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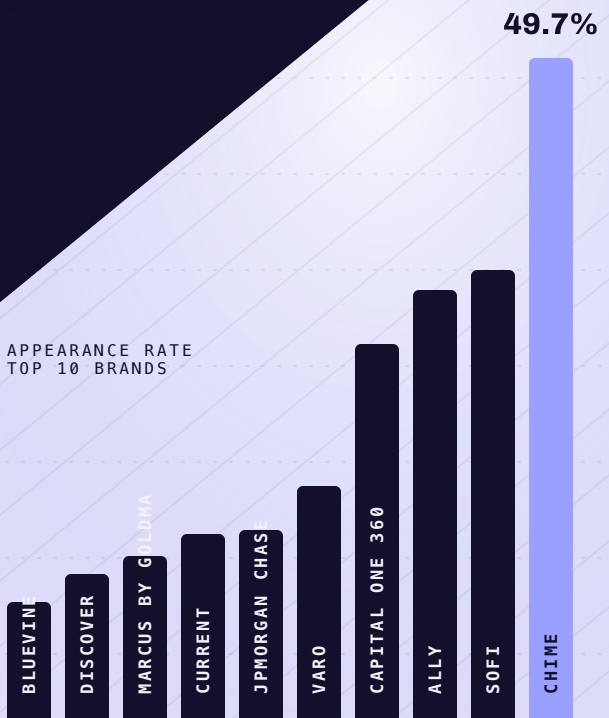
NEOBANKS & ONLINE BANKS INDEX 2.0

Which banking apps AI engines name
288 AI answers · November 3, 2026

Measured :
November 3, 2026
24 questions × 3 runs · 288 AI answers

Engines :
ChatGPT · Claude · Gemini · Perplexity
plus 52 Google AI Overviews

Prepared by :
5W Public Relations
5wpr.com



AT A GLANCE

Chime leads. No other bank is within its margin.

Chime: 143/288 (49.7%; 95% interval 43.9–55.4%). SoFi: 97/288 (33.7%; 95% interval 28.5–39.3%).

> Version 2. This version replaces the first version of this study, first published June 28, 2026. It uses measured counts, so the two versions are not comparable.

288
AI answers analyzed across ChatGPT, Claude, Gemini and Perplexity

49.7%
of answers named Chime, the most-named (143 of 288)

27
tracked banks named at least once (of 32)

100%
of Google searches showed an AI Overview (52 of 52)

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KEY FINDINGS

01 What the data shows

MEASURED LEADERS

Chime

Chime leads this measured set. Chime: 143/288 (49.7%; 95% interval 43.9–55.4%). SoFi: 97/288 (33.7%; 95% interval 28.5–39.3%).

NAMED FIRST

74/288 (25.7%)

Chime was the first bank named in 74 of 288 answers, more than any other tracked bank. Its average first position was 2.

CLAUDE SKEW

16/72 (22.2%)

Claude named Axos Bank in 16 of 72 answers. The other engines named it in 0 to 5 of 72.

OWN-SITE CITATIONS

69/288 (24%)

Chime's own domains were cited in 69 of 288 grounded answers, more than any other tracked bank. Ally followed at 25 of 288. 9 of 32 tracked banks had 0 of 288.

AIO TRIGGER

52/52 (100%)

Google AI Overviews appeared on 52 of 52 searches (CI 93.1–100%).

AIO LEADER

19/52 (36.5%)

Chime was the bank named most often in AI Overviews, at 19 of 52, followed by SoFi at 16 of 52 (30.8%). In the four-engine set, Chime was named in 143 of 288 answers (49.7%).

TOP DOMAIN

127/288 (44.1%)

nerdwallet.com was cited in 127 of 288 grounded four-engine answers, with 152 of 2,224 citations (6.8%). forbes.com came second with 116 citations in 94 answers (32.6%).

02 THE LEADERBOARD

Which brands AI engines name

Appearance rate across 288 four-engine answers. The bar is the 95% confidence interval; overlapping bars cannot be told apart at this sample size.

