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The 2010 Baltic E-Banking Report



The 8th annual independent e-banking research report
covering 42 banks in Latvia, Estonia and Lithuania

October 2010
Metasite Business Solutions
www.metasite.net

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Executive summary

The financial crisis has not curtailed the continued innovation of e-banking services in the Baltic states.

Indeed, as losses from the loan division pile up across Estonia, Latvia and Lithuania e-banking is looking like a better and better investment as it reduces the need for expensive branch locations and as future generations will only become more e-savvy.

With its rapid technological developments, the Internet will be perpetually changing the relationship between banks and their customers and the banks that recognize this will win the race to profitability.

According to Accenture research in 2010 of the worldwide e-banking market, 59% of banks reported decreased customer loyalty since the financial crisis, 63% say their customers are more price sensitive and 63% say their customers are "shopping around" and more frequently. So garnering loyalty by providing the best e-banking service is essential.

As it stands, more than 75% of users don't realize that their bank has mobile banking, according to a recent Forbes worldwide survey. Of those customers that are aware, only half use the service. As the younger generation grows older and a new generation is created, this number will increase. Already 87% of online banking users access their bank's website more than once a week.

Security remains an issue. According to the Forbes study, 29% of bank customers haven't enrolled in online bill pay because they are worried about security. Making them feel comfortable and secure with their e-banking experience is very important.

The only good way to gain customer satisfaction and reduce costs is to build convenient tools which will allow users to independently and flexibly manage their accounts without visiting the branches. Automation is the future of the banking industry - is your bank on-board?

With this report, Metasite Business Solutions examines how your bank is performing vis-a-vis your competitors. Read this report thoroughly, get ahead of the market and expand your customer base by providing the best e-banking service.

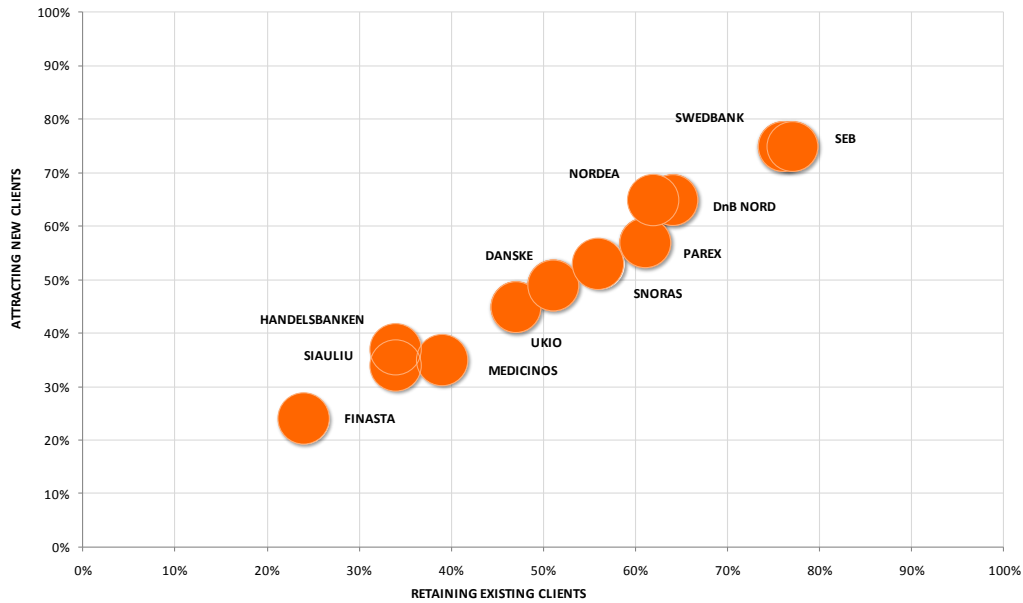
Overall rankings 2010 in Lithuania

Rank 2010	Rank 2009	Bank	Attracting new clients	Retaining existing clients	Total
1	(4)	SEB bankas	7.7	7.5	15.2
2	(2)	Swedbank	7.6	7.5	15.0
3	(1)	DnB NORD	6.4	6.5	12.9
4	(3)	Nordea	6.2	6.5	12.7
5	(6)	Parex bankas (Citadele)	6.1	5.7	11.8
6	(8)	Bankas SNORAS	5.6	5.3	11.0
7	(5)	Danske bankas	5.1	4.9	9.9
8	(7)	Ukio bankas	4.7	4.5	9.2
9	(12)	Medicinos bankas	3.9	3.5	7.5
10	(10)	Handelsbanken	3.4	3.7	7.1
11	(9)	Siauliu bankas	3.4	3.4	6.8
12	(11)	FINASTA	4.8	4.4	9.2
		AVERAGE	5.2	5.1	10.3

Lithuanian banks

Composite Ranking 2010

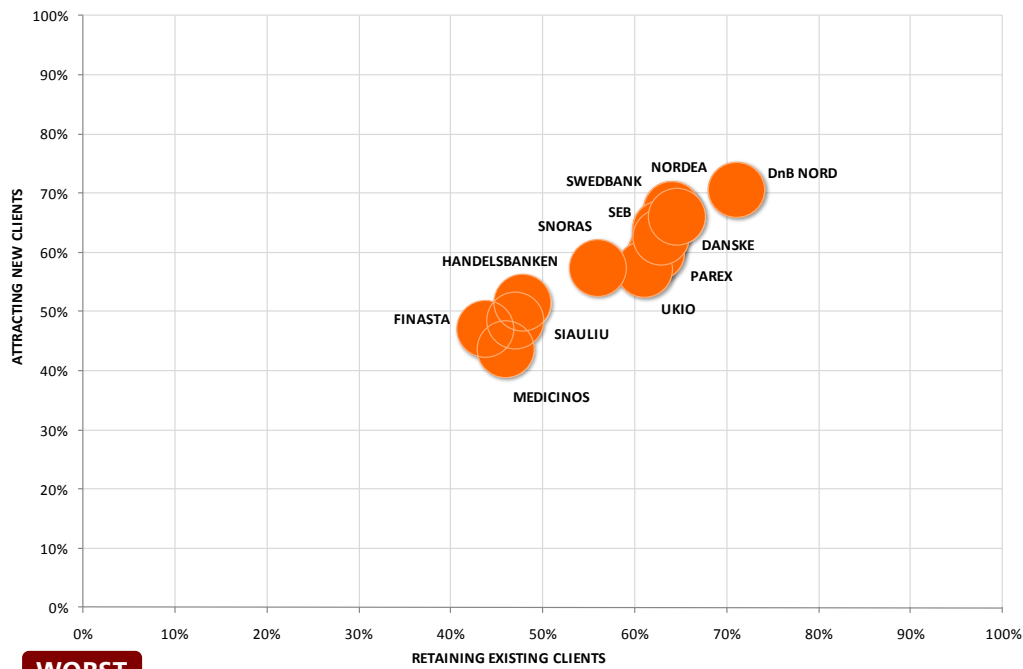
BEST



WORST

Composite Ranking 2009

BEST



WORST

Overall categories results 2010 in Lithuania

2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB bankas	84%	84%	77%	73%	54%	8%
Swedbank	86%	81%	78%	71%	37%	31%
DnB NORD	77%	74%	80%	70%	40%	0%
Nordea	61%	74%	89%	86%	26%	0%
Parex bankas	65%	80%	64%	84%	44%	0%
Bankas SNORAS	78%	76%	63%	65%	30%	8%
Danske bankas	65%	70%	64%	70%	38%	0%
Ukio bankas	63%	71%	64%	91%	9%	0%
Medicinos bankas	42%	79%	63%	31%	33%	0%
Handelsbanken	31%	63%	80%	67%	9%	0%
Siauliu bankas	67%	56%	62%	58%	9%	8%
FINASTA	43%	55%	61%	62%	9%	0%
Average	64%	74%	74%	69%	28%	5%

Changes in overall categories 2010 compared to 2009 in Lithuania

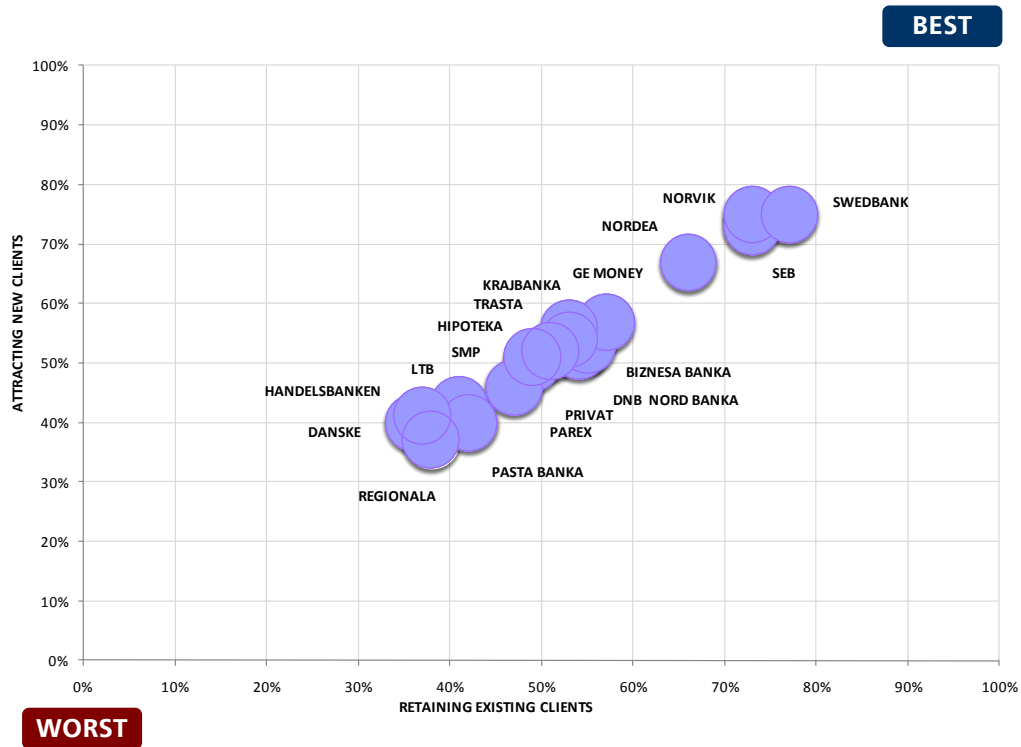
2010 – 2009	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
SEB bankas	6%	18%	-11%	11%	-18%	-
Swedbank	6%	16%	-6%	11%	-18%	-
DnB NORD	2%	3%	-1%	-15%	12%	-
Nordea	8%	5%	-3%	18%	-20%	-
Parex bankas	-1%	7%	-9%	6%	38%	-
Bankas SNORAS	7%	19%	-10%	-15%	5%	-
Danske bankas	-10%	5%	-11%	-9%	14%	-
Ukio bankas	3%	-3%	0%	8%	-3%	-
Medicinos bankas	-9%	13%	0%	-23%	14%	-
Handelsbanken	0%	3%	-6%	-6%	9%	-
Siauliu bankas	-5%	0%	-10%	5%	-12%	-
FINASTA	-1%	0%	-22%	-11%	9%	-
Average	1%	7%	-8%	-1%	4%	-

Overall rankings 2010 in Latvia

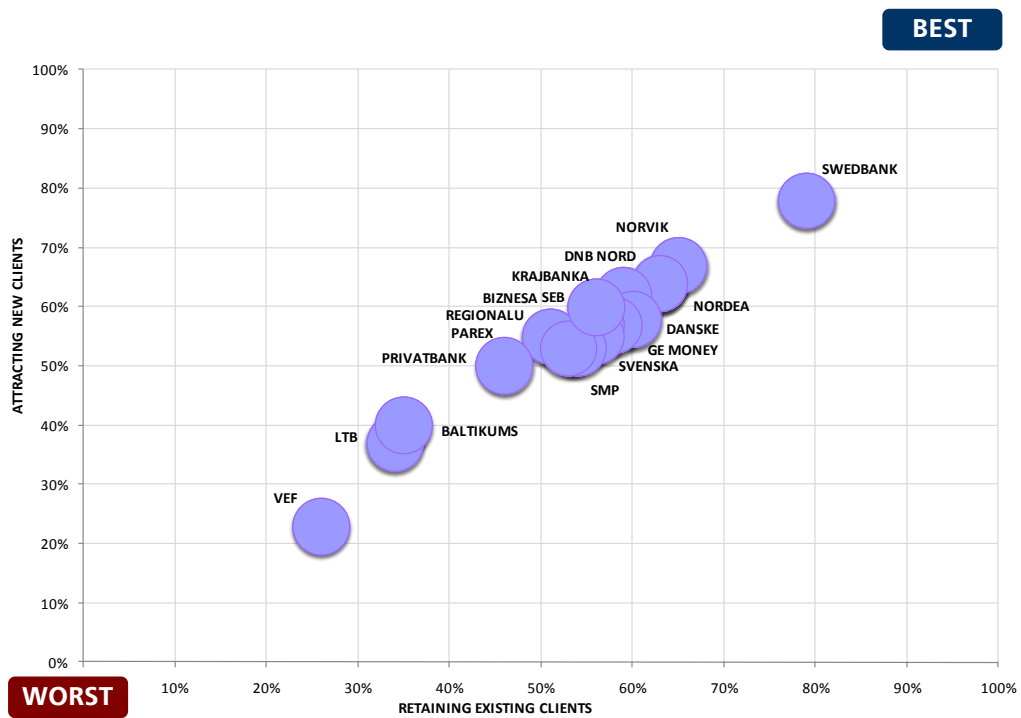
Rank 2010	Rank 2009	Bank	Attracting new clients	Retaining existing clients	Total
1	(1)	Swedbank	7.7	7.5	15.2
2	(7)	SEB banka	7.3	7.5	14.9
3	(2)	NORVIK BANKA	7.3	7.3	14.6
4	(4)	Nordea	6.6	6.7	13.4
5	(10)	GE Money Bank	5.7	5.7	11.3
6	(9)	Latvijas Biznesa banka	5.3	5.6	11.0
7	(5)	Latvijas Krajbanka	5.5	5.3	10.8
8	(-)	TRASTA Komercbanka	5.3	5.4	10.6
9	(3)	DnB NORD Banka	5.4	5.2	10.6
10	(-)	Latvijas Hipoteku un zemes banka	5.1	5.2	10.3
11	(14)	PrivatBank	4.9	5.1	10.0
12	(12)	Parex banka (Citadele)	4.9	5.0	9.9
13	(13)	SMP Bank	4.7	4.6	9.4
14	(-)	Latvijas Pasta Banka	4.4	4.7	9.1
15	(16)	LTB Bank	4.2	4.0	8.2
16	(8)	Regionala investiciju banka	3.7	4.1	7.8
17	(11)	Svenska Handelsbanken	3.6	4.0	7.6
18	(6)	Danske Bank	3.8	3.7	7.5
		AVERAGE	5.3	5.4	10.6

Latvian banks

Composite Ranking 2010



Composite Ranking 2009



Overall categories results 2010 in Latvia

2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	80%	76%	75%	87%	38%	22%
SEB banka	84%	67%	85%	86%	29%	17%
NORVIK BANKA	79%	73%	81%	83%	38%	8%
Nordea	65%	80%	92%	53%	24%	17%
GE Money Bank	58%	71%	80%	70%	26%	0%
Latvijas Biznesa	50%	61%	86%	73%	29%	0%
Latvijas Krajbanka	71%	69%	67%	67%	31%	0%
TRASTA	48%	59%	79%	86%	28%	0%
DnB NORD Banka	63%	71%	68%	84%	14%	0%
Latvijas Hipoteku	54%	62%	77%	86%	15%	0%
PrivatBank	53%	52%	72%	89%	17%	17%
Parex banka	57%	54%	72%	78%	26%	8%
SMP Bank	47%	72%	77%	61%	9%	8%
Latvijas Pasta	41%	58%	83%	60%	15%	0%
LTB Bank	39%	67%	69%	77%	9%	0%
Regionala invest.	46%	49%	79%	54%	25%	0%
Handelsbanken	33%	52%	88%	61%	9%	0%
Danske Banka	44%	57%	66%	84%	3%	0%
Average	56%	64%	78%	74%	21%	5%

Changes in overall categories 2010 compared to 2009 in Latvia

2010 – 2009	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	-6%	6%	3%	33%	-37%	-
SEB banka	16%	18%	-2%	37%	2%	-
NORVIK BANKA	10%	15%	2%	9%	5%	-
Nordea	9%	14%	0%	-2%	1%	-
GE Money Bank	-2%	1%	7%	70%	-1%	-
Latvijas Biznesa	-3%	4%	22%	21%	-10%	-
Latvijas Krajbanka	4%	17%	-13%	5%	2%	-
TRASTA Komerc. *	-	-	-	-	-	-
DnB NORD Banka	5%	8%	-18%	11%	-1%	-
Latvijas Hipoteku*	-	-	-	-	-	-
PrivatBank	5%	10%	-4%	22%	8%	-
Parex banka	-4%	9%	-4%	25%	2%	-
SMP Bank	0%	7%	3%	19%	5%	-
Latvijas Pasta*	-	-	-	-	-	-
LTB Bank	3%	27%	20%	30%	4%	-
Regionala invest.	-1%	-21%	6%	-3%	16%	-
Handelsbanken	4%	-16%	21%	-8%	0%	-
Danske Bank	-3%	-14%	8%	14%	-13%	-
Average	3%	6%	3%	19%	-1%	-

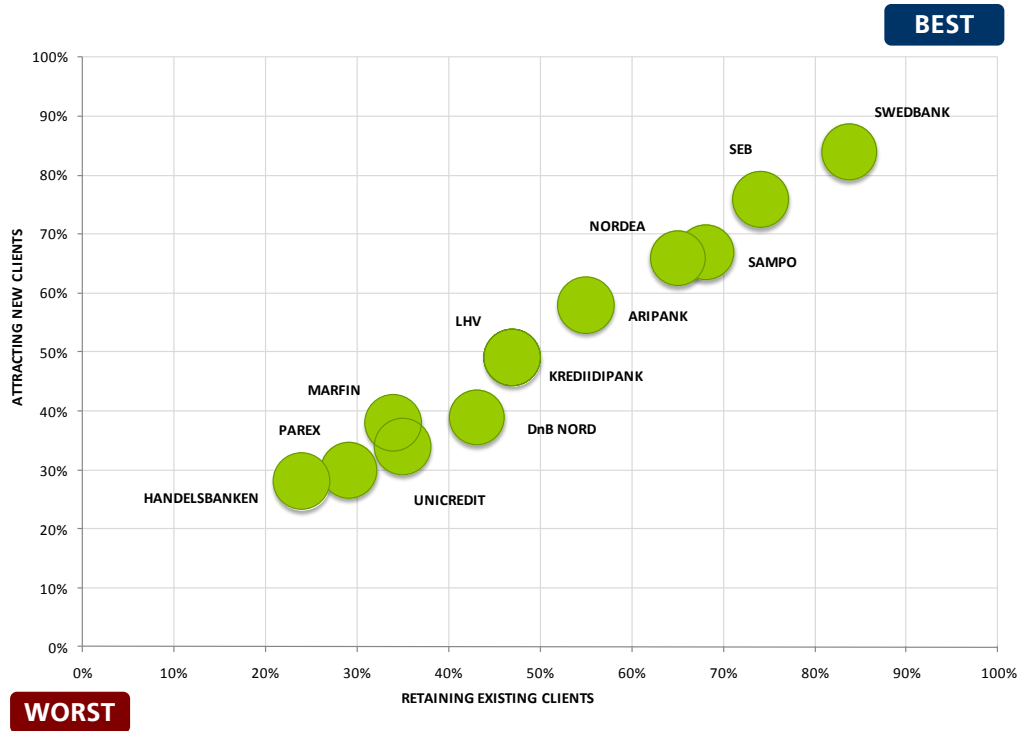
* Bank was not present last year

Overall rankings 2010 in Estonia

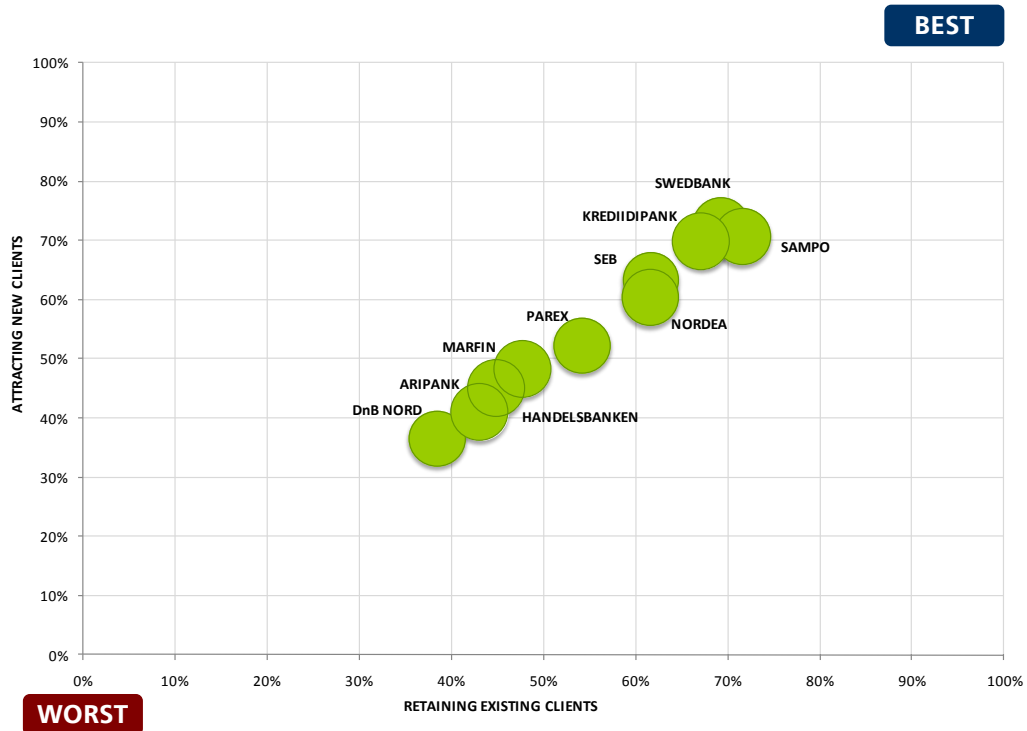
Rank 2010	Rank 2009	Bank	Attracting new clients	Retaining existing clients	Total
1	(1)	Swedbank	8.4	8.4	16.78
2	(4)	SEB pank	7.4	7.6	15.05
3	(2)	Sampo pank	6.8	6.7	13.47
4	(5)	Nordea	6.5	6.6	13.14
5	(9)	Tallinna Aripanga	5.5	5.8	11.30
6	(-)	LHV	4.7	4.9	9.64
7	(3)	Eesti Krediidipank	4.7	4.9	9.59
8	(10)	DnB NORD	4.3	3.9	8.26
9	(7)	Marfin pank	3.4	3.8	7.18
10	(-)	UniCredit Bank	3.5	3.4	6.88
11	(6)	Parex pank (Citadele)	2.9	3.0	5.83
12	(8)	Handelsbanken	2.4	2.8	5.26
		AVERAGE	5.0	5.2	10.2

Estonian banks

Composite Ranking 2010



Composite Ranking 2009



Overall categories results 2010 in Estonia

2010	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	71%	75%	94%	85%	25%	31%
SEB pank	70%	68%	95%	70%	36%	25%
Sampo pank	76%	75%	91%	73%	13%	0%
Nordea	63%	67%	87%	81%	24%	8%
Tallinna Aripanga	41%	67%	97%	89%	9%	0%
LHV	37%	60%	89%	85%	0%	33%
Eesti Krediidipank	56%	60%	83%	66%	26%	0%
DnB NORD	44%	67%	61%	86%	6%	8%
Marfin pank	42%	55%	90%	68%	9%	0%
UniCredit Bank	29%	64%	77%	77%	9%	0%
Parex pank	41%	55%	74%	69%	9%	0%
Handelsbanken	35%	48%	82%	67%	9%	8%
Average	51%	63%	85%	76%	14%	9%

Changes in overall categories 2010 compared to 2009 in Estonia

2010 – 2009	Functionality	Clarity	Convenience	Responsiveness	Mobile	Innovation
Swedbank	-12%	5%	2%	10%	-40%	-
SEB pank	-16%	6%	17%	0%	-17%	-
Sampo pank	1%	-12%	3%	-3%	-4%	-
Nordea	1%	-13%	5%	13%	-8%	-
Tallinna Aripanga	-9%	-11%	21%	71%	5%	-
LHV	-	-	-	-	-	-
Eesti Krediidipank	-14%	-16%	-11%	9%	-1%	-
DnB NORD	-3%	-5%	-12%	39%	2%	-
Marfin pank	-3%	-24%	3%	31%	0%	-
UniCredit Bank	-	-	-	-	-	-
Parex pank	-12%	-30%	-9%	21%	0%	-
Handelsbanken	-5%	-26%	0%	0%	5%	-
Average	-7%	-13%	2%	19%	-6%	-

Conclusions

1. The results demonstrated that category results between the banks in the Baltics are taking a new speed of acceleration and downturn on some specific segments. The Functionality category witnessed a very small positive increase in Latvia and Lithuania with banks, increasing by 1-3% respectively while in Estonia the 10 out of 12 banks dropped on functionality ranking the average for country to -7%, despite Estonia's e-savvy reputation.
2. Results show that despite the Baltic states higher level of mobile penetration, the banking sector in Baltics is failing to keep up by dropping or not moving to significantly enhance mobile services. Average mobile banking functionality has been decreased in Estonia by -6% while in Latvia the level remained static dropping only -1%. The largest increase is in Lithuania by 4%, with Parex bankas improving the most with an increase of 38%.
3. Compared to last year, overall clarity results has increased for Lithuanian and Latvian banks (decreased in Estonia) with best top movers Bankas SNORAS in Lithuania and LTB in Latvia. Overall average increase for Lithuania is 7% and 6% for Latvia respectively. Swedbank and SEB bank are the only banks in Estonia to be positive this year, the average decrease in Estonia went to -13%. Banks in Baltic states responded well to criteria of the clarity by making significant progress with small improvements.
4. Estonian banks are moving forward modestly with making their services more convenient for their customers, increasing by 2%. Similar increase results we witness in Latvian banks increasing by 2%. Lithuanian banks are falling behind in customer convenience for this year, with -8% decrease. Only two banks in Lithuania diverged from this trend.
5. Despite all the crisis, banks in the Baltics balanced the challenges of the crisis and improving customer service well. Estonia and Latvia have seen an increase in customer service criteria being met by about 19%, while Lithuania was down only 1% from last year.
6. Considering the importance of innovation to the banking sector on building future bank-customer relationships the report this year introduced the new category to review how if banks use financial tracking tools, social media and online help support to expand the services to their customers. Results show that Lithuanian banks only met 5% of the innovative criteria. Swedbank was far ahead of its competition but with only 31% of criteria met; majority of banks are at 0%. Latvia is in a similar situation with a 5% average and Swedbank leading at 22%, with three others following at 17% each. Estonian banks are doing slightly better with 9% compliance on average, with LHV leading at 33% and followed by Swedbank at 31% and SEB at 25%.
7. Significant area for improvement remains in presenting and selling additional services through IBS, such as pension funds, life insurance and other investment products. IBS presents a great channel for reaching a wide customer base, and up-selling additional services cheaply.

1. Introducing The Baltic E-Banking Report 2010

October 15, 2010

Dear Bank Executive,

This is the eighth Baltic E-Banking Report that Metasite has put together and it continues to be the most comprehensive examination of the regional e-banking market.

Along with the market the report continues to evolve, with increased criteria collected, new fields of service explored and technological developments accounted for. The Baltic states' e-banking system remains on par with its counterparts in the developed world and this report reflects that.

This year we are putting an emphasis on innovation. Social networking continues to radically transform marketing, the online experience and the way we live. Banks not utilizing social media will be left behind by their increasingly e-savvy customers. Meanwhile the trend toward the customer expecting to manage their accounts independently online will only continue, as more branch locations close and automation becomes ubiquitous with the banking experience and bank-customer relationship.

This report was put together using top-notch, unbiased local researchers and closely examines each bank's e-banking system functionality, clarity, convenience, innovation, customer service responsiveness and mobile banking experience. The methodologies used are laid out in the report's subsequent section.

I would like to thank all bank executives that purchased the Baltic E-Banking Report 2010. We look forward to receiving your feedback and rest assured that we will take it into account for next year's report.

We hope you find this report valuable to your bank.



Kushtrim Xhakli

Project Manager
Baltic E-Banking Report 2010
Metasite Business Solutions

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 1st 8:00 - August 31st 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 2011 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.

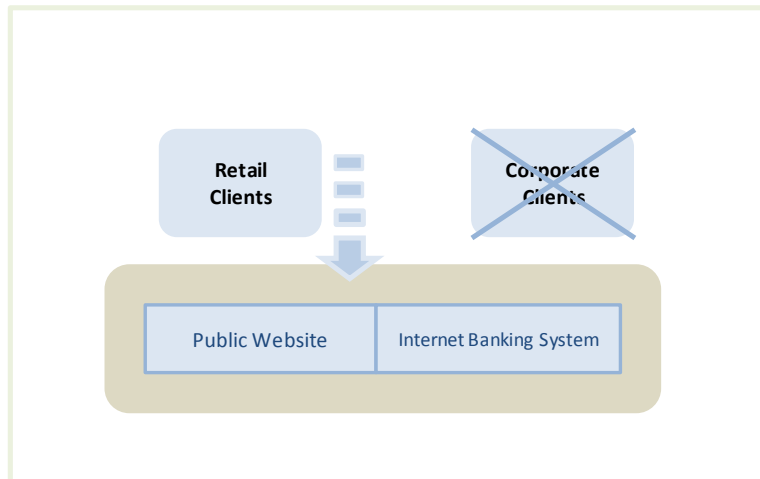
Analysis covered in this report has been carried out entirely from a private user perspective. To ensure that a customer-perspective is maintained at all times, no additional data has been gathered directly from the banks, IBS vendors or third party sources.

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. Composing the final rankings

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

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

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

Test	Attracting potential clients	Retaining current clients
Functionality	3	3
Mobile banking	2	2
Clarity	3	2
Convenience	2	3
Responsiveness	2	2
Innovation	1	1
SUM	13	13

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

NOTE on Composite Ranking

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

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

8. Banks covered in the report

The following banks have been covered in the 2010 Baltic E-Banking Report:

8.1 Lithuanian banks

Rank	Bank	Website
1	SEB bankas	www.seb.lt
2	Swedbank	www.swedbank.lt
3	DnB NORD	www.dnbnord.lt
4	Nordea	www.nordea.lt
5	Parex bankas	www.parex.lt
6	Bankas SNORAS	www.snoras.com
7	Danske bankas	www.danskebankas.lt
8	Ukio bankas	www.ub.lt
9	Medicinos bankas	www.medbank.lt
10	Handelsbanken	www.handelsbanken.lt
11	Siauliu bankas	www.sb.lt
12	FINASTA	www.finasta.lt

8.2 Latvian banks

Rank	Bank	Website
1	Swedbank	www.swedbank.lv
2	SEB banka	www.seb.lv
3	Norvik banka	www.norvik.lv
4	Nordea	www.nordea.lv
5	GE Money Bank	www.gemoneybank.lv
6	Latvijas Biznesa banka	www.lbb.lv
7	Latvijas Krajbanka	www.lkb.lv
8	TRASTA Komercbanka	www.tkb.lv
9	DnB NORD Banka	www.dnb nord.lv
10	Latvijas Hipoteku un zemes banka	www.hipo.lv
11	Privatbank	www.privatbank.lv
12	Parex banka	www.parex.lv
13	SMP banka	www.smpbank.lv
14	Latvijas Pasta Banka	www.lapastabanka.lv
15	LTB Bank	www.ltblv.com
16	Regionala investiciju banka	www.rib.lv
17	Handelsbanken	www.handelsbanken.lv
18	Danske banka	www.danskebanka.lv

8.3 Estonian banks

Rank	Bank	Website
1	Swedbank	www.swedbank.ee
2	SEB pank	www.seb.ee
3	Sampo pank	www.sampopank.ee
4	Nordea	www.nordea.ee
5	Tallinna Aripank	www.tbb.ee
6	LHV	www.lhv.ee
7	Krediidipank	www.krediidipank.ee
8	DnB Nord	www.dnbord.ee
9	Marfin pank	www.marfinbank.ee
10	UniCredit Bank	www.unicreditbank.ee
11	Parex pank	www.parex.ee
12	Handelsbanken	www.handelsbanken.ee

8.4 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 2010 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 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
Aizkraukles banka	Latvia	Requires deposit of more than 500 LVL
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.
BIGBANK AS	Estonia	BIG BANK offers IBS only for changing personal info and contract management.
Pohjola Bank pls Eesti	Estonia	Estonian bank does not offer any ebanking services

9. 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.

9.1 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 1.20
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
Parex Bankas	LTL 0.00	LTL 0.00	LTL 1.50 ¹	LTL 0.00	LTL 3.00
Bankas SNORAS	LTL 0.00	LTL 0.00	LTL 3.00 ²	LTL 0.00	LTL 1.40
Danske Bankas	LTL 0.00	LTL 0.00	LTL 1.00	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 0.80
Handelsbanken	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.80
Siaulu Bankas	LTL 0.00	LTL 0.00	LTL 0.30	LTL 0.00	LTL 1.50
FINASTA	LTL 0.00	LTL 0.00	LTL 0.00	LTL 0.00	LTL 1.50

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

Prices are valid as of October 1st, 2010.

¹ Every three months

² Every three months

9.2 Latvian banks

Bank Name	Opening fee	Additional opening costs	Monthly fee	Closing fee	IBS transaction fee*
Swedbank	LVL 5.00	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 ¹	LVL 0.00	LVL 0.00	LVL 0.15
Latvijas Krajbanka	LVL 3.00	LVL 0.50 ²	LVL 0.10	LVL 0.00	LVL 0.20
TRASTA Komercbanka	LVL 2.00	LVL 15.00 ¹	LVL 0.00	LVL 0.00	LVL 0.25
DnB Nord	LVL 3.00	LVL 1.00 ²	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 3.00 ²	LVL 0.00	LVL 0.00	LVL 0.15
Parex banka	LVL 1.50	LVL 0.00	LVL 0.00	LVL 5.00	LVL 0.25
SMP banka	LVL 5.00 ³	LVL 0.00	LVL 0.00	LVL 5.00 ³	LVL 0.20
Latvijas Pasta Banka	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.00	LVL 0.15
LTB Bank	LVL 2.00	LVL 10.00 ⁴	LVL 0.00	LVL 0.00	LVL 0.20
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 0.00	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 1st, 2010.

¹ Code Generator

² Code Card

³ Free for students

⁴ CD with codes

9.3 Estonian banks

Bank Name	Opening fee	Additional opening costs	Monthly fee	Closing fee	IBS transaction fee*
Swedbank	EEK 0.00	EEK 0.00	EEK 15.00 ¹	EEK 0.00	EEK 2.50 ²
SEB pank	EEK 0.00	EEK 0.00	EEK 15.00	EEK 0.00	EEK 2.50
Sampo pank	EEK 0.00	EEK 0.00	EEK 35.00 ³	EEK 0.00	EEK 0.00
Nordea	EEK 0.00	EEK 0.00	EEK 15.00	EEK 0.00	EEK 0.00
Tallinna Aripank	EEK 0.00	EEK 0.00	EEK 10.00	EEK 0.00	EEK 0.00
LHV	EEK 0.00	EEK 0.00	EEK 0.00	EEK 0.00	EEK 0.00
Krediidipank	EEK 0.00	EEK 0.00	EEK 15.00 ⁴	EEK 0.00	EEK 2.00 ⁵
DnB Nord	EEK 0.00	EEK 150.00	EEK 50.00	EEK 0.00	EEK 0.00
Marfin pank	EEK 0.00	EEK 0.00	EEK 0.00	EEK 0.00	EEK 15.00
UniCredit Bank	EEK 0.00	EEK 150.00	EEK 0.00	EEK 0.00	EEK 0.00
Parex pank	EEK 0.00	EEK 0.00	EEK 0.00	EEK 0.00	EEK 0.00
Handelsbanken	EEK 0.00	EEK 0.00	EEK 20.00	EEK 0.00	EEK 2.50

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

Prices are valid as of October 1st, 2010.

¹ For the card

² Free for costumers under 25

³ Account plus debit

⁴ Free for costumers under 25

⁵ Free for costumers under 25

The results of the tests

10. 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	

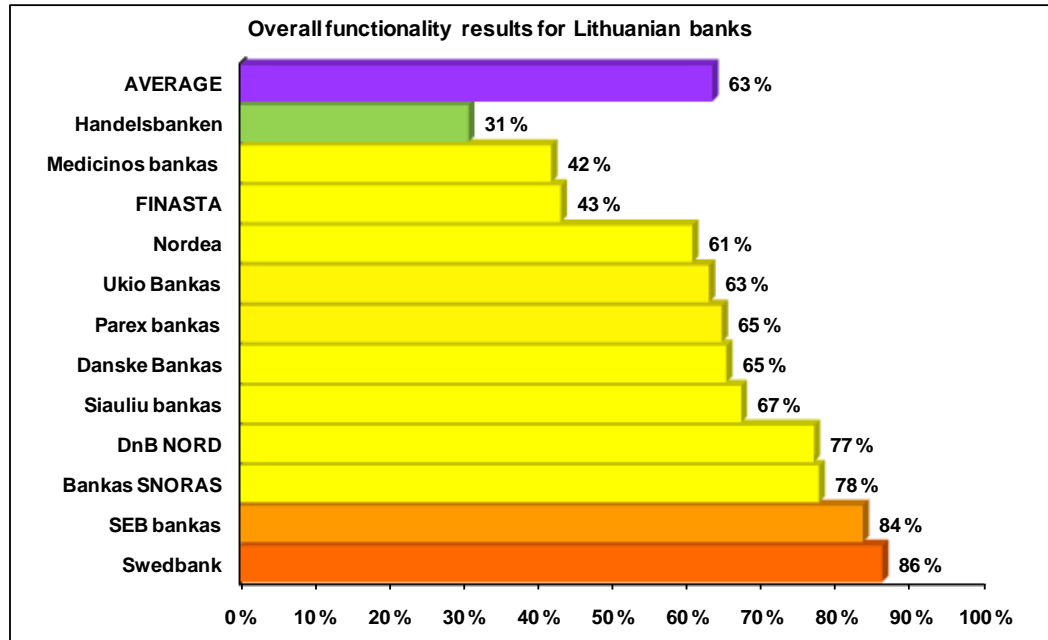
Testing process

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

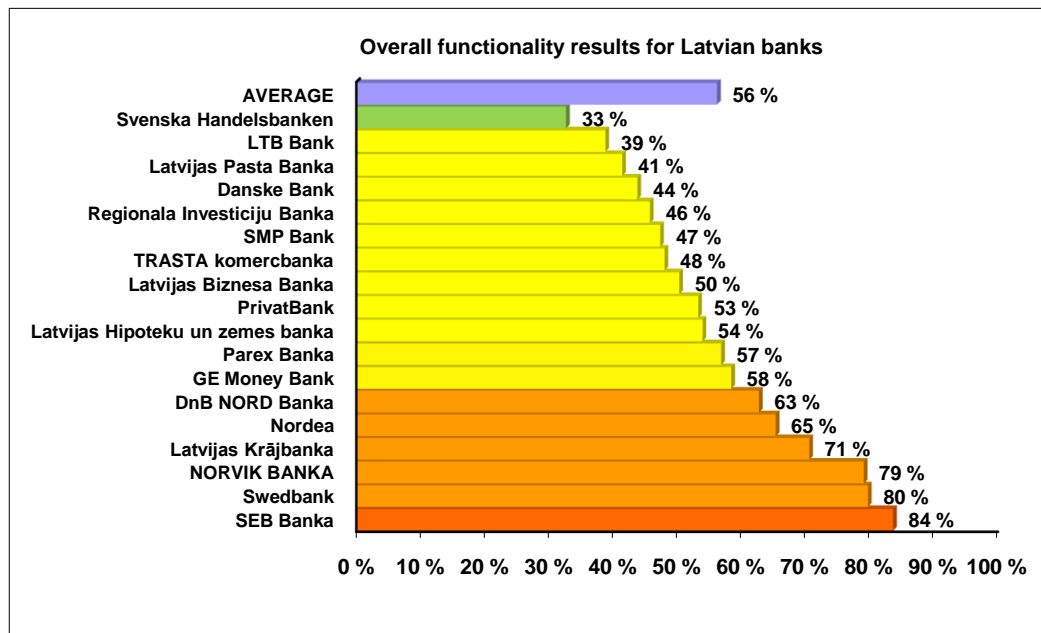
The results of the functionality test are displayed as a percentage of the criteria that a certain bank meets in every subcategory and overall in the Functionality category.

Lithuanian banks



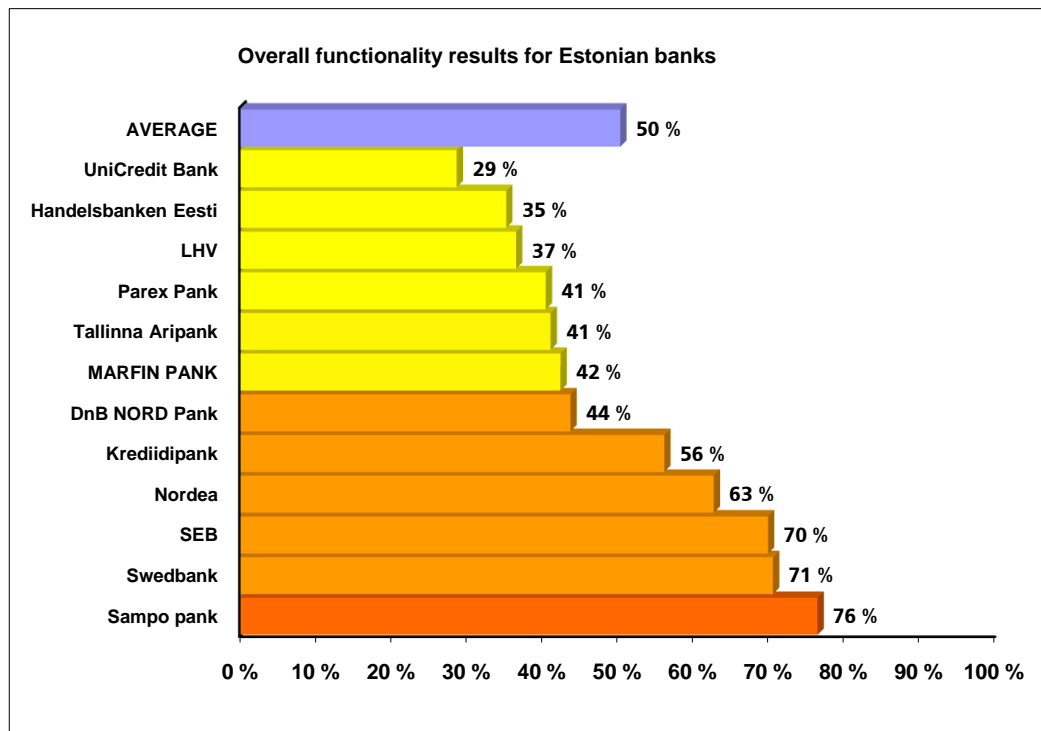
Higher figures represent better results

Latvian banks



Higher figures represent better results

Estonian banks

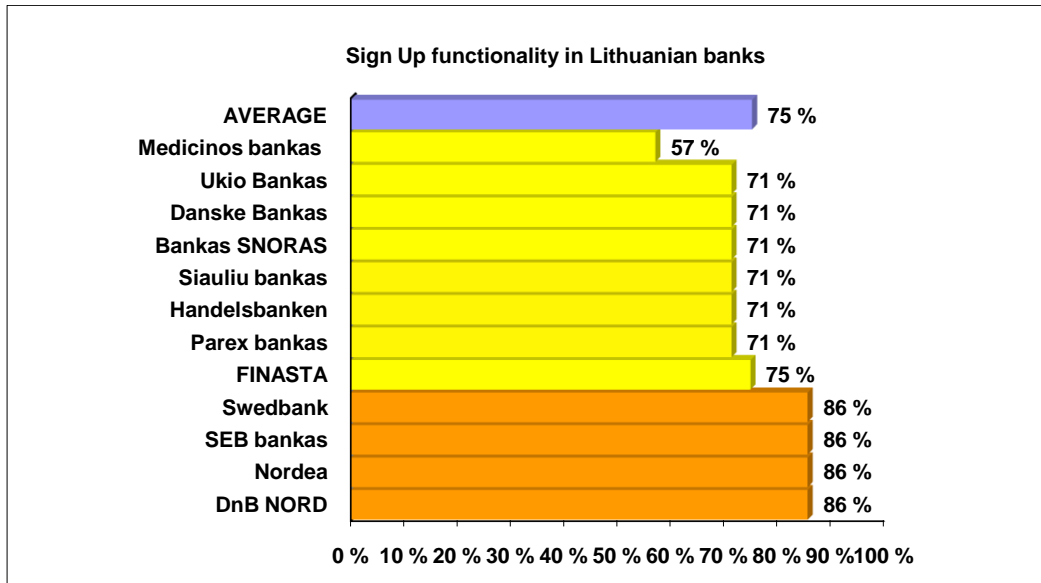


Higher figures represent better results

10.1 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

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

Commentary

- Swedbank, DNB Nord, Nordea and SEB Bankas performed equally in the Sign-Up category by fulfilling 86% of criteria.
- Majority of the banks performed well in the Sign-Up category. 11 out of 12 banks scored more than 70% of criteria.
- None of the banks offers the possibility to fill in a form on the Internet before going to the bank to sign an account opening agreement.
- All banks have information about their branch addresses and working hours.
- 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, according to the research, performed the worst in this subcategory. It failed to provide information about the price of the IBS and IBS demo version. As with the majority of the banks, filling the account opening form before going to the bank to sign the agreement was also not as well possible.
- All other banks except FINASTA provided an email addresses and a single phone numbers to inquire information.
- Nordea has detailed demo version of the IBS, which is useful for users to see what they get after opening their account in the bank

The screenshot displays the Nordea internet banking portal. The main content area shows account balances and credit transactions. A large 'DEMO' watermark is overlaid on the page.

Sąskaita	Likutis	Esamos lėšos	Rezervuota	Paskutinės operacijos data
Svarų sąskaita	GBP 700,00+	700,00+	0,00+	17.01.2008
EUR v. sąskaita	EUR 11,938,98+	11,938,98+	0,00+	17.01.2008
Taupomoji sąskaita	LTL 35,000,00+	35,000,00+	0,00+	17.01.2008
Pinamoji sąskaita	LTL 148,189,95+	148,189,95+	0,00+	17.01.2008

Kredito tipas	Valiuta	Likutis	Kitas mokėjimas	Data
Credit to finance lease transactions	EUR	10,000,00-	444,60+	01.02.2008
Credit to finance lease transactions	LTL	100,000,00-	802,35+	01.02.2008

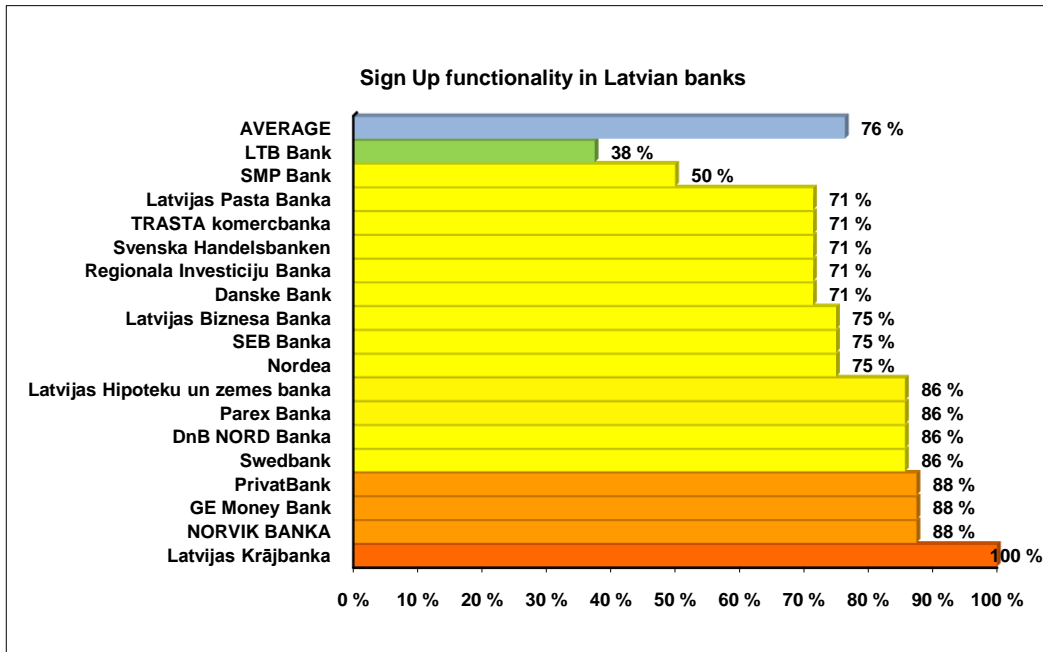
Kortelių tipas	Kortelės turėtojas	Būsena	Galioja iki	Esamos lėšos
Maestro	Naudotojas	Aktyvi	09/2009	1.355,23+ LTL
BalticMiles MasterCard	Naudotojas	Aktyvi	09/2011	20.000,69+ LTL
MC Gold	Naudotojas	Aktyvi	01/2010	15.250,50+ LTL
IKI PREMIA Maestro	Naudotojas	Aktyvi	09/2010	4.250,00+ LTL
MC "Xameleon"	Naudotojas	Aktyvi	11/2009	11.105,12+ LTL
MC kortelė su	Naudotojas	Aktyvi	01/2011	6.282,00+ LTL

- Šiaulių Bankas demo version of IBS was not working during the testing, but was added after the testing results were measured:



Some banks take a small fee for bank account maintenance and promotes it as free to use. However, if you want access to IBS you must have at least one account, so it is sometimes not very accurate to say that IBS is completely free.

Latvian banks



Higher figures represent better results

Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Filling the account opening form on the Internet	-	+	-	-	-	-	-	-	-	-	-	+	-	-	+	-	-	-
A single telephone number for information	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
A single email address for information	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Addresses of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	-
Working hours of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	-
Demo-user (try out) version provided	+	+	-	-	-	+	+	-	-	+	+	+	+	-	+	+	-	+
Full information about the price of IBS	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

Commentary

- Latvijas KrajBanka is the best performer in Sign Up sub-category as they possess good website with all necessary features present. A single telephone number and an e-mail for information as well as a direct link to branch addresses and working hours are available at in the bottom of every page.
- NORVIK BANKA, GE Money Bank and Privat Bank provide majority needed functionality in this category.
- DnB Nord Banka is the only bank not providing the single phone number.
- The worst performer in this category is LTB Bank in comparison to others. LTB Bank have problem with their IBS demo-user version. Demo-input data is located separately from the IBS log-in field. Costumer has to take the login name and password at one section of the website and go to IBS website and enter the data manually.
- Most banks do well in providing information about the branches and their working hours.
- 11 out of 18 banks provide demo version of IBS, which is an increase from last year's report.
- All of the banks provide full information about the price of IBS, are compatible with different web-browsers and display correctly the specific Latvian and Russian characters.
- NORVIK BANKA has Google Maps integrated to display branch profiles.

Atgriezties pie filiāļu saraksta

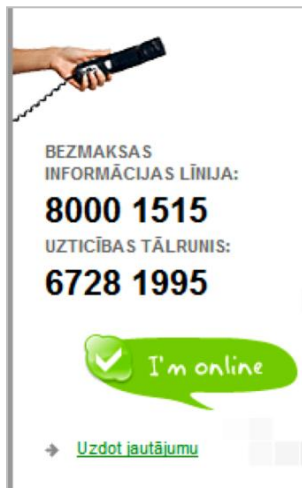
FILIĀLES darba laiks

	DARBA LAIKS	Pārtraukums 1	Pārtraukums 2
Darba dienas	09:00-19:00	14:00-15:00	-

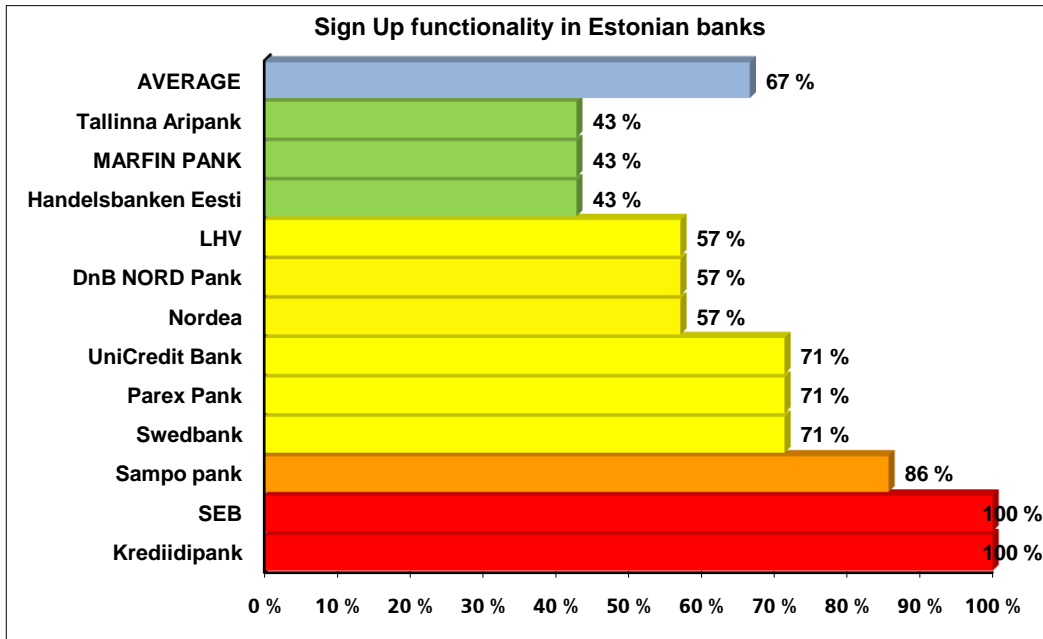
- Latvijas Biznesa Banka interactive map shows the branch information with a single click on the map



- PrivatBank also offer Skype number in order to make it cost effective for users of Skype to contact the bank



Estonian banks



Detailed testing results

	Swedbank	Sampo pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK	Handelsbanken Eesti	Tallinna ripank	DnB NORD Pank	UniCredit Bank	LHV
Filling the account opening form on the Internet	-	-	+	+	-	-	-	-	-	-	-	-
A single telephone number for information	+	+	+	+	-	+	-	-	-	+	+	-
A single email address for information	+	+	+	+	+	+	+	+	-	+	+	+
Addresses of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	+	+	+
Working hours of the branches provided in the bank's public website	+	+	+	+	+	+	+	+	+	-	+	+
Demo-user (try out) version provided	+	+	+	+	+	+	-	-	+	+	+	+
Full information about the price of IBS	-	-	+	+	-	-	-	-	-	-	-	-

Commentary

- Krediidipank and SEB offer the opportunity to open the account over the internet.
- Worst performers in the category are Handelsbanken Eesti and MARFIN PANK. Neither of them has an internet banking demo, offers possibility of filling a form with personal details online, has a single clear phone number and email address for asking help nor provides full information about IBS prices provided.
- Only 4 banks out of 12, Sampo pank, SEB, Krediidipank and Nordea, are providing its customers with an internet banking system demo version for beginners to study bank internet banking system.
- All banks provide their clients with full information about their branches, except DnB Nord Pank who doesn't have working hours of the branches.
- Some best practices are used in Swedbank where there is a map where customer could choose a town and would unveil specific details about the selection, detailed addresses and working hours.

The screenshot shows the Swedbank website interface. The main heading is 'Pangakanalid ja -kontaktid'. Below it, there is a table titled 'Tartumaa - Kontorid' listing various branches with their names, addresses, and operating hours. A map of Estonia is shown below the table, with the Tartu region highlighted. To the right of the map, there is a section titled 'Pangakanalid ja kontaktid' with bullet points describing different service channels: Internetipank, Telefonipank, Mobiilipank, and Pangabuss.

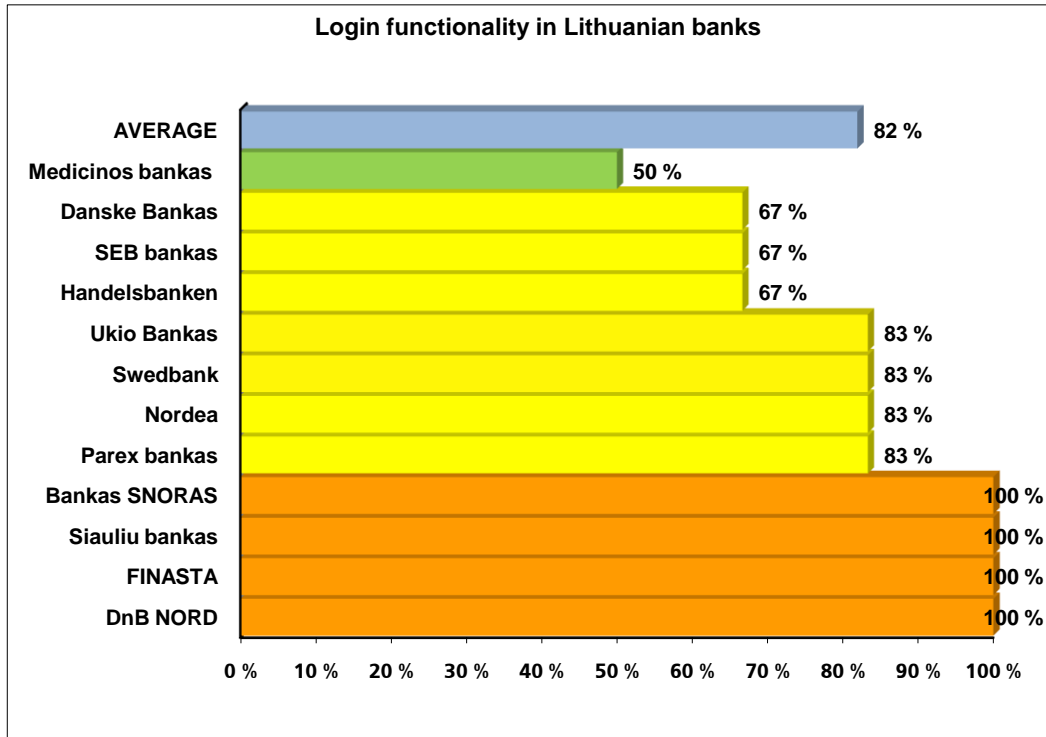
Nimi	Address	Mündimasin	Hoiulaegas	Interneti PC	Lahtiolekuuag	Informatsioon
ELVA	KESK 32, 61507 ELVA	X		X	E 9.00-18.00 T-R 9.00-18.00	
ANNELINNA	KALDA TEE 1C, 50703 TARTU	X		X	E-R 10.00-19.00 L 10.00-16.00	
LÕUNAKESKUSE	RINGTEE 75, 50501 TARTU	X		X	E-L 10-20 P 10-16	
TARTU KAUBAMAJA	RIIA 1, 51013 TARTU			X	E-R 9.00-19.00 L 9.00-16.00	Sularaha sisse- ja väljamiseks ainult automaadi vahendusel, valuutavahetust ei teostata.
DORPAT	TURU 1, 51014 TARTU	X	X	X	E-R 09.00-18.00 L 09.00-14.00	

- One user experience difficulty is that Nordea has an internet banking system demo version, where you could log in only with a specific username and code provided. After inserting the certain username that the demo offers customer is logged in directly to IBS page passing the necessary card code input data where is not visible in demo section.

10.2 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



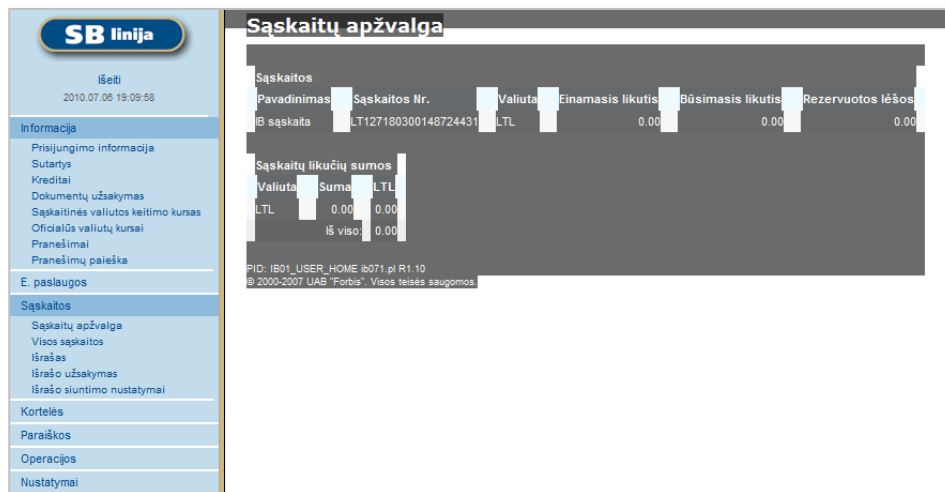
Higher figures represent better results

Detailed testing results

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

Commentary

- FINASTA, DnB NORD, Siauliu Bankas and Bankas SNORAS have fulfilled all the criteria examined in the Login section. They all provided a clear and helpful error message should the user enter invalid login data, gave tips and offered instant help by kindly asking to contact their customer services representatives.
- All banks have an IBS login field on the first page of the bank public website and managed to implement clearly accessible log off button.
- All banks managed to implement a clearly accessible log off button and once logged in and all the banks have the log off button visible on every page.
- Medicinos Bankas failed to provide any form of help online regarding the internet banking system. Siauliu Bankas has some data hidden in its pages (that appears when all text is selected)



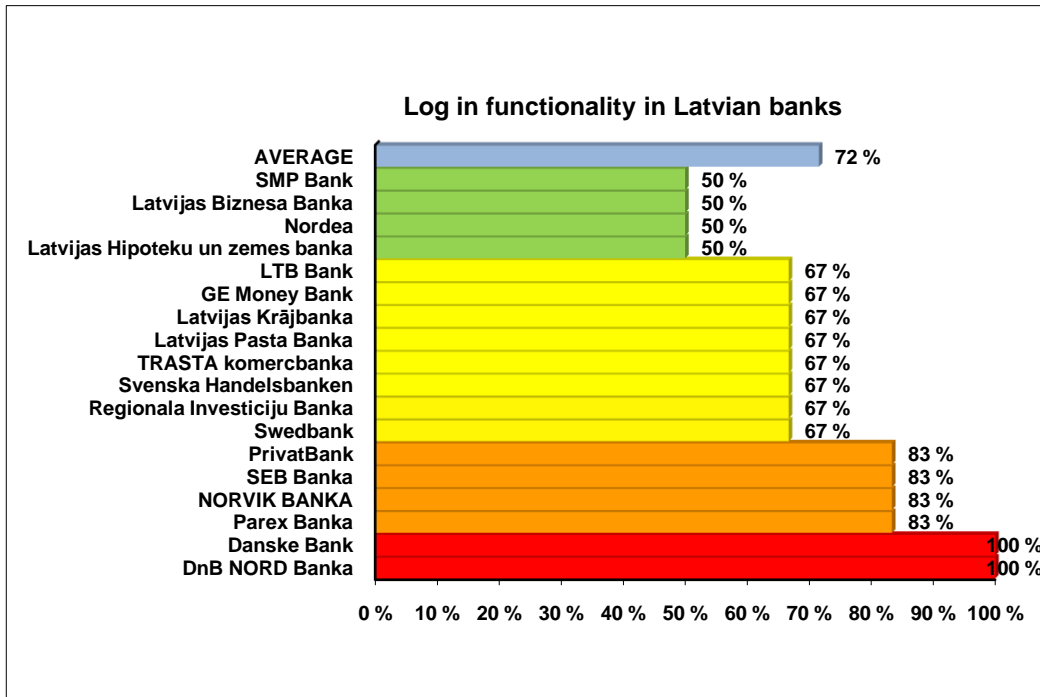
- All banks inform customers about invalid data entries properly; however, more than half of the banks do not offer easily accessible help and guidance on the same page in case of lost or forgotten log in data.
- Ukio Bankas provides very helpful help directions for end-user

Pagalba

Jeigu nepavyksta prisijungti:

- Patikrinkite, ar teisingai įvedinėjate slaptažodį ir vartotojo vardą.
- Prisiminkite, galbūt pasikeitėte slaptažodį, tačiau iš įpratimo vedate senąjį.
- Slaptažodis ir vartotojo vardas turi būti tik iš lotyniškos abėcėlės raidžių, skaitmenų ir standartinių specialių kompiuterio simbolių.
- Įsitinkite, kad "CapsLock" mygtukas yra teisingoje pozicijoje (ypač svarbu didžiosios ar mažosios raidės įvedant slaptažodį).
- Jeigu Jūsų slaptažodyje yra skaitmenų ir Jūs juos renkate klaviatūros skaitmeninių mygtukų dalyje, pasitikrinkite ar įjungtas "Num Lock" nustatymas.
- Tris kartus neteisingai įvedus PIN kodą arba slaptažodį Jūsų prisijungimas prie Eta banko bus blokuojamas.
- Dėl Eta banko vartotojo teisių atstatymo, Jūs turite kreiptis į Jus aptarnaujantį Banko filialą ar klientų aptarnavimo skyrių.

Latvian banks



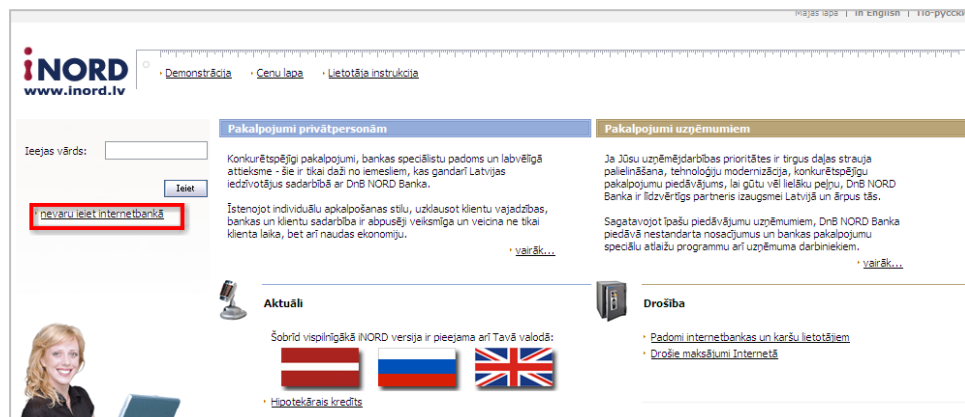
Higher figures represent better results

Detailed testing results

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

Commentary

- The best performer in this category is Danske Bank and DnB NORD Banka, who managed to fulfill all the criteria. Both possess an easily accessible IBS log in field and provide clear error recovery messages and help directions. When logged in, a customer's name/username and log off button are always clearly seen and accessible.
- Banks should not sacrifice clarity for the sake of security - they should learn from colleagues at other banks, who have devised ways to be clear without compromising security
- One of least performers in login category is Latvijas Hipoteku un zemes Banka. The bank receives only 50% as 3 out of 6 criteria are not fulfilled. The bank does not provide help directions in the error messages and in case user forgets his password and login information. Latvijas Hipoteku un zemes Banka also does not display username on every page in IBS.
- All of the banks provide IBS log in field or link to it on the first page of their website. Another fully completed criterion is clear and always accessible log off button.
- Help directions in case the user forgets password or login information is the least completed criterion and out of nine banks only two DnB NORD Banka and Danske Bank fulfil it.
- DnB NORD Bank provides clear help directions. Firstly, the bank displays a link just after login, which should be used in case user cannot access the IBS. Common mistakes are presented and as well contact telephone number is given. In case the user forgot his login information one more link is provided.

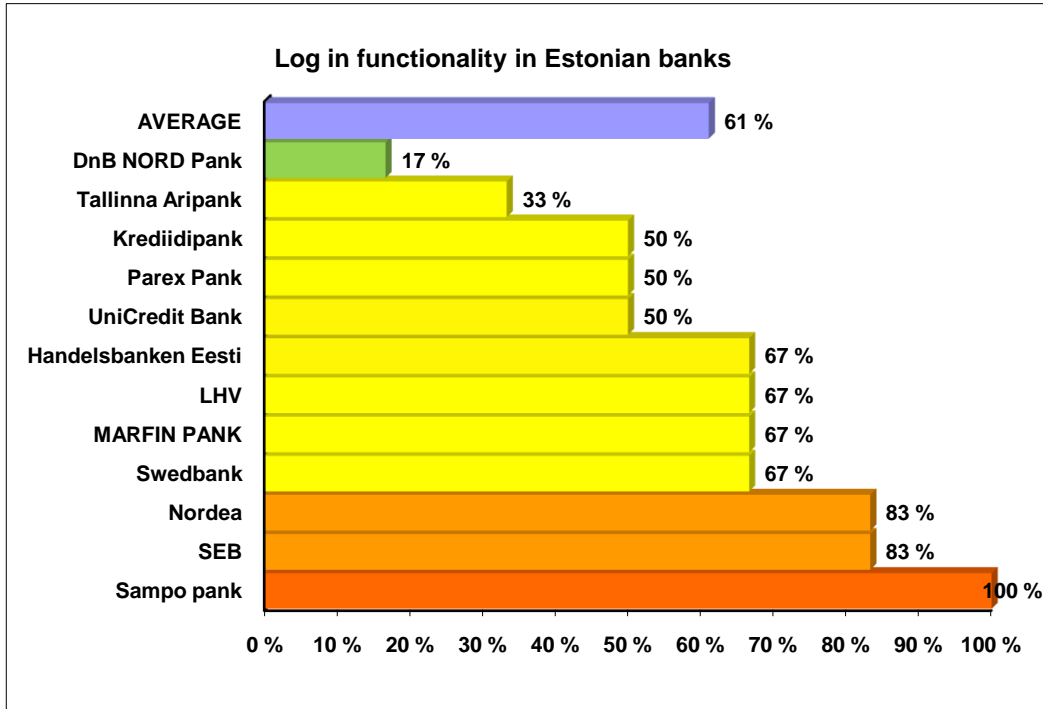


- NORVIK straightaway warns the customer if not-Latin (e.g. Russian) script are being entered into the login field.

- 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.

- IBS of Regionala Investīciju Banka shows that user has received new message. However, when user follows the link system says that no messages are received.

