



## NEWS

*For Immediate Release*

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### **SURVEY SHOWS WHICH BILLS BUDGET-STRETCHED U.S. CONSUMERS ARE PAYING FIRST**

**CHANTILLY, Va., December 17, 2008** – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today released results of a survey on the bill payment patterns of U.S. households. Results show which bills Americans consider highest priority and are most likely to pay on time.

The third in a series, the survey of more than 1,000 nationally representative U.S. households finds that Americans are not only putting less money into savings, but are dipping into their savings to pay for everyday, necessary living expenses. Under growing constraints, consumers must continue to prioritize among their bills by creating a “delinquency budget.”

Key findings show how different bills rank in consumers’ stacks, in order of priority:

- Mortgage – Though the number of households with delinquent mortgage payments are up 67 percent over last year, this bill remains at the top of the stack;
- Insurance – Of all major bills, insurance premiums have the lowest delinquency rate at 2 percent;
- Loans – In just one year, households with overdue loan payments have increased 58 percent;
- Utilities – Delinquent utility payments are up 18 percent since last year;
- Healthcare – Emergency medical care bills are most delinquent with 34 percent of respondents late;
- Phone – More Americans say they can do without phone service, and 26 percent of households put this bill on the bottom of the stack; and
- Credit Card - 1 in 3 of the households that are late paying their credit card bill continue to use their card, thereby increasing their outstanding balance.

Across industries, survey results show that one in three households was contacted by a collector in the past year. Preference for resolving delinquencies online has increased by 18 percent over the past year, but only one percent of delinquent households were contacted via the Internet.

In addition, households that set up recurring payments had a significantly lower likelihood of becoming delinquent in the first place.

“With continuing economic tightness, companies from all industries must compete harder to get paid in a timely manner,” said Robert R. Craig, executive vice president and general manager of eCommerce Services for Online Resources. “Consumers are clearly indicating their preferences by choosing which bills they pay, when they pay them and how they would like to work out their delinquencies. Billers who take these cues from this research can gain a distinct advantage in this difficult economic environment.”

(more)

Detailed results of this survey are available in a report titled "Short on Money, Will Your Customers Pay Your Bill? Updated Survey of U.S. Households & Bills They Pay." To obtain the report, visit the Press Room in Online Resources' web site at [www.orcc.com](http://www.orcc.com) or go to <http://www.orcc.com/products/ebanking/whitepapers.asp>. This is the third in a series of reports published by Online Resources about consumer payment patterns, and one of several reports about collection technology.

### **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](http://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 and anticipation of future losses; the company's dependence on the marketing efforts of third parties; the potential fluctuations in the company's operating results; the company's potential need for additional capital; the company's potential inability to expand the company's services and related products in the event of substantial increases in demand for these services and related products; the company's competition; the company's ability to attract and retain skilled personnel; the company's reliance on the company's patents and other intellectual property; the early stage of market adoption of the services it offers; consolidation of the banking and financial services industry; and those 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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