

**OBR 116/117**

## **Epayments v4.0 (part 2)**

*Differentiate online banking with innovative bill management & payments*

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**Abstract:** In part 1 (*OBR 115*), we looked the market size and business case for electronic payments. In part 2 (*OBR 116/117*) we tackle the fun part: product development, customer support, and marketing.

You might think you needn't pay close attention to bill payment. After all, you probably outsource processing and even some customer service to CheckFree, Metavante, Online Resources, or iPay Technologies. But that would be like ignoring checking accounts, simply because someone else processes the paper. Electronic payments play a similar anchoring role in the online banking world.

We also look at the so-called "battle" between bank-driven pay-anyone EBPP and biller-controlled direct payments. Our conclusions may surprise you. One hint: look at what Billeo is doing with its bill-payment toolbar (⇒ *pp. 34-43*).

Finally, one of the most interesting aspects of epayments are the many ways they can be leveraged into premium online banking services (⇒ *OBR 115, pp. 16-17*).



### **Other Highlights:**

Billeo wins the first *OBR Best of the Web* since 1999 in the *Payments* category (p. 33-44)

**Companies Mentioned:** Billeo, CheckFree, Intuit, iPay Technologies, Metavante, Online Resources, PayPal, Princeton eCom, Teknowledge, Village Mall (Australia), Visa Buxx, WildCard Systems, Yodlee.

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