visual Design / Cluttered (33%)

“User interface is fancy but not intuitive at all. They try to be unique by using non-conventional UI elements which just confuse users. The application response delays make it feel slow even on iPad2. Most disappointing is missing check deposit feature, the main reason I have installed it in the first place. In terms of end user value saving me trip to the bank to deposit a check is paramount. I can check my balances from my Mac.” May 19, 2012

“despite release notes...the app icon is still low res. And appears blurry – as do the actual account names within the app. Seems like a half baked implementation, as evidence by a few other areas of the app” Jun 23, 2012

General Design (67%)

“Your iPhone app is actually better than the iPad version. ...Too much irrelevant information. Out of three parts only 2 relevant to acct. activity. The third with graphics completely useless. What would I care who and what spending in the country. To feel better when you spend a lot which is still not much in comparison with others? If that’s the idea, then it just plain stupid. Plus iPad version is too overloaded with graphics features that it is kind of jittery...there is no smooth movement when you scroll and it constantly freezes for a second, which is quite annoying.” Jun 16, 2012

“Who cares how others are spending their money? Really ! All I want is to easily see my credit card account, and be asble to download my statement.” Jun 2, 2012

“Only to see information, you cannot change payments, add payees, you still need website, so why bother with the app?” May 30, 2012

“Please add transaction number assigned to the future payments on your future payments page, like it is done on Citibank” Jun 16, 2012

Business Process Issues

Accounts Accessible (67%)

“Business accts need to be more than view only and link-able. No reason not to provide business customers the same features.” Jun 24, 2012

“App does not support Citi Hilton Honors Card. False Advertising. Spent 20 min on phone with customer support before they realized ti was not supported.” May 29, 2012

Advertisements (33%)

“It seems like the most prominent parts of the UI are an advertisement or something -- the main app has multiple pages, but only the first page tells you anything about your account. The rest seem to be example graphs or something (it's hard to really tell what they are for) When I did figure out how to drill into my account, it didn't show any transactions, even though I use the card frequently. There is a slider for controlling how much history to view, but there is no scale, so when you move it around, you don't know what time period you are viewing. You are best-off using the Citibank web site.” May 13, 2012

Citi App - iPhone

Customer Ratings

▼ Average rating for the current version: ★★☆☆☆ 93 Ratings



2 1/2

▶ Average rating for all versions: ★★☆☆☆ 23428 Ratings

Source: iTunes 7/27/2012

USAA iPhone
V 4.9

Source: iTunes 7/31/2012



Chase iPhone
V 2.17

Source: iTunes 7/31/2012



BoA iPhone
V 3.3.351

Source: iTunes 7/31/2012



Technology Issues
51%

41% Function/Feature Missing/Not Working

23% Can't Login

10% Crashes

10% Slow/Hang/Communication?

Business Process
25%

58% Security Issues

37% Deposit Limits

11% Deposit Issues

5% Business Access Needed

Usability Issues
1.3%

General Issues

Technology Issues

Function/Feature Missing/Not Working (41%)

"The mobile deposit feature is way less reliable than similar functionality at other banks. The front check image takes a picture upside down--they need to modify the app to have a grid overlay when taking the photo so you know to take it upside down. Even so, I will get random errors in non-human terms (function name fails-- CheckUpperLimit and oddities like that). On another recent deposit when I put in the dollar amount of check to deposit, instead of taking me to the next screen to take a photo it takes me to a bank locator lookup? Another check was deposited 3 times, despite the app giving me errors the first two tries. Customer service on phone said these problems are all normal and to just keep retrying." Jun 19, 2012

- *Can't change pending payments Jul 26, 2012*
- *Can't see pending transactions Jul 23, 2012*
- *"My Citibank no longer has the check deposit feature. I guess I'll move my mobile banking to another bank." Jul 10, 2012*
- *Check deposit feature not working Jul 7, 2012*
- *"Don't see check deposits any where, it had it for about a week when I installed the app but disappeared." Jul 15, 2012*
- *POP does not work Jul 5, 2012*
- *Branch locator function never works Jun 20, 2012*
- *POP money is a joke and capability to send external transfers to ur own accts need to be added... Jun 3, 2012*
- *Why doesn't this app have push alerts like Chase does?" May 29, 2012*

Login Issues (23%)

- *"Can't access my account after login" Jul 3, 2012*
- *"After I logged in, it told me there was no data for my account. When I navigate to the page to view balance, it would tell me balance, but then instantly log me out...." Jul 2, 2012*
- *"I cannot log on. I'm 100% positive my info is correct because I just logged on via their web page." Jun 25, 2012*
- *I don't recommend this app. I can't log on because the app won't accept hyphens. What if your already established user ID has a hyphen in it? Citi's response was either create a new ID without a hyphen or go to the Internet. Why would I do either if you have an app that is supposed to be integrated? Jun 21, 2012*

