

5 Features Of The Best Mobile Banking Apps

In today's fast-paced world, your mobile device is not just a phone but a conduit to many different functions—surfing the Internet, accessing social media, and purchasing items online, just to name a few. And today's mobile-savvy consumer also expects their bank to provide online access through an effective app. Following are five features available in the best mobile banking apps on the market.

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1. Mobile deposit

Quite obviously, this is a must-have for any reputable banking institution. Remember the days when it took a trip to the bank just to deposit a check into your account? Mobile deposit allows you to do so with any smartphone's camera in a fraction of the time. Not only is it convenient, but it's very safe. Most apps will have some restrictions, like a cap on the amount you can deposit, but what used to be a brand-new technology has quickly evolved into an expected feature.

2. Easy-to-access customer service options

Easy-to-access in today's digital world often means a single tap or click away. The best mobile banking apps make it clear on most screens how to get help right away—and they give you several options to choose from depending on your preference. Whether through email, phone, virtual chat, or other means, the feature is designed to accommodate both text and voice communications quickly and efficiently.

3. Vastly expanded alerts

Push notifications are now the expected method for banks to alert customers. They are sent by the app without requiring the person to have the app open. Banks have largely focused on security and account activity as the primary topics of their alerts, but beyond that, expanded alerts can include:

- Deposit notification
- Bills coming due
- Low balance/overdraft risk
- Large purchases
- Certain categories of purchase
- Password/profile change
- Large ATM withdrawals

According to UX Planet, push notifications are necessary to remind users to go back and use apps. They alert the user to an event, inform them of something useful, or call the user to action.

4. Advanced card controls

As technology has made mobile banking more popular, it has also

necessitated the security that card controls provide, such as travel alerts and the ability to turn a debit or credit card on or off. Additionally, other controls can allow users to view recurring payments and keep track of places where they've shared card or account information. [PlainsCapital Bank's card controls](#) are specifically designed to provide an extra layer of security that customers have come to expect from their banking app.

5. Seamless P2P payment interface

For many banks, the person-to-person payment method of choice is Zelle. This platform allows users to quickly and securely send and receive money with almost anybody who has a bank account in the United States. Other institutions support Venmo or PayPal. PlainsCapital Bank's [mobile app is equipped with Zelle](#) and aligns with the Bank's intent to provide a safe and secure way for customers to transact their business with other people.

A top-rated mobile banking app

There are many other features to most banking apps, but when evaluating which one works best for you, these five are definitely ones to consider and compare. For more information on how you can maximize the effectiveness of the [PlainsCapital mobile banking app](#), speak with a representative today at 866.303.0557.