

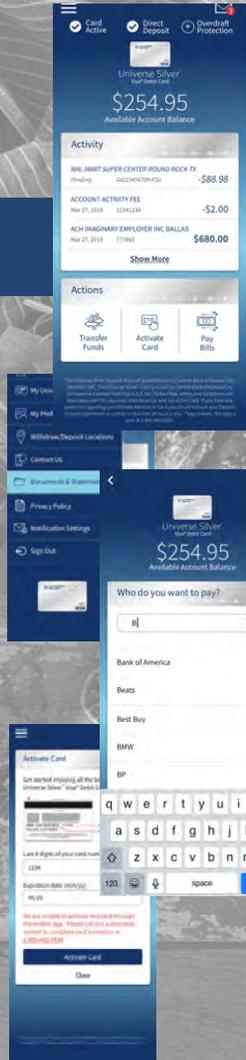


Universe Silver

With a Universe Silver™ Deposit Account and Visa® Debit Card customers can get paid early, pay bills, get funds disbursed from their TitleMax® loans, and get help 24/7/365.

over 150k downloads

4.7/5 average review score



PROS

- ☹ Offers get paid before payday
- ☹ Ability to get loans or lines of credit funds disbursed to card
- ☹ Pay bills and transfer funds
- ☹ Optional overdraft protection
- ☹ Large network of ATM locations, many without fees
- ☹ Customer service 24/7/365
- ☹ Access TitleMax® app from within Universe Silver™ app

CONS

- ☹ No scan to deposit check
- ☹ Understanding the fee schedule is a daunting task
- ☹ Does not offer savings, cashback on purchases, or interest paid
- ☹ Although bill payment is available, does not include scheduling
- ☹ Does not include Apple Wallet/Google Pay
- ☹ Not yet available directly on app stores

IN COMPARISON

- Fresh out of the gate U.S. has the basics covered as professionally as the big players
- With loan disbursement there are very few competitors able to match that
- Quickly established user base
- U.S. is missing several of the perks available from others
- Fees may be a turn-off to customers

“Now I have the convenience of getting funds immediately from my TitleMax® loan, plus I can manage my finances as well”

SUMMARY

Although a brand new launched app, Universe Silver™ already has many of the advantages and conveniences of more mature apps. Number one is its tie-in with TitleMax® enabling borrowing money and having the funds disbursed to this Visa® debit card.



Universe Silver

With a Universe Silver™ Deposit Account and Visa® Debit Card customers can get paid early, pay bills, get funds disbursed from their TitleMax® loans, and get help 24/7/365.

Card Active Direct Deposit Overdraft Protection

Universe Silver Visa® Debit Card

\$254.95
Available Account Balance

Activity

WAL-MART SUPER CENTER ROUND ROCK TX	
Pending GA123456789-P2a	-\$88.98
ACCOUNT ACTIVITY FEE	
Mar 27, 2019 12341234	-\$2.00
ACH IMAGINARY EMPLOYER INC DALLAS	
Mar 27, 2019 777665	\$680.00

Show More

Actions

- Transfer Funds
- Activate Card
- Pay Bills

The Universe Silver Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Universe Silver Card is issued by Central Bank of Kansas City pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the account, maintenance, and use of the Card. If you have any questions regarding your Deposit Account or Card you should consult your Deposit Account Agreement or contact us toll free 24 hours a day, 7 days a week, 365 days a year at 1-800-843-6434.

Activate Card

Get started enjoying all the benefits of your Universe Silver™ Visa® Debit Card.

4000 1234 5678 9012 Expiration
VALIDED CUSTOMER Last 4 of card number

Last 4 digits of your card number

Expiration date (mm/yy)

Activate Card

Close

The Universe Silver Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Universe Silver Card is issued by Central Bank of Kansas City.

Universe Silver Visa® Debit Card

\$254.95
Available Account Balance

Make Payment

To Best Buy acct. 12345678911789

Payment Amount

\$110.00

There is a \$2.50 fee to transfer this money. Allow up to 3 business days to complete.

