



NEWS

For Immediate Release

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FIRST NATIONAL BANK SELECTS ONLINE RESOURCES' WEB-BASED COLