

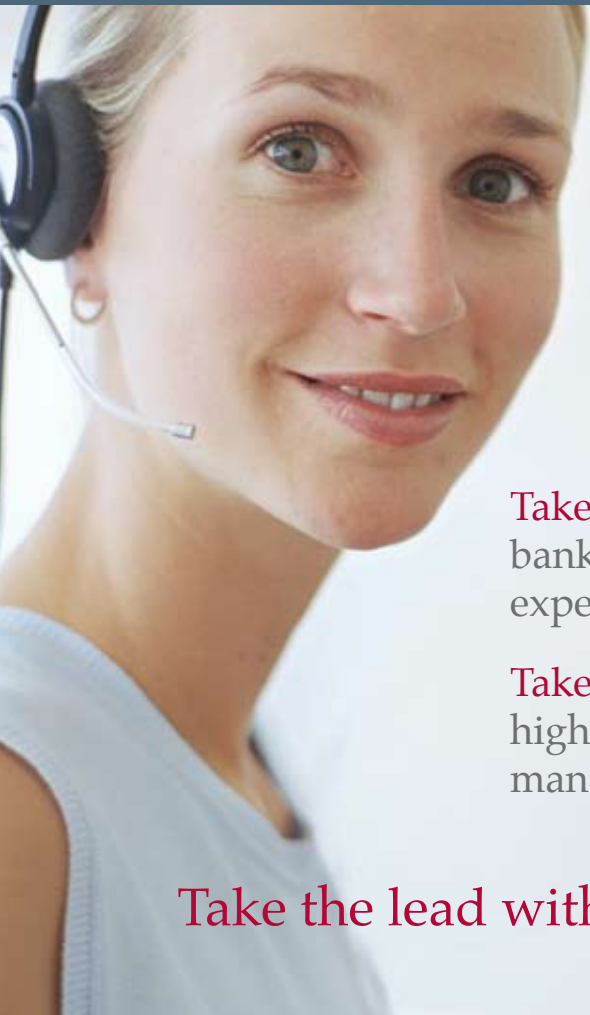
Internet Banking and Bill Payment



ADVANTAGESM Edition

Service Bureau Solution





Take advantage of best-of-breed Internet banking and bill payment with minimal expenditure of resources.

Take care of your consumers with our high-touch, sophisticated relationship management services.

Take the lead with Online Resources ADVANTAGE.SM




Effortlessly Exceed Your Consumers' Expectations

There's no more efficient or cost-effective way to strengthen your Internet channel and deepen relationships with your consumers than with Online Resources ADVANTAGE.SM With minimal expenditure of resources, you get optimized banking, industry-leading bill payment, highly responsive customer care, and expert consumer marketing, all backed by service and performance guarantees that are unequaled in the industry.

With ADVANTAGE You Will ...

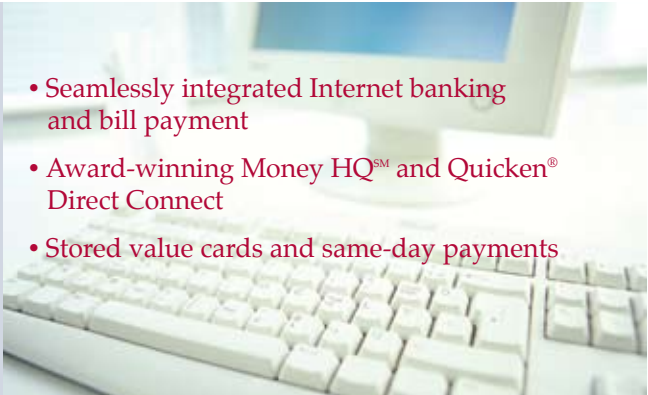
Gain the Optimal Consumer Experience

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- Full-featured, intuitive online experience
 - Industry's highest-quality bill payment service
 - Client-branded 24x7 customer care

Unlike other providers, we own, operate, and drive the entire critical infrastructure—banking, bill payment, and relationship management. This allows you to offer the best possible experience to your consumers.

Thanks to our commitment, your consumers can effortlessly navigate the world of online banking and bill payment.

Outpace the Competition with Cutting-Edge Products




With ADVANTAGE, you get the full benefit of Online Resources' long-standing tradition of innovation. Our patented real-time debit gateway, introduced in 1993, allows us to deliver the fastest bill payments in the industry today, while uniquely positioning our clients for the future of real-time payments.

Account aggregation and account-to-account transfers are just two of the products we've introduced to enrich the online experience.

- Seamlessly integrated Internet banking and bill payment
- Award-winning Money HQSM and Quicken[®] Direct Connect
- Stored value cards and same-day payments

Reap the Full Value of Your Internet Channel

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- State-of-the-art CRM technology
 - Real-time targeted messaging
 - Industry-leading ICMSM Marketing

With ADVANTAGE, we ensure the success of your Internet channel with our ICMSM Marketing process.