Confirm Amount

Done

1 2 3
4 5 6
7 8 9
0

The Universe Silver Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Universe Silver Card is issued by Central Bank of Kansas City.

Transfer Funds

It's easy to transfer money into your Universe Silver™ account. Just follow these steps:

- 1 Sign in to your other bank account website or app.
- 2 Find the transfer money feature.
- 3 Enter your Universe Silver™ account number and routing number.

Routing Number 550555055 Copy

Account Number 123123123123 Copy

Done

The Universe Silver Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Universe Silver Card is issued by Central Bank of Kansas City.

Enable Optional Overdraft Protection

Overdraft Protection allows up to 4 transactions per month to clear even if your account balance falls below \$0.00.

The Overdraft Protection Service is an optional service. You need to opt-in and meet the eligibility requirements before having access to this service. You may opt-out of this service at any time but you are still responsible for any negative balance on your Account. Transactions covered by overdraft protection are debit card transactions. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay a transaction that could overdraw your account, your transaction will be declined. We will charge you a fee of \$15 each time we pay a transaction that overdraws your deposit account by more than \$15, up to 4 times monthly. The \$15 fee will not be charged if your deposit account balance at the end of the day, after all items have posted, is brought back to a positive balance of \$0 or greater. Any negative balance must be repaid within sixty (60) days to avoid account closure.

By checking this box, I confirm that I have read and agree to the **Overdraft Protection Terms**.

Enable Overdraft Protection

No Thanks

The Universe Silver Deposit Account is established by Central Bank of Kansas City, Member FDIC. The Universe Silver Card is issued by Central Bank of Kansas City.



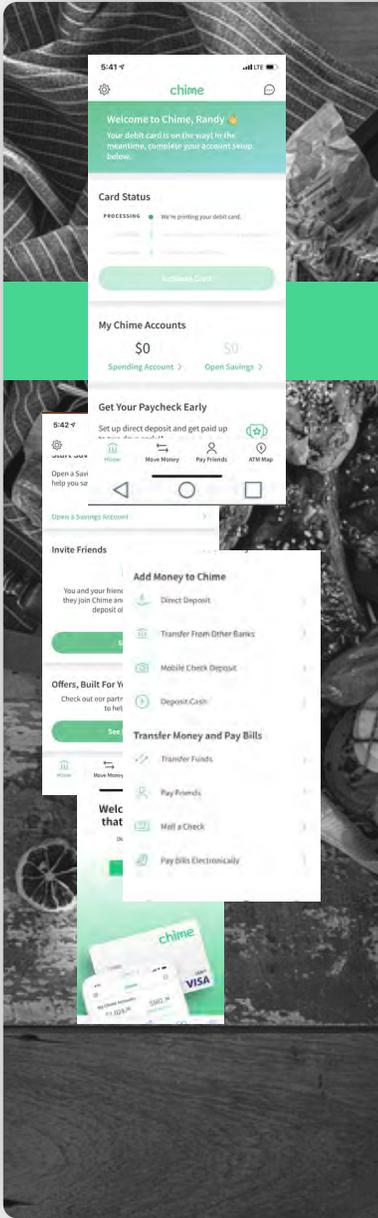
Chime app

Mobile platform for banking services and money transfer

over 150k downloads

4.7/5 average review score

#11 Finance



PROS

- 😊 Friendly intro walk-through
- 😊 Plaid integration provides easy account linking
- 😊 Overdraft fee free below \$50
- 😊 Deposit checks by camera scan
- 😊 Offers \$50 award to you and a friend when they get an account
- 😊 Apple Wallet and Google Pay
- 😊 Offers cashback rewards on purchases, and 1.75% on savings.