	BRAND	RATE	NAMED IN
1	Chime	49.7%	143/288
2	SoFi	33.7%	97/288
3	Ally	32.3%	93/288
4	Capital One 360	28.1%	81/288
5	Varo	17.4%	50/288
6	JPMorgan Chase	14.2%	41/288
7	Current	13.9%	40/288
8	Marcus by Goldman Sachs	12.2%	35/288
9	Discover	10.8%	31/288
10	Bluevine	8.7%	25/288
11	Mercury	8.3%	24/288
12	Wise	8.3%	24/288
13	Axos Bank	8.0%	23/288
14	Relay	7.3%	21/288
15	Cash App	6.3%	18/288

02 THE LEADERBOARD

The full list

Own-domain citation is the share of 288 grounded answers that cited the tracked name's own domains (subdomains included). Citation share is of all 2,224 citations.

#	BRAND	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
1	Chime	143/288	49.7%	43.9–55.4%	2	24% (69/288)	4.8%
2	SoFi	97/288	33.7%	28.5–39.3%	1.9	2.4% (7/288)	0.3%
3	Ally	93/288	32.3%	27.2–37.9%	2.2	8.7% (25/288)	1.3%
4	Capital One 360	81/288	28.1%	23.2–33.6%	2.5	1.7% (5/288)	0.2%
5	Varo	50/288	17.4%	13.4–22.2%	2.4	4.5% (13/288)	0.9%
6	JPMorgan Chase	41/288	14.2%	10.7–18.7%	4.1	0.7% (2/288)	0.1%
7	Current	40/288	13.9%	10.4–18.4%	2.6	1.7% (5/288)	0.2%
8	Marcus by Goldman Sachs	35/288	12.2%	8.9–16.4%	2	2.4% (7/288)	0.3%
9	Discover	31/288	10.8%	7.7–14.9%	3.8	0% (0/288)	0%
10	Bluevine	25/288	8.7%	5.9–12.5%	3.8	3.1% (9/288)	0.4%
11	Mercury	24/288	8.3%	5.7–12.1%	2.4	0.7% (2/288)	0.1%
12	Wise	24/288	8.3%	5.7–12.1%	2.7	4.5% (13/288)	0.7%
13	Axos Bank	23/288	8%	5.4–11.7%	3.6	1% (3/288)	0.1%
14	Relay	21/288	7.3%	4.8–10.9%	3.8	3.8% (11/288)	0.5%
15	Cash App	18/288	6.3%	4–9.7%	2.5	3.1% (9/288)	0.5%
16	Wells Fargo	18/288	6.3%	4–9.7%	4	0.7% (2/288)	0.1%
17	MoneyLion	17/288	5.9%	3.7–9.2%	2.5	1% (3/288)	0.3%
18	Novo	17/288	5.9%	3.7–9.2%	4.6	0.7% (2/288)	0.1%
19	Lili	15/288	5.2%	3.2–8.4%	3.3	1% (3/288)	0.1%
20	Found	14/288	4.9%	2.9–8%	3.8	2.4% (7/288)	0.3%
21	Dave	13/288	4.5%	2.7–7.6%	2.2	1.7% (5/288)	0.2%
22	Revolut	13/288	4.5%	2.7–7.6%	3.2	0% (0/288)	0%
23	Brex	12/288	4.2%	2.4–7.1%	2.7	0.7% (2/288)	0.1%
24	Bank of America	8/288	2.8%	1.4–5.4%	3.8	0.3% (1/288)	0%
25	American Express Savings	6/288	2.1%	1–4.5%	3	0% (0/288)	0%
26	Step	3/288	1%	0.4–3%	1.7	0.3% (1/288)	0%
27	Remitly	2/288	0.7%	0.2–2.5%	4	0% (0/288)	0%
28	Albert	0/288	0%	0–1.3%	–	0% (0/288)	0%

02 THE LEADERBOARD

The full list (continued)

