

# Online Banking

## Strategies for the Internet

REPORT

SINCE 1994, THE EXCLUSIVE MONTHLY REPORT ON INTERNET BANKING PRODUCTS & MARKETS

OBR 179/180

### Online Personal Financial Management (OFM) 3.0

*Take online banking to the next level with personal finance tools and guidance (aka PFM)*

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**Abstract:** In this report, we look the rapid growth of online personal finance during the past few years. We detail the many ways financial institutions can leverage these consumer-friendly applications to help and retain online banking customers.

In addition, we take a close look at **PNC Bank's** novel *Virtual Wallet*, an award winning online combination of checking, savings, and personal financial management.

**Companies Mentioned:** Addison Avenue Credit Union, Bank of America, Harris Bank, HSBC, IDEO, Intuit, Key Bank, Mint.com, PNC Bank, Tile Financial, Truiant Federal Credit Union, Wells Fargo, Wesabe, Wilshire State Bank, Yodlee

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