Crashes (10%)

- *"Crashes after trying to make a payment and no branches in GA, time to move on, Sorry Citibank for not keeping up with the times" Jul 4, 2012*
- *"Would give this 0 stars if I could! Keeps crashing and now can't even access credit card info from it!" Jul 21, 2012*
- *"Worse App. Crashes constantly" Jul 12, 2012*

Slow/Communication Issues? (10%)

- *"Needs to be quicker; Would be nice if you can sign into app with just ATM pin; should also allow to upload pics of checks from the camera roll to make deposits." Jun 30, 2012*
- *"Overall speed and functionality of the app is FAR behind that of Chase's app." Jun 1, 2012*
- *"Useless, slow and not worth the space on my iPhone. ..." May 29, 2012*

Business Process Issues

Security Issues (58%)

•“App is NOT equal to other banks. This app is horrid, not because it is written poorly, but because of the required bull\$#^€ you have to deal with when mobile check depositing. I don't think it is necessary to input my debit card number every time I go to make a deposit (for each check). After already logging into the app. Honestly Citibank, if someone wants to hack my account and PUT MONEY IN IT I don't really mind. It is a real pain and is not as simple as the commercials claim. As I don't have a branch anywhere near me. I was really looking forward to mobile check deposit - but this is a joke. I have been using Chases version for over a year and it is far superior!!!” Jul 10, 2012

•“It is completely ridiculous to require debit card # and last 4 of SSN just to make a deposit, even after I have already authenticated to access my account. I can send any John Doe in to the bank to make a deposit into my account, whats with all the 'extra' unnecessary steps?? #FAIL” June 2, 2012

Deposit Limits (37%)

•“1000 deposit maximum is useless! This is the reason I'm leaving CitiBank, combined with there being no locations in my area.” Jul 9, 2012

•“\$1K limit is ridiculous. Why is Citibank always behind the time with technology? I dislike Chase, but I'm considering going back to them. Get with it.” Jul 14, 2012

Deposit Issues (other) (11%)

•“Needs improvement; Cons:

-Need to type ATM number to deposit checks

-Mobile deposit limited to \$500 per day

-Transfer options are limited on mobile (e.g., no international wires; could really use this, especially access to wire models)

-Can't see full account numbers in order to give transfer/direct deposit instructions to clients & employer” Jun 28, 2012

Access to Business Accounts needed (5%)

•“I CANNOT access my Citi Business Aadvantage credit card account from ANY mobile device. PLEASE integrate ALL CitiBusiness credit cards into this app for all the business cardmembers.” Jul 19, 2012

Usability Issues

General Design

•“This app provides basic functionality, but is not nearly as complete as other mobile banking apps.

USAA has an incredible mobile app if a template is needed.

Problems:

- unprofessional appearance

- app only contains minimal account information: I can't see my whole account number or routing number

- \$500 limit on mobile check deposits

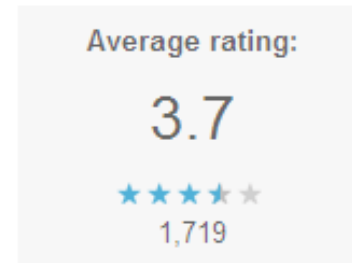
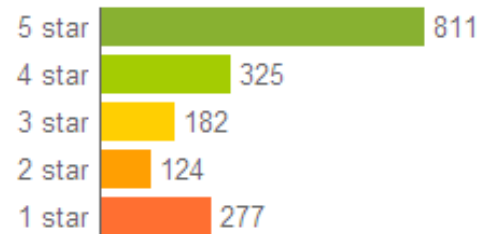
login requires text login instead of having an option to enter a quick login phone code”

Jun 26, 2012

•“The mobile deposit service is hidden and the \$1000 limit makes this great feature an utter disappointment...” Jun 12, 2012

Citi Mobile – Android

User Reviews



Source: Google 7/27/2012

USAA Droid
V 4.8
Source Google Play 7/31/2012

★★★★ .7

Chase Droid
V 2.5
Source: Google Play 7/31/2012

★★★★ .3

BoA Droid
V 3.3.233
Source: Google Play 7/31/2012

★★★★ .3

BoA Droid-Tablet
V 3.4.84
Source: Google Play 7/31/2012

★★★★

Technology Issues
55%

23% Function/Feature Missing/Not Working

8% Slow

7% Can't Login

7% Crashes/Hangs

6% Compatibility

3% Security Access

Business Process
8%

4% Business Accts/Hhonor Card

4% Deposit Issues /Security

Usability Issues
1%

General Issues

Technology Issues

Function / Feature Missing/ Not Working (23%)