#	BRAND	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
29	Monzo	0/288	0%	0–1.3%	–	0% (0/288)	0%
30	N26	0/288	0%	0–1.3%	–	0% (0/288)	0%
31	Nubank	0/288	0%	0–1.3%	–	0% (0/288)	0%
32	Upgrade	0/288	0%	0–1.3%	–	0% (0/288)	0%

PROFILES

03 The top eight, side by side

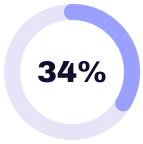


RANK 1

Chime

143/288 answers · 95% CI 43.9–55.4%

2	24%	4.8%
first-mention position	owned-domain citation (69/288)	citation share

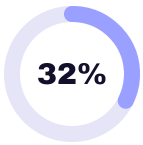


RANK 2

SoFi

97/288 answers · 95% CI 28.5–39.3%

1.9	2.4%	0.3%
first-mention position	owned-domain citation (7/288)	citation share



RANK 3

Ally

93/288 answers · 95% CI 27.2–37.9%

2.2	8.7%	1.3%
first-mention position	owned-domain citation (25/288)	citation share

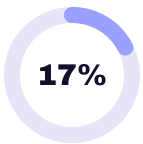


RANK 4

Capital One 360

81/288 answers · 95% CI 23.2–33.6%

2.5	1.7%	0.2%
first-mention position	owned-domain citation (5/288)	citation share

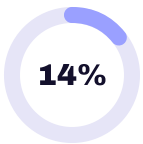


RANK 5

Varo

50/288 answers · 95% CI 13.4–22.2%

2.4	4.5%	0.9%
first-mention position	owned-domain citation (13/288)	citation share

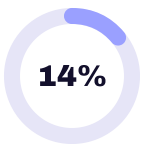


RANK 6

JPMorgan Chase

41/288 answers · 95% CI 10.7–18.7%

4.1	0.7%	0.1%
first-mention position	owned-domain citation (2/288)	citation share



RANK 7

Current

40/288 answers · 95% CI 10.4–18.4%

2.6	1.7%	0.2%
first-mention position	owned-domain citation (5/288)	citation share



RANK 8

Marcus by Goldman Sachs

35/288 answers · 95% CI 8.9–16.4%

2	2.4%	0.3%
first-mention position	owned-domain citation (7/288)	citation share

04 HOW THE ENGINES DIFFER

Same questions, different answers

Claude named Axos Bank in 16 of 72 answers. The other engines named it in 0 to 5 of 72.

ChatGPT

	72 ASKED	72 RETURNED	72 GROUNDED
Chime			**48.6%**
Ally			**34.7%**
SoFi			**30.6%**
Capital One 360			**25%**
Varo			**22.2%**
Marcus by Goldman Sachs			**15.3%**

Claude

	72 ASKED	72 RETURNED	72 GROUNDED
Chime			**55.6%**
SoFi			**34.7%**
Ally			**30.6%**
Capital One 360			**23.6%**
Axos Bank			**22.2%**
JPMorgan Chase			**18.1%**

Gemini

	72 ASKED	72 RETURNED	72 GROUNDED
Chime			**47.2%**
SoFi			**40.3%**
Capital One 360			**34.7%**
Ally			**33.3%**
Varo			**15.3%**
Current			**15.3%**

Perplexity

	72 ASKED	72 RETURNED	72 GROUNDED
Chime			**47.2%**
Ally			**30.6%**
SoFi			**29.2%**
Capital One 360			**29.2%**
JPMorgan Chase			**19.4%**
Varo			**15.3%**

GOOGLE AI OVERVIEWS

05 The fifth engine

Google AI Overviews were captured through 52 U.S. desktop searches and scored only where an overview appeared, so five-engine figures use 288 + 52 = 340 answers.



TRIGGER RATE

Google AI Overviews appeared on 52 of 52 searches (100%, CI 93.1–100%). The other 0 searches showed no overview. Within the 52 overviews, Chime was named in 19 (36.5%), SoFi was named in 16 (30.8%), Capital One 360 was named in 12 (23.1%), Ally was named in 11 (21.2%). youtube.com was the most-cited source, with 38 citations and an appearance in 23 of 52 overviews.

