

**OBR 162**

## **Online & Mobile Banking Forecast (including bill payment)** *2009 through 2018*

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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 2018). Year-by-year projections are provided for the following online products and services:

- Checking/deposit account access
- Mobile access
- Peer-to-peer (P2P) lending
- Loan/credit card access
- Account aggregation
- 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 2008
- The latest lineup in the *Online Banking Hall of Fame*, the top-37 online banking innovations of all time, with five new ones this year
- Recap of the top-10 innovations by year since 1996
- Long-term mobile banking forecast to 2025

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**Companies Mentioned:** Acculynk, Andera, Apple, Authentium (SafeCentral), BancVue (CheckingFinder), Bank of America, BankRate.com, Chase Bank, Check Point, Credit Karma, FiLife, FindaBetterbank, Freshman Fund, Frost Bank, Google, ING Direct, Jwaala, KeyPoint Credit Union, KnowBeforeYouApply, Lending Club, Mint, Moneta, Mortgagebot (Mortgage Marvel), mShift, neoSaej (MoneyAisle), PayPal. Pertuity Direct, PNC Bank, Quicken Loans (Quizzle), Rudder, Prosper, Smart Hippo, SmartyPig, Trusteer, Wells Fargo, Zopa

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