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## ORCC Announces Record Growth With 44 Percent Increase in Transaction Volume

*-Payment services provider surpasses industry projections, continues to grow-*

CHANTILLY, Va.--(BUSINESS WIRE)-- [Online Resources Corporation \(NASDAQ: ORCC\)](#) announced significant corporate growth of its biller-direct payment services, experiencing a 44 percent increase in transaction volume from 2009 to 2011. Setting new company records each year since 2007, ORCC delivers more than 80 percent of its bank-originated payments electronically, with as much as 89 percent in some urban areas, due to its direct biller connections.

Through its Biller Endpoint Network, ORCC delivers electronic payments to more than 9,000 domestic biller endpoints. ORCC has more than tripled its biller endpoints in the past five years, and continues to add new endpoints to grow their network.

Additionally, Boston-based research and advisory firm [Aite Group](#) projected biller-direct bill volume to increase by eight percent from 2010 to 2011 in its 2010 report "[How Americans Pay Their Bills: Sizing and Forecasting Bill Pay Channels and Methods, 2010-2013.](#)" ORCC significantly exceeded those projections, experiencing a 24 percent increase in biller-direct transactions in 2011 alone, demonstrating the company's continued leadership as the industry's preferred provider.

According to Aite Group senior analyst [Ron Shevlin](#), "Consumers are driven by convenience. With mass adoption of the Internet, paying bills online at biller sites have become the most convenient way to pay. And as mobile and tablet technologies continue to take hold, the biller-direct channel will continue to grow as the preferred method for bill pay."

The only truly independent bill pay solutions provider in the marketplace, ORCC offers fully-compliant bill payment solutions to its customers, enabling them to successfully leverage a full suite of integrated payments products that are configured and controlled by billers to manage the customer experience throughout the electronic billing and payment lifecycle.

"Today's biller organizations are challenged by compliance requirements of recent regulation and the evolving payment preferences of their customers," said Eric Labiak, chief sales officer for ORCC. "To lower customer service costs without raising rates or sacrificing quality service, more billing organizations are expanding their acceptance of card payments. ORCC is well positioned to fulfill this need while providing billers with the highest level of flexibility and control in serving their customers, as reflected by our tremendous growth over recent years."

ORCC is a leading provider of digital financial services, supporting more than \$110 billion of consumer payments annually for the financial services, insurance, healthcare, account receivable management (ARM), utility and telecomm industries.

### About Online Resources Corporation

Online Resources Corporation (NASDAQ: ORCC) powers financial interactions between millions of consumers and the company's financial institution and biller clients. Backed by its proprietary payments gateway that links banks directly with billers, the company provides web and phone-based financial services, electronic payments and marketing services to drive consumer adoption. Founded in 1989, ORCC is the largest financial technology provider dedicated to the online channel. For more information, visit [www.orcc.com](http://www.orcc.com).

*This news release contains forward-looking statements based on Online Resources Corporation management's current expectations and beliefs and a number of assumptions concerning future events made with information that is currently available. The words "will," "would," "may," "should," "estimate," "project," "forecast," "intend," "expect," "believe," "target," "designed," "plan," and similar expressions are intended to identify forward-looking statements. Readers are cautioned not to place undue reliance on such forward-looking statements, which are not a guarantee of any results or performance and are subject to a number of known and unknown risks, uncertainties and other factors which could cause actual performance or results to differ materially and adversely from any results or performance expressed or implied by such forward-looking statements. Certain factors that might cause such a difference include, but are not limited to: a history of losses and anticipation of future losses; potential fluctuations in operating results; dependence on the marketing efforts of third parties; potential loss of one or more material clients; potential need for additional capital; potential inability to prevent systems failures and security breaches; potential inability to expand certain services and products in the event of a substantial increase in demand for such services and products; competitive pressures; ability or inability to attract and retain skilled personnel; reliance on patents and other intellectual property; potential change in the rate of user adoption of certain products and services; exposure to consolidation in the financial services industry; and government regulatory developments. For a more detailed description of the factors that could cause such a difference, please refer to our latest filings with the Securities and Exchange Commission,*

*including the information under the heading "Risk Factors" in our latest Annual Report on Form 10-K. We assume no obligation to update or supplement any forward-looking statements.*

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