FIVE-ENGINE RANK (FOUR-ENGINE RANK IN ARROWS)

1	Chime	47.6%	=
2	SoFi	33.2%	=
3	Ally	30.6%	=
4	Capital One 360	27.4%	=
5	Varo	15.6%	=
6	JPMorgan Chase	14.7%	=
7	Current	12.6%	=
8	Marcus by Goldman Sachs	11.8%	=
9	Wise	9.4%	▲ 3
10	Discover	9.1%	▼ 1

LEADERS BY QUESTION

06 Who each question surfaces first

Six questions from the set. Each tile uses that question's own four-engine answers as the denominator.

Q01 · 12 ANSWERS

Varo 100%

TIED WITH CHIME

Chime	100%
SoFi	91.7%

AI Overview shown on 1 of 1 searches

Q02 · 12 ANSWERS

Marcus by Goldman Sachs 91.7%

SoFi	66.7%
Capital One 360	50%

AI Overview shown on 3 of 3 searches

Q03 · 12 ANSWERS

Chime 100%

AI Overview shown on 3 of 3 searches

Q04 · 12 ANSWERS

Varo 100%

Chime	25%

AI Overview shown on 3 of 3 searches

Q05 · 12 ANSWERS

Chime 100%

TIED WITH CURRENT

Current	100%

AI Overview shown on 3 of 3 searches

Q06 · 12 ANSWERS

SoFi 100%

TIED WITH ALLY

Ally	100%

AI Overview shown on 3 of 3 searches

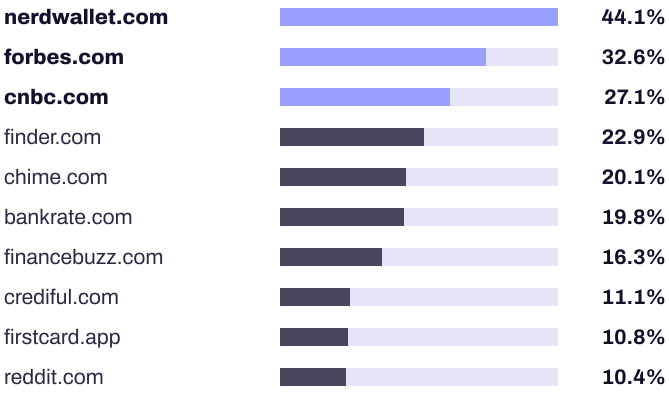
07

WHO THE ENGINES CITE

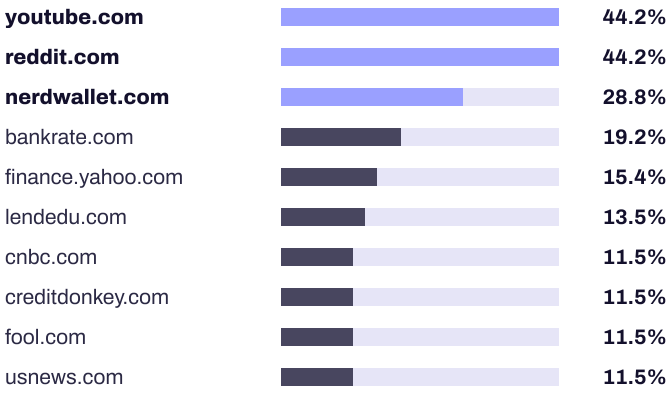
Most-cited domains

The four engines produced 2,224 citations in total. nerdwallet.com was cited most often, with 152 citations (6.8%) across 127 answers. Next came forbes.com (116), cnbc.com (93), chime.com (86), finder.com (76), bankrate.com (65).