CONS

- 😞 No bill pay
- 😞 Limits - can't withdraw more than \$400 a day from YOUR savings
- 😞 Forces re-entry of contact info that was already entered on web
- 😞 Does NOT offer loans or lines of credit
- 😞 Transfers of funds takes nearly a week
- 😞 System was down/unavailable recently

IN COMPARISON

- Chime lacks features that are expected at their maturity level
- Convenient features like scan check deposit and Apple Wallet and Google Pay are advantages
- Effective marketing within app
- Perks like interest on savings, \$50 referrals attract users
- Does NOT offer bill pay

“I like the idea. I do NOT like all the limitations. - You can only withdraw \$400 of your own money in a single day. Very limiting, especially when trying to pay rent and other large expenses that only accept a cashier's check.”

SUMMARY

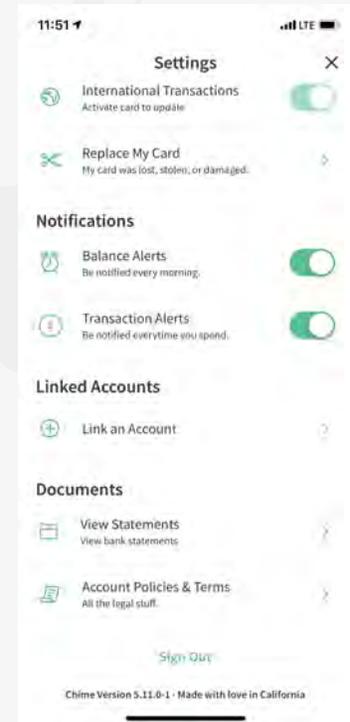
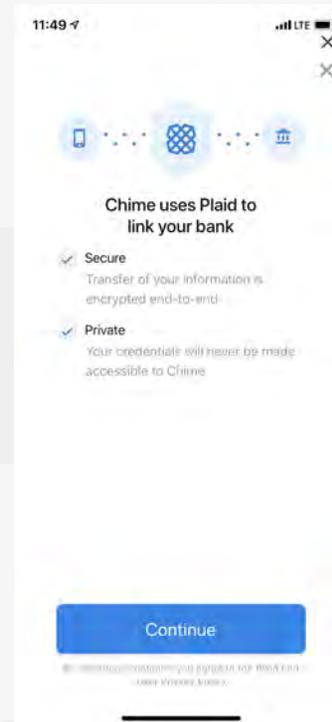
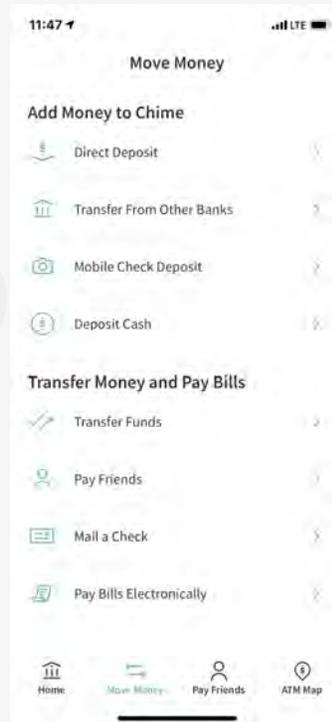
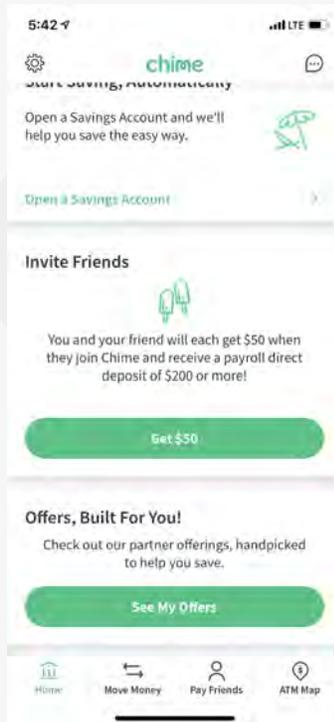
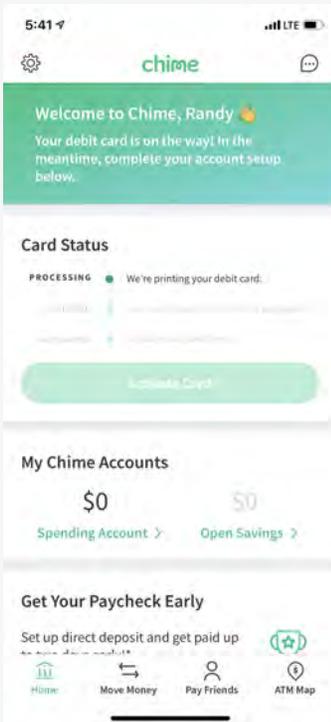
Visa debit card, automatic savings program, no fees, real-time alerts and daily balance updates. Offers cashback rewards on purchases, and 1.75% on savings.

