

PSD2 is Coming, Here's What You Need to Know

Category & Top App Definitions

Banking and Fintech banking service apps were identified by App Annie from the finance category on the iOS App Store and Google Play.

Banking apps were identified as coming from organizations that are designated as commercial banks as well as organizations that are the primary provider of banking and financial services. This includes apps from banks with no physical branches, credit card apps, or apps that only offer a single service type. It does not include apps that consolidates banking services offered by other companies.

Fintech banking services were identified as coming from organizations that are not classified as banks or financial organizations, but offer at least one specialist retail banking service to consumers.

Report Methodology

[App Annie Intelligence](#) data for iPhone and Android phones were derived from mobile usage data collected from a large sample of real-world users, combined with additional proprietary data sets.

App Annie tracks usage at the device level using a privacy-protective hashed device ID. Data is only reported to third parties in aggregated format.

For the purposes of this report, an active user is defined as a device having one or more sessions with an app in the time period. A single person may be active on multiple devices in any time period, and will therefore be counted as one user per device in the total active users.

A session as defined in this report is the period for which a user has a given app open in the foreground with the screen on. Background data usage does not contribute to session length.

Push notifications are not considered active usage and, as a result, do not count towards estimates of users.

For monthly active user figures, similar versions of apps are ranked independently.

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