

Online Banking

REPORT

Strategies for the Internet

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

Number 212

Online & Mobile Banking Forecast

2013 through 2022

Author: Jim Bruene, Editor, Online Banking Report

Published: January 5, 2013

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

Size: 32 pages; 12,000 words; 26 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 2022). 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 2012
- The latest lineup in the *Online Banking Hall of Fame*, the top-48 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
2012 results	4
10-yr forecast	5
Projects for 2013	10
Top 48 innovations ever	12
Top 10 innovations of 2012 .	17
2012 honorees	30
Finovate 2013	32

more ⇨

Companies Mentioned: Bank of America, Barclays, Capital Access Network, Chase Bank, Lighter Capital, Google Wallet, Kabbage, Key Bank, Lending Club, MetroMile, Nordstrom, On Deck Capital, PayPal, Prosper, Receivables Exchange, Simple, Square, V.me (Visa), Wallaby, Wells Fargo

Table of Tables	
Num	Title
1	Online banking timeline
2	Online banking evolution
3	Consumer households using online or mobile banking: U.S. vs. Worldwide
4	Definition: online banking household
5	Consumer households using online vs. mobile banking (2007 through 2016): U.S.
6	Mobile banking vs. online banking usage: 2025 vs. Today U.S.
7	Mobile banking forecast comparison among seven research companies
8	Smartphone use by platform: U.S.
9	Financial institution apps in major smartphone app stores: U.S.
10	Online and/or mobile banking (1995 through 2022): U.S.
11	Consumer online banking & billpay forecast (1994 through 2015): U.S.
12	Small business online banking forecast (1994 through 2015): U.S.
13	Top remote banking priorities for 2013
14	Hall of Fame: Top 46 online banking innovations of all time (by rank)
15	Hall of Fame: Top 46 innovations (chronological order)
16	Hall of Fame: Top 46 innovators by company type
17	Top 10 annual innovations: 2002 to 2011
18	Top 10 annual innovations: 1996 to 2002
19	Top 10 innovations of 2012
20	Prosper vs. Lending Club loan originations: 2006 to 2012
21	Lending Club loan originations: Dec of 2007 through 2012
22	Prosper loan originations: Dec. 2006 though 2011
23	Forecast of U.S. P2P lending: 2006 through 2021
24	Mobile deposit adoption timeline
25	OBR Best of Web winners in 2012
26	Finovate Best of Show winners in 2012