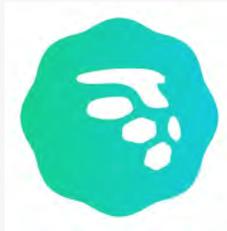


Chime app

Mobile platform for banking services and money transfer

Analysis





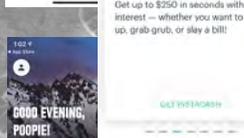
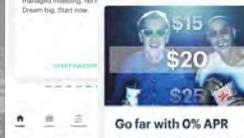
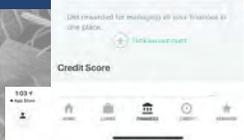
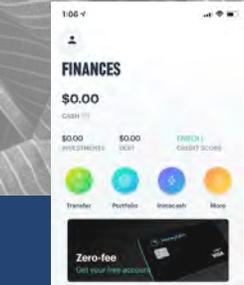
Money Lion

Money Lion offer Zero-fee checking account, Managed investment account, 0% APR cash advances, 5.99% APR credit-builder loans, Cashback rewards, Personal loans up to \$50,000, Credit score monitoring, and Personalized financial advice

over 1 million downloads

4.7/5 average review score

#49 Finance



PROS

- 😊 Personal loans up to \$50,000
- 😊 Instant 0% APR cash advances with direct deposit of \$250
- 😊 Zero-fee checking
- 😊 Level up to get 5.99% APR loans
- 😊 Offers cashback on everyday spending (even rent)
- 😊 Managed investment portfolio. Financial health meter. Trivia game.
- 😊 No overdraft fees on balance falling below zero (up to - \$50.00)

CONS

- 😞 Unresponsive customer support
- 😞 App file size is large at 106.9MB (TMX is 41.6MB for comparison)
- 😞 Makes user re-enter account info when requesting Instacash
- 😞 Many of the stated features require paying a membership fee
- 😞 Numerous complaints from users on bugs and failures
- 😞 Lots of reviews saying it USED to be a great app

IN COMPARISON

- One of very few competitors to offer loans and quick cash in the app but must pay membership
- A plethora of personal financial management tools all in one banking service
- Ruined by bad customer service
- Developers missing the mark on stability, bugs, and file size
- Great attempt at being the 'swiss army knife' of digital banking

