

# Online Banking

REPORT

Strategies for the Internet

SINCE 1994, THE EXCLUSIVE MONTHLY REPORT ON INTERNET BANKING PRODUCTS & MARKETS

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## Online & Mobile Banking Forecast

2014 through 2023

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**Abstract:** In this report, we look at online banking and bill pay usage in the United States, both past (back to 1994), present, and future (through 2023). Year-by-year projections are provided for the following online products and services:

- Checking/deposit account access
- Mobile access
- Peer-to-peer (P2P) lending
- Loan/credit card access
- Account aggregation
- Pay-anyone bill pay
- Direct bill pay at credit card sites
- Person-to-person payments

Also, in this report we also look at:

- The top-10 developments in 2013
- The latest lineup in the *Online Banking Hall of Fame*, the top-50 digital banking innovations of all time, with two new ones added this year
- Recap of the top-10 innovations by year since 1996
- Long-term mobile banking forecast to 2025

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**Companies Mentioned:** Angel List, Bank of the West, Capital One, Coin, First Financial Bank, GoBank (Green Dot), Google Wallet, Lending Club, Mint (Intuit), Mitek, Moven, PayPal, Prosper, Regions Bank, Square Cash, Sofi, U.S. Bancorp, Yodlee

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