

## Global Finance Names The World's Best Digital Banks 2019

NEW YORK, October 29, 2019 — On October 29th, *Global Finance* presented its 20th Annual World's Best Digital Bank Awards at the Digital Banks and Innovators Awards Dinner at the Harvard Club of New York City.

The overall winners for Global and Regional Corporate/Institutional Digital Banks and Consumer Digital Banks were revealed. Also announced were the overall Global sub-category winners.

The grand prize of World's Best Digital Bank was presented to Citi.

A full report will appear in the December 2019 issue of *Global Finance*. Round 1 winners previously appeared in the September 2019 issue, covering winners in individual countries and regional sub-categories.

*Global Finance's* World's Best Digital Bank Awards are based on submissions from banks that wish to be considered. This year, nearly 300 individual banks from around the world entered the competition.

The Awards judging panel was comprised of representatives from Infosys, a global leader in consulting, technology and outsourcing solutions. Based on the judge's evaluations, *Global Finance's* editors made the final selections.

Winners were selected based on strength of strategy for attracting and servicing online customers, success in getting clients to use digital offerings, growth of online customer base, breadth of products offered, evidence of tangible benefits gained from digital initiatives, and web site design and functionality. Sub-category winners were selected on the basis of relative strength, products and services.

The list of winners announced in New York City follows.

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### About Global Finance

*Global Finance*, founded in 1987, has a circulation of 50,000 and readers in 188 countries. *Global Finance's* audience includes senior corporate and financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. Its website — [GFMag.com](http://GFMag.com) — offers analysis and articles that are the legacy of 32 years of experience in international financial markets. *Global Finance* is headquartered in New York, with offices around the world. *Global Finance* regularly selects the top performers among banks and other providers of financial services. These awards have become a trusted standard of excellence for the global financial community.

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### GLOBAL WINNERS - THE WORLD'S BEST DIGITAL BANKS 2019

World's Best Digital Bank	<b>Citi</b>
Best Corporate/Institutional Digital Bank	<b>Citi</b>
Best Consumer Digital Bank	<b>Standard Chartered</b>
Best Islamic Digital Bank	<b>Boubyan Bank</b>

### REGIONAL WINNERS - BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

Africa	<b>Citi</b>
Asia-Pacific	<b>Citi</b>
Central & Eastern Europe	<b>mBank</b>
Latin America	<b>Citi</b>
Middle East	<b>Citi</b>
North America	<b>Wells Fargo</b>
Western Europe	<b>Citi</b>

### REGIONAL WINNERS - BEST CONSUMER DIGITAL BANKS

Africa	<b>Standard Chartered</b>
Asia-Pacific	<b>Standard Chartered</b>
Central & Eastern Europe	<b>Tinkoff Bank</b>
Latin America	<b>Santander Rio</b>
Middle East	<b>NCB</b>
North America	<b>CIBC</b>
Western Europe	<b>CaixaBank</b>

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### GLOBAL SUB-CATEGORY WINNERS - BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

Best Investment Management Services	<b>Citi</b>
Best Online Cash Management	<b>Citi</b>
Best Trade Finance Services	<b>Wells Fargo</b>
Best Online Portal Services	<b>DBS Bank</b>
Best Integrated Corporate Banking Site	<b>ING Bank</b>
Best Information Security and Fraud Management	<b>Tinkoff Bank</b>
Best Online Treasury Services	<b>Citi</b>
Best in Mobile Banking	<b>Citi</b>
Best in Social Media Marketing and Services	<b>Sberbank</b>
Best Mobile Banking App	<b>Citi</b>
Most Innovative Digital Bank	<b>Citi</b>
Best Open Banking APIs	<b>Citi</b>

### GLOBAL SUB-CATEGORY WINNERS - BEST CONSUMER DIGITAL BANKS

Best Online Deposit, Credit and Investment Product Offerings	<b>Taipei Fubon Bank</b>
Best Bill Payment & Presentment	<b>Sberbank</b>
Best Web Site Design	<b>DBS Bank</b>
Best Integrated Consumer Banking Site	<b>Emirates NBD</b>
Best in Mobile Banking	<b>TBC Bank</b>
Best Information Security and Fraud Management	<b>Banco Popular Puerto Rico</b>
Best in Social Media Marketing and Services	<b>Taishin Bank</b>
Best Mobile Banking App	<b>CaixaBank</b>
Most Innovative Digital Bank	<b>Tatra banka</b>
Best Mortgage Bank	<b>Bidaya Home Finance</b>
Best Open Banking APIs	<b>Citi</b>