



NEWS

For Immediate Release

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ONLINE RESOURCES COMPLETES ACQUISITION OF INCURRENT SOLUTIONS, INC.

CHANTILLY, Va., December 23, 2004 – Online Resources Corp. (Nasdaq: ORCC), a leading Internet financial services provider, announced that it has completed its acquisition of privately held Incurrent Solutions, Inc. Online Resources announced its agreement to acquire Incurrent, the foremost Internet application service provider (ASP) to the credit card issuer industry, on October 18, 2004.

The purchase price for Incurrent consisted of \$8.0 million in cash and 1.0 million shares of Online Resources common stock. At the December 22nd closing price of \$7.29 for Online Resources' common stock, these shares are valued at \$7.3 million, and represent 5.2 percent of the Company's now 19.2 million shares of common stock outstanding.

"I am pleased to officially welcome Incurrent's staff and clients to the Online Resources family," said Matthew P. Lawlor, chairman and chief executive officer of Online Resources. "We are excited about the potential of our newly formed Card & Credit Services division and commit to working together toward building value for our clients, shareholders and staff."

About Online Resources

Online Resources powers Internet financial services for 700 firms nationwide. The Company's proprietary account presentation, payment and relationship management services are branded to its client banks, credit unions, card issuers and processors, and payment acquirers. The Company serves over 2.5 million consumer end-users and processes over \$10 billion in payments annually. Founded in 1989, Online Resources (Nasdaq: ORCC, Website: www.orcc.com) has been widely recognized as one of the nation's fastest growing technology firms.