FOUR AI ENGINES · SHARE OF 288 GROUNDED ANSWERS



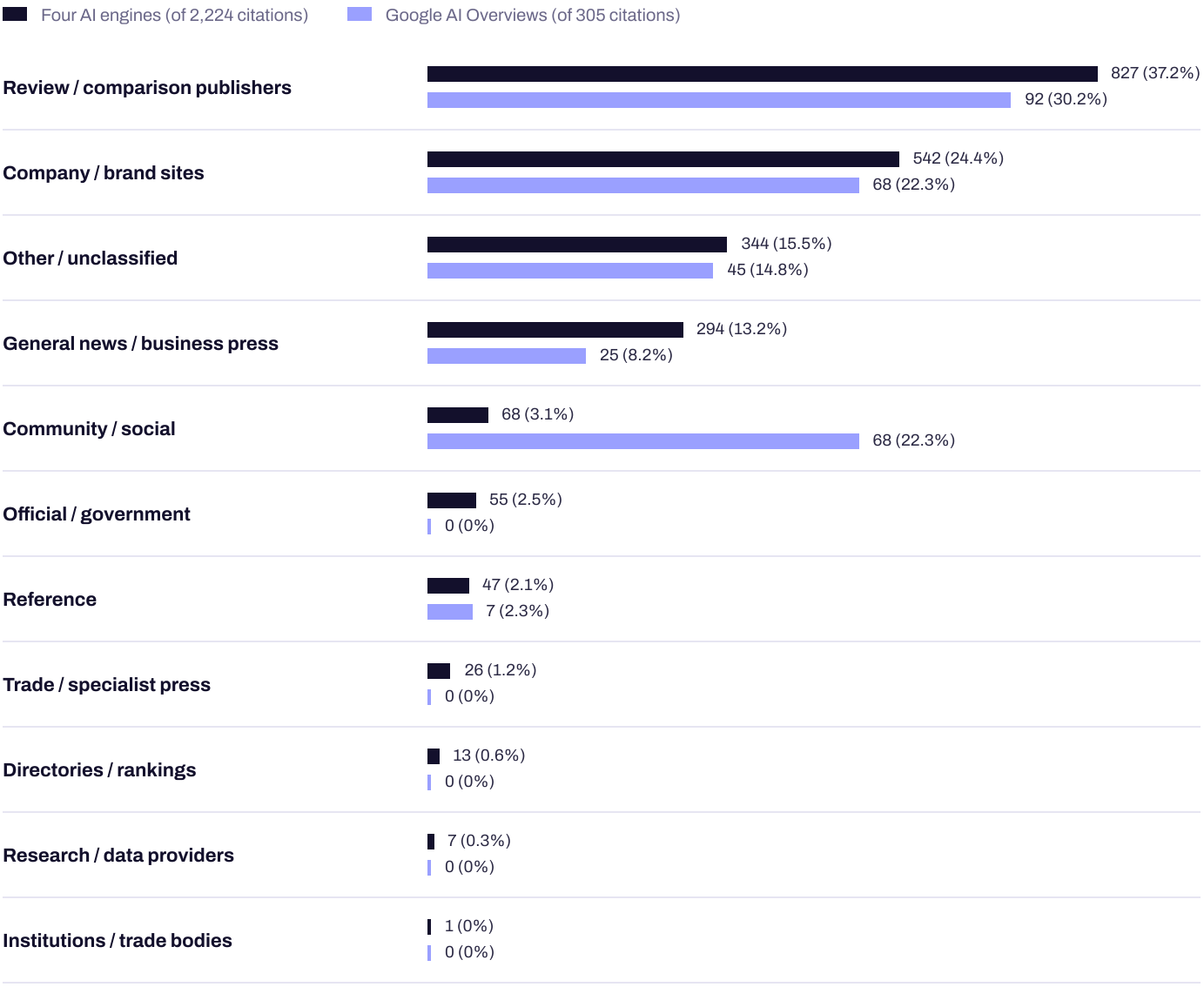
GOOGLE AI OVERVIEWS · SHARE OF 52 OVERVIEWS



WHO THE ENGINES CITE

08 Citation share by source type

Share of all citations by the type of site cited.



09

WHAT THE DATA SUGGESTS

How can brands improve their AI visibility?

These steps follow from the measured results above. They describe what the engines cited in this study and are not a guarantee of results.