“MoneyLion brings traditional banking ever closer to obsolescence.”
- TechCrunch

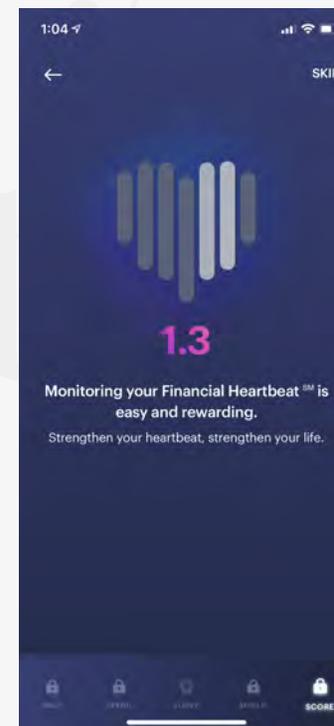
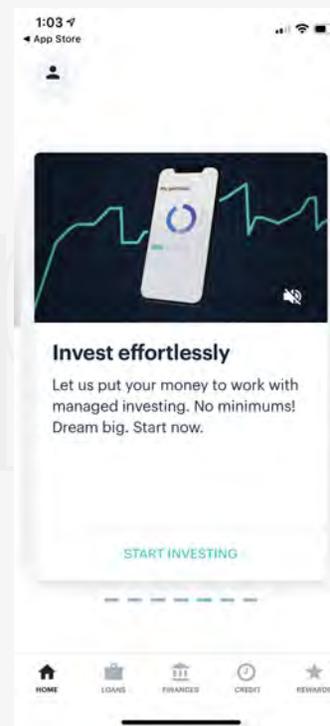
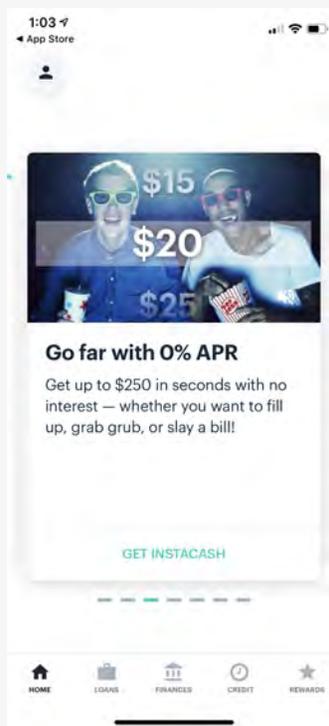
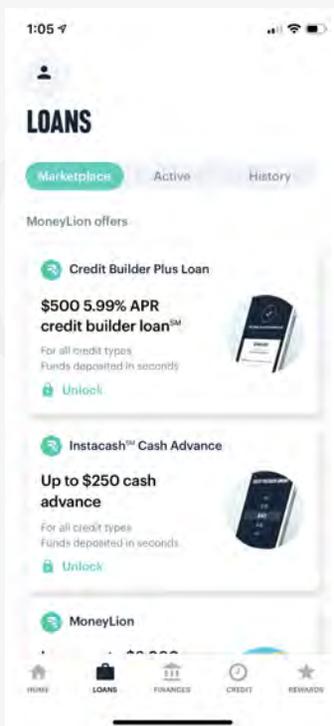
SUMMARY

Money Lion offers more pieces of the personal financial management pie in one place than any of the others. Instead of a 'do one thing well' approach they aim to be the all-in-one app, but reviews show they are failing to please customers.



MoneyLion

MoneyLion offers Zero-fee checking account, Managed investment account, 0% APR cash advances, 5.99% APR credit-builder loans, Cashback rewards, Personal loans up to \$50,000, Credit score monitoring, and Personalized financial advice





Ally

Ally Bank stands as one of the leading institutions in the world of online bank. The app includes pay through Zelle, stock trading, investment advice and a built-in application called Card Control that allows you to set spending limits and control notifications.

over 1 million downloads

4.8/5 average review score

#79 Finance

PROS

- 😊 Controls to set spending limits
- 😊 Includes market news to inform your investing
- 😊 Trade stocks / track investments
- 😊 Transaction history search
- 😊 Easy access to your statements and tax forms
- 😊 Mobile check deposit
- 😊 Pay bills, see scheduled payments, transfer funds outside accounts

CONS

- 😞 Complaints of login issues
- 😞 Charts look nice but are not very accurate
- 😞 Poor trading. Can't place both a stop loss and take profit order.
- 😞 Problems scanning the back of checks on mobile deposit
- 😞 Numerous complaints from users on bugs and failures
- 😞 Complaints of too many app updates

