



Online Resources Signs American Heritage FCU For Advanced Banking Software

CHANTILLY, Va.--(BUSINESS WIRE)-- Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced that \$1.1 billion asset American Heritage Federal Credit Union has signed a multi-year agreement for the Company's Architect retail banking software solution.

Pennsylvania-based American Heritage will convert to Online Resources' solution in early 2012, providing its more than 110,000 members access to a highly intuitive, personalized online banking experience. At the same time, the advanced banking solution provides the Credit Union access to robust tools and technology that enable a high level of control over the administration and future enhancement of the service.

"We chose Online Resources' Architect solution because it provides the best of both worlds: a superior online experience for our members as well as flexible technology to help us grow our online channel in the future," said Kevin P. Tressel, vice president of Information Systems for American Heritage Federal Credit Union. "We look forward to working with Online Resources to leverage their powerful software solution for our members."

The Architect software's adaptive navigation enables American Heritage's members to tailor the interface to their preferences. In addition, a client toolbox provides the Credit Union full control of the administration, configuration and ongoing maintenance of the service, to further address the needs of different member segments.

In addition, the Architect software includes advanced functionality such as online account opening, personal financial management, one-to-one marketing and social media integration. With its extensible platform, the Credit Union can easily add innovative, new features as trends and technologies emerge and end-user adoption increases.

"Like other successful credit unions today, American Heritage knows that in order to provide their members a superior online service, the technology must deliver a high level of flexibility and control," said Eric M. Labiak, chief sales officer for Online Resources. "We look forward to working with American Heritage to adapt and grow its online banking presence as its members' needs change and adoption increases."

About Online Resources

Online Resources (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, Online Resources is the largest financial technology provider dedicated to the online channel. For more information, visit www.orcc.com.

About American Heritage Federal Credit Union

American Heritage Federal Credit Union is a \$1.1 billion member-owned financial cooperative serving over 700 select employee groups. It is the country's 158th largest credit union with over 110,000 members and 24 branches in Philadelphia, Bucks and Montgomery Counties in Pennsylvania.

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 Annual Report on Form 10-K. We assume no obligation to update or supplement any forward-looking statements.

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