

App Store complaint report

Capital One Mobile · Capital One · current version 6.55.1

Generated 2026-10-23 from the 300 most recent public App Store reviews across 1 storefronts (2026-10-11 to 2026-10-22).

Metric	Value
Reviews analysed	300 (300 classified by AI)
Average stars (these reviews)	3.49
Reviews with a complaint	103 (34%)
Storefronts	US 300
All-time App Store rating (US)	4.85 from 11,218,290 ratings

Complaint categories

Category	Reviews	Avg severity (0-3)	Most affected versions
Bugs	61	2.4	6.55.1 (61)
Feature requests	28	2.0	6.55.1 (28)
UX / design	27	2.2	6.55.1 (27)
Performance	25	2.6	6.55.1 (25)
Pricing / subscription	23	2.1	6.55.1 (23)
Crashes / freezes	21	2.7	6.55.1 (21)
Ads	16	2.1	6.55.1 (16)

Trend by version (newest first)

Version	Reviews	Avg stars	Complaint share
6.55.1	300	3.5	34%

Representative quotes

Bugs

“Unresponsive App – I am able to update the app, and open the app, but clicking on anything in the app does not work. The page does not move or respond to anything. I am able to exit the app, no other issues with my phone. It will automatically log me in, but t” (1★, v6.55.1, US, 2026-10-21)

“Fix Zelle – Zelle doesn’t work - glitches always!” (2★, v6.55.1, US, 2026-10-20)

Feature requests

“It’s ok, not great – I’m a Discover Migrant. Not thrilled about it, but it’s whatever. The Capital One app is garbage compared to Discover though. Discover was very simple and only gave you a couple screens to look at. I feel like Capital One is all over the p” (2★, v6.55.1, US, 2026-10-21)

“App / website could be better – I had just switched from the Discover app to the Capital One app since that’s where all the Discover cards are currently going to be managed, and I created a new username and found that there was an unrecognized phone number, em” (3★, v6.55.1, US, 2026-10-20)

UX / design

“account color customization – There is no way to customize the different accounts. So I see 3 different accounts but they’re all the same shade of blue and it’s confusing. I also am having trouble verifying a phone number. It’s in the system but it’s not going” (3★, v6.55.1, US, 2026-10-15)

“No Dark Mode – The Capital One App is definitely a step backwards for Discover card users. The Discover Card App was much easier to navigate and looked much better. The capital one app

doesn't even have a dark mode. Honestly, I'll probably close my account. " (1★, v6.55.1, US, 2026-10-19)

Performance

"App Doesn't Work Anymore – App works great when it does. Ever since the recent update it just stays loading and never gets to the login screen." (2★, v6.55.1, US, 2026-10-18)

"Trash – I deposited money. I have yet to receive any card and every time I try to log into this scam app, it tells me loading loading loading." (1★, v6.55.1, US, 2026-10-12)

Pricing / subscription

"Failed merge – Tried to pay my Discover bill but they merged with capital one & not only can you not find your Discover bill but the app is frozen on the homepage and you can't access your cap 1 accounts either" (1★, v6.55.1, US, 2026-10-21)

"BUGS! – The app won't load when I'm trying to login and payments come out at different times than they are listed for." (1★, v6.55.1, US, 2026-10-15)

Crashes / freezes

"Useless – The will only crash or freeze, I cannot look at my account information." (1★, v6.55.1, US, 2026-10-21)

"App constantly freezes. I miss Discover – Every time I log in to the Capital One app I am unable to scroll or click any buttons at all. I already didn't want this app since I was happy with Discover, and now I am forced to have a dysfunctional company handling" (1★, v6.55.1, US, 2026-10-21)

Ads

"Shopping app scam – How many times are you going to push your odiotic shopping app with the false promise of a bonus? I tried doing it twice just to appease the ANNOYING and UNASKED FOR marketing in MY BANKING APP. Switched banks and never coming back. Take yo" (1★, v6.55.1, US, 2026-10-17)

"Advertising App – I came as part of Discover Capital One migration Discover app is much more better than Capital One app. One app has got so many advertisements. It feels like I should stop using the Capital One at all unfortunately, this really sucks each tim" (1★, v6.55.1, US, 2026-10-15)

The 10 most important fixes

1. Fix login / account access [Bugs · 28 reviews · avg severity 2.5/3 · versions 6.55.1]

Audit the sign-in flow (SSO, password reset, verification emails) on the latest version; add clear error messages.