- Thankyou points are not updated on this app Jul 27, 2012*
- It would be great to see in the checking acct activity the images of the checks that is why just 4 stars. Jul 26, 2012*
- Despite five attempts to deposit a check with all four corners clearly showing in the photos, the deposit was not accepted with the statement; "unable to read bottom of the check". The photos were taken on a dark background so the check outline is clearly visible. This app will be helpful for checking balances and transferring money but not making deposits. In my case, the bank is nearby so making deposits was more of a "fun" feature. I'm using a Galaxy S2 with ICS. Jul 21, 2012*
- How come I can't add payees from my phone with the chase app I could you guys r behind you need an update Jul 19, 2012*
- Like other users, I can no longer paste in my secure password. This is a showstopper for me. Galaxy S3.*
- This app appears to deliberately break cut-n-paste, which makes it useless for anyone who uses a password manager. Morons*
- The app used to work fine, but in version 4 (ICS), the app won't allow me to paste in my user name or password from my password keeper application*
- I use last pass to secure & archive my long passwords. I cannot past password in login window. Please fix.*
- Popmoney doesn't work Jun 30, 2012*
- Can you make it usable in Landscape? Jun 21, 2012*
- Update keeps asking for update. OK, rather than doing so automatically as it had approved when installed. Jun 16, 2012*
- There was a change recently where I cannot paste my login info, so I cannot use this app anymore. (I use secure password vaults with random strings of characters_. Too bad Jun 5, 2012*
- If the account is overdraw...it still shows as 0.00 not a negative number. Also notification of a transaction the moment it hits the account would be nice. In real time, not the next day. Jun 2,2012*
- Depositing checks is difficult and not intuitive. Bug fixes are needed for the camera. May 25, 2012*
- I'm unable to move app to SD card. May 26, 2012*
- Camera app will not focus on check so cannot process the deposit. Cmon citibank, this is basic stuff ! May 25, 2012*
- "It's great to have an app for both credit cards and checking accounts, but every time I try to deposit a check it freezes when it gets to the picture-taking stage and then crashes. I've never been able to successfully deposit a check with the app, so I hope that in the future the developers fix it." Jun 23, 2012*

Technology Issues

<p>Slow (8%)</p>	<ul style="list-style-type: none"> •“Seriously citi, one of the biggest banks and one of the worst mobile phone apps. Takes literally 1 minute to open on a HTC One X, then the login rarely works. Would give more info but can barely use the app. Hate BofA but at least their mobile app works. Lamest bank ever. Have fun ripping people off.” Jul 20, 2012 •“This app won’t even open on my Samsung Galaxy! It just shows the citi logo and a never ending spinning wheel! “ Jul 15, 2012 •“Slow and clunky. Generally does what it says but no many options. Looks like a port of an iPhone app.” Jul 12, 2012 •“After tapping on citi icon it takes roughly 25 seconds to get to sign in page, why? I have LTE connectivity, so I doubt it has something to do with the connectivity.” Jul 7, 2012 •“Sometimes it can take a long time to load...” Jun 13, 2012
<p>Login Issues (7%)</p>	<ul style="list-style-type: none"> •“I cannot login and I cannot use a password manager because it prohibits pasting text into the user and password fields” Jun 14, 2012 •“Until recently I would have given this app 4 stars, however now that has changed. I haven’t been able to log on because the app won’t accept my user id, but on my ipad citibank app it does with no problems. I spoke with citibank and they said they have had issues with the Android app and are working on a fix for this glitch.” Jun 11, 2012
<p>Crash/Freeze (7%)</p>	<ul style="list-style-type: none"> •“Crashing constantly, limits of deposit. Time to move back to Chase.” Jul 13, 2012 •“Use to be able to make deposits. All of a sudden the app just started to freeze. Needs bug fix!” Jul 10, 2012 •“Useless, Deposit keeps Crashing.” Jul 1, 2012
<p>Compatibility (6%)</p>	<ul style="list-style-type: none"> •“Android 4.0 – Doesn’t work on ICS” Jul 19, 2012 •“Does not even load anything on my HTC One X.” Jul 12, 2012 •“Samsung Galaxy S3 - This app don’t work on GS3 ICS4.0.4 error ‘info not recognized.’”
<p>Security Access (3%)</p>	<ul style="list-style-type: none"> •“Why does Citi need access to all of my <cellphone> contacts?” Jul 21, 2012 •“Why does app require full read/write access to all my contacts?” Jun 9, 2012 •“There is no need for this app to have access to all my personal data. Uninstalled.” Jun 6, 2012