Estonian banks



Higher figures represent better results

Detailed testing results

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

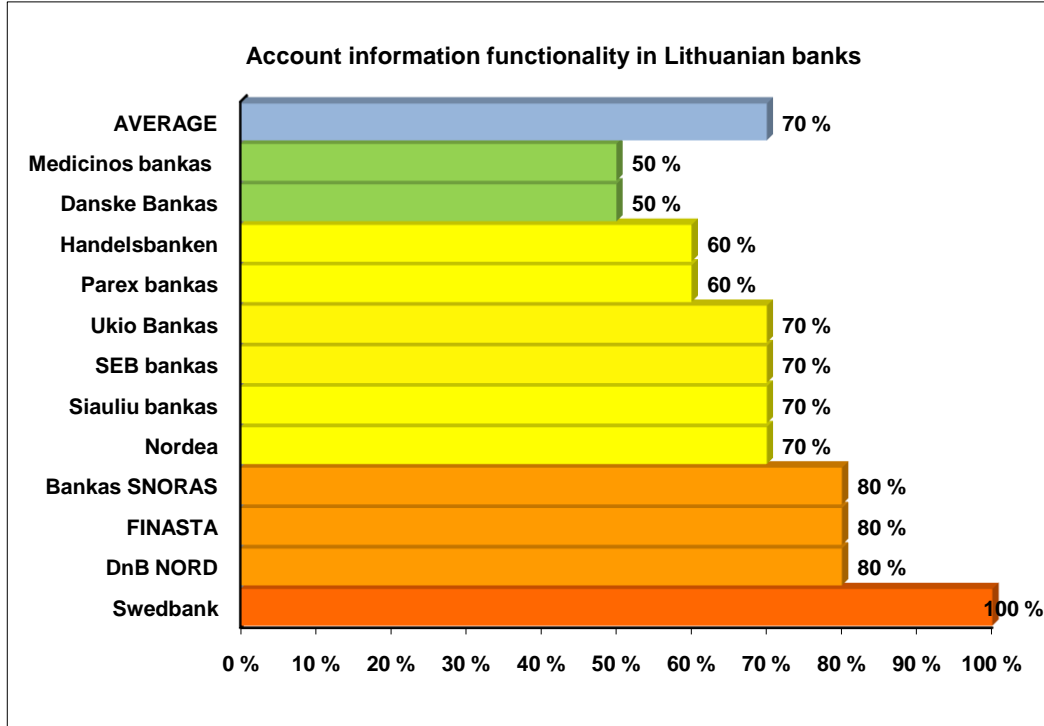
Commentary

- The best performer in this category is Sampo pank, who managed to fulfill all the criteria.
- 11 of 12 Estonian banks have IBS login fields on the home page of the website.
- Worst performer in the category is DnB Nord Pank with fulfilling only one criteria: having clear and always accessible log off button in internet banking system. Although Dnb Nord Pank is one of the worst performers, it has implemented virtual keyboard for logging in, which makes the accounts much more secured, which could be rated as best practice case
- Some banks first request a customer's username and after that they lead the customer to the page to enter the rest of necessary information for logging into the internet banking system. Usually the problem in this case is that they give an error message for incorrect entered information after entering all the rest of information if the mistake was at username already. This is inconvenient for users, who must spend time re-entering the data.
- All banks have a clear and always accessible log off button in every page of the internet banking system.
- Many banks are lacking giving clear help directions for common mistakes of the customer, such as forgetting the password or other login information.

10.3 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

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

Commentary

- The best performer in this category is Swedbank, who managed to fulfill all the criteria.
- Most of the banks do not offer account page customization or the ability to sort transactions by currency. However, all banks have a direct link to the transactions list, the ability to search by required date, printable version of transactions history and an accounts list.
- Banka SNORAS, FINASTA and DnB NORD fulfill the criteria by 80% and are placed in second best. These banks lack date and time of the last transaction shown in the accounts list page and customizing the accounts.
- Banks tend not to include the date and time of the last transaction in the accounts list page, only Swedbank, Nordea and Medicinos Bankas has this information present.
- The worst performers in this category are Medicinos Bankas and Danske Bankas who fulfilled only 50% of the criteria.
- Swedbank allows users to sort the transactions by all features: date, receiver, transaction details and by amount transferred. It enables a quick and efficient search within the history of transactions.

Sąskaitos išrašas

BENDRA

SĄSKAITA: [Redacted]

LAIKOTARPIS: Laikotarpio pradžia: 2009-08-01 | Šiandien | Vakar | Ši savaitė
 Laikotarpio pabaiga: 2009-08-05 | Šis mėnuo | Praėjusi savaitė | Praejęs mėnuo
 Praejęs mėnuo ir einamasis mėnuo

IEŠKOTI: [Input field] iš ir mokėjimo paskirtyje
 iš sąskaitos nr. nuo sumos

PAPILDOMOS GALIMYBĖS

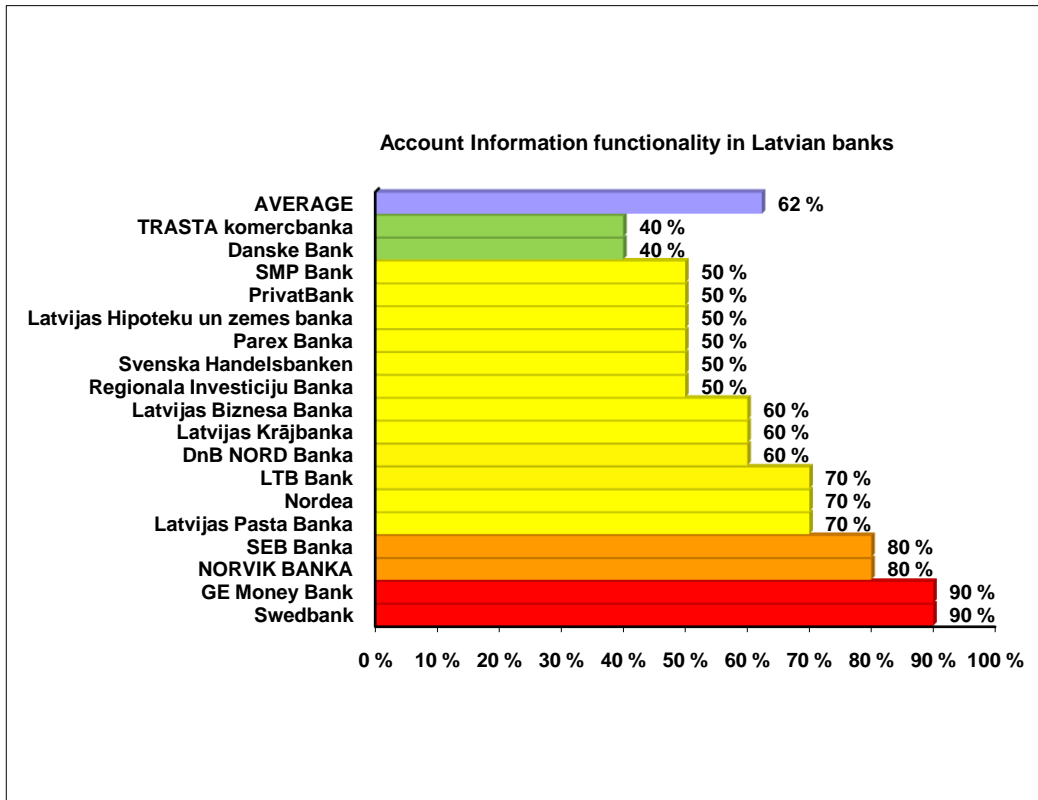
[Pateikti užklausą](#)

laikotarpis: 2009-08-01 - 2009-08-05

CSV PDF XLS

	Data	Gavėjas	Paaiškinimai	Apyvarta	Likutis
EUR	Likutis pradžiai 2009-08-01			5.00	
EUR	Likutis pabaigai 2009-08-05			3.00	

Latvian banks



Higher figures represent better results

Detailed testing results

	Swedbank	DnB NOR Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Accounts list page with all accounts	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Customizing the accounts list page	+	+	-	-	-	+	+	-	-	+	-	-	+	+	+	-	-	-
Date and time of the last transaction shown in the accounts list page	-	+	-	-	-	-	-	-	-	-	+	-	+	-	-	-	-	-
Direct link from the account to the list of transactions	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	+	-
Sorting transactions by the required date	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Printable version of the transactions history	+	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+
Saving the list of transactions to file	+	-	-	+	+	+	-	-	+	+	+	+	+	+	+	+	-	+
Possibility to sort transactions by amount of money transferred	+	-	-	-	-	-	-	-	+	+	+	-	+	-	+	-	+	-
Possibility to sort transactions by currency	+	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-	+	-
Type of account is displayed on the accounts page	+	-	-	-	-	-	-	-	+	+	-	+	-	-	+	+	+	-

Commentary

- The best performers in this subcategory are GE Money Bank and Swedbank, passing the criteria by 90%.
- The worst performers are TRASTA komercBanka and Danske Bank, both failing to pass even 50% of criteria. It is not possible to customize the account list or sort out the transactions by amount of money transferred.
- Most of the banks allowed to print the transaction history or to save it to file.
- Most of the banks failed to provide sorting possibilities for transactions by currency.
- Norvik's transaction history is the most convenient one. First, one can easily sort it by pressing on different column titles (arrow near "Kredits"); second, one can choose different encoding systems and file formats for saving the data on one's computer

KONTA IZRAKSTS			
Klients:	SIRIHA ELĪNA		
Konta numurs:	8712156817 Ls		
Periods:	01.01.2010 - 21.07.2010		
		Sākuma atlikums:	0.00 Ls
			www.e-norvik.lv
Datums	Detajas	Debets	Kredits ↑ Atlikums
Nav operācijas par izvēlēto laika periodu			
	Kopā debets:	0.00	
	Kopā kredīts:		0.00
	Tekošais atlikums:		0.00 Ls
	Iesaldētais atlikums:		0.00 Ls
	Pieejamais atlikums:		0.00 Ls
			Datums: 2010.07.21 21:43:17
Kodu lappuse	Windows Baltic (1257)	Saglabāt CSV failā	Atpakaļ
		Saglabāt PDF failā	

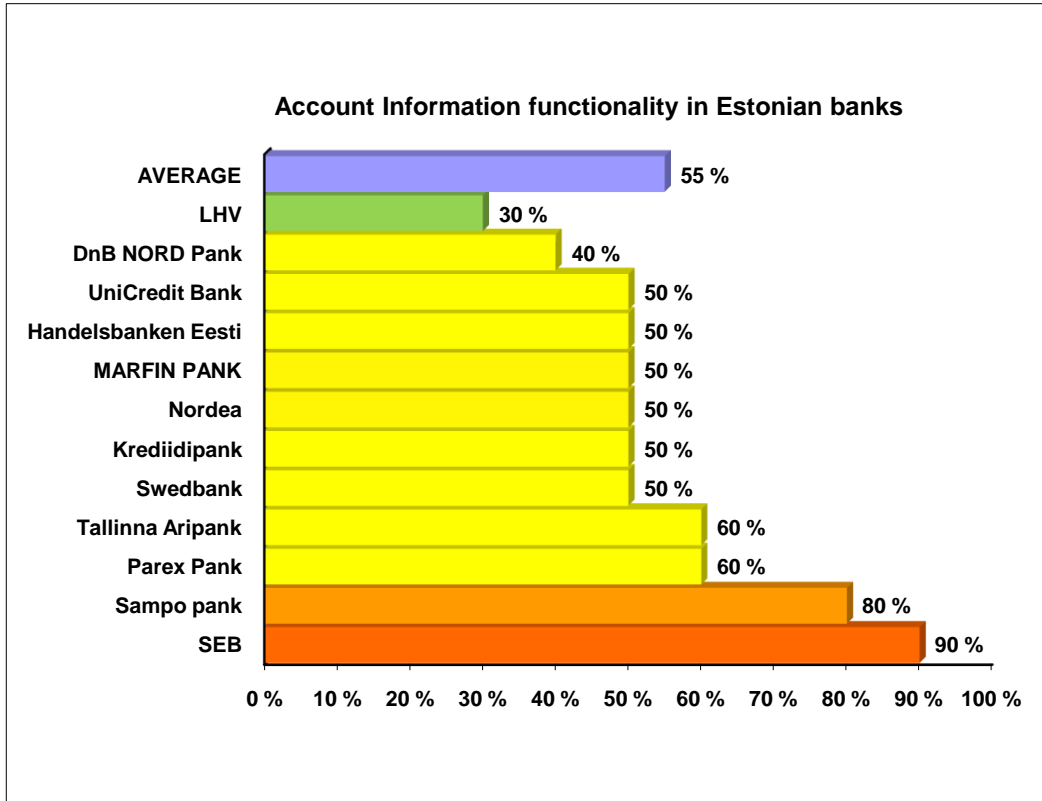
- Svenska Handelsbanken displays account balance not only in LVL, but also automatically converts the same money to EUR. This probably is done for international clients who have lats, but are used to euros.

Handelsbanken								
Latviski По-русски English								
Informācija un maksājumi Līgumi Uzstādījumi Bankas ziņojumi								
Eliņa Sīriha		07.07.2010 17:30:48						
Sveicināti: Eliņa Sīriha!								
Konti:								
Konta numurs: LV62HAND0008300003246								
Valūta	Atlikums	Kredits	Rezervēts	Pieejamais atlikums	Komisijas maksas parāds	Gaidāmie izbejšie maksājumi	Gaidāmie ienākošie maksājumi	
LVL	0.75	0.00	0.00	0.75	0.00	0.00	0.00	0.00
Kontos kopā LVL	0.75	0.00	0.00	0.75	0.00	0.00	0.00	0.00
Kontos kopā EUR	1.07	0.00	0.00	1.07	0.00	0.00	0.00	0.00

- Danske Banka provides user with an opportunity to send the list of transactions via email.

- Although several transactions were performed, IBS of Latvijas Hipotēku un zemes Banka displays a message saying that no transactions took place. However, it is possible to access this information through another link.

Estonian banks



Higher figures represent better results

Detailed testing results

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

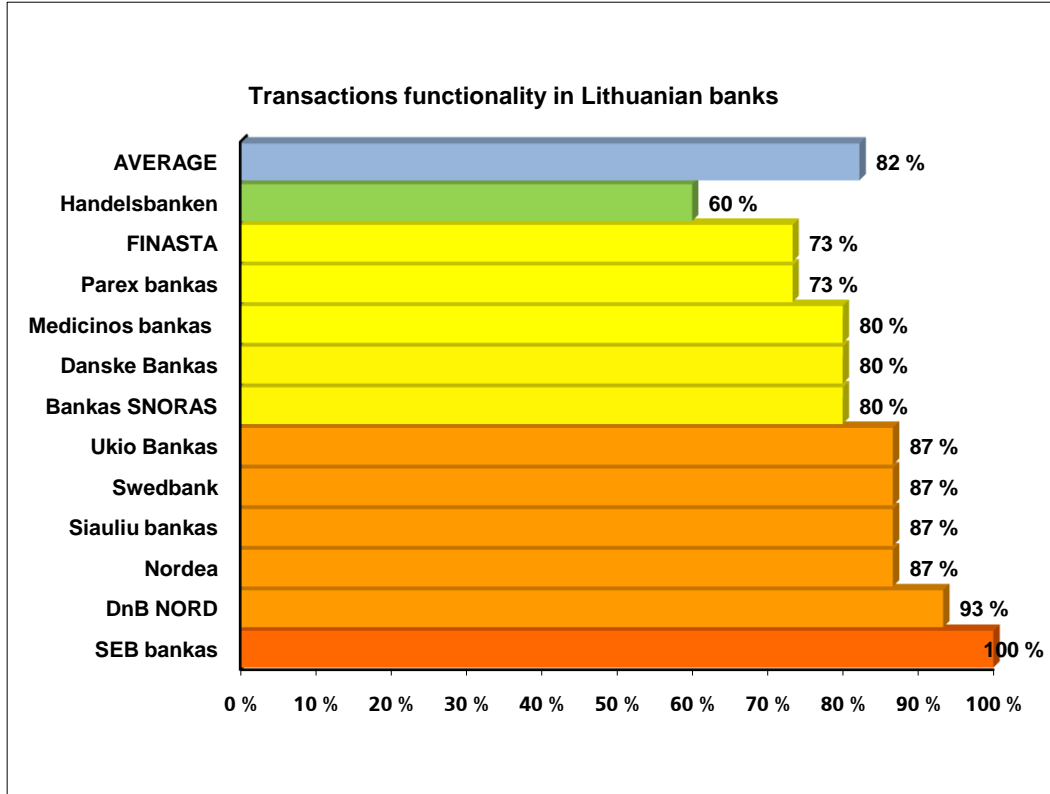
Commentary

- The best performer in this category was SEB fulfilling 90% of the criteria, the only criteria not matching is date and time of transactions.
- In general, all the banks have more or less the same functionality within a list of transactions – it is possible to sort the transactions by date, access the transactions list from the accounts page, to print and save the transaction history list.
- The worst performer was LHV, which didn't have any accounts list page with all the accounts and due to that it was not possible to evaluate it under different points
- All the banks have an accounts list page in the IBS that shows the account name, number and balance.
- All of the banks have direct link from the accounts list page to the list of transactions. Thus it is possible to sort the transactions by required date, print or save it to a file for majority banks.
- All of the banks offered the opportunity to sort transactions by the required date.

10.4 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



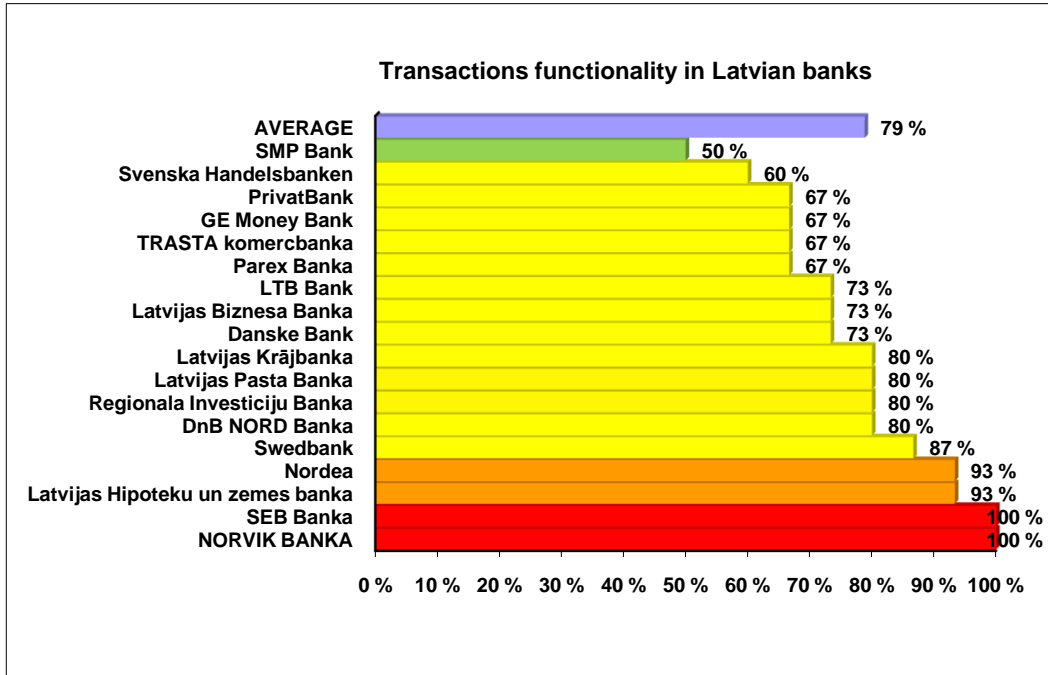
Detailed testing results

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

Commentary

- SEB Bankas is a clear leader in this category by being the only one to fulfill all the criteria by 100%.
- DnB Nord placed second as it lacks a periodical international transfer function.
- All the banks in Lithuania allow the user to conduct local and international transfer from IBS. Currency operations and template creation are also offered by all the banks.
- Handelsbanken performed the worst in this category. It was the only bank that did not offer periodical local transfers from the IBS. Also, it is the only one that lacks a calendar next to the date in transfer form.
- Handelsbanken international transfers were working the lack of periodical transfers, a calendar and necessary field marks penalized its points.
- Only 2 from 12 banks offer SMS/email notification when transaction is made.
- Almost all banks have an auto-correct system if amount of money is written incorrectly (with comma, not a dot).

Latvian banks



Higher figures represent better results

Detailed testing results

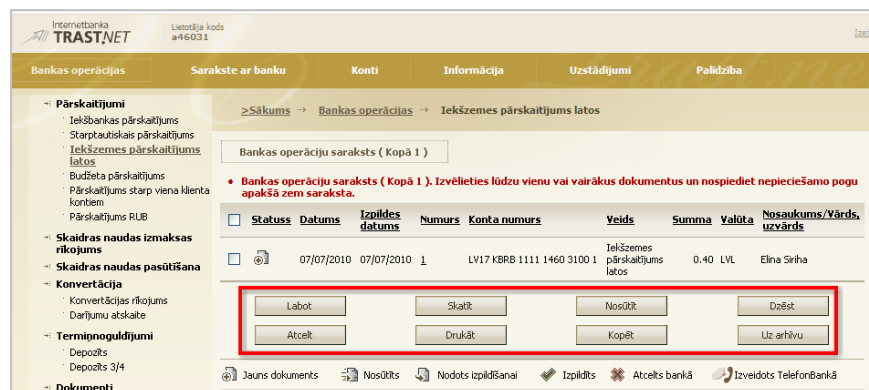
	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investīciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank	
Local one-time transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
International one-time transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Periodical (recurring) local transfers	+	+	+	-	-	-	+	-	-	+	+	-	+	-	+	-	-	-	-
Periodical (recurring) international transfers	+	-	+	-	-	-	+	-	-	+	+	-	+	-	+	-	-	-	-
Delayed (timed) local transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Delayed (timed) international transfers	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Local transfer template creation	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
International transfer template creation	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Calendar next to date fields	+	-	+	+	-	-	-	-	+	+	+	-	+	-	-	-	+	-	-
All necessary fields for a local transfer are marked (i.e. with an asterisk *)	-	+	-	+	-	-	+	+	+	+	+	+	+	+	-	+	+	+	+
All necessary fields for an international transfer are marked (i.e. with an asterisk *)	-	+	-	+	-	-	+	+	+	+	+	+	+	+	-	+	+	+	+
Suggested transaction serial number	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	+	-	-	+
Both a point and a comma accepted as a decimal separator	+	+	-	+	+	+	+	-	+	+	+	+	+	-	+	-	+	-	-
Possibility to order an SMS/email notification when transaction has been completed	+	-	-	-	-	+	+	-	-	+	-	+	+	+	-	-	-	-	-
Carrying out currency operations	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+

Commentary

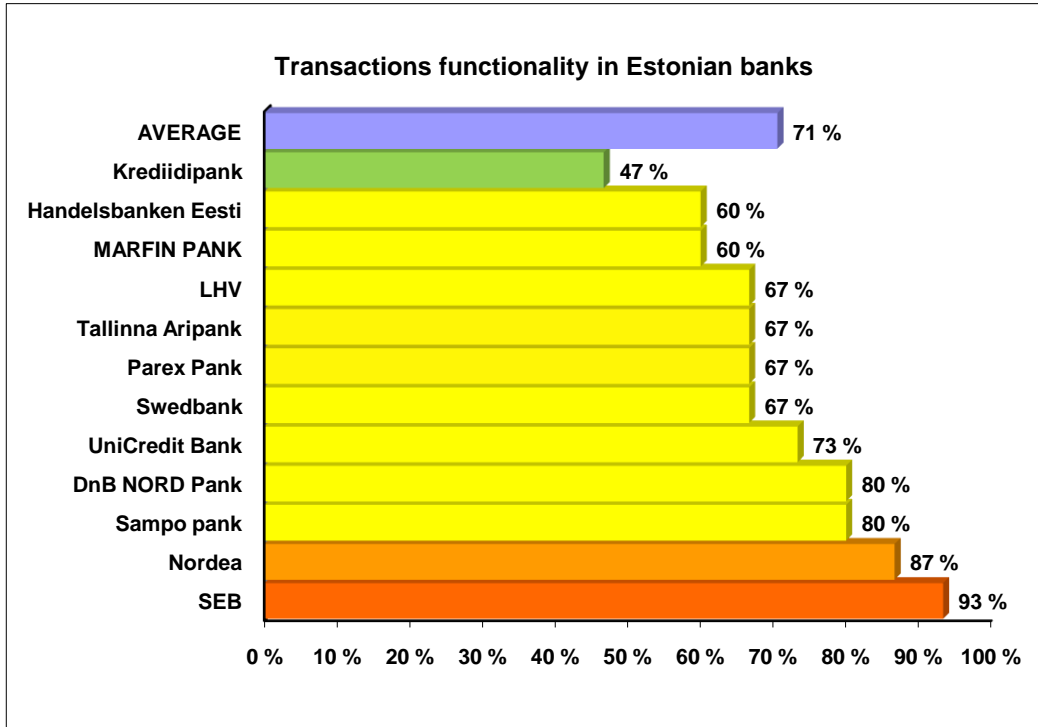
- The leaders are NORVIK BANKA and SEB Banka. Each fulfilled all the criteria in this subcategory.
- A majority of the top-ranked banks possess a range of transaction services such as local and international one-time, periodical, and delayed transfers. They also have user-friendly interfaces, with a calendar located next to dates, necessary fields marked bold or with an asterisk, and both point and comma accepted as a separator.
- 7 of 18 banks offer to its customers a chance to order an email/sms notification.
- The worst performer in the transactions category is SMP Bank, which fulfils only 50% of criteria. The bank does not provide the opportunity to set recurring local or international transfers or receive notification about completion of the transfer. Moreover, necessary fields in local and international transfers are not marked and calendar next to the date input field is not present.
- Handelsbanken also performed quite poor since it is not offering periodical payments, does not mark mandatory data fields, is not delivering SMS notification and not providing currency operations.
- The least completed criteria are allowing the user to make recurring international transfers and to order notification about the completion of the transaction. Both criteria are fulfilled by less than 50% of the banks.
- Browsing Parex Bank IBS the user might encounter message asking to open page in the same window, not in the new tab. The message might appear even in case everything is done according to bank's instructions.



- TRASTA KomerckBanka clearly displays status of the document in after transaction.



Estonian banks



Higher figures represent better results

Detailed testing results

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

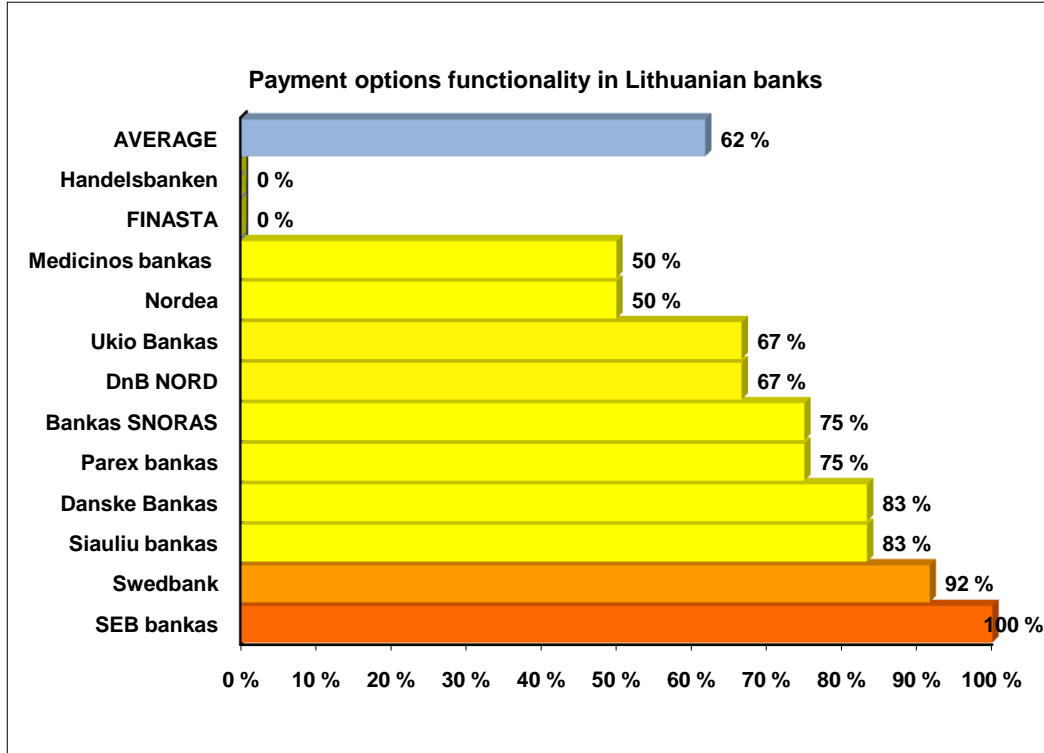
Commentary

- The best performer in this category is SEB bank, which fulfills 93% of the criteria and lacks only periodical international transfers.
- The least fulfilled criterion is the possibility to order SMS/email notification when the transaction has been completed. Only Sampo bank and SEB bank offer this feature.
- The worst performer in this category is Krediidipank. With their service only the main crucial function is possible: local one-time transfers and option of converting currency lack functions to make transactions for customers more convenient.
- Many banks had unnecessary question marks next to each blank space in the transaction forms, which is linked to a term or terms explanatory page.
- All banks offered the option of making local one-time and delayed transfers.
- In almost every bank customers have the opportunity to make international one-time and delayed transfers, periodical local transfers and local transfer templates.
- In most of the banks both comma and point as a decimal separator was accepted.
- At the majority of banks, customers did not have to write any serial number while making a transaction.
- In all of the researched banks it was not possible to easily find how to order a SMS or an email notification about transactions.
- Most of the banks' IBS do not allow customers to make periodical international transfers.
- In most cases banks did not have all mandatory fields marked necessary for doing an international or a local transfer, which would make conducting the transaction more convenient.

10.5 Payment options

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

Lithuanian banks



Higher figures represent better results

Detailed testing results

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

Commentary

- SEB Bankas fulfilled all the criteria in this subcategory, with Swedbank closely following. Swedebank only lacks the possibility to transfer money to prepaid mobile phone number account.
- FINASTA, Handelsbanken do not have any payment options available.
- Only Bankas SNORAS and SEB Bankas have a direct connection to three largest pre-paid mobile services providers within the IBS.
- Ukio Bankas layout for utility services are the most comfortable to use, also basic information like name, surname, address were already filled by the system during the payment process.

Vilniaus atsiskaitymo knygelė

Data (einamos dienos) 2010.07.08
 Mokėjimo nr. (bet koks skaičius) 11
 Mokėtojas (pavardė, vardas / įmonės pavadinimas) Šernas Vytautas
 Mokėtojo adresas Rinktinės 37-53 Vilnius, LIETUVA
 Mokėtojo kodas (numeris) [Atsiskaitymo knygelės nr. (7 skaitmenys)] 2547854
 Sąskaita LT107010400364070440 LTL Sąskaitos likutis: 18.80

Paslauga	Skaitiklis iki	Skaitiklis nuo	Skirtumas	Mato vnt.	Tarifas	Suma
1.Elektra	20	10	10	kWh	0.45	4.5
2.Elektra (naktį, šešt., sekm.)				kWh	0	0
3.Dujos				m3		
4.Dujos				m3		
5.Šiluma (šildymas)						12
6.Karštas vanduo	5	2	3	m3	0	0
7.Šaltas vanduo	10	4	6	m3	4.22	25.32
8.Kitos paslaugos						6
9.eilutė						
10.Elektra bendrosioms namo reikmėms						
Suma						47.82

Periodiškumas
 IŠSAUGOTI ... ir pasirašyti IŠSAUGOTI IR SUKURTI ŠABLONĄ

- Danske Bankas has grouped all utility services so it's very easy to find what you are looking for.

Mokesčiai [Pagalba](#)

11. Telekomunikacijos

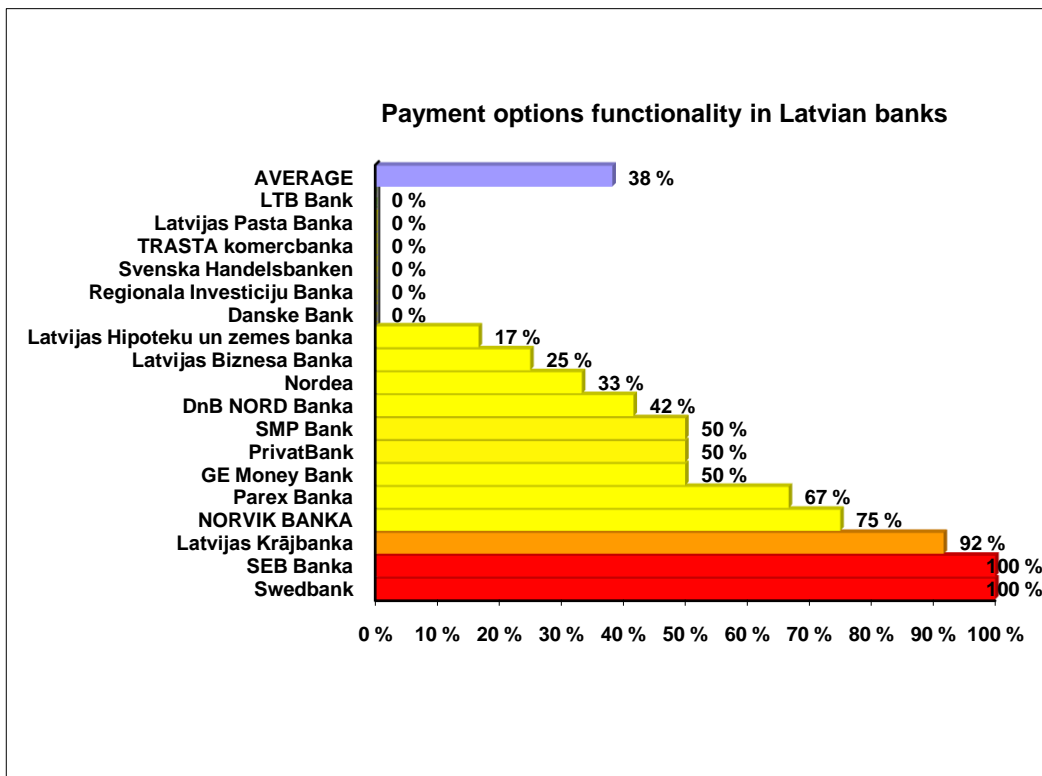
TEO LT, AB
 UAB "Tele 2"
 UAB Bitė Lietuva
 UAB Omnitel

Mokėti Sukurti ruošinį

Mokesčių grupė: 11. Telekomunikacijos

Parodyti Grįžti

Latvian banks



Higher figures represent better results

Detailed testing results

	Swedbank	DnB NOR Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Possibility to pay for water	+	-	-	-	-	+	-	-	-	-	-	+	+	+	-	+	-	-
Possibility to pay for electricity	+	+	-	-	-	+	-	-	-	+	+	+	+	-	+	+	-	-
Possibility to pay for heating	+	+	-	-	-	+	-	-	-	+	-	+	+	-	-	+	-	-
Possibility to pay for mobile telephone (3 largest providers)	+	-	-	-	-	-	-	-	-	+	-	+	+	-	+	+	-	-
Possibility to pay for the Internet (at least 3 providers in capital)	+	-	-	-	-	+	-	-	-	+	-	+	+	+	+	+	-	-
Possibility to pay for cable television (at least 1 cable TV provider in capital)	+	+	-	-	-	+	-	-	-	+	+	+	+	+	+	+	-	-
Possibility to transfer money to a pre-paid mobile phone number account (3 largest providers)	+	-	-	-	-	+	-	-	-	+	-	-	+	-	-	-	-	-
Direct debit payments are available	+	+	-	-	-	+	+	-	-	+	-	+	+	-	-	-	-	-
Filling a direct debit payment application form online	+	+	-	-	-	+	+	-	-	+	-	+	+	-	-	-	-	-
A printable direct debit payment application form is available online	+	-	-	-	-	-	-	-	-	+	-	+	+	-	-	-	-	-

Commentary

- Swedbank and SEB are the leaders in this subcategory. They offer all necessary templates to pay for utilities, telephone and internet, widely used by companies such as Latvenergo (Latvia's energy market biggest company) as well smaller regional communal companies and different service providers. Both banks have completed the 100% of criteria.
- There are 5 banks that have not completed any of the 12 criteria and receive 0% in payment options category. These banks are Danske Banka, LTB Bank, Regionala Investiciju Banka, Svenska Handelsbanken, TRASTA Komercka Banka and Latvijas Pasta Banka. All these banks do not have templates for transferring money to various companies and they do not allow customers to pay bills automatically nor provide e-bill services.
- The most completed criteria are cable television (at least 1 provider is offered by 10 out of 18 banks) and electricity (offered by 9 out of 18 banks). The least completed criteria are pre-paid mobile services (only 4 banks) and applying for e-billing for certain service providers from e-bank (only 7 banks).
- SEB not only uses companies' logos in addition to simply their names, which is very convenient for search, but also divides companies into categories (one of them being "the most frequently used"), which eases orientation quite a lot.

Bankas paraugi	
Biežāk izmantotie	Priekšapmaksas kartes
→ BITE Latvija SIA	→ Amigo
→ Lattelecom	→ BiFri
→ Latvenergo AS	→ OKarte
→ Latvijas Gāze	→ Zelta Zivtiņa
→ Latvijas Mobilais Telefons (LVL)	Valsts nodevas/ nodokļi
→ SEB līzings (EUR)	→ CSDD soda apmaksa/ Pilsētas dome
→ Tele2	→ Fiksētais nodoklis (IIN)
SEB Grupa	→ Iedzīvotāju ienākuma nodokļa apmaksa (ārpus Rīgas)
→ Eurocard AB, Rīgas filiāle (EUR)	→ Iedzīvotāju ienākuma nodokļa apmaksa (Rīgā)
→ Eurocard AB, Rīgas filiāle (LVL)	→ Nekustamā īpašuma nodokļa maksājums Rīgā
→ SEB Dzīvības apdrošināšana (EUR)	→ Patentmaksas (IIN)
	→ Pievienotās vērtības nodokļa apmaksa

- Swedbank offers opportunity to subscribe for e-billing services online.

KONTU PĀRSKATS

Kopsavilkums
Konta izraksts
Konta bilance

MAKSĀJUMI

Vietējie maksājumi
Starptautiskie maksājumi
Mani definētie maksājumi
Maksājumu vēsture
Automātiskā rēķinu apmaksa
Regulārais maksājums
Valūtas maiņa

E-rēķini

Saņemtie e-rēķini
E-rēķinu pieteikumi

KARTES

Manas kartes
Norēķinu kartes
Kreditkartes
Droši pirkumi internetā

MOBILĀ BANKA

Mobilā banka - SMS
Priekšapmaksas kartes
Mobilā internetbanka

E-PAKALPOJUMI

E-pakalpojumi

E-rēķinu pieteikumi

Sveiciens internetbankā ir iespējams pieteikties sekojošu Uzņēmumu rēķinu saņemšanai elektroniski:

▶ Latvijas Mobilais Telefons SIA	▶ G4S Latvija	▶ Sampo Life Insurance AAS
▶ TELE2 SIA	▶ G4S Cash Services Latvia	▶ Tella Latvia
▶ Swedbank Līzings SIA	▶ Nestle SIA	▶ Zemgale R p/lu NP
▶ Viasat AS	▶ IF P&C Insurance AS Latvijas filiāle	▶ L&T SIA

Pilns uzņēmumu saraksts, kuru e-rēķiniem var pieteikties »

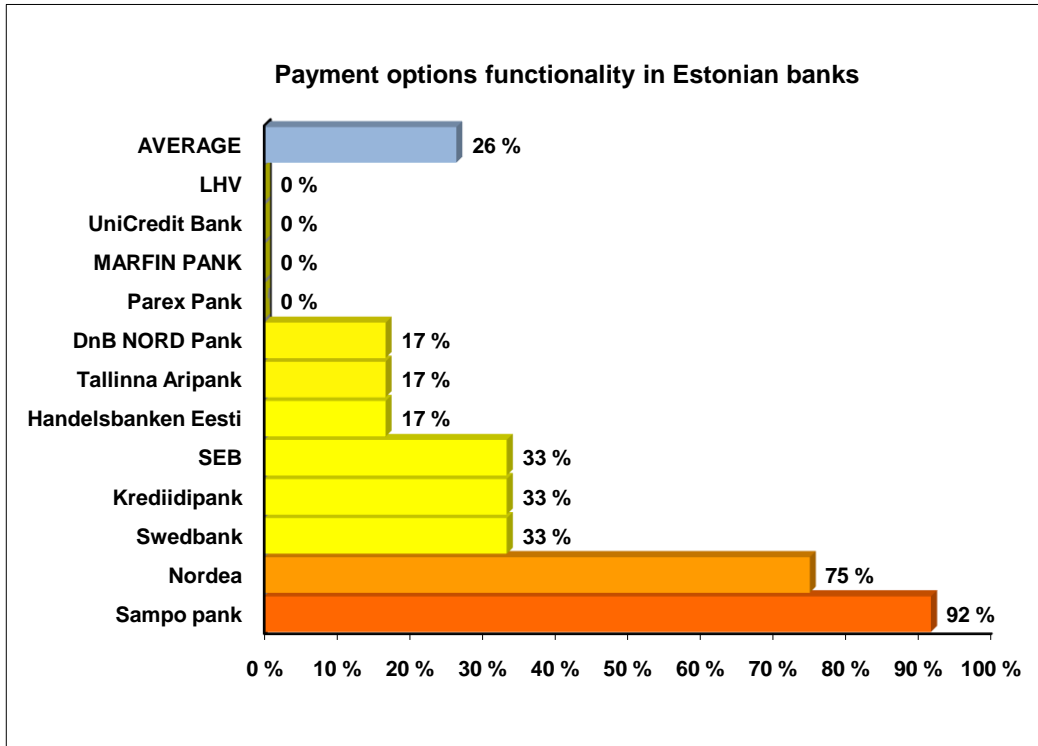
Piesakoties e-rēķiniem Jūs tiksiet saņemti ar Uzņēmuma autorizētā pārstāvja tēla elektronisko norēķinu sistēmu www.rekini.lv. Tēla sistēma strādā kā starpnieka starp uzņēmumiem, kas izraksta rēķinus par pakalpojumiem un klientiem, kuri izmanto uzņēmumu pakalpojumus un maksā par tiem.

Pezīne. Pēc pieteikšanās elektroniskajiem rēķiniem Jūs rēķinus vairs nesaņemsiet papīra formātā pa pastu. Rēķinu elektroniskais formāts ir ērts un drošs, jo to Jūs varat apskatīt un izdrukāt jebkurā brīdī. Pakalpojums pašreiz pieejams tikai residentiem. Lai redzētu rēķinus, Jūsu datorā jābūt instalētai Adobe programmai Acrobat Reader.

Swedbank nosūtīs jūsu vārdu, uzvārdu, personas kodu uz Itella, lai nodrošinātu jūsu reģistrāciju Itella sistēmās, kā arī lai nodrošinātu Fiziskās personas datu aizsardzības likuma prasības.

Pieteikties/ labot datus

Estonian banks



Higher figures represent better results

Detailed testing results

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

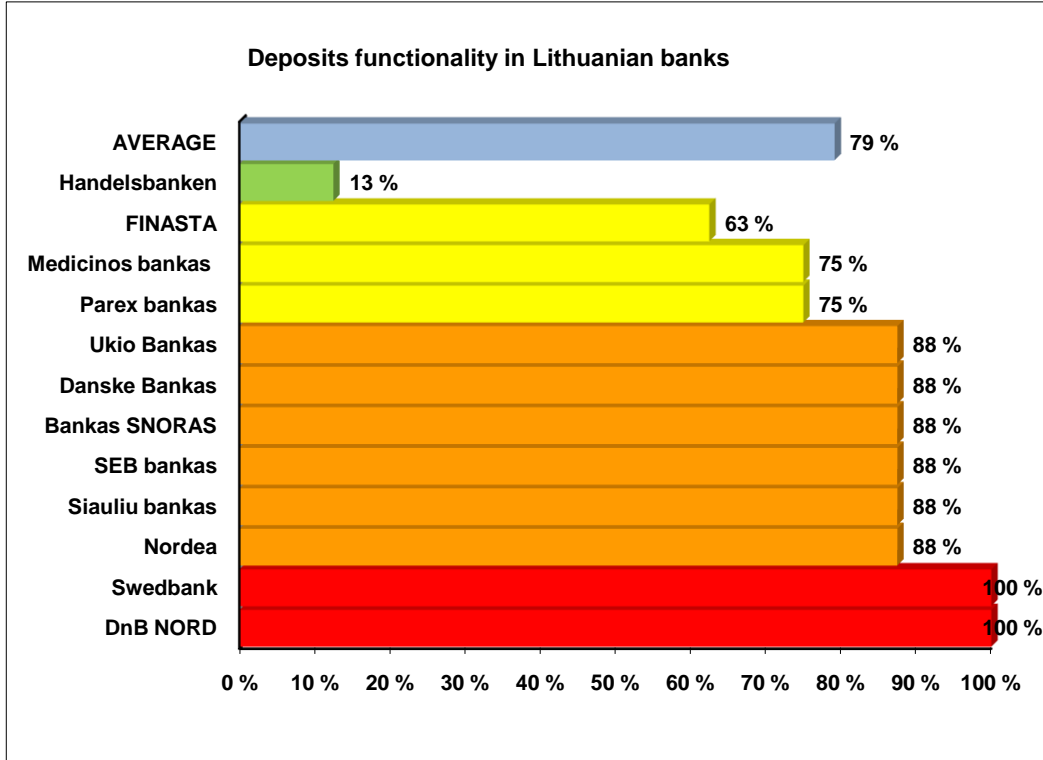
Commentary

- The leading bank in offering payment options in Estonia is Sampo Bank with 92% of criteria fulfilled lacking only printable direct debit application form.
- The majority of the banks didn't have any function to pay most commonly used payments, like water, electricity, heating etc, directly in the internet banking system.
- Some banks, like Tallinna Aripank, Nordea, Krediidipank had extensive list of possible direct debit payments available.
- There are 4 banks – LHV, UniCredit Bank, MARFIN PANK, Parex Pank – that didn't fulfil any of the chosen criteria and score 0%.
- None of the 12 banks pass the criteria of printable direct debit payment application form available online.
- Marfin Pank and Parex Pank continued not offering payment options. Last year same banks scored 0% in payment option functionality.

10.6 Deposits

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

Lithuanian banks



Higher figures represent better results

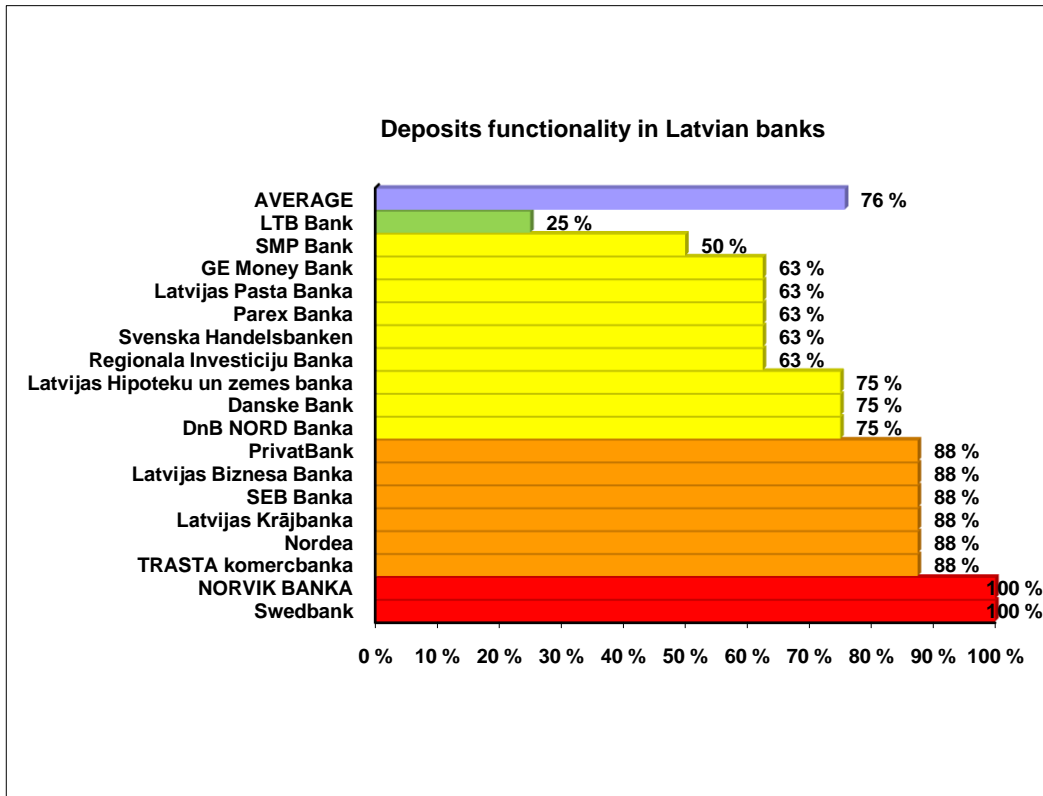
Detailed testing results

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

Commentary

- Swedbank and DnB NOR are the best performers in this category as they fulfilled all the criteria tested.
- All banks have interest rate information in their public website, and almost all of them offer deposits in local currency. Nordea has an interest calculator within the IBS.
- All banks that offer deposits via IBS offer withdrawal on the system, too.
- Nordea has a special “deposit plus” which is no longer available but it is still present in the IBS.
- Handelsbanken has fulfilled the least the criteria, by scoring only 13%.
- Six banks (Ukio Bankas, Danske Bankas, Bankas SNORAS, SEB, Siauliu Bankas, Nordea) are second-placed and miss only one criterion in order to have full complete deposits functionality.

Latvian banks



Higher figures represent better results

Detailed testing results

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

Commentary

- The best performers in this subcategory are Swedbank and NORVIK BANKA, which fulfill all the criteria. Each allows users to open a deposit in LVL, EUR, and USD through the IBS.
- In the best performing banks interest rates are easily accessible and can be determined for each specific case using a calculator.
- The bank that fulfilled the least criteria is LTB Bank by fulfilling only 25% of the criteria.
- All banks except LTB Bank offer customers to open accounts in EUR, USD, and LVL via the IBS.
- All banks provide informations about their interest rates (usually the full list is available on the public website).
- Furthermore, all banks confirm that information on accrued interest is present and can be checked via the IBS (though many, such as Latvijas Krajbanka, SEB, GE Money Bank, Privatbank, LTB, and SMP emphasize that it is possible only with certain types of deposits).
- The least completed criteria fulfilled by banks would be possibility to withdraw a deposit directly from the IBS most banks require customers to come in person.
- One good example is Norvik Banka, which provides a quick prospective interest income when typing data in the opening form.

Dokuments Nr.	2
Izvietojanas datums	24 Jūlijs 2010
Norakstīt no konta	[Redacted]
Depozīta veids	Maksimālais Izvēlēties depozītu
Depozīta termiņš	2 gadi
Summa	1000.00 Ls
Likme	5.05%
Depozīta termiņa beigu datums	24.07.2012
Summu un procentus pārskaitīt uz kontu	[Redacted]
Uzkrāto procentu summa	102.54 Ls
	Papildus informācija par depozītiem

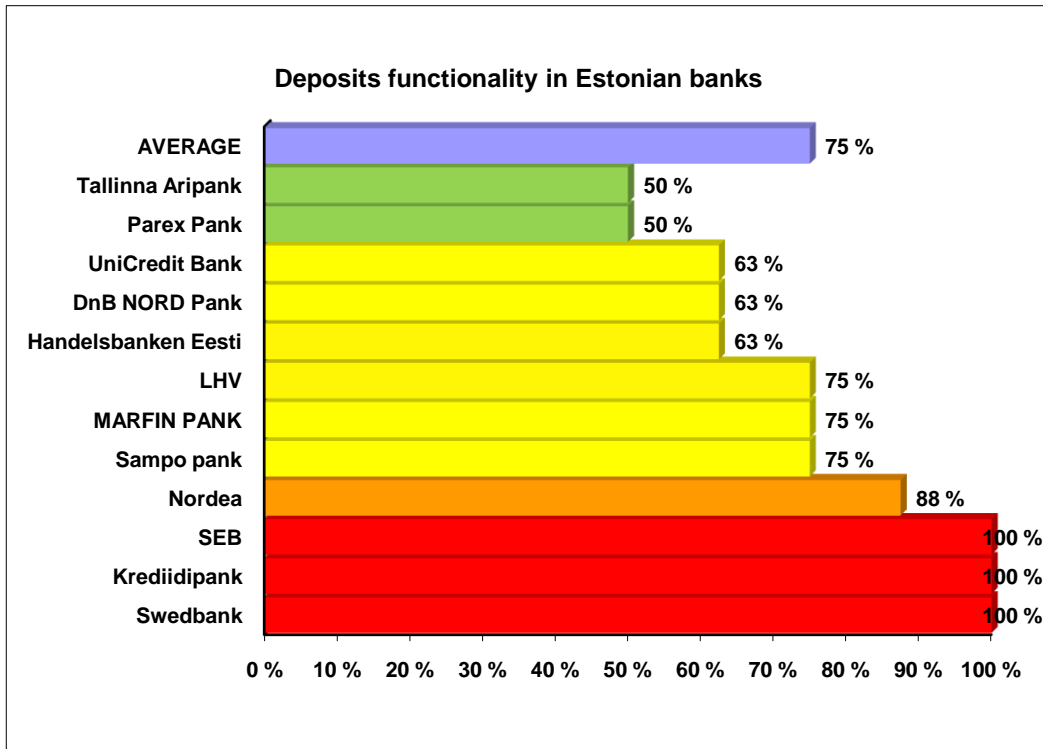
Informējam, ka saskaņā ar LR likumdošanu, Norvik Banka no uzrādītās procentu summas ieturēs 10% nodokli un iemaksās to Valsts budžetā.

Ar [Bankas Vispārējiem darījumu noteikumiem](#) iepazīnos un tiem piekritu

Lūzdu atsūtīt man paziņojumu šī depozīta termiņa beigās

[Saqlabāt](#) [Parakstīt](#)

Estonian banks



Higher figures represent better results

Detailed testing results

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

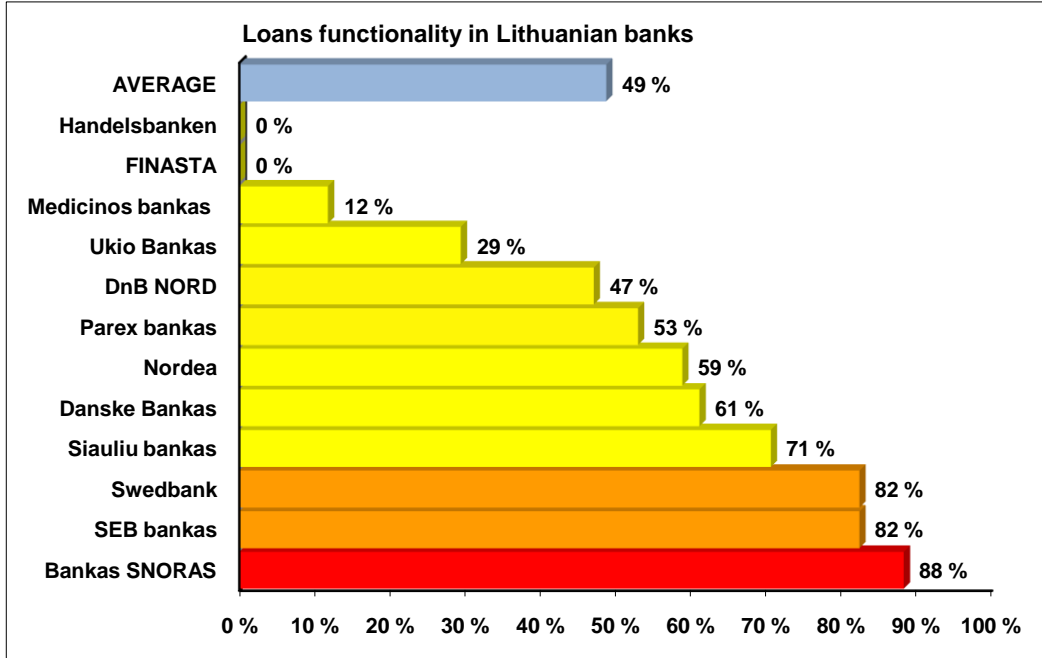
Commentary

- The best performers in the deposits category were Swedbank, SEB and Krediidipank, which fulfilled all the researched criteria.
- The worst performers in the deposits category are Tallina Aripank and Parex Pank, mainly because their IBS lacks the opportunity to use an interest calculator within IBS and withdraw a deposit directly from IBS.
- In all the banks it is possible to open a deposit in the local currency and to see the interest rate information on the IBS.
- Swedbank offers the opportunity to add new accounts in different currencies via the IBS without going to the bank.

10.7 Loans

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

Lithuanian banks



Higher figures represent better results

Detailed testing results

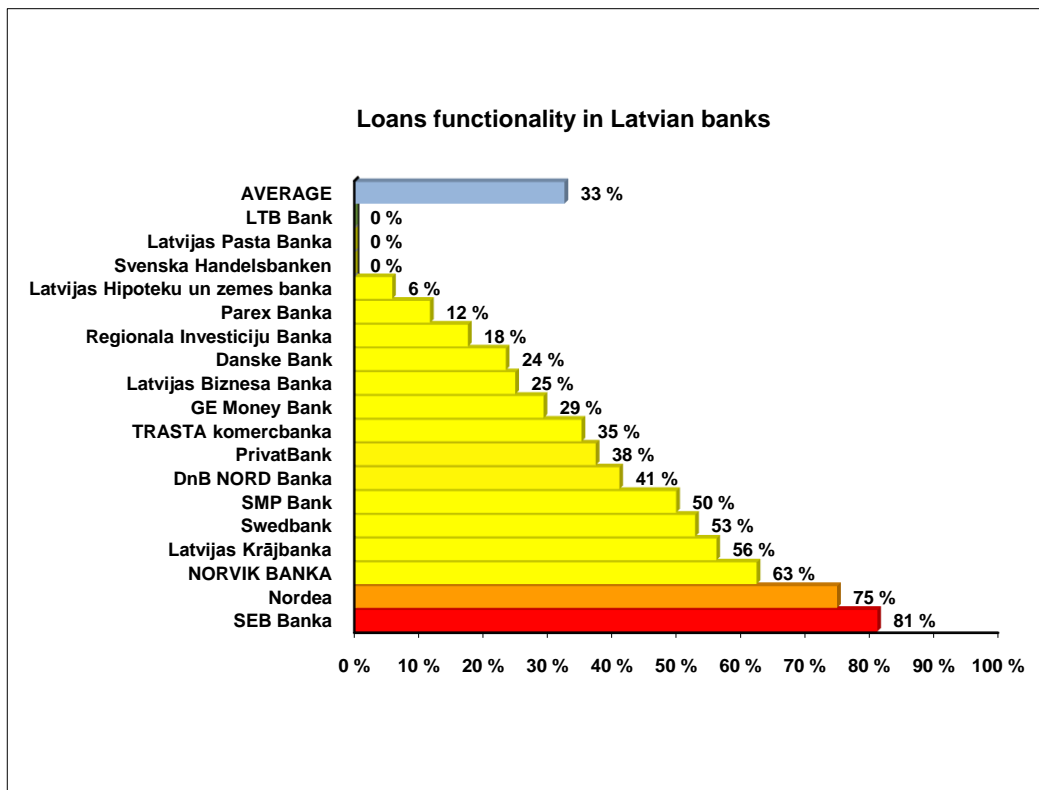
	DnB NORD	Parex Bankas	FINASTA	Handelsbanken	Nordea	Siauliu Bankas	SEB Bankas	Bankas SNORAS	Danske Bankas	Medicinos Bankas	Swedbank	Ukio Bankas
A printable consumer loan application form	+	+	-	-	+	+	+	+	+	+	+	+
Filling a consumer loan application form online	+	-	-	-	+	+	+	+	+	-	+	-
Taking out a consumer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

Commentary

- Bankas SNORAS provides the most complete information about loans on the Internet. Besides all the services that are common to the majority of banks, Bankas SNORAS also allows the user to fill in the mortgage application online.
- Only SEB offers customers to take out mortgage directly from the IBS.
- Handelsbanken and FINASTA are the only banks that did not fulfil any of the criteria in this category. Both banks do not have any information about loans and mortgages in either the public website nor in their respective IBS.
- The majority of banks provide consumer loan interest calculator on their public website; however, it is not a common practice to have it within the internet banking system.
- 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.



Latvian banks



Higher figures represent better results

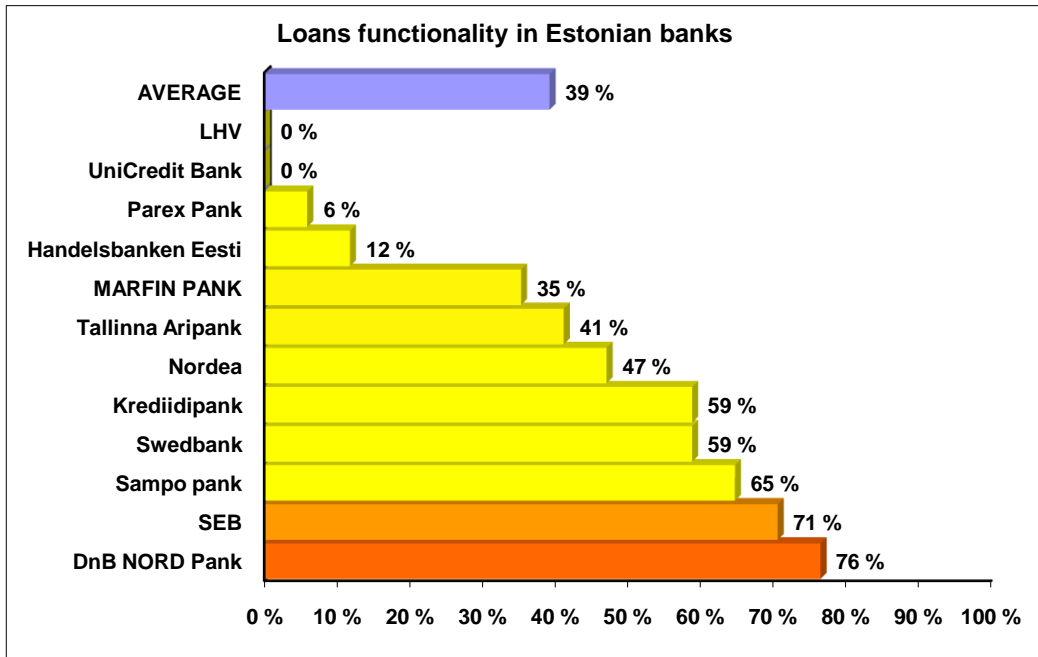
Detailed testing results

	Swedbank	DnB NOR Banka	Danske Bank	Regionāla Investīciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipotēku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
A printable consumer loan application form	+	+	-	-	-	-	-	+	-	+	-	-	+	+	-	-	-	+
Filling a consumer loan application form online	+	-	-	-	-	-	-	-	-	+	+	+	-	-	-	-	-	-
Taking out a consumer loan via the Internet Banking System	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Consumer loan interest calculator within the Internet Banking System	+	-	-	-	-	-	-	-	-	-	+	-	+	-	-	-	-	-
Consumer loan interest information is provided	-	-	-	-	-	-	-	-	-	+	+	+	+	+	+	+	-	+
Consumer loan interest calculator on the public website	+	+	-	-	-	+	+	+	-	-	+	+	+	-	+	+	-	+
Information about consumer loan conditions	+	-	-	-	-	-	-	-	-	+	+	+	+	+	+	-	-	-
Information about documents required to take out a consumer loan	+	+	-	-	-	-	-	+	-	+	+	+	+	+	+	-	-	+
A printable mortgage application form	-	+	+	+	-	-	-	+	-	+	-	-	+	-	-	-	-	+
Filling a mortgage application form online	+	+	-	-	-	-	-	-	-	+	+	+	+	-	-	-	-	-
Taking out a mortgage via the Internet Banking System	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage loan interest calculator within the Internet Banking System	-	-	-	-	-	-	-	-	-	-	+	-	+	-	-	-	-	-
Mortgage interest information is provided	-	-	-	-	-	-	-	-	-	+	+	+	+	-	-	+	-	+
Mortgage interest calculator on the public website	-	-	+	-	-	+	-	-	-	-	+	+	+	-	-	+	-	+
Information about mortgage conditions	-	-	-	-	-	-	-	-	-	+	+	-	+	-	-	+	-	-
Information about documents required to take out a mortgage	+	+	+	+	-	-	-	+	-	+	+	+	+	-	-	+	-	+

Commentary

- The best performer in this category is SEB. It offers several types of credits, all of which are described in detail, i.e. interest rates are given, conditions for taking a loan are presented, and a list of necessary documents is provided. Moreover, the website offers an easy-to-use loan calculator.
- The worst performers are LTB Bank, Handelsbanken and Latvijas Pasta Banka, which provide only a minimal amount of information about loans online. Instead the client must visit a bank branch in person to get full information.
- The most completed criteria are the provision of information about loan conditions and about documents required to obtain a loan. All banks that offer both consumer loans or mortgage loans have this information on their websites.
- The least completed criteria is the possibility to take out the loan directly through the IBS and the availability of a loan calculator in the IBS. SEB is the only bank to have a direct link to it.
- Nordea provides the best example of a good scheme of which scenarios may take place when a customer takes a loan and has listed all the consequences of both outcomes. This should really motivate users to think carefully before taking a loan and to stick to the terms and conditions while returning it.

Estonian banks



Higher figures represent better results

Detailed testing results

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

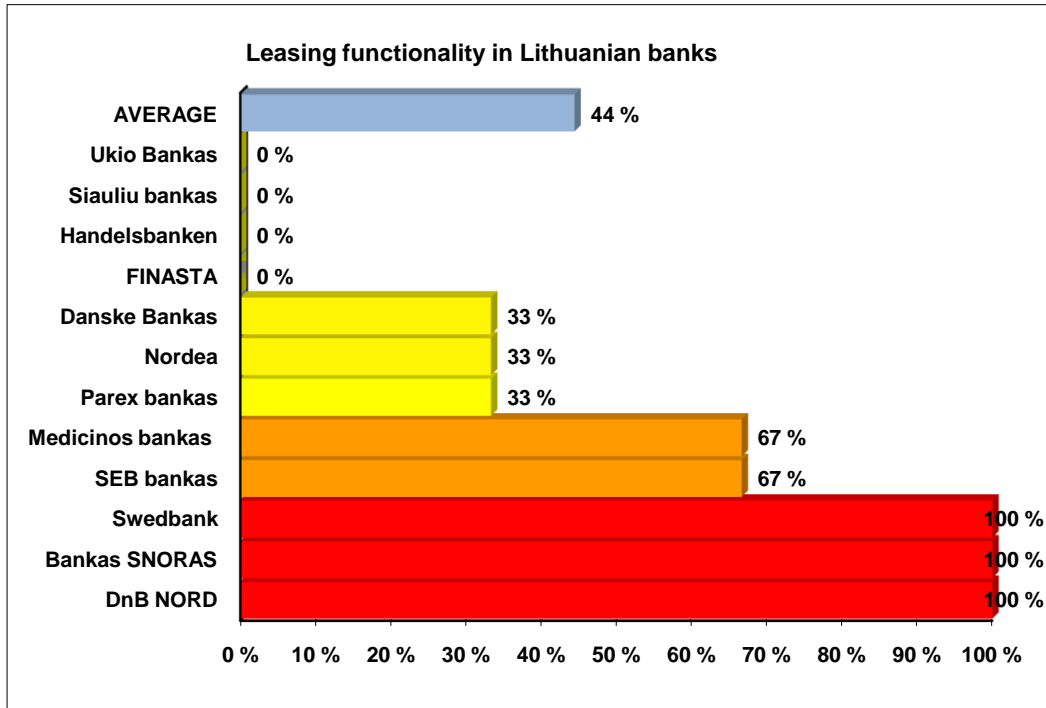
Commentary

- DnB NOR is the leader in this subcategory by completing the criteria by 76%, but the second-placed SEB is the only bank that allows user to get a consumer loan or mortgage via IBS, without visiting a bank office.
- The worst performers on loan functionality are LHV and UniCreditBank, which did not fill any of the researched criteria.
- None of the banks except Sampo Pank provide mortgage interest information.
- 7 out of 12 banks in Estonia offers the possibility to fill a consumer loan application form online.
- 4 out of 12 banks in Estonia offer consumer loan interest calculator within the IBS.

10.8 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

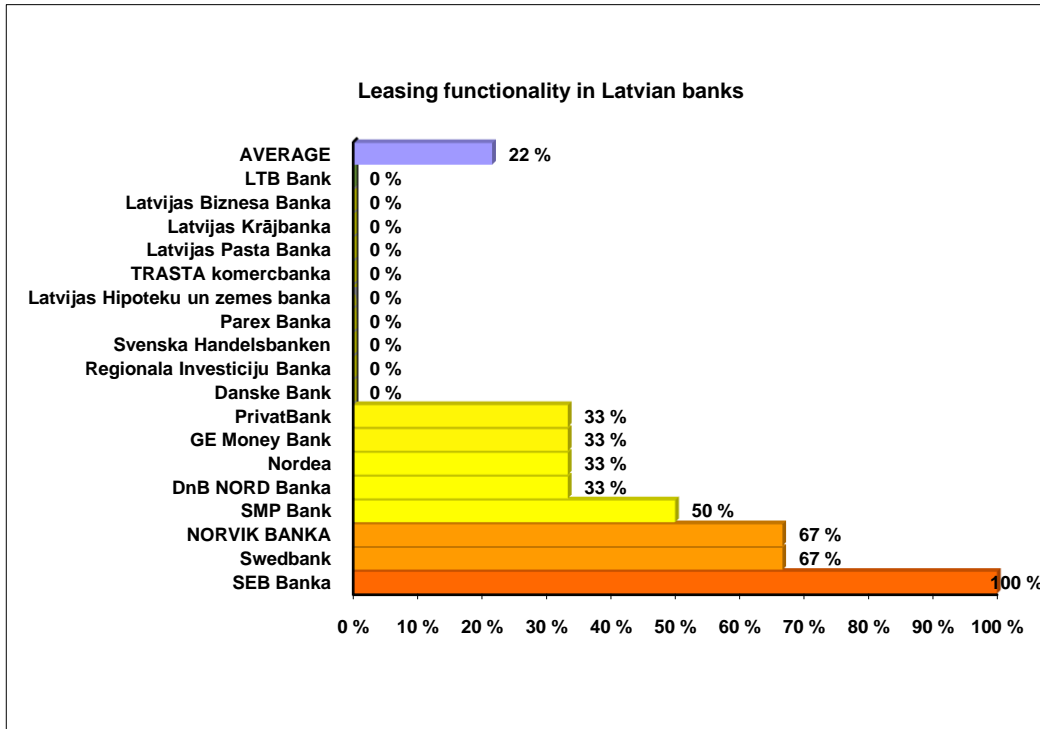
Detailed testing results

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

Commentary

- DnB NOR, Bankas SNORAS and Swedbank are leaders in this subcategory by completing 100% of the criteria. They offer the possibility to view the leasing account online and provide information about the executed payment by sending an SMS message.
- Ukio Bankas, Siauliu Bankas, Handelsbanken and FINASTA have not developed any leasing services online.
- 7 banks allow users viewing leasing account online.
- SEB and Medicinos Bankas are placed second in the leasing functionality because their IBS lacks a notification of approaching leasing payment set-up and the possibility to check the leasing account online.

