



## NEWS

*For Immediate Release*

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### **ONLINE RESOURCES SIGNS MULTIPLE CUSTOMIZABLE INTERNET BANKING CLIENTS**

*Larger Financial Institutions Seeking Differentiation Via Online Channel*

**CHANTILLY, Va., January 29, 2010** – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced that it recently signed multiple new clients, including six with assets ranging from \$1 billion to \$4 billion, for customizable Internet banking combined with other services.

Online Resources' highly customizable Internet banking solutions are available in hosted and on-premise environments that enable extensive client modification to the user interface. These solutions are also tailored to address specific financial institution requirements such as IT staffing levels, configuration requirements, operating environment, marketing and customer service support and other factors critical to a successful online channel. Online Resources also offers a SaaS option, which is currently in use by hundreds of other financial institutions.

Ent Federal Credit Union, with \$3 billion in assets and serving more than 197,000 members in Colorado, is one of the new clients that chose the company's on-premise banking solution. The credit union will extensively customize the solution and make it available to its members, including the company's enhanced personal financial management (PFM) service, in May.

"Online Resources offers the flexible options, integration capabilities and innovative services we require for our online channel," said Chad Graves, vice president of information technology for Ent Federal Credit Union. "As specialists, they provide a very high level of service and expertise every step of the way. We look forward to making these new services available to our members."

In the San Francisco Bay Area, Pacific Service Credit Union also recently signed for Online Resources' Internet banking solution, enhanced account opening and mobile services. The over \$1 billion asset credit union, based in Walnut Creek, CA, plans to launch the enhanced Internet banking service to its 70,000 members in the second quarter.

"Over the years we have worked with Online Resources to keep in step with our primary initiative of enhancing our user experience by adapting to changing consumer behaviors and preferences. Expanding our relationship to offer a custom Internet banking solution adds to our objective of providing service availability anytime and anywhere," said Nannette Cutliff, vice president/chief information officer for Pacific Service Credit Union. "As an organization centered on creating member value, working with Online Resources to provide the delivery channels preferred by our members fits our strategic plan," Cutliff added.

(more)

CoVantage Credit Union, which serves more than 50,000 members in Michigan and Wisconsin, implemented the company's on-premise Internet banking and hosted bill payment services in November. It plans to make online account opening available to its members early this year.

Bob Van Abel, chief information officer for CoVantage Credit Union, said, "Online Resources provided a model implementation process, delivering on our timing and product expectations throughout the project. Our members are very pleased with the new online service, and we look forward to launching additional services in the future."

"More financial institutions are considering the Internet strategically imperative to their success, and they are looking to us to help them further differentiate themselves through the online channel," said Ronald J. Bergamesca, executive vice president and general manager of Online Resources' Community Bank and Credit Union Services. "Our continued success in this segment reflects a movement away from a mass approach toward customizable solutions that address an institution's unique set of requirements."

### **About Online Resources**

Online Resources (Nasdaq: ORCC) specializes in powering financial interactions between millions of consumers and the company's financial institution and biller clients, including 17 of the top 50 U.S. banks and 13 of the top 20 U.S. card issuers. 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 has been recognized for its high growth and product innovation. It 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; 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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