

OBR 150

Online Banking & Bill Pay Forecast

2008 through 2017

Author: Jim Bruene, Editor, Online Banking Report

Published: January 28, 2008

Cost: Individual report: \$395 single-user; \$995 enterprise-wide license
or get this report now for no charge with your [annual subscription](#)

Size: 28 pages; 11,000 words; 20 Tables

Format: Printed, PDF, Word

Ordering: [Online](#), [email](#), or (206) 517-5021

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 2017). Year-by-year projections are provided for the following online products and services:

- Checking/deposit account access
- Mobile 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 2007
- The latest lineup in the *Online Banking Hall of Fame*, the top-32 online banking innovations of all time, with two new inductees this year
- Recap of the top-10 innovations by year since 1996

Table of Contents

The past.....	2
The present: 2007 results	3
The future: 10-year forecast ...	5
Top 32 innovations of all time	8
Recap of past winners	9
Top innovations of 2007	12
Events calendar.....	28

Companies Mentioned: AT&T, BancorpSouth, BancVue, Bank of America, BillMonk Buxfer, Charter Bank (New Mexico), Chase, Citibank, Facebook, Firethorn, FirstROI, FNBO Direct, ING Direct, Jwaala, KeyPoint Credit Union, Lending Club, Mint, Mortgagebot, mShift, NetBank, Oregon Community Credit Union, Prosper, Sharebuilder, Vancity, Verity Credit Union, Virgin Money, Wesabe, Zopa

Table of Tables	
Number	Title
1	Online banking timeline
2	Online banking evolution
3	Consumer households using online banking: U.S. vs. Worldwide
4	Annual growth of U.S. online banking households
5	Definition: online banking household
6	OBR track record: accuracy of prior forecasts
7	Online banking forecast summary (1995 through 2017)
8	Consumer online banking & bill pay forecast (1994 through 2012)
9	Small business online banking forecast (1994 through 2012)
10	Hall of Fame: Top 32 online banking innovations of all time (by rank)
11	Online Banking Hall of Fame: Top 32 innovations (chronological order) 9
12	Top 10 annual innovations: 2001 to 2006
13	Top 10 annual innovations: 1996 to 2000
14	P2P loan volume (US): 2007 vs. 2006
15	Projected mobile banking vs. online banking usage (U.S.): 2008 vs. 2007
16	Traffic at online personal finance companies: Dec. 2007
17	Cash flow: free checking vs. reward checking
18	ING Direct (US) deposits by year: 2000 to 2007
19	ING Direct (US) deposit and account growth by quarter: 2000 to 2007
20	Top innovations of 2007: honorable mention