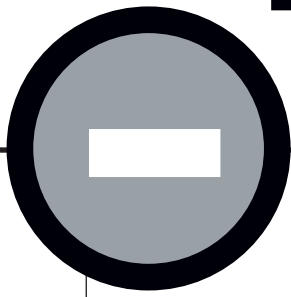


TEN  
TECH  
COMPANIES  
TO  
WATCH

The challenges that banks face are legion. Meeting them takes intelligence, creativity, innovation. Banks that look for intelligent and creative tools—smart solutions across a variety of disciplines—from the most forward-thinking technology companies are reaping the rewards. Ranging from security to core processing to mobile banking, the best innovation is often from lesser known, privately held technology shops. In its annual ranking, *BTN* profiles 10 firms—Zoot, Open Solutions, Panini, Online Resources, Wipro, mFoundry, Omniture, EXL, Guardium and Mall Networks—whose innovation is getting them noticed.

BY JOHN ADAMS, GLEN FEST, MICHAEL DUMIAK AND KAREN KREBSBACH



# TEN TECH COMPANIES TO WATCH

# 4

## ONLINE RESOURCES

**CEO:** MATTHEW P. LAWLOR

**WHERE:** CHANTILLY, VA

**FOUNDED:** 1989

**BUSINESS:** WEB BANKING

**PRODUCT:** ADVANTAGE, COMMAND, ARCHITECT

**REVENUE:** \$91.7 MILLION (2006)

**STATUS:** NASDAQ (ORCC)

**RECENT CLIENT WINS:** TD BANKNORTH

**IN THE TIME IT TAKES TO SAY THE INTERNET IS** changing, it's already changed—and that means those who make their living on the Web need to have both vast scale and rapid speed to market, two attributes that don't often go together in business.

"You can't just be big and slow you have to be big and fast," says Matt Lawlor, chairman and CEO of Online Resources. "It's like Godzilla. Size does matter. And it has to be size with agility." The company boosted revenues 85 percent in the first quarter of 2007, to \$30.8 million. In 2006, it had sales of \$91.7 million and operating income of \$5.25 million.

In the past year, Online Resources has introduced, purchased or rolled out dozens of

new initiatives touching payments, loyalty marketing and collections. These include CardHQ, a product that allows customers to purchase retail gift cards through its online banking and bill pay applications, and mobile banking and bill payment services. It also added a virtual collection agent service, which enables debts to be paid online with a payment plan routed through the client-branded Web site. The firm is now piloting an expedited payments service that will enable financial institutions to offer their consumers and businesses online bill payments that are posted by billers on the same day. These moves have helped it land on a number of "fastest-growing tech firm" lists. ▲ JA

