



NEWS

For Immediate Release

Media Contact:

Beth Halloran
Sr. Dir., Corporate Communications
703.653.2248
bhalloran@orcc.com

APPLE BANK TO CONVERT TO ONLINE RESOURCES FULL SERVICE SUITE

CHANTILLY, Va., February 11, 2009 – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced that Apple Bank for Savings has signed a multi-year agreement with its Community Bank and Credit Union Services unit for its full service suite of online banking and bill payment services. Apple Bank is a \$7 billion asset institution with 50 branch locations in the metro New York area.

In the fourth quarter, Apple Bank will convert its online services to Online Resources' UNITESM Financial Services Suite, which includes internet banking, integrated bill payment, personal financial management, expedited payments and several self-service features. Each of these highly integrated services is backed by sophisticated consumer marketing, end-to-end security and customer care for a seamless consumer experience.

In addition, the Bank chose to implement account opening, which enables prospective customers to quickly and conveniently apply for new accounts online. This service dramatically accelerates credit and identity verification and introduces a host of up-selling and cross-selling opportunities.

"We chose to consolidate to one platform because it provides our customers a superior online experience, and provides us a single point of accountability for our Internet channel," said Tony Pietrantuono, senior vice president for Apple Bank. "With decades of integration experience, flexibility and scale, we believe Online Resources is best suited to meet Apple Bank's technology, operating and marketing needs."

"Apple Bank understands that integration expertise translates into process and cost efficiencies, as well as a better customer experience," said Ronald J. Bergamesca, executive vice president and general manager of Online Resources' Community Bank and Credit Union Services. "We look forward to providing them robust, end-to-end services that help maximize adoption and maintain a competitive edge."

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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.

About Apple Bank for Savings

Apple Bank is a state-chartered savings bank that traces its New York origins back to 1863. It operates from 50 full-service branch locations in the metro New York area and is the third largest savings bank in New York State. For more information, visit www.applebank.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.

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