

# THREE TOP CARD ISSUERS SELECT ONLINE RESOURCES' WEB-BASED COLLECTIONS

**CHANTILLY, Va., July 28, 2008** – Online Resources Corporation (Nasdaq: ORCC), a leading provider of web-based financial services, today announced that three of the top ten card issuers in the U.S. have entered into multi-year agreements for the Company's online collections service. The three issuers have either signed an agreement or implemented the service in the last 90 days.

Under these confidential agreements, the clients will utilize Online Resources' award-winning Virtual Collection Agent™ to serve their domestic credit card and other consumer lending portfolios. The Virtual Collection Agent provides a fully compliant, 24x7 online customer service and collection environment which improves recovery of outstanding debt while maintaining a positive consumer experience.

By providing account holders with a private, convenient way to resolve their delinquency, Online Resources clients have reduced their credit card charge-offs by 10 percent or more. The Virtual Collection Agent allows clients the flexibility to rapidly scale their debt recovery efforts in response to ever-changing business and market needs, without adding labor costs. It also features a full suite of payment processing capabilities, and consumer analytics that enable real-time adjustment of collections strategies, such as payment plan offers, to maximize results.

"We are very pleased with these three new large client relationships," said Robert R. Craig, executive vice president and general manager of Online Resources' eCommerce services unit. "After a quick implementation, we are confident we can show very positive results. During these tough economic times, the Virtual Collection Agent's private, non-confrontational nature is particularly valuable to give consumers options in dealing with delinquencies they may never have had to face before."

These companies join eight other top U.S. 20 card issuers utilizing Online Resources' full suite of account presentment, payment and receivables services via the web, IVR and CSR.

In recent surveys conducted by Online Resources, the majority of consumers prefer the web channel for resolving their delinquency, as compared to other traditional collection methods. More information about these surveys is available at [http://www.orcc.com/card/research\\_report.asp](http://www.orcc.com/card/research_report.asp).

**About Online Resources**

Online Resources powers financial technology 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 enduser adoption. The Company serves over 10 million end-users and processes \$100 billion in bill payments annually. Founded in 1989, Online Resources ([www.orcc.com](http://www.orcc.com)) is recognized as one of the nation's fastest growing companies.