Latvian banks



Higher figures represent better results

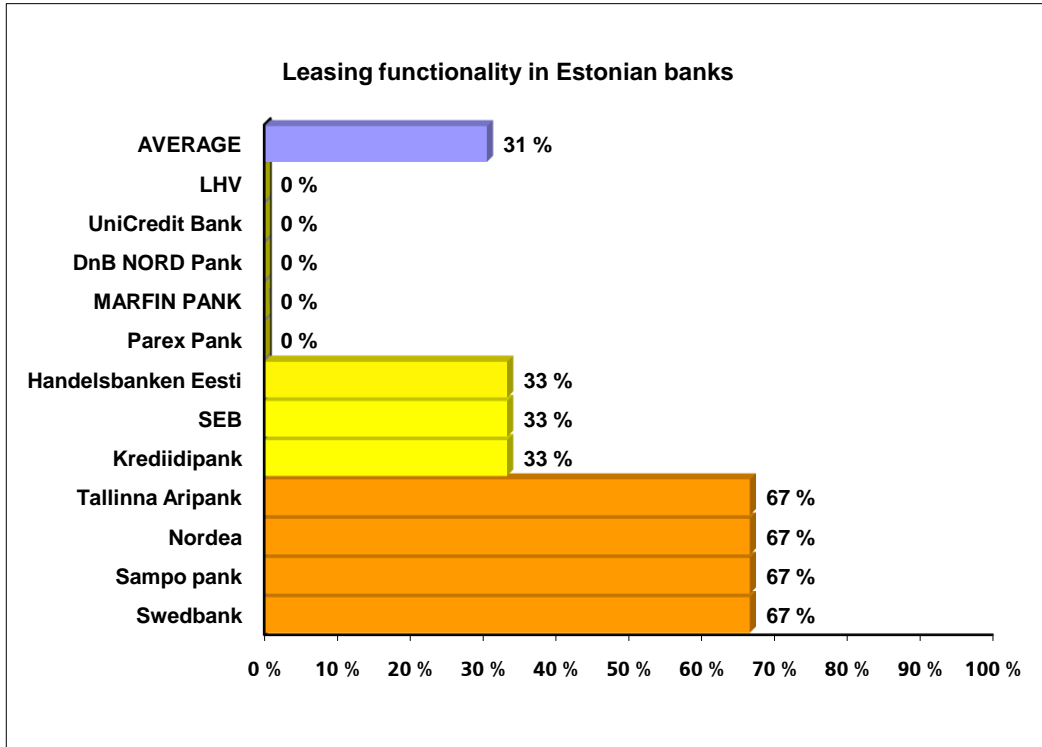
Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionāla Investīciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krāj Banka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank	
Checking the leasing account online	+	+	-	-	-	-	-	-	-	+	+	-	+	-	+	+	-	-	+
Possibility to set a notification of approaching leasing payment	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-	-
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.
- 10 of 18 banks in Latvia have not developed any leasing services online.
- The most completed criterion is the opportunity to check leasing account online. 8 banks are fulfilling this criterion.
- SEB Banka is the only bank in Latvia offering the possibility to view the leasing account online.
- Only three banks provide the opportunity to set notifications of approaching leasing payments, which makes this criterion the least fulfilled.
- The majority of the banks providing leasing services can send bills to the email, which might serve as notification of approaching leasing payment.
- Swedbank uses its telephone bank system in order to send notification about executed leasing payments.

Estonian banks



Higher figures represent better results

Detailed testing results

	Swedbank	Sampo pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK	Handelsbanken Eesti	Tallinna ripank	DnB NORD Pank	UniCredit Bank	LHV
Checking the leasing account online	+	+	+	+	+	-	-	+	-	-	-	-
Possibility to set a notification of approaching leasing payment	-	-	-	-	+	-	-	-	+	-	-	-
Possibility to set a notification of executed leasing payment	+	+	-	-	-	-	-	-	+	-	-	-

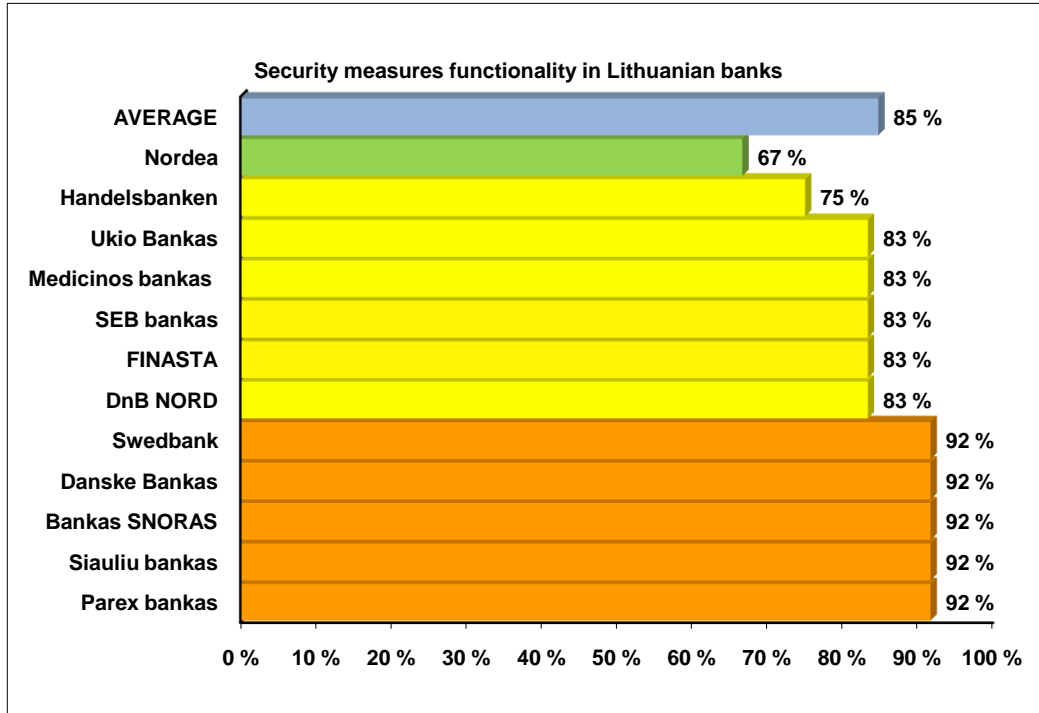
Commentary

- Best performers of the subcategory are Tallina Aripank, Swedbank, Nordea and Sampo Bank as they each fulfill 67% of the criteria.
- LHV, UniCredit Bank, DnB NOR, Marfin Pank and Parex Pank do not offer any leasing functionality within IBS.
- SEB, Handelsbanken Eesti and Krediidipank offer only allow the user to check the leasing account online. No functionality options with the leasing account are available.
- Only the best performers offer the possibility to set up notifications of approaching and executing leasing payments.
- Tallina Aripank misses the standard criterion fulfilled by the majority of banks of the possibility of checking the leasing account online.

10.9 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

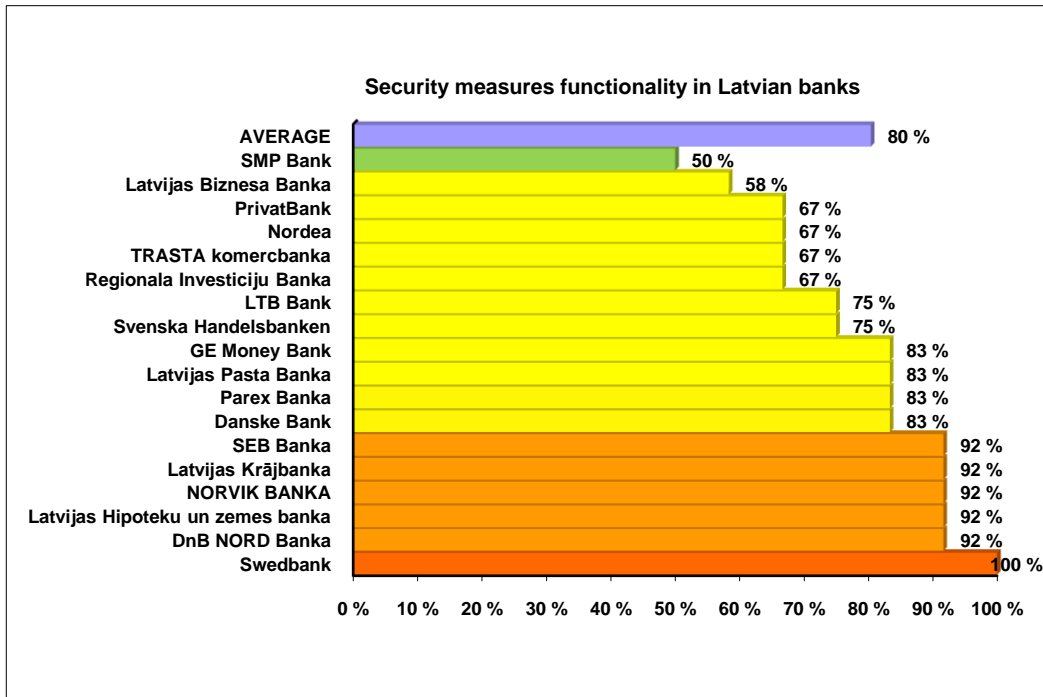
Detailed testing results

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

Commentary

- Five banks in Lithuania — Swedbank, Danske Bankas, Bankas SNORAS, Siauliu Bankas and Parex Bankas — fulfill 92% of the criteria in this subcategory.
- 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. Moreover, a new set of codes is sent via the post, which is not considered as safe.
- Only Swedbank fulfilled all the criteria in this subcategory. It was the only bank that offered the possibility to set the frequency for mandatory change of permanent password.
- All the password cards are not bigger than an ordinary payment card.
- Session timeout is present in all Lithuanian banks.
- Three banks do not ask for mandatory password change when logged for the first time.
- Handelsbanken and Ukio Bankas do not offer the settings to change IBS transaction limits.

Latvian banks



Higher figures represent better results

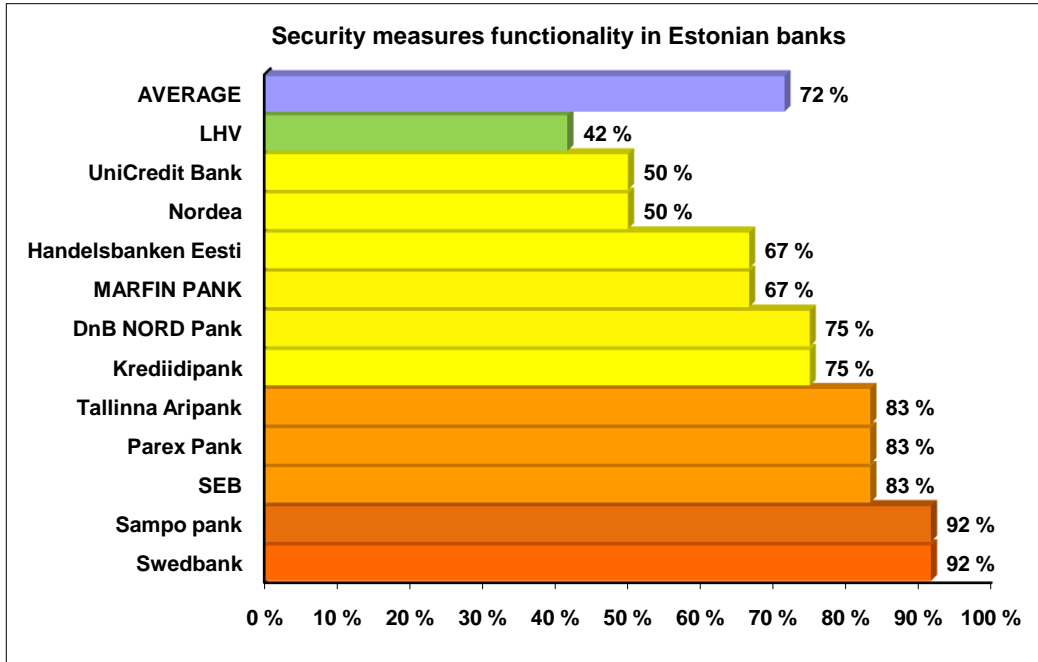
Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes Banka	TRASTA komercbanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank	
Session Timeout	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Password card	+	+	+	-	+	+	+	+	+	+	+	+	+	-	+	-	-	-	-
Password card is not larger than the size of ordinary payment card	+	+	+	+	+	+	+	-	+	+	+	+	+	-	+	-	-	-	-
Information about the last log in is provided (time/date).	+	+	+	+	-	-	+	+	+	+	+	+	+	+	-	+	+	+	+
Confirmation code is required for executing a money transfer	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Permanent (personal) password	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Possibility to change the permanent password	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+	+	+
VeriSign or equivalent certificate is shown	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Mandatory password change when logged for the first time	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+	+	+
Setting the IBS transaction limits	+	+	+	-	+	-	+	-	-	+	+	+	+	-	+	+	-	-	-
User is warned to close browser window after log out	+	+	-	-	-	+	+	-	-	-	+	+	+	-	+	-	-	+	-
Possibility to set frequency for mandatory change of permanent password	+	+	-	-	-	+	-	-	+	+	-	-	-	-	-	-	+	-	-

Commentary

- The best performer in this subcategory is Swedbank as it fulfilled all the criteria. Swedbank clearly demonstrates to users its concerns about security by allowing the user to personalize some security measures (e.g. setting maximum transactions, mandatory password change date).
- There are 2 fully completed criteria in this subcategory: session timeout and VeriSign certificates in Latvian banks.
- The worst performer is SMP Bank by fulfilling only 50% of the criteria. SMP does not have any password card, do not warn users to close the browser after logging out and is impossible to set a password change frequency.
- Two banks Latvijas Biznesa Banka and LTB Bank offer special CDs with keys for transactions instead of key cards, which is less convenient. While this might increase security, it makes the whole process complicated and user has to carry the CD everywhere to make a transaction.
- Five banks – SEB Banka, Latvijas KrajBanka, NORVIK BANKA, Latvijas Hipoteku un Zemes Banka and DnB NORD Banka – are closely following in second place by missing only one criteria to fulfill all the security measures functionality.
- In the majority of the Latvian banks there is a session time out, code-card of an average payment card size and a permanent password that could be changed.
- All the banks, except for DnB NORD ask users to confirm their transaction with some type of a password.
- All the banks IBS do have security certificates.
- Only a few banks 9 out of 19 warn users to close browser window after logging off from IBS.

Estonian banks



Higher figures represent better results

Detailed testing results

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

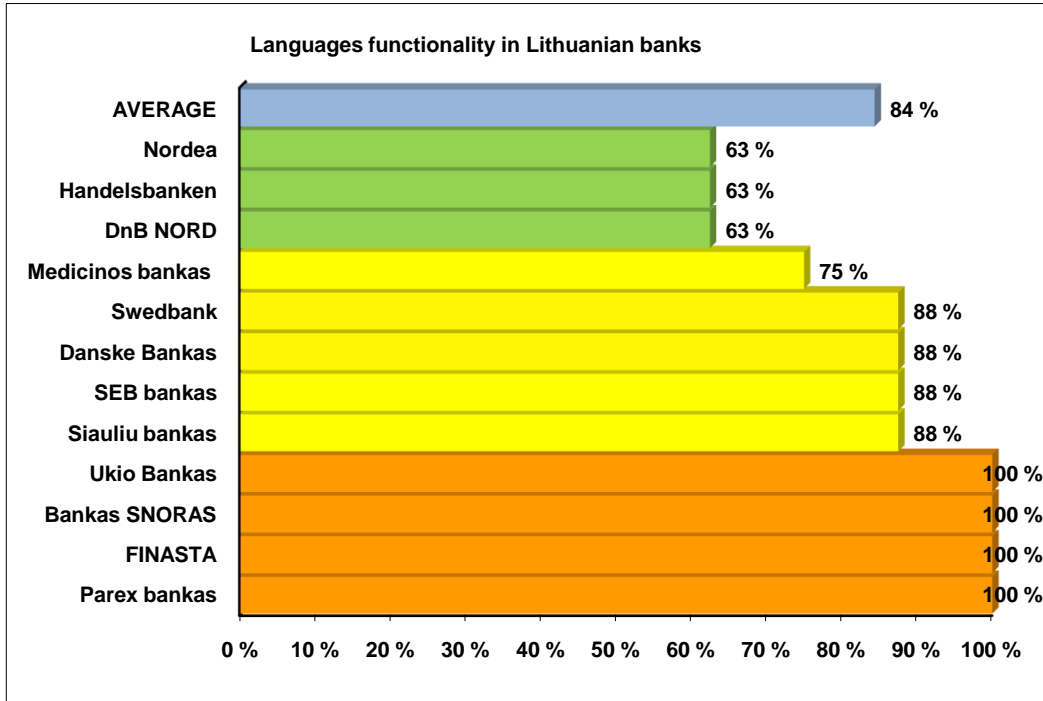
Commentary

- Swedbank and Sampo Bank fulfilled 92% of the subcategory's criteria.
- The worst performer is LHV Bank, which fulfills only 42% of the criteria by failing to recognize the importance of security when it comes to password changing, session time-out and notifying the users to close the browser.
- All banks had VeriSign certificates and offer password cards that are not larger than the size of an ordinary payment card.
- 9 of 12 banks in Estonia require confirmation code when executing money transfer inside the IBS.
- All of banks except LHV have automatic session timeouts when IBS is inactive for a period of time.
- Swedbank's IBS warns the customer 5 minutes before automatic log off.
- The least fulfilled criterion is setting IBS transaction limits, only Sampo Bank and Krediidipank's IBS have it.
- Some banks' IBS did not leave any note for customers that the session had timed out, nor explained why customer needs to log in again.
- Although Unicredit doesn't have a permanent password, it is still possible to change it.

10.10 Languages

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

Lithuanian banks



Higher figures represent better results

Detailed testing results

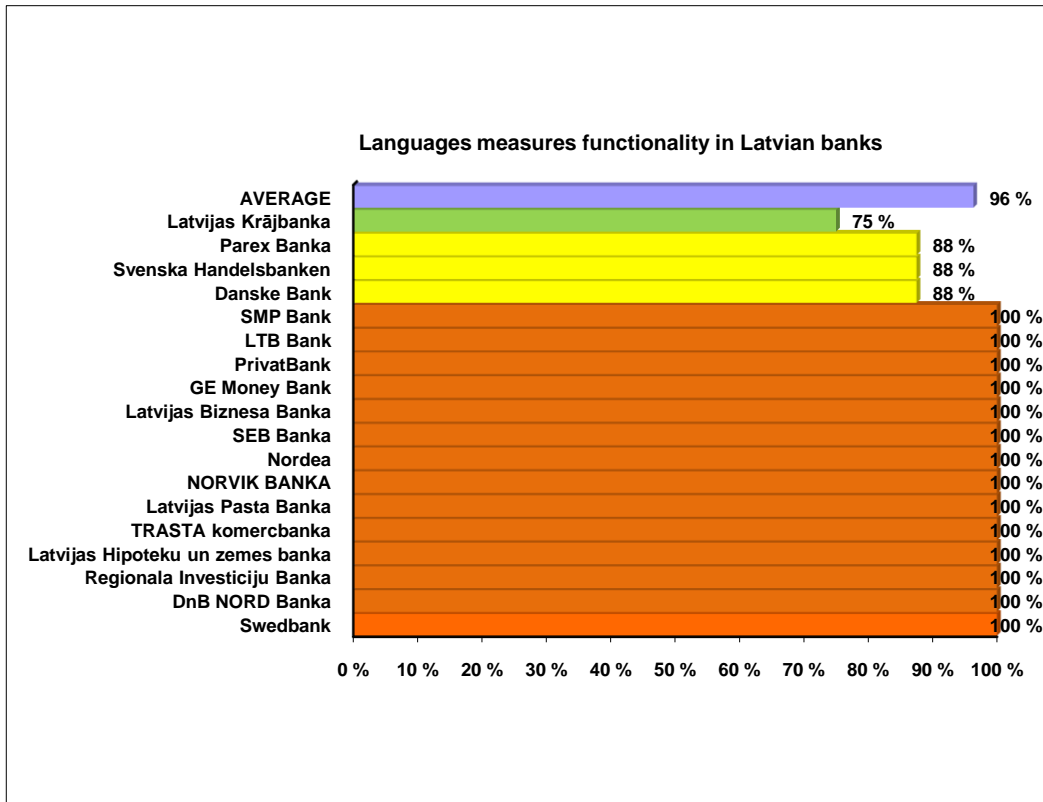
	DnB NORD	Parex Bankas	FINASTA	Handelsbanken	Nordea	Siauliu Bankas	SEB Bankas	Bankas SNORAS	Danske Bankas	Medicinos Bankas	Swedbank	Ukio Bankas
Local language public website	+	+	+	+	+	+	+	+	+	+	+	+
English public website	+	+	+	+	+	+	+	+	+	+	+	+
Russian public website	-	+	+	-	-	-	-	+	-	+	-	+
Local language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

Commentary

- Bankas SNORAS, Ukio Bankas, FINASTA and Parex Bankas fulfilled all the criteria in this subcategory.
- Danske Bankas and Siauliu Bankas only lacked a Russian language public website, otherwise they would earn maximum amount of scores as they complete 88% of the other criteria.
- Nordea, Handelsbanken and DnB NORD are worst performing banks in this category, as they lack a Russian language IBS interface.

- All banks have both IBS and public website in Lithuanian and English languages. Moreover every bank displayed Lithuanian special characters correctly.

Latvian banks



Higher figures represent better results

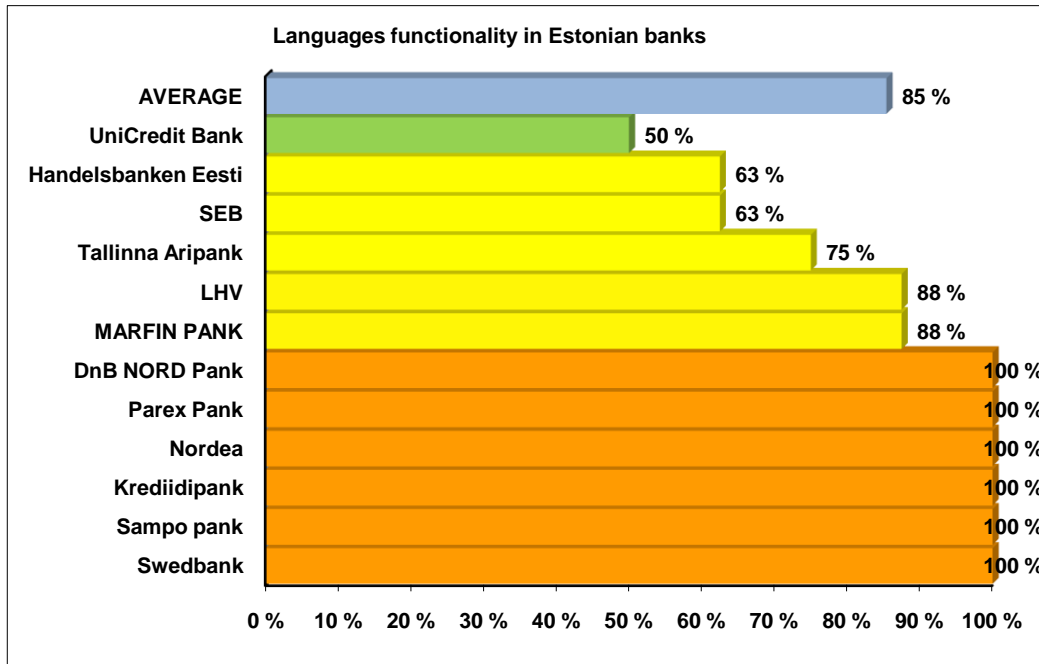
Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un Zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Local language public website	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
English public website	+	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+
Russian public website	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Local language IBS interface	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
English IBS interface	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Russian IBS interface	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Local symbols displayed correctly	+	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+
Russian symbols displayed correctly	+	+	+	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+

Commentary

- The majority of Latvian banks have Latvian, English, and Russian versions of their public sites and IBS.
- 14 banks in Latvia score excellent in this subcategory by 100%.
- Parex Banka, Handelsbanken are Danske Banka are in second place because each misses only one criteria. Danske Banka does not have Russian IBS interface, Handelsbanken does not have Russian public website and Parex Banka not having English public website
- The banks leading this category have an IBS that supports all languages that display correctly without any encoding problems.

Estonian banks



Higher figures represent better results

Detailed testing results

	Swedbank	Sampo pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK	Handelsbanken Eesti	Tallinna ripank	DnB NORD Pank	UniCredit Bank	LHV
Local language public website	+	+	+	+	+	+	+	+	+	+	+	+
English public website	+	+	+	+	+	+	+	+	+	+	+	+
Russian public website	+	+	+	+	+	+	+	-	+	+	-	+
Local language IBS interface	+	+	+	+	+	+	+	+	+	+	+	+
English IBS interface	+	+	+	-	+	+	+	+	+	+	+	+
Russian IBS interface	+	+	+	-	+	+	+	-	+	+	-	+
Local symbols displayed correctly	+	+	+	+	+	+	+	+	-	+	-	+
Russian symbols displayed correctly	+	+	+	-	+	+	-	-	-	+	-	-

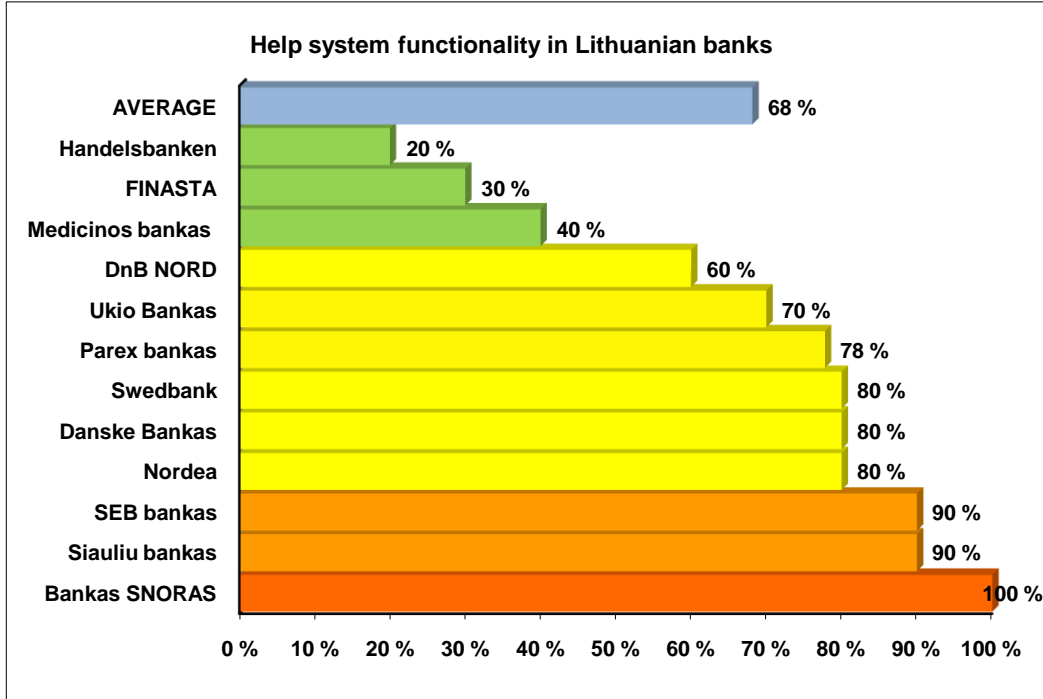
Commentary

- All of the Estonian banks provide public websites in Estonian, English and Russian, except for Svenska Handelsbanken and UniCredit Bank which have no Russian website.
- All of the banks in Estonia have their IBS in Estonian, English and Russian, except for SEB, Handelsbanken and UniCredit Bank, which have no Russian language option.
- Since the previous year Marfin Pank have implemented the Russian IBS interface but have some encoding difficulties when displaying Cyrillic characters.
- The worst performer is UniCredit Bank by scoring only 50% of the criteria.

10.11 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

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

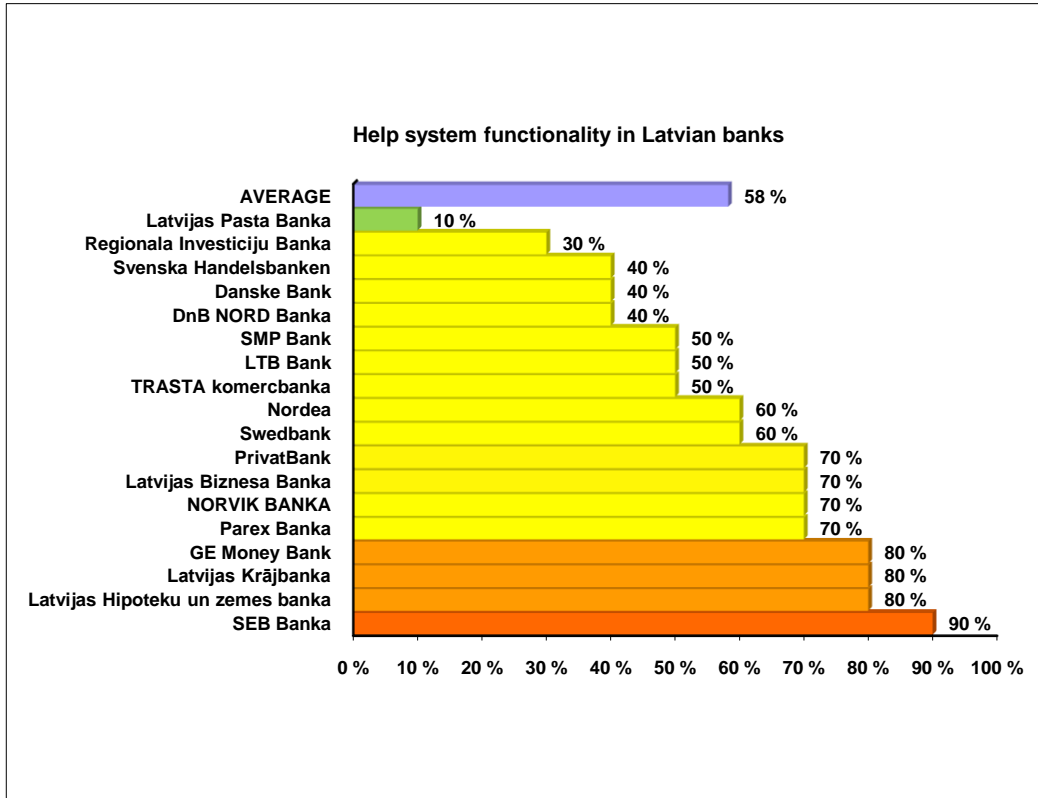
Commentary

- The best performer in this subcategory is Bankas SNORAS, fulfilling 100% of the criteria, followed by SEB Bankas and Siauliu who miss only one criterion each.
- The worst performer is Handelsbanken who managed to score just 20% or pass 2 criteria out of 10.
- All banks except DnB NORD have sources of error explained after illegal operations.
- The majority of banks have a glossary and FAQ provided, but only half of the banks offer printable user manual of the IBS.
- 7 of 12 banks have an animated or illustrated tutorial of IBS in the public website.
- Danske Bankas has an animated tutorial for beginners.



- The majority of banks provide a well-developed FAQ section
- Most of the banks have a context-sensitive help system.

Latvian banks



Higher figures represent better results

Detailed testing results

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

Commentary

- SEB is the best performing Latvian bank in this subcategory. It provides all the necessary help features except for full help contents provided on one page for easy searching.
- SEB help question interface is very convenient to use both on the public website and inside the IBS. When a question is input, tools such as a page-level context help menu, glossary, and a FAQ list are available. In addition, it is easy to get in touch with the bank, both via the public website and the IBS.
- Latvijas Biznesa Banka, Latvijas Krajbanka and SEB provide both a video tutorial and a PDF manual for its IBS.
- The worst performer in the Help category is Latvijas Pasta Banka. The bank completed only 1 out of 10 criteria, which is possibility to write to customer care directly through the IBS. Latvijas Pasta Banka does not have help section in IBS, a glossary or a FAQ section. The bank does not allow writing to customer care from the public website, does not have example of the account opening form and does not provide illustrated tutorial of the IBS.
- The two most completed criteria are the possibility to write to customer care directly from the IBS and explanation of possible sources of errors
- Nordea offers a great interactive tutorial for beginners on its website where users can find out more by moving the mouse over the topic and get to know what is located there.

E-pakalpojumi

Nordea **Internetbanka** Beigt darbu

Sākums Konti Maksājumi Noguldījumi Aizņēmumi E-pakalpojumi Pietiekumi Palīdz Sarakste Uzstādījumi Drukāt

Iekšzemes maksājums
Maksājums starp saviem kontiem
Valūtas maksājums
Konti
Kontu izraksti

Laipni lөгt, **KĀRLIS ĀBELE**
Izmantoto kodu skaits kodu kartē: 100

Kontu saraksts Nerādīt

Konts	Summa	ervēts	Pēdējais darījums
AL		0,00+	
GE		0,00+	30.08.2007
LV		0,00+	30.08.2007
LV		0,00+	30.08.2007

Lai uzzinātu par jaunās Nordea Internetbankas piedāvātajām iespējām, lūdzu, klikšķiniet uz izvēlnēm.

Uzkrājumi Nerādīt

Noguldījuma konts	Summa	Procentu likme	Beigu datums
MM0724200001	LVL 1 000,00	6,00%	01.09.2008

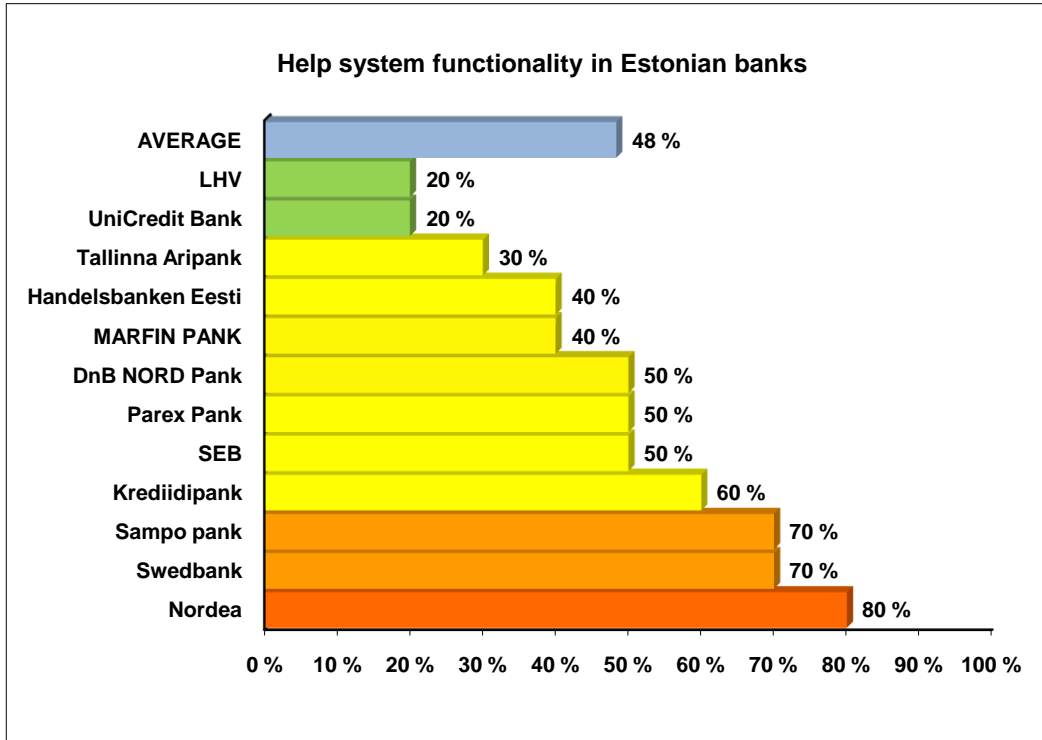
Aizņēmumi Nerādīt

Līguma numurs	Atlikums	Nākamais maksājums	Atmaksas datums
2006-3105-HK	EUR 53 620,82-	202,02+	30.09.2007

- SEB provides video tutorials.



Estonian banks



Higher figures represent better results

Detailed testing results

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

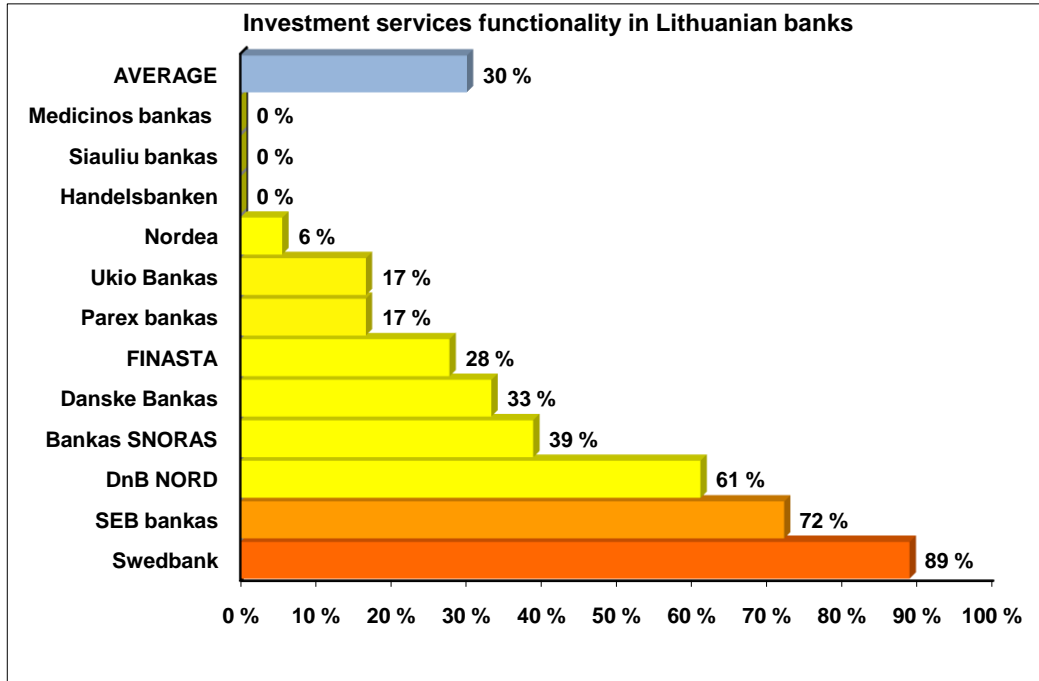
Commentary

- Nordea is the leader in Estonia in the Help system subcategory scoring 80%, followed by Sampo Pank and Swedbank.
- Only top leader banks in this subcategory have animated or illustrated tutorials of IBS provided in public websites.
- Only Nordea fulfills the criteria of having printable user manual of IBS available.
- None of the banks have an example of an account opening form provided on the Internet.
- All the banks except LHV have possible sources of errors explained after illegal operations.
- 9 of 12 banks allow direct e-mailing from the IBS.
- Worst performers in this subcategory are LHV and UniCredit Bank fulfilling only 20% of the criteria or scoring 2 out of 10 each.
- Most of the banks explained possible sources of errors clearly after illegal operations and offered the possibility to send a message to customer care from the IBS and public website.

10.12 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

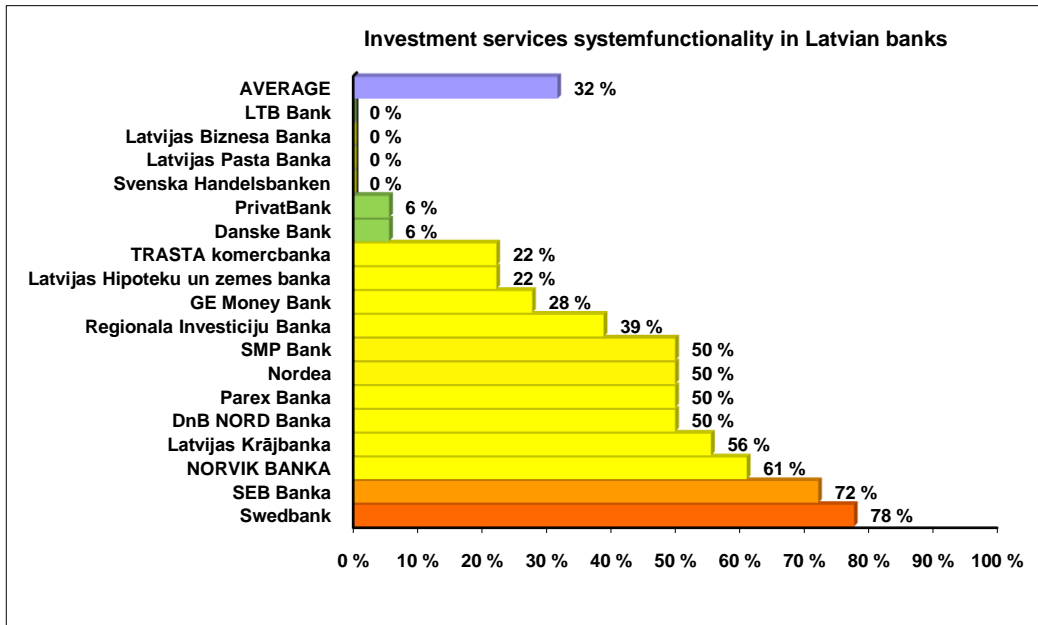
Detailed testing results

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

Commentary

- The best performer in this subcategory is Swedbank, missing only 2 criteria out of 18 – Forex trading and printable life insurance form available online.
- Comparing to the previous year, Swedbank improved the investment service functionalities significantly and became the leader of the group in Lithuania.
- Medicinos Bankas, Siauliu Bankas and Handelsbanken do not offer any investment services online. Nordea has very limited investment functionality in the IBS.
- DnB NORD is the only bank that has Forex trading available in their IBS.
- Majority of the banks let the users check the financial services account online.
- Only SEB Bankas and Swedbank have life insurance and pension funds management online.
- None of the banks have printable life insurance forms available online.
- Majority of banks allow stock trading in their IBS.
- Only two banks, DnB NORD and Swedbank, allow the creation of a pension fund agreement within the IBS.

Latvian banks



Detailed testing results

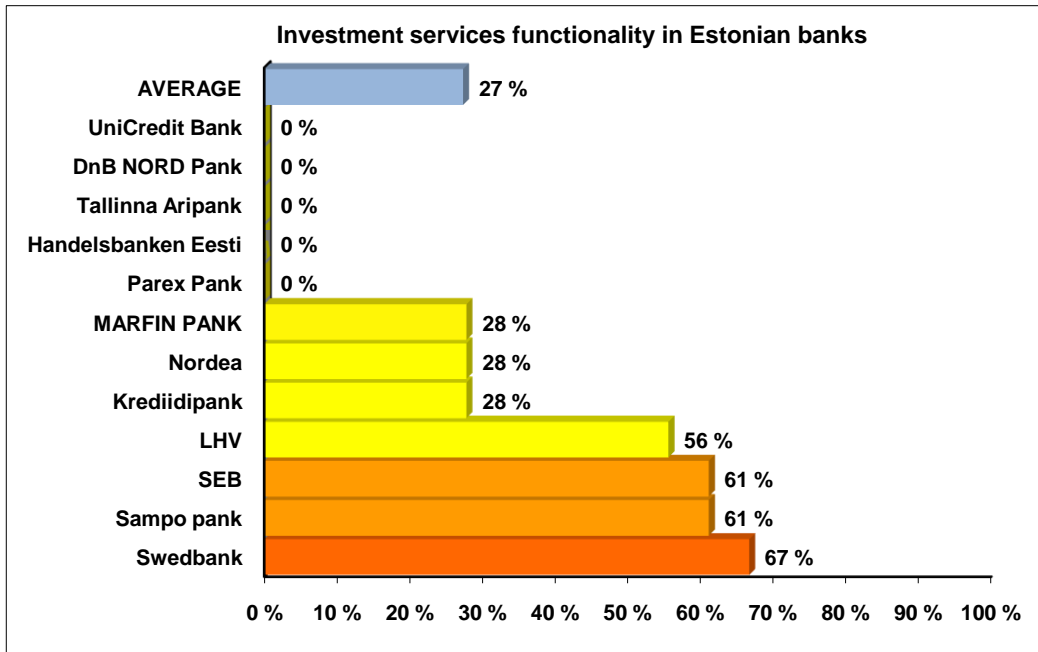
	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un Zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Enabling the financial services from the IBS	+	-	-	+	-	-	-	-	-	+	-	-	+	-	-	-	-	-
Filling-in the form and submitting online to the bank	+	-	-	+	-	-	-	-	-	-	+	-	+	-	-	-	-	-
A printable form is available online	+	+	-	+	-	-	+	+	-	+	+	+	+	-	+	-	-	+
Checking the financial services account online	+	+	+	+	-	+	-	-	-	+	+	+	+	-	-	-	-	-
Investment funds trading is available	+	+	-	+	-	+	-	+	-	+	+	+	+	-	+	-	-	-
Stocks trading is available	+	+	-	+	-	+	-	+	-	+	-	+	+	-	+	-	-	+
Bonds trading is available	+	+	-	+	-	+	-	+	-	+	+	+	+	-	+	-	-	-
Forex trading is available	-	-	-	-	-	+	-	-	-	+	-	-	-	-	-	+	-	+
Making a pension fund agreement online	+	+	-	-	-	+	+	-	-	+	+	+	+	-	-	-	-	-
Filling-in the pension fund form and submitting online to the bank	+	+	-	-	-	-	+	-	-	+	+	+	+	-	-	-	-	-
A printable pension fund form is available online	-	+	-	-	-	-	-	-	-	+	+	+	+	-	-	-	-	-
Checking the pension fund balance online	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Possibility to switch to another pension plan at the particular bank	+	+	-	-	-	+	+	-	-	+	+	+	+	-	+	-	-	-
Making a life insurance agreement online	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Filling-in the life insurance form and submitting online to the bank	-	-	-	-	-	+	-	-	-	-	-	-	-	-	-	-	-	-
A printable life insurance form is available online	-	-	-	-	-	+	-	-	-	-	-	+	+	-	-	-	-	-
Checking the life insurance balance online	+	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-
Possibility to change life insurance's investment priorities from IBS	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- The best performer in this subcategory is Swedbank, which offers a variety of investment products, followed closely by SEB.
- Only the leader of this group, Swedbank, offers the possibility to change life insurance investment priorities, create a life insurance agreement and check the pension fund balance within the IBS.
- LTB Bank, Latvijas Biznesa Banka, Latvijas Pasta Banka and Handelsbanken do not offer any investment services in the IBS, while PrivatBank and Danske Bank offers very limited functionality.
- From 18 banks, only 4 of them (Swedbank, SEB Banka, NORVIK BANKA, Regionāla Investīciju Banka) provided opportunity to enable financial services online.
- More than half of the banks allow the user to check financial services accounts in the IBS.
- 14 of 18 banks could not fulfill the criteria by more than 50% in investment services functionality.
- PrivatBank and Danske Bank fulfil only one criteria out of 18 in this subcategory.
- The majority of banks that offered pension funds allow the user to switch to another plan through the IBS (or at least to send an application through the IBS).
- Swedbank is only bank that allows the user to make a life insurance agreement online.



Estonian banks



Higher figures represent better results

Detailed testing results

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

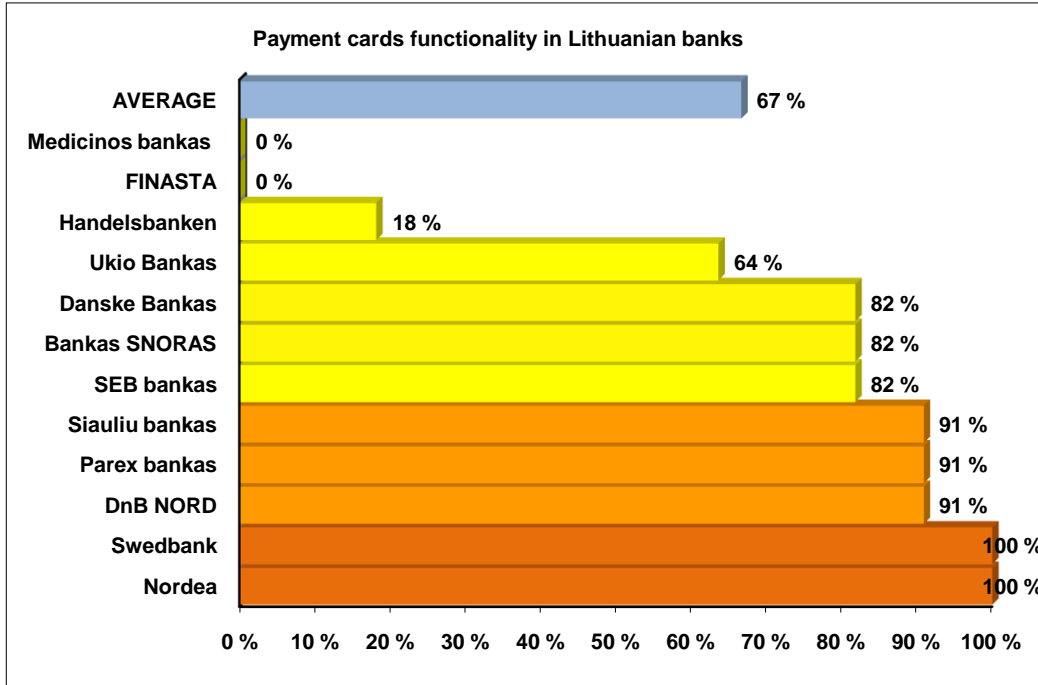
Commentary

- The best performer in Estonia in the investment services subcategory is Swedbank, scoring 12 out of 18 criteria, closely followed by SEB and Sampo Pank. Each offers checking financial services and making pension funds agreement online. Also it is possible to trade stocks, bonds and investment funds online.
- SEB, Swedbank and Sampo Pank are one of the few banks where it is possible to enable financial services, filling in the securities account form and submitting it online to the bank.
- The worst performers in the investment category are Parex Pank, Handelsbanken Eesti, Tallinna Aripank, DnB Nord and UniCredit Bank which do not offer any investment services.
- None of the researched banks have a printable securities account application form, pension fund application form or life insurance application form available online.
- All banks in Estonia lack the opportunity of making a life insurance agreement online. It was also not possible to change life insurance investment priorities from the IBS in any of the researched banks.

10.13 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



Higher figures represent better results

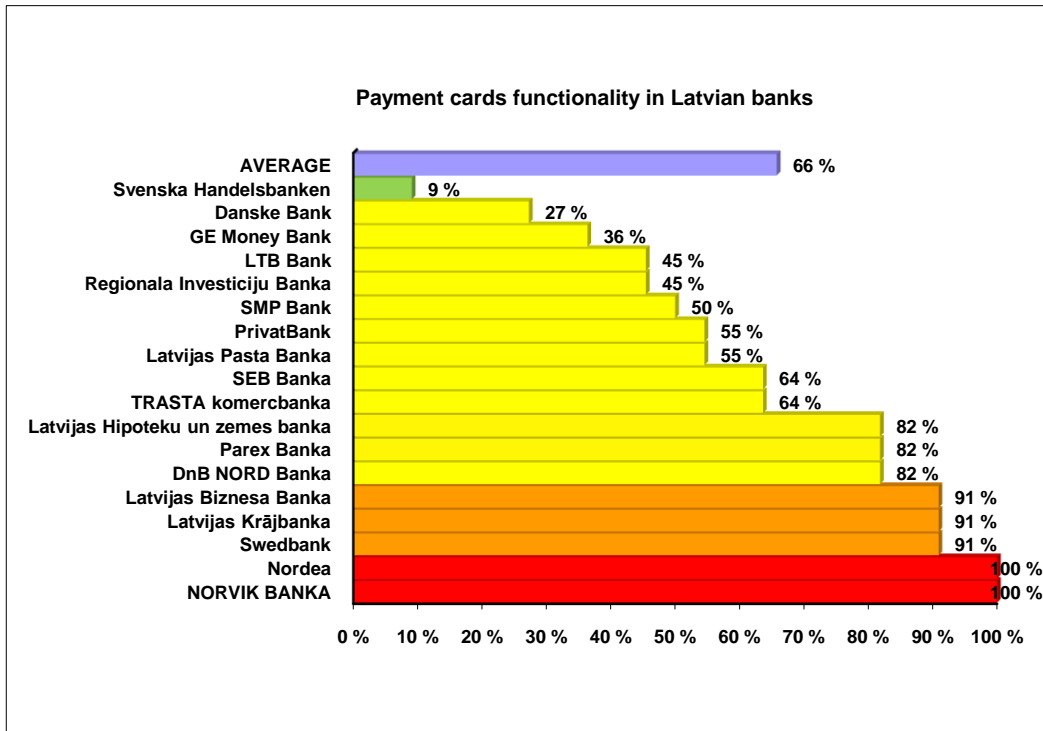
Detailed testing results

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

Commentary

- The leaders in this subcategory are Swedbank and Nordea as each fulfilled all criteria by 100%.
- FINASTA and Medicinos Bankas do not offer payment cards to their customers.
- Only five banks – Swedbank, Bankas SNORAS, Danske Bankas and Nordea – allow users to change the status of the card from the IBS.
- In most of the banks it is possible to order a payment card from the IBS
- Many banks allow the user to check payment card status online except FINASTA, Medicinos Bankas, Handelsbanken and Ukio Bankas.
- Only a few banks allow the user to apply for credit allowance from the IBS.
- Most banks show payment card usage fees online and allow the user to check the card validity date online.

Latvian banks




Higher figures represent better results

Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un Zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Ordering the payment card from the IBS	+	+	-	-	-	+	+	-	-	+	+	+	-	-	-	-	-	-
Filling-in the form and submitting online to the bank	+	+	-	-	-	+	-	-	-	+	+	+	-	+	-	-	-	-
A printable form is available online	+	+	-	-	-	+	-	+	-	+	+	+	+	+	+	+	+	+
Cards usage fees information is available online	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Debiting or crediting payment card account does not differ from regular account	+	+	-	-	-	-	+	-	-	+	+	+	-	+	-	-	+	-
Checking payment card's status online	+	+	-	+	-	+	+	+	+	+	+	+	+	+	-	+	-	-
Possibility to change the status of a card from the IBS	-	+	-	+	-	+	+	+	+	+	+	+	+	+	-	+	-	-
Possibility to apply for credit allowance from the IBS	+	-	-	-	-	-	+	-	-	+	+	-	-	+	-	-	-	-
Possibility to see card's credit situation from the IBS	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	-	+	-
Checking payment card's validity date online	+	+	-	-	-	+	+	+	+	+	+	+	+	+	-	+	-	-
Payment card's number provided in the IBS	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+



Commentary

- Clear leaders in this subcategory are Nordea and NORVIK BANKA, as each fulfills all of the criteria.
- 7 out of 18 banks in Latvia provide the possibility to order the payment card through the IBS.
- The most fulfilled criteria is the display of the payment card's number in the IBS and possibility to see card's credit situation via the IBS.
- The worst performer is Svenska Handelsbanken, which fulfills only 1 criterion out of 11 and scores the lowest percentage in this subcategory. The bank does not provide any information about payment cards on the public web page or the IBS. The only criterion completed by the bank is presence of card number and CVC code in IBS.
- Only 5 banks allow applying for credit allowances via IBS, which makes it the least completed criteria.
- The leader NORVIK BANKA has very simple and convenient section for card management.

Kartes numurs:	4176 8709 5818 6864	
Nosaukums:	VISA Electron	
Kartes ipašnieks:	ELINA SIRIHA	
Derīguma termiņš:	30.06.2012	
Pieejamais atlikums:	0.00 Ls	
Statuss:	Aktīva	Apturēt kartes darbību
Limits līdzekļu izņemšanai bankomātā (Ls):	Pavisam	Pieejamais
Dienas:	1 000.00	1 000.00
Mēneša:	15 000.00	15 000.00
Droši pirkumi internetā:		Mainīt paroli Atteikties no pakalpojuma

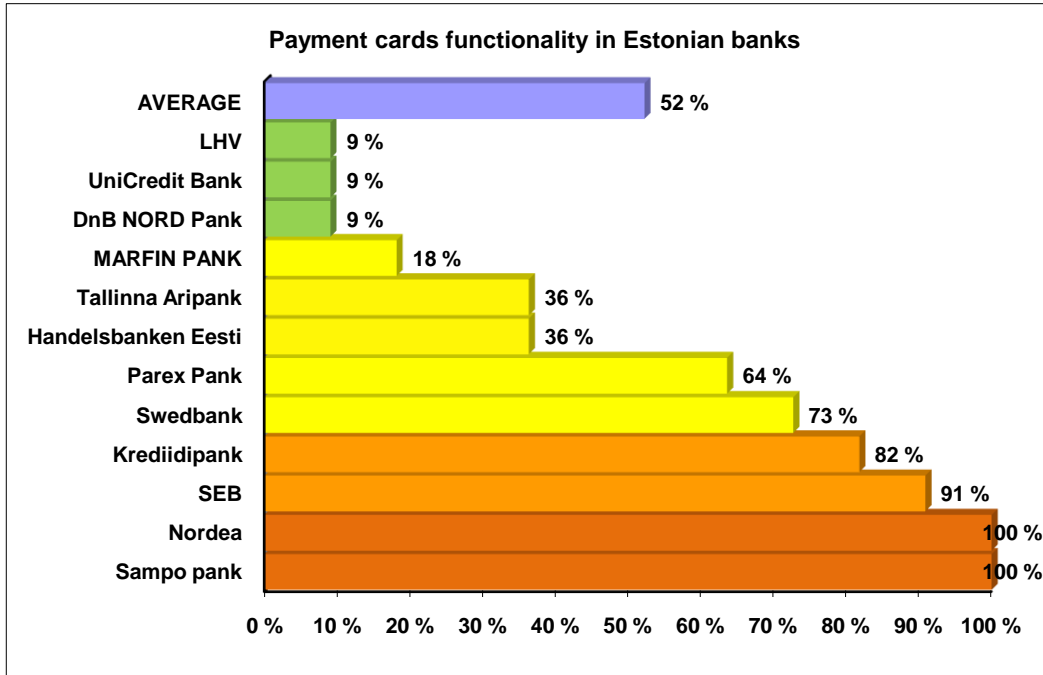
Kartes operācijas

[Par šodienu](#)
[Par vakardienu](#)
[Par nedēļu](#)
[Par iepriekšējo nedēļu](#)
[Par mēnesi](#)
[Par iepriekšējo mēnesi](#)

No 6 ▾ Augusts ▾ 2010 ▾  līdz 6 ▾ Augusts ▾ 2010 ▾  [Sagatavot izrakstu par laika posmu](#)

[Atpakaj](#)

Estonian banks



Higher figures represent better results

Detailed testing results

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

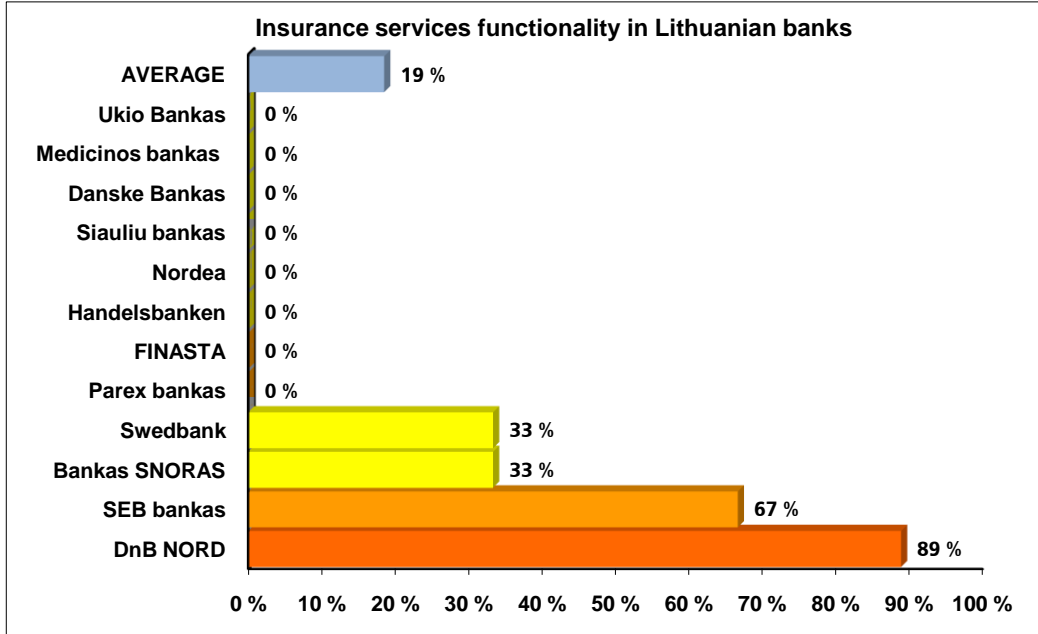
Commentary

- The best performers in the payment cards category are Nordea and Sampo.
- The leaders in this group have not only satisfied most of the researched criteria, 91%, but they also stand out in terms of convenience and simplicity of finding the answers.
- Finding a payment card application form and submitting it online to the bank, checking payment card's status and validity date online is fulfilled by majority of top banks.
- The worst performers in the payment cards category are LHV, DnB Nord and UniCredit Bank. Their IBS does not feature with anything related to the payment cards yet.
- The most fulfilled criteria is provision of payment card's number in the IBS.
- The least fulfilled criterion is the possibility to check the status of the card online as only Sampo Pank, Krediidipank and Nordea have it.

10.14 Insurance services

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

Lithuanian banks



Higher figures represent better results

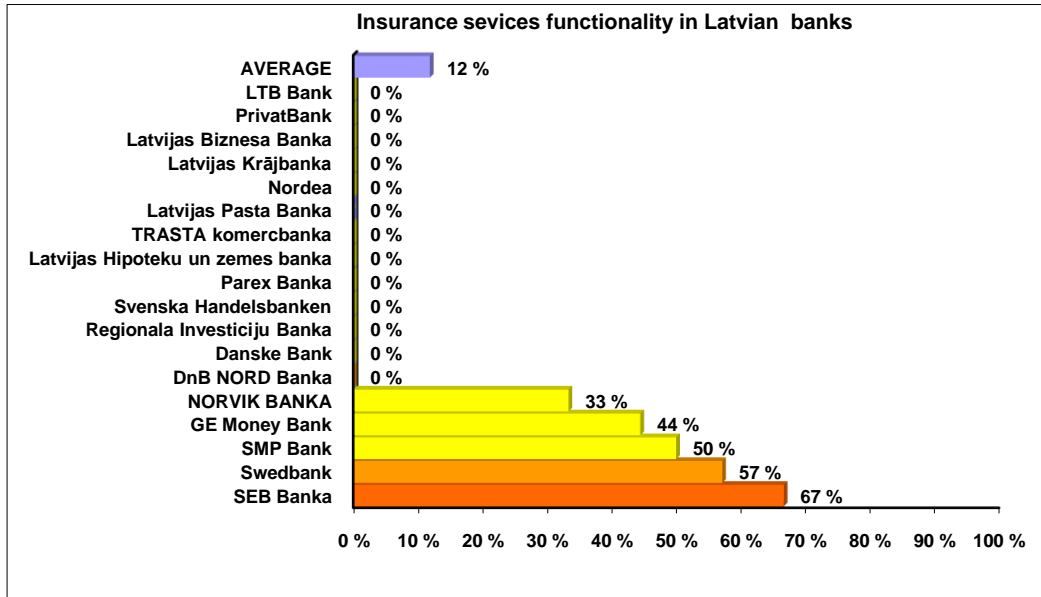
Detailed testing results

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

Commentary

- The best performer in this subcategory is DnB NORD fulfilling all criteria, lacking only the possibility to check the CASCO insurance contracts online.
- SEB Bankas, is second placed with 67% of fulfilled criteria.
- Only four Lithuanian banks (SEB Bankas, Bankas SNORAS, DnB Nord, Swedbank) offer insurance services to their clients by allowing the ordering of insurance services and automatically generated payments in the IBS.
- 8 banks in Lithuania do not provide insurance services, including Ukio Bankas, Medicinos Bankas, Danske Bankas, Siauliu Bankas, Nordea, Handelsbanken, FINASTA and Parex Bankas.

Latvian banks



Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un Zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Ordering the driver's liability insurance from the IBS	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-
Submitting a driver's liability Insurance application online	-	-	-	-	-	-	-	-	-	+	-	-	+	-	+	-	-	-
Checking the driver's liability Insurance contracts online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-
Ordering the CASCO insurance from the IBS	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-
Submitting a CASCO insurance application online	+	-	-	-	-	-	-	-	-	+	-	-	+	-	+	-	-	-
Checking the CASCO insurance contracts online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-
Ordering the travel insurance from the IBS	+	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-	-
Submitting a travel insurance application online	+	-	-	-	-	-	-	-	-	+	-	-	+	-	-	-	-	-
Checking the travel insurance contracts online	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- The best performer on Insurance services subcategory is SEB Banka, fulfilling 67% the criteria, followed by Swedbank with 57% score.
- 13 out of 18 banks in Latvia do not offer insurance services in the IBS.
- The most completed criteria are the possibility to submit CASCO application and travel insurance application online, order travel insurance through IBS and view travel insurance contract in IBS.
- Among these criteria are all driver's liability insurance criteria, as well as possibility to order CASCO insurance through IBS or check CASCO insurance contract through IBS.
- Latvian banks are not eager to add insurance services to their products. Car insurance services are provided only in case client leases the car from particular bank. However, some banks do collaborate with insurance agencies and allow signing insurance agreement in one of the branches. This is done for customer convenience and companies operate as separate entities.
- Swedbank provides easy and clear comparison between 2 CASCO insurance variants.

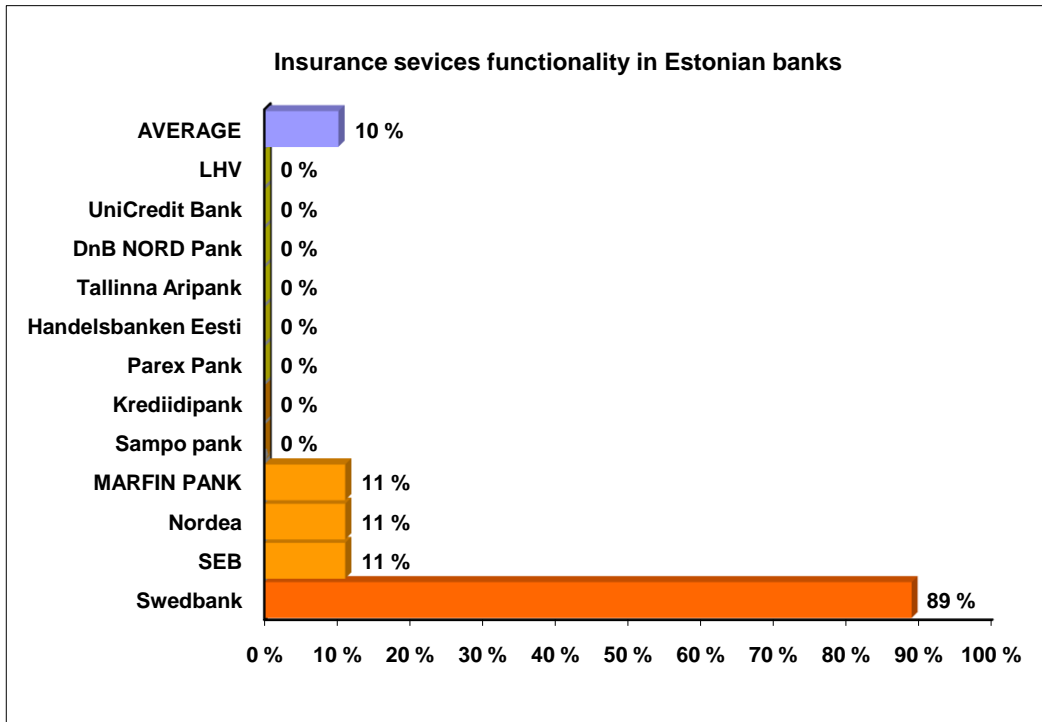
X

Kādu apdrošināšanu izvēlēties?

Apdrošināšanas segums	Standarta	Ekstra
Bojājumi	X	X
Uguns	X	X
Zādzība, laupīšana	X	X
Salona logu bojājumi	X	X
Papildaprīkojums	X	X
Transportēšana	X	X
Diennakts tehniskā palīdzība	X	X
Atslēgu nozaudēšana	---	X
Transportlīdzekļa nogādāšana remontistādē	---	X
Personīgo mantu bojājumi	---	X
Brauciena pārtraukšana	---	X
Transportlīdzekļa nomas izdevumi	*	*

* par papildu samaksu

Estonian banks



Higher figures represent better results

Detailed testing results

	Swedbank	Sampo pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK	Handelsbanken Eesti	Tallinna ripank	DnB NORD Pank	UniCredit Bank	LHV
Ordering the driver's liability insurance from the IBS	+	-	-	-	-	-	-	-	-	-	-	-
Submitting a driver's liability Insurance application online	+	-	-	-	-	-	-	-	-	-	-	-
Checking the driver's liability Insurance contracts online	+	-	-	-	-	-	-	-	-	-	-	-
Ordering the CASCO insurance from the IBS	-	-	-	-	-	-	-	-	-	-	-	-
Submitting a CASCO insurance application online	+	-	-	-	-	-	-	-	-	-	-	-
Checking the CASCO insurance contracts online	+	-	-	-	-	-	-	-	-	-	-	-
Ordering the travel insurance from the IBS	+	-	-	-	-	-	-	-	-	-	-	-
Submitting a travel insurance application online	+	-	-	-	+	-	+	-	-	-	-	-
Checking the travel insurance contracts online	+	-	-	+	-	-	-	-	-	-	-	-


Commentary


- Swedbank is a clear leader of this category by fulfilling all criteria, lacking only the possibility to order CASCO insurance from IBS.
- With Swedbank it is possible to order driver's liability insurance and travel insurance from the IBS; submit the driver's liability insurance, CASCO insurance and travel insurance application online and check the driver's liability insurance, CASCO insurance and travel insurance contracts online.
- The worst performers in the insurance category are Sampo Pank, Krediidipank, Parex Pank, Handelsbanken Eesti, Tallinna riipank, DnB NORD Pank, UniCredit Bank and LHV. They didn't fulfill any of the researched criteria.
- Nordea, MARFIN PANK and Swedbank bundles travel insurance only together with a certain credit card.


Nordea MUST MasterCard on kõiki muutuvaid soove, võimalusi ja vajadusi arvestav krediitkaart - Sina sead tingimused, kaart kohandub pehmelt nende järgi!

Nordea MUST MasterCard on rahvusvaheline krediitkaart, millel on kõik krediitkaardi head omadused koos paljude lisavõimalustega ning suur paindlikkus.

Kohanda kaart oma muutuvate vajaduste järgi kas kindla või vaba tagasimaksega kaardiks - igakuise kohustusliku tagasimakse suuruse valid ise ning võid seda muuta just siis, kui selleks vajadus tekib. Pikim intressivaba makseae - kuni 54 päeva **ja reisikindlustus veel peale selle!**

[Loe MasterCard MUST kaardist lähemalt](#) 

[Nordea MasterCard MUST reisikindlustuse tingimused](#) 




[Taotle](#)

Kindla tagasimaksega krediitkaart MasterCard Gold on kaart, mis tagab kõrgetasemelise teeninduse pankades ja teenindusasutustes. Kaart sisaldab terviklikku reisikindlustust, mis lisaks kaardivaldajale katab ka temaga koos reisivate pereliikmete kindlustuskaitse.


MasterCard Gold kaardi krediitlimiit on alates 15 000.- EEK kuus.

Eelmisel kuul tehtud tehingute eest tasutakse järgmise kuu 20.ndal kuupäeval, mis võimaldab kuni 50 päevast intressivaba makseperioodi.

Sularaha väljavõtul Eestis käitub krediitkaart tavalise deebetkaardina - tehingusumma arvestatakse maha pangakontolt; kaardimaksed ning kõik tehingud välismaal arvestatakse krediitlimiidi sisse.

