



## CO-OP and Online Resources to Distribute Online Banking Services

CHANTILLY, Va. & RANCHO CUCAMONGA, Calif., Sep 21, 2009 (BUSINESS WIRE) -- Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, and CO-OP Financial Services (CO-OP), the nation's largest credit union service organization serving more than 3,000 clients, today announced they have entered into a reseller agreement for Internet banking, bill payment and other online services.

Online Resources' Unite<sup>SM</sup> Financial Services Suite will be available over CO-OP's Next Generation Network (NGN) technology platform, enabling CO-OP's more than 1,200 shared branch clients to swiftly and seamlessly implement a breadth of new, cost-effective online services.

"This addition to the NGN network provides our shared branch clients with best-in-suite online banking and billpay services, which are critical to staying competitive," said Carroll Beach, President/COO of CO-OP Shared Branching. "Online Resources' tightly integrated, high quality services and outstanding member support is a perfect complement to our network."

"CO-OP and Online Resources have been partners on a number of initiatives since 1996," added Stan Hollen, President/CEO of CO-OP Financial Services. "Both companies share the philosophy of offering credit unions services that help their members conveniently manage their finances."

Through this partnership, CO-OP's clients can leverage their NGN investment to access online services that are competitive with the largest financial institutions' services. Credit unions can take advantage of bundling transaction volumes and lowering their overall cost of operations.

"As the leading credit union service organization, CO-OP places the highest priority on providing their clients with the innovative technology necessary to meet members' growing needs," said Matthew P. Lawlor, Online Resources' chairman and CEO. "We are pleased to partner with CO-OP to continue to provide credit unions the online tools and support necessary for a successful online channel."

### About CO-OP Financial Services

Established in 1981 and located in Rancho Cucamonga, Calif., CO-OP Financial Services provides the tools, counsel and leadership to help credit unions and their members prosper. Wholly owned by its credit union shareholders, CO-OP provides volume discounts on payments products and services that include ATM network access, debit processing, ATM processing, shared branching, check imaging and mobile payments.

With nearly 3,000 credit union members, 28,000 surcharge-free ATMs (including 9,000 deposit-taking), 3,700 shared branch locations (the largest number of branches of any network), 155 million-plus monthly transactions and 26 million cardholders, CO-OP Financial Services is the number No. 1 credit union electronic funds transfer (EFT) network and processor in the U.S. financial services industry. CO-OP Financial Services' membership has access to 800,000 ATMs worldwide through links to NYCE, STAR, Cirrus, PULSE and Plus. For more information, go to: [www.co-opfs.org](http://www.co-opfs.org).

### 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 has been recognized for its high growth and product innovation. It 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 statements about future events and expectations, which are "forward-looking statements." Any statement in this release that is not a statement of historical fact may be deemed to be a forward-looking statement. Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the company's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Specifically factors that might cause such a difference include, but are not limited to: the company's history of losses and anticipation of future losses; the company's dependence on the marketing efforts of third parties; the potential fluctuations in the company's operating results; the company's potential need for additional capital; the company's potential inability to expand the company's services and related products in the event of*

*substantial increases in demand for these services and related products; the company's competition; the company's ability to attract and retain skilled personnel; the company's reliance on the company's patents and other intellectual property; the early stage of market adoption of the services it offers; consolidation of the banking and financial services industry; and those risks and uncertainties discussed in filings made by the company with the Securities and Exchange Commission, including those risks and uncertainties contained under the heading "Risk Factors" in the company's Form 10-K, latest 10-Q, and S-3 as filed with the Securities and Exchange Commission. These factors should be considered in evaluating the forward-looking statements, and undue reliance should not be placed on such statements.*

SOURCE: Online Resources Corporation

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