STEP	WHAT THIS STUDY MEASURED
Put your facts on your own domain.	Chime's own domains were cited in 24.0% of grounded answers, Ally's in 8.7% and Wise's in 4.5%.
Keep your facts accurate on the sites engines cite.	The most-cited sites other than the tracked names' own were nerdwallet.com (in 44.1% of grounded answers), forbes.com (32.6%), cnbc.com (27.1%), finder.com (22.9%) and bankrate.com (19.8%). Review and comparison publishers supplied 37.2% of citations and general news and business press 13.2%.
Check each engine separately.	Claude named Axos Bank in 22.2% of answers against 0.0% on ChatGPT. Perplexity named JPMorgan Chase in 19.4% of answers against 5.6% on Gemini.
Watch names outside the tracked list.	Fidelity Investments (20 answers), EarnIn (18 answers), Brigit (15 answers), The Bancorp Bank, N.A (13 answers), Stride Bank, N.A (13 answers) were named often but were not tracked.
Re-run the same questions every month.	Compare counts and intervals, not ranks. The 24 questions are in the appendix.

QUESTIONS PEOPLE ASK

10 What AI answers

Q1 Which names lead these AI answers?

Chime leads this measured set. Chime: 143/288 (49.7%; 95% interval 43.9–55.4%). SoFi: 97/288 (33.7%; 95% interval 28.5–39.3%).

Q2 Which bank is named first most often?

Chime was the first bank named in 74 of 288 answers, with an average first position of 2.

Q3 How often do Google AI Overviews appear for these questions?

An overview appeared on 52 of 52 searches (100%, CI 93.1–100%). Within those 52 overviews, Chime was named most often, in 19 (36.5%).

Q4 Which sources do the engines cite?

Across 2,224 four-engine citations, nerdwallet.com was cited most (152 citations, in 127 of 288 grounded answers), followed by forbes.com (116 citations).

Q5 Do the four engines agree?

Only in part. Claude named Axos Bank in 16 of 72 answers, against 0 to 5 of 72 on the other engines. Claude named Chime in 40 of 72 answers, against 34 to 35 of 72 on the other engines.

METHODOLOGY

11 How this study was measured

24	×	3	×	4	=	288	+	52
questions		runs each		AI engines		answers		Google searches · 52 AI Overviews

24 questions asked three times on each of ChatGPT, Claude, Gemini and Perplexity, measured November 3, 2026. United States, English; Google retrieval uses desktop results. Models: gpt-5-mini, claude-sonnet-5-5, gemini-3.6-flash only, sonar-pro. Google AI Overviews come from DataForSEO, not inferred chat answers. Appearance counts returned text, including ungrounded answers; citation rates use grounded answers. Longer overlapping names suppress shorter ones; First mention is the earliest eligible name order. Own-domain rates include declared domains and subdomains; shared parent scopes may count for multiple names and cannot be summed as unique citations.

ENGINE	MODEL IDS CALLED	ASKED	RETURNED	GROUNDED
ChatGPT	gpt-5-mini	72	72	72
Claude	claude-sonnet-5-5	72	72	72
Gemini	gemini-3.6-flash	72	72	72
Perplexity	sonar-pro	72	72	72
Google AI Overviews	DataForSEO Google SERP (live, advanced)	52	52 shown	52

Own-domain citations count a domain plus all its subdomains, with the same rule in every table.

METRIC DEFINITIONS

- Appearance rate: answers naming the tracked name ÷ answers returned, with Wilson 95% intervals.
- First mention: average order in which the tracked name first appears (1 = first).
- Own-domain citation: grounded answers citing the tracked name's domains ÷ grounded answers.
- Citation share: citations to the tracked name's domains ÷ all citations.