[Loe MasterCard Gold kaardist lähemalt](#) 

[MasterCard Gold reisikindlustuse tingimused](#) 

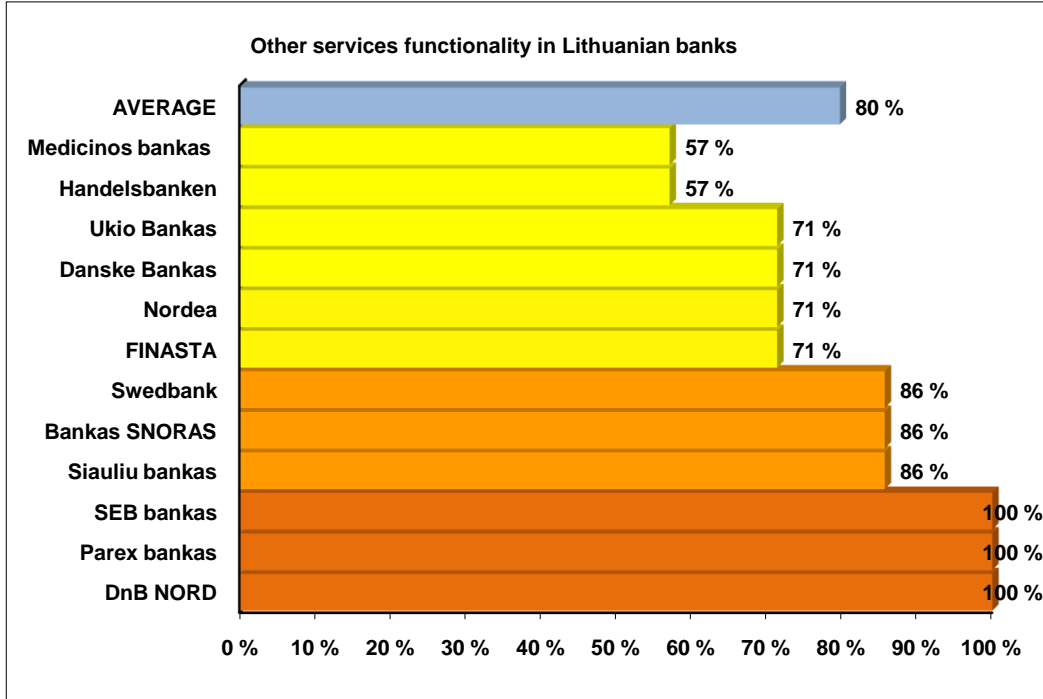


[Taotle](#)

10.15 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



Higher figures represent better results

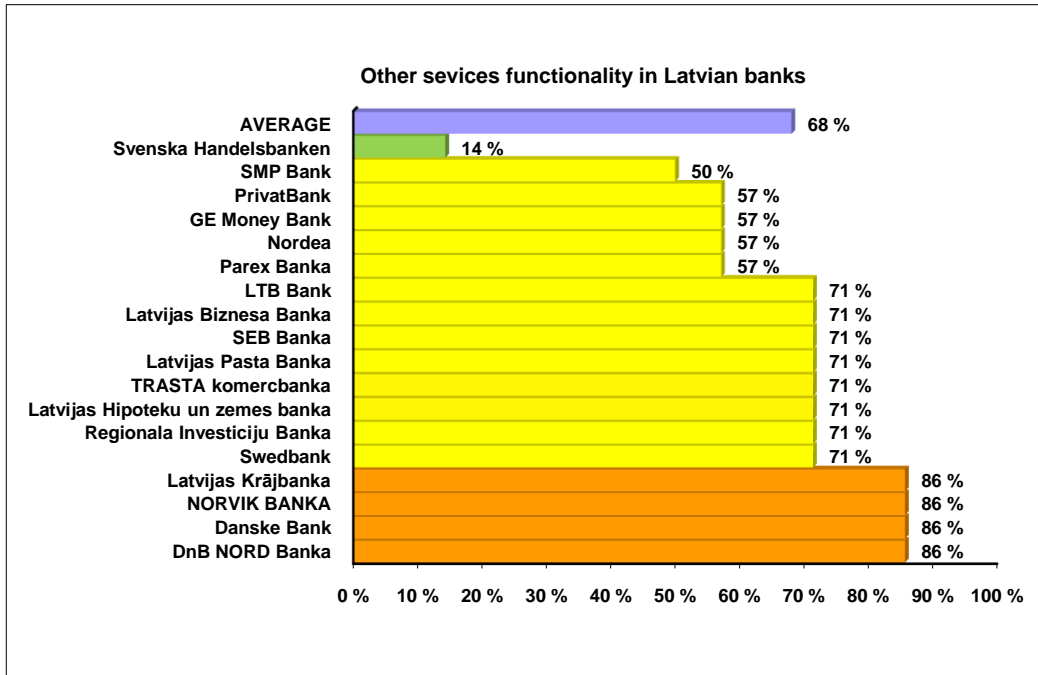
Detailed testing results

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

Commentary

- The best performers in this subcategory are SEB Bankas, Parex Bankas and DnB NORD, which fulfilled all the criteria.
- The worst performers in this category are Medicinos Bank and Handelsbanken. These banks did not fulfill three criteria out of seven: Clients agreement with a bank is not accessible online, information about ATM is not available online as they don't have ATM machines nor payment cards and they do not provide historical currency rates.
- All banks provide SWIFT codes and have official currency conversion rates accessible online.
- Only Bankas SNORAS, Parex Bankas, DnB Nord and SEB Bankas have the details of client's agreements available online.

Latvian banks



Higher figures represent better results

Detailed testing results

	Swedbank	DnB NORD Banka	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un Zemes Banka	TRASTA komercBanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas KrājBanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Client's agreements with bank accessible online	-	-	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank SWIFT code provided in the website (within one click from homepage)	+	+	-	+	+	-	-	-	+	+	+	+	+	+	+	+	+	+
Information about cash dispensers' (ATMs') location available	+	+	+	-	-	+	+	+	-	+	+	+	+	-	+	+	-	-
Bank's currency conversion rates accessible online	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+
Official currency conversion rates accessible online	-	+	+	+	-	-	+	+	+	+	-	+	-	+	-	-	+	+
Historical currency rates provided	+	+	+	+	-	+	+	+	+	+	-	+	+	+	-	-	+	+
Bank news feed is present on the public website	+	+	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	+

Commentary

- Leaders in this subcategory are Norvik Banka, Latvijas Krajbanka, Danske Banka and DnB NORD Banka, which fulfilled 86% of the criteria lacking only client's agreements with banks accessible online.
- All the banks except Svenska Handelsbanken present bank news feed in the public website and banks currency conversion rate online.
- Only Danske Banka provides client's agreements with bank online.
- All banks except Svenska Handelsbanken provide currency conversion rates online.
- The worst performer is Svenska Handelsbanken fulfilling only one criterion out of seven and scoring 14%. No information about currency conversion rates, ATMs, client's contract, or latest news is provided. Convenient and easy-to-use currency exchange rates list from Latvija Krajbanka.

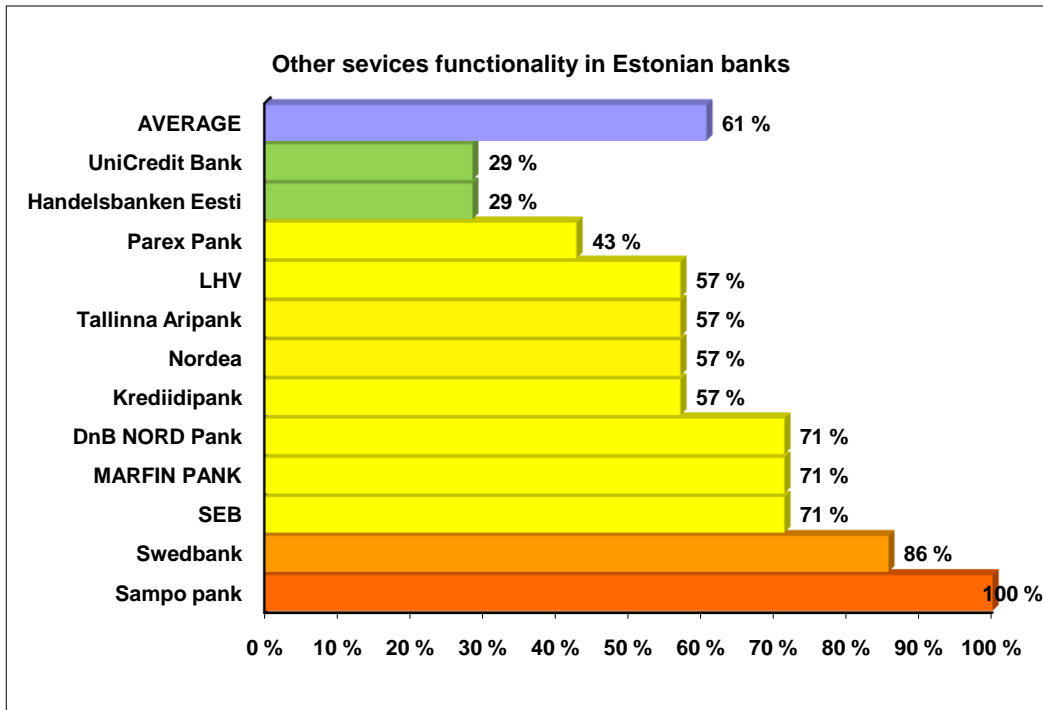
Currency Exchange Rates
[Cash](#) [Transfer Payments](#) [Latvian Central Bank](#)
Exchange rates for 2010-07-30

Code	Currency	LVL		EUR		USD	
		1 LVL exchange rate for 1 foreign currency unit		Currency exchange rate for 1 EUR		Currency exchange rate for 1 USD, if not otherwise indicated	
		Buy	Sell	Buy	Sell	Buy	Sell
USD	US dollar	0.5352	0.5502	1.2777	1.3359	0.0000	0.0000
EUR	Euro	0.703	0.715	0.0000	0.0000	1.2777 **	1.3359 **
GBP	British pound	0.8364	0.8584	0.819	0.8549	1.5202 **	1.6039 **
AUD	Australian dollar	0.4799	0.4959	1.4176	1.4899	0.8722 **	0.9266 **
SEK	Swedish krona	0.073	0.077	9.1299	9.7945	6.9506	7.537
CAD	Canadian dollar	0.5169	0.5309	1.3242	1.3832	1.0081	1.0644
CHF	Swiss franc	0.5118	0.5318	1.3219	1.397	1.0064	1.075
DKK	Danish krone	0.0932	0.0982	7.1589	7.6717	5.4501	5.9034
EEK	Estonian kroon	0.0443	0.0468	15.0214	16.14	11.4359	12.4199
NOK	Norwegian krone	0.0865	0.091	7.7253	8.2659	5.8813	6.3607
JPY	Japanese yen	0.006177	0.006377	110.2399	115.752	83.9266	89.0724
LTL	Lithuanian litas	0.2013	0.2093	3.3588	3.5519	2.5571	2.7332

- On the public webpage of Danske Banka user can not only view historical currency rates on particular date, but also graphically display fluctuation of currency rates during particular period.



Estonian banks



Detailed testing results

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

Commentary

- Sampo Pank is the best performer in this subcategory scoring maximum points, followed by Swedbank, which fulfilled 6 out of 7 criteria. The only criterion not completed at Swedbank is seeing client's all signed agreements with bank online.
- The worst performers of the category are Handelsbanken Eesti and UniCredit Bank. Both completed only 2 out of 7 criteria. UniCredit Bank has its currency conversion rates accessible online, Handelsbanken Eesti shows its recent news on the public website and both have their SWIFT codes provided in the website.
- Only Sampo Pank has the client's agreements with the bank accessible online. Other banks do not have this functionality which makes this the least fulfilled criterion in this subcategory.
- All banks except Handelsbanken have their currency conversion rate accessible online.
- Only UniCredit Bank does not have a news feed on their public website.
- Only 3 banks, Swedbank, Sampo pank and Marvin Bank, have historical currency exchange rates provided.
- All banks have a SWIFT code provided in their websites.
- Krediidpank, Parex Pank, Handelsbanken and Tallinna Aripank have their own debit cards but do not provide any information about which ATMs to use or where to find them.

11. 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 the leaders in mobile browsers area, available to majority of mobile phone users.

iPhone was selected as a device with swiftly increasing popularity, especially among the premium users segment, so therefore tests were conducted using iPhone's native Safari browser.

Testing process

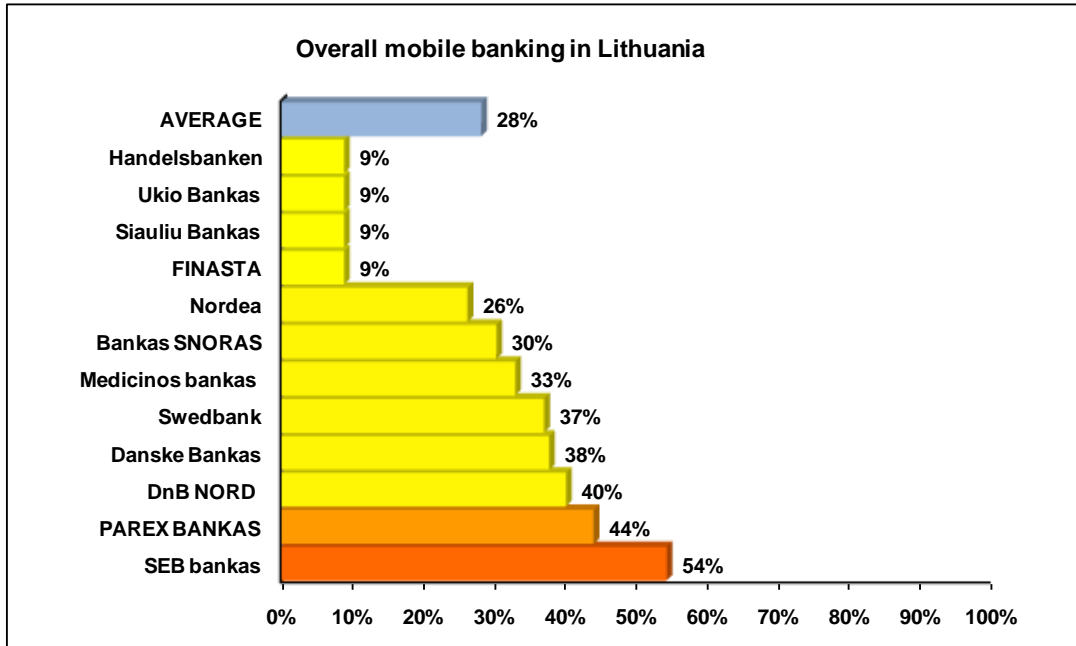
Two mobile communication channels - WAP and SMS were tested according to the different set of criteria. An attempt to login and execute a domestic transaction was made through Mini Opera and iPhone Safari mobile browsers. Also availability of special website for mobile browsing / native iPhone application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

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.

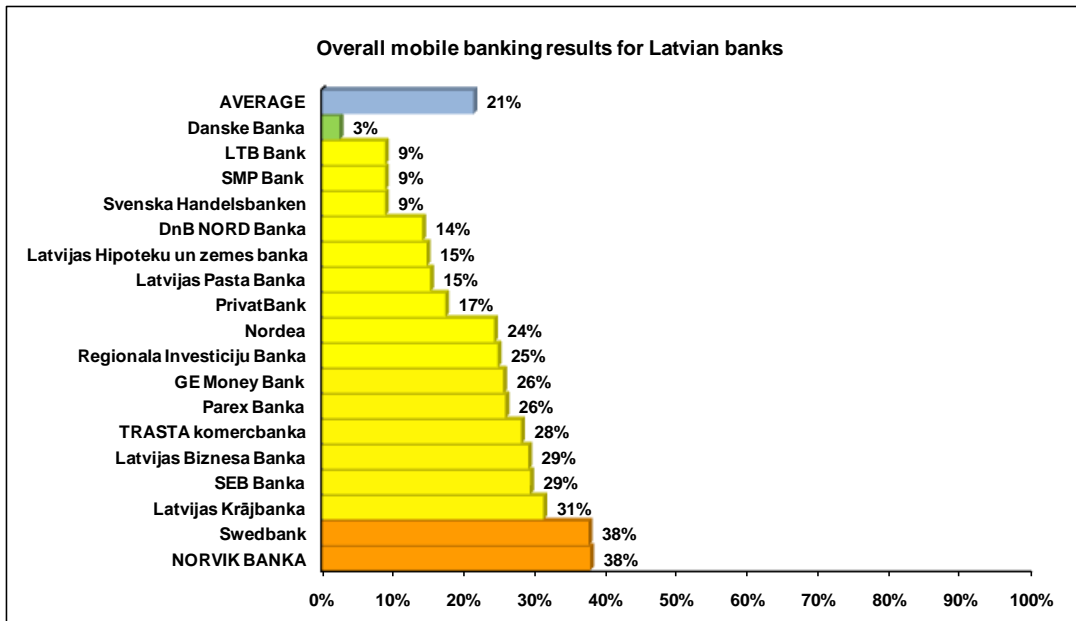
11.1 Overall results of mobile banking test

Lithuanian banks



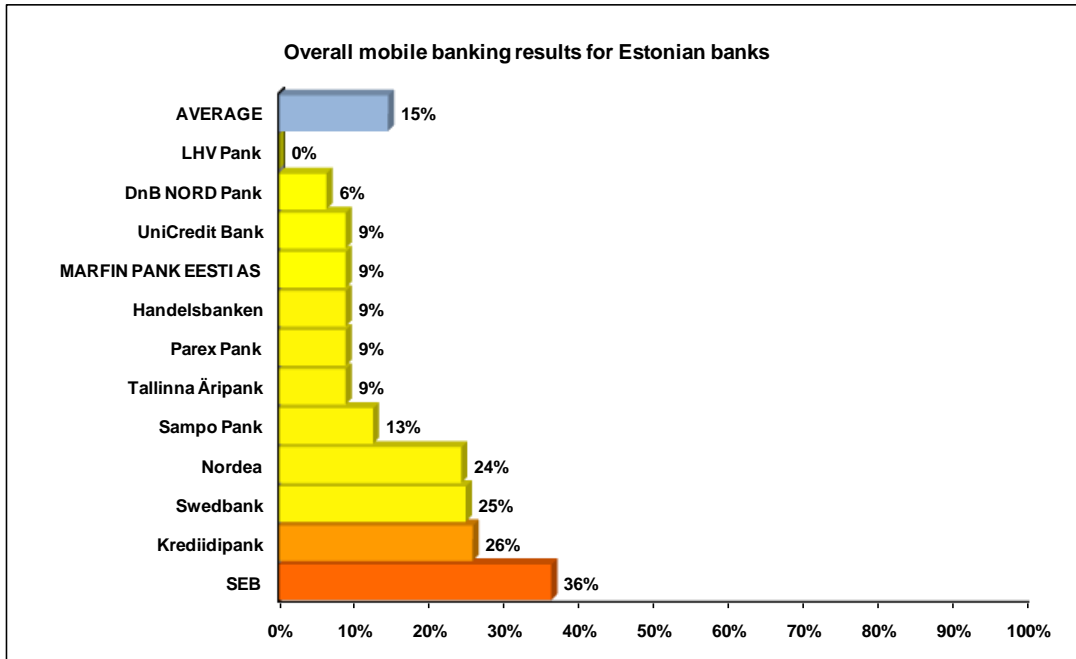
Higher figures represent better results

Latvian banks



Higher figures represent better results

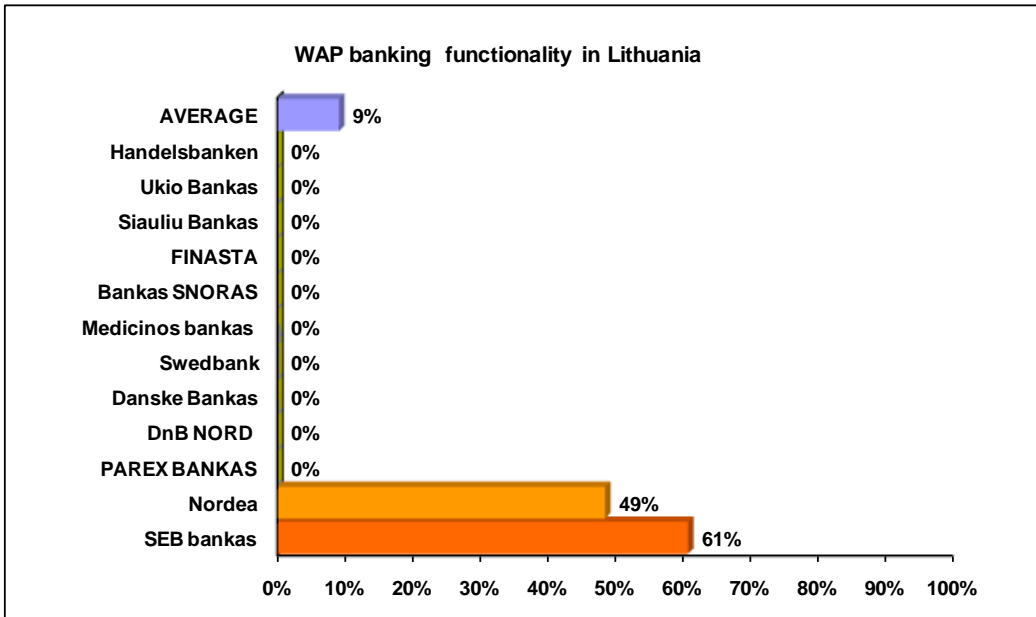
Estonian banks



Higher figures represent better results

11.2 WAP banking functionality results

Lithuanian banks



Higher figures represent better results

Detailed testing results

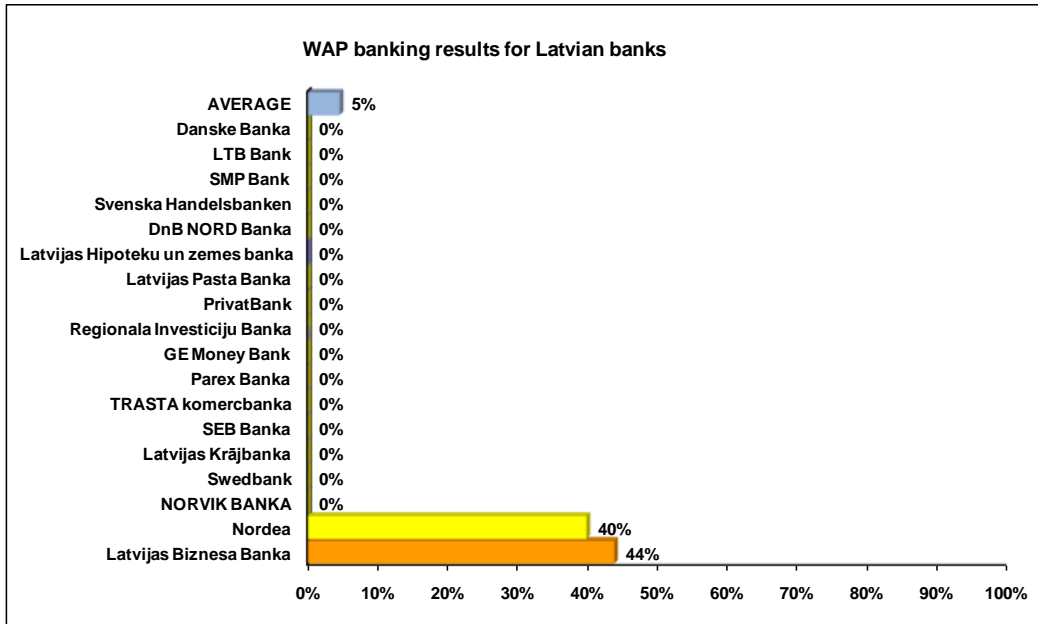
Criteria	Swedbank	Bankas SNORAS	DnB NORD	SEB bankas	Medicinos bankas	F INASTA	PAREX BANKAS	Danske Bankas	Siailiu Bankas	Ukio Bankas	Nordea	Handelsbanken
Subscription & Service Management												
WAP service is activated by default	-	-	-	+	-	-	-	-	-	-	+	-
It is possible to activate WAP service by visiting branch	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to activate WAP service from IBS	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to deactivate WAP service from IBS	-	-	-	-	-	-	-	-	-	-	-	-
Printable version of agreement is available on the public website	-	-	-	+	-	-	-	-	-	-	+	-
Service is available to clients of all mobile operators in a country	-	-	-	+	-	-	-	-	-	-	+	-
Service fee information available on the public website	-	-	-	+	-	-	-	-	-	-	+	-
Information												
Current account balance information	-	-	-	+	-	-	-	-	-	-	+	-
It is possible to see an account number	-	-	-	+	-	-	-	-	-	-	+	-
Transaction history available	-	-	-	+	-	-	-	-	-	-	+	-
Currency exchange rates are available	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to see information from the stock exchange	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to find the locations of ATMs or bank branches	-	-	-	-	-	-	-	-	-	-	-	-
Transactions												
Transfer money between user's accounts	-	-	-	+	-	-	-	-	-	-	+	-
It is possible to make a local money transfer	-	-	-	+	-	-	-	-	-	-	+	-
It is possible to make a delayed local money transfer	-	-	-	-	-	-	-	-	-	-	+	-
It is possible to make an international transfer	-	-	-	-	-	-	-	-	-	-	+	-
It is possible to make a delayed international transfer	-	-	-	-	-	-	-	-	-	-	+	-
It is possible to create a local money transfer template	-	-	-	+	-	-	-	-	-	-	-	-
It is possible to create an international money transfer template	-	-	-	-	-	-	-	-	-	-	-	-
Setting automatic payments	-	-	-	-	-	-	-	-	-	-	-	-
Pre-defined payment triggering	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to cancel money transfer	-	-	-	-	-	-	-	-	-	-	-	-
Currency conversion is available	-	-	-	+	-	-	-	-	-	-	-	-
Utility payments (water)	-	-	-	+	-	-	-	-	-	-	-	-
Utility payments (heating)	-	-	-	+	-	-	-	-	-	-	-	-
Utility payments (electricity)	-	-	-	+	-	-	-	-	-	-	-	-
Mobile phone service payment (2 largest providers)	-	-	-	+	-	-	-	-	-	-	-	-
Pre-paid mobile account refill (2 largest providers)	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to buy and sell stocks	-	-	-	-	-	-	-	-	-	-	-	-
Help system												
Service description available on the public website	-	-	-	+	-	-	-	-	-	-	+	-
Printable version of service description is available on the public website	-	-	-	+	-	-	-	-	-	-	-	-
List of frequently asked questions available on the public website	-	-	-	+	-	-	-	-	-	-	-	-
Security measures												
Security measures of service described on the public website	-	-	-	-	-	-	-	-	-	-	+	-
Session time out is present	-	-	-	+	-	-	-	-	-	-	+	-
Necessity to authorize with custom password	-	-	-	+	-	-	-	-	-	-	-	-
Necessity to enter code from code card/generator to execute any transaction	-	-	-	+	-	-	-	-	-	-	+	-
Access to account is blocked after entering incorrect login data for five or less times	-	-	-	+	-	-	-	-	-	-	+	-
WAP login data is the same as for e-banking	-	-	-	+	-	-	-	-	-	-	+	-
It is possible to change user login data	-	-	-	-	-	-	-	-	-	-	-	-
Changing daily transaction limits	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to block a payment card	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to unblock a payment card	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- Only SEB and Nordea offer WAP services to its clients.
- Only SEB allows making payments for utility services using WAP connection; however the list of utilities is rather limited.
- Two banks offer the possibility to transfer money between user's accounts, access to transaction history and make local payments.
- None of the banks offer the possibility to block or unblock the payment card as well changing daily transaction limits.
- Nordea's WAP functionality is similar to that of SMS banking.



Latvian banks



Higher figures represent better results

Detailed testing results

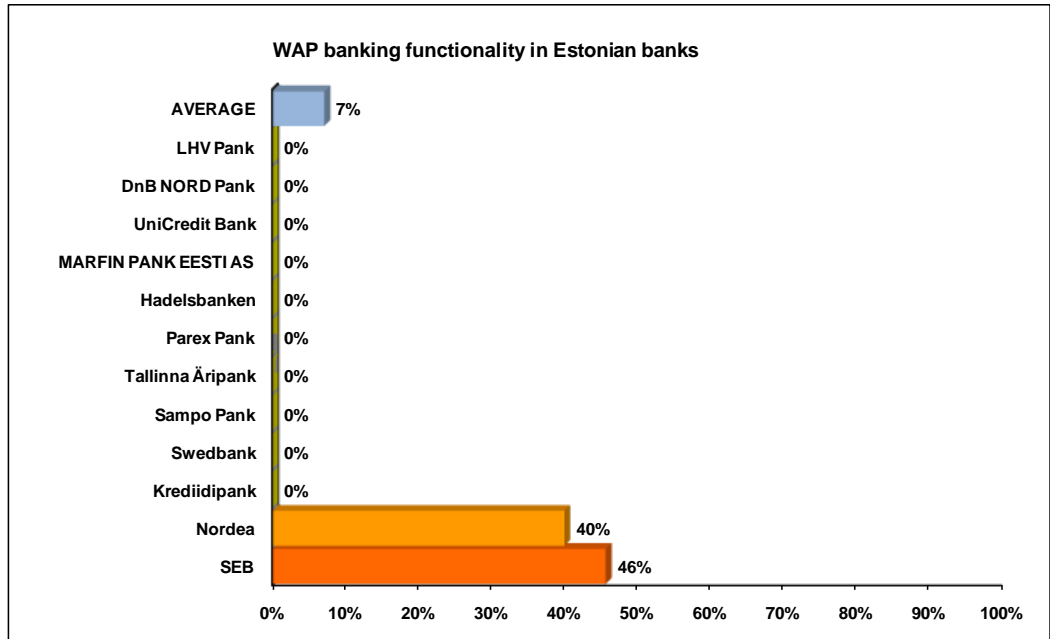
Criteria	Swedbank	DnB NOR Bank	Danske Bank	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pasta Banka	SEB Banka	NORVIK BANKA	Latvijas Biznesa Banka	Latvijas Krājbanka	SMP Bank	GE Money Bank	LTB Bank	Nordea	PrivatBank	
Subscription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

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 two banks offer WAP solutions in Latvia with Nordea and Latvijas Biznesa Banka scoring similar percentage in this subcategory.
- Nordea's WAP banking system is smaller version of regular IBS where the customer can make local and international money transfers both instant and delayed ones.
- Nordea WAP banking system has the same security as the IBS with a session timeout and requirements to log in with code from code-card.
- Latvijas Biznesa Banka WAP banking system is an addition to both public website and the IBS. The customer can quickly check currency features, it is possible to block one's payment card and trigger pre-defined payments from IBS.
- Both Nordea and Latvijas Biznesa Banka WAP banking system can be used to check the account's balance and transaction history.
- As for criteria not fulfilled by both banks who have WAP services, it was mostly in the 'Transactions' section. Both systems did not allow customers to create templates, set automatic payments, cancel transfers, convert currencies, pay utility payments, refill mobile accounts, and buy and sell stocks. It was also not possible to change login data or daily transaction limits via the WAP banking systems.
- Latvijas Biznesa Banka and Nordea have their WAP services enabled by default and available for all Latvian mobile operators.

Estonian banks



Higher figures represent better results

Detailed testing results

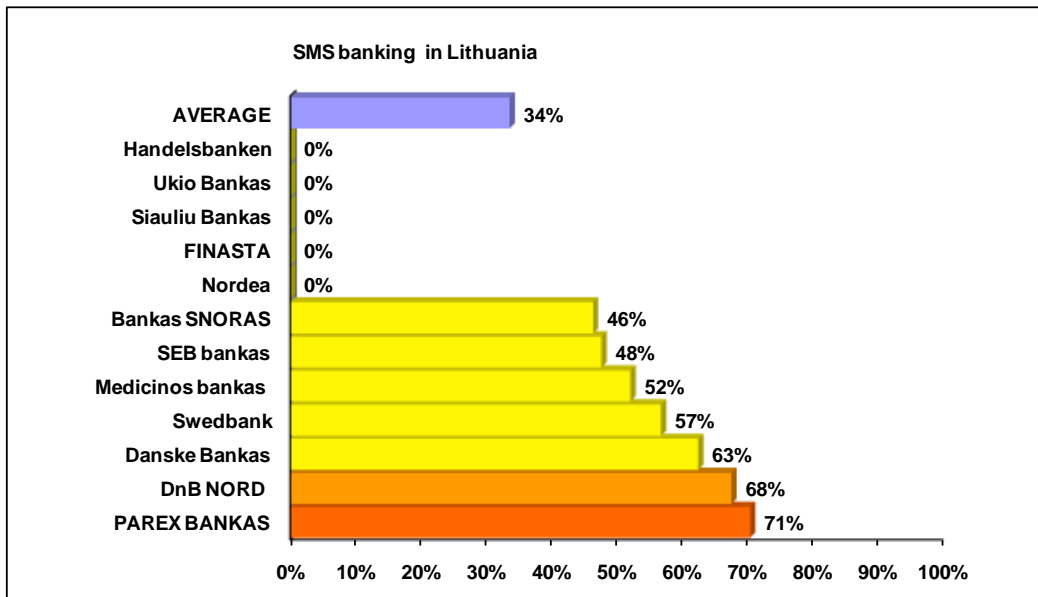
Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK EESTI AS	Habelebanken	Tallinna riipank	DnB NORD Pank	UniCredit Bank	LHV Pank
Subscription & Service Management												
WAP service is activated by default	-	-	-	+	-	-	-	-	-	-	-	-
It is possible to activate WAP service by visiting branch	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to activate WAP service from IBS	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to deactivate WAP service from IBS	-	-	-	-	-	-	-	-	-	-	-	-
Printable version of agreement is available on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Service is available to clients of all mobile operators in a country	-	-	-	-	-	-	-	-	-	-	-	-
Service fee information available on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Information												
Current account balance information	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to see an account number	-	-	-	+	+	-	-	-	-	-	-	-
Transaction history available	-	-	-	+	+	-	-	-	-	-	-	-
Currency exchange rates are available	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to see information from the stock exchange	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to find the locations of ATMs or bank branches	-	-	-	-	-	-	-	-	-	-	-	-
Transactions												
Transfer money between user's accounts	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to make a local money transfer	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to make a delayed local money transfer	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to make an international transfer	-	-	-	-	+	-	-	-	-	-	-	-
It is possible to make a delayed international transfer	-	-	-	-	+	-	-	-	-	-	-	-
It is possible to create a local money transfer template	-	-	-	+	-	-	-	-	-	-	-	-
It is possible to create an international money transfer template	-	-	-	-	-	-	-	-	-	-	-	-
Setting automatic payments	-	-	-	-	-	-	-	-	-	-	-	-
Pre-defined payment triggering	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to cancel money transfer	-	-	-	-	-	-	-	-	-	-	-	-
Currency conversion is available	-	-	-	-	-	-	-	-	-	-	-	-
Utility payments (water)	-	-	-	-	-	-	-	-	-	-	-	-
Utility payments (heating)	-	-	-	-	-	-	-	-	-	-	-	-
Utility payments (electricity)	-	-	-	-	-	-	-	-	-	-	-	-
Mobile phone service payment (2 largest providers)	-	-	-	-	-	-	-	-	-	-	-	-
Pre-paid mobile account refill (2 largest providers)	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to buy and sell stocks	-	-	-	-	-	-	-	-	-	-	-	-
Help system												
Service description available on the public website	-	-	-	+	+	-	-	-	-	-	-	-
Printable version of service description is available on the public website	-	-	-	+	+	-	-	-	-	-	-	-
List of frequently asked questions available on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Security measures												
Security measures of service described on the public website	-	-	-	+	+	-	-	-	-	-	-	-
Session time out is present	-	-	-	+	+	-	-	-	-	-	-	-
Necessity to authorize with custom password	-	-	-	+	-	-	-	-	-	-	-	-
Necessity to enter code from code card/generator to execute any transaction	-	-	-	+	+	-	-	-	-	-	-	-
Access to account is blocked after entering incorrect login data for five or less times	-	-	-	+	-	-	-	-	-	-	-	-
WAP login data is the same as for e-banking	-	-	-	+	+	-	-	-	-	-	-	-
It is possible to change user login data	-	-	-	-	-	-	-	-	-	-	-	-
Changing daily transaction limits	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to block a payment card	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to unblock a payment card	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- The best performers among the Estonian WAP banks are SEB and Nordea, who are also the only ones 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.
- Swedbank, Sampo Pank, Krediidipank, Parex Pank, Handelsbanken, MARFIN PANK EESTI AS, Tallinna riipank, DnB NORD Pank, UniCredit Bank and LHV Pank, do not have WAP Mobile Banking.
- SEB is the only Estonian bank that blocks the access to the account after entering incorrect login data three consecutive times.
- While making a domestic payment in WAP Mobile Banking, in SEB's Help section simply displays the word "Hei!" instead of any instructions.
- According to customer service Swedbank eliminated its WAP Mobile Banking function this year.

11.3 SMS banking functionality results

Lithuanian banks



Higher figures represent better results

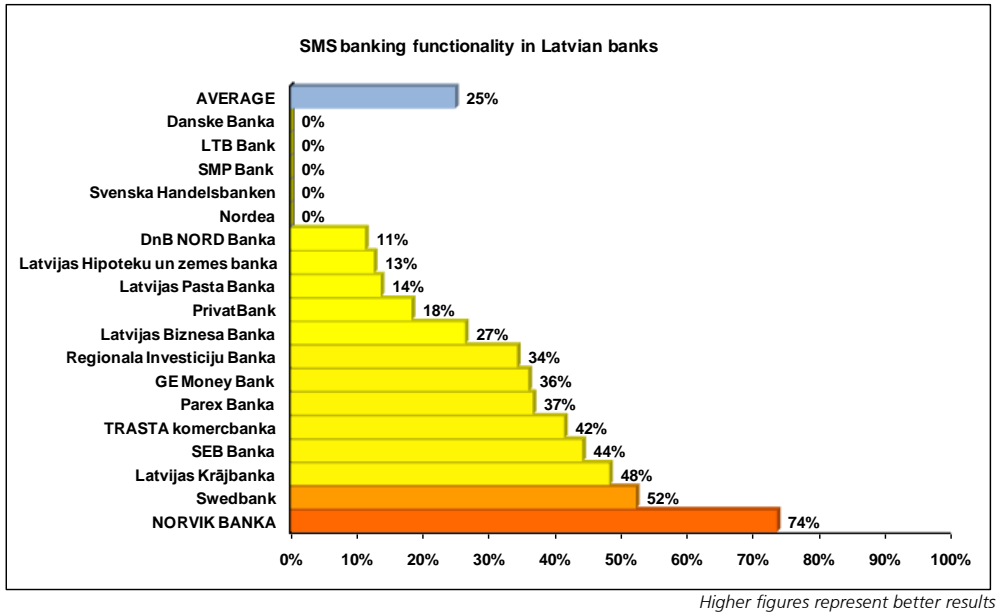
Detailed testing results

Criteria	Swedbank	Bankas SNORAS	DnB NORD	SEB bankas	Medicinos bankas	FINASTA	PAREX BANKAS	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea	Handelsbanken
Subscription & Service Management												
SMS service is activated by default	-	-	-	-	-	-	-	+	-	-	-	-
It is possible to activate SMS service by visiting branch	+	+	+	+	+	-	+	+	+	-	-	-
It is possible to activate SMS service from IBS	+	-	+	+	-	-	+	-	+	-	-	-
It is possible to deactivate SMS service from IBS	+	-	+	+	-	-	+	-	+	-	-	-
Printable version of agreement is available on the public website	+	-	+	+	-	-	+	-	+	-	-	-
Service is available to clients of all mobile operators in a country	+	-	+	+	+	-	+	+	+	-	-	-
Service fee information available on the public website	+	-	+	+	+	-	+	+	-	-	-	-
Information												
Current account balance information	+	+	+	+	+	-	+	+	+	-	-	-
It is possible to see an account number	+	-	+	+	+	-	-	+	-	-	-	-
Currency exchange rates are available	+	+	+	+	-	-	+	+	-	-	-	-
Last transaction details are available	+	+	+	+	+	-	+	+	+	-	-	-
Transactions												
Transfer money between user's accounts	-	+	+	-	-	-	+	+	+	-	-	-
Pre-defined payment triggering	-	-	-	-	-	-	-	-	-	-	-	-
Mobile phone service payment (2 largest providers)	-	-	-	-	-	-	-	-	-	-	-	-
Pre-paid mobile account refill (2 largest provides)	-	-	-	-	-	-	-	-	-	-	-	-
Notifications												
Possibility to order SMS notification when transaction has been completed	+	+	+	+	+	-	+	-	-	-	-	-
Account fund change notification	+	+	+	+	+	-	+	+	+	-	-	-
Notification about transactions triggered by automatic payment setting	-	-	-	+	-	-	+	-	-	-	-	-
Notification concerning contraction of balance of account to a certain level	-	-	-	+	-	-	+	-	-	-	-	-
Possibility to customize notifications	-	+	+	+	+	-	+	+	+	-	-	-
Reminder on approaching payment	+	-	-	-	+	-	+	-	-	-	-	-
Reminder on approaching payment card expiration date	-	-	-	-	-	-	-	-	-	-	-	-
Possibility to customize reminders from IBS	+	-	+	+	-	-	+	-	+	+	-	-
It is possible to unsubscribe from SMS notifications/reminders by sending SMS	+	+	+	+	+	-	-	+	+	-	-	-
Help system												
Service description available on the public website	+	+	+	+	+	-	+	+	+	-	-	-
Service commands are described on the public website	+	+	+	+	+	-	+	+	+	-	-	-
List of frequently asked questions available on the public website	+	-	+	-	-	-	+	-	+	-	-	-
Printable version of service description is available on the public website	-	+	+	+	+	-	+	+	+	-	-	-
Printable version of commands description is available on the public website	+	+	+	+	+	-	+	+	+	-	-	-
Security measures												
Security measures of service described on the public website	-	-	-	-	+	-	+	+	+	-	-	-
Necessity to authorize with custom password	+	+	+	-	+	-	+	+	+	-	-	-
It is possible to change user login data	-	+	+	-	+	-	+	+	+	-	-	-
It is possible to unblock a payment card	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to block a payment card	-	-	-	-	-	-	-	+	-	-	-	-

Commentary

- SMS banking is provided by seven banks in Lithuania.
- The best performer is PAREX Bankas by scoring 71% of the criteria followed by DnB NORD.
- Only Danske Bankas' SMS banking feature is activated by default from the bank.
- Bankas SNORAS, DnB NORD, Parex Bank and Danske Bankas allow the transfer of money between user's account.
- Only SEB and Parex Bankas offer notifications about transactions triggered by automatic payments and notification when the account balance reaches a certain level.
- None of the banks offer the possibility to unblock or block the payment card via SMS banking.
- All banks who offer SMS banking allow the customer to customize notifications and send SMS to clients of all mobile operators in the country.
- All seven banks who offer the service allows customers to activate the SMS service by visiting the branch, and five allow online activation via IBS.
- Handelsbanken, Ukio Bankas, Siauliu Bankas, FINASTA and Nordea do not offer any SMS banking in Lithuania.
- Danske bankas' SMS banking feature is presented in the most user-friendly way with detailed information, examples and downloadable pdf instructions.

Latvian banks



Detailed testing results

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

Commentary

- The best performer in the category is Norvik Banka, followed by Latvijas Krajbanka and SEB. What makes them different from other banks is that they offer a wider range of functions: all three banks' customers are able to check their current account balance, as well as find out currency exchange rates and check last transaction details (only Norvik and LKB).
- Norvik and Latvijas Krajbanka allow their clients to trigger pre-defined payments and unsubscribe from SMS notifications by sending an SMS.
- Norvik stands out among all other banks by offering such sophisticated services as refilling pre-paid and post-paid accounts, receiving notifications concerning contraction of an account to a certain level and blocking and unblocking a payment card
- SEB Banka also has some unique services, including reminders on approaching payments and card expiration date.
- Nordea, Handelsbanken, Danske Banka, LTB Bank, and SMP Bank, are the banks that do not offer SMS Banking services in Latvia while DnB NORD, Latvijas Hipoteka un zemes banka offer very limited services.
- The majority of banks offer SMS services supported by all mobile operators in the country as well as account fund change notifications and notifications about automatic payments
- None of the banks supported transferring money between user's accounts as well provided a printable version of service description on the public website.
- Latvijas Krajbanka's information message (send HELP to a certain number) was very concise and showed the full range of services one may want to get information about.
- Latvijas Hipoteku un Zemes Banka provides a very convenient way for subscribing and unsubscribing from SMS service, and customizing notifications.

Informācija | Maksājumi | Pieteikumi | Kredīti | Valūta | **Uzstādījumi** | Palīdzība | Iziet

Kontu nosaukumi | **Notikumi** | Paroles maiņa

Notikumi

Lūdzu ziņot man, ja:

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

Sūtīt ziņojumus uz:

internetbanku

e-pastu

E-pasta adrese:

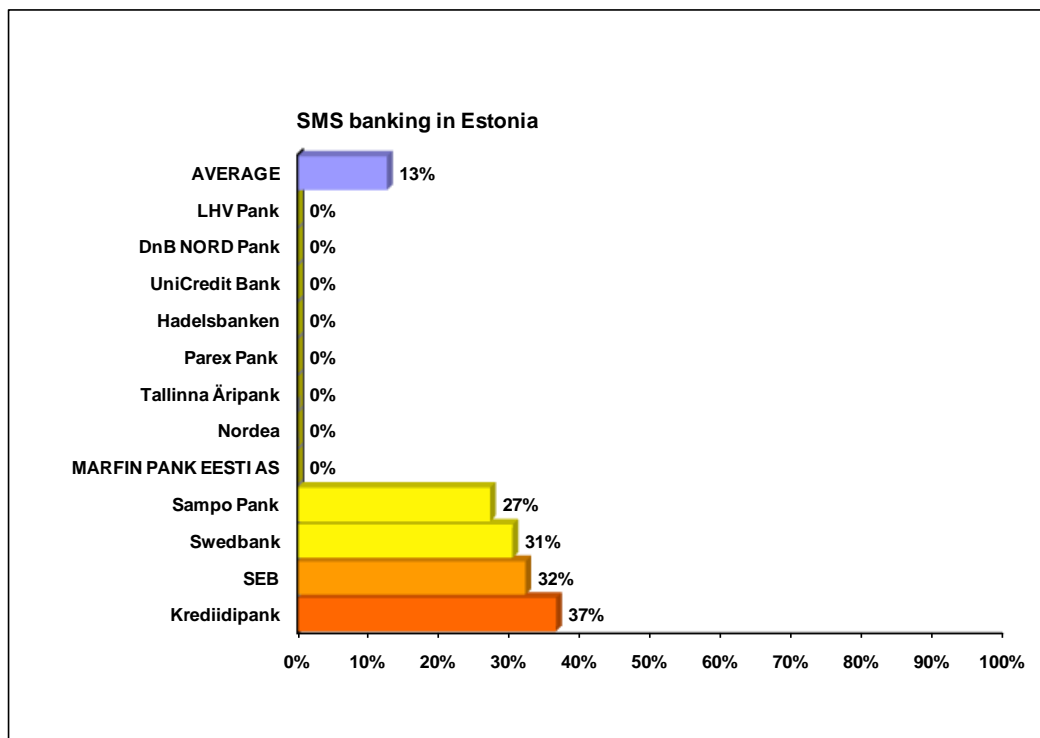
sms

Kontaktārunis:

Operators:

Hipotēku banka Kontaktārunis: 67774240, 67774118. E-pasta adrese: hipoNet@hipo.lv Versija 1.11.0.34.8

Estonian banks



Higher figures represent better results

Detailed testing results

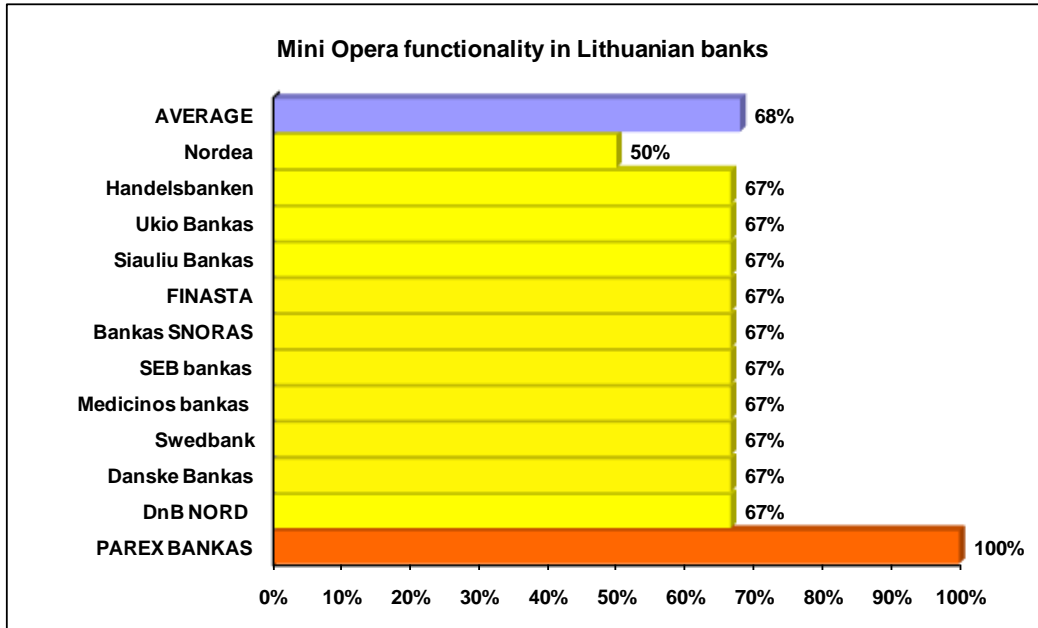
Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK EESTI AS	Hadešbanken	Tallinna riipank	DnB NORD Pank	UniCredit Bank	LHV Pank
Subscription & Service Management												
SMS service is activated by default	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to activate SMS service by visiting branch	+	+	+	+	-	-	-	-	-	-	-	-
It is possible to activate SMS service from IBS	+	+	+	+	-	-	-	-	-	-	-	-
It is possible to deactivate SMS service from IBS	+	+	+	+	-	-	-	-	-	-	-	-
Printable version of agreement is available on the public website	-	+	+	+	-	-	-	-	-	-	-	-
Service is available to clients of all mobile operators in a country	+	+	+	+	-	-	-	-	-	-	-	-
Service fee information available on the public website	+	+	+	-	-	-	-	-	-	-	-	-
Information												
Current account balance information	+	+	+	+	-	-	-	-	-	-	-	-
It is possible to see an account number	-	-	-	-	-	-	-	-	-	-	-	-
Currency exchange rates are available	-	-	-	-	-	-	-	-	-	-	-	-
Last transaction details are available	-	-	+	-	-	-	-	-	-	-	-	-
Transactions												
Transfer money between user's accounts	-	-	-	-	-	-	-	-	-	-	-	-
Pre-defined payment triggering	-	-	-	-	-	-	-	-	-	-	-	-
Mobile phone service payment (2 largest providers)	-	-	-	-	-	-	-	-	-	-	-	-
Pre-paid mobile account refill (2 largest provides)	-	-	-	-	-	-	-	-	-	-	-	-
Notifications												
Possibility to order SMS notification when transaction has been completed	-	-	-	+	-	-	-	-	-	-	-	-
Account fund change notification	+	+	+	+	-	-	-	-	-	-	-	-
Notification about transactions triggered by automatic payment setting	-	-	-	-	-	-	-	-	-	-	-	-
Notification concerning contraction of balance of account to a certain level	+	+	+	+	-	-	-	-	-	-	-	-
Possibility to customize notifications	+	+	+	+	-	-	-	-	-	-	-	-
Reminder on approaching payment	+	-	-	+	-	-	-	-	-	-	-	-
Reminder on approaching payment card expiration date	+	-	-	+	-	-	-	-	-	-	-	-
Possibility to customize reminders from IBS	+	-	+	+	-	-	-	-	-	-	-	-
It is possible to unsubscribe from SMS notifications/reminders by sending SMS	-	-	-	-	-	-	-	-	-	-	-	-
Help system												
Service description available on the public website	+	+	+	+	-	-	-	-	-	-	-	-
Service commands are described on the public website	-	-	-	-	-	-	-	-	-	-	-	-
List of frequently asked questions available on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Printable version of service description is available on the public website	-	-	+	-	-	-	-	-	-	-	-	-
Printable version of commands description is available on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Security measures												
Security measures of service described on the public website	-	-	-	-	-	-	-	-	-	-	-	-
Necessity to authorize with custom password	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to change user login data	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to unblock a payment card	-	-	-	-	-	-	-	-	-	-	-	-
It is possible to block a payment card	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- Only 4 banks have SMS related services.
- The best performers in the SMS Mobile Banking Testing is Krediidipank followed by Swedbank, SEB and Sampo Pank, which are the only banks that have SMS Mobile Banking available.
- At all of the mentioned banks a customer could set up account fund change notification, notification about contraction of balance of account to a certain level or just to check the current account balance.
- Nordea, Parex Pank, Marfin Bank, Handelsbanken, Tallinna Aripank, DnB NORD Pank, UniCredit Bank, LHV Pank do not offer SMS Mobile Banking services.
- The majority of the banks who have Mobile Banking available call it “express messaging” in English or “Kiirteavitus” in Estonian. Only Krediidipank calls it SMS-service. With all of them a customer could order the main notification about account balance change and account balance.

11.4 Mini Opera compatibility results

Lithuanian banks



Higher figures represent better results

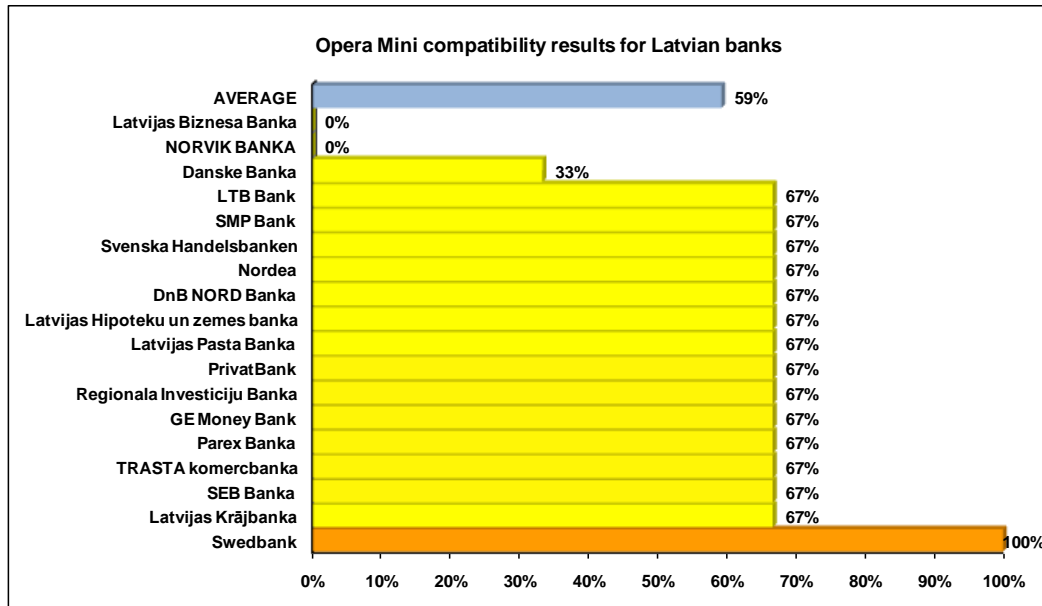
Detailed testing results

Criteria	Swedbank	Bankas SNORAS	DnB NORD	SEB bankas	Medicinos bankas	FINASTA	PAREX BANKAS	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea	Handelsbanken
Functionality												
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 Lithuanian banks' IBS are accessible via Mini Opera browser.
- The best performer in this category is Parex Bankas, followed by all other banks.
- Parex Bank has special website for mobile browsing Mini Opera.

Latvian banks



Higher figures represent better results

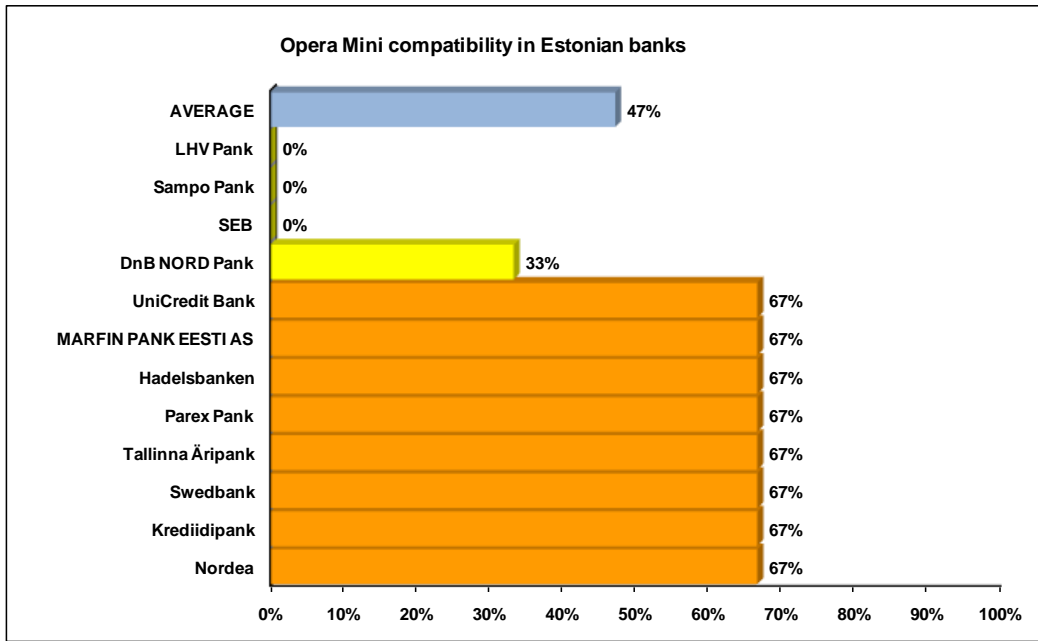
Detailed testing results

Criteria	Swedbank	DnB NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pasta Banka	SEB Banka	NORVIK BANKA	Latvijas Biznesa Banka	Latvijas Krājbanka	SMP Bank	GE Money Bank	LTB Bank	Nordea	PrivatBank
Functionality																		
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 banks in Latvia except Norvik Banka and Latvijas Biznes Banka allow logging in IBS using Opera Mini and are fully compatible.
- Norvik Banka and Latvijas Biznes Banka fail to pass any of the criteria of Opera Mini compatibility.
- The least completed criteria is the possession of special IBS version for a mobile browser where majority of banks did not pass the criteria.
- Only Swedbank has special IBS website for mobile devices and redirects Mini Opera users automatically.

Estonian banks



Higher figures represent better results

Detailed testing results

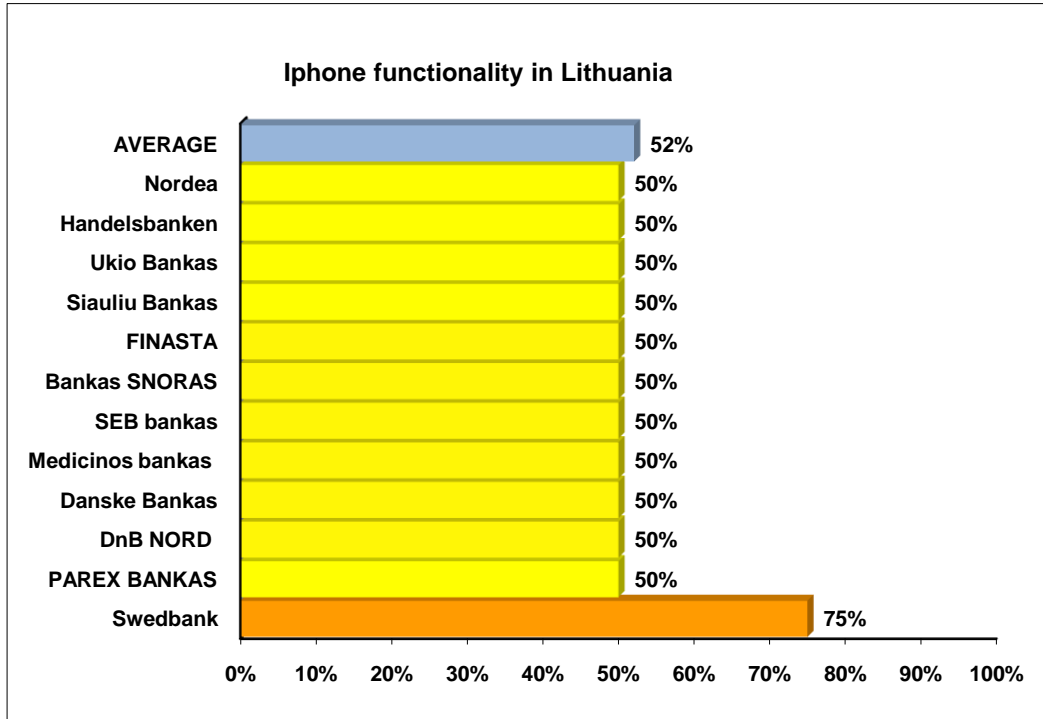
Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK EESTI AS	Handelsbanken	Tallinna Äripank	DnB NORDE Pank	UniCredit Bank	LHV Pank
Functionality												
Possibility to login to IBS using Mini Opera	+	-	+	-	+	+	+	+	+	+	+	-
Possibility to make a local transfer from IBS using Mini Opera	+	-	+	-	+	+	+	+	+	-	+	-
Special IBS website for mobile browsing Mini Opera	-	-	-	-	-	-	-	-	-	-	-	-

Commentary

- The best performers in the Mini Opera Mobile Banking Testing category are Nordea, Aripank, Swedbank, Krediidipank, Parex Pank, Handelsbanken, UniCredit Bank and Marfin Bank. They all fulfill 2 out of 3 criteria, which are possibility to login to IBS using Mini Opera and possibility to make a local transfer from IBS using Mini Opera.
- The worst performers in the Mini Opera Mobile Banking Testing category are SEB, Sampo Pank and LHV Pank because they do not successfully fulfill any of the researched criteria.
- Most of the researched banks allow the customer to login to IBS using Mini Opera and possibility to make a local transfer from IBS using Mini Opera, but none of the banks have special IBS website for mobile browsing with Mini Opera created.
- LHV Pank offers the opportunity to log in only through ID card and ID card reader, but it is not possible to connect the ID-card reader to mobile phone.

11.5 iPhone Safari compatibility results

Lithuanian banks



Higher figures represent better results

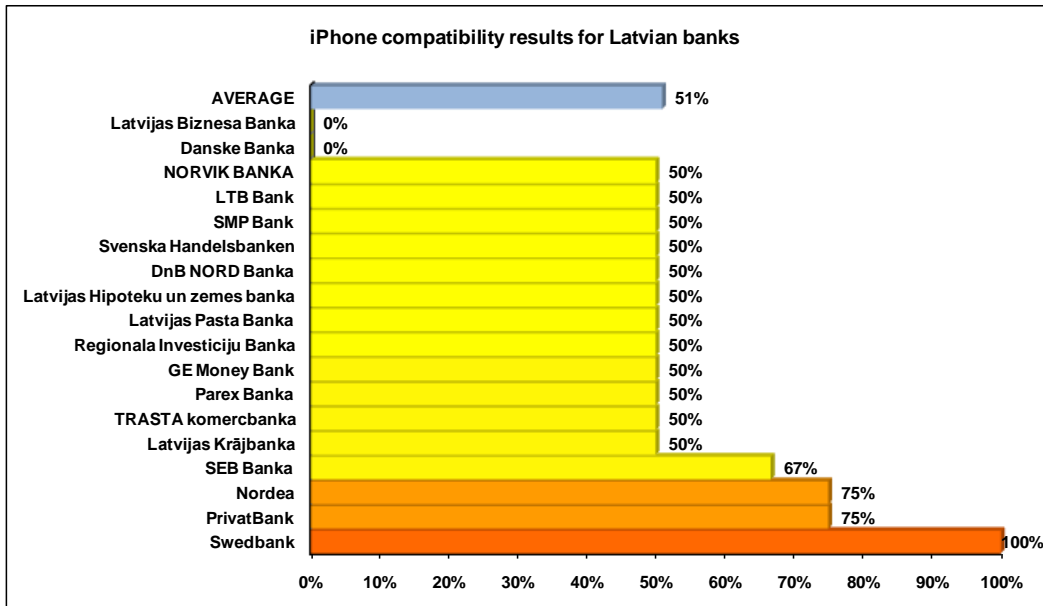
Detailed testing results

Criteria	Swedbank	Bankas SNORAS	DnB NORD	SEB bankas	Medicinos bankas	FINASTA	PAREX BANKAS	Danske Bankas	Siauliu Bankas	Ukio Bankas	Nordea	Handelsbanken
Functionality												
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.
- All banks allow the possibility to make a local transfer from IBS using iPhone Safari.
- Only Swedbank special IBS website fully optimized with Safari browser in iPhone.
- Swedbank is the clear leader on this category fulfilling 3 out of 4 criteria.

Latvian banks



Higher figures represent better results

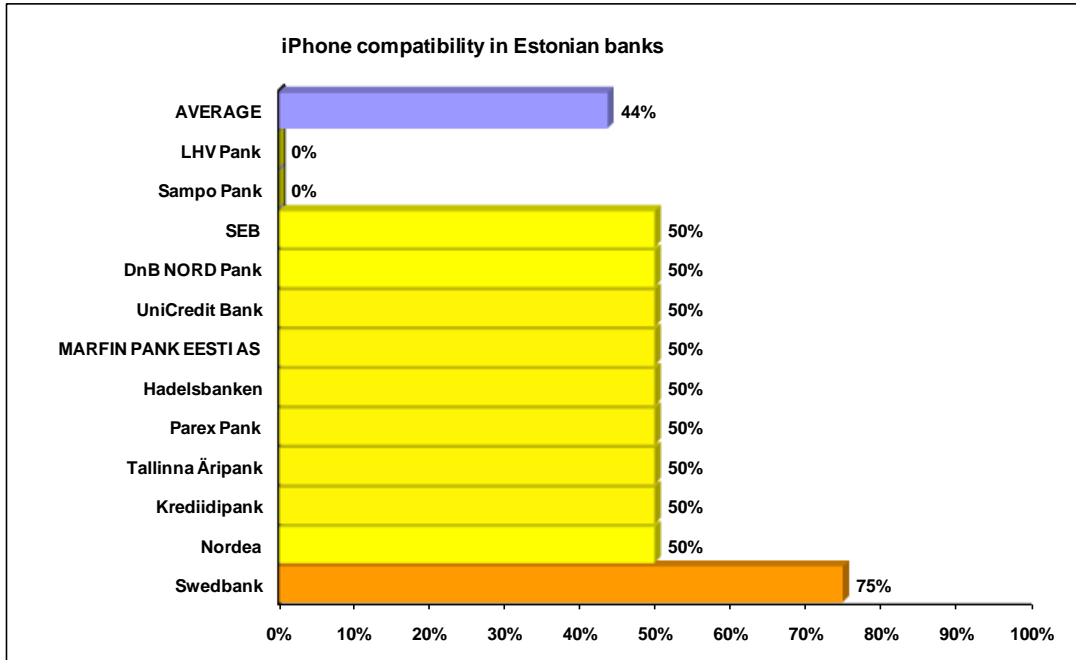
Detailed testing results

Criteria	Swedbank	DnB NORD Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pasta Banka	SEB Banka	NORVIK BANKA	Latvijas Biznesa Banka	Latvijas Krājbanka	SMP Bank	GE Money Bank	LTB Bank	Nordea	PrivatBank
Functionality																		
Possibility to login to IBS using iPhone Safari	+	+	-	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+
Possibility 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 and it is possible to make a local transfer.
- It was impossible to log in to Latvijas Biznesa Banka and Danske Banka internet banking systems using iPhone.
- Latvijas Biznesa Banka's IBS did not support iPhone Safari just because they are only Internet Explorer compatible.
- Only Swedbank has special IBS website for mobile browsing.

Estonian banks



Higher figures represent better results

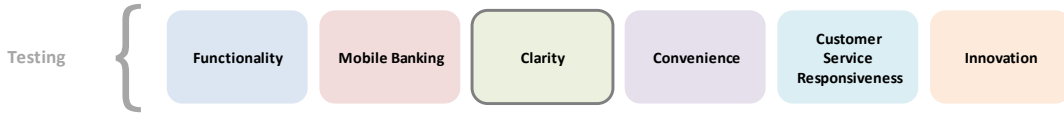
Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK EESTI AS	Handelsbanken	Tallinna Äripank	DnB NORD Pank	UniCredit Bank	LHV Pank
Functionality												
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 performer is Swedbank fulfilling 3 out of 4 criteria in subcategory.
- Majority of banks that scored points in subcategory fulfill half of the criteria, which is the possibility to login to IBS using iPhone and to make a local transfer from IBS using iPhone.
- Only Swedbank has a specially designed IBS for mobile banking, where users of the iPhone are redirected automatically.
- The worst performers are Sampo Pank and LHV Pank, which do not fulfill any of the criteria. Sampo Pank identifies Safari as an un supported browser. In LHV Pank's Internet Banking System it is possible to log in only through ID card and ID card reader and not possible to connect the ID card reader to mobile phone.

