

Online Banking

Strategies for the Internet

REPORT

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

OBR 188

Online & Mobile Banking Forecast

2011 through 2020

Author: Jim Bruene, Editor, Online Banking Report

Published: January 19, 2011

Cost: Individual report: \$495 single-user; \$1495 enterprise-wide license
or get this report now for no charge with your [annual subscription](#)

Size: 40 pages; 12,000 words; 29 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 2020). 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

Also, in this report we also look at:

- The top-10 developments in 2010
- The latest lineup in the *Online Banking Hall of Fame*, the top-43 online and mobile banking innovations of all time, with four new inductees
- 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: 2010 results	3
The future: 10-year forecast.....	5
Top 43 innovations of all time ...	9
Recap of past winners.....	11
Top innovations of 2009.....	14
Honorable mentions	39
FinovateSpring	40

Companies Mentioned: American Express, Apple, Bank of America, Bank of Montreal, Barclaycard, BillShrink, Blippy, Bling Nation, Bundle, Capital One, Cardlytics, CashEdge, Chase Bank, DeviceFidelity, Discover Card, Expensify, Facebook, Finsphere, FNBO, Google, ING Direct (Canada), Intuit, Lending Club, Mitek, Mint, Pageonce, PayPal, PNC Bank, Prosper, Regions Bank, Rudder, Swipely, Visa, Wells Fargo, Wesabe

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	Consumer households using online or mobile banking
7	Forecast: Online vs. mobile banking through 2020: U.S.
8	Consumer online banking & bill pay forecast (1994 through 2015): U.S.
9	Small business online banking forecast (1994 through 2015): U.S.
10	Hall of Fame: Top 43 online banking innovations of all time (by rank)
11	Online Banking Hall of Fame: Top 43 innovations (chronological order)
12	Online Banking Hall of Fame: Companies by type
13	Top 10 annual innovations: 2001 to 2009
14	Top 10 annual innovations: 1996 to 2000
15	Top 10 innovations of 2010
16	Mobile banking forecast comparison among six research companies
17	Financial institution apps in major smartphone app stores: 2008 thru 2025: U.S.
18	Mobile banking vs. online banking usage: 2025 vs. Today U.S.
20	Traffic at online personal finance companies
21	Website traffic: Blippy vs. Swipely
22	Comparison of OBR Feb. 2006 P2P lending forecast vs. today
23	Prosper vs. Lending Club loan originations: 2005 to 2010
24	Lending Club loan originations: Dec 2010 vs. 2009 vs. 2008
25	Lending Club loan originations by month
26	Prosper loan originations: Dec. 2010 vs. Dec. 2009 vs. Dec. 2007
27	Person-to-person payments forecast through 2020 (U.S.)
28	Website traffic: Lending Club vs. Prosper
29	Top innovations of 2009: honorable mention