

Online Banking

REPORT

Strategies for the Internet

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

Number 200

Online & Mobile Banking Forecast

2012 through 2021

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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 2021). 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 2011
- The latest lineup in the *Online Banking Hall of Fame*, the top-46 online/mobile banking innovations of all time, with four new ones added this year
- Recap of the top-10 innovations by year since 1996
- Long-term mobile banking forecast to 2025

Table of Contents

The past	3
2011 results	4
Projects for 2012	6
10-yr forecast	8
Top 46 innovations ever	12
Top 10 innovations of 2011 .17	
Innovation calendar	38
FinovateSpring	40

Companies Mentioned: BillGuard, Capital One, Cardlytics, Credit Karma, Credit Sesame, doxo, Glenbrook Partners, Lending Club, Mint.com, Personal Capital, Simple (BankSimple), ING Direct USA, PNC Bank, Prosper, ReadyForZero, Regions Bank, Square, X.com (PayPal)

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	Top remote banking priorities for 2012
7	Consumer households using online vs. mobile banking: U.S.
8	Forecast summary: Online and mobile banking (1995 through 2021): U.S.
9	Consumer online banking & bill pay forecast (1994 through 2015): U.S.
10	Small business online banking forecast (1994 through 2015): U.S.
11	Hall of Fame: Top 46 online banking innovations of all time (by rank)
12	Hall of Fame: Top 46 innovations (chronological order)
13	Hall of Fame: Top 46 innovators by company type
14	Top 10 annual innovations: 2002 to 2010
15	Top 10 annual innovations: 1996 to 2002
16	Top 10 innovations of 2011
17	Mobile banking vs. online banking usage: 2025 vs. Today U.S.
18	Mobile banking forecast comparison among seven research companies
19	Smartphone use by platform: U.S.
20	Financial institution apps in major smartphone app stores: U.S.
21	In-statement merchant-funded rewards providers
22	Credit Karma site traffic
23	Prosper vs. Lending Club loan originations: 2006 to 2011
24	Lending Club loan originations: Dec of 2007 through 2011
25	Prosper loan originations: Dec. 2006 though 2011
26	Forecast of U.S. P2P lending: 2006 through 2021
27	The best innovations from Netbanker in 2011