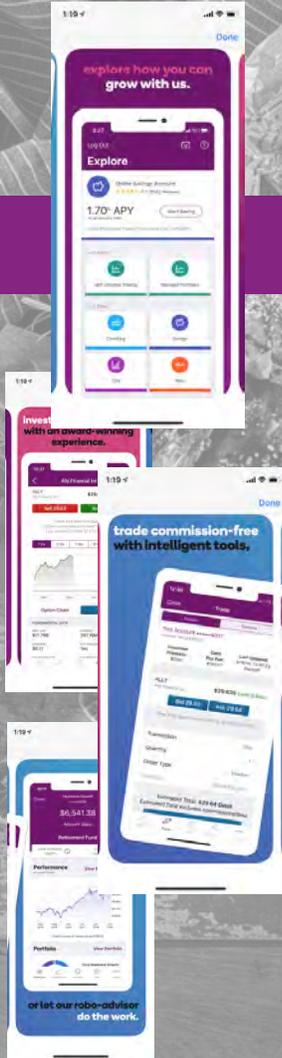
IN COMPARISON

- Ally has years of experience focusing just on mobile/online banking
- A plethora of personal financial management tools all in one banking service
- Doing a lot is tradeoff for doing well
- Missing the mark on login on some devices
- Great attempt at being the 'swiss army knife' of digital banking

“Best Online Mobile Banking App.”
- SmartAsset

SUMMARY

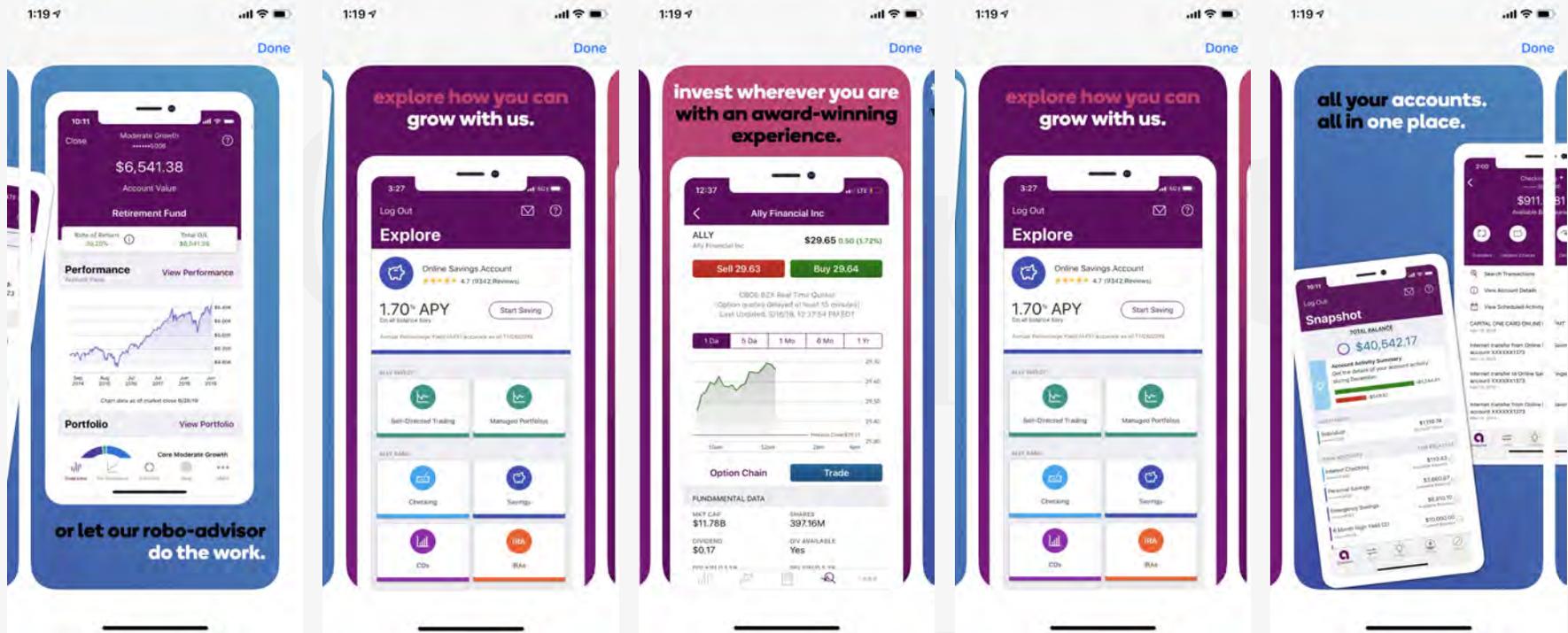
Ally was early to mobile app/online vs brick and mortar banking. Because of that their features and experience are above most but reviews say that every time an update comes, it brings new issues.





