



NEWS

For Immediate Release

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ONLINE RESOURCES WINS COLLECTIONS TECHNOLOGY EXCELLENCE AWARD

CHANTILLY, Va., January 26, 2006 – Online Resources Corp. (NASDAQ: ORCC), a leading provider of Internet financial services today announced that *Collections Technology News* has presented the Company's Card & Credit Services division with a Collections Technology Excellence Award. The award, which is based on peer nominations and is the only industry award of its kind, was granted to Online Resources for its pioneering self-resolution technology in its web-based collections service.

Available to credit card issuers, collection agencies, holders of consumer loan portfolios and debt buyers, Online Resources Collections provides a fully branded, 24x7 online environment where delinquent account holders can privately apply for and enroll in rules-based payment programs and conduct other activities to help them self-cure their delinquent status.

Results of a pilot conducted in 2005 with a top three U.S. based credit card issuer showed that the collections service enabled an improvement of 310 basis points in reduction of losses, or an annualized savings of \$3.1 million for an organization with \$50 million in delinquent outstandings.

"We are pleased to be recognized for our commitment to helping collectors improve customer service, significantly reduce operating costs, and to maximize the value of their online channels," said Bill Kinnelly, president of Online Resources' Card & Credit Services Division.

"The panacea for collectors is web-based self-resolution, and Online Resources has done more than any other company to make that a reality," said JJ Hornblass, *Collection Technology News* executive editor and publisher, who presented the award today at the 2006 Collection Technology Summit. "We are pleased to single out Online Resources for their innovative collections technology solution."

About *Collections Technology News*

Collection Technology News, published monthly, is a leading resource on the implementation and implications of the fast-moving technologies that streamline the collection process, improve results and directly affect all aspects of the business. *Collection Technology News* also proudly presents the annual Collection Technology Excellence Awards, which recognizes industry achievement. The Collection Technology Summit, presented by Royal Media Group and sponsored by *Collection Technology News*, is the first and foremost industry event on the challenges and opportunities in collections technology. Online at www.royalmedia.com.

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About Online Resources

Online Resources powers Internet financial services for over 800 firms nationwide. The Company's proprietary account presentation, payment, relationship management and professional services are branded to its client banks, credit unions, card issuers and payment acquirers. The Company serves over three million consumer end-users and processes approximately \$15 billion in payments annually. Founded in 1989, Online Resources (Nasdaq: ORCC, Website: www.orcc.com) has been widely recognized as one of the nation's fastest growing technology firms.

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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