ICM reflects our unequaled understanding of what it takes to drive consumer behavior during each stage of the online banking and bill payment life cycle. It's one reason we routinely produce the highest banking adoption rate and the highest bill pay upsell rate in the industry—by a factor of two.

INTERNET BANKING The Way It Should Be

With ADVANTAGESM you get the benefit of an online banking platform that has been refined and perfected to optimize the user experience. ADVANTAGE sets the standard for intuitive design, ensuring that your consumers have a real-time online banking experience that's both flexible and reliable.

ADVANTAGE is exceptionally full-featured. To help you position your institution as your consumers' primary financial institution, we've added such innovative banking services as account aggregation, account-to-account transfers, user-defined alerts, Quicken[®] Direct Connect and award-winning Money HQSM.

Best of all, ADVANTAGE allows you to deliver best-in-class online banking to your consumers without having the responsibility of maintaining, updating, and running the system. It connects easily with any core processor and includes all the essential tools needed to monitor and assess activity.

BILL PAYMENT That's Best-of-Class

The qualities that make ADVANTAGE such an exceptional value can best be seen in our bill payment and presentment service. At its heart is our guaranteed funds model, powered by our patented EFT gateway, which enables us to determine funds availability in real time.

That means our approach is inherently quick and risk free. Insufficient funds is simply not an issue, and over 50 percent of our electronic payments arrive in less than 24 hours. Our commitment to deliver all payments on time is backed by the best payment guarantee in the business. And to ensure you realize the full potential of our unique guaranteed funds model, Online Resources maintains one of the most extensive master databases of merchants and payment instructions in the world, which we constantly update and revise.

Our staff continually monitors transactions for timely completion. In cases where there is an issue, our dedicated resolution team is available 24x7 to respond.

RELATIONSHIP MANAGEMENT To Put You in Touch

At Online Resources, we view Internet banking and bill payment as an opportunity, repeated over and over each day, for financial institutions to increase profitability by building stronger, more extensive relationships with their consumers.

That's why Online Resources' Relationship Management Services are so important. Our ICMSM Marketing process combines state-of-the-art CRM technology, in-depth knowledge of the Internet life cycle, and tested strategies for reaching consumers in

Internet Banking

Self Service

- e-Statement
- Check Imaging
- Check Ordering

Advanced Services

- Alerts
- A2A Transfers
- Account Aggregation
- Money HQSM
- Quicken[®] Direct Connect

Bill Payment and Presentment

- Guaranteed Funds
- Same-Day Payments
- Patented EFT Gateway
- Dedicated Resolution Team

Relationship Management

- 24x7 Customer Care
- 24x7 Technical Support
- ICMSM Marketing
 - Real-Time Messaging
 - Life Cycle Programs
- High-Risk User/Transaction Reports

real time at critical touch points. Add 24x7 customer care and technical support, and you have the tools to maximize the profitability of your Internet channel, while establishing yourself as your consumer's primary financial institution.

Control Modules That Create Opportunities

Our set of web-based administrative modules, Quotien[®] Remote Control, gives you the power to step in at any time to answer consumer questions definitively, head off problems before they occur, and take action to correct them. Quotien[®] Remote Control does more than simply give you a window into the process. It gives you the ability to take action to ensure that your online banking and bill payment systems are operating efficiently and productively.

Quality Guarantees That Are Unequaled in the Business

Online Resources' services are backed with an end-to-end performance guarantee that ensures key operations significantly exceed industry standards. Our Service Quality Index, set by our Client Advisory Council, includes metrics directly related to the online banking and bill payment experience. We believe that by offering your users the most responsive and effective products and services possible, we can ensure that you enjoy exceptional levels of consumer satisfaction with your online offerings—and attain the best possible return on your investment.

Create Enduring Value with Online Resources ADVANTAGE

The experts at Online Resources know what it takes to ensure that your implementation of ADVANTAGESM goes as quickly and smoothly as possible. You can count on us to stay in close contact throughout the process, setting firm milestones, training staff, and providing immediate responses to questions and requests.

ADVANTAGE is the ideal solution for financial institutions that want to deploy the very best of online banking and bill payment services in the most efficient way possible. For online banking and bill payment services that exceed expectations, contact Online Resources at **703-653-2468** or **banksales@orcc.com**. You can also visit us at **www.orcc.com**.

Control Modules

- User Authorization
- User Maintenance
- Payment IQ
- Secure email
- Reporting

Quality Guarantees

- Service Quality Index
 - User Satisfaction
 - System Performance
 - Bill Payment Accuracy
 - Customer Care Performance
- \$25,000 Payment Guarantee



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