



NEWS

For Immediate Release

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ACE CASH EXPRESS SELECTS ONLINE RESOURCES FOR BILL PAYMENT SERVICES

Retail Financial Service Firm Signs Agreement for Walk-up and Expedited Bill Payments

CHANTILLY, Va., May 12, 2008 – Online Resources Corporation (Nasdaq: ORCC), a leading provider of web-based financial services, today announced that ACE Cash Express, Inc. has signed a multi-year contract for bill payment services.

ACE, a leading retail financial service company, operates the largest network of retail check-cashing stores, with more than 1,800 locations throughout 38 states and the District of Columbia. Through these outlets, ACE provides financial services with more than 40 million customer visits each year. Online Resources will enhance the existing walk-up bill payment service offered by ACE by providing a wider distribution network of billers.

Three tiers of electronic bill payment services will be available:

- 1) Expedited payments, with guaranteed same-day posting to hundreds of billers in Online Resources' extensive biller network;
- 2) Next day guaranteed payments to Online Resources' biller network; and
- 3) Standard online bill pay to thousands of payees in the United States.

"By partnering with Online Resources, we are strengthening our commitment to provide needed and valuable services to our consumers. We take pride in understanding the needs of our customers and making available the best financial services in local neighborhood branches that they know and trust," said Victor Faszczuk, vice-president of business development for ACE Cash Express.

"We are well positioned to bring electronic bill payment services to ACE's customers because of our expansive biller network and expertise in enabling consumers to make fast, accurate payments," said Robert Craig, executive vice president and general manager of Online Resources' eCommerce Services. "We look forward to delivering feature-rich payment options—such as expedited bill pay—that will serve their growing number of consumers."

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About ACE Cash Express

ACE Cash Express, Inc. is a leading retailer of financial services, including check cashing, short-term consumer loans, bill pay and prepaid debit card services, and the largest owner, operator and franchisor of check cashing stores in the United States. As of May 2008, ACE had a network of over 1,800 stores in 38 states and the District of Columbia. ACE Cash Express focuses on serving consumers who seek an alternative to traditional banking relationships to gain convenient and immediate access to financial services.

About Online Resources

Online Resources powers web-based financial services for thousands of financial institutions, billers and credit service providers. Its proprietary suite of account presentation and payment services are branded to its clients, and augmented by marketing services to drive consumer and business end-user adoption. The Company serves over 10 million end-users and processes \$100 billion in bill payments annually. Founded in 1989, Online Resources (Nasdaq: ORCC; www.orcc.com) is recognized as one of the nation's fastest growing companies.

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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