

Online Resources Corporation

Payment Trends
Users and Transactions

Third Quarter 2007
Earnings Conference Call

October 25, 2007

Forward-looking Statements

The following information from Online Resources Corporation contains statements about future events and expectations of Online Resources, which are “forward-looking statements.” Any statement that is not a statement of historical fact may be deemed to be a forward-looking statement. These statements include:

- Forecasts of growth in and penetration of Online Resources’ financial institution customer base, increases in the number and pricing of transactions being processed by financial institution customers and the industry in general, and growth in the number of consumers using online banking and bill payment services;
- Statements regarding Online Resources’ plans for achieving greater profitability and its business outlook for 2007 and beyond;
- Statements regarding Online Resources longer-term profit targets, including but limited to user adoption rates, gross margin, and net margin targets;
- Statements regarding Online Resources’ cash position and its ability to cover operating losses; and
- Other statements, including statements containing words such as “anticipate,” “believe,” “plan,” “estimate,” “expect,” “seek,” “intend,” and other similar words that signify forward-looking statements.

Such forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause our 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.

Investors, potential investors and other listeners are urged to consider these factors carefully in evaluating the forward looking statements and are cautioned not to place undue reliance on such forward-looking statements. The forward-looking statements made herein are only made as of the date of this presentation and the Company undertakes no obligation to publicly update such forward-looking statements to reflect subsequent events or circumstances.

Banking Payments

Users - Sequential Growth (vs. Prior Quarter)

Year	Q1	Q2	Q3	Q4
2004	12%	10%	12%	7%
2005	7%	4%	0%	9%
2006	8%	4%	6%*	5%
2007	5%	8%	6%	

Shaded blue includes Princeton platform without large departing client in early December '06 and August '07

* Legacy ORCC User Growth; Q/Q growth does NOT include addition of Princeton eCom Users

Banking Payments

Users - Annual Growth (vs. Same Qtr. in Prior Year)

Year	Q1	Q2	Q3	Q4
2004	70%	49%	49%	47%
2005	40%	32%	18%	20%
2006	22%	23%	31%*	24%
2007	17%	26%	26%	

Shaded blue includes Princeton platform without large departing client in early December '06 and August '07

* Legacy ORCC User Growth; Q/Q growth does NOT include addition of Princeton eCom Users

Banking Payments

Transactions - Sequential Growth (vs. Prior Quarter)

Year	Q1	Q2	Q3	Q4
2004	12%	7%	7%	7%
2005	7%	4%	2%	7%
2006	12%	3%	4%*	5%
2007	7%	3%	5%	

Shaded blue includes Princeton platform without large departing client in early December '06 and August '07

* Legacy ORCC User Growth; Q/Q growth does NOT include addition of Princeton eCom Users

Banking Payments

Transactions - Annual Growth (vs. Same Qtr. Prior Yr)

Year	Q1	Q2	Q3	Q4
2004	71%	66%	36%	36%
2005	30%	26%	21%	22%
2006	27%	26%	29%*	24%
2007	20%	21%	23%	

Shaded blue includes Princeton platform without large departing client in early December '06 and August '07

* Legacy ORCC User Growth; Q/Q growth does NOT include addition of Princeton eCom Users

Biller Payments

Transactions - Sequential Growth (vs. Prior Quarter)

Year	Q1	Q2	Q3	Q4
2005	%	4%	6%	3%
2006	19%	20%	12%	7%
2007	17%	14%	21%	

Shaded white indicates growth of biller-based payments of Princeton eCom, before its acquisition by ORCC
Shaded blue indicates post-acquisition growth, including Internet Transaction Solutions in 3Q07

Biller Payments

Transactions - Annual Growth (vs. Same Quarter in Prior Year)

Year	Q1	Q2	Q3	Q4
2006	34%	54%	63%	70%
2007	67%	60%	171%	

Shaded white indicates growth of biller-based payments of Princeton eCom, before its acquisition by ORCC

Shaded blue indicates post-acquisition growth, including Internet Transaction Solutions in 3Q07

Online Resources Corporation

Thank You

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