Business Process Issues

Access to Business Accounts needed (4%)

•“No Access to my Citi Business Card!!!!
Unlike Chase, apparently Citi doesn't allow you to access/view both business and personal accounts on the same page with the same logon. Such an easy fix yet they continue to claim a false protocol for why they can't do this. They deserved their moody downgrade for "Customer Satisfaction".“ Jun 22, 2012

Deposit Limits (3%)

•“Limits of deposits. Time to move back to Chase.”Jul 13, 2012

•“The limit on the check deposits makes it the feature useless to me. You would think that after being a customer for over 10 years there would be some kind of trust. This is still a problem” Jun 6, 2012

Security Issues (1%)

•“It shouldn't require you to enter in your atm card number every time you deposit a check.” Jun 1, 2012

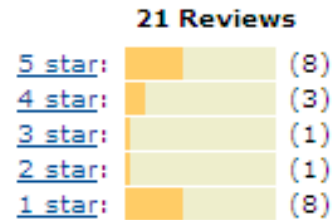
Usability Issues

General Design

• *“Terrible Design and very user un-friendly!” Jul 18, 2012*

Citi Mobile – Kindle Fire

Average Customer Review
★ ★ ★ ☆ ☆ (21 customer reviews)



Source: Amazon 7/27/2012

BoA Droid-Tablet

V 3.4.84

Source: Google Play 7/31/2012



Technology Issues
57%

23% Compatibility

10% Portrait Mode Needed

10% Missing Functionality

10% Login Issues

5% Slow

Usability Issues
10%

5% Navigation

5% Cluttered

Technology Issues

Compatibility (23%)	<ul style="list-style-type: none"> •“People will not buy Kindle fire to use this app. It is your bad choice, Citi. I’m disappointed about you guys.” Jun 13, 2012 •Congrats for releasing a brand new app which is not even compatible with any android device I own.” April 27, 2012 •“So this is only for Fire users? I guess that they must be the only ones that have Citi accounts then.” April 27, 2012 •“Will not install on android tablets. Absolute waste of time, much like Citi bank.” Mar 20, 2012 •“Highly irritating to see Citibank finally create an Android app that works on only one kind of Android device. Other banks have figured out how to write secure Android apps that work with the vast majority of Android-based devices, and I have to consider taking my business to those other banks. In the same spirit, perhaps Citibank can modify their drive-up windows such that only a late-model Toyota Camry sedan can pull up to the ATM.” Feb 24, 2012
Portrait Mode Needed (10%)	<ul style="list-style-type: none"> •“I dislike how there’s no portrait option” Feb 19, 2012 •“It would be nice to be able to use it in portrait mode besides landscape mode” May 5, 2012
Functionality (10%)	<ul style="list-style-type: none"> •“This app, while slick, does not have the functionality of the regular nonlinear site. I couldn't set up, perform, or even see the history for my external transfers. Since Citibank closed all the brick and mortar branches and left my state entirely, the external transfers are the ONLY way I can easily get funds in and out of the account. Instead of the slick bar graphs and articles showing "how the average American spends their money", etc. (silly), I could have used the basic functionality to do and see my needed banking transactions. I am removing from Kindle, what I resent is that it will eat up space in my cloud storage, as I haven't found a way to delete bad apps from that. Their regular site works fine with Amazon's Silk browser, I wish I hadn't wasted my time with this stripped down, silly app!” Mar 18, 2012 •“The app is pretty and all, but fund transfer is not working. It doesn't port my external account information, and it keeps telling me to add an account. So all I can do is to check the balance - which I can do with Mint already...” Mar 3, 2012
Login Issues (10%)	<ul style="list-style-type: none"> •“This app wouldn’t let me log into an existing account that works on the web browser in my Kindle Fire.” Feb 8, 2012 •“I could not log in through my kindles browser so I downloaded this app thinking it would work and it didn’t.” Feb 8, 2012
Slow (5%)	<p>“This app is a step in the right direction...The app is a bit sluggish..” Apr 6, 2012</p>

Usability Issues

General Design

- *“...It does take a few minutes to figure out how to navigate it as it is VERY different from the website...” Apr 20, 2012*
- *“It's finally here. I have been waiting for Citi's app from the start. I don't know why it took so long. Chase Bank's has been available from the first release of the Kindle Fire. Citi's operation is exactly the same as the iPad application, which unfortunately is designed more for looks then utility. Bring back the simple clean operation and icons of the iPhone version. “ Feb 11, 2012*

Appendix

- ✓ Common Themes at-a-glance
- ✓ Android Platform Comparison
- ✓ Apple Platform Comparison

Summary - App Customer Rating Analysis

Common Themes At-A-Glance

iPad App
V 1.6
5/11/12 – 7/26/12

iPhone App
V 4.2
5/29/12 – 7/26/12

Citi Mobile (Android)
V 4.1
5/22/12 – 7/27/12

Kindle Fire
2/4/12 – 7/11/12

Technology Issues – 56%

- Function/Feature Missing/Not Working (19%)
- Slow/Hang (8%)
- Login Issues (17%)
- Crashes (42%)

Technology Issues – 51%

- Function/Feature Missing/Not Working (41%)
- Login Issues (23%)
- Crashes (10%)
- Slow/Hang (10%)

Technology Issues – 55%

- Function/Feature Missing/Not Working (23%)
- Slow/Hang (8%)
- Login Issues (7%)
- Crashes (7%)
- Compatibility (6%)

Technology Issues – 57%

- Function/Feature Missing/Not Working (10%)
- Slow/Hang (5%)
- Login Issues (10%)
- Compatibility (23%)

Business Process – 7%

- Need other Account Access (67%)
- Too Many Ads (33%)

Business Process – 25%

- Security Issues (58%)
- Deposit Limits (37%)
- Deposit Issues –other (11%)
- Need other Account Access (5%)

Business Process – 8%

- Need other Account Access (4%)
- Deposit Issues-other (4%)

Business Process – 0%

N/A

Usability Issues – 21%

- Design Issues (67%)
- Visual Issues/Cluttered (33%)

Usability Issues – 1.3%

- General Issues

Usability Issues – 1%

- General Issues

Usability Issues – 10%

- Navigation (10%)
- Cluttered (10%)

Citi Mobile Android Apps Vs. Competition

Consumer Ratings	Citi	BoA	Chase	USAA
CitiMobile	3.7	4.3	4.3	4.7
Kindle Fire	3.0	4.0	N/A	N/A

•Android Apps Detractors

- Technology Issues (Citi Mobile-55%; KindleFire-57%)
 - Function/Feature Missing/Not Working (CitiMobile-23%;Kindle-20%)
 - CitiMobile- Landscape mode needed, POP & Deposits don't work, Can't cut and paste from PWD vaults, can't move BIG app to SD card, can't add payees, TY pts not updated on App
 - Kindle-Portrait mode needed, fund xfer not working, not as complete as regular website
 - Crashes/Hangs/Slow (CitiMobile-15%; Kindle-5%)
 - Can't Login (CitiMobile-7%; Kindle-10%)
 - Compatibility with other Devices (Droid only) (CitiMobile-6%; Kindle-23%)
- Business Process Issues (CitiMobile only-8%)
 - Account Types (business/Hilton Hhonors) not included (4%)
 - Deposit Issues/Security constraints (4%)
 - Use of ATM number on cell phone?-Cumbersome
 - Deposit Limits
- Usability Issues (CitiMobile-1%; Kindle-10%)
 - Awkward Navigation, designed for looks not utility, need simple clean operation, takes a while to learn

Citi Mobile Apple Apps Vs. Competition

Consumer Ratings	Citi	BoA	Chase	USAA
iPhone	2.5	3.0	3.5	4.0
iPad	3.0	4.0	4.5	4.0

Apple Apps Detractors

- Technology Issues (iPad-56%; iPhone-51%)
 - Function/Feature Missing/Not Working (iPad-19%; iPhone-41%)
 - iPad- Need Check Deposit, Access to Travel Notification, Pending Deps
 - iPhone-Check Dep not working, POP does not work, Pending pymnts/transactions, need push alerts
 - Crashes (iPad-42%; iPhone-10%)
 - Can't Login (iPad-17%; iPhone-23%)
 - Slow/Hangs/Communication Issues? (iPad-8%, iPhone 10%)
- Business Process Issues (iPad-21%; iPhone-25%)
 - Account Types (business/Hilton Hhonors) not included (iPad-67%; iPhone-5%)
 - Too Many Ads (iPad only – 33%)
 - Security Cumbersome (iPhone only – 58%)
 - Deposit Limits (iPhone only-37%)
 - Deposit Issues-other (iPhone only-11%)
 - Use of ATM number, transfer options limited, can't see full acct. numbers
- Usability Issues (iPad-21%; iPhone-1.3%)
 - General Issues/Design (iPad-67%; iPhone-1.3%)
 - Visual Issues/Cluttered (iPad-33%)

App Customer Rating Analysis

Common Themes At-A-Glance

