



## **BB&T Selects Online Resources for Biller-Direct Payments**

**Chantilly, Va. -- April 5, 2010** - Online Resources Corporation (Nasdaq: [ORCC - News](#)), a leading provider of online financial services, today announced that the Special Asset division of BB&T Corporation (NYSE: [BBT - News](#)) has signed a multi-year agreement for the company's biller-direct electronic payment solution.

BB&T will implement Online Resources' service fee payments in the second quarter, enabling its live agents to accept consumer loan payments over the phone. For these payments, Online Resources will provide customer data collection and validation, fee and payment processing, interchange management and settlement. In addition, BB&T will be able to access real-time, on-demand reporting, tracking and management through an online [client console](#).

"Online Resources' biller-direct payment solution seamlessly integrates with our existing client care infrastructure, enabling us to quickly and effectively capture loan payments over the phone," said Donna L. Stalls, vice president and Process Manager for BB&T Special Assets. "Our clients benefit from enhanced service while Online Resources removes the risk and complexity of these payments for us by managing payment network costs."

"We are pleased to enable BB&T to provide one-call resolution for those customers needing special attention to make payments that require immediate posting," said Robert R. Craig, executive vice president and general manager of eCommerce Services for Online Resources. "At the same time BB&T will increase efficiency and lower risk for their incoming loan payments. We look forward to making this service available to them in the very near future."

Service Fee payments are just one option within Online Resources' eCom Advantage Suite, which provides end-to-end electronic bill presentment, payment and collection solutions that drive online adoption, retention and expansion of biller-direct payments.

With \$165.8 billion in assets at Dec. 31, Winston-Salem, N.C.-based BB&T Corp. is the nation's 10th largest financial holding company.

### **About Online Resources**

Online Resources (Nasdaq: [ORCC - News](#)) powers financial interactions between millions of consumers and the company's financial institution and biller clients, including 12 of the top 13 U.S. retail banks and 13 of the top 20 U.S. card issuers. 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 is the largest financial technology provider dedicated to the online channel..

*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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