

**OBR #103**

**The Forecast**

*Top management (finally) gets it*

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**Abstract:**

Our annual look at the past, present, and future of online banking including a 10-year forecast for online account access, bill payment, and other online financial services.

In our look back at the year 2003, we identified the top-10 innovations and industry developments of the year, included the *OBR Innovation of the Year*, **Money HQ**, the new premium online banking service from [Online Resources](#) (powered by [CashEdge](#)), which was also placed on our *Top 25 Innovations of All-Time* list at number 15.

Also new to the all-time top-25 list is [Pennsylvania State Employees Credit Union's Upost@home](#), an innovative program that provides instant credit for deposits manually entered online, then subsequently mailed to the credit union. paper items pioneered by.

**Companies mentioned:** Absa Bank (South Africa), Bank of America, Anti-phishing.org, CashEdge, Citibank, E-TradeBank, First Command Bank, Identity Theft 911, LendingTree (IAC/InterActiveCorp), National City Bank, NetBank, OneCore, PayPal (eBay), Pennsylvania State Employees Credit Union (PESCU), Pentagon Federal Credit Union, Pinnacle Federal Credit Union, Tumbleweed Communications, Wachovia, Wells Fargo

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