12. 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

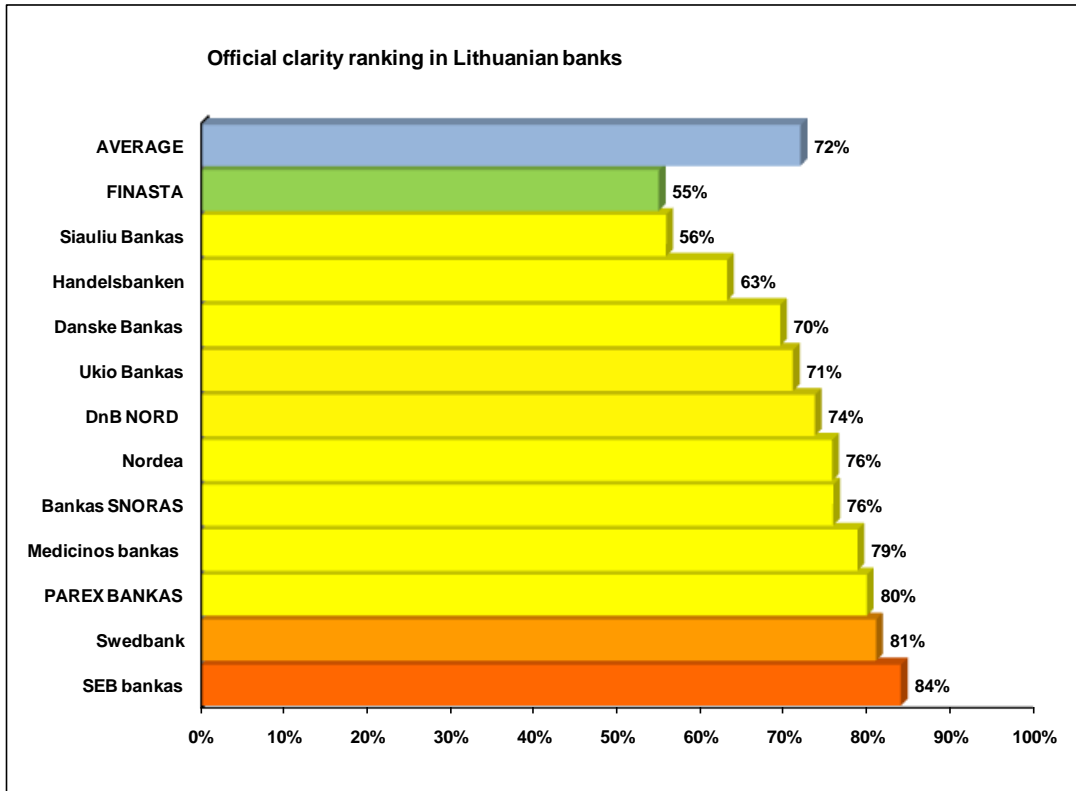
The criteria in each subcategory were derived from U.S. Department of Health & Human Services guidelines and Metasite Business Solutions expert knowledge. The goal was to create a set of criteria which would allow objective and comparable results while evaluating such subjective topic as clarity. All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

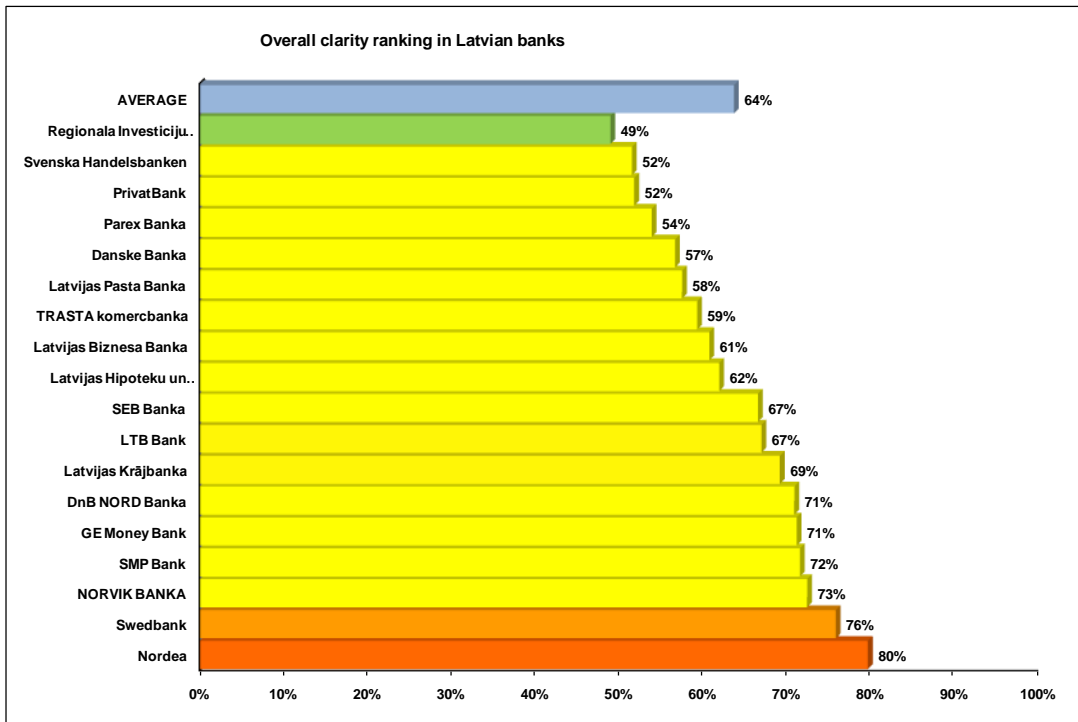
12.1 Overall clarity test results

Lithuanian banks

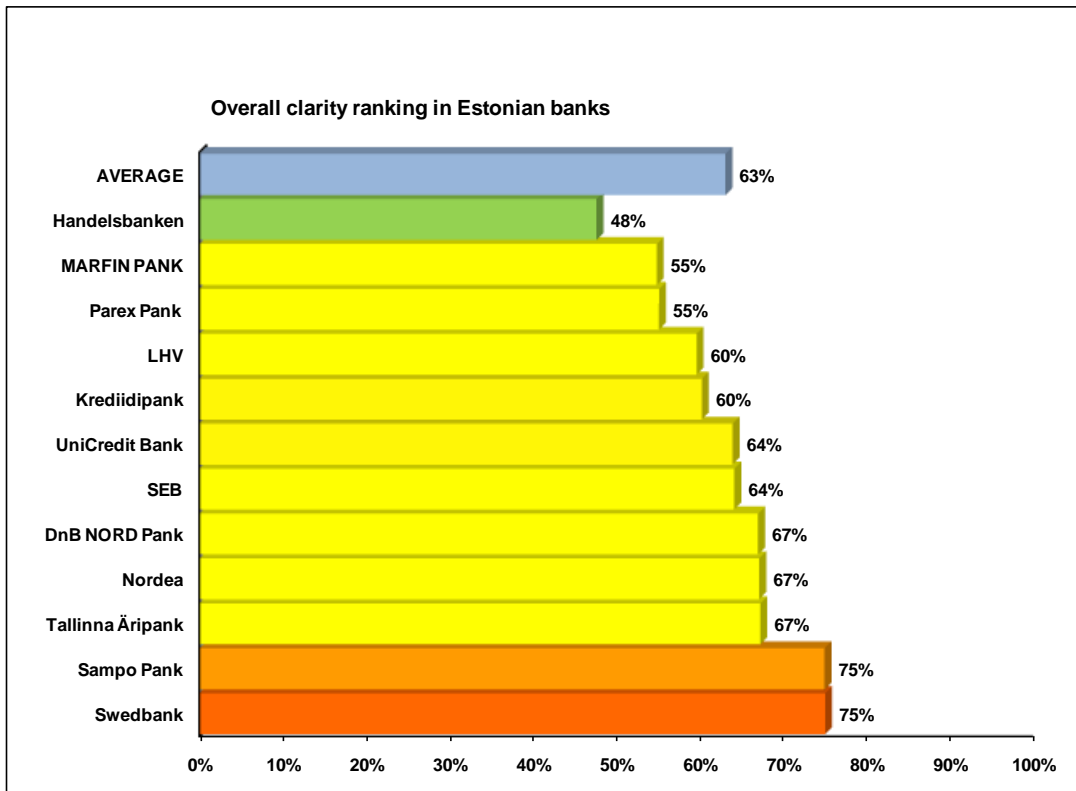


Higher figures represent better results

Latvian banks



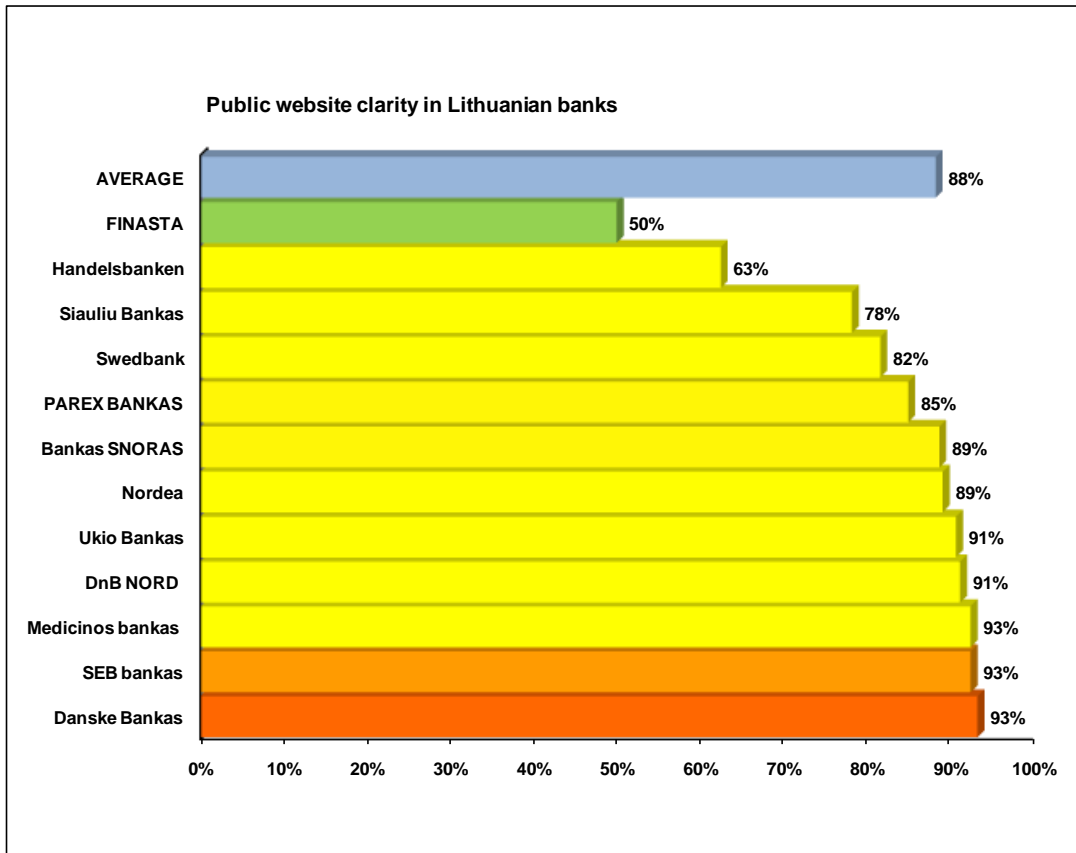
Estonian banks



Higher figures represent better results

12.2 Public website clarity

Lithuanian banks

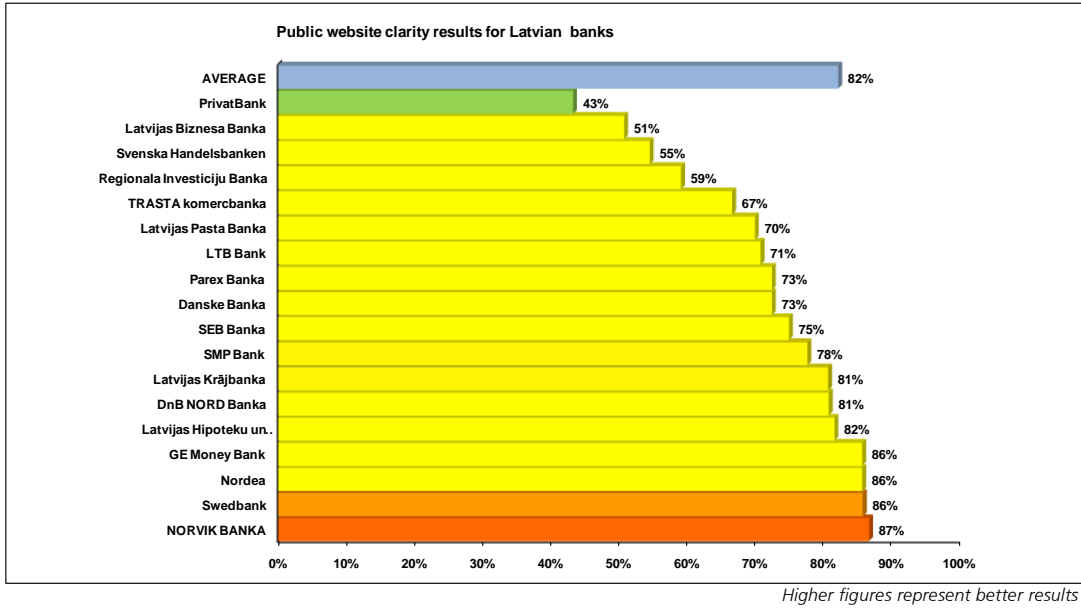


Higher figures represent better results

Detailed testing results

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

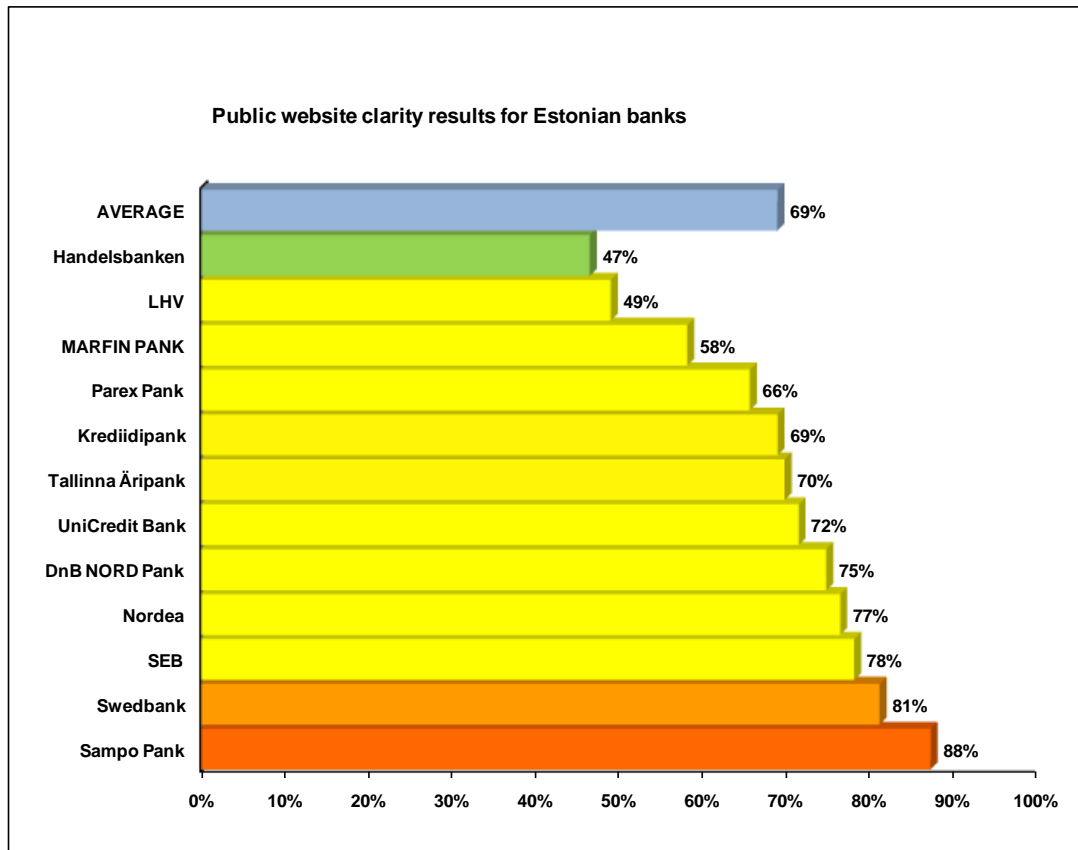
Latvian banks



Detailed testing results

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

Estonian banks

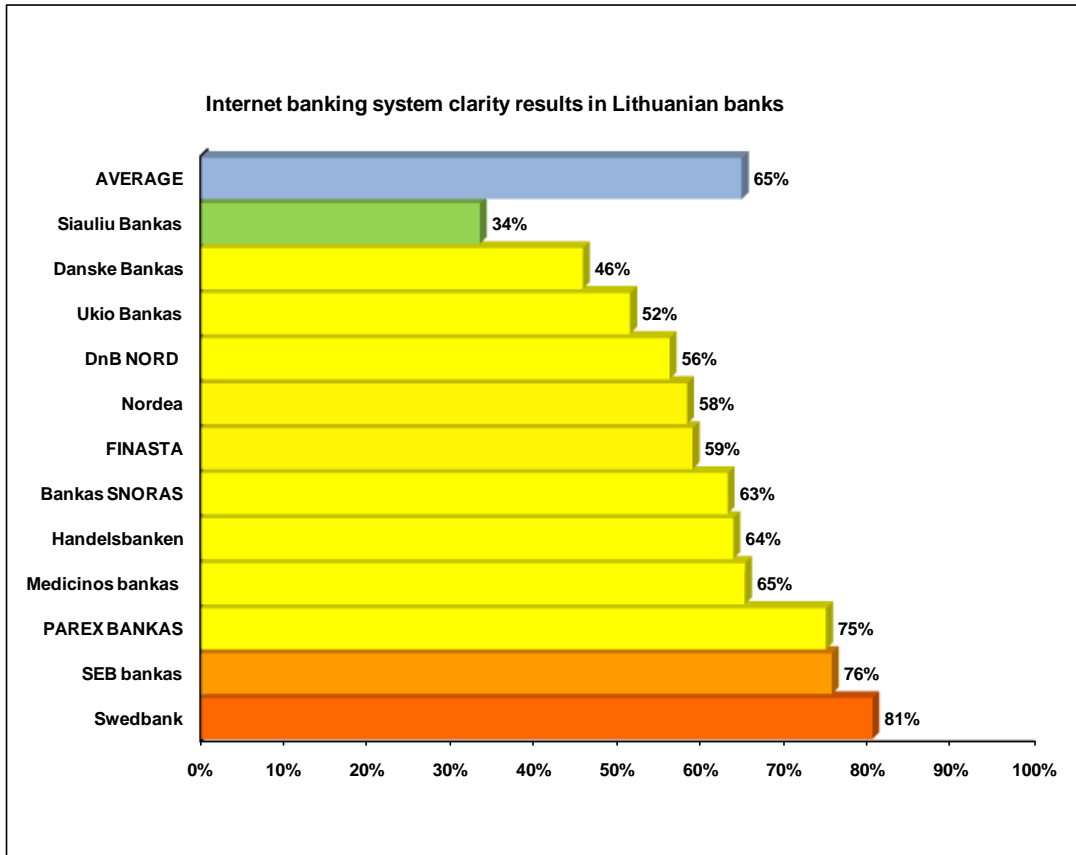


Detailed testing results

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

12.3 Internet banking system clarity results

Lithuanian banks

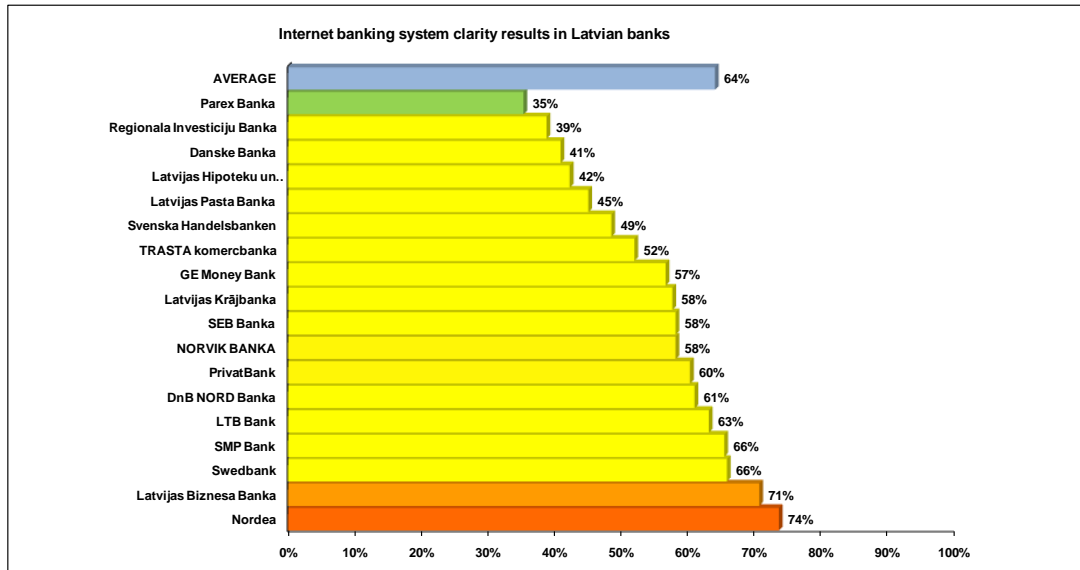


Higher figures represent better results

Detailed testing results

Criteria	Swedbank	Bankas SNORAS	DnB NOR	SEB bankas	Medicinos bankas	F INASTA	PAREX BANKAS	Danske Bankas	Nordea	Handelsbanken	Ukio Bankas	Siauliu Bankas
Banking Operations												
Number of steps needed to complete operation clearly visible	-	-	-	-	-	-	-	-	+	-	-	-
Radio buttons are used for selecting one out of two choices	+	+	-	+	-	-	+	-	-	+	-	-
Check Boxes are used for multiple selections	+	-	-	+	-	+	+	+	+	+	+	+
Example values are displayed in form fields	-	-	-	-	-	-	-	-	-	-	-	-
Cursor is placed in the first data entry field	-	-	-	+	-	+	+	-	-	+	-	+
Fields with incorrectly entered values are highlighted	-	-	-	+	-	-	-	+	-	+	-	+
Page layout												
Items on a page are aligned	+	+	+	+	+	+	+	+	+	+	+	-
Moderate white space	+	+	+	+	+	+	+	+	+	+	+	-
Appropriate text line lengths (~75 characters)	+	-	-	-	+	+	+	-	+	+	+	-
No horizontal scrolling bar on standard resolution (1024x768)	+	+	+	+	+	+	+	-	+	+	+	-
Navigation												
Navigation elements are differentiated (different menu levels look different)	+	+	+	+	+	+	+	+	+	+	+	+
Primary navigation menus in the left panel	+	+	-	+	+	+	+	+	-	+	+	+
Active menu item is highlighted	+	+	+	+	+	-	-	+	+	+	+	+
No links lead to 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	+	-	-	-	-	-	-	-	-	-	-	-
Text readability												
Important data is highlighted	+	+	+	+	+	-	+	-	-	-	-	+
High contrast between text and backgrounds	+	+	+	+	+	+	+	+	+	+	+	-
Bold text used sparingly	+	+	+	+	+	+	+	+	+	+	-	-
Descriptive row and column headings	+	+	+	+	+	+	+	-	+	-	+	-
Descriptive page titles	+	-	-	-	-	-	-	-	-	-	-	-
Familiar fonts	+	+	+	+	+	-	+	-	-	-	-	-

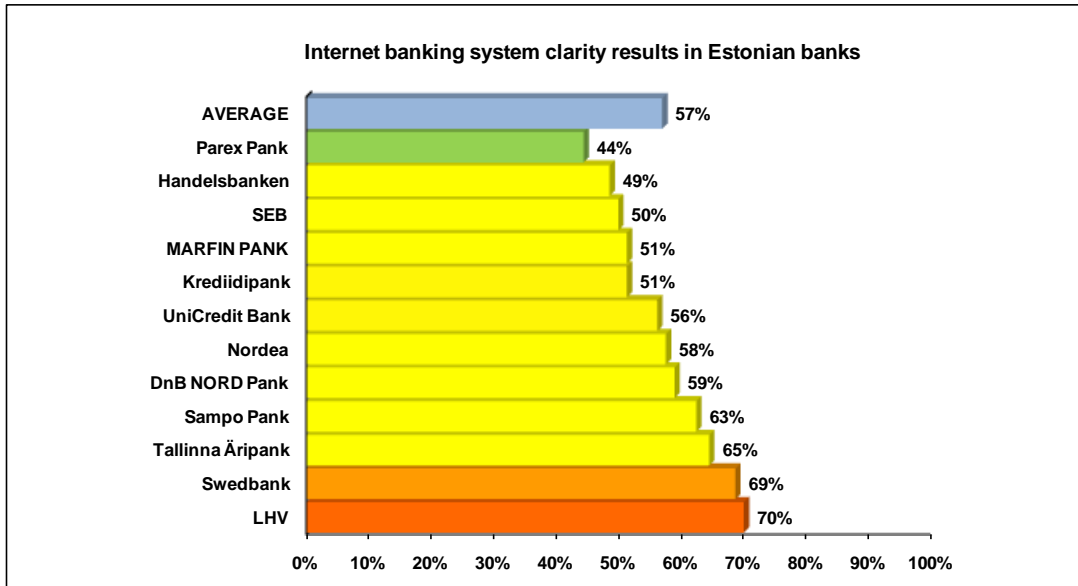
Latvian banks



Detailed testing results

Criteria	Swedbank	DnB NOR Banka	Danske Banka	Regionāla Investīciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pāsta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Banking Operations																		
Number of steps needed to complete operation clearly visible	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Radio buttons are used for selecting one out of two choices	-	+	-	-	-	-	-	-	-	+	+	+	+	+	+	+	+	-
Check Boxes are used for multiple selections	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+
Example values are displayed in form fields	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cursor is placed in the first data entry field	-	-	+	-	+	-	+	-	-	-	-	-	-	+	-	+	-	+
Fields with incorrectly entered values are highlighted	-	+	-	-	-	-	-	-	-	-	-	-	-	+	-	-	-	-
Page layout																		
Items on a page are aligned	+	+	+	+	-	-	+	+	+	+	+	+	+	+	+	+	+	+
Moderate white space	+	+	-	+	+	-	-	+	+	-	+	+	+	+	+	+	+	+
Appropriate text line lengths (~75 characters)	-	-	-	-	+	-	-	-	-	-	+	-	-	+	+	-	-	+
No horizontal scrolling bar on standard resolution (1024x768)	+	-	-	-	-	+	-	+	+	+	+	+	-	+	+	+	+	+
Navigation																		
Navigation elements are differentiated (different menu levels look different)	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	+	+	+
Primary navigation menus in the left panel	+	-	+	+	+	-	-	+	+	+	+	+	+	+	+	+	+	+
Active menu item is highlighted	+	+	-	+	+	+	+	+	+	+	+	+	+	+	+	-	+	+
No links lead to 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	+	+	-	-	-	-	-	+	-	-	-	-	-	-	-	+	-	-
Text readability																		
Important data is highlighted	-	+	+	-	+	-	-	-	+	+	-	-	-	-	-	-	-	-
High contrast between text and backgrounds	+	+	-	+	+	-	+	+	-	+	+	+	+	+	+	+	+	+
Bold text used sparingly	+	+	+	-	+	-	+	+	-	+	+	+	+	+	+	+	+	+
Descriptive row and column headings	+	+	+	+	+	+	+	+	-	+	+	+	+	+	+	+	+	+
Descriptive page titles	+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Familiar fonts	+	-	-	-	-	+	+	-	+	+	+	+	+	+	+	+	+	+

Estonian banks



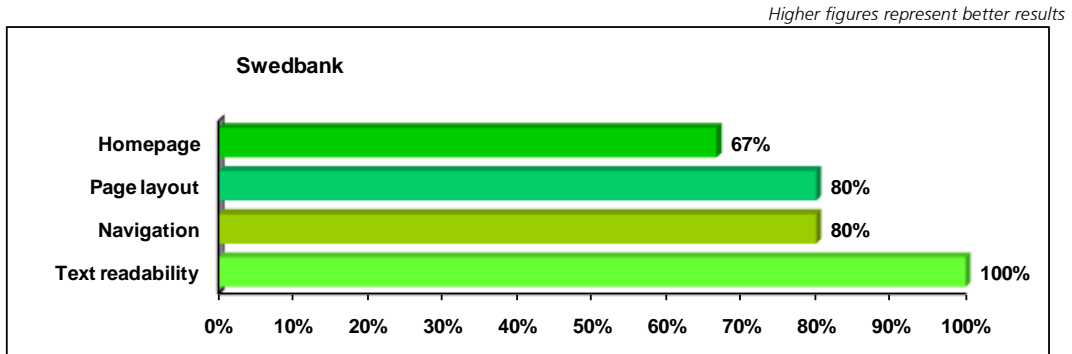
Detailed testing results

Criteria	Swedbank	Sampo Pank	Krediidipank	SEB	Nordea	Parex Pank	MARFIN PANK	Handelsbanken	Tallinna riipank	DnB NOR Bank	Uniredit Bank	LHV
Banking Operations												
Number of steps needed to complete operation clearly visible	-	-	-	-	-	-	-	-	-	-	-	-
Radio buttons are used for selecting one out of two choices	+	+	-	+	-	-	+	+	-	-	-	-
Check Boxes are used for multiple selections	+	+	+	+	-	-	-	+	+	-	-	+
Example values are displayed in form fields	-	-	-	-	-	-	-	-	-	-	-	-
Cursor is placed in the first data entry field	-	+	+	+	-	-	+	-	-	-	-	-
Fields with incorrectly entered values are highlighted	-	+	-	-	-	+	+	+	-	-	+	-
Page layout												
Items on a page are aligned	+	+	+	+	+	+	+	+	+	+	+	+
Moderate white space	+	+	+	-	-	-	+	+	-	-	+	-
Appropriate text line lengths (~75 characters)	-	-	-	-	-	-	-	-	-	-	-	-
No horizontal scrolling bar on standard resolution (1024x768)	+	+	+	+	+	+	+	+	+	+	+	+
Navigation												
Navigation elements are differentiated (different menu levels look different)	+	+	+	+	+	+	+	+	+	+	+	+
Primary navigation menus in the left panel	+	+	+	+	+	-	+	+	+	+	+	+
Active menu item is highlighted	+	+	-	-	+	+	+	+	+	+	+	-
No links lead to 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	-	-	-	-	-	-	-	-	-	-	+	-
Text readability												
Important data is highlighted	-	-	-	-	-	-	-	+	-	-	-	-
High contrast between text and backgrounds	-	-	+	+	+	+	+	+	+	+	+	+
Bold text used sparingly	+	+	+	+	+	+	+	+	+	+	+	+
Descriptive row and column headings	+	+	+	+	+	+	+	+	+	+	+	+
Descriptive page titles	+	+	+	+	-	+	+	+	+	+	+	+
Familiar fonts	+	+	+	+	+	+	-	+	+	+	+	+

12.4 Individual test results for Lithuanian banks

Swedbank - 82%

Public website – 82%



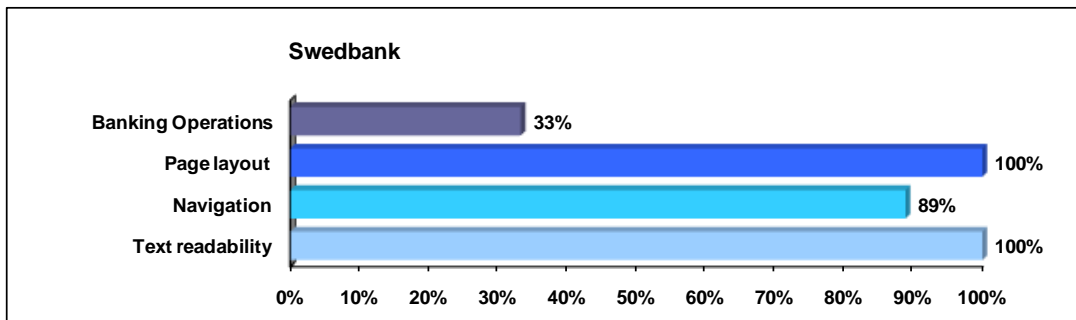
Positive user notes

- An attractive color scheme and layout.

Negative user notes

- No breadcrumbs.

Internet banking system – 81%



Higher figures represent better results

Positive user notes

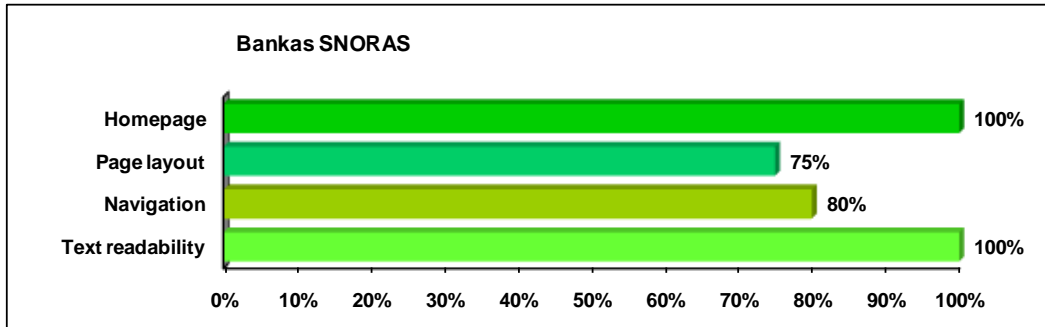
- Text is easy to read.
- Page layout is well placed

Negative user notes

- Links lead to current page.

Bankas SNORAS – 76%

Public website – 89%



Higher figures represent better results

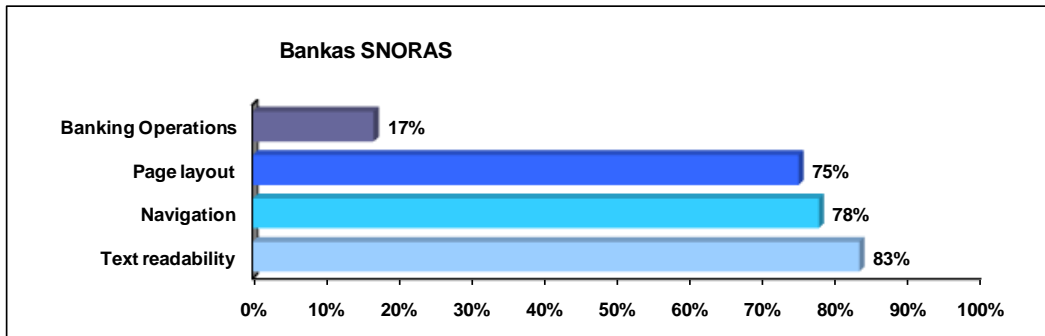
Positive user notes

- Well-designed homepage.

Negative user notes

- In some cases have more than ~75 characters per line.

Internet banking system – 63%



Higher figures represent better results

Positive user notes

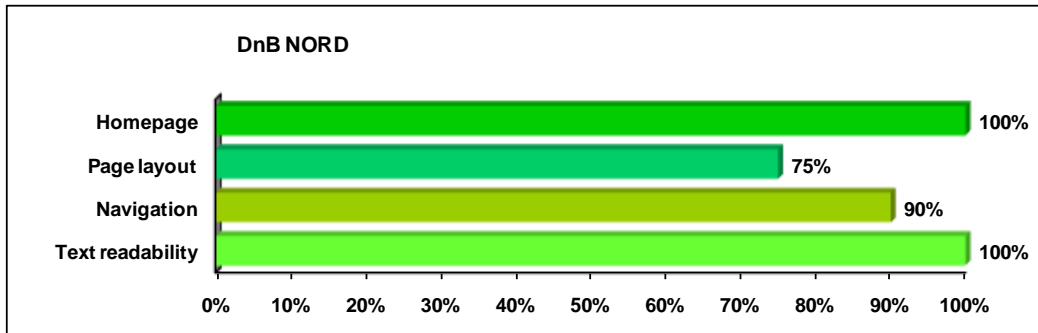
- Transfer time is readily apparent.

Negative user notes

- Links lead to current opened page, no breadcrumbs.
- Poor overall user experience.

DnB Nord - 74%

Public website – 91%



Higher figures represent better results

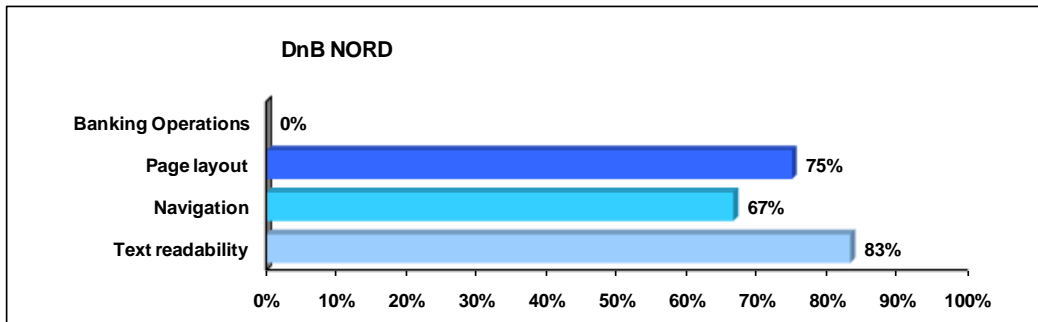
Positive user notes

- Homepage is very well-done, easy to use and attractive.

Negative user notes

- In some cases there are more than ~75 characters per line.
- Users could be informed about links that open a new page.

Internet banking system – 56%



Higher figures represent better results

Positive user notes

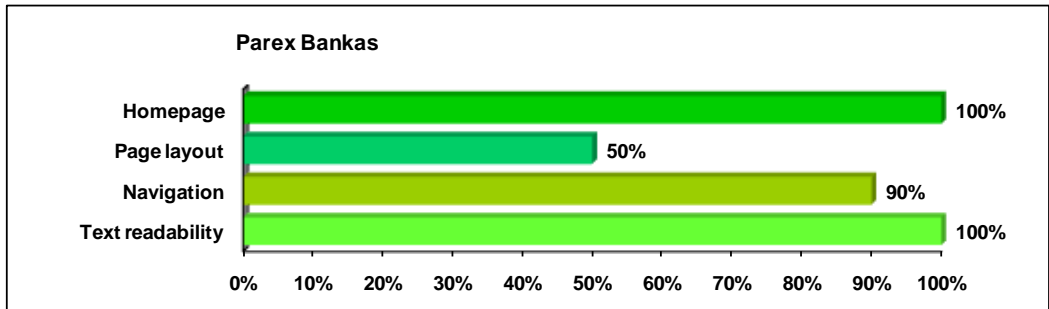
- Ability to personalize menu is appreciated.

Negative user notes

- Links lead to current opened page, no breadcrumbs

Parex Bankas – 80%

Public website – 85%



Higher figures represent better results

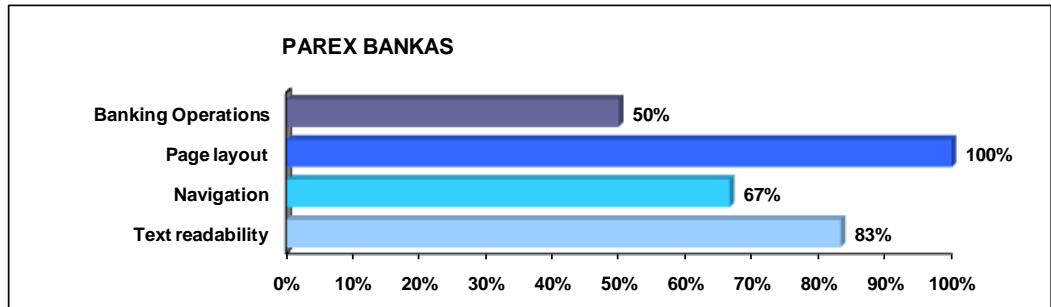
Positive user notes

- Breadcrumb navigation makes for user-friendly experience.
- Homepage is attractively layed out.

Negative user notes

- Line length is more than ~75 characters in some cases.

Internet banking system – 75%



Higher figures represent better results

Positive user notes

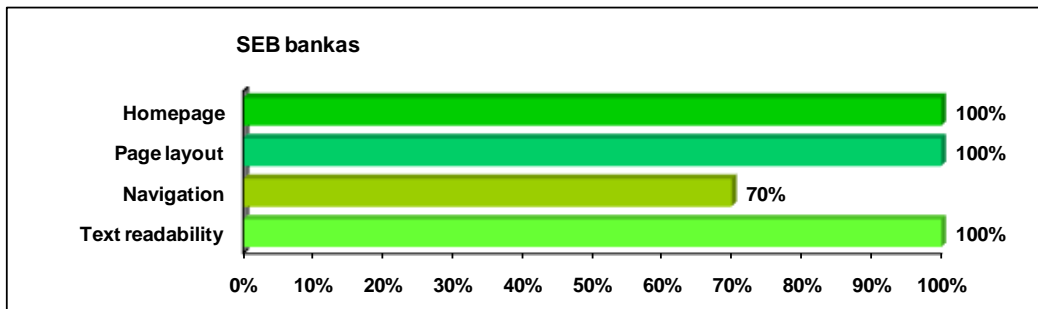
- Navigation is straightforward.
- Page layout is well aligned.
- Moderate white space.

Negative user notes

- Links lead to current page.
- Fields with incorrectly entered values are not highlighted.

SEB bankas – 84%

Public website – 93%



Higher figures represent better results

Positive user notes

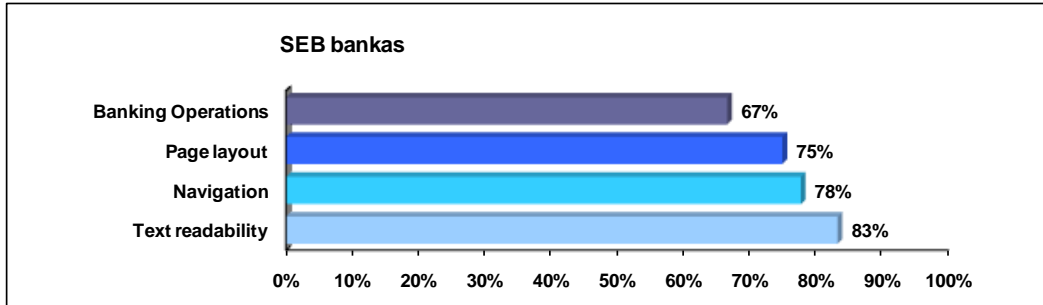
- Cursor is always placed on first form field, which is really useful.
- Radio buttons and check boxes used well.



Negative user notes

- Links lead to current opened page, no breadcrumbs.

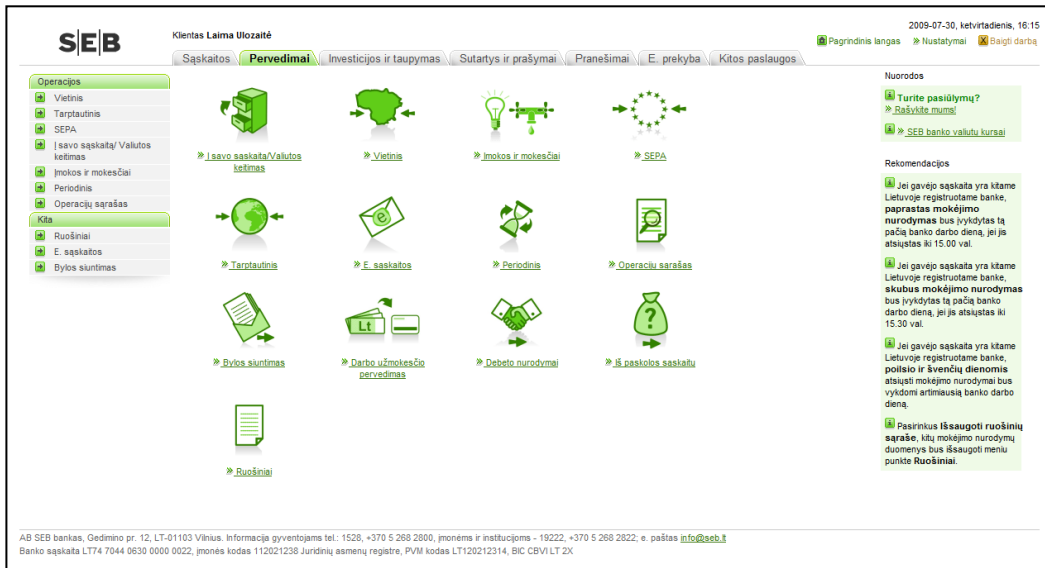
Internet banking system - 76%



Higher figures represent better results

Positive user notes

- Navigation made easy by use of icons.

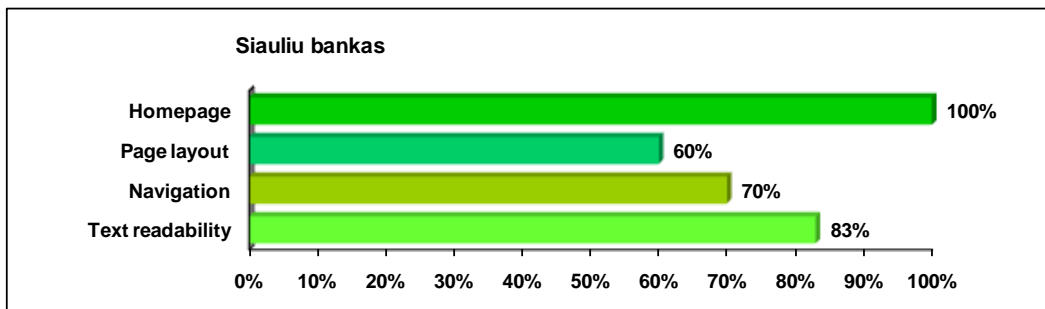


Negative user notes

- Less text would be helpful for reading.

Siauliu bankas – 56%

Public website – 78%



Higher figures represent better results

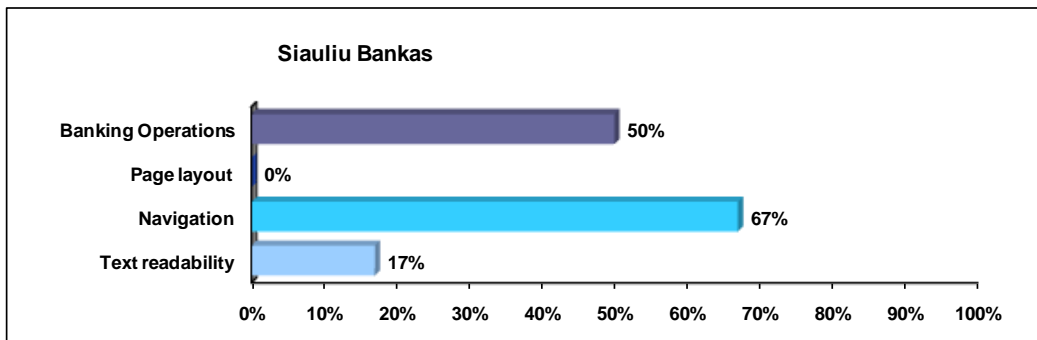
Positive user notes

- The homepage is easy to navigate.
- Content contrast is good on public website.

Negative user notes

- Banners should be placed more carefully because now they disrupt item alignment.
- There is a horizontal scrolling bug in the PWS.
- Site map should not duplicate menu bar.

Internet banking system – 34%



Higher figures represent better results

Positive user notes

- Useful information and tips are displayed while executing transfers and completing other operations. Users are notified about the time it takes to complete the request, currency requirements and other conditions.

Negative user notes

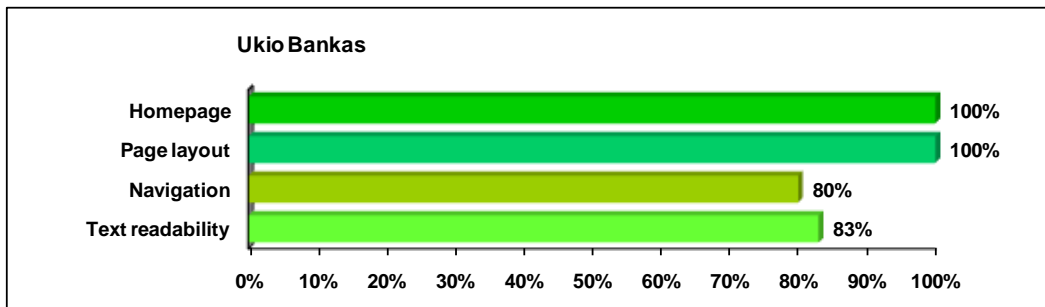
- There is a horizontal scrolling bug in the IBS.



- In IBS, the contrast is too low and too much red font is used.
- In transactions history, the operation number and document number can confuse users.

Ukio bankas - 71%

Public website – 91%



Higher figures represent better results

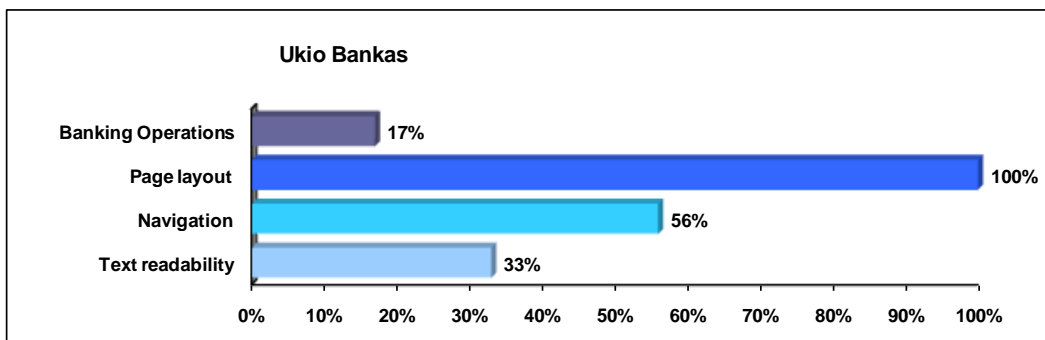
Positive user notes

- The homepage is clean, it is easy to find all the main information. The layout is logical and convenient for the average user.
- Appropriate text formatting is achieved by avoiding long text lines and small fonts.
- Navigation is easy due to a well-developed left side menu.

Negative user notes

- Contrast between menu levels could be higher for better visibility.
- Buttons don't appear clickable.

Internet banking system – 52%



Higher figures represent better results

Positive user notes

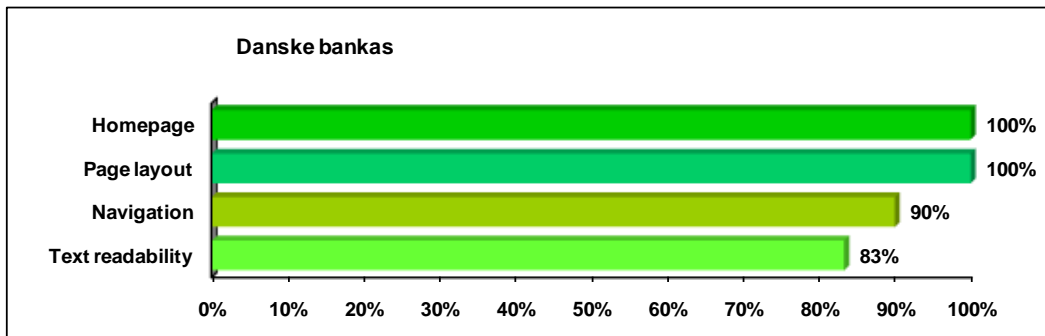
- Attractive color scheme for public website and IBS.

Negative user notes

- Horizontal scrolling bug in IBS in non-IE browsers.

Danske bankas – 70%

Public website – 93%



Higher figures represent better results

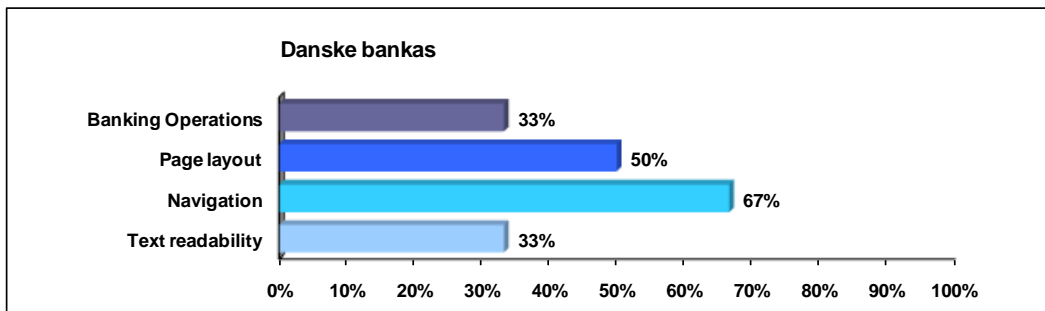
Positive user notes

- Text, layout and font choice are attractive.

Negative user notes

- The word Danske is sometimes emphasized too much.
- There are some duplications in submenu's page titles (e.g. pricing).

Internet banking system – 46%



Higher figures represent better results

Positive user notes

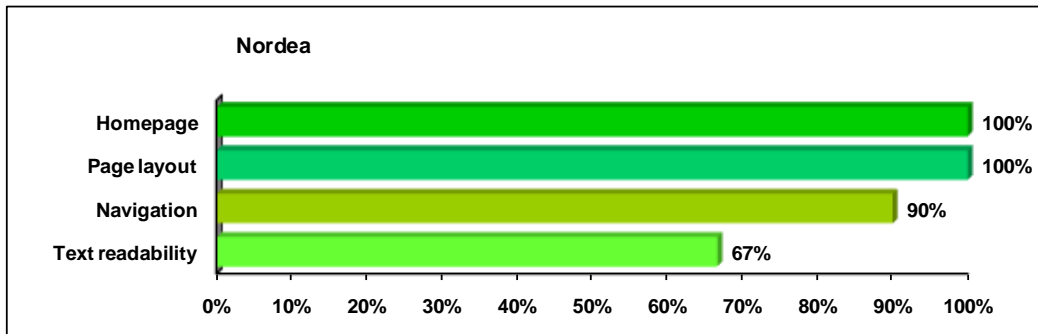
- Easy to navigate.

Negative user notes

- IBS has a bug with horizontal scrolling.
- In transaction history table there are operation number and document number which might be confusing for regular user.

Nordea – 74%

Public website – 89%



Higher figures represent better results

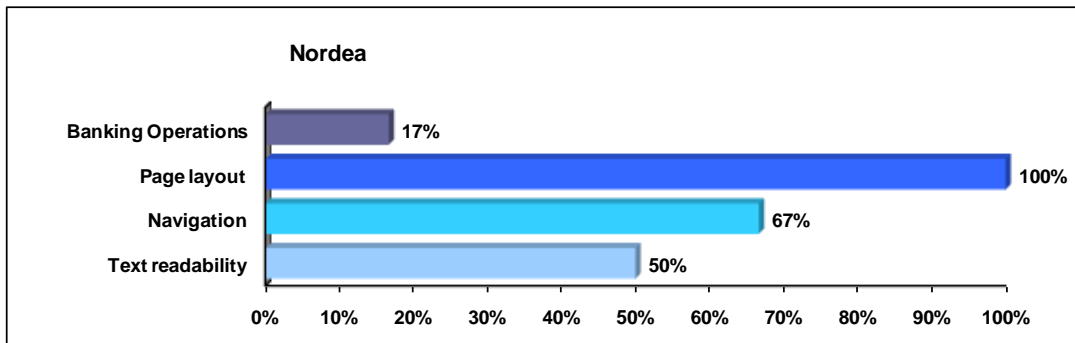
Positive user notes

- Page titles start with page name, not bank name.

Negative user notes

- In menu navigation there is no depth and it's harder to see how deep you are in the page.

Internet banking system - 58%



Higher figures represent better results

Positive user notes

- Operations are easy to navigate.

Negative user notes

- Payment cards comparison page is difficult to navigate.

Paraiška debetinei kortelei ?

* Pažymėti laukai yra privalomi ?

Kortelės tipas: Maestro

Einamoji sąskaita: * LT422140030002198754 (17.40+ LTL) ▼

Kortelės turėtojas ?

ŠERNAS VYTAUTAS

Kita:

24 val. naudojimo limitas: * 3500 LTL ?

24 val. grynujų pinigų išėmimo limitas: * 3500 LTL

Kortelę atsiimsiu: * ?

Pasirinkti...

Papildoma informacija:

Kortelės dizainas

Standartinis Nordea dizainas

Individualaus dizaino kortelė. Paspaudus mygtuką "Tęsti" Jūs būsite nukreipti į Nordea partnerių tinklapį, kuriame galėsite pasirinkti paveikslėlį iš Nordea galerijos ar įkelti savo paveikslėlį. Paveikslėlis turi atitikti individualaus dizaino kortelių taisykles.

Patvirtinu, kad susipažinau ir sutinku su [Banko Bendrosiomis kortelių išleidimo ir naudojimo sąlygomis privatiems asmenims](#) ir [Banko paslaugų į kainiais](#)

Patvirtinu, kad suteikiu teisę Bankui nurašyti nuo visų mano banko sąskaitų, esančių Banke, lėšas kortelės išskolinimui padengti, bei Banko mokesčius

Tęsti
Nutraukti

[Pradžia](#) > [Privatiems klientams](#) > [Mokėjimo kortelės](#) > [Debetinės kortelės](#) > **Maestro**

Maestro



Maestro debetinė kortelė – nebrangi ir patogi pinigines alternatyva. Jums net nereikia atskiros sąskaitos mokėjimo kortelei. Su Maestro kortele galima naudotis lėšomis, esančiomis Jūsų banko sąskaitoje. Beje, šia sąskaita galite naudotis ir įprastiniais būdais – daryti pavedimus, pasiimti pinigus banke ir kt.

Maestro – tai tarptautinė mokėjimo kortelė, kuri nevaržo Jūsų judėjimo laisvės. Jūsų sąskaitoje – litai, tačiau užsienyje atsiskaityti ar išsiimti grynuosius pinigus galėsite tos šalies valiuta. Valiuta bus automatiškai keičiama pačiu palankiausiu kursu.

Atsiskaityti kortele galėsite visur, kur įrengti elektroniniai kortelių nuskaitymo įrenginiai su Maestro ženklu, o prireikus grynujų pinigų, jų galėsite pasiimti iš daugybės Maestro ar Cirrus ženklu pažymėtų bankomatų.

Visi privatūs Maestro ir MasterCard turėtojai, Suomijoje, Švedijoje, Danijoje, Norvegijoje, Latvijoje, Estijoje ir Lenkijoje iš Nordea priklausančių bankomatų pinigus išsiimti gali nemokamai.

Su Maestro galite paprastai ir patikimai planuoti savo išlaidas. Niekada neišleisite daugiau pinigų, nei turite savo sąskaitoje.

[Paraiška kortelei gauti](#)

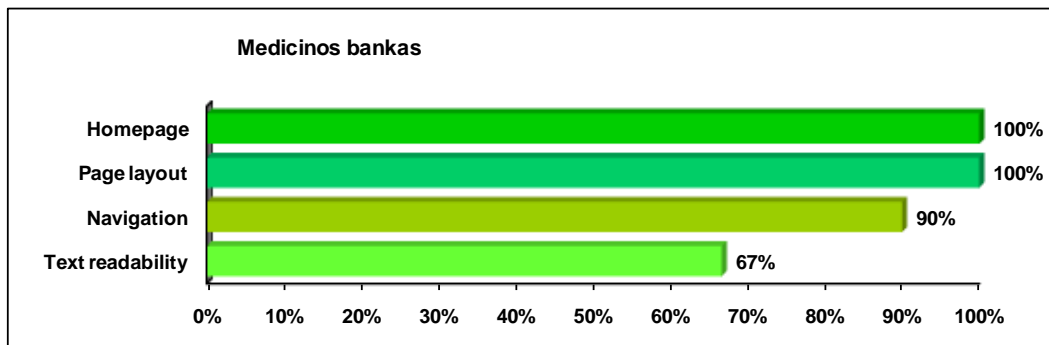
[Bendrosios kortelių išleidimo ir naudojimo sąlygos](#)

[Paslaugų teikimo bendrosios taisyklės](#)

Daugiau informacijos teiraukitės telefonais (8 5) 2361 361 arba 1554.

Medicinos bankas – 79%

Public website – 93%



Higher figures represent better results

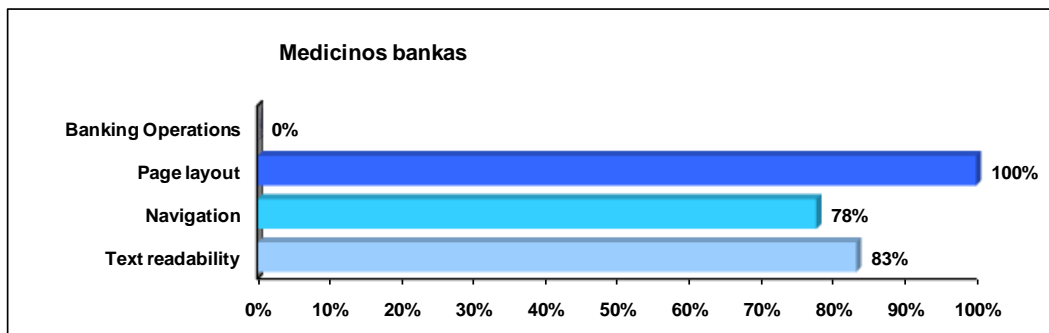
Positive user notes

- No mistakes in homepage layout.

Negative user notes

- Links lead to current opened page, no breadcrumbs

Internet banking system – 65%



Higher figures represent better results

Positive user notes

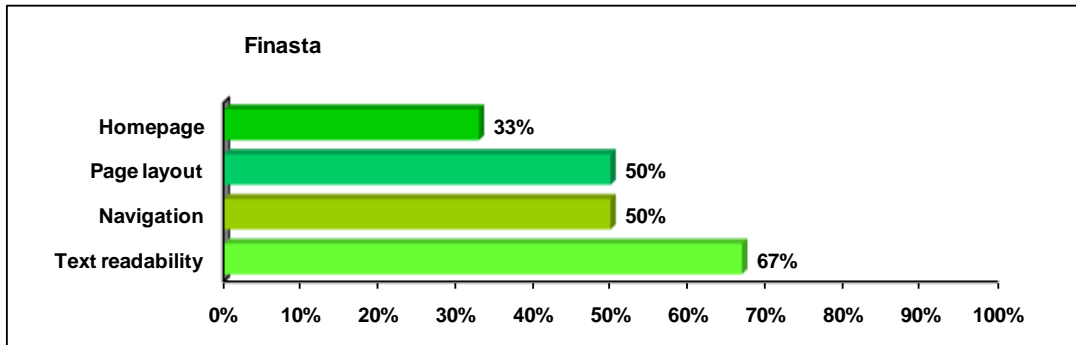
- Simple to navigate.

Negative user notes

- Did not fulfill any of Banking Operations criteria.

Bankas FINASTA – 86%

Public website – 95%



Higher figures represent better results

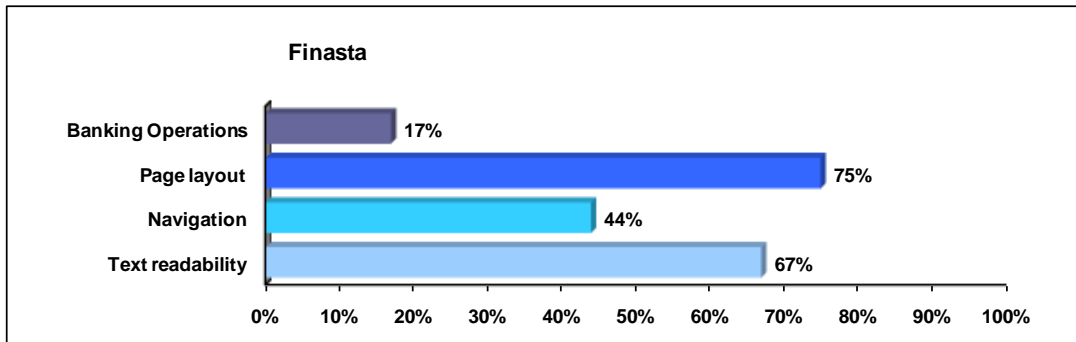
Positive user notes

- Moderate white space, well used in the pages

Negative user notes

- There is no possibility to access homepage from any page on the site

Internet banking system – 78%



Higher figures represent better results

Positive user notes

- Use of colors is attractive to eyes, make the interface memorable

Negative user notes

- Links lead to current opened page, no breadcrumbs.
- Important data is not highlighted and pages are not descriptive

finasta

Atsijūnė X
A. Rožanskas
2010-07-07 00:08:41

Vertybiniai popieriai

- ▲ **Sąskaitos**
 - Visos sąskaitos
 - Sąskaitos išrašas
 - Išrašo užsakymas
 - Indėlis
- ▲ **Mokėjimo pavedimai**
 - Vietinis
 - I savo sąskaitą
 - Tarptautinis
 - Valutos keitimas
 - Periodinis mokėjimas
 - Operacijų sąrašas
 - Operacijų importas
 - Pasirašyta / nepasirašyta
 - Atmesta / įvykdyta
- ▲ **Ruošiniai**
 - Vietiniai pavedimai
 - Tarptautiniai pavedimai
- ▼ **Informacija**
 - ▲ **Nustatymai**
 - Prisijungimo slaptažodžio keitimas
 - Aplinka
 - Vartotojų grupė
 - Banko kliento nustatymai

Sąskaitos duomenys

[Spausdinti](#)
[Pažaba](#)

Klientas

Vardas ir pavardė / pavadinimas:	Rožanskas Augustas Juozapas
Kodas:	38903240166
Adresas:	Avižių g. 13, Avižieniai, Vilniaus r., LIETUVA

Bankas

Pavadinimas:	AB bankas "Finasta"
Kodas:	70500
SWIFT kodas:	FIBALT2200X
Adresas:	Maronio g. 11, Vilnius, 01124, LIETUVA

Sąskaita

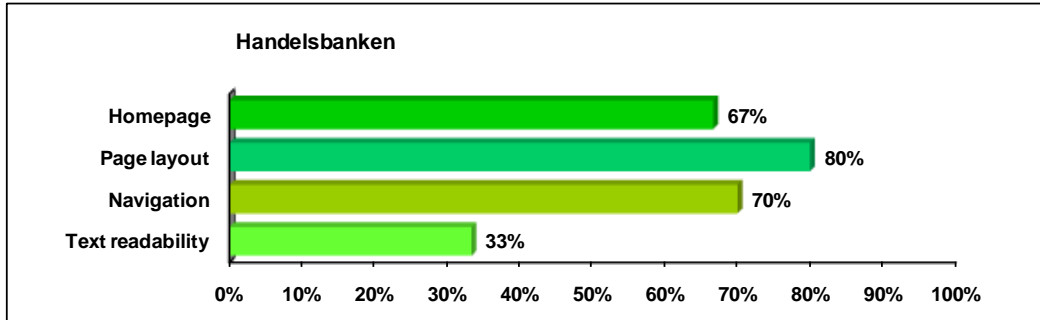
Sąskaitos numeris:	LT607050021000006634
Valuta:	EUR
Likuts:	0.00
Likuts nacionaline valiuta:	0.00
Leidžiamas kreditas:	0.00
Likuts įvykdžius visas atliktas operacijas:	0.00
Metinė palūkanų norma:	
Vėliausias palūkanų įskaitymas:	
Sukaupta palūkanų suma:	
Pastaba:	Atsiskaitomoji sąskaita
Atidarymo data:	2010-06-19 13:24:31

Sąskaitos valdymo internetu duomenys

Pavadinimas:	Sąskaita
Galutinis likutis: (įvykdžius visas internetu atliktas operacijas):	0.00
Leidžiama debetuoti:	Taip
Leidžiama kredituoti:	Taip
Didžiausia vienos operacijos suma:	50'000.00
Maksimalus vienos dienos debetas:	150'000.00
Šiandien įvykdytų operacijų bendra suma:	
Maksimalus vieno mėnesio debetas:	500'000.00
Šį mėnesį įvykdytų operacijų suma:	

Svenska Handelsbanken – 63%

Public website – 63%



Higher figures represent better results

Positive user notes

- Cursor placed in the first data field is actually useful.
- Contact details of the bank top management are provided.

Negative user notes

- More information about the bank would be useful.

Handelsbanken Lietuvoje

GlobalOn-Line verslo klientams

Internetinė bankininkystė

Mokėjimai

Mokėjimo kortelės

Sąskaitos

Terminuotiųjų indėliai

Verslo finansavimas

Handelsbanken Lietuvoje

Nebijantys būti kitokie

Priimdami sprendimus mes nesureikšminame „formos“, visų pirma įsigiliname į „turinį“ – kliento poreikius – ir nuo to pradėdame savo darbą. Kiekvienas mūsų sprendimas kurtamas individualiai, visada už konkurencingą kainą.

Istorija prasideda Švedijoje

Handelsbanken, įkurtas 1871 metais Stokholme, yra vienas iš pirmųjų Švedijos bankų, kuris turi per 700 skyrių 22 šalyse ir kuriame dirba daugiau nei 10,000 darbuotojų. Handelsbanken yra seniausias į Stokholmo vertybinių popierių biržos prekybos sąrašą įtrauktas bendrovė. Apie banko stabilumą liudija aukšti banko » [reitingai](#).

Tarptautinis tinklas

Per paskutinius 15 veiksnių metų Handelsbanken sėkmingai išplėtojo bankinę veiklą kitose Šiaurės Europos valstybėse ir Didžiojoje Britanijoje. Handelsbanken filialų tinklas apima 460 padalinių Švedijoje, 48 – Norvegijoje, 45 – Suomijoje, 53 – Danijoje ir daugiau nei 75 – Didžiojoje Britanijoje. Jūsų patogumui Handelsbanken yra įkūręs net 35 filialus ir kitose pasaulio

Informacija klientams

Paslaugų kainai

Pinių plovimo prevencija

Darbo laikas

Pirmadieniais - Ketvirtadieniais
9:00 - 17:00

Penktadieniais ir prieššventinėmis dienomis dirbame viena valanda trumpiau.

Kontaktai

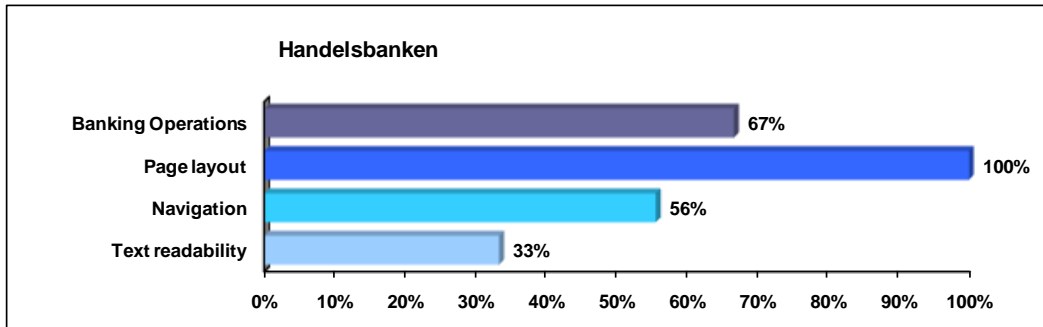
Svenska Handelsbanken AB Lietuvos filialas
Reg. numeris 302250781
SWIFT/BIC: HANDLT2X

Geležinio Vilko 18A
LT-08104 Vilnius

Tel.: +370 5 270 5903
Fax.: +370 5 238 8994

El. paštas:
vilnius@handelsbanken.lt

Internet banking system – 64%



Higher figures represent better results

Positive user notes

- Fields with incorrectly entered data are displayed correctly.

Negative user notes

- More functionality needed.

Handelsbanken

Lietuviškai English

Informacija ir mokėjimai Sutartys Nustatymai Administratorius Paštas IŠEITI X

Vytautas Šernas 18.08.2010 15:31:32 PAGALBĄ

Informacija

- Suvestinė apžvalga
- Sąskaitos išrašas
- Filteruojamas išrašas
- Valiutos kursai

Mokėjimai

- Vietinis mokėjimas
- Tarptautinis mokėjimas
- Neatlikti pavedimai
- Mokėjimų importas
- Valiutos konvertavimas
- Nustatyti mokėjimai

Sąskaitos išrašas

Sąskaita: LT272120083000005925 Valiuta: Visos valiutos

Greiti laikotarpio pasirinkimas

Greiti laikotarpio pasirinkimas			Laikotarpio pasirinkimas:	
Vakar	Praėjusi savaitė	Praeities mėnuo	Laikotarpio pradžia (MMMM.mm.dd)	17.08.2010
Šiandien	Ši savaitė	Šis mėnuo	Laikotarpio pabaiga (MMMM.mm.dd)	18.08.2010

Išraše parodyti tik: Pajamas Išlaidas

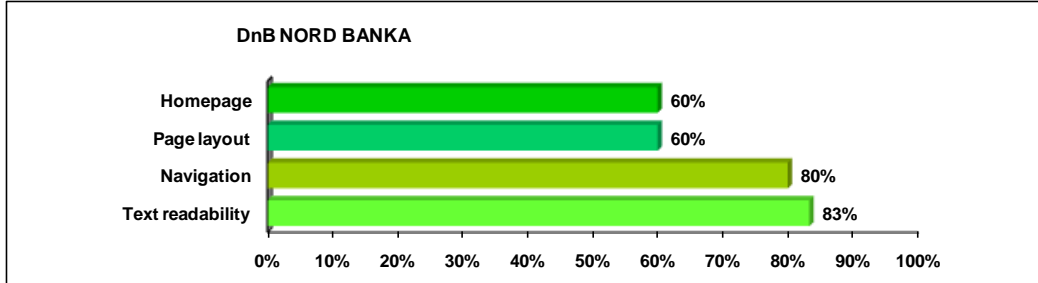
Rodyti išrašą - pasirinkti formatą - Išsaugoti išrašo bylą

© 2008

12.5 Individual test results for Latvian banks

DnB Nord banka – 71%

Public website - 81%



Higher figures represent better results

Positive user notes

- It is possible to access homepage from any page in the PWS.



