

# Bank of America

## Trends in Digital Banking

With **35.7 million** digital customers, including **25.3 million** mobile users, here's a closer look at how our customers used digital to bank in Q2 2018.



### Latest News

- ✓ Deposit transactions via mobile devices exceeded transactions in financial centers for the first time.
- ✓ Erica®, the first widely available AI-driven virtual assistant in financial services was rolled out nationwide. By the end of Q2, Erica reached nearly 2 million users and completed 3.7 million interactions.
- ✓ Total Zelle® active users at Bank of America neared 4 million.
- ✓ Digital represented 50% of Direct Auto sales, 20% of consumer mortgage applications and 17% of Business Advantage Lending applications.
- ✓ We rolled out a guided experience at first mobile login that allows new customers to sign up for Zelle®, enable fingerprint or FaceID, enroll in alerts, and learn more about services such as mobile check deposit and BankAmeriDeals®.
- ✓ We introduced new mobile functionality that provides customers the ability to apply for a credit card and add it to their digital wallet to use instantly.

### Digital Customer Activity



1.4 billion  
mobile log-ins

↑ 30% year over year



139 million  
bill payments



34 million  
checks deposited via mobile

Representing 25% of total deposits.  
Overall, 76% of total deposits were made via mobile or ATM



774,000  
accounts opened



460,000  
appointments booked

↑ 24% year over year



3.8 million  
BankAmeriDeals redeemed

Saving \$9 million



35 million  
Zelle® P2P transactions

↑ 143% year over year



\$10 billion  
Zelle® P2P transfers

↑ 118% year over year



3.8 million  
Zelle® P2P active users

↑ 88% year over year



Bank of America's mobile banking app is certified by J.D. Power for providing  
**“An Outstanding Mobile Banking Customer Experience”**

To learn more, visit [bankofamerica.com](http://bankofamerica.com)

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J.D. Power 2018 Mobile App Certification Program™ recognition is based on successful completion of an audit and exceeding a customer experience benchmark through a survey of recent servicing interactions.

For more information, visit [jdpower.com](http://jdpower.com)

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