



# NEWS

*For Immediate Release*

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## **ONLINE RESOURCES DEBUTS LOWER COST VISA PAYMENTS FOR UTILITIES**

**CHANTILLY, Va., October 5, 2010** – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced a new program that offers a lower cost option for utilities to provide their customers the ability to pay their bill with a Visa card.

Available now through Online Resources' eCom Advantage<sup>SM</sup> suite of electronic billing solutions for payments, presentment and receivables, utilities may take advantage of a program that allows for lower merchant discount rates for Visa payments made in a channel in which a convenience fee is not assessed. eCom Advantage payment channels include the Internet, email, Interactive Voice Response (IVR) and call center environments. For example, utilities will have the opportunity to receive lower merchant discount rates for Visa payments made through the Internet, as long as no convenience fee is assessed for Internet payments.

Online Resources takes a comprehensive view of a utility's available payment channels and their associated processing costs. By leveraging the full payment mix, utilities can take advantage of a low- or no-cost payment service that also maximizes options for as many as 60% of their customers who carry a Visa card.

"Now utilities can better serve their customers by offering preferred payment types and at the same time lower overall payment processing costs," said Robert R. Craig, executive vice president of eCommerce Services for Online Resources Corp. "We are very pleased to leverage our full suite of integrated payment channels to make processing affordable for utilities."

In November, Online Resources will join payment industry leaders from Deutsche Bank and Visa to offer a webinar designed specifically for utility treasury professionals. To register for this free event, please visit <http://www.orcc.com/webinar/utilitytreasury>.

Online Resources currently provides more than 70 government and private water, sewer, electric, gas, and waste utilities across the U.S. with eCom Advantage electronic billing solutions. Online Resources' utility clients are able to provide their customers convenient options for making payments and real-time acknowledgment of payment posting, which can prevent the inconvenience of costly shut-offs.

### **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. 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 <http://www.orcc.com>.

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*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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