# Looking to Save Time? FWA's 14 Mobile Banking Apps

fwa.org/spotlight/looking-to-save-time-fwas-top-6-mobile-banking-apps/

Women today, especially those in financial services, are busier than ever with jam-packed schedules. One way to spare a few precious minutes is by turning to new apps to help you check your personal and even business bank accounts, anytime, anywhere.

Mobile banking, a relatively new term, can be defined as using a mobile phone to access your bank account, credit card account, or other financial account. This on-the-go banking solution can be used by accessing your bank's Web page on your smartphone, via text messaging, or through downloading an application through your mobile device.



According to Juniper Research, 800 million people are now using <u>mobile banking services</u>. If you break this down, that equates to nearly 32 percent of the entire adult population around the world leveraging this service.

Pretty cool, huh?

With so many options for mobile apps on the market, how can you be sure which one will meet your individual needs? And what if you want to do more – not just banking but perhaps monitoring your insurance, real estate and more?

To help you out, below are some mobile banking and other financial apps offered by companies that support women and the FWA:

## 1. Bank of America -

In an attempt to completely break away from competitors, Bank of America was one of the first to unveil its mobile checking deposit function. It is no longer required for customers to physically travel to their branch in order to deposit funds. Instead, they can just take a picture, tap a button and the monies are entered into their account – a feature now offered by many banks. Customers of Merrill Lynch can learn about their apps here.

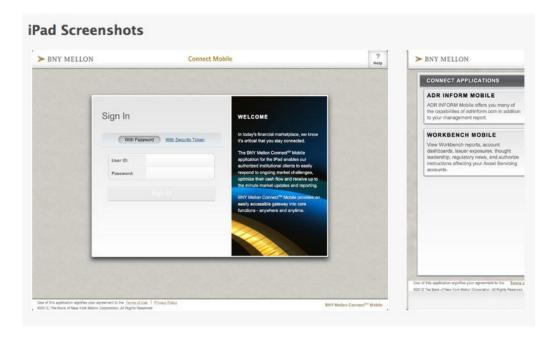
## 2. BMO -

To provide the best experience, BMO Mobile Banking supports touch devices on Apple iOS 5 +, Android 4+ and BlackBerry 10 smartphones. It allows you to view your bank account, credit card, loan, line of credit, mortgage, and investment balances directly from your Account Summary, pay bills and more. Go <u>here</u>.

# 3. BNP Paribas -

BNP says that, via the Easy banking app, you can manage your accounts and cards wherever and whenever it suits you on your smartphone or tablet (iOS or Android) with an internet connection. Go <a href="here">here</a>.

#### 4. BNY Mellon -



BNY Mellon says its Connect<sup>SM</sup> Mobile application for the iPad enables its authorized institutional clients to easily respond to ongoing market challenges, optimize their cash flow and receive up to the minute market updates and reporting. The company says it offered the first mobile app for performance and risk analytics. More here.

## 5. Deloitte -

If taxes are your thing, check out Deloitte's Tax2Go Mobile App <u>here</u>. It offers reports, articles, and alerts that span different areas of tax to address pressing business issues for executives "on the go."

## 6. Goldman Sachs -



For those who are private wealth management clients, Goldman's app offers access to portfolio information, including positions, asset allocation and recent transactions; easy, secure communication with a wealth management team, and quick views into markets through recent news and data. More here.

# 7. Morgan Stanley -

Morgan Stanley clients can use its iPhone<sup>®</sup> app to connect to a full suite of cash management functions, including the ability to pay bills and transfer funds. You can also deposit checks, manage accounts and more. Go here.

8. **MUFG Union Bank** –This bank offers not only a mobile banking app for iphones and ipads for consumer and small businesses, but also the <u>Yuby app</u> to encourage financial literacy. Check it out <u>here</u>.

# 9. New York Life -

Do you have insurance policies you want to keep current? New York Life offers mobile customer service and allows you to view policy and investment information, transfer funds, change future payment and investment allocations, and more from their Webenabled mobile devices. Go <a href="here">here</a>.

## 10. Prudential –

Want to calculate your income for retirement? Prudential's apps allow you to access your workplace retirement accounts and also calculate your income needs for retirement using the iPhone, Blackberry or Android. More <u>here</u>.

## 11. RBC -

RBC's is offering its new Interac e-Transfers for Facebook. It offers the flexibility of banking anywhere, any time on your iPad, iPhone or Android device "with the convenience of sending money to anyone – including your Facebook friends." More here.

## 12. TIAA CREF -

With its free Savings Simplifier iPhone App, "you can up your financial savvy, track your investments, and get tips on ways to save for your retirement – whenever you need it, wherever you are," says the company. Go <u>here</u>.

## 13. **UBS** -

Whether you want to check account and credit card transactions, make payments, or even stay on top of your real estate, you can do this with a variety of apps from UBS. More <u>here</u>.

# 14. Wells Fargo -

Wells Fargo says its apps "give you fast access to account information and use your device's built-in functions to provide a better banking experience." There are no separate fees from Wells Fargo. More <a href="here">here</a>.

In a recent <u>Harris poll</u>, nearly 90% of Americans indicated that a less-than-satisfactory app performance prompted bad feelings toward the brand behind the software.

There's no question users want apps that are reliable, safe, efficient and easy to use no matter which one they ultimately decide to download. Hopefully, these can help you save time and build your financial worth.

