



NEWS

For Immediate Release

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ONLINE RESOURCES' WEB COLLECTIONS NAMED MOST INFLUENTIAL PRODUCT

CHANTILLY, Va., November 19, 2008 – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced that its web-based collections service was named the Most Influential Collection Product for 2008 by *Collection Advisor* magazine.

The magazine recognized 50 Top Collections Products across 13 categories, with Online Resources' Virtual Collection Agent™ being named to the top of the list. The award was presented by Editor T. Steel Rose during the *Collection Advisor* Tech '08 conference held last week.

"With overwhelming input from our readers, we are very pleased to recognize Online Resources' Virtual Collection Agent as the Most Influential Product for 2008," said Rose. "Online Resources has demonstrated its market leadership through its innovation and industry adoption."

"This recognition is a timely reminder that during tough economic times, technology brings enormous value to the collections process by increasing consumer satisfaction and maximizing recovery initiatives," said Robert R. Craig, executive vice president and general manager of Online Resources' eCommerce Services. "The Virtual Collection Agent's private, non-confrontational nature is particularly beneficial now in giving consumers options to deal with delinquencies they may never have had to face before. We are pleased to be able to provide our clients swift implementations followed by very positive results."

The Virtual Collection Agent provides card issuers, banks and receivables management companies a fully compliant, 24x7 online customer service and collection environment that improves recovery of outstanding debt while maintaining a positive consumer experience. Online Resources' clients have reduced their charge-offs by more than 10 percent. Today, 6 of the top 10 U.S. credit card issuers and some of the nation's largest collection agencies use the Virtual Collection Agent.

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About *Collection Advisor* Magazine

Collection Advisor magazine is a national, bimonthly publication addressing collection management and technology in the profession. Each issue includes features and news about collection operations in companies and at agencies, reviews of software systems and collection tools, and opinion columns by many of the profession's most influential experts. It now is in its eighth year of publication.

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.

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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