

**OBR 112**

## **Innovations & Inspirations**

*Financial institutions continue to raise the bar*

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**Abstract:** As we approach the ten-year anniversary of Web banking, the overall state of online financial services is excellent. Several critical areas still need work, such as foiling fraudulent website access, but overall we like what we see online. This month we highlight four notable new innovations, the first two earned Best of the Web designations:

- Account deadbolts from FNB (South Africa) and AOL
- Integrated account aggregation from Everbank
- Stock trading playground from OptionsXpress
- Online preapproved credit offer acceptance from Capital One, American Express, and others

**Other Subjects:** Web traffic trends at the busiest banking, credit, insurance, brokerage and other financial services sites.

**Companies Mentioned:** Absa Bank (South Africa), ActivCard, Advanta, America Online, American Express, Bank of America, Bank One, Capital One, Everbank, First National Bank (South Africa), Nielsen//NetRatings, FirstRand Bank Ltd (South Africa), iPay LLC, OptionsXpress, RSA Security, Wells Fargo,



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