LIMITATIONS

- Only 32 tracked banks are ranked; results are not an exhaustive market ranking.
- Only the tracked banks were scored. Untracked names that appeared often were not scored, including Fidelity Investments (20 answers), EarnIn (18 answers), Brigit (15 answers), The Bancorp Bank, N.A (13 answers), Stride Bank, N.A (13 answers).
- 340 of 360 planned results were returned. 20 AI Overview lookups were excluded after at most three total attempts.
- 52 successful Google searches: 52 overviews shown; 0 without an overview. Failures are excluded, not scored as zero.
- All returned chat answers had search sources.
- Questions 3, 4, 5 and 6 name Chime, Varo, Current, Ally and SoFi, so each of those counts includes up to 12 answers to a question that names it.
- Removing 4 Core questions naming tracked subjects leaves 240 eligible answers. The top two are Chime (116/240) and SoFi (85/240); their order does not change.
- Unverified own domains are not available, never zero or guessed. Source types use Company / brand sites only for verified official organisations; other unresolved sites are Other / unclassified.
- Wilson 95% intervals are descriptive; overlapping leading intervals do not establish a sole leader. Measurements do not endorse medical, legal, financial or product claims.
- Brands from the earlier edition plus chartered online banks (Ally, Capital One 360, Marcus, Discover), as the brief asks. Capital One completed its acquisition of Discover on May 18, 2025, and Discover checking accounts are being moved to Capital One 360. Revolut is pursuing its own US bank licence. N26 left the US market in 2022 and is kept so outdated answers can be counted. Venmo and PayPal are payment apps, not tracked here, as in the earlier edition. This report gives no financial advice; being named is not an endorsement. The later redirect from /ai-visibility-index/online-banks-trust-index-2026/ is not part of this job and will not be created.
- Google Shopping links and unresolved google.com/goto redirect links are not counted as cited sources; original URLs remain in the evidence.

APPENDIX

12 The 24 questions

Questions marked "Core question" are the original study questions, asked word for word. The others are added neutral questions.

#	QUESTION	GROUP	SOURCE
01	What is the best neobank in the US?	Neobanks and Online Banks Index 2.0	CORE QUESTION
02	What is the best online bank for high-yield savings?	Neobanks and Online Banks Index 2.0	CORE QUESTION
03	Is Chime a real bank?	Neobanks and Online Banks Index 2.0	CORE QUESTION
04	Is Varo a real bank?	Neobanks and Online Banks Index 2.0	CORE QUESTION
05	Chime vs Current: which is better?	Neobanks and Online Banks Index 2.0	CORE QUESTION
06	Ally vs SoFi: which is better?	Neobanks and Online Banks Index 2.0	CORE QUESTION
07	What is the best bank app with no overdraft fees?	Neobanks and Online Banks Index 2.0	CORE QUESTION
08	What is the best bank for early direct deposit?	Neobanks and Online Banks Index 2.0	CORE QUESTION
09	What is the best app for a cash advance without a credit check?	Neobanks and Online Banks Index 2.0	CORE QUESTION
10	Where can I keep $50,000 safely online?	Neobanks and Online Banks Index 2.0	CORE QUESTION
11	What is the best banking app for freelancers?	Neobanks and Online Banks Index 2.0	CORE QUESTION
12	What is the best business bank account for startups?	Neobanks and Online Banks Index 2.0	CORE QUESTION
13	What is the best bank for sending money internationally?	Neobanks and Online Banks Index 2.0	CORE QUESTION
14	Is my money FDIC insured with a fintech app?	Neobanks and Online Banks Index 2.0	CORE QUESTION
15	What is the best online bank for young adults?	Neobanks and Online Banks Index 2.0	CORE QUESTION
16	What is the best app to build credit with no credit history?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
17	What is the best secured credit card from a fintech app?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
18	What is the best debit card for travel abroad with no foreign fees?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
19	What is the best app for both investing and banking?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
20	What is the best cash management account?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
21	Which brokerage cash accounts pay the highest interest?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
22	What is the best online savings account with no minimum balance?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
23	What is the safest digital bank in the US?	Neobanks and Online Banks Index 2.0	ADDED QUESTION
24	What is the best paycheck advance app?	Neobanks and Online Banks Index 2.0	ADDED QUESTION

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5W PUBLIC RELATIONS · RESEARCH

Neobanks and Online Banks Index 2.0

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WEB
5wpr.com

RESEARCH
5wpr.com/research