

OBR 125

Online Banking Forecast

2005, a rebuilding year

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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 2015). Year-by-year projection are provided for the following online products and services:

- Checking/deposit account access
- Loan/credit card access
- Account aggregation
- Email statements/alerts
- Pay-anyone bill pay
- Direct bill pay (including at credit card sites)
- Interbank funds transfer (A2A)

Also, in this report we also look at:

- The top-10 developments in 2005
- Recap of the top-10 by year since 1995
- The new anti-fraud co-branded toolbar from BofA and Earthlink
- Bank of America's detailed online banking & bill payment totals
- Compete's latest *Online Banking Index*

Companies Mentioned: American Savings Bank, Bank of America, Bank of Montreal, Billeo, Certegy, CheckFree, Citibank, Emigrant Bank (Emigrant Direct), Equifax, Everbank, Experian, E*Trade, Google, HSBC, ING Bank, Online Resources, Passmark Security, Pennsylvania State Employees Credit Union, Provident Bank, Scottrade, Stanford Federal Credit Union, Technology Credit Union, Transunion, Washington Mutual (WAMU Direct), Wells Fargo, Zopa

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