

SOURCE INTELLIGENCE · V1

NovaPay

novapay.com

United States · 40 responses · 142 citations

LOCATIONS	COUNTRY	TRACKED COMPETITORS	COVERAGE
—	United States	Cardinal, Northwind Bank, Tend	40 responses · 142 citations

01

Executive KPIs

Cited share, branded vs unbranded, citation volume, engine reach.

OWNED · BRANDED 28.3% 17 / 60 citations	OWNED · UNBRANDED 6.1% 5 / 82 citations	GAP (BRANDED – UNBRANDED) +22.2 pp share delta	TOTAL CITATIONS 142 across 46 unique domains
CHATGPT CITATIONS 78 search fired 90%	GEMINI CITATIONS 64 search fired 100%	BRANDING-CLEAR RESPONSES 40 of 40 total	HEADLINE CONFIDENCE STABLE —

02

Key insights

The operator's read on this scan: the conclusions, what they mean, and the precise next moves. This is the headline value of a monthly run — written by hand from the data below.

Headline. NovaPay wins the branded game and loses the unbranded one. It's cited in **28% of answers when buyers ask for it by name**, but just **6% on unbranded “best [category]” queries** — a 22-point gap that costs it exactly the buyers who haven't heard of it yet.

What it means. On unbranded shortlists, **comparison directories** (21% of all citations) and **Reddit** (ChatGPT's single most-cited source) decide who makes the cut. NovaPay is absent from two of the three directories both ChatGPT and Gemini trust.

The trap. A healthy-looking 28% branded share is reassuring but misleading — it only captures demand that already exists. The unbranded gap is where *new* customers are won or lost, and it's where NovaPay is weakest.

Priority this month. Get listed and top-rated on the three directories both engines cite, and publish head-to-head comparison pages (Gemini leans on owned content). These two moves attack the gap directly.

Watch list. Cardinal is quietly gaining unbranded share through those same directories — track its placements next month.

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What this means

NovaPay is cited well when buyers ask for it by name, but nearly invisible on unbranded “best” queries — where comparison directories and communities decide the shortlist. **CONFIDENCE: HIGH**

Patterns observed

DIRECTORIES OWN THE UNBRANDED SHORTLIST

Observed: Comparison/aggregator sites take 21% of all citations and appear on most unbranded comparison prompts.

Inference: Getting listed and well-rated on the few directories both engines trust is the fastest unbranded-visibility lever.

Confidence: high

REDDIT DRIVES CHATGPT DISCOVERY

Observed: reddit.com is ChatGPT’s single most-cited source on discovery and problem-solving prompts.

Inference: Authentic presence in a few finance communities disproportionately shapes ChatGPT answers.

Confidence: medium

GEMINI TRUSTS FIRST-PARTY CONTENT

Observed: Gemini leans on owned domains; novapay.com is its single top source.

Inference: On-site comparison content moves Gemini more than community signals.

Confidence: medium

Recommended actions

HIGH

CLAIM Get listed and top-rated on the 3 directories both engines cite

They decide the unbranded shortlist, and you’re absent from two of them.

Targets: [comparefintech.example](#) [fintechreviews.example](#)

HIGH

BUILD Publish head-to-head comparison pages for the queries you lose

Gemini favors owned content — close the unbranded gap with comparison pages.

Targets: [novapay.com/compare](#)

MED

ENGAGE Earn authentic mentions in two finance communities

Reddit is ChatGPT’s top discovery source in your category.

Targets: [reddit.com/r/personalfinance](#)

LOW

MONITOR Track competitor directory placements monthly

Cardinal is gaining unbranded share via directories.

Targets: [cardinalbank.example](#)

Bucketed by domain role. Tracked-vs-untracked competitor overlay shown where relevant.

Owned

22 citations · 15.5% · 1 unique domain

DOMAIN	CITATIONS	INLINE	PROVIDERS
novapay.com	22	14	ChatGPT · Gemini

Competitor

34 citations · 23.9% · 4 unique domains

DOMAIN	CITATIONS	INLINE	PROVIDERS	STATUS
cardinalbank.example	14	9	ChatGPT · Gemini	Tracked
northwind.example	9	5	ChatGPT · Gemini	Tracked
tend.example	6	3	ChatGPT	Tracked
summitcredit.example	5	2	Gemini	Untracked

Directory / aggregator

30 citations · 21.1% · 3 unique domains

DOMAIN	CITATIONS	INLINE	PROVIDERS
comparefintech.example	12	1	ChatGPT · Gemini
ratewatch.example	10	0	ChatGPT
fintechreviews.example	8	0	Gemini

Social / community

28 citations · 19.7% · 2 unique domains

DOMAIN	CITATIONS	INLINE	PROVIDERS
reddit.com	24	0	ChatGPT
quora.example	4	0	ChatGPT

Noise

18 citations · 12.7% · 0 unique domains

Unclassified

10 citations · 7.0% · 5 unique domains

DOMAIN	CITATIONS	INLINE	PROVIDERS
unknown-00.example	1	0	ChatGPT
unknown-01.example	1	0	ChatGPT
unknown-02.example	1	0	ChatGPT
unknown-03.example	1	0	ChatGPT
unknown-04.example	1	0	ChatGPT

How ChatGPT and Gemini differ in source diet. Consensus targets are highest-confidence priorities.

