

OBR 163/164 (Double Issue)

Mobile Banking 2.0: iPhone Edition

How to build a smartphone app even your CFO will love

Author: Jim Bruene, Editor, Online Banking Report

Published: March 11, 2009

Cost: Individual report: \$495 single-user; \$1295 enterprise-wide license or get this report now for no charge with your OBR All-Access subscription

Size: 32 pages; 11,000 words; 10 Tables

Format: Printed, PDF, Word

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

Abstract: In this special report, we look at the major mobile applications markets (Apple, Google, and Blackberry) and how any financial institution can create a downloadable mobile app to leverage the buzz. Thirty-three potential features are outlined with recommendations for various budget sizes.

In addition, the report includes:

- Mobile application market
- Mobile banking overview and forecast (U.S.)
- Review of the mobile banking business case
- Using iPhone graphics to increase interest in financial products and services
- Legal issues in mobile banking from our guest columnists from Chambliss, Bahner & Stophel, P.C.

Table of Contents		
Key research questions2		
Definitions3		
The market4		
The forecast10		
The business case13		
The product 33 features for smartphone banking		
Commentary When the iPhone beats the browser22		
Examples iPhone applications24 iPhones in bank marketing26		
Legal issue in mobile banking .29		
FinovateStartup lineup32		

Companies Mentioned: 1st Mariner Bank, Allpoint, Apple, AT&T, Bank of America, Blaze Mobile, CashEdge, Citibank, Expensify, Firethorn (Qualcomm), Google, IBC Bank, Kiwibank, mFoundry, Microsoft, Mint, National Bank of New Zealand (ANZ), OCBC, PageOnce, PayPal, PNC Bank, Research in Motion (RIM), St. George Bank, TapTapTap, University of Wisconsin (UW) Credit Union, Yes Bank.

Table of Tables		
	Title	
1	Market share of ad-supported applications by smartphone operating system	
2	Comparing the three major mobile application markets	
3	iPhone application pricing	
4	U.S. financial institutions with iPhone apps	
5	Top 100 iPhone finance apps (paid and free)	
6	Worldwide mobile banking forecast	
7	Mobile banking vs. online banking usage: 2025 vs. today (U.S.)	
8	Online and mobile banking forecast: 1995 through 2018	
9	iPhone features by financial institution budget amount	
10	User experience comparison: iPhone vs. online	