



Online Resources Launches New Consumer-Friendly Online Banking & Billpay

Latest Release Integrates Usability, Marketing and Payments Best Practices

CHANTILLY, Va., Nov 03, 2009 (BUSINESS WIRE) -- Online Resources Corporation (Nasdaq:ORCC), a leading provider of online financial services, today announced it has launched the next generation of its online banking and bill payment services, with approximately 200 clients deployed to date. Developed with extensive usability testing, the services are expressly designed to enable financial institutions to provide the utmost in consumer-friendly online service.

The result of a two year, multi-million dollar investment, Online Resources' hosted Internet Banking and Bill Pay applications now feature:

- *Highly adaptive, intuitive navigation* - created in conjunction with usability, visual design and information architecture specialists, the new interface was consumer tested to meet the needs of any level of online banker, from the novice statement viewer to the small business user to the experienced power payer. The new, clean interface uses the latest in Rich Internet Applications (RIA) technology and "smart windows" for easy access to important information, which reduces information overload for the consumer.
- *Intelligent marketing and CRM tools* - leveraging consumer-specific data, these new tools maximize awareness and education, boost online customer service power and drive adoption and up-sell opportunities. Driven by consumer usage pattern intelligence, the service incorporates contextual messaging throughout the interface, such as help links and advertisements that are timely and relevant to the user.
- *Seamless premium payments services* - extensively integrated expedited payments, bill presentment and personal financial management services to promote deeper online interaction and individualization, backed by the consumer-friendly, real-time guaranteed funds model that puts the consumer in greater control of their finances.

For example, expedited payments are available within the standard online payments flow to enable consumers to make last minute payments with same day, guaranteed posting. Bill presentment is also available to all bill payers in the integrated payments service for easy access to actionable bill payment information. In addition, enhanced personal financial management tools, based on the company's award-winning Money HQ service, offer useful budgeting, reporting and alert features.

"We are pleased to provide our customers an enhanced online banking and bill payment service. The Online Resources product incorporates usability best practices with enhanced bill payment features in a fresh, easy-to-use interface," said Susan Peterson, Chief Retail Banking Officer for MB Financial Bank. "The integrated online banking and bill payment services provides a superior online experience for our customers through what we call ibankmb.com."

"Online Resources' new release achieves a unique balance in providing comprehensive online services while delivering an intuitive, consumer-friendly interface," said Sandra Shiba, Service and Information Manager at the University of Utah's University Credit Union. "We are very pleased to make this latest release available to our members as an extension of our high quality service."

"We believe we have addressed three complex areas - usability, marketing and payments - that are crucial to a successful online channel through an enhanced set of services that are sophisticated yet simple to use," said David P. Munger, Vice President of Online Resources' Banking Payment Services. "In addition, by providing consumers with 'perfect knowledge' of their finances, such as providing exact information about when a payment goes out and exactly how it is being sent, we are helping our clients deliver a highly consumer-friendly online service."

Financial institutions can choose from multiple deployment options of Online Resources' online banking and bill payment services. Based on their in-house IT capabilities, configuration needs, customization levels, operational priorities and numerous other factors, clients choose from highly flexible options for software, support and payments. For example, clients have combined Online Resources' on-premise software to support extensive customization needs for online banking, but fully integrated hosted bill payment to support user interface requirements, augment customer service and meet payment warehousing needs.

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.

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; dependence on the marketing efforts of third parties; potential fluctuations in operating results; ability to make and successfully integrate acquisitions of new businesses; potential need for additional capital; potential inability to prevent systems failures and security breaches; potential inability to expand services and related products in the event of substantial increases in demand; competition; ability to attract and retain skilled personnel; reliance on patents and other intellectual property; exposure to the early stage of market adoption of the services it offers; exposure to the consolidation of the banking and financial services industry; and additional 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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