

OBR 176

Online & Mobile Banking Forecast

2010 through 2019

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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 2019). 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 at credit card sites
- Person-to-person payments (A2A)

Also, in this report we also look at:

- The top-10 developments in 2009
- The latest lineup in the *Online Banking Hall of Fame*, the top-40 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

Table of Contents

The past	2
The present: 2009 results	3
The future: 10-year forecast.....	5
Top 40 innovations of all time ...	8
Recap of past winners.....	10
Top innovations of 2009.....	12
Honorable mention.....	35
Top 25 of the decade	36

Companies Mentioned: Apple, Bank of America, CashEdge, Chase Bank, Digital Insight (Intuit), First Hawaiian Bank, Geezeo, Google, ING Direct (AU/USA), Jwaala, Lending Club, mFoundry, Mercantile Bank of Michigan Mint, MoBank, Moneta, Nationwide Insurance, PayPal, PNC Bank, Prosper, Research in Motion, Stanford Federal Credit Union, Starbucks, SunTrust Bank, Twitter, USAA, Wesabe, WV United Credit Union, Vantage Credit Union

Table of Tables

Num	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 2019): U.S.
8	Consumer online banking & bill pay forecast (1994 through 2014): U.S.
9	Small business online banking forecast (1994 through 2014): U.S.
10	Hall of Fame: Top 40 online banking innovations of all time (by rank)
11	Online Banking Hall of Fame: Top 40 innovations (chronological order)
12	Top 10 annual innovations: 2001 to 2008
13	Top 10 annual innovations: 1996 to 2000
14	Top 10 innovations of 2009
15	Mobile banking forecast comparison among six research companies
16	Mobile banking vs. online banking usage: 2025 vs. Today U.S.
17	2009 Innovations Calendar: Mobile Banking
18	Financial institution apps in major smartphone app stores
19	Website traffic at Mint vs. Quicken Online
20	2009 Innovations Calendar: Personal Financial Management
21	Traffic at online personal finance companies
22	Person-to-person payments forecast through 2025 (U.S.)
23	2009 Innovations Calendar: Payments
24	Prosper vs. Lending Club loan originations: 2006 to 2009
25	Lending Club loan originations: Dec 2009 vs. Dec 2008
26	Lending Club loan originations by month
27	Prosper loan originations: Dec. 2009 vs. Dec. 2007
28	Prosper loan originations by month
29	2009 Innovations Calendar: Peer-to-Peer Lending
30	Peer-to-peer (P2P) forecast: 2006 vs. 2019 (U.S.)
31	2009 Innovations Calendar: Twitter and blogs
32	Top innovations of 2009: honorable mention
33	Top 25 innovations of the past decade