"Account Signing In difficult – Signing in is frustrating. One of the reasons I don't shop at Kohls" (1★, US)

2. Fix in-use crashes and freezes [Crashes / freezes · 15 reviews · avg severity 2.8/3 · versions 6.55.1]

Match quoted actions to crash reports; ship a hotfix for the top stack trace.

"App Freezes on zelle page – The app keeps freezing when I go to send zelle" (1★, US)

3. Soften the redesign backlash [UX / design · 18 reviews · avg severity 2.2/3 · versions 6.55.1]

Explain the change in-app, restore the most-missed option, or offer a setting for the old behaviour.

"Ridiculous no dark mode – No dark mode. Are you serious. And I'm forced to use this because I had discover before and the UI is so much worse. This app literally hurts to look at and there's so much clutter." (1★, US)

4. Simplify navigation [UX / design · 18 reviews · avg severity 2.1/3 · versions 6.55.1]

Run a quick usability test on the screens users mention; remove extra taps and pop-ups.

"App sucks – Doesnt explain anything and to hard to understand because i can use card on tenth and then on my transactions it will say the 12. Tried making payment two or three times and then after they didnt go through it caused late charg" (1★, US)

5. Answer support requests [Bugs · 16 reviews · avg severity 2.3/3 · versions 6.55.1]

Add an in-app contact option and reply to these App Store reviews; Apple lets developers respond publicly.

"Policy over customer service – Today I closed out my 12 year Venture card account due to a late fee of \$29.00 The customer service manager said my account did not qualify for a fee reversal. I asked her why and she said she couldn't tell m" (1★, US)

6. Ship the most requested feature [Feature requests · 18 reviews · avg severity 1.9/3 · versions 6.55.1]

Read the quotes below for the exact request; consider a public roadmap.

“Debt card payments – Stop removing the debt card payments it’s so much easier and convenient to pay by debit card versus guessing what day the payment will go through by checking it’s the worst feature ever when I spend money from either op” (1★, US)

7. Reduce ad frequency and length [Ads · 14 reviews · avg severity 2.1/3 · versions 6.55.1]

Cap ads per session, avoid unskippable video, and never show ads in the middle of a core task.

“Degraded experience – So many pop ups, ads, offers, promos, etc. it’s a pain to get to my transaction history/make payment. the app experience has completely deteriorated to rubbish like internet before pop up blockers. I recently was unabl” (1★, US)

8. Speed up loading [Performance · 8 reviews · avg severity 2.6/3 · versions 6.55.1]

Profile cold start and the slowest screens on older devices; cache content.

“Junk App – Forced to use this app only to discover (ahem) that it runs significantly worse, with noticeable lag. It takes multiple clicks to access the identical interface that to original app loaded to upon login. Why was this needed other” (1★, US)

9. Fix crash on launch [Crashes / freezes · 5 reviews · avg severity 2.9/3 · versions 6.55.1]

Check crash logs (Xcode Organizer / Crashlytics) for the affected version and device models first.

“Formerly from Discover – Terrible user experience in transition from discover to this platform. App will not load on iOS running current iOS. I waited & the app just sat there.....” (1★, US)

10. Justify or adjust the price [Pricing / subscription · 5 reviews · avg severity 1.8/3 · versions 6.55.1]

Test a cheaper tier, annual discount or one-time purchase; show what paid users get.

“Not being able to use atms is expensive – We need to get better international rates and use international and more domestic atm” (1★, US)

Method: the most recent public App Store reviews across up to 6 storefronts, collected via a third-party Apify scraper, plus the iTunes Lookup API. Reviewer names are not included. Each review was classified by TypeSafe Jev AI (7 complaint categories, 18 specific issues, severity 0-3); fixes are the specific issues ranked by number of complaining reviews × average severity. Advice lines are generic starting points; the quotes are the evidence. AI can misclassify: check the quotes. Not affiliated with Apple. Reply within 7 days for one free clarification.