CHATGPT**78 citations**

Bucket mix: Owned 9, Competitor 20, Directory / aggregator 18, Social / community 24, Noise 7

Top domains

- reddit.com (24)
- novapay.com (9)
- comparefintech.example (8)

GEMINI**64 citations**

Bucket mix: Owned 13, Competitor 14, Directory / aggregator 12, Social / community 4, Noise 11

Top domains

- novapay.com (13)
- cardinalbank.example (8)
- fintechreviews.example (8)

Consensus targets — cited by both engines

- novapay.com — total 22 (ChatGPT 9 · Gemini 13)
- cardinalbank.example — total 14 (ChatGPT 6 · Gemini 8)
- comparefintech.example — total 12 (ChatGPT 8 · Gemini 4)

Reddit communities cited

Vertical community: r/personalfinance (11) r/Banking (6) r/Fire (4)

Action plan

Prioritized by impact. Each item names concrete targets.

PRIORITY	VERB	ACTION	TARGETS
HIGH	Claim	Get listed and top-rated on the 3 directories both engines cite They decide the unbranded shortlist, and you're absent from two of them.	comparefintech.example · fintechreviews.example
HIGH	Build	Publish head-to-head comparison pages for the queries you lose Gemini favors owned content — close the unbranded gap with comparison pages.	novapay.com/compare
MED	Engage	Earn authentic mentions in two finance communities Reddit is ChatGPT's top discovery source in your category.	reddit.com/r/personalfinance
LOW	Monitor	Track competitor directory placements monthly Cardinal is gaining unbranded share via directories.	cardinalbank.example

Methodology

This report is compiled from LLM citations captured during the LLMGeoKit scan. KPIs and bucket counts are deterministic; the section "What this means" is one cached language-model pass that summarizes those observed facts. The renderer that built this PDF performs no LLM calls.

Cached domain classifier: gemini-3.1-flash-lite (18 new this run, 0 reused from cache; 5 unclassified after run, 2 flagged for operator review).

Synthesis: gemini-3.5-flash.

Up to 25 per bucket. Reason text from the cached domain classifier; needs-review entries are flagged.

Competitor (1 of 1)

DOMAIN		CONFIDENCE	REASON
summitcredit.example	untracked	medium	Competing provider not in tracked set

Directory / aggregator (2 of 2)

DOMAIN	CONFIDENCE	REASON
comparefintech.example	high	Comparison/aggregator site for financial products
fintechreviews.example	high	Review aggregator

Social / community (1 of 1)

DOMAIN	CONFIDENCE	REASON
quora.example	medium	Q&A community

Up to 5 responses per query category — highest-cited responses first, inline citations preferred. Not the raw firehose.

Discovery (2 of 2 responses)

ChatGPT · search fired

What are the best digital banking apps for everyday use?

- **inline** `comparefintech.example` — Best Digital Banks of 2026 — Compared & Rated
- **inline** `novapay.com` — NovaPay — Banking that works for you
- **inline** `reddit.com` — `r/personalfinance` — Which banking app do you actually use?

Gemini · search fired

Recommend a modern bank account with no fees.

- **inline** `fintechreviews.example` — No-Fee Accounts: 2026 Roundup
- **inline** `novapay.com` — NovaPay — No hidden fees, ever

Comparison (2 of 2 responses)

ChatGPT · search fired

NovaPay vs Cardinal — which is better?

- **inline** `cardinalbank.example` — Why switch to Cardinal
- **inline** `comparefintech.example` — NovaPay vs Cardinal — Head to Head
- **inline** `novapay.com` — NovaPay vs Cardinal — feature comparison

Gemini · search fired

Compare top neobanks for freelancers.

- **inline** `northwind.example` — Northwind Bank for the self-employed
- **inline** `ratewatch.example` — Top Neobanks for Freelancers

Use case (2 of 2 responses)

ChatGPT · search fired

Best account for saving toward a house deposit?

- **inline** `novapay.com` — NovaPay Savings — 4.2% APY
- **inline** `reddit.com` — `r/Fire` — High-yield savings strategy

Gemini · search fired

Which bank is best for international transfers?

- **inline** `fintechreviews.example` — Cheapest International Transfers, Ranked
- **inline** `tend.example` — Tend — send money worldwide

Problem solving (2 of 2 responses)

ChatGPT · search fired

My bank keeps charging overdraft fees — alternatives?

- inline quora.example — Which banks have no overdraft fees?
- inline reddit.com — r/personalfinance — Tired of overdraft fees

Gemini · search fired

How do I switch banks without losing direct debits?

- inline comparefintech.example — How to switch banks safely
- inline novapay.com — Switch to NovaPay in 10 minutes