Ally

Ally Bank stands as one of the leading institutions in the world of online bank. The app includes pay through Zelle, stock trading, investment advice and a built-in application called Card Control that allows you to set spending limits and control notifications.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1		Universe Silver	Chime	Varo	Card	Money Lion	Moven	Simple	Zero Financial	Spendsk	Aspiration	Current	Movo	Brigit	Greenhouse	Ally		
2	Launched	10/21/19		2013		2011	2013	2011	2009	2016	2015							2010
3	Purpose		Mobile platform for banking services		Personalized		Mobile bank	Mobile-centr	Online bank	combines the Corporate cards for employees to improve team expenses and pay				Spending management				
4	Credit or Debit	debit	debit	debit	debit	debit	debit	debit	debit	debit	debit	debit	debit		debit			
5	App Store Link																	
6	App Store Rating	4.6 / #155 (TitleMax)	4.7 / #11	4.7 / #54	3.7 / #127	4.7 / #49	4.7 /		3.5	none		4.8 4.6 / #18		3.5 4.8 / #29		4.1	4.8	
7	Play Store Link																	
8	Play Store Rating			4.7														
9	Offers Overdraft Protection		yes	yes														
10	Offers Bill Pay	yes						yes			yes		yes	yes	free			
11	Offers Loan	indirectly, yes				get cash and loans up to \$35,000					yes	yes	yes	yes				
12	Offers Savings	no		yes				yes			yes	yes			yes			
13	Offers ATM network	yes	yes, 38,000 free	yes, 55,000 free	yes,						5 free		green dot		free at WF	yes		
14	Offers Get Paid Early	yes	yes	yes														
15	Offers Biometric Login	yes	yes								yes	yes						yes
16	Monthly Fee	no	no	no											\$9.99 month	no		
17	Overdraft Fee	yes	Conditional	free up to \$50					free					yes, above	none			
18	Freeze Card	no	yes	yes				yes										
19	Minimum Balance	no	no	no														
20	Customer Support	yes	yes	yes									yes	yes	yes			
21	Notifications	yes	yes	yes				yes	yes				yes	yes	yes			
22	Apple Wallet	no	yes						yes			yes						
23	Google Pay	no	yes									yes						
24	Pay Friends	no	yes						yes			yes	yes	yes	yes	yes, Zelle	yes, Zelle	
25	Link External Accounts	yes	yes	yes				yes	yes								yes	
26	Deposit Checks	no	yes	yes				yes			yes	yes					yes	
27	Mail Checks	no		yes														
28	Automatic Savings	no	yes	yes								yes						
29	Savings interest	no			1.92%	yes			up to 2.15%									yes 1.7%
30	Cashback on Purchase	no				yes					yes	yes						
31	Credit Score Builder/T	no		yes														
32	FDIC		yes			no		yes	yes			yes			yes		no	
33	Application Affect Credit Score																	
34	Budgeting	no				yes			yes					yes	yes			
35	Investing	no				yes												yes
36	Family Sharing	yes	yes															yes
37	Customers Praise																	car loan for those with difficult approval
38	Customers Complain																	
39	Unique Feature(s)		\$50 reward for bringing customers.		Custom desig use rent payments to buil				Budgeting. SI Apple Watch app, 11langu % given to er Teen feature: no credit che powered by I				Set weekly sp Search transactions, schedule paymernts					
40	App Size	41.6MB	42.2MB	139.7MB	55.7 MB	106.9MB	66.7MB	42.9MB			108.3 MB	47.5MB	51.7MB	62.7MB	77.1	57.8MB		