

THE BEST OF 2003

THE 10 MOST SIGNIFICANT INNOVATIONS & DEVELOPMENTS OF 2003

Looking back at 2003, we selected 10 industry developments that provide the best glimpse at the future of online financial services delivery. See Tables 13 and 14 on the previous pages for a summary of past innovations.

INNOVATION OF THE YEAR

Premium Online Banking: Money HQ from Online Resources



Money HQ from Online Resources earns 2003's *Innovation of the Year* and number 15 on our all-time list

(see p. 10) for its innovative packaging of several advanced features into a fee-based premium service. The new service, powered by **CashEdge**, combines account aggregation and interbank payment services. It's accessed via a tab (far-right) on Online Resources Internet banking platform (see screenshot below left).

Select Accounts	From Account	To Account
<input checked="" type="radio"/> Bank of America xxx3333	<input checked="" type="radio"/> Bluestream Account 1 xxx3301	
<input type="radio"/> TRACE xxx2345	<input type="radio"/> Bluestream Account 2 xxx3235	
<input type="radio"/> Dine Bank xxx7912	<input type="radio"/> Bluestream Account 3 xxx3233	

Select Service Type	Service Type	Daily Limit	Charge	Delivery	Out Of Time
<input checked="" type="radio"/> Standard	Standard	\$2,000.00	\$1.50	3 Business Days	4 PM ET
<input type="radio"/> Next	Next	\$2,000.00	\$7.95	Next Business Day	4 PM ET

Amount: \$ 1,000.00

Your Monthly Limit Remaining: \$ 1,000.00 (This Limit is for transferring money to Bluestream Accounts. [Learn More...](#))

The premium service offering is optional for client financial institutions, but with zero out-of-pocket costs, the company expects widespread adoption. Currently, 40 out of 500 clients are live with the service, including **First Command Bank** (Fort Worth, TX) and **Pinnacle Federal Credit Union** (Edison, NJ).

Suggested retail price is \$5/mo plus transaction fees for certain A2A transfers. Revenues are shared between the financial institution and Online Resources.