- All major options are visible on the homepage.



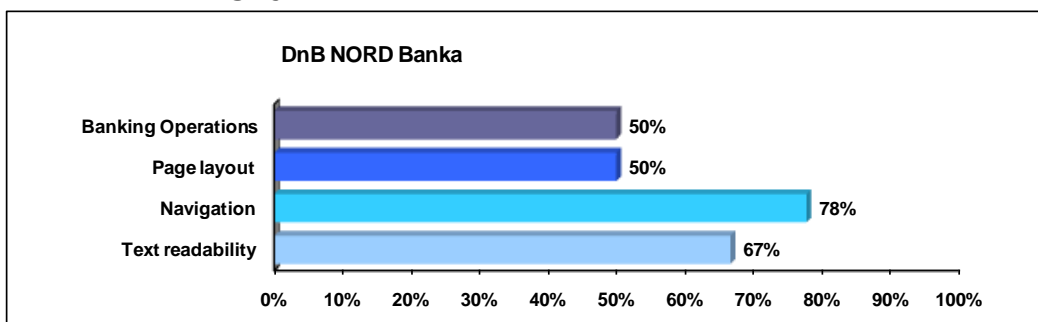
- There is a limited amount of text in text blocks.



Negative user notes

- The left menu could be smaller.

Internet banking system - 61%



Higher figures represent better results

Positive user notes

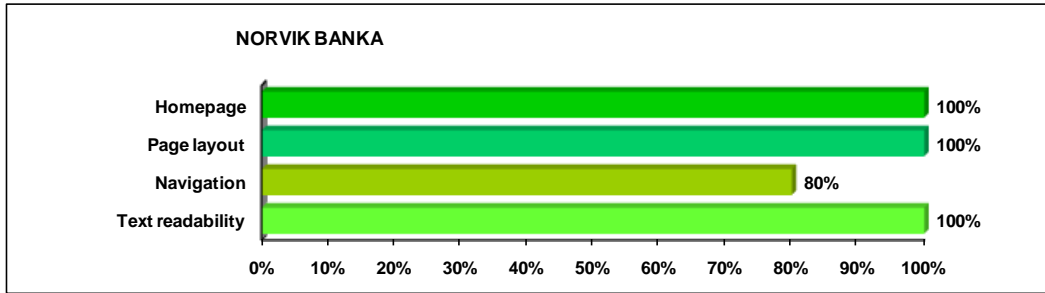
- Incorrect fields are highlighted in a convenient way.

Negative user notes

- The left menu could be smaller.
- The number of steps needed to complete transfer is not clearly seen.
- The cursor is not placed in the first data entry field.

Norvik banka - 73%

Public website – 87%



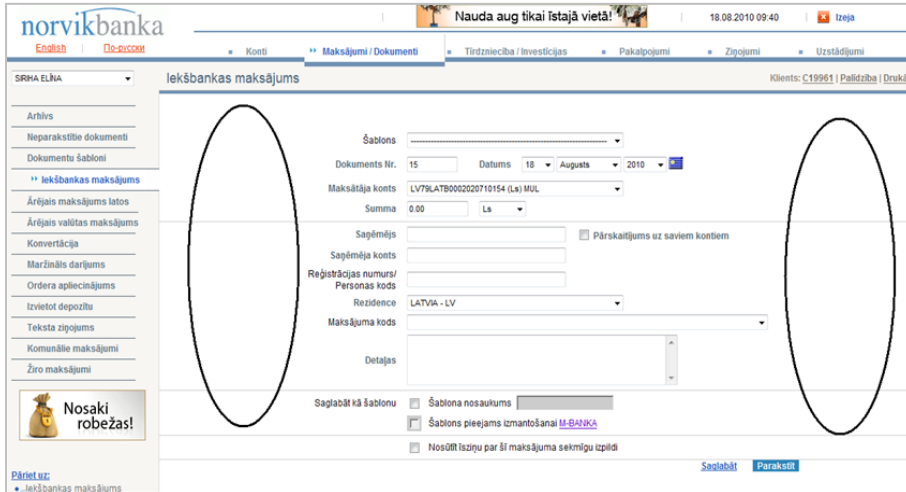
Higher figures represent better results

Positive user notes

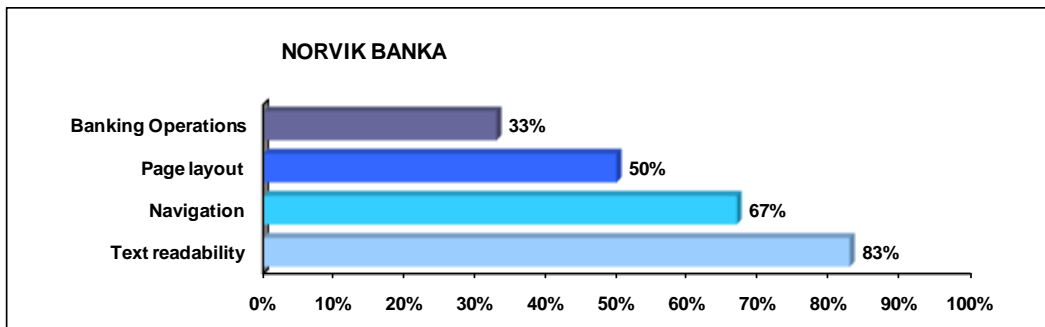
- Very nice and easy-to-use sitemap.

Negative user notes

- Too much white space. The form could be aligned left.



Internet banking system – 58%



Higher figures represent better results

Positive user notes

- Page layout looks better than public site.

Negative user notes

- Links are the same, which might be confusing.
- Example values are not displayed in form fields.
- Fields with incorrect entered values are not highlighted.

Visi konti

Konta numurs	Konta valūta	Tekošais atlikums	Pieejamais atlikums	%	Kreditlīnijas atlikums
LV79LATB0002020710154	Ls	20.00	20.00	0.00	0.00
Kopā		Ls	20.00	20.00	

Konta numurs	Kartes nosaukums	Kartes numurs	Valūta	Tekošais atlikums	Rezervēta summa	Kartes pieejamais atlikums	Pieejamais overdrafts
LV68LATB0007111170442	VISA Electron	4176 8708 5818 0854	Ls	0.00	0.00	0.00	0.00
Kopā		Ls		0.00	0.00	0.00	0.00

Konta numurs	Atdevuma tips	Līguma numurs	Valūta	Tekošais atlikums	Atdevuma atlikums	Pieskaitītie procenti
8712156817	Overdrafts		Ls	0.00	0.00	
Kopā		Ls		0.00	0.00	

Ārējais maksājums latos

Šablons: [dropdown]

Dokuments Nr. 5 Datums: 2 Augusts 2010

Prioritāte: Standarta

Konts: LV79LATB0002020710154 (Ls)

Summa: 0.00 Ls

Sagēmējs: [input]

Sagēmēja konts: [input]

Sagēmēja banka: [input]

SWIFT kods: [input]

Reģistrācijas numurs/Personas kods: [input]

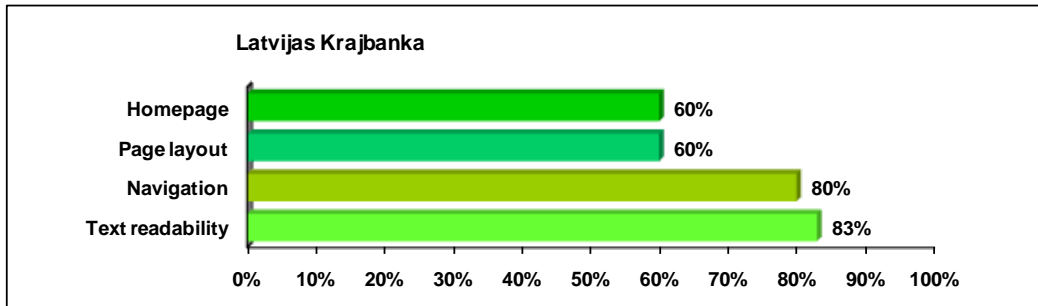
Rezidence: LATVIA - LV

Maksājuma kods: [input]

Detaljas: [input]

Latvijas Krajbanka – 69%

Public website – 81%



Higher figures represent better results

Positive user notes

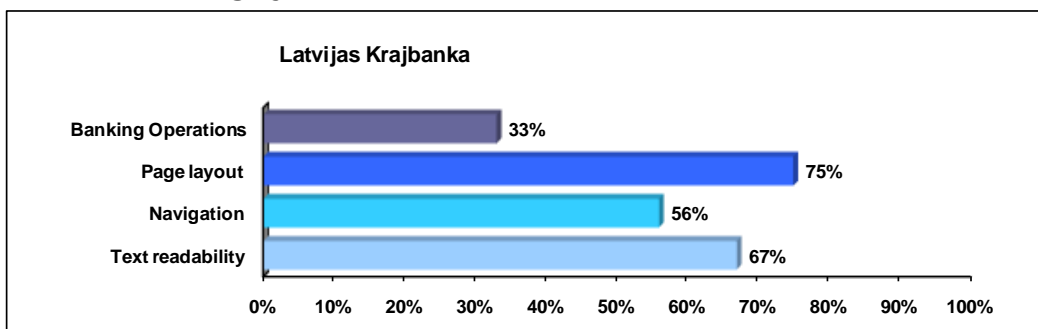
- Very convenient and useful navigation panel. It is possible to open third and fourth-level pages from any page by expanding/collapsing top categories (rather than visiting a top category page and only afterwards getting access to its lower-level pages).



Negative user notes

- The 'Fees' section is located at the main page's bottom, so it is more difficult to find it.
- An important bank term ('Compensation certificates') is not explained; however, it is used in a table.

Internet banking system – 58%



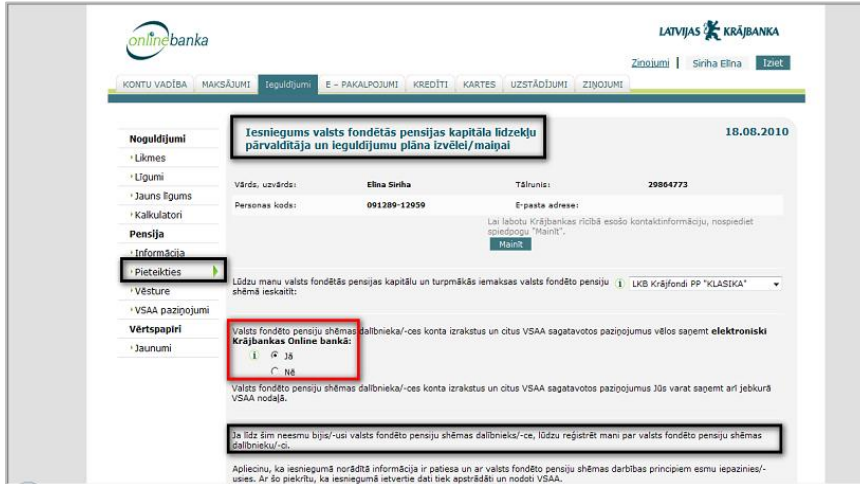
Higher figures represent better results

Positive user notes

- Space is used efficiently.

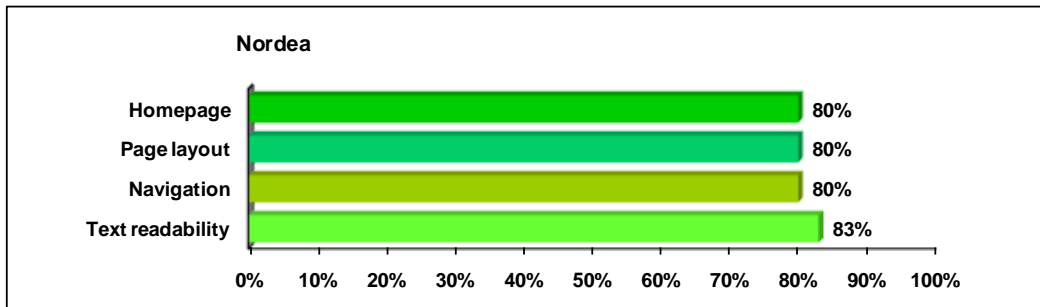
Negative user notes

- Menu items' and pages' titles differ, which is potentially confusing for a client.



Nordea – 80%

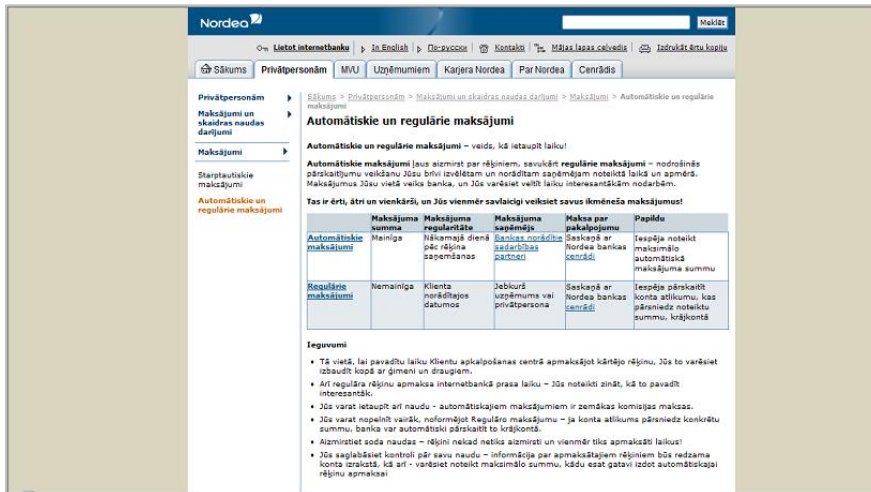
Public website – 86%



Higher figures represent better results

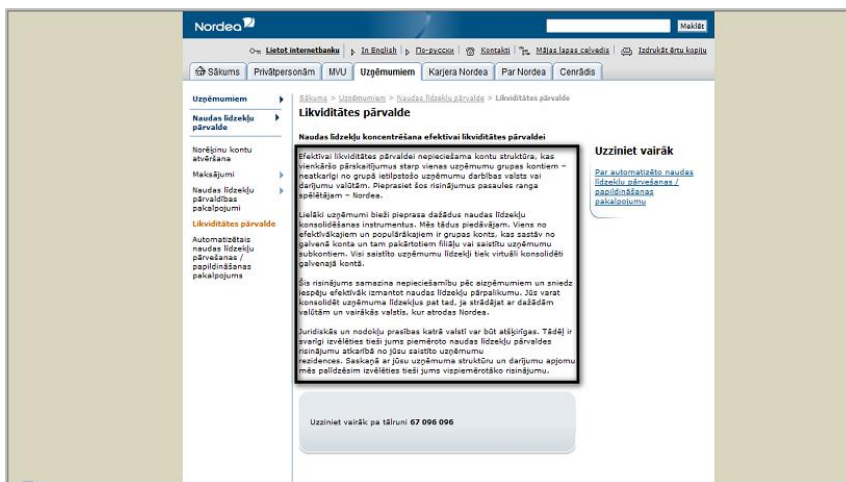
Positive user notes

- Clear and concise tables.

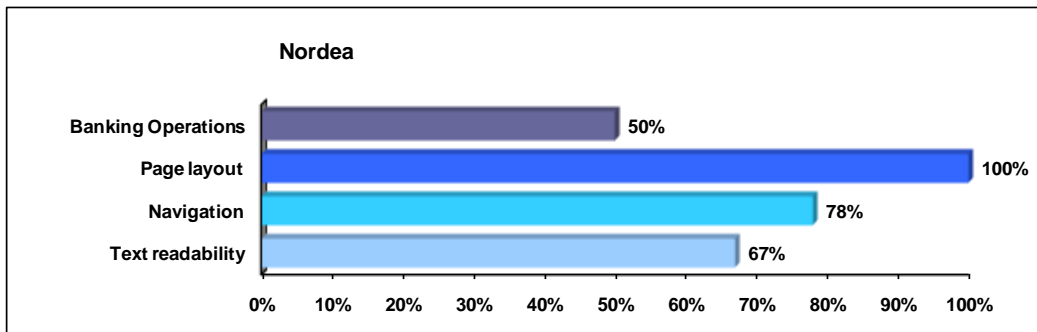


Negative user notes

- Significant pieces of text with no important data highlighted.



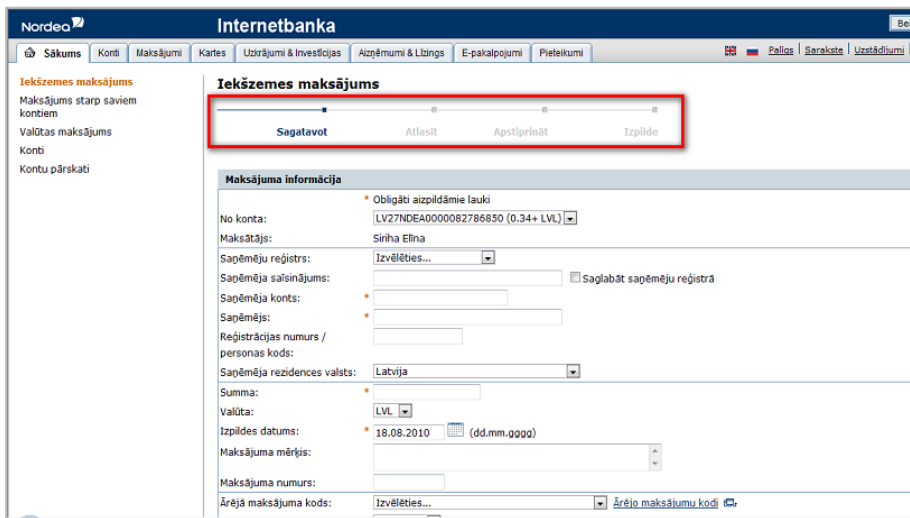
Internet banking system – 74%



Higher figures represent better results

Positive user notes

- The number of steps needed to complete the operation is clearly shown.

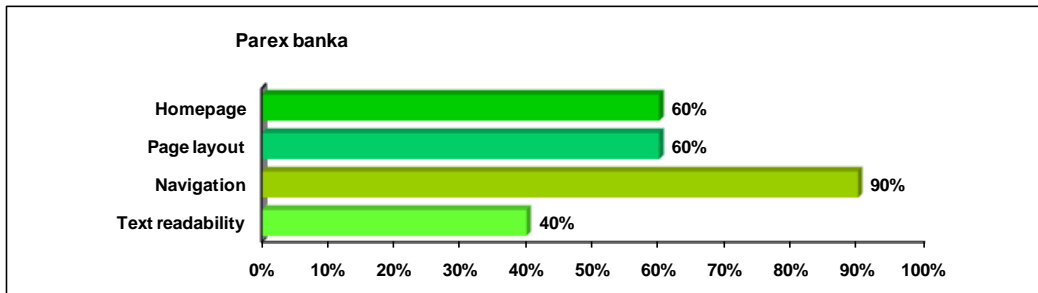


Negative user notes

- Highlighting fields with incorrect data would be useful.

Parex banka – 54%

Public website – 73%



Higher figures represent better results

Positive user notes

- All major options are visible on the homepage

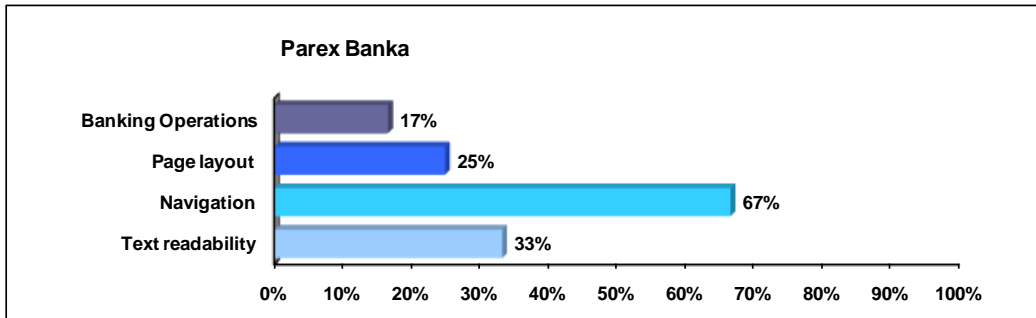


- The limited amount of text in the text blocks makes for easy reading
- Navigation is intuitive with breadcrumb.

Negative user notes

- Could be more contrast for better visual appeal.

Internet banking system – 35%



Higher figures represent better results

Positive user notes

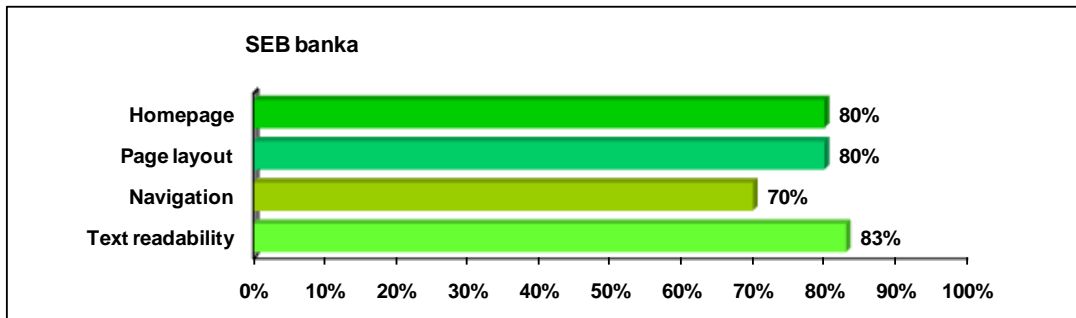
- Error messages are displayed after incorrectly entered values, so user understands what should be corrected.

Negative user notes

- Radio buttons are not always used for selecting one out of two choices.
- The cursor is not placed in the first data entry field and fields with incorrectly entered values are not highlighted.

SEB banka – 67%

Public website - 70%



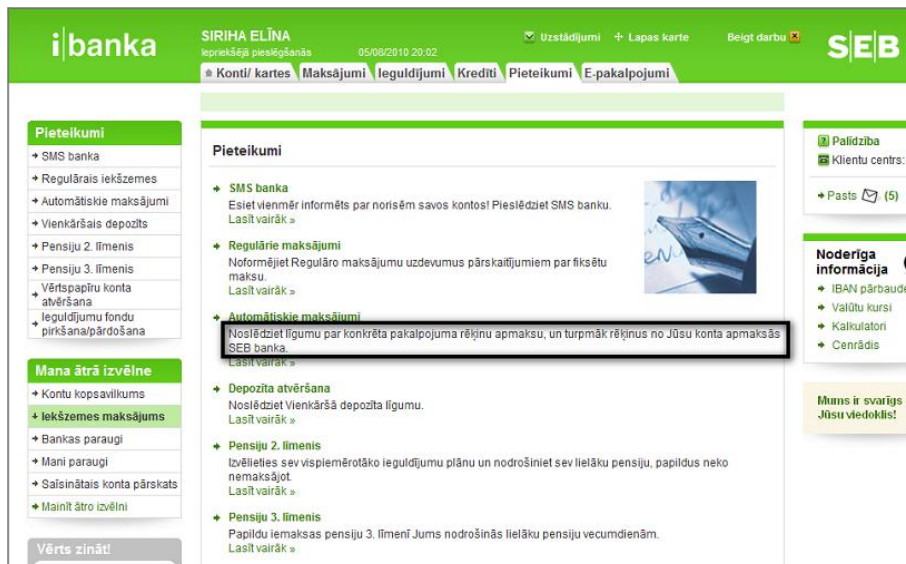
Higher figures represent better results

Positive user notes

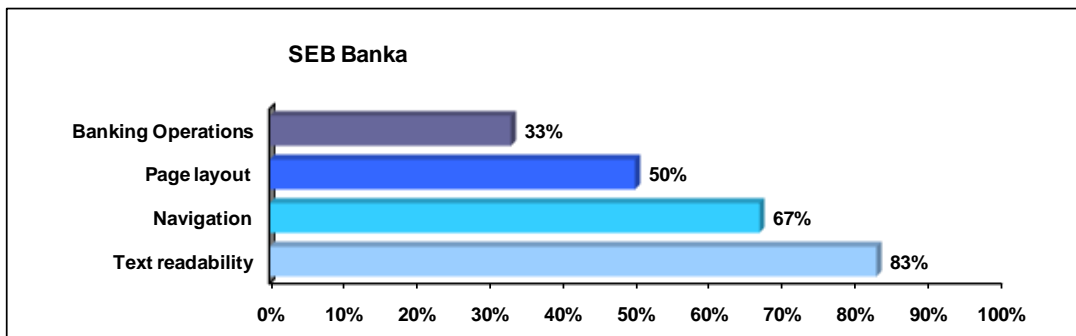
- The differentiation of links with special symbols (document icon for a PDF file, window icon for a new window, etc.) is user-friendly.

Negative user notes

- Text lines are too long, which slows down the reading process.



Internet banking system – 58%



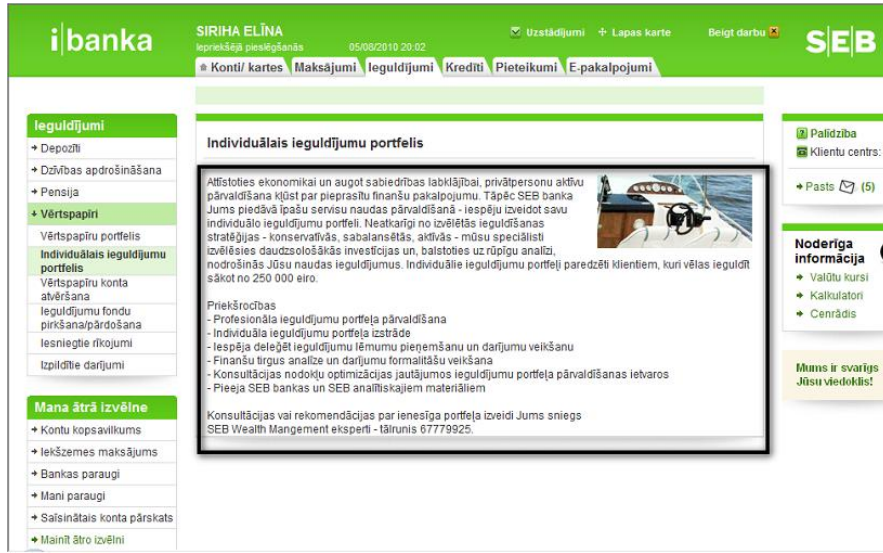
Higher figures represent better results

Positive user notes

- Placing the cursor on the first line is convenient for users.

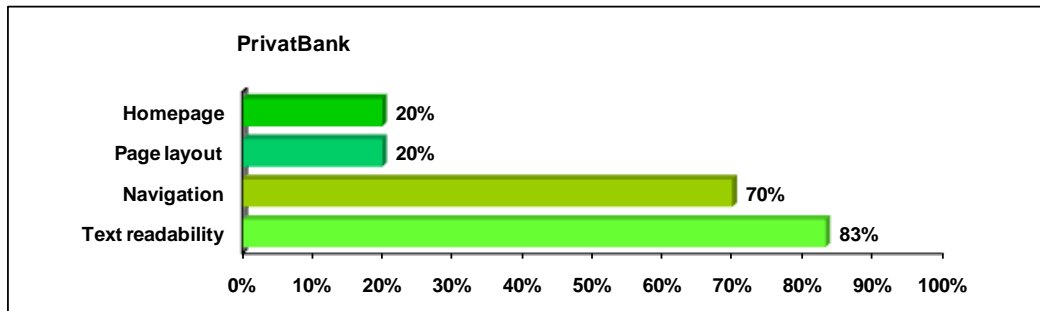
Negative user notes

- Text lines should be shortened.
- Implementing breadcrumb navigation would improve clarity.



PrivatBank – 52%

Public website - 43%



Higher figures represent better results

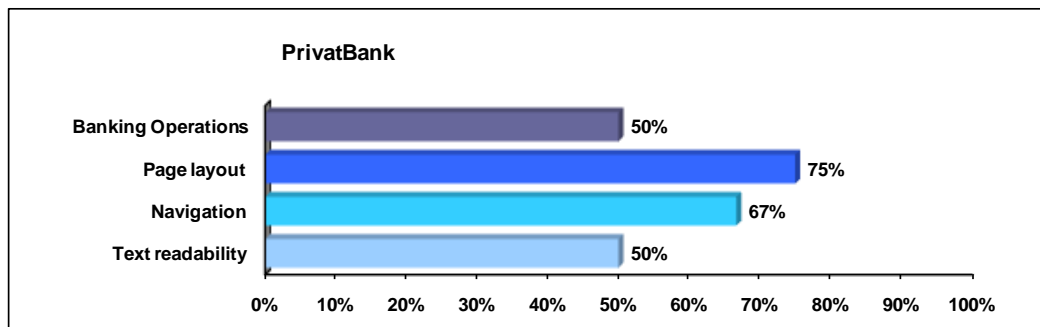
Positive user notes

- The breadcrumb navigation is convenient.

Negative user notes

- Currency exchange rates are put at the very bottom.
- Too much white space in the middle of the screen.
- The page is too big on standard resolution(1024x768).

Internet banking system – 60%



Higher figures represent better results

Positive user notes

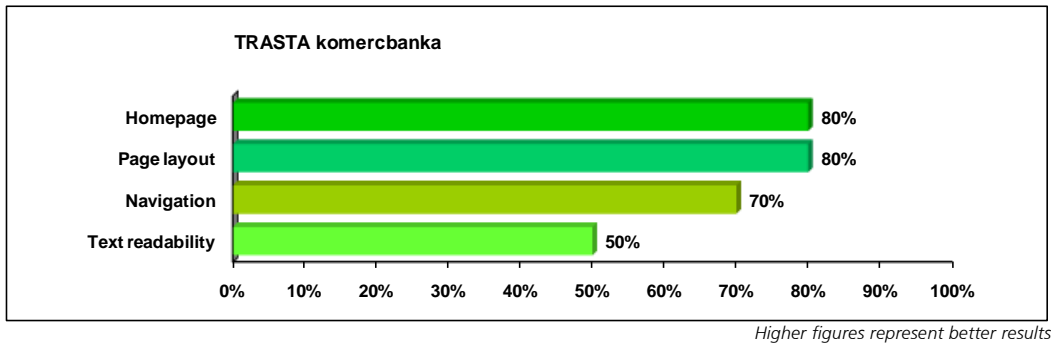
- Cursor was always automatically placed in the first data entry field.

Negative user notes

- Low contrast between foreground and background, which makes reading the website more difficult.

TRASTA komercbanka– 59%

Public website – 67%



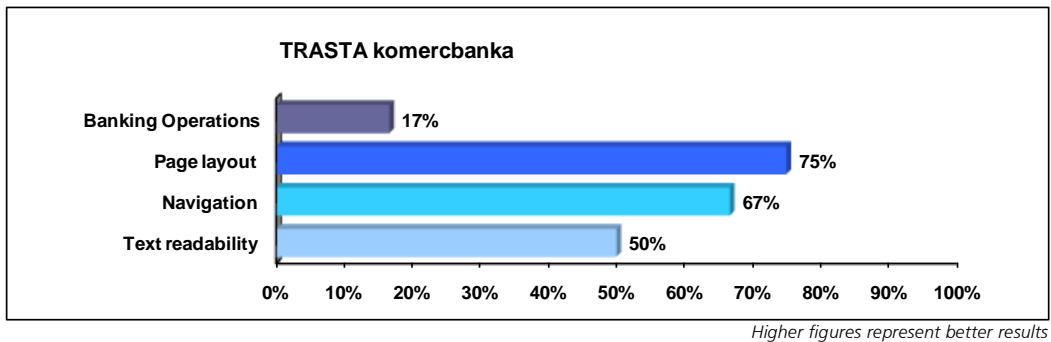
Positive user notes

- Text lines have appropriate length.
- Important items are on the top half of the page.
- No horizontal scrolling on standard resolution.

Negative user notes

- Radio buttons are not always used when user has to select one option from two choices.

Internet banking system - 52%



Positive user notes

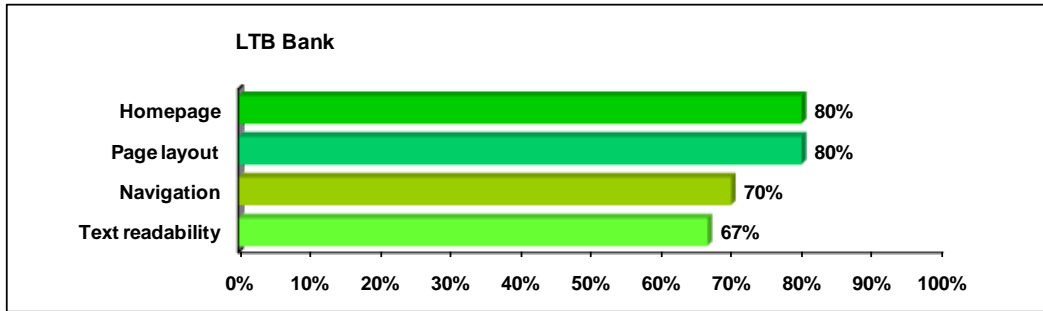
- White space in IBS is moderate.
- Breadcrumb navigation is very convenient.

Negative user notes

- Some text lines are longer than 75 characters.
- Number of steps needed to complete a transfer not shown.
- Cursor is not placed in the first data entry field.

LTB Bank - 67%

Public website – 63%



Higher figures represent better results

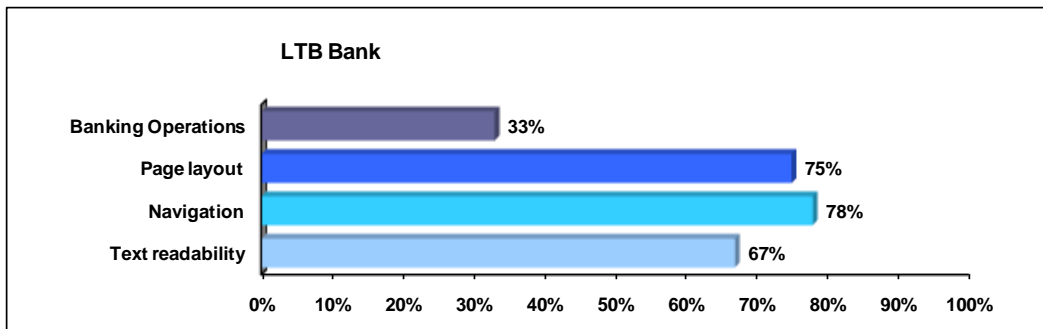
Positive user notes

- Very efficient use of white space.

Negative user notes

- Too long text lines, which slows down the reading process.

Internet banking system – 63%



Higher figures represent better results

Positive user notes

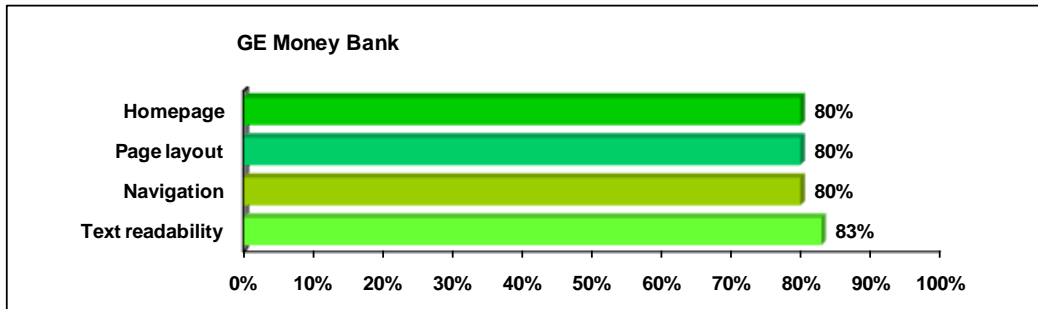
- Attractive layout.

Negative user notes

- There are several cases where large amounts of text are given without any important data being highlighted.
- Text and background contrast could be improved.

GE Money bank – 71%

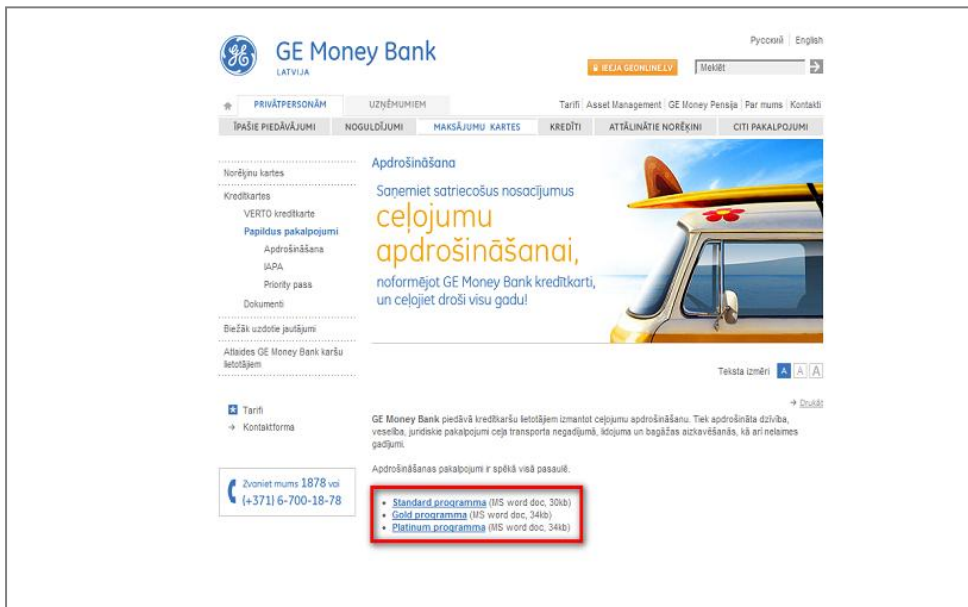
Public website - 86%



Higher figures represent better results

Positive user notes

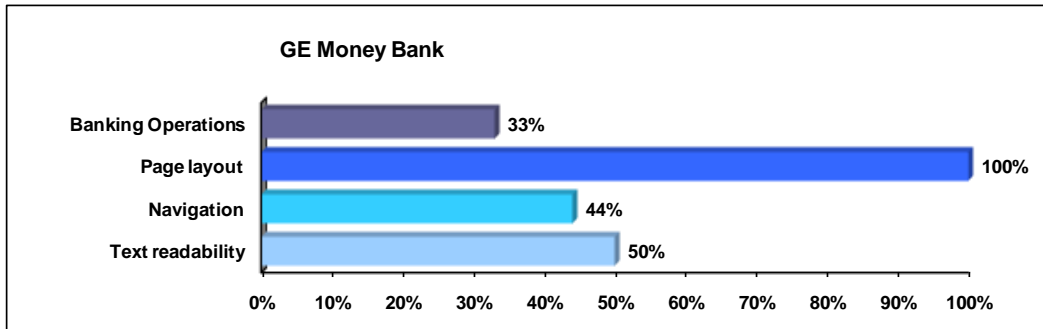
- All files that contain relevant information (terms and conditions, application forms, etc.) are gathered in separate pages named "Documents."



Negative user notes

- Too long text lines, which slows down the reading process.
- No breadcrumb navigation.

Internet banking system – 57%



Higher figures represent better results

Positive user notes

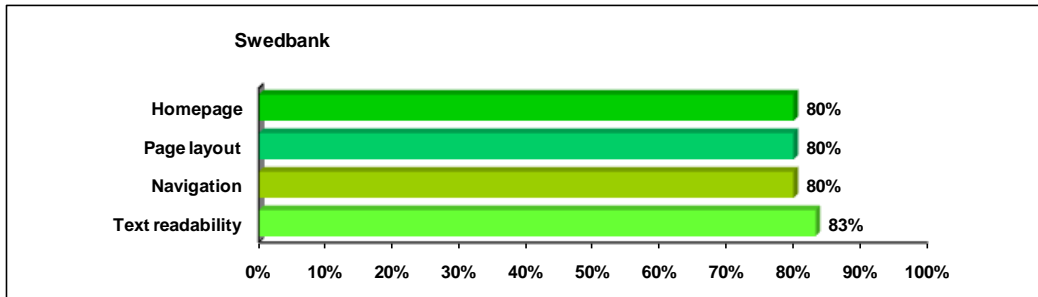
- Radio buttons are used effectively.

Negative user notes

- Headings in the navigation menu do not match the headings in the top menu, which is potentially confusing for a client.
- Low contrast between foreground and background, which makes reading the website more difficult.

Swedbank - 76%

Public website – 86%



Higher figures represent better results

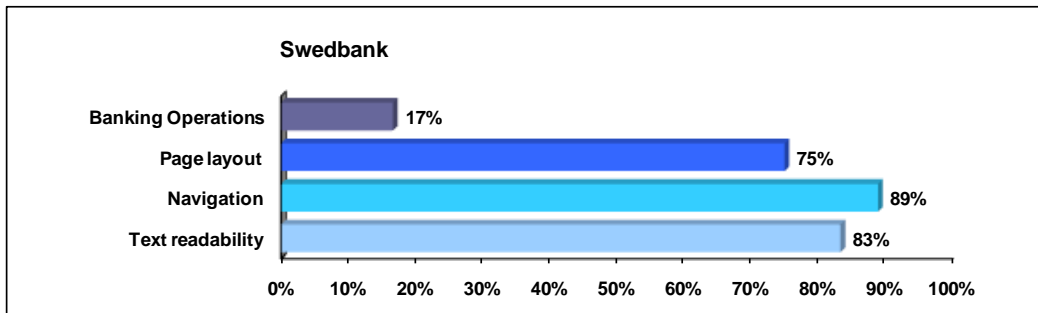
Positive user notes

- All major options are visible on the homepage.
- Limited amount of text in text blocks.

Negative user notes

- Text lines tend to be too long.

Internet banking system – 66%



Higher figures represent better results

Positive user notes

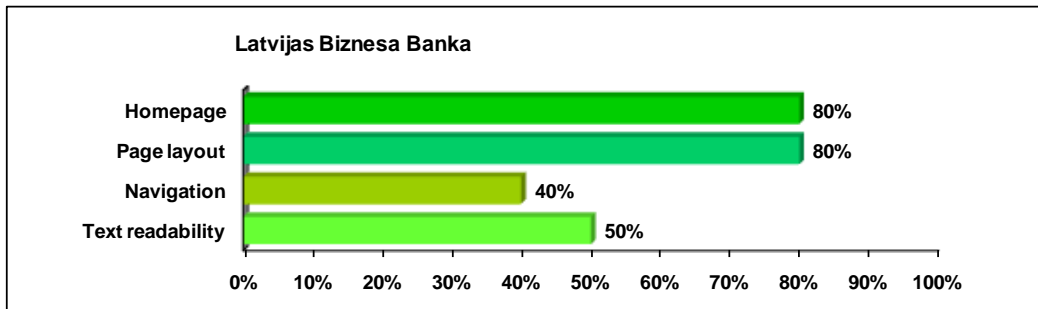
- Check boxes are used for multiple selections.

Negative user notes

- Cursor is not placed in the first data entry field and fields with incorrectly entered values are not highlighted.
- Values are not displayed in form fields.
- Radio buttons are not always used when the user has to choose one out of two choices.
- The number of steps needed to complete transfers is not displayed.

Latvijas Biznesa Banka – 61%

Public website - 51%



Higher figures represent better results

Positive user notes

- Tables are very clear and concise.

Parastais Termiņnoguldījums

Cenrādis
Noformējot termiņnoguldījumu Internetbankā
Spēkā no 2010.gada 12.jūlija.
Apslīpīnāts ar Aktīvu un pasīvu pārvaldīšanas komitejas protokolu Nr. 25.2-1/31 no 07.07.2010.

Minimālā sākotnējā noguldījuma summa: 50 LVL; 100 USD; 100 EUR.
Visus procentus un noguldījuma pamatsummu Jūs saņemat termiņa beigās.

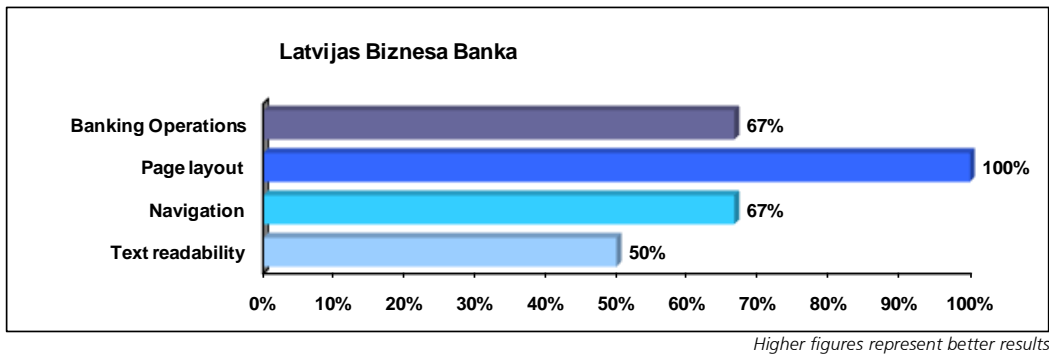
Gada procentu līkmes

Fiziskām personām	LVL	USD	EUR
1 mēnesis	1,00 %	0,80 %	1,00 %
3 mēneši	3,00 %	2,00 %	2,40 %
6 mēneši	3,60 %	3,00 %	3,60 %

Negative user notes

- No 'Home' text link, only a clickable logo.
- No link to the 'Contacts' section, only the phone number and e-mail address.
- Large pieces of text have no important information highlighted.
- The same web browser page title is used, which prevents search engines from discriminating between webpages as well as making it more complicated for customers to bookmark webpages.

Internet banking system – 71%



Positive user notes

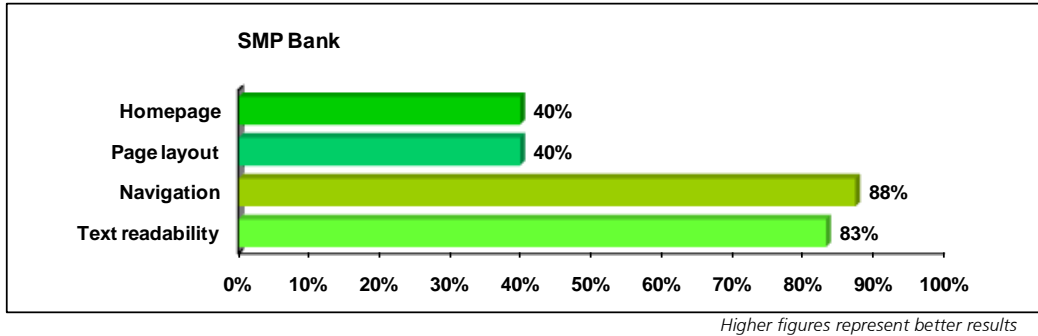
- The cursor is automatically placed in the first data entry field.

Negative user notes

- Low contrast between foreground and background makes reading the website more difficult.

SMP Bank – 72%

Public website – 78%



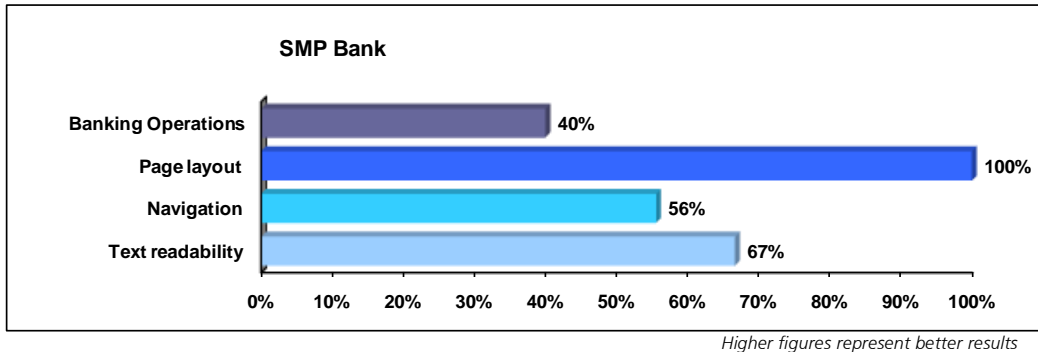
Positive user notes

- The link to a PDF file is marked with a PDF icon, which is very convenient and helps customers differentiate between links to other pages and links to downloadable files.

Negative user notes

- Navigation is difficult due to panel with no differentiation between upper and lower level pages and too much white space.
- Menu items and pages have different titles, which is potentially confusing for clients.

Internet banking system – 66%



Positive user notes:

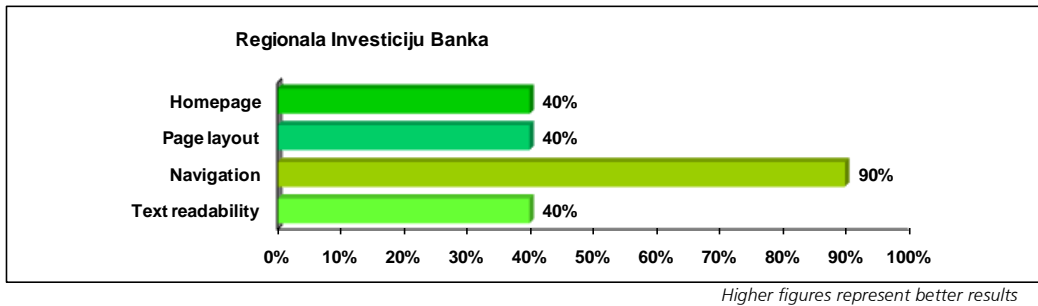
- The layout is attractive.

Negative user notes

- Low contrast between foreground and background, which makes reading the website more difficult.

Regionala Investiciju banka – 49%

Public website - 59%



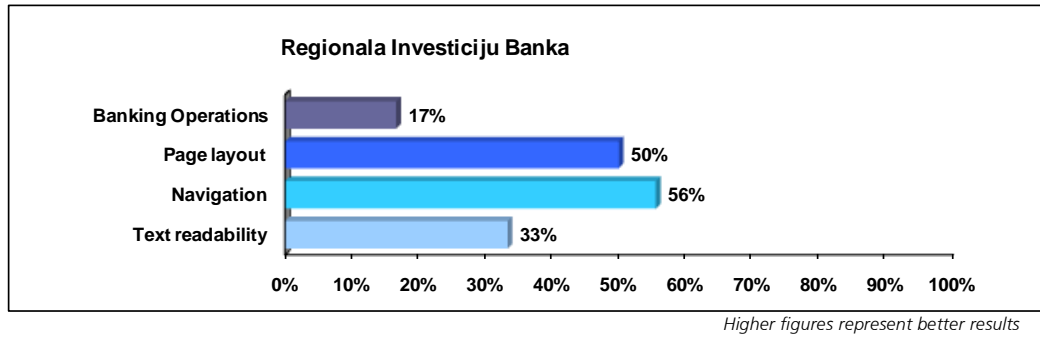
Positive user notes

- When the mouse is over an image, hand icon appears.
- Breadcrumb navigation is present.

Negative user notes

- Low contrast between text and background makes for strained reading.

Internet banking system – 39%

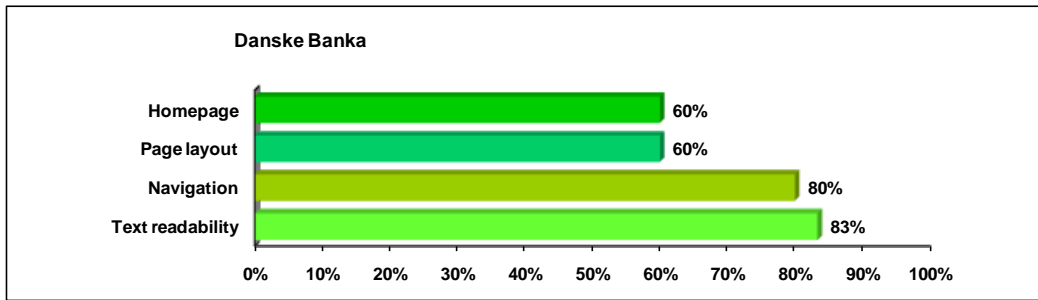


Negative user notes

- The number of steps needed to complete transfer is not clearly seen.

Danske Banka – 57%

Public website – 73%



Higher figures represent better results

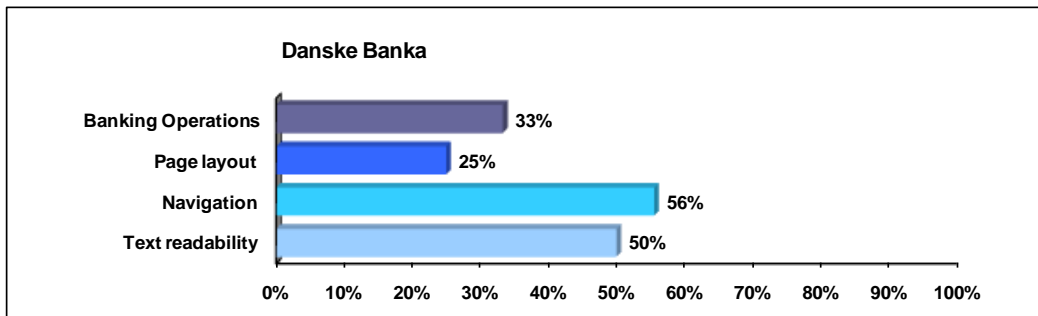
Positive user notes

- Convenient menu is in the left side of the page.

Negative user notes

- No breadcrumb navigation.

Internet banking system – 41%



Higher figures represent better results

Positive user notes

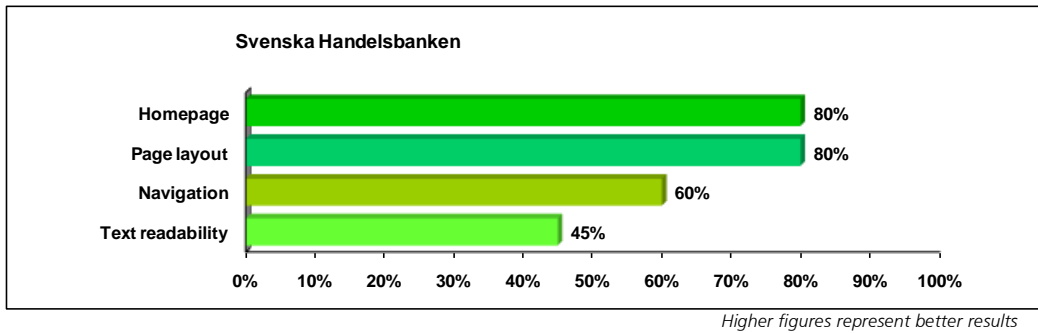
- Navigation panel in the left side of the IBS is very convenient.

Negative user notes

- Radio buttons are not used where choice between two options offered.
- Incorrectly entered data fields are not highlighted.

Handelsbanken – 52%

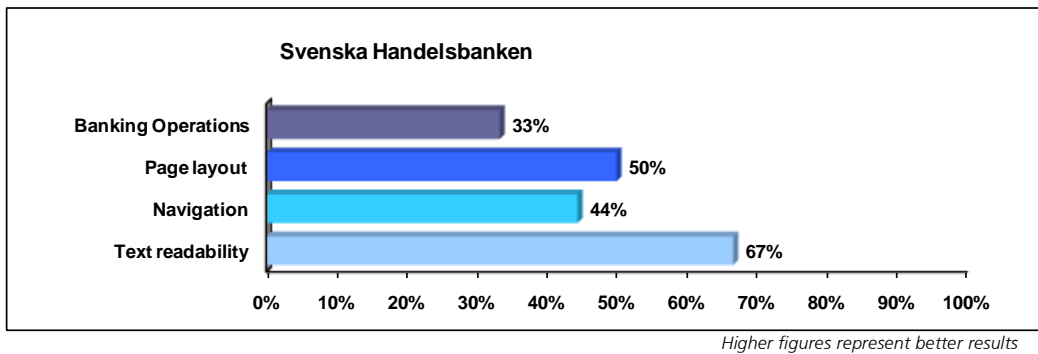
Public website - 55%



Negative user notes

- The PWS is very basic and lacks most of the important information.
- Mistakes in text alignment.
- No breadcrumb navigation.
- No site map.

Internet banking system – 49%



Positive user notes

- Clearly highlighted fields with incorrectly entered data.

The screenshot shows the 'Iekšzemes maksājums' (Domestic Payment) form in the Handelsbanken mobile app. The user is 'Aleksejs Kolpakovs' and the time is 29.07.2009 12:58:41. The form contains the following fields and errors:

- izvēlēties definēto maksājumu:** (Dropdown menu)
- Dokumenta numurs:** 1
- Maksājuma datums:** 29.07.2009 (dd.mm.gggg.)
- Maksājuma veids:** Standarta Steidzams
- Saņēmējs (vārds,uzvārds/nosaukums):** «Saņēmējs» nevar būt tukšs(i)
- Saņēmēja konts:** «Saņēmēja konts» nevar būt tukšs(i)
- Saņēmēja rezidences valsts:** Latvija - LV
- Saņēmēja reģ.nr./pers.kods/pases nr.:** (Empty)
- Maksātāja konts:** LV78HAND0008300002182
- Kontā pieejamie līdzekļi:**

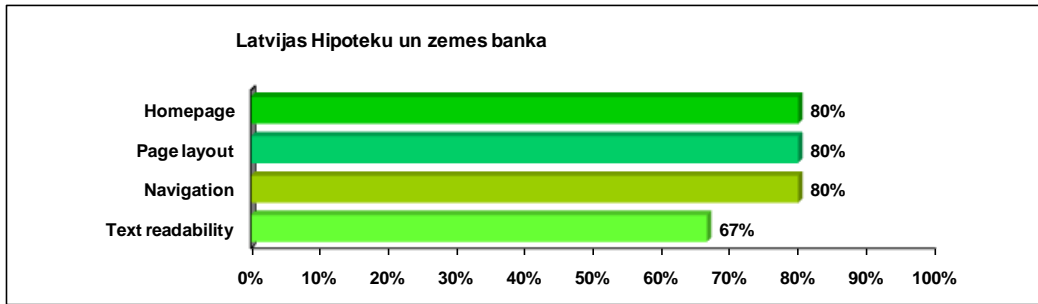
Valūta	Pieejamais atlikums	Pieejamais limits	Šodien atliktie maksājumi
LVL	0.37	2000.00	0.00
- Summa:** (Empty) LVL «Summa» nevar būt tukšs(i)
- Ārējo maksājumu bilances kods:** - izvēlieties ārējo maksājumu bilances kods -
- Informācija saņēmējam:** «Informācija» nevar būt tukšs(i)
- Pievienot vai atjaunināt kā definēto maksājumu:**

Buttons at the bottom: Izveidot, Saglabāt maksājumu sarakstā. © 2008

- All available operations are easily found, however there are very few of them.

Latvijas Hipoteku un zemes banka - 62%

Public website – 82%



Higher figures represent better results

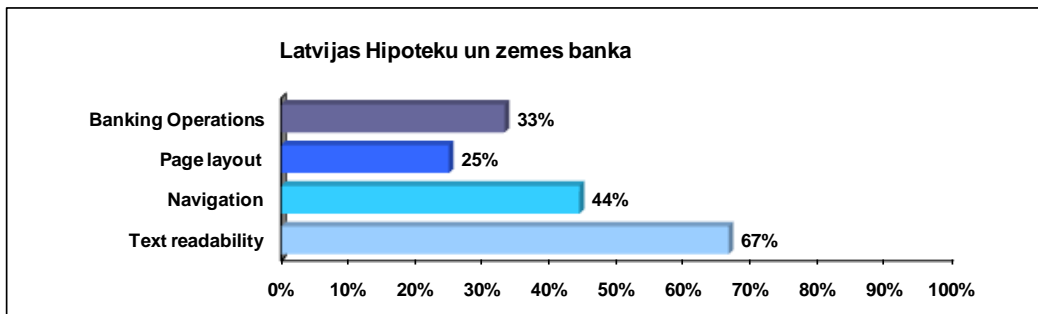
Positive user notes

- Website is well organized with navigation menu on the left side.

Negative user notes

- Web page is extremely slow (more than a minute to load one page).

Internet banking system – 42%



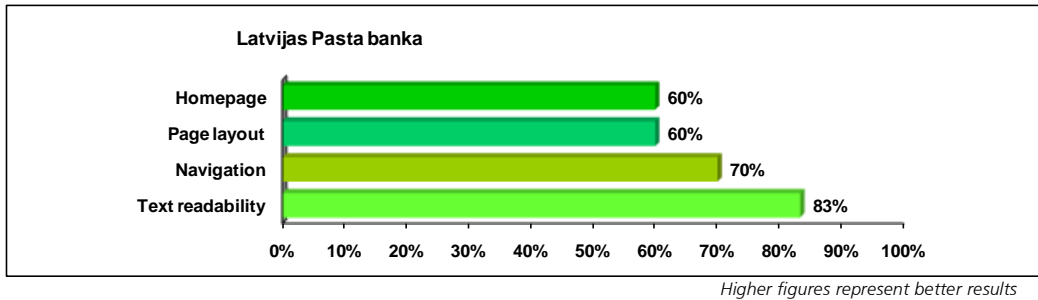
Higher figures represent better results

Negative user notes

- Banking operations lacks in functionality.
- Menu is too small in IBS.
- Basic user information and account balance pages are not provided.

Latvijas Pasta Banka - 58%

Public website – 70%



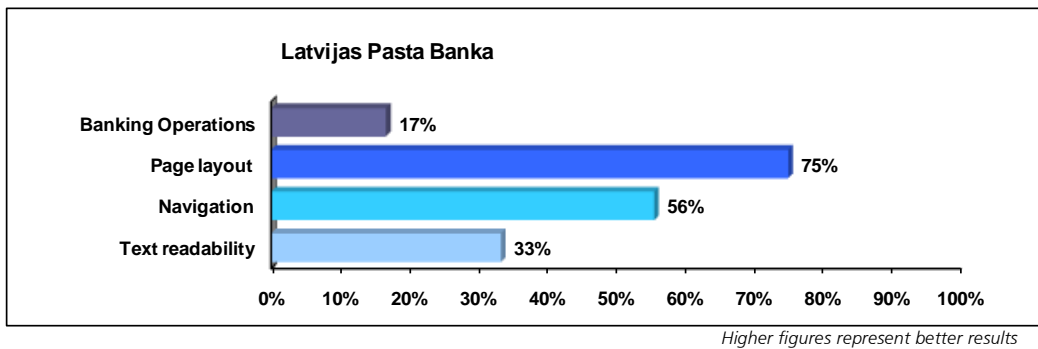
Positive user notes

- Good change of text links on mouse over
- Important data is highlighted and text is easy to read

Negative user notes

- Major options are not visible much on the homepage.
- No breadcrumb navigation makes using the site much difficult to navigate.

Internet banking system – 45%



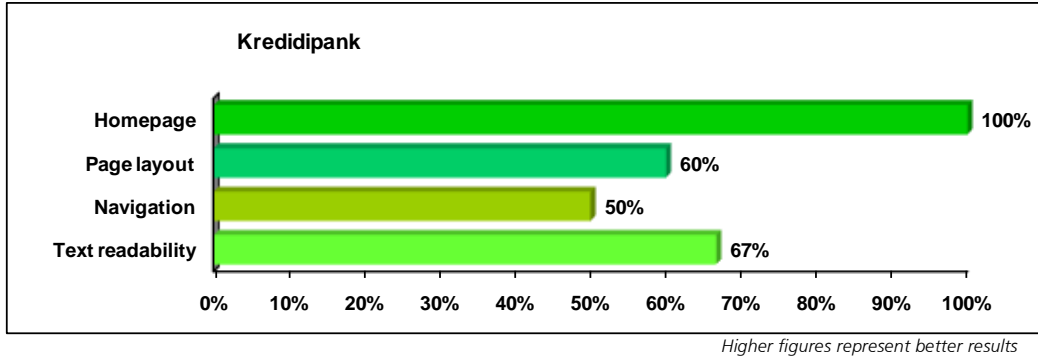
Negative user notes

- Fields with incorrected values are not highlighted.
- There is no high contrast between text and background, not easy to read.
- While making the operation there are no steps included to complete operation.

12.6 Individual test results for Estonian banks

Eesti Krediidipank – 60%

Public website - 69%



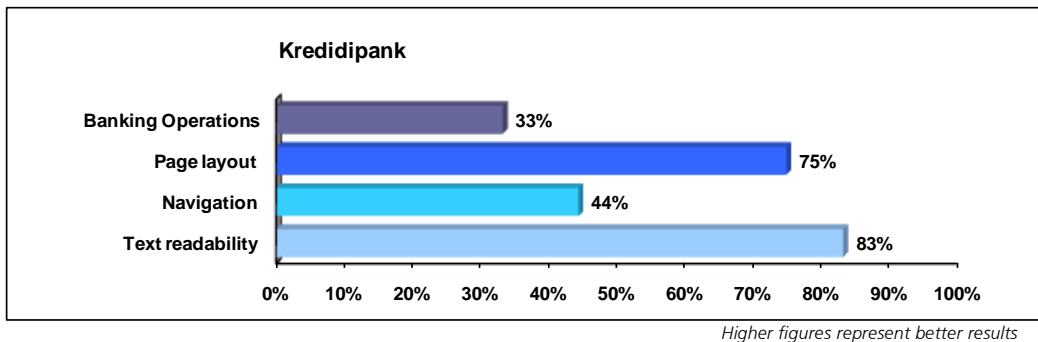
Positive user notes

- Link differentiation is useful for customers.
- Use of white space is moderate.

Negative user notes

- Important items are not located in top center.
- Navigation panel layout is confusing.
- Image link is not clickable.

Internet banking system - 51%



Positive user notes

- Use of white space is moderate.

Negative user notes

- Active menu links are not highlighted.

i-bank Krediidipank
i-panga ahtelefon: 669 0966

UUED TEATED JA ERIPAKKUMISED
Korraldus (Seesja-PANK)
Salasõna vahetamata
 Te ei ole isikliku võtme salasõna muutnud viimase poole aasta jooksul (või on Teil ajutine salasõna). Isikliku võtme turvalisuse tagamiseks muutke salasõna esimesel võimalusel vajutades [siia!](#)

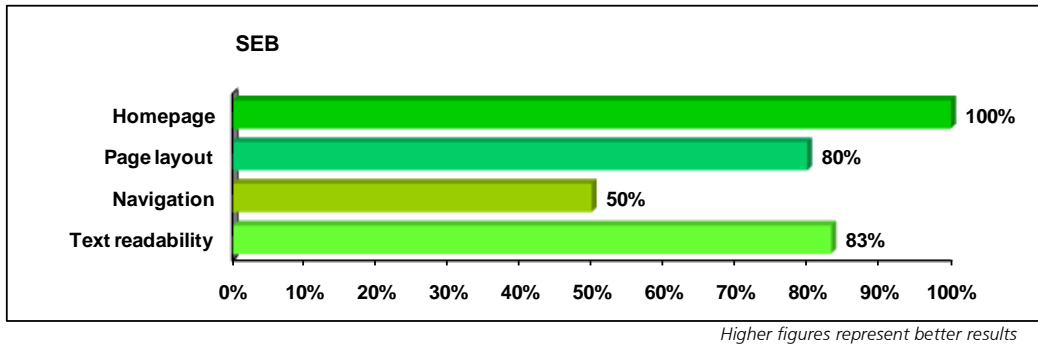
Valuuta konverteerimine Juhend ?

Konverteerimine algatada kontolt:	4278608210703, SULG MADIS, Kasutatav:9.99 EEK
Kontolt võtta summa:	<input type="text"/>
Konverteerida valuuta kontole:	4278608210703, SULG MADIS, Kasutatav:9.99 EEK
Kontole panna summa:	<input type="text"/>
Seigitus:	<input type="text"/>

Valuuta konverteeritakse pangas töötlemise hetke ülekandekursiga. Orienteeruvad kursid leiate [Krediidipanga kodulehelt \(valuuta siia\)](#).
 Summade puhul üle 100 000 EEK ekvivalendi, leppige konversiooni sooduskursi kokku telefonil 669 0943.
 Eesti Panga tänased valuutakursid leiate [Eesti Panga kodulehelt \(valuuta siia\)](#).
 Konversioonide töötlemine toimub täpsemalt kell 9.00-16.00.

SEB - 68%

Public website – 78%



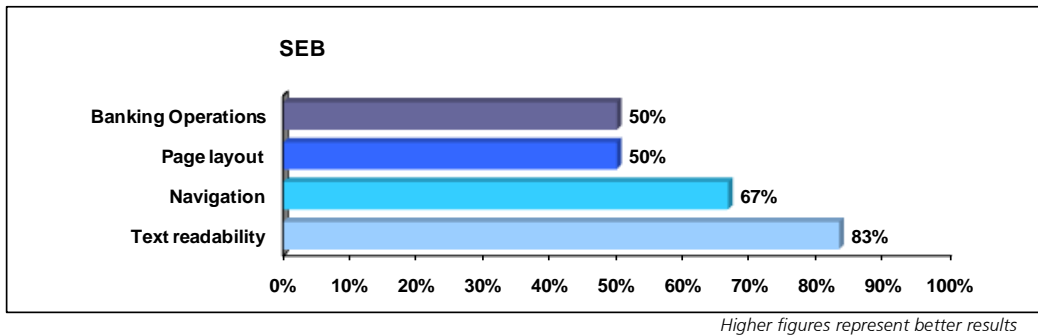
Positive user notes

- Homepage is accessible from every page.
- Visibility of text is good.
- Use of white space is moderate.

Negative user notes

- The menu does not change when a mouse is overhead.

Internet banking system - 57%



Positive user notes

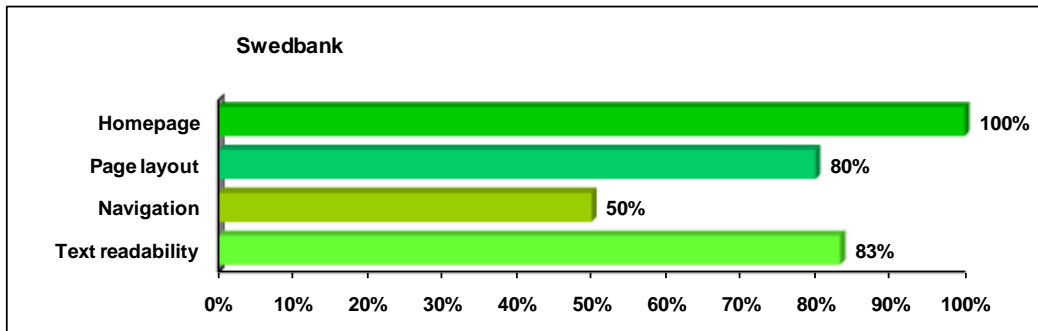
- Use of white space is moderate.

Negative user notes

- Highlighting or underlining is missing for an active link.

Swedbank – 75%

Public website – 81%



Higher figures represent better results

Positive user notes

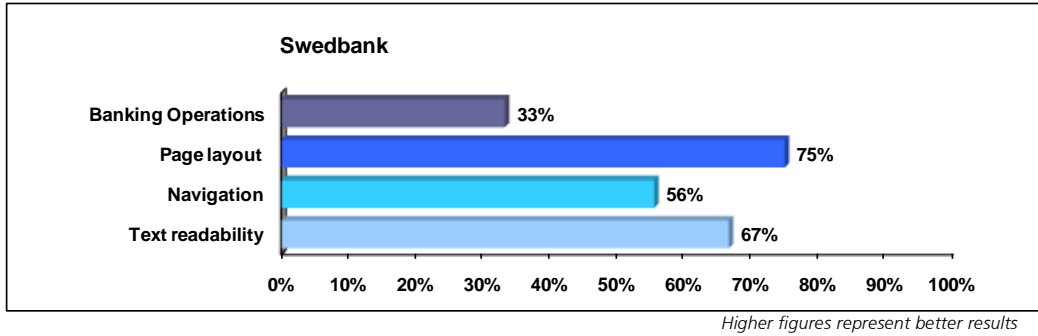
- All major options are visible on the homepage.
- There is a limited amount of text in text blocks.

Valuuta	Ostukurs		Müügikurs		Eesti Panga kurs
	Sularaha	Ülekanne	Sularaha	Ülekanne	
AUD (Austraalia dollar)	-	10.75200	-	10.96850	10.83100
BGN (Bulgaaria lev)	-	7.96800	-	8.03250	8.00096
CAD (Kanada dollar)	-	11.49300	-	11.68950	11.56390
CHF (Shveitsi frank)	-	11.31950	-	11.49050	11.36460
CZK (Tsehi kroon)	0.62230	0.62290	0.63860	0.63545	0.63106
DKK (Taani kroon)	2.08400	2.08950	2.11200	2.11100	2.10035
EUR (Euro)	15.57000	15.62000	15.69900	15.67350	15.64660
GBP (Inglise nael)	18.71850	18.72800	19.06700	19.04800	18.88530
HRK (Horvaatia kuna)	-	2.13450	-	2.19950	2.16705
HUF (Ungari forint)	-	0.05465	-	0.05610	0.05549
JPY (Jaapani jeen)	-	0.14035	-	0.14325	0.14039
LTL (Leedu liti)	4.50000	4.51800	4.56600	4.54550	4.53157
LVL (Läti liti)	21.89750	21.97400	22.27200	22.19500	22.08850
NOK (Norra kroon)	1.93850	1.94300	1.97200	1.97100	1.96294
PLN (Poola zlot)	3.86650	3.86750	3.95950	3.93400	3.91509
RON (Uus Rumeenia leu)	-	3.63550	-	3.74600	3.69443
RUB (Venemaa rubla)	0.38990	0.39440	0.40570	0.40120	0.39631
SEK (Rootsi kroon)	1.63400	1.63650	1.66050	1.66000	1.65202

Negative user notes

- Links are not differentiated.
- No breadcrumb navigation.

Internet banking system - 69%



Positive user notes

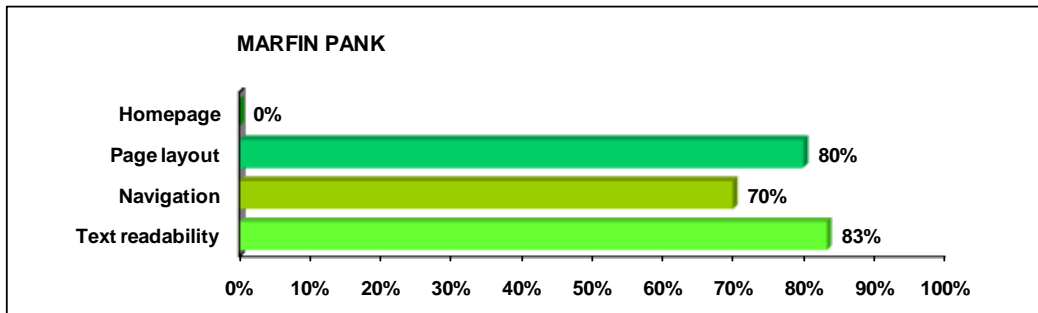
- Link names match with their destination page's headings.

Negative user notes

- Low contrast between text and background.
- Links are not differentiated.

Marfin Pank Eesti – 55%

Public website – 58%



Higher figures represent better results

Positive user notes

- Appropriate text line lengths uniformly used.
- Well-organized site map.
- Important data is highlighted and links are differentiated.

Negative user notes

- No clickable logo.
- Private, corporate customer button missing.

MARFIN BANK

Sisukaart Otsi rus eng

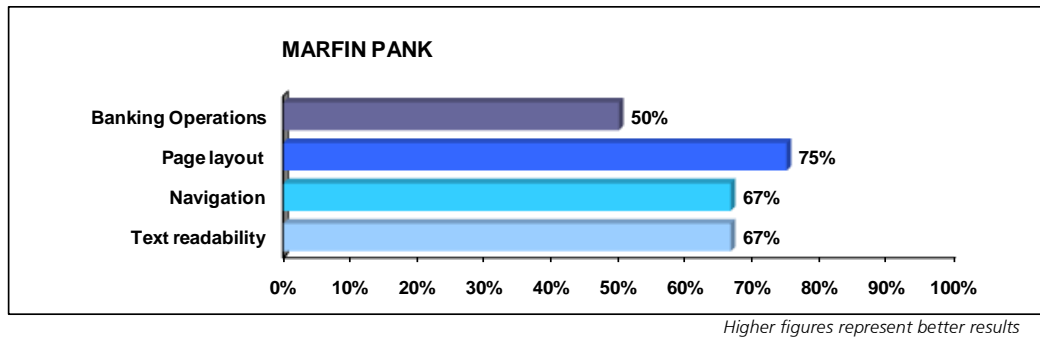
Avalaht Arveldused Laenud Hoiused Investeerimine Ettevõtted Internetipank

Hoiuste intressimäärad
Toodete tingimused
Hinnakiri
Valuutakursid
Kontaktandmed
Kirjuta meile
Avalikustatav teave

Toodete tingimused

MARFIN PANK EESTI AS-i üldtingimused
Arvelduslepingu üldtingimused
Maksetehingute teostamise tingimused (arvelduslepingu üldtingimuste lahutamatu lisa)
Tähtajalise hoiuse tingimused
Sidekanalite kasutamise lepingu tingimused
Maksetšekkide vastuvõtmise üldtingimused
Väärtpaberite arvelduslepingu tingimused
Väärtpaberite tehingute raamlepingu üldtingimused
Kliendi korralduste parima täitmise reeglid
Kliendi varade hoidmise ja kaitse põhimõtted
Väärtpaberite kirjeldus ja väärtpaberitega seonduvad riskid
Informatsioon Tagatisfondi seadusest tuleneva investorkaitse kohta
MARFIN PANK EESTI AS-i huvide konfliktide vältimise korra kokkuvõtlik kirjeldus
Ankeet kliendi asjakohasuse ja sobivuse hindamiseks

Internet banking system - 51%



Positive user notes

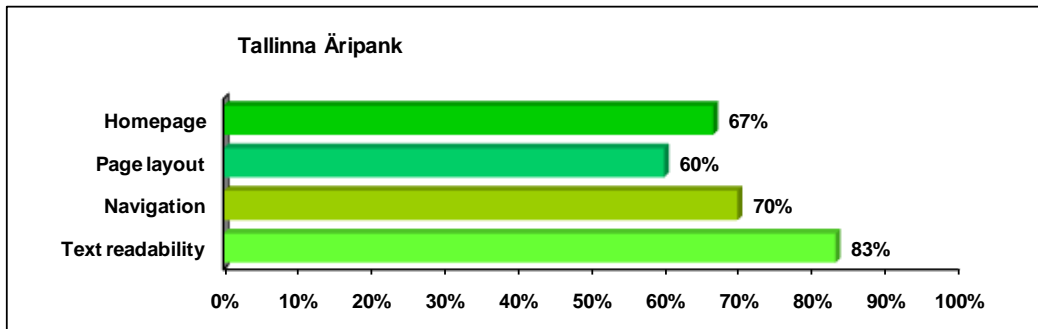
- Radio buttons are used for selecting one out of two choices.
- Cursor is placed in the first data entry field.

Negative user notes

- No check boxes for multiple sections.
- Unfamiliar font.

Tallinna Aripank AS – 67%

Public website - 70%



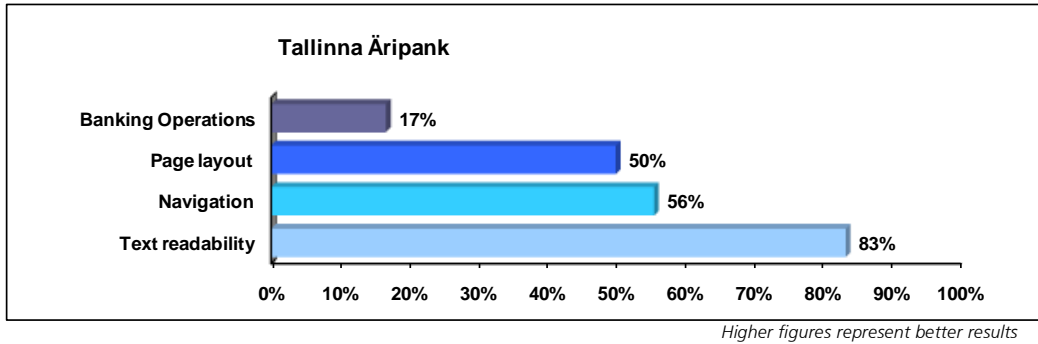
Higher figures represent better results

Positive user notes

- Text readability is solid
- Good contrast between text and background is used
- PWS has descriptive page titles

The screenshot shows the website interface for Tallinna Äripank. The main content area is titled 'TÄHTAJALINE HOIUS'. It provides information about term deposits, including a list of interest rates for different terms (1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 months) and conditions. The page is well-structured with a clear navigation menu and a search bar.

Internet banking system - 65%



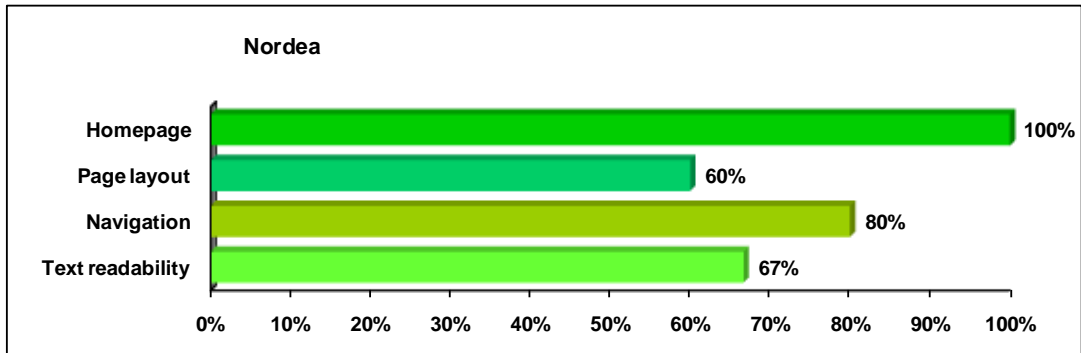
Negative user notes

- Links do not always match their destination's page.
- Too much white space.



Nordea – 67%

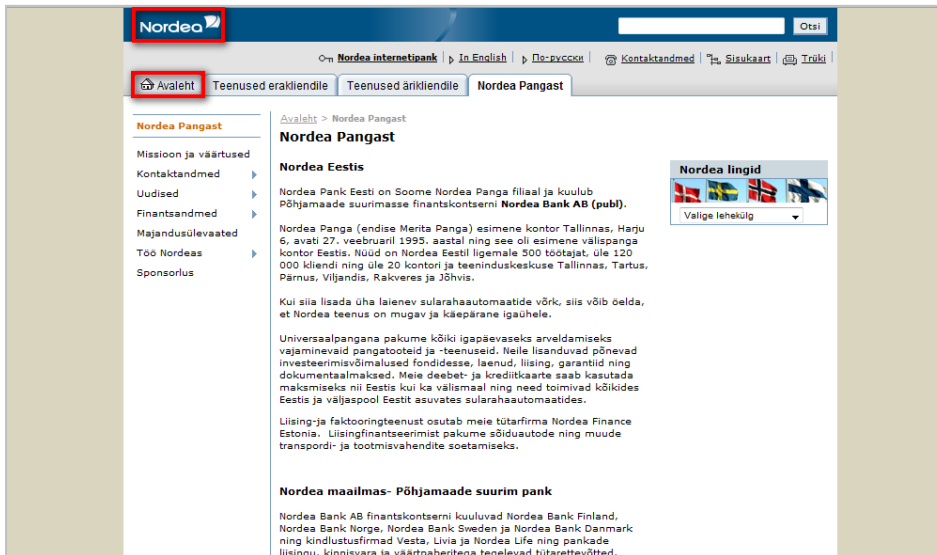
Public website – 77%



Higher figures represent better results

Positive user notes

- All major options are visible on the homepage.

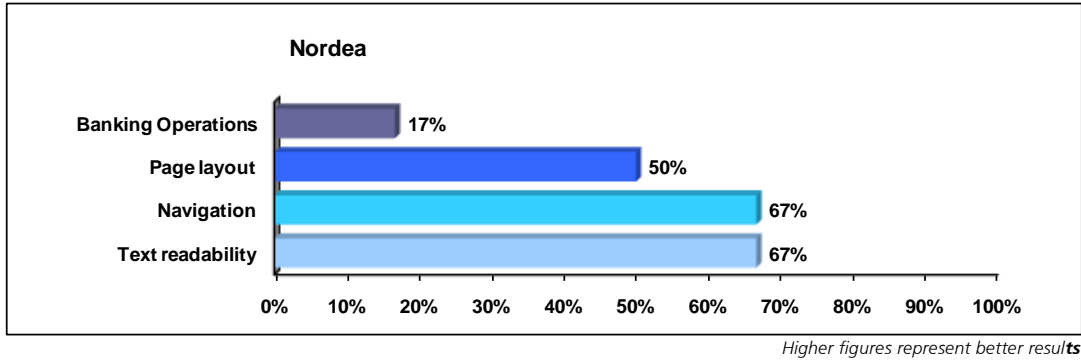


- Text in boxes is used sparingly.

Negative user notes

- Unfamiliar font is used.

Internet banking system - 58%



Positive user notes

- Clearly displays the amount of steps needed for a transactions.

Negative user notes

- Limited number of banking operations.

Nordea Internetipank välju

Avaleht | Kontod | **Maksed** | Kaardid | Hoitud & Investeeringud | Laen & Liising | Pension | E-Teenused | Taotlused

Siseriiklik makse

Sisestamine | Valik | Kinnitamine | Toimingu staatus

Makse andmed

* Kohustuslikud väljad

Kontolt: 17002813576 (11,49+ EEK)

Maksja: SULG MADIS

Saajate loetelu: Vali...

Saaja lühinimi: Salvesta saaja andmed

Saaja konto: *

Saaja nimi: *

Summa: *

Valuuta: EEK

Maksepäev: * 25.08.2010 (pp.kk.aaaa)

Selgitus: *

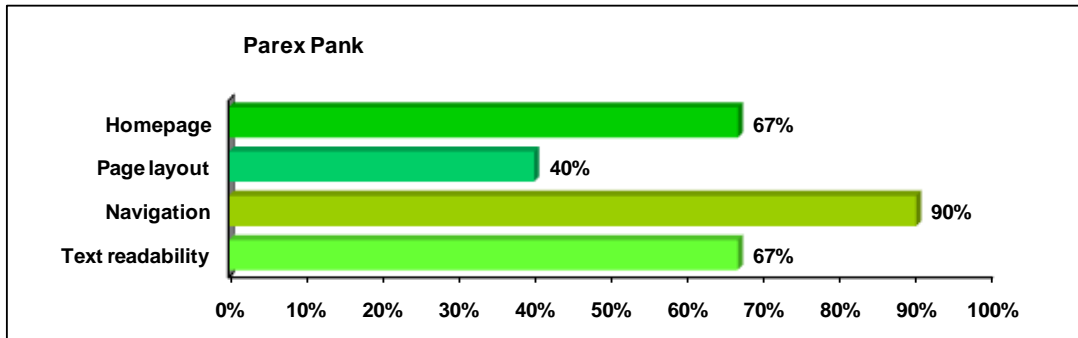
-VÕI-

Viitenumber: *

Makse number:

Parex bank – 55%

Public website – 66%



Higher figures represent better results

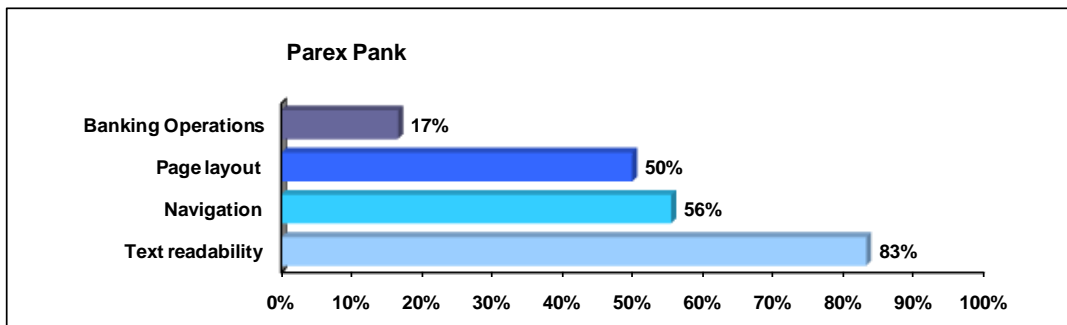
Positive user notes

- Already opened pages are not reopened.
- Search engine and site map are provided.

Negative user notes

- Unfamiliar font used.

Internet banking system – 44%



Higher figures represent better results

Positive user notes:

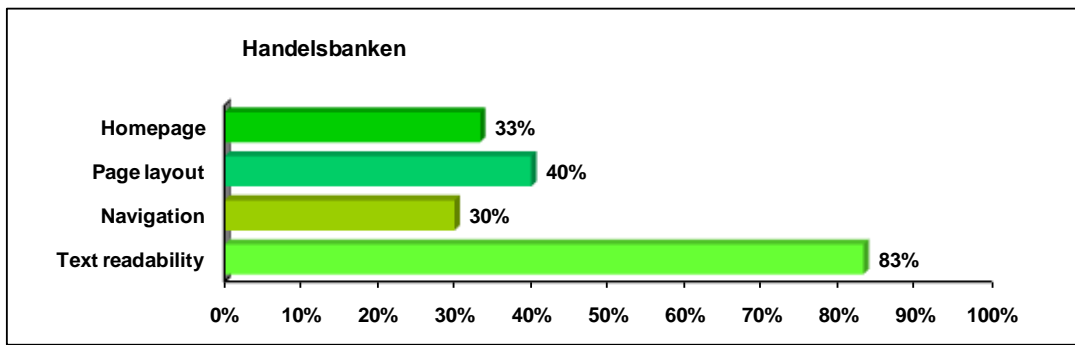
- High contrast between text and background is used
- Items on pages are aligned

Negative user notes

- All incorrectly written values are highlighted all at once.
- Links do not look different if they open in new window.

Handelsbanken – 74%

Public website – 69%



Higher figures represent better results

Positive user notes

- Radio buttons are used for selecting one out of two choices.
- Check boxes are used for multiple selections.
- Fields with incorrectly entered values are highlighted.

Madis Sulg 25.08.2010 01:55:50

Andmed pole sisestatud korrektselt

Siseriiklik makse

Vali määratud makse: None

Dok.nr: 4

Väärtuspäev: 25.08.2010 (pp.kk.aaaa)

Makse tüüp: Tavaline

Saaja nimi: abcde

Saaja arvelduskonto nr või IBAN: abcde

«Saaja konto» minimaalne lubatud pikkus on 8

Maksja arvelduskonto: EE608300008300051625

Arvelduskonto vabad vahendid:	Valuuta	Vaba jääk	Vaba liimit	Ootel maksed
	EEK	32.49	10000.00	0.00

Summa: abcde EEK

«Summa» peab olema numbrilise väärtusega

Selgitus: abcde

Viitenr: abcde

«Viitenumber» ei vasta standardile

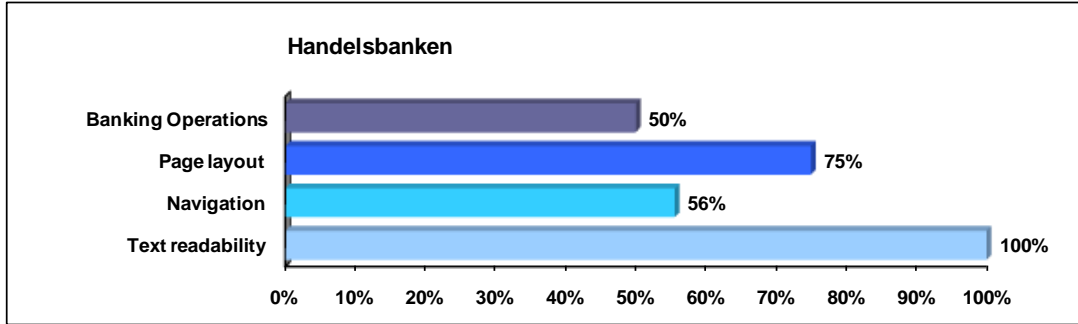
Lisa või uuenda määratud makse:

Edasi Salvesta Täitmata korraldustesse

Negative user notes

- Menu items not grouped properly.
- Text links don't change when mouse is over.

Internet banking system – 79%



Higher figures represent better results

Positive user notes

- Contrast is good.

Negative user notes

- Unfamiliar font is used.

Handelsbanken Eesti | Select language

Esileht | Erakliendid | Ärikliendid | Handelsbanken Grupist | Sisselogimine | Kontakt

Investor Relations
Press and media
About the Group
Annual General Meeting
Corporate Social Responsibility
Handelsbanken in the community
Social responsibility
Environment protection
Ethical guidelines
Guidelines for research
Corporate governance
Customer complaints
Addresses, telephone

Guidelines for investment recommendations and the handling of conflicts of interests and conflicts relating to analysts

Introduction

Handelsbanken ("the Bank") has established guidelines for the handling of conflicts of interests which relate to analysts and those who, in their work, disseminate or distribute investment recommendations and research products to the public which have been prepared by someone else (all of whom are referred to below as "analysts"). The aim of these guidelines is to ensure that research products and investment recommendations (collectively referred to as "research products") are independent, give a fair picture, and are clear and not misleading. In addition, the guidelines aim to ensure the analysts' integrity by identifying, eliminating, avoiding, dealing with, or making public actual or potential conflicts of interests relating to analysts or the Bank.

These rules are based on the general guidelines issued by the Finansinspektionen (the Swedish Financial Supervisory Authority) on the handling of conflicts of interests relating to analysts at securities institutions, as well as its regulations on investment recommendations and the handling of conflicts of interests. The regulations also take into account the rules for research products and analyst conflicts from the British FSA, as well as the US NASD and SEC.

According to the Bank's "Ethical Guidelines for the Handelsbanken Group", all employees of the Bank must observe high stands of ethics in carrying out their responsibilities at the Bank, as well as other assignments.

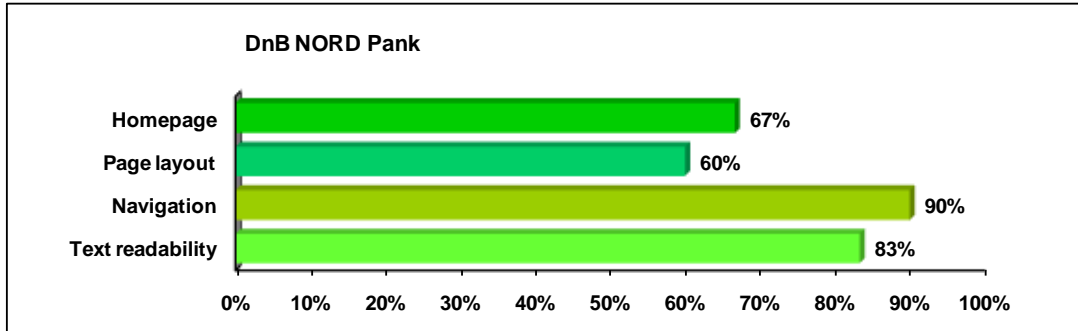
Communications with the general public, including research, must not be misleading, and strict standards of prudence and fair behaviour must be observed with respect to them. Analysts must ensure that they have reasonable grounds for their research products.

In research products, analysts must present facts and opinions in a proper, objective way. For example, facts must be verified, and phrases which are exaggerated, emotive or defamatory must be avoided; this also applies to phrases which constitute a promise.

Analysts are responsible for the content of their research products, and must ensure that the

DnB Nord Bank – 67%

Public website – 75%



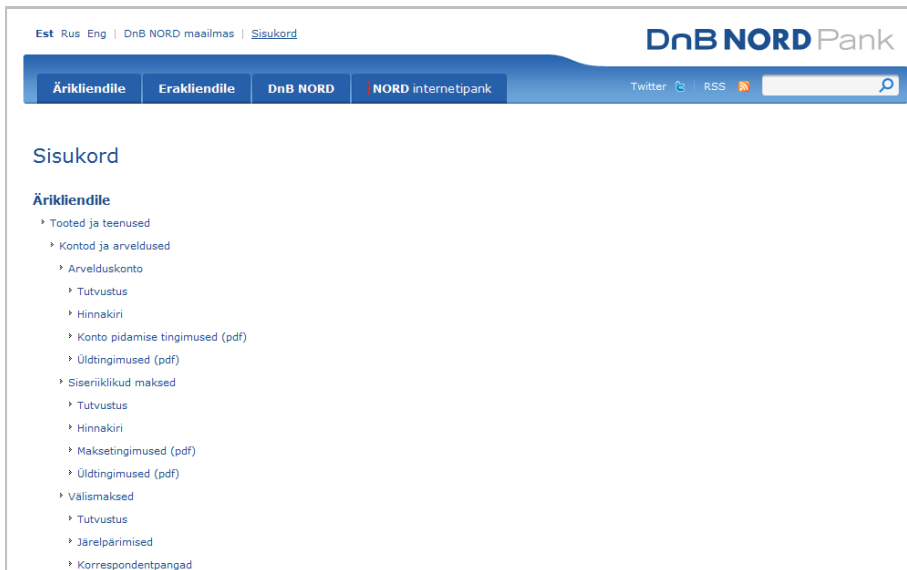
Higher figures represent better results

Positive user notes

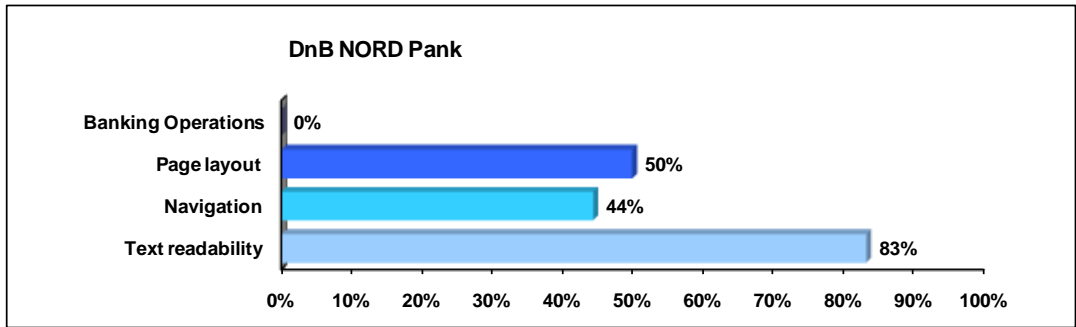
- Links are differentiated.
- Site maps are well-organized.

Negative user notes

- Too much white space in the layout.



Internet banking system – 59%



Higher figures represent better results

Positive user notes

- All the page layout criteria were completely fulfilled.

Negative user notes

- Links are not differentiated.
- No Check Boxes are used for multiple selections.
- Number of steps needed for transactions not displaced.

DnB NORD Pank English Русский Välju Abi KKK

iNORD

Tere tulemast!
Viimane sisenemise kuupäev:
07/09/2010 10:55

Konto väljavõtte 07/09/2010

Konto väljavõtte päring

Vali konto: 9620000068355 * Kõik tehinguid leheküljel.

IBAN number: EE48960962000068355

Valitud periood: Täna

Alguskuupäev: 01/06/2010 Lõppkuupäev: 07/09/2010

Summast: Summani

Deebet/Kreedit: Nii deebet kui krediit Arhiveerimistunnus

Järjestus: Kasvavas järjekorras

Vaata Prindi **Salvesta**

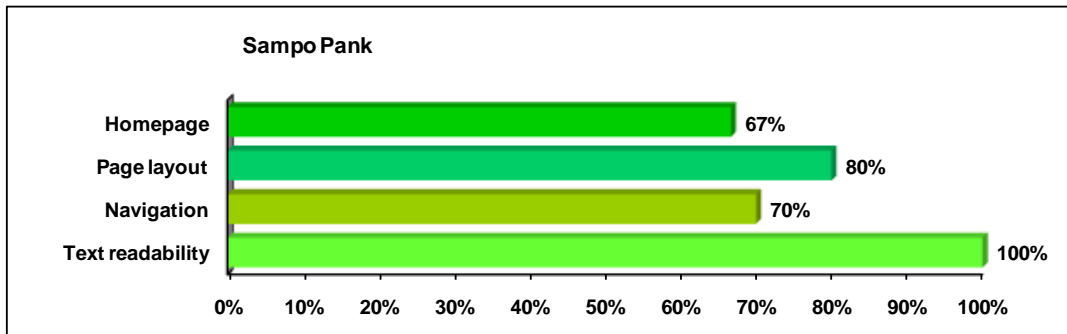
Soovitused

1. Kahanev järjekord näitab tehinguid alates kõige hilisemast kuupäevast
2. Kasvav järjekord näitab tehinguid kõige varasemast kuupäevast
3. Jooksev kontojäak ei ole nähtav kui summa või krediit/deebet või viitenumber on sisestatud päringusse.

* Kui laiendatud ostingu välju ei ole täidetud, näidatakse ainult viimaseid tehinguid.

Sampo Bank – 71%

Public website – 79%



Higher figures represent better results

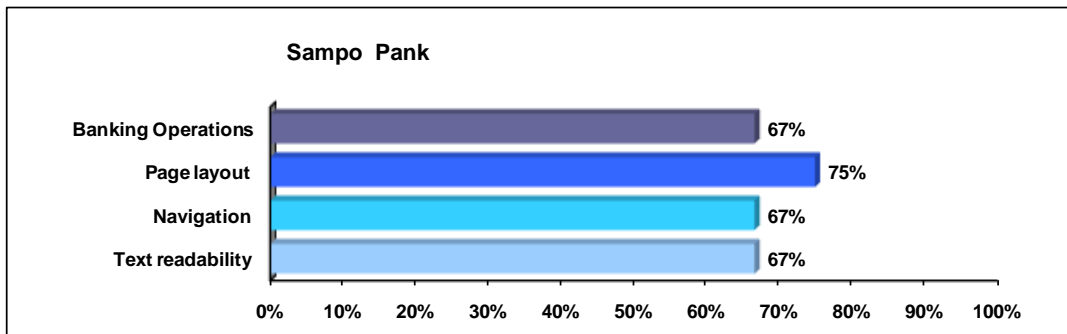
Positive user notes

- Radio buttons used effectively.

Negative user notes:

- No home button.

Internet banking system – 63%



Higher figures represent better results

Positive user notes

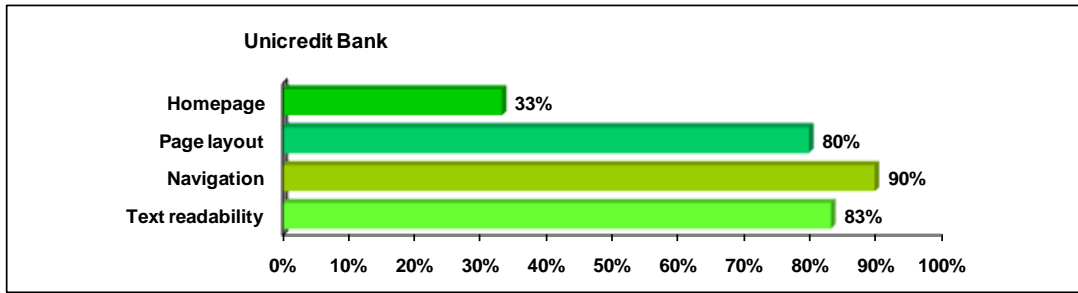
- System cursor is placed to the first data entry field

Negative user notes

- Low contrast makes reading more difficult.

UniCredit Bank – 64%

Public website – 72%



Higher figures represent better results

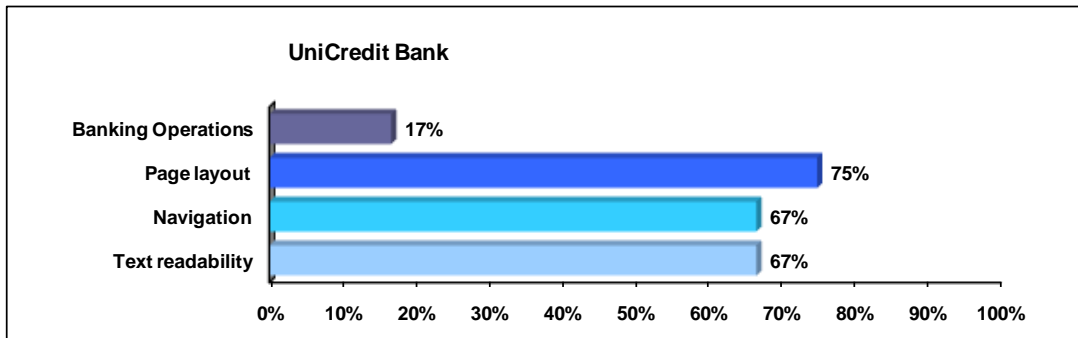
Positive user notes

- Two levels of navigation makes for easy access.

Negative user notes

- Text lines are sometimes too long.

Internet banking system – 56%



Higher figures represent better results

Positive user notes

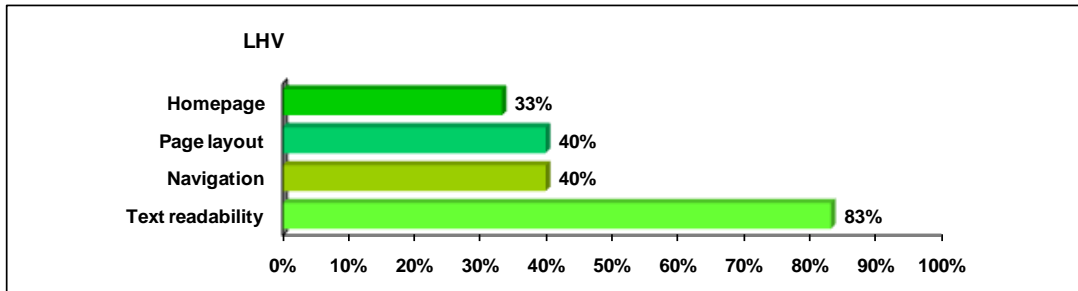
- All the fields with incorrect data are highlighted.
- Breadcrumb navigation makes for easy-to-use website.

Negative user notes

- Too low contrast between text and background.

LHV – 60%

Public website – 70%



Higher figures represent better results

Positive user notes

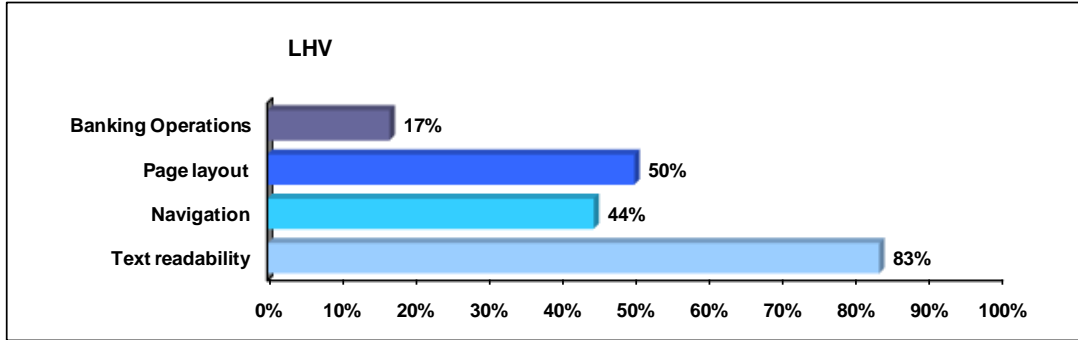
- Text is easily readable.
- Links are underlined when the mouse is overhead.

Negative user notes

- Too much text in text blocks.

- Links that open a PDF file and new window look the same.
- No primary navigation panel.

Internet banking system – 49%



Higher figures represent better results

Positive user notes

- All the fields with incorrect data are highlighted.

Negative user notes

- Active menu item are not highlighted.

The screenshot shows the LHV internet banking interface. The top navigation bar includes links for ALUSTA, RINANTSPORTAAL, MINU KONTO, INVESTEERIMISTOOTED, FONDID, PENSION, and HOIUSED. The main content area is titled 'PORTFELL > Inv.konto nr. 771000598935 - Madis Sulg >'. The sidebar on the left contains a 'Sisujuht' (Navigation) menu with categories like PORTFELL, TÄHTAJALINE HOIUS, OST-MÜÜK, ÜLEKANDED, MUUD TEHINGUD, and OOTEL TEHINGUD. The main form area is titled 'Välismakse' and includes fields for 'Makse nr.', 'Makse kuupäev', 'Makse prioriteet', 'Teenustasu tasub', 'Summa', 'Makse kirjeldus', and 'Saaja' information.

13. 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.

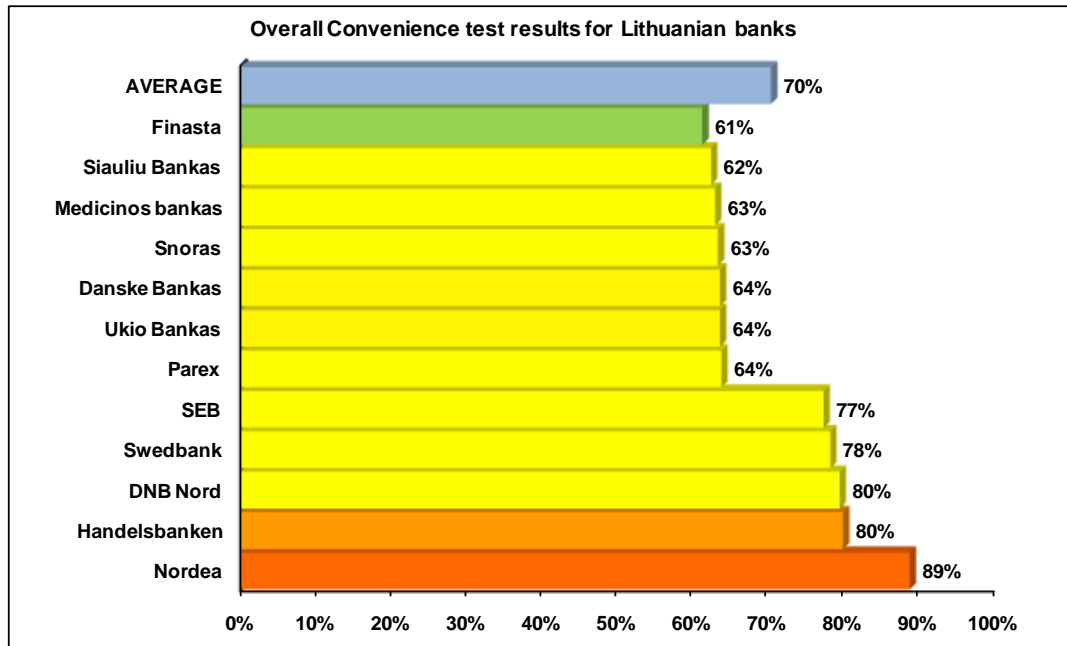
Each step of the performed action (log in, check, transfer, log off) was evaluated according to the criteria listed below, and then the total result for each bank was calculated:

Presentation of the results

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

13.1 Overall results of the convenience test

Lithuanian banks

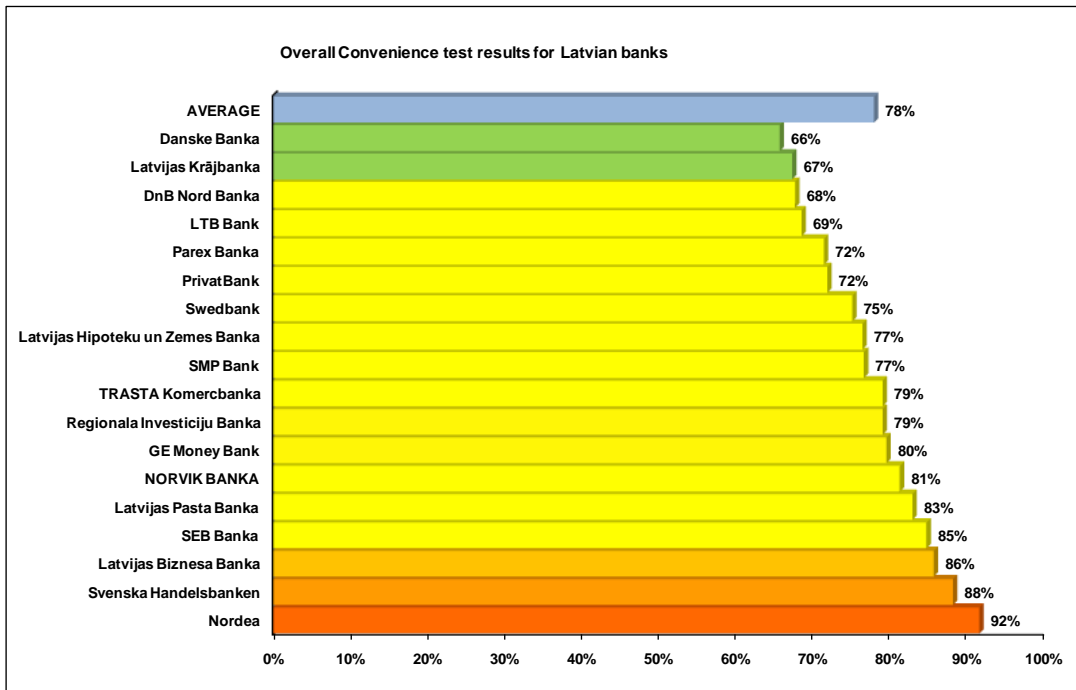


Higher figures represent better results

Commentary

- The best performer in the subcategory is Nordea. Nordea's IBS is well optimized in terms of mouse clicks, automatic checkboxes and code windows automatic selection to save mouse clicks.
- The worst performers are Finasta and Siauliu Bankas.
- Siauliu bankas could improve the first IBS page and show account information, this would save additional steps to check the account balance.
- The users of Swanbank's and Handelsbanken's IBS need to load the least pages in order to log in, check the balance, make a local transaction and log off – only 6, when average is 8.
- Entering PIN and TAN codes might slow down the banking process quite significantly if the password card is not user-friendly. There are fifty codes printed on one side of Medicinos bankas' password card each containing as much as ten symbols. This might cause inconvenience for users, especially those who have difficulties in reading small fonts. On the contrary, Nodea's codes contain only 4 digits, while the users of Swedbank IBS have to enter only first three symbols of the code to confirm a transaction.
- While making a local transfer with Parex bankas, the user might be confused by the dot which is automatically placed in the details of payment field.

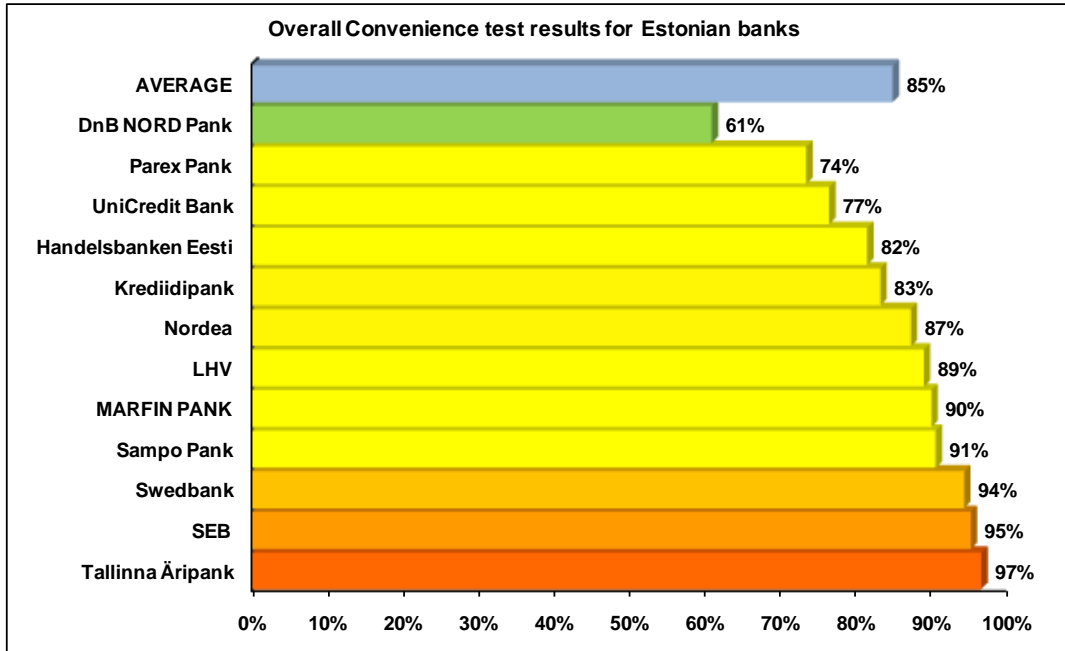
Latvian Banks



Commentary

- Clear leader in this category is Nordea fulfilling all the criteria followed by Svenska Handelsbanken.
- On Data Entry level Nordea required only 68 symbols to be typed in to finish the process, which is significantly less than any other bank result.
- Danske Banka and Latvija Krajbanka demonstrated very poor performance in convenience category.
- LTB Bank and Latvijas Biznesa Banka have very difficult and inconvenient transaction confirmation system: both banks hand out CD's and special programs should be used to generate codes.
- In Swedbank there is a unique system of confirming payments - it is only necessary to enter three first numbers of the code from the code card, while all other banks require entering the full code.
- It is possible to create own custom shortcuts in the IBS of PrivatBank ("NORADES").
- In the NORVIK BANKA IBS when upon entering account number, the system generates bank's SWIFT code.

Estonian Banks

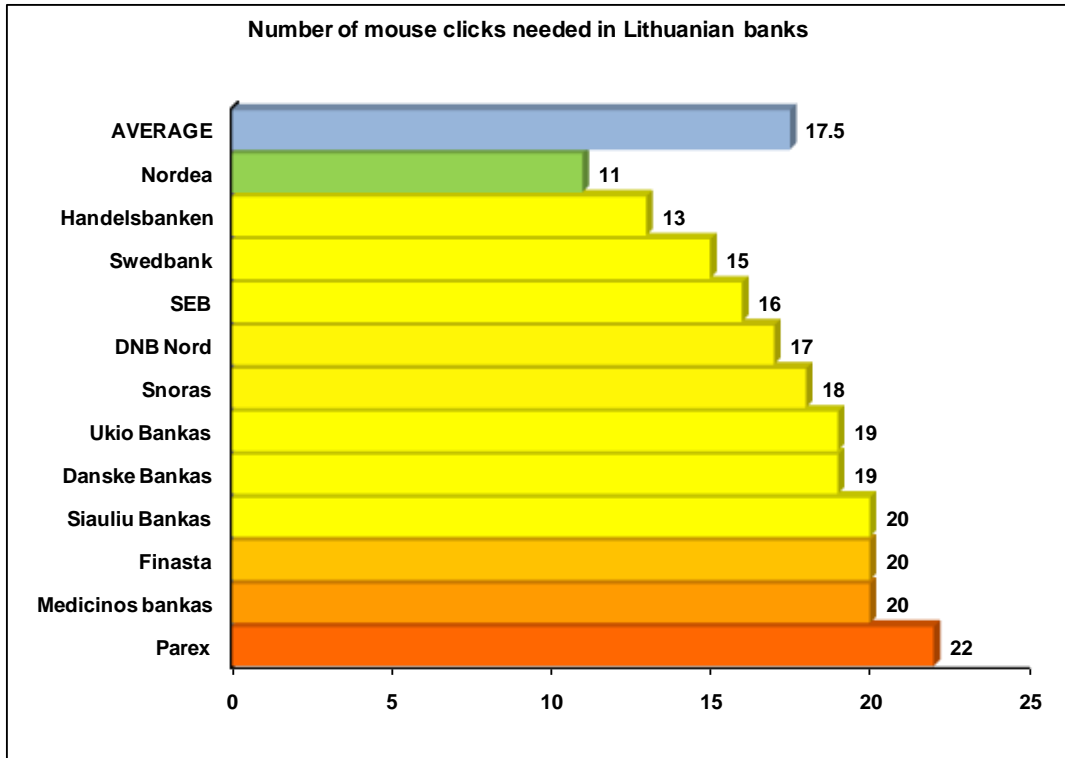


Commentary

- The leader in this subcategory is Tallinna Äripank performing excellent in mouse clicks and pages to load sections.
- On pages to load level SEB, Swedbank, Sampo Pank and Tallinna Äripank scored high where customer needs to load only 6 pages to log in to the internet banking system, check the account balance, make a local payment transfer and then log off from the IBS.
- Eesti Krediidipank had the least pages (6) to load, while Swedbank, Parex bank and Sampo bank were second with 7.
- Marfin bank and Handelsbanken have fairly similar IBS interfaces.
- Swedbank has some extra options listed under the account balance, which are useful and easy to access.
- Swedbank, Sampo Pank, SEB, LHV allow to start logging in to the IBS already from the bank main page.

13.2 Number of mouse clicks needed

Lithuanian Banks

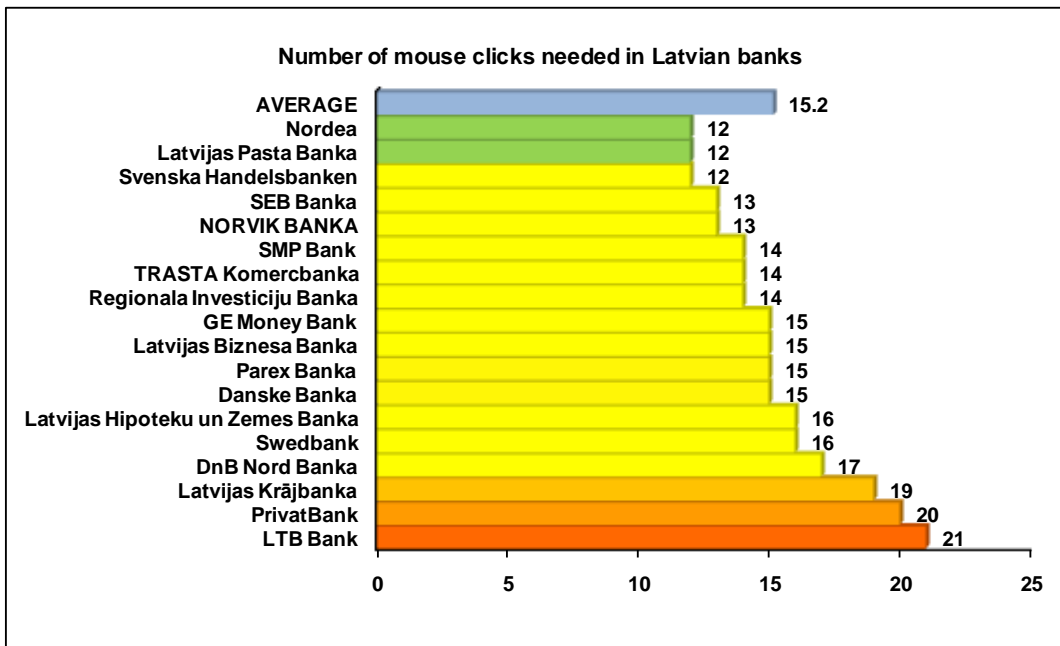


Lower figures represent better results

Commentary

- Nordea's IBS is well-optimized in terms of mouse clicks checkboxes were checked automatically if they were the only ones, code windows were also selected automatically to save mouse clicks.
- Swedbank (with 15 mouseclicks) and SEB (with 16 mouseclicks) are among the best performers. They do not have unnecessary "confirm" pages or "are you sure?" buttons. Handelsbanken and Nordea are also well-optimized.

Latvian Banks

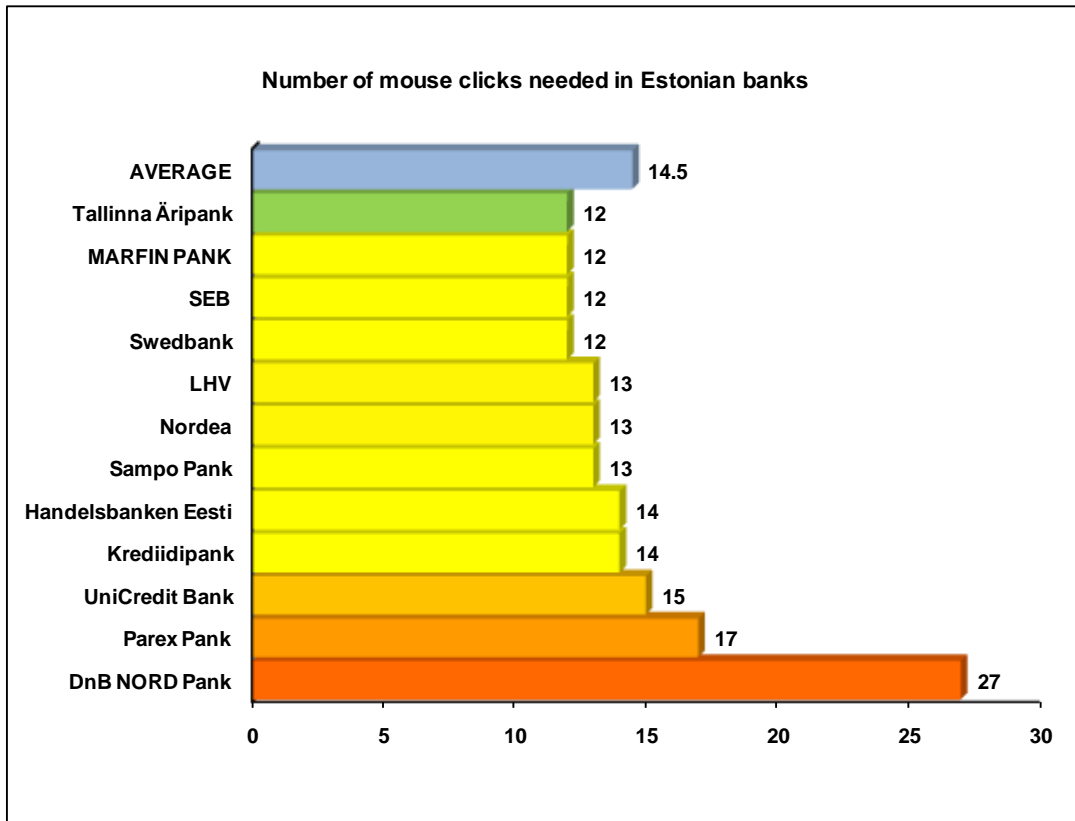


Lower figures represent better results

Commentary

- Nordea, Latvijas Pasta Banka are the leaders in terms of number of mouse clicks required in Latvian banks.
- Norvik Banka, SEB, Nordea, Handelsbanken and Latvijas Pasta Banka have optimized the processes of filling in the local transfer form.
- The worst performer is LTB Bank requiring 21 mouse clicks to perform criteria actions.

Estonian Banks

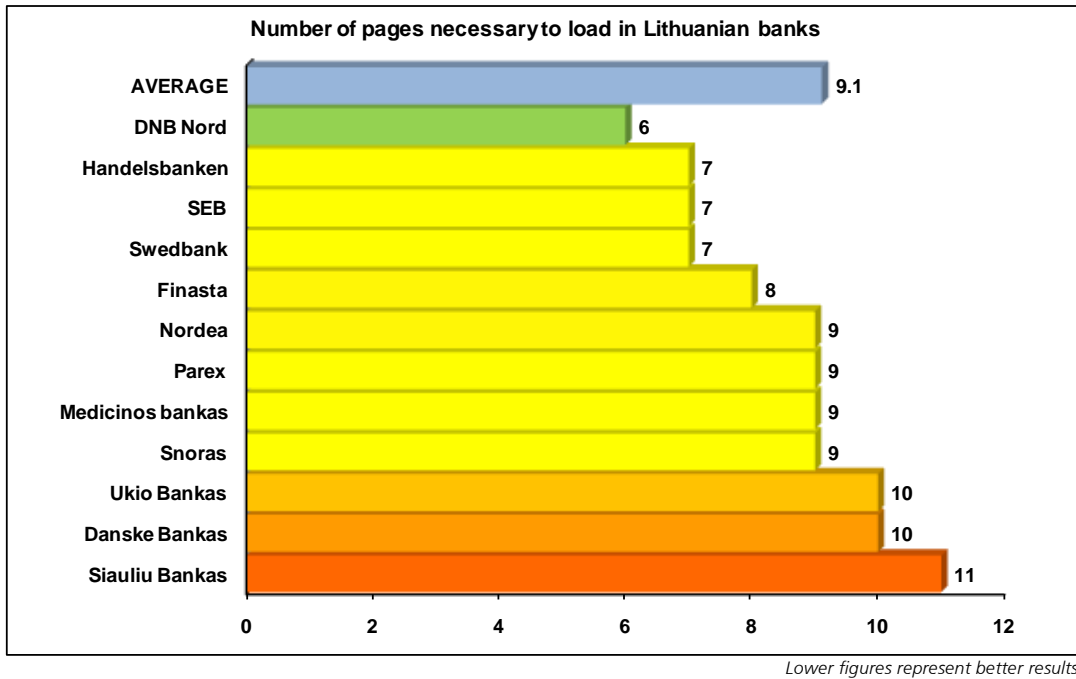


Commentary

- The best performers are Swedbank, SEB, Tallinna Äripank and Marfin Pank, where customers only needed 12 mouse clicks to log in to the IBS, check the account balance, make a local payment transfer and then log off from the IBS.
- DnB NORD is the worst performer in this subcategory requiring 27 mouse clicks to pass operation criteria.

14.3 Number of pages necessary to load

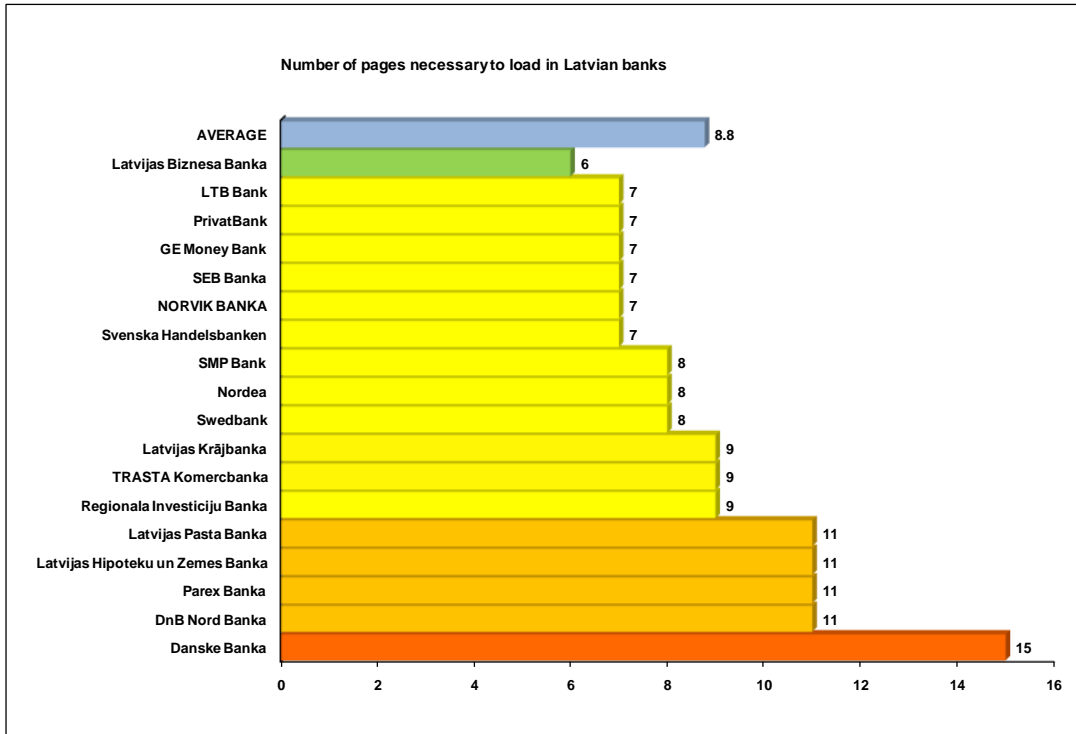
Lithuanian Banks



Commentary

- DNB Nord is the best performer in this subcategory where customer needs to load only 6 pages to log in to the internet banking system, check the account balance, make a local payment transfer and then log off from the IBS.
- Also Swedbank, Handelsbanken and SEB are very simple and easy to use, no unnecessary pages. All basic functions are clearly visible.
- Siauliu Bankas customer needs to load 11 pages to complete banking operations.

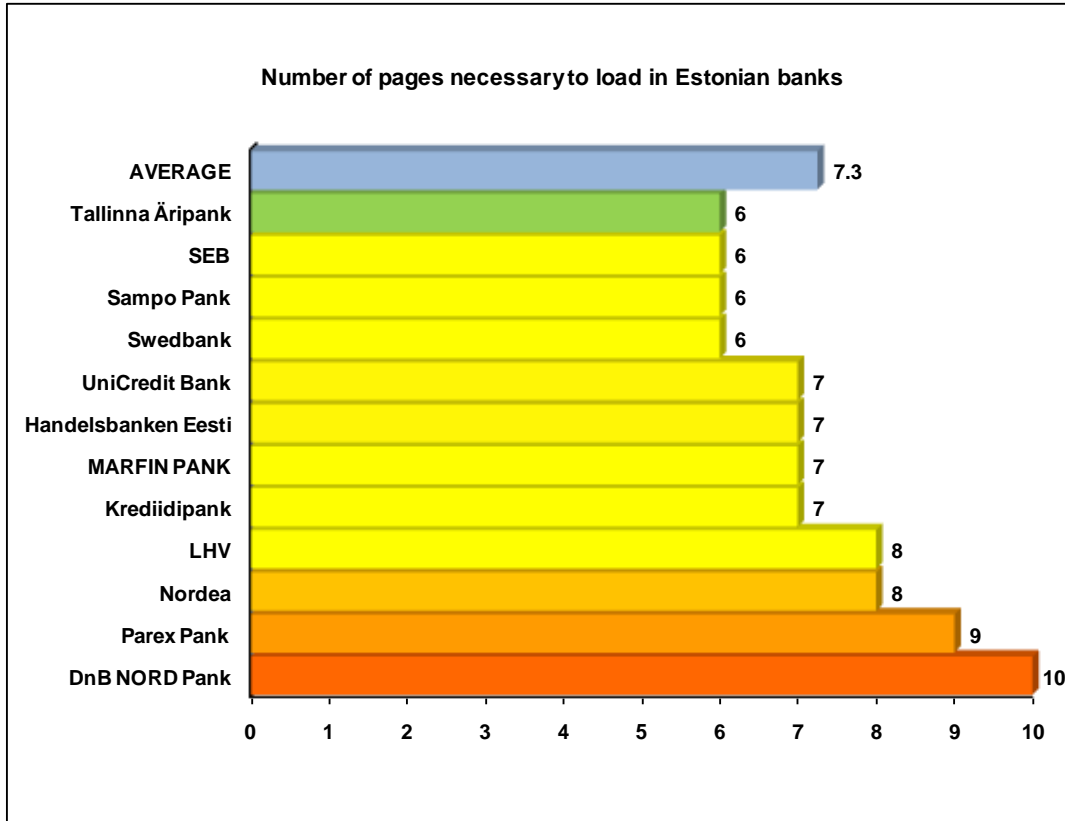
Latvian Banks



Commentary

- The best performer in this subcategory is Latvijas Biznesa Banka, which requires only 6 pages to load to complete the process. The bank did not ask for an additional login code (only for username and personal password), which may be considered insecure; however, when going to the “Transactions” section, the IBS automatically opens the Local Transfer Payment form, which is beneficial and saves time.
- In order to login to the IBS of other banks (Swedbank, DnB Nord Banka, Danske Banka, Svenska Handelsbanken, Parex Banka and Latvijas Hipotēku un Zemes Banka) user has to enter some data, e.g. login, on one page, then load second page and enter remaining data.
- However, it should be noted that Regionāla Investīciju Banka does not require code from code card in order to login. If it had this requirement, it might be necessary to load more pages.

Estonian Banks

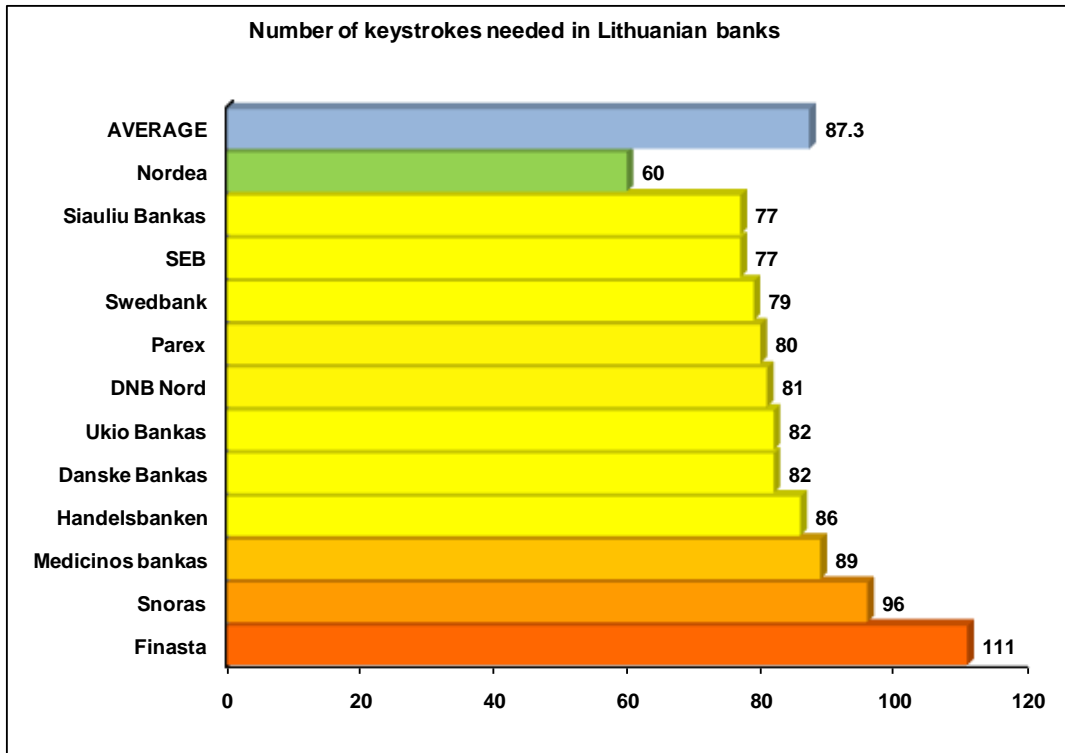


Commentary

- The best performers in pages to load category are SEB, Swedbank, Sampo Pank and Tallinna Äripank, where the customer needs to load only 6 pages to log in to the internet banking system, check the account balance, make a local payment transfer and then log off from the IBS.
- In this category only exception is Tallinn Äripank, where customer needs to load 4 pages to log in but only 2 pages to make a local transfer that is due to omitted pages of transfer confirmation. In Tallinn Äripank, SEB, Sampo Pank and Swedbank the customer can check the account balance right after logging in and log off from the IBS immediately after making a transfer.
- DnB NORD Pank requires the highest amount of pages to load to complete the operations.

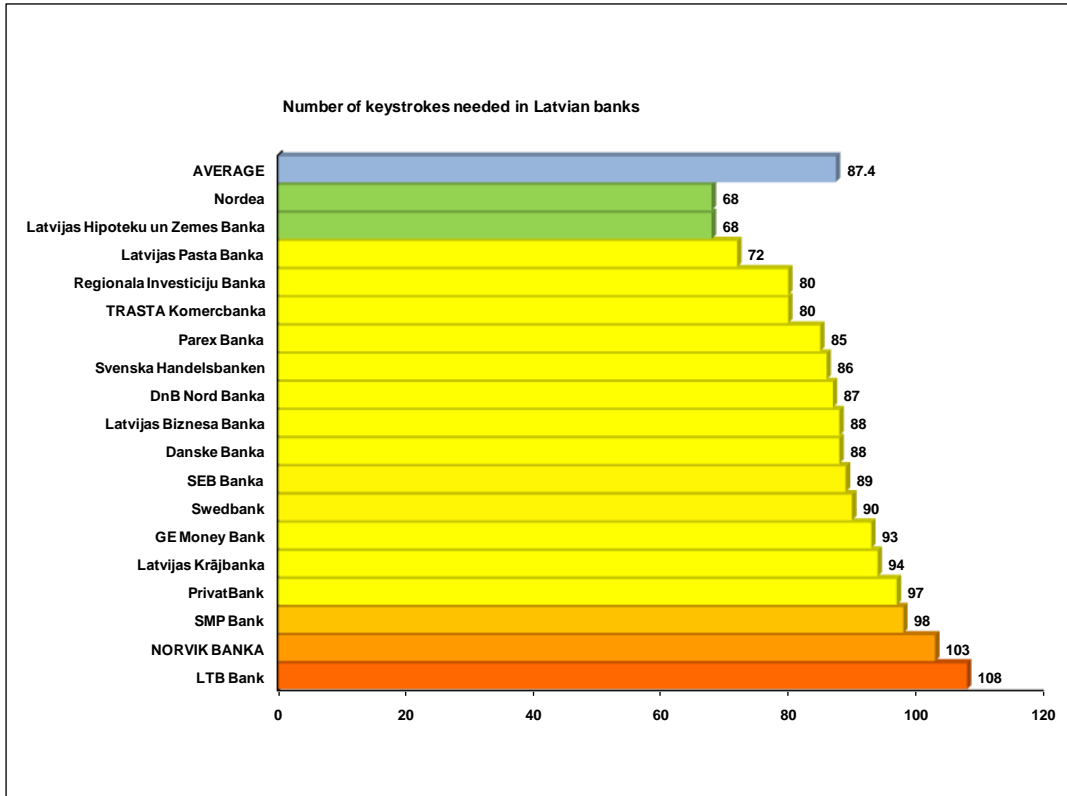
13.3 Number of keystrokes needed

Lithuanian Banks



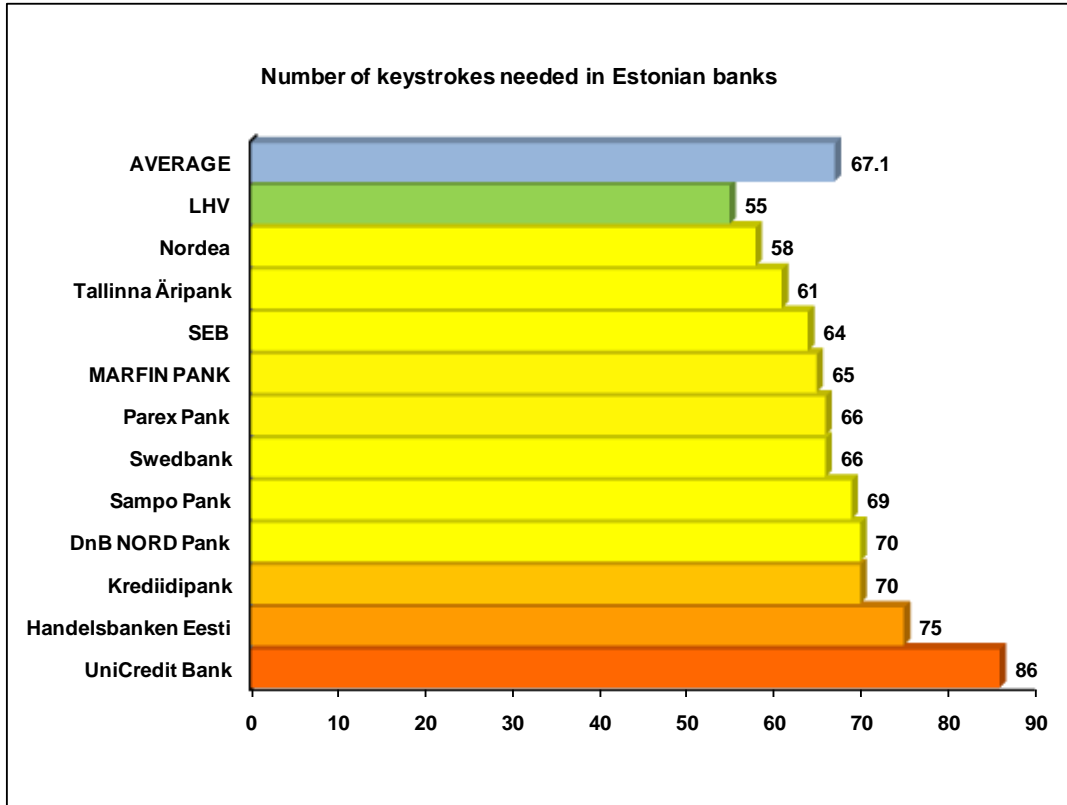
Lower figures represent better results

Latvian Banks



Lower figures represent better results

Estonian Banks



Lower figures represent better results

14. 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 modelled 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.

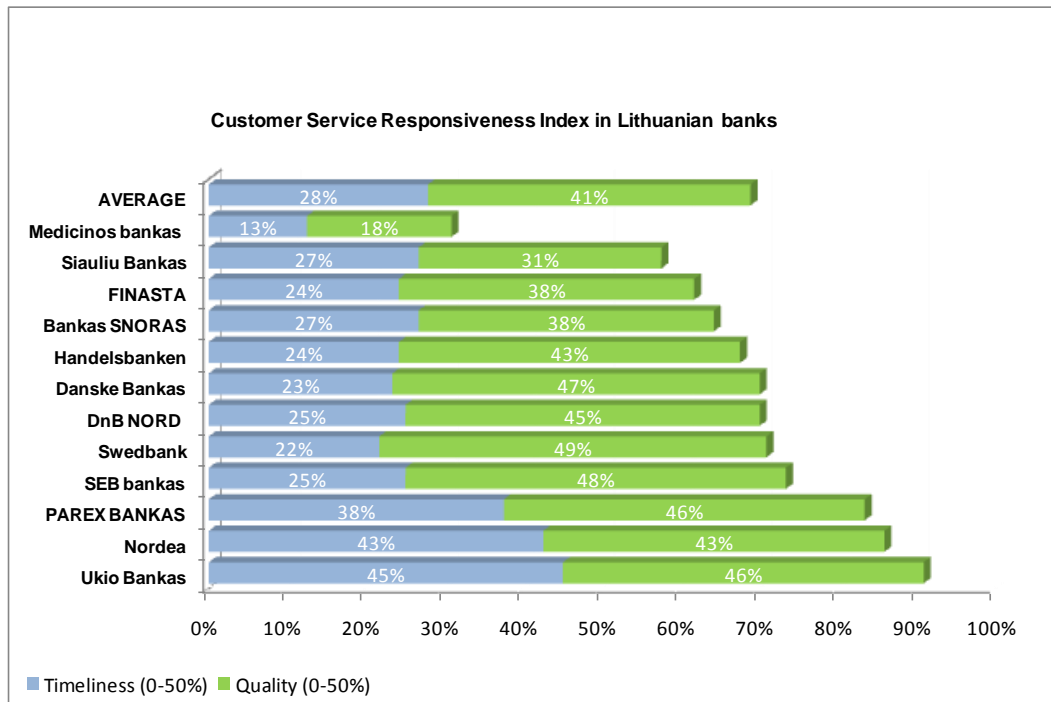
An email with no grammatical mistakes was awarded 1 extra point. Note that replacing special national characters with their Latin equivalents in certain languages (Ā, Ć, Ę written as A, C, E) was not counted as a grammatical error.

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.

14.1 Customer Service Responsiveness Index

Lithuanian banks

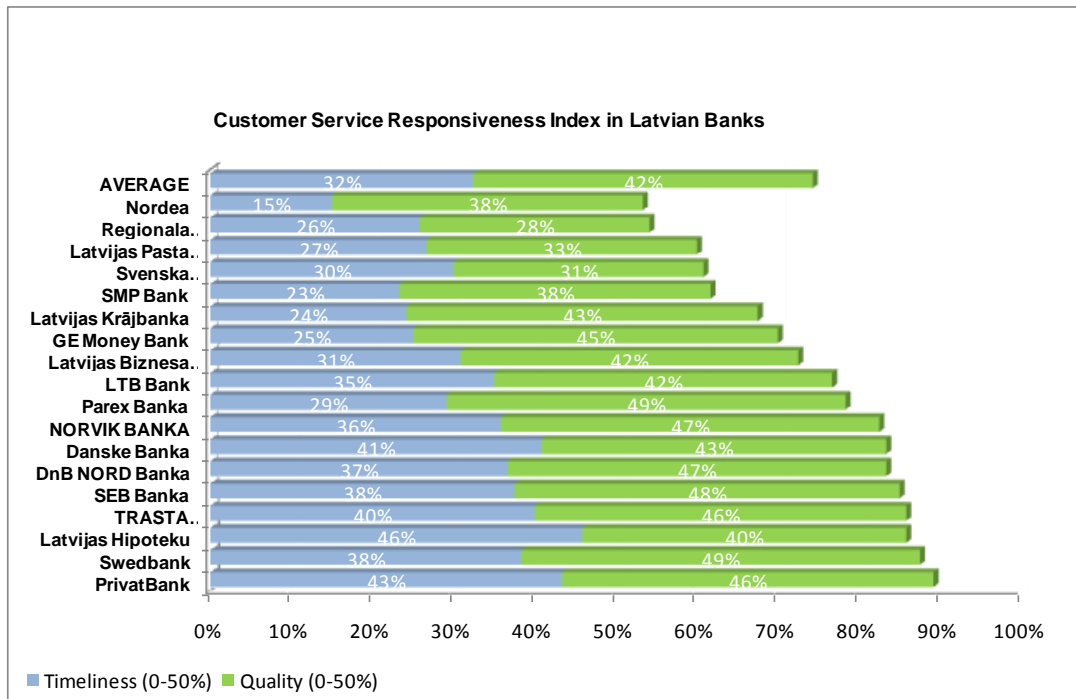


Higher figures represent better results

Commentary

- In Lithuania we have a drop on responsiveness average by 1% in comparison with last year's report and equal results with 2008.
- Ukio Bankas is the best performer this year in customer service responsiveness with timeliness and quality indexes above the average. Last year report Ukio Bankas was placed second.
- Timeliness went down compare to last year, while Quality remained the same.

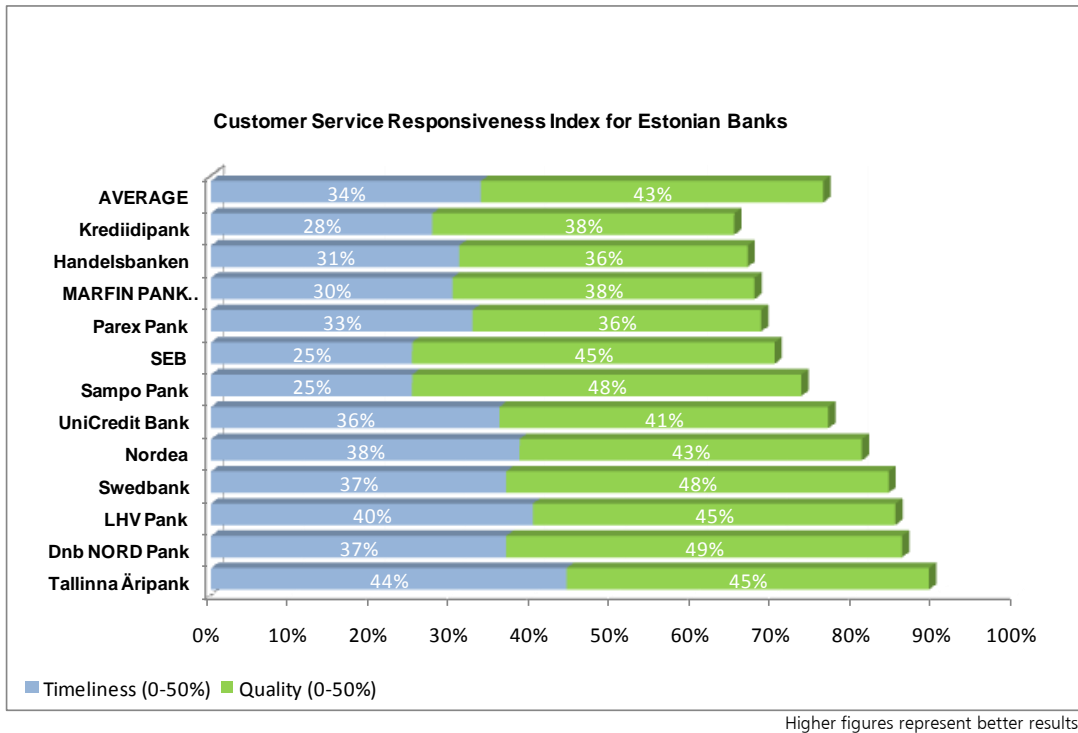
Latvian banks



Commentary

- Latvian banks scored an excellent average increase by 19% compared to last year, the customer service responsiveness has been the most improved category for Latvia in 2010.
- The timeliness is increased by 13% while the Quality increased by 12%.

Estonian banks

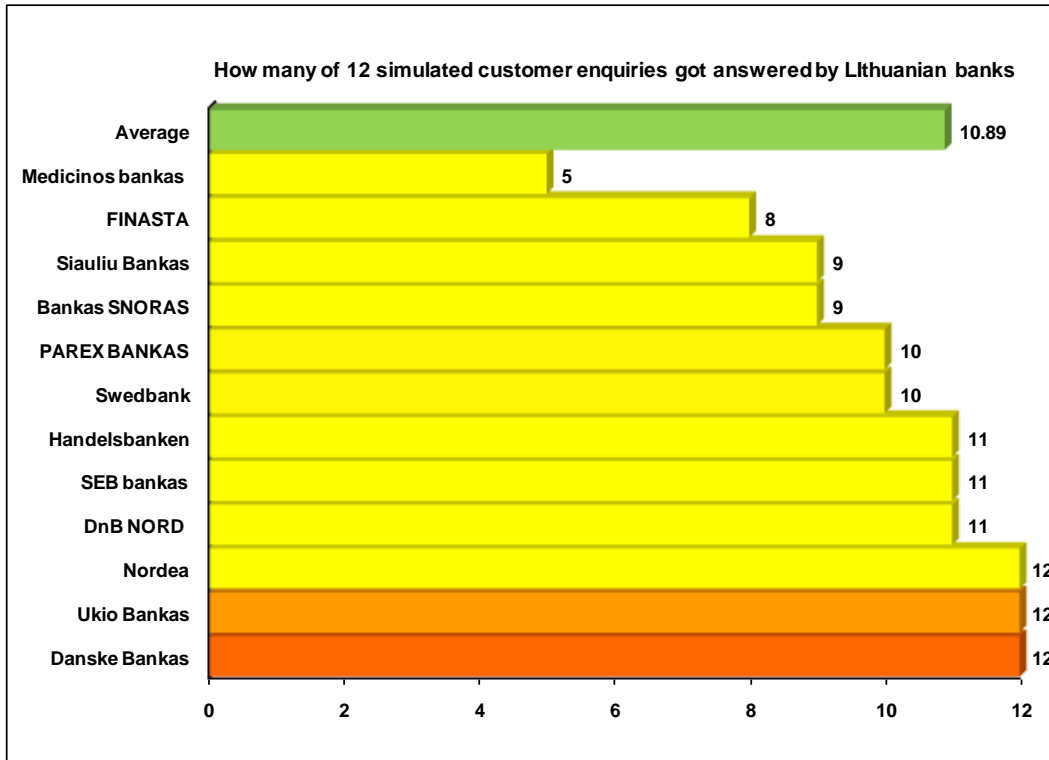


Commentary

- Overall average index for Estonian banks has increased this year.
- Timeliness has increased by 10% while quality index went up by 6% compared to last year.
- The least performer last year, Tallinna Äripank this year mastered the category by being the first by increasing by 36% in timeliness and 33% in quality
- Least performer is Krediidipank who dropped to the end from middle when comparing to last year.

14.2 Reaction times

Lithuanian banks



Higher figures represent better results

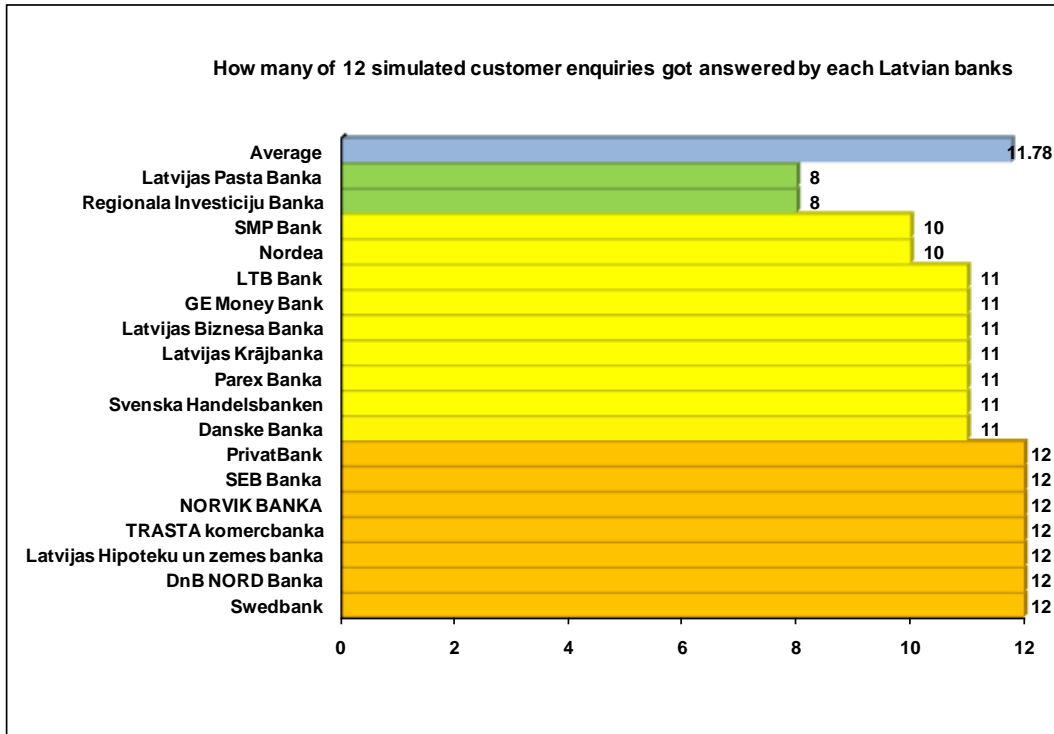
Table 1. Reaction times to simulated client enquiries in Lithuanian banks (hour: min)

Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Answers
Danske Bankas	00:21	16:22	03:30	16:43	23:28	18:24	02:25	24:03	19:22	30:04	06:03	20:22	12
Ukio Bankas	00:59	00:18	00:04	00:47	00:17	00:07	00:07	00:12	00:43	02:30	01:01	00:07	12
Nordea	01:54	00:09	00:02	00:08	01:49	00:08	00:07	00:54	00:21	02:21	02:19	02:08	12
DnB NORD	05:49	44:01	-	21:59	17:16	18:26	01:13	03:11	00:26	03:28	02:21	18:06	11
SEB bankas	02:57	01:10	04:42	18:36	22:24	21:20	21:13	02:07	20:17	01:16	06:17	-	11
Handelsbanken	01:43	16:19	00:05	22:15	23:21	-	02:09	00:59	18:17	22:14	58:29	17:45	11
Swedbank	-	19:54	22:18	41:50	42:26	22:35	23:16	-	20:51	00:01	00:28	01:12	10
PAREX BANKAS	00:10	00:17	01:16	01:07	01:14	00:44	00:08	00:07	-	00:22	-	00:31	10
Bankas SNORAS	04:55	-	-	02:50	01:26	01:47	02:43	01:17	00:36	02:27	-	02:00	9
Siauliu Bankas	03:54	00:15	03:34	00:53	02:09	01:39	00:43	-	-	-	06:34	02:14	9
FINASTA	00:26	-	24:56	00:28	-	18:56	00:55	00:49	00:28	-	02:23	-	8
Medicinos bankas	00:25	-	-	16:48	00:57	-	18:47	-	-	-	-	18:16	5
Average	02:08	10:58	06:43	12:02	12:26	10:24	06:08	03:44	09:02	07:11	09:32	08:16	10.89

Commentary

- Ukio bankas and Nordea did well in reaction time test, Siauliu bankas also responded fast but three e-mails were unanswered.
- Danske bankas and Handelsbanken performed poor in this test answers as most of answers were received only next day, even if the e-mail was sent in the morning.

Latvian banks



Higher figures represent better results

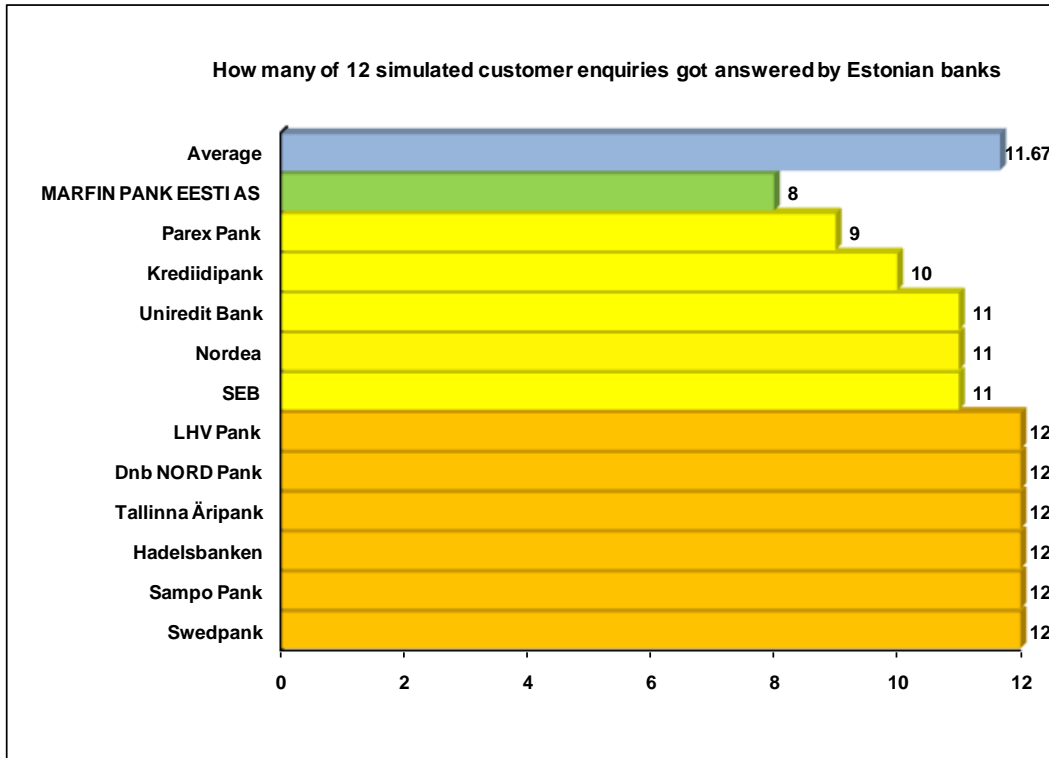
Table 2. Reaction times to simulated client enquiries in Latvian banks (hour: min)

Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Answers
Swedbank	01:15	00:10	00:08	01:01	04:15	05:18	00:16	00:30	00:20	03:58	46:13	03:17	12
DnB NORD Banka	01:18	18:56	00:29	03:29	01:02	00:48	00:19	00:55	00:18	01:24	44:43	04:34	12
Danske Banka	00:10	00:07	00:16	00:15	00:53	00:55	00:16	-	00:06	00:12	20:02	00:35	11
Regionala Investiciju Banka	20:52	00:01	00:15	-	01:13	-	00:25	00:28	-	-	43:54	01:57	8
Handelsbanken	00:53	18:43	00:27	01:12	01:37	01:25	00:33	-	17:10	02:09	44:54	05:04	11
Parex Banka	00:12	00:22	08:12	04:08	03:01	01:20	06:44	20:53	-	04:50	22:39	02:33	11
Latvijas Hipoteku	00:13	00:15	00:08	00:14	00:09	00:26	00:18	00:12	00:15	00:16	45:17	01:14	12
TRASTA	00:05	00:17	00:46	02:10	00:35	01:16	00:26	00:15	00:41	00:21	44:00	06:12	12
Latvijas Pasta	01:39	00:35	00:18	-	03:29	-	-	00:13	01:25	07:02	-	01:15	8
NORVIK BANKA	00:16	00:13	00:46	00:17	00:16	00:18	00:29	00:21	24:38	29:36	44:02	26:31	12
Nordea	23:28	18:28	03:43	-	-	06:47	07:34	26:07	24:31	28:19	24:47	25:21	10
Latvijas Krajbanka	01:30	-	06:30	03:55	00:50	04:31	04:55	02:57	24:41	05:32	25:49	24:37	11
SEB Banka	00:11	01:06	00:12	00:03	00:11	05:10	00:13	00:18	25:38	00:13	24:32	24:36	12
Latvijas Biznesa	00:07	00:03	00:27	00:05	00:25	-	06:21	04:40	25:29	07:13	26:08	25:38	11
GE Money Bank	19:10	00:07	121:22	06:30	02:22	05:08	-	04:09	21:51	06:17	24:54	01:44	11
PrivatBank	00:39	04:05	00:17	00:29	01:31	00:57	00:18	00:34	00:45	00:09	00:15	00:39	12
LTB Bank	00:12	00:03	00:21	-	08:23	01:37	00:24	00:24	24:31	00:36	00:07	25:19	11
SMP Bank	01:17	00:23	00:08	00:33	00:15	-	-	167:39	25:47	145:57	24:28	24:14	10
Average	05:07	06:13	11:24	08:01	08:21	11:59	12:20	24:51	25:32	26:53	42:49	25:57	10.78

Commentary

- Latvijas Krajbanka, PrivatBank and GE Money Bank each gave a response that contained a link to the public website which answered the question; however, the question was not answered right in the e-mail (at least some numbers could have been provided).
- Privat Bank, SEB, NORVIK BANKA, TRASTA komercbanka, Latvijas Hipoteku, DnB NORD and Swedbank provided answers to all emails received.
- Latvijas Pasta Banka and Regionala Investiciju Banka performed slow and answered only 8 emails out of 12.

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	00:58	00:28	00:38	01:09	00:05	00:15	02:22	01:42	48:01	66:31	01:55	01:20	12
Sampo Pank	17:56	02:16	16:51	03:51	116:45	116:13	00:24	02:34	04:36	114:14	18:50	01:30	12
Handelsbanken	00:25	02:06	16:54	00:37	18:40	18:26	00:31	01:17	01:13	00:22	42:46	42:00	12
Tallinna äripank	00:11	00:15	00:15	00:32	00:15	00:31	01:47	00:48	01:14	00:39	00:12	01:12	12
Dnb NORD Pank	00:37	00:07	42:10	02:26	00:18	00:24	00:33	03:06	00:40	72:58	00:06	00:35	12
LHV Pank	00:25	01:13	00:26	02:17	00:48	00:47	01:34	01:35	02:24	01:57	01:51	00:46	12
SEB	00:27	00:57	17:39	06:07	-	19:44	02:27	05:34	21:33	21:25	19:58	23:10	11
Nordea	00:13	01:46	00:11	-	00:07	00:07	00:35	00:31	01:58	02:37	21:29	00:16	11
Uniredit Bank	01:18	00:58	02:13	04:35	00:57	01:23	01:09	01:09	02:18	00:26	00:16	-	11
Krediidipank	00:23	01:02	00:29	02:14	01:19	00:42	18:25	71:04	67:44	00:39	-	-	10
Parex Pank	01:14	00:13	18:19	00:17	00:13	00:44	00:06	00:31	00:16	-	-	-	9
MARFIN PANK	01:10	-	-	00:13	00:33	00:14	00:27	03:39	-	00:04	-	00:09	8
Average	03:47	04:56	15:40	10:01	21:40	23:20	15:15	21:57	30:39	43:29	37:08	35:53	11.67

Commentary

- LHV, DnB Nord, Swedbank, Sampo Bank, Handelsbanken and Tallina Aripank all have excellent customer service. They answered all 12 emails
- Swedbank answered question number 5 within 5 minutes, while Nordea answered two questions within 7 minutes.
- MARFIN BANK only responded to 8 emails out of 12

Quality of answered emails

Lithuanian banks

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

Bank \ Email	1	2	3	4	5	6	7	8	9	10	11	12	Average
Swedbank	2	2	2	2	2	2	2	2	2	2	1	2	1.92
Bankas SNORAS	2	0	0	2	2	2	2	-	-	-	0	2	1.33
DnB NORD	2	2	0	1	2	2	2	2	2	2	2	2	1.75
SEB bankas	2	2	2	2	2	2	2	2	2	2	1	1	1.83
Medicinos bankas	1	0	-	2	1	0	2	0	0	0	0	1	0.64
FINASTA	2	2	2	2	0	2	2	2	2	0	2	-	1.64
PAREX BANKAS	2	2	2	2	2	-	2	2	2	2	0	2	1.82
Danske Bankas	-	2	2	2	2	2	0	-	2	2	1	1	1.60
Siauliu Bankas	1	2	1	2	2	2	1	0	-	0	-	1	1.20
Ukio Bankas	1	-	-	2	2	1	1	2	2	2	-	2	1.67
Nordea	2	2	2	2	1	2	1	-	-	-	1	1	1.56
Handelsbanken	2	-	1	2	-	2	0	2	2	-	2	-	1.63

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
Bankas SNORAS	1	0	0	1	1	1	1	-	-	-	0	1	0.67
DnB NORD	1	1	0	1	1	1	1	1	1	1	1	1	0.92
SEB bankas	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Medicinos bankas	1	0	-	1	1	0	1	0	0	0	0	1	0.45
FINASTA	1	1	1	1	0	1	1	1	1	0	1	-	0.82
PAREX BANKAS	1	1	1	1	1	-	1	1	1	1	0	1	0.91
Danske Bankas	-	1	1	1	1	1	1	-	1	1	1	1	1.00
Siauliu Bankas	1	1	1	1	1	1	1	0	-	0	-	1	0.80
Ukio Bankas	1	-	-	1	1	1	1	1	1	1	-	1	1.00
Nordea	0	0	0	1	1	1	1	-	-	-	1	1	0.67
Handelsbanken	1	-	1	1	-	1	1	1	1	-	1	-	1.00

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
Bankas SNORAS	1	0	0	1	1	1	1	-	-	-	0	1	0.67
DnB NORD	1	1	0	1	1	1	1	1	1	1	1	1	0.92
SEB bankas	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Medicinos bankas	1	0	-	1	1	0	1	0	0	0	0	1	0.45
FINASTA	1	1	1	1	0	1	1	1	1	0	1	-	0.82
PAREX BANKAS	1	1	1	1	1	-	1	1	1	1	0	1	0.91
Danske Bankas	-	1	1	1	1	1	1	-	1	1	1	1	1.00
Siauliu Bankas	1	0	1	1	1	1	1	0	-	0	-	1	0.70
Ukio Bankas	1	-	-	1	1	1	1	1	1	1	-	1	1.00
Nordea	1	1	1	1	1	1	1	-	-	-	1	1	1.00
Handelsbanken	1	-	1	1	-	1	1	1	1	-	1	-	1.00

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
Bankas SNORAS	1	0	0	1	1	1	1	-	-	-	0	1	0.67
DnB NORD	1	1	0	1	1	1	1	1	1	1	1	1	0.92
SEB bankas	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Medicinos bankas	1	0	-	1	1	0	1	0	0	0	0	1	0.45
FINASTA	1	1	1	1	0	1	1	1	1	0	1	-	0.82
PAREX BANKAS	1	1	1	1	1	-	1	1	1	1	0	1	0.91
Danske Bankas	-	1	1	1	1	1	1	-	1	1	1	1	1.00
Siauliu Bankas	1	0	0	1	0	1	1	0	-	0	-	1	0.50
Ukio Bankas	1	-	-	1	1	1	1	1	1	1	-	1	1.00
Nordea	0	1	1	1	1	1	1	-	-	-	1	1	0.89
Handelsbanken	1	-	1	1	-	1	1	1	1	-	1	-	1.00

Commentary

- Nordea's replies were well-styled and informative. In one email they wrote 3 different tariffs for transfers and customer might not know which tariff is accounted for him (bronze, silver or gold).
- Ukio bankas more often than other banks just gives the link to the desired information instead of answering it directly.
- Danske bankas replies were good and added links for further information.
- Handelsbanken replies were short and straight to the answer.
- Siauliu bankas text was in blue and grammatical mistakes were found.

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
Swedbank	2	2	2	2	2	2	2	2	2	1	2	2	1.92
DnB NORD Banka	2	2	2	2	2	2	2	2	-	1	1	1	1.73
Danske Banka	0	2	0	2	2	2	2	2	0	1	2	1	1.33
Regionāla Investīciju	0	2	0	0	1	0	1	2	2	1	1	1	0.92
Svenska Handelsbanken	0	2	2	0	2	0	0	2	1	0	2	2	1.08
Parex Banka	2	2	2	2	2	2	2	2	2	2	2	2	2.00
Latvijas Hipoteku	2	2	2	2	2	2	2	2	2	2	2	2	2.00
TRASTA komercbanka	0	2	2	2	2	2	1	2	2	1	2	2	1.67
Latvijas Pasta Banka	2	2	2	2	2	0	0	-	1	2	0	1	1.27
NORVIK BANKA	2	2	2	0	2	0	2	-	2	2	2	2	1.64
Nordea	2	2	2	0	0	2	2	2	-	2	0	2	1.45
Latvijas Krājbanka	2	-	1	0	2	2	2	2	2	2	2	2	1.73
SEB Banka	2	2	2	1	2	-	2	2	2	2	2	2	1.91
Latvijas Biznesa Banka	2	2	1	2	2	0	-	2	2	2	2	2	1.73
GE Money Bank	2	2	2	-	2	2	0	2	2	2	1	2	1.73
PrivatBank	2	2	2	-	-	0	1	2	2	2	2	1	1.60
LTB Bank	2	2	2	0	2	-	-	2	2	2	2	2	1.80
SMP Bank	2	2	2	-	2	-	0	1	-	-	2	2	1.63

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
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
DnB NORD Banka	1	1	1	1	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	0	1	0	1	1	1	1	1	1	0.83
Svenska Handelsbanken	1	1	1	1	1	1	1	1	1	1	0	0	0.83
Parex Banka	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Latvijas Hipoteku un zemes banka	0	0	1	0	0	0	0	0	0	0	0	0	0.08
TRASTA komercbanka	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Latvijas Pasta Banka	1	0	1	0	1	0	1	-	1	1	0	1	0.64
NORVIK BANKA	1	1	1	1	1	1	1	-	1	1	1	1	1.00
Nordea	1	1	0	0	0	1	1	1	-	1	1	1	0.73
Latvijas Krājbanka	1	-	1	1	1	1	1	1	1	1	1	1	1.00
SEB Banka	1	1	1	1	1	-	1	1	1	1	1	1	1.00
Latvijas Biznesa Banka	0	1	1	1	1	0	-	1	1	1	1	1	0.82
GE Money Bank	1	1	1	-	1	1	0	1	1	1	1	1	0.91
PrivatBank	1	1	1	-	-	1	1	1	1	1	1	1	1.00
LTB Bank	1	0	1	0	1	-	-	1	1	0	0	1	0.60
SMP Bank	1	1	1	-	1	-	0	1	-	-	1	1	0.88

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
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
DnB NORD Banka	1	1	1	1	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	0	1	0	0	1	0	1	1	1	1	0	1	0.58
Svenska Handelsbanken	0	0	0	0	0	0	0	0	1	0	1	1	0.25
Parex Banka	1	1	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	0	1	0.92
TRASTA komercbanka	1	1	1	1	1	1	1	1	1	1	0	1	0.92
Latvijas Pasta Banka	0	0	0	1	0	1	1	-	0	1	0	1	0.45
NORVIK BANKA	1	1	1	1	1	1	1	-	1	1	1	1	1.00
Nordea	1	1	1	0	0	1	1	1	-	1	1	1	0.82
Latvijas Krājbanka	1	-	1	1	1	1	1	1	1	1	1	1	1.00
SEB Banka	1	1	1	1	1	-	1	1	1	1	1	1	1.00
Latvijas Biznesa Banka	1	1	1	1	1	0	-	1	1	1	1	1	0.91
GE Money Bank	1	1	1	-	1	1	0	1	1	1	1	1	0.91
PrivatBank	1	1	1	-	-	1	1	1	1	1	1	1	1.00
LTB Bank	1	1	1	0	1	-	-	1	1	1	0	1	0.80
SMP Bank	1	1	1	-	1	-	0	1	-	-	1	1	0.88

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
Swedbank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
DnB NORD Banka	1	1	1	1	1	1	1	1	-	1	1	1	1.00
Danske Banka	1	1	1	1	1	1	1	1	0	1	1	1	0.92
Regionala Investiciju Banka	1	1	1	0	1	0	1	1	1	1	1	1	0.83
Svenska Handelsbanken	1	0	1	1	1	1	1	1	1	1	1	1	0.92
Parex Banka	1	1	1	1	1	0	1	1	1	1	1	1	0.92
Latvijas Hipoteku un zemes banka	1	1	1	1	1	1	1	1	1	1	1	1	1.00
TRASTA komercbanka	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Latvijas Pasta Banka	1	1	1	1	1	1	1	-	1	1	1	1	1.00
NORVIK BANKA	1	1	1	1	1	1	1	-	1	1	1	1	1.00
Nordea	1	0	1	0	0	1	1	1	-	1	1	1	0.73
Latvijas Krājbanka	1	-	1	1	1	1	1	1	1	1	1	1	1.00
SEB Banka	1	1	1	1	1	-	1	1	1	1	1	1	1.00
Latvijas Biznesa Banka	1	1	1	1	1	0	-	1	1	0	1	1	0.82
GE Money Bank	1	1	1	-	1	1	0	1	1	1	1	1	0.91
PrivatBank	1	1	1	-	-	1	1	1	1	1	1	1	1.00
LTB Bank	1	1	1	0	1	-	-	0	1	1	1	1	0.80
SMP Bank	1	1	1	-	1	-	0	1	-	-	1	1	0.88

Commentary

- The best performer with respect to the quality of answered emails is DnB NORD Banka. The bank receives 43% 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.
- The second best performer in this category is TRASTA Komerbanka with 38%. All emails were answered politely, grammatically correctly and contact information was provided. Swedbank and Danske Banka lag behind TRASTA Komerbanka by only 1% and receive 37% in this category. In those emails which did not provide full answer to the question, Danske Banka explained that the question cannot be answered given provided information and client has to provide more information. All emails answered by Parex Banka were fully accurate, polite, with full contact information and no grammatical mistakes.
- Latvijas Pasta Banka receives 31% in quality category. Although there were no grammar mistakes detected, sometimes answers were not polite and no contact information was present. Moreover, often emails were answered automatically with request to call the bank, i.e. no answer to the asked question was provided.
- Svenska Handelsbanken received 24% out of 50%. In all emails contact information was provided. However, emails were not always polite, meaning that email ending was in English, not in Latvian, therefore, it could not be treated as a polite ending by Latvian customer. Moreover, there was grammar mistake detected in one of the emails, but this mistake seems to be simple typing mistake.
- The worst performer in quality category is Regionāla Investīciju Banka. All answered emails were polite, contact information was provided and no grammar mistakes detected. In some emails Regionāla Investīciju Banka was asking for more details to answer the question. However, the main reason for receiving only 18% is the fact that 6 emails were not answered (3 of which were bounced).

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
Swedpank	1	2	1	1	2	2	2	2	2	2	2	2	1.75
Sampo Pank	2	2	2	1	2	2	2	2	2	2	1	2	1.83
Krediidipank	2	2	1	2	2	2	1	2	1	0	0	0	1.25
SEB	2	2	2	1	-	2	2	2	2	1	2	2	1.82
Nordea	2	2	2	-	1	0	2	2	1	0	0	2	1.27
Parex Pank	2	2	2	2	2	2	1	2	1	-	-	-	1.78
MARFIN PANK EESTI AS	2	-	-	2	2	2	2	2	-	2	-	2	2.00
Hadelsbanken	2	2	1	2	1	1	0	2	2	2	2	2	1.58
Tallinna Äripank	2	2	2	1	1	0	2	2	2	2	2	1	1.58
Dnb NORD Pank	2	2	1	2	2	2	2	2	2	2	2	2	1.92
Uniredit Bank	2	2	1	2	2	0	1	2	2	2	2	-	1.64
LHV Pank	2	2	2	2	0	0	1	2	2	2	1	2	1.50

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
Swedpank	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	-	-	1.00
SEB	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
Parex Pank	1	1	1	1	1	1	1	1	1	-	-	-	1.00
MARFIN PANK EESTI AS	1	-	-	1	1	1	1	1	-	1	-	1	1.00
Hadelsbanken	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Tallinna Äripank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Dnb NORD Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Uniredit Bank	1	1	1	1	1	1	1	1	1	1	1	-	1.00
LHV Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00

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
Swedpank	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	-	-	1.00
SEB	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
Parex Pank	1	1	1	1	1	1	1	1	1	-	-	-	1.00
MARFIN PANK EESTI AS	1	-	-	1	1	1	1	1	-	1	-	1	1.00
Hadelsbanken	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Tallinna Äripank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Dnb NORD Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Uniredit Bank	1	1	1	1	1	1	0	1	1	1	1	-	0.91
LHV Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00

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
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	-	-	1.00
SEB	1	1	1	1	-	1	1	0	0	1	1	1	0.82
Nordea	1	1	1	-	1	1	1	1	1	0	1	1	0.91
Parex Pank	1	1	1	1	1	1	1	1	1	-	-	-	1.00
MARFIN PANK EESTI AS	1	-	-	1	1	1	1	1	-	1	-	1	1.00
Hadelsbanken	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Tallinna Äripank	1	1	1	1	1	1	1	0	1	1	1	1	0.92
Dnb NORD Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00
Uniredit Bank	1	1	1	1	1	1	1	0	1	1	1	-	0.91
LHV Pank	1	1	1	1	1	1	1	1	1	1	1	1	1.00

Commentary

- Swedbank, Sampo Pank, Parex, Marfin Bank, Hadelsbanken, DnB Nord, LHV and Krediidipank provide very thorough and polite email service.
- SEB and Swedbank always provide an automatic email then follow with response.
- Majority of banks have set standards of politeness within email.
- Nordea, Tallina Aripank, SEB and UniCredit Bank have emails containing grammar mistakes.

15. 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

2 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 globalbranches.

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.

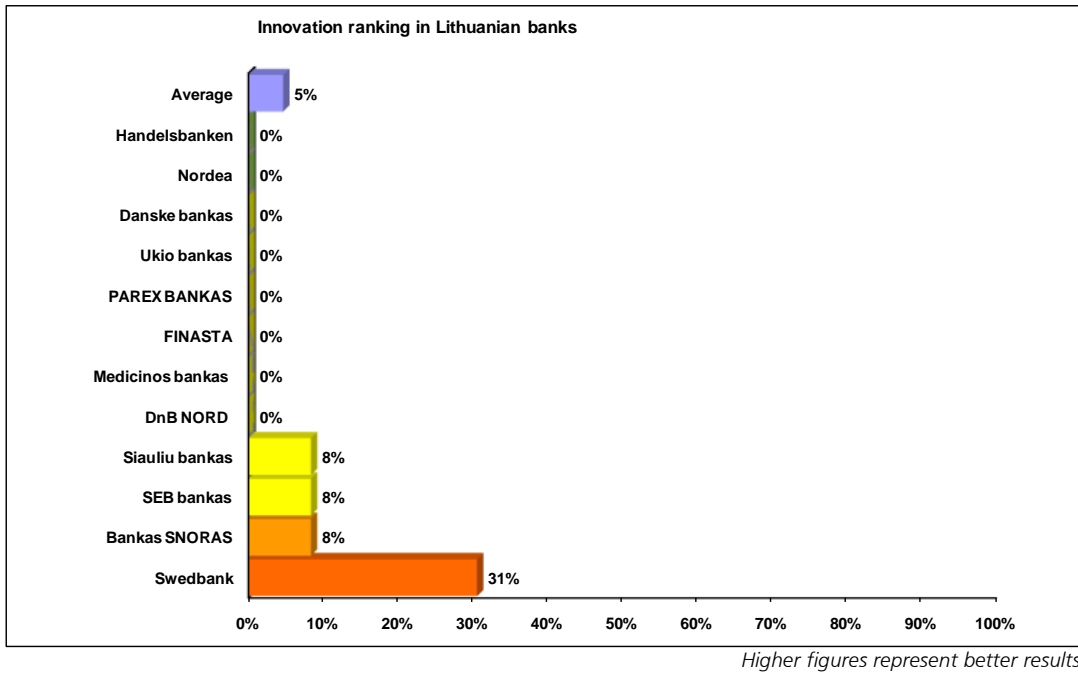
Presentation of the results

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.

15.1 Innovation Index

Lithuanian banks



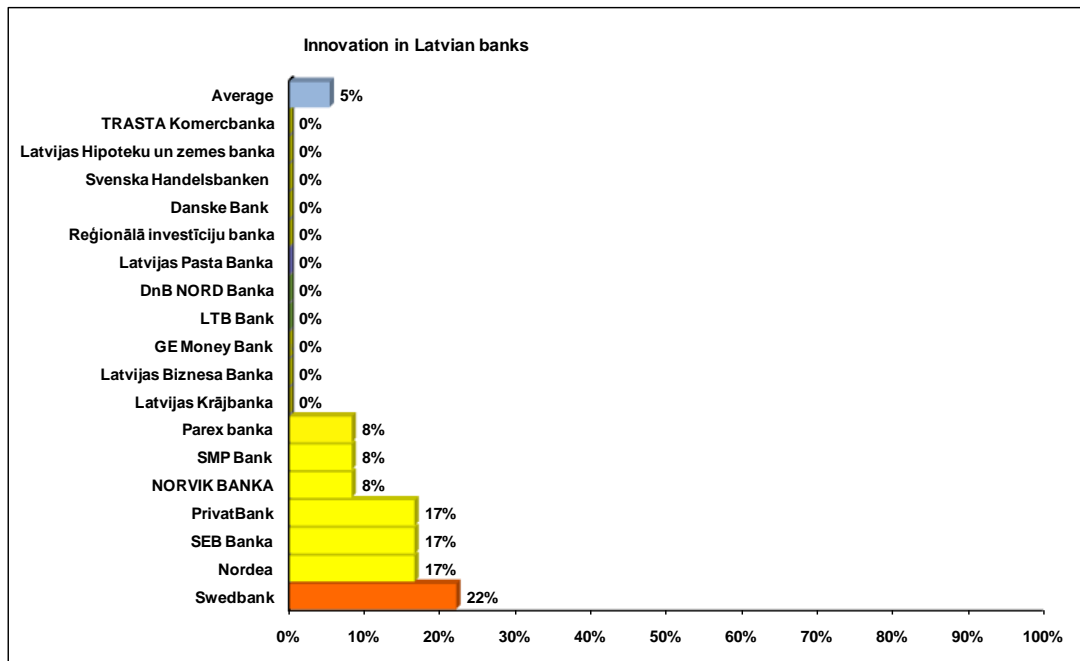
Commentary

- Lithuanian banks only met 5% average of the innovation criteria.
- Swedbank is the best performer in this category, offering financial tracking tools for its costumers and having a presence in social media.
- 4 out of 12 banks in Lithuania have a presence in social media sites, and run the campaign pages to interact with current clients and attract other potential costumers.
- None of the banks use live chat support.

Detailed testing results

Criteria	Swedbank	Bankas SNORAS	DnB NORD	SEB bankas	Medicinos bankas	FINASTA	PAREX BANKAS	Danske Bankas	Nordea	Handelsbanken	Ukio Bankas	Siauliu Bankas
Financial tracking tools												
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	-	-	-	-	-	-	-	-	-	-	-	-
Social media usage												
Official Facebook account/group representing the bank	+	+	-	+	-	-	-	-	-	-	-	+
Facebook account actively maintained	-	-	-	-	-	-	-	-	-	-	-	-
Official Twitter account representing the bank	-	-	-	-	-	-	-	-	-	-	-	-
Twitter account actively maintained	-	-	-	-	-	-	-	-	-	-	-	-
Online Support												
Support Livechat text functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-	-
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-	-

Latvian banks



Higher figures represent better results

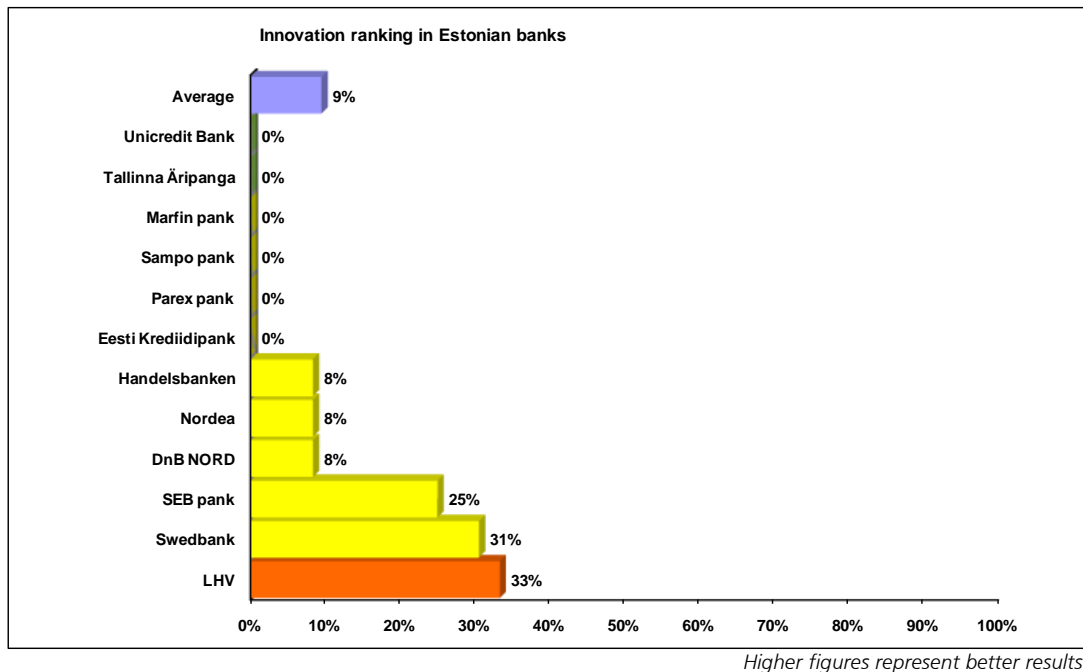
Commentary

- In Latvia, 7 out of 18 banks are using innovative solutions to be closer to customer's need.
- 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
- SEB Banka and Nordea have official Twitter accounts where they expand the customer care and are active in attracting new clients.
- PrivatBank is the only bank offering Live Support chat and responding within 30 minutes of asked question.

Detailed testing results

Criteria	Swedbank	DnB NORDB Banka	Danske Banka	Regionala Investiciju Banka	Svenska Handelsbanken	Parex Banka	Latvijas Hipoteku un zemes banka	TRASTA komercbanka	Latvijas Pasta Banka	NORVIK BANKA	Nordea	Latvijas Krājbanka	SEB Banka	Latvijas Biznesa Banka	GE Money Bank	PrivatBank	LTB Bank	SMP Bank
Financial tracking tools																		
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social media usage																		
Official Facebook account/group representing the bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Facebook account actively maintained	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Official Twitter account representing the bank	-	-	-	-	-	+	-	-	-	+	+	-	+	-	-	-	-	+
Twitter account actively maintained	-	-	-	-	-	-	-	-	-	-	+	-	+	-	-	-	-	-
Online Support																		
Support Livechat text functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	+
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Estonian banks



Commentary

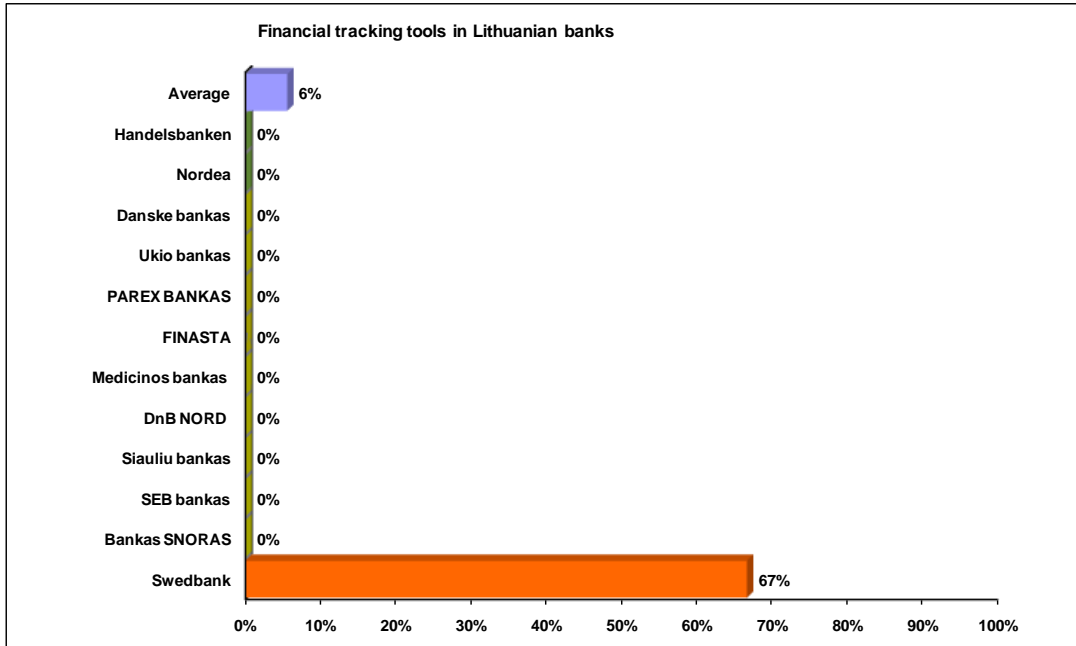
- Estonian banks are doing slightly better with 9% compliance on average, with LHV leading at 33% and followed by Swedbank at 31% and SEB at 25%.
- LHV is the best performer in this subcategory having the presence in both social media channels (Twitter and Facebook) and providing live support chat functionality in the public website.
- Swedbank is the only bank that offers financial tracking tools for its clients. Swedbank also is active online using twitter for mass media communication and attracting new clients.
- SEB pank has a verified presence in both Twitter and Facebook.
- Handelsbanken, DnB NORD and Nordea banks have official verified Twitter accounts.
- UniCredit Bank, Tallina Aripanga, Marfin pank, Sampo pank and Krediidipank are not using any of the innovation solutions for their costumers.

Detailed testing results

Criteria	Swedbank	Sampo Bank	Krediidipank	SEB	Nordea	Parex Bank	MARFIN BANK	Handelsbanken	Tallinna riipank	DnB NOR Bank	Uniredit Bank	LHV
Financial tracking tools												
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	-	-	-	-	-	-	-	-	-	-	-	-
Social media usage												
Official Facebook account/group representing the bank	+	-	-	+	-	-	-	-	-	-	-	-
Facebook account actively maintained	+	-	-	+	-	-	-	-	-	-	-	-
Official Twitter account representing the bank	+	-	-	+	+	-	-	+	-	+	-	+
Twitter account actively maintained	-	-	-	-	-	-	-	-	-	-	-	-
Online Support												
Support Livechat text functionality in public website	+	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat	-	-	-	-	-	-	-	-	-	-	-	-
Support Livechat voice functionality in public website	-	-	-	-	-	-	-	-	-	-	-	-
Answering through Livechat voice	-	-	-	-	-	-	-	-	-	-	-	-

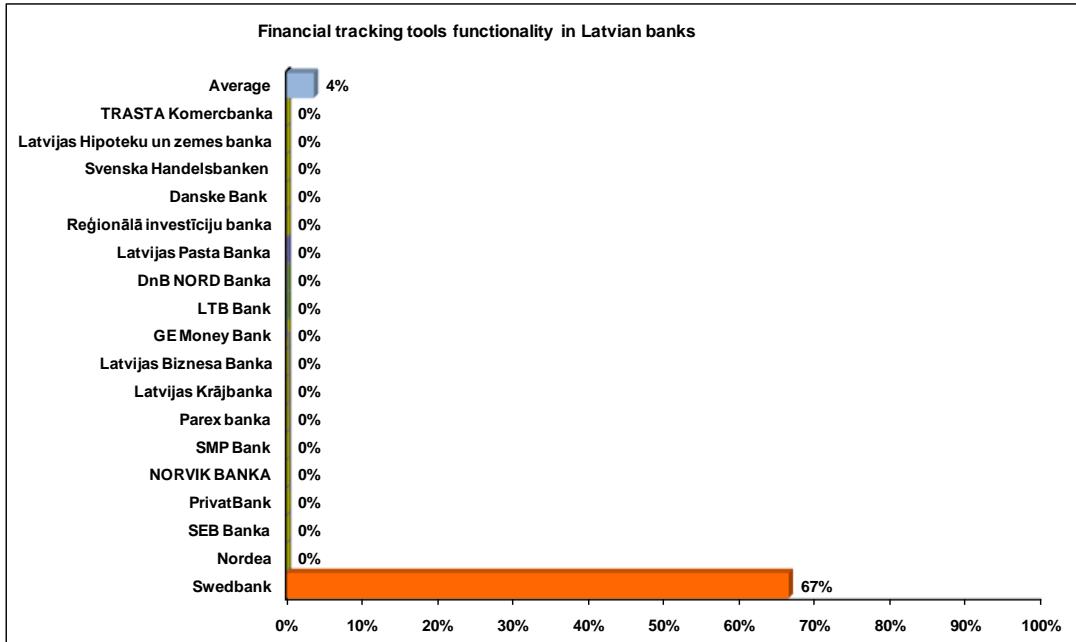
15.2 Financial Tracking Tools Index

Lithuanian banks



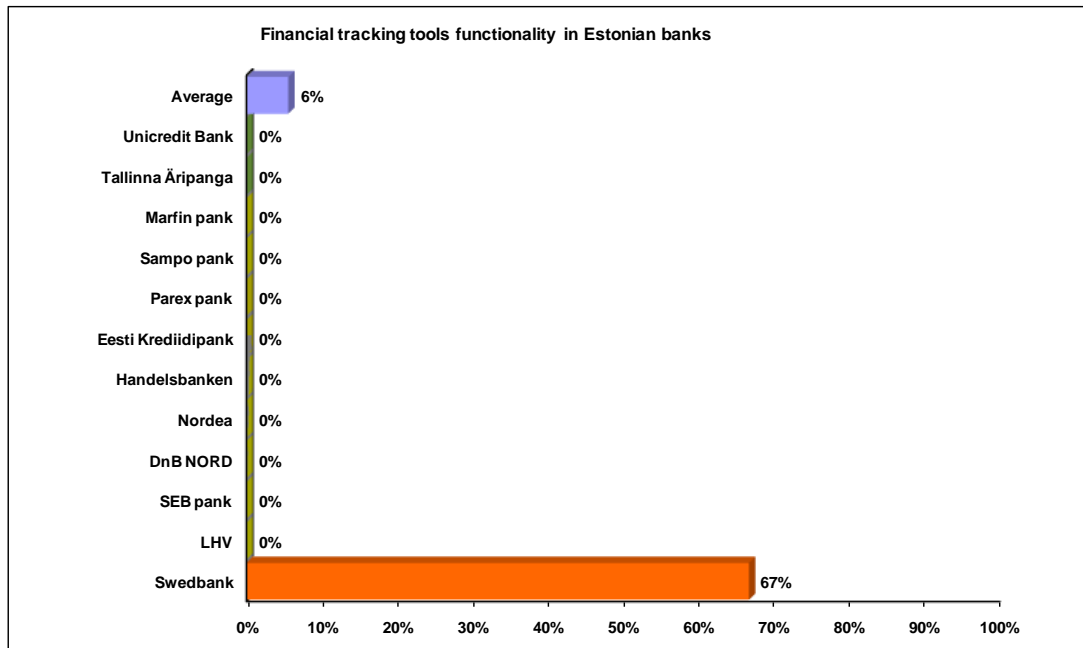
Higher figures represent better results

Latvian banks



Higher figures represent better results

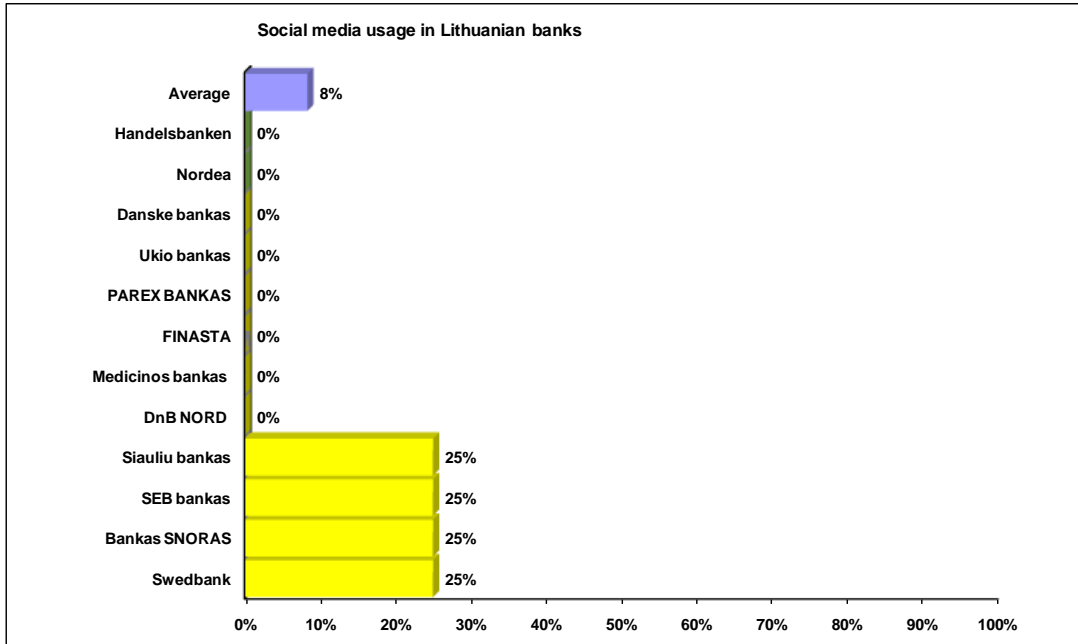
Estonian banks



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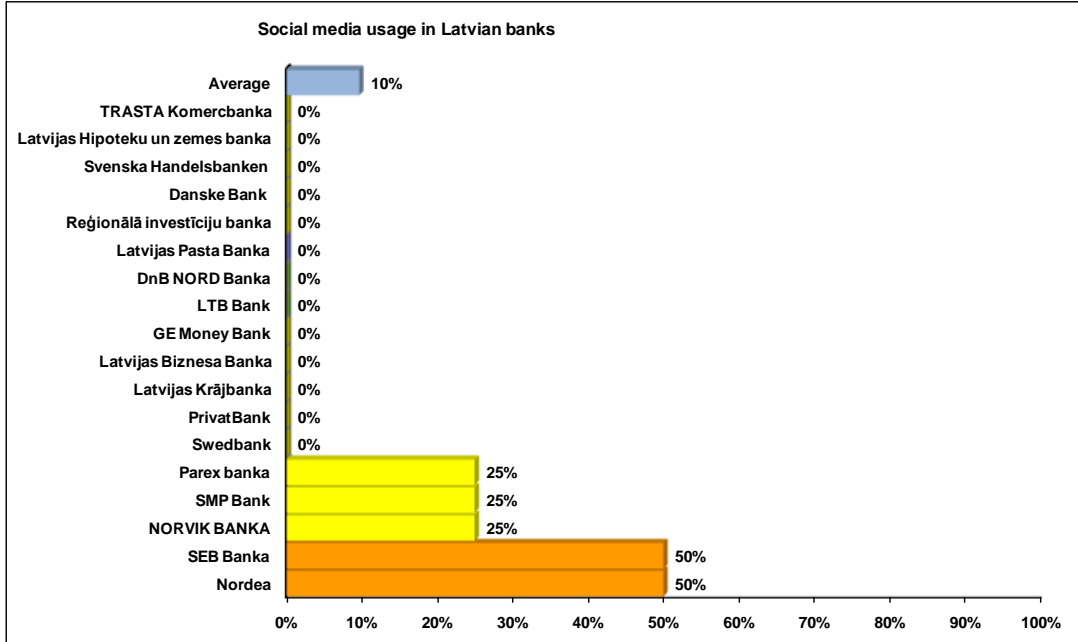
15.3 Social Media Usage Index

Lithuanian banks



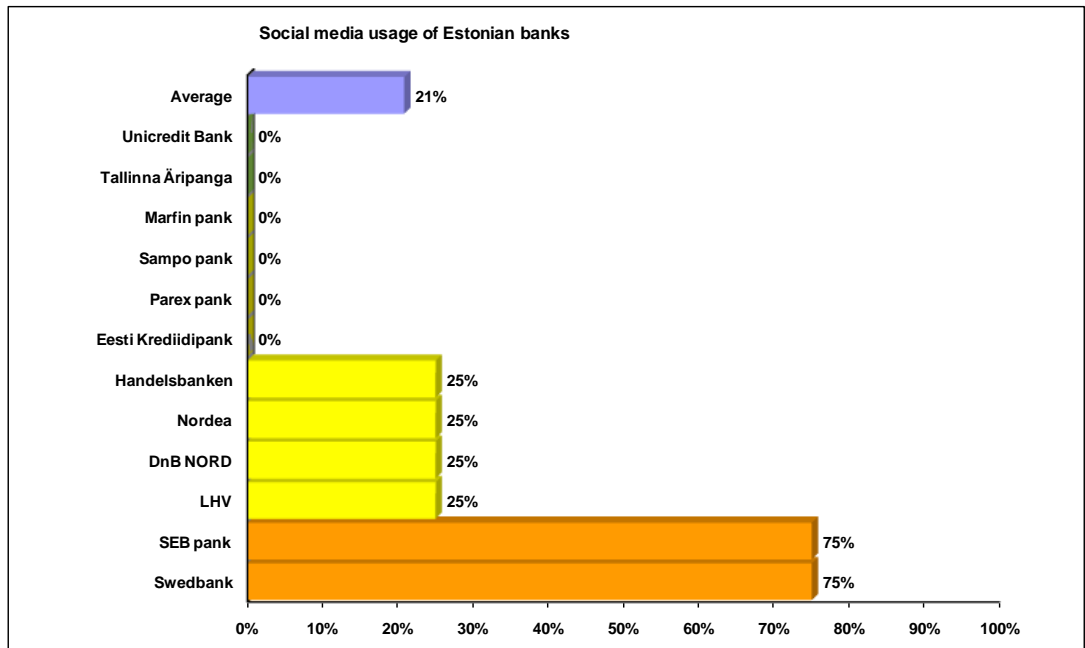
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Latvian banks



Higher figures represent better results

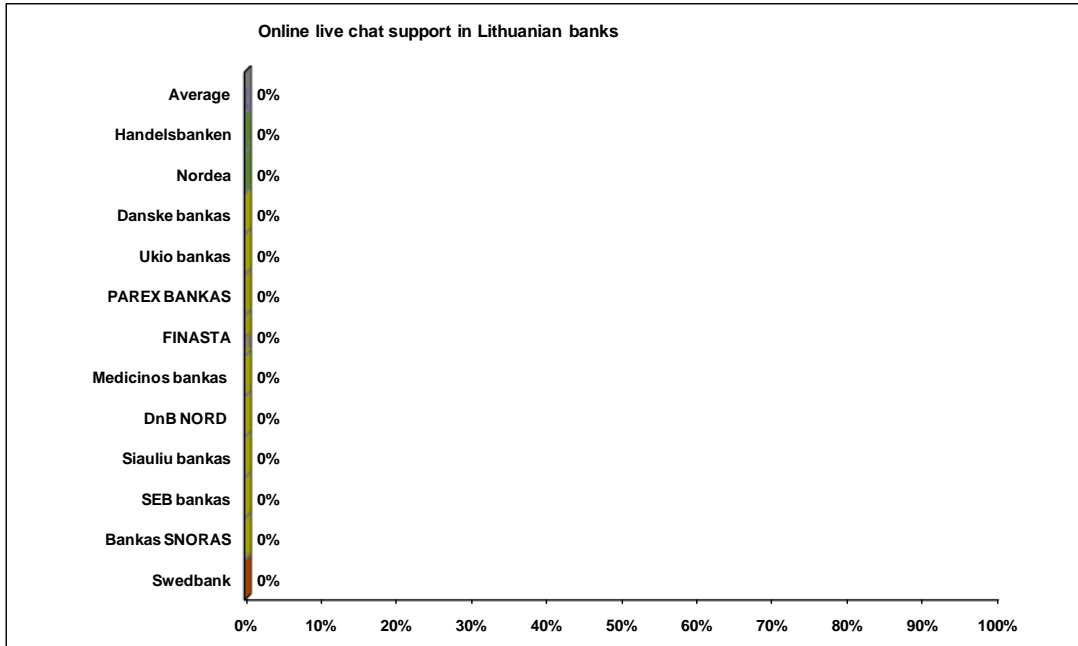
Estonian banks



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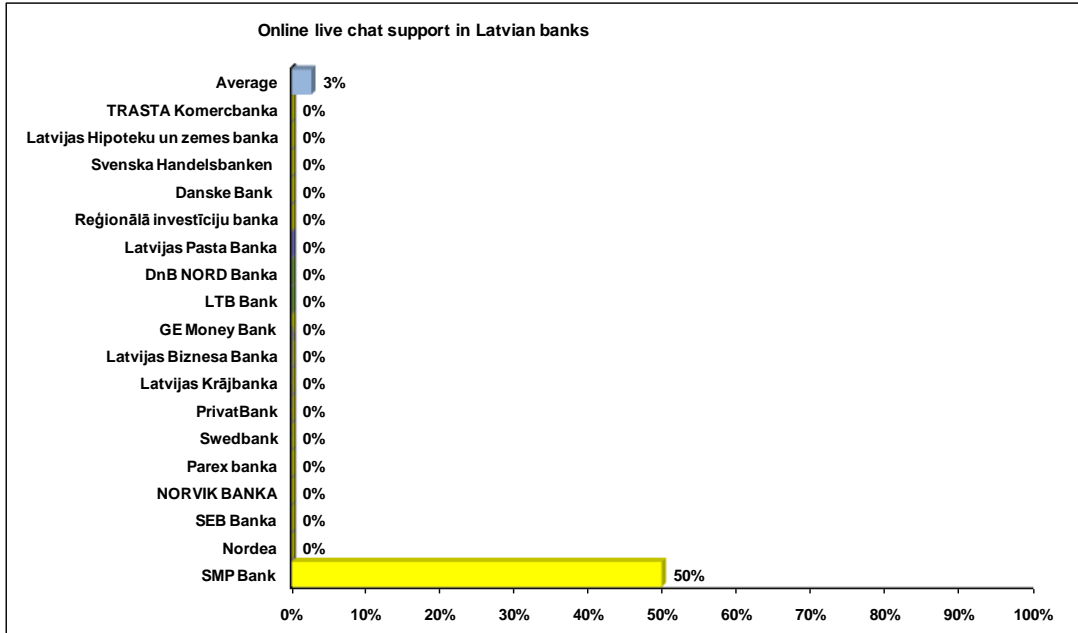
15.4 Online Support Index

Lithuanian banks



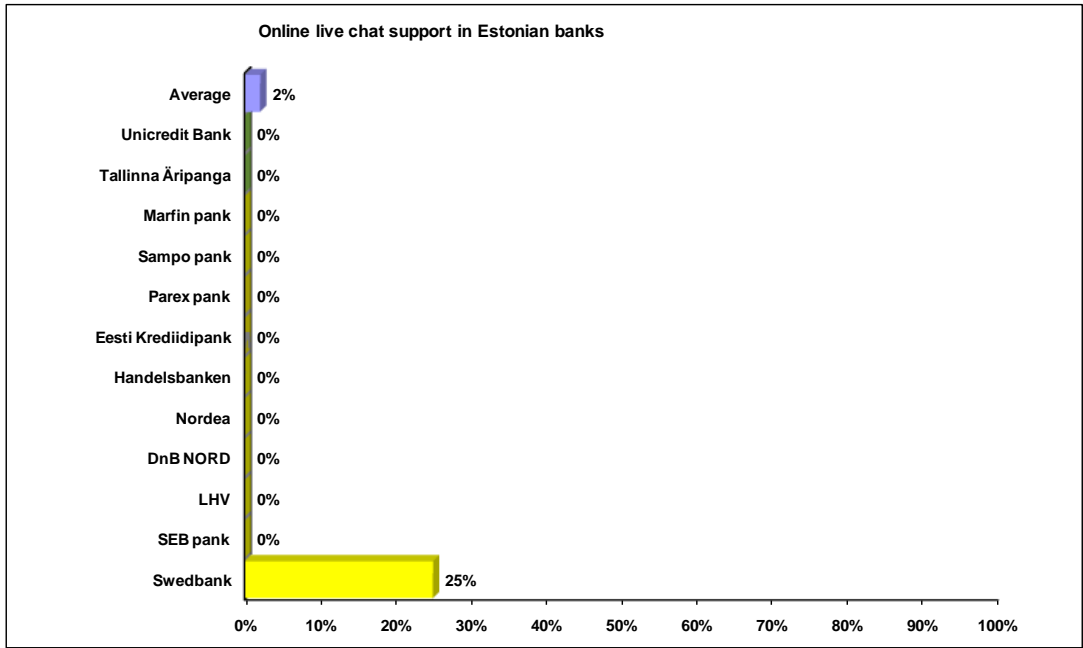
Higher figures represent better results

Latvian banks



Higher figures represent better results

Estonian banks



Higher figures represent better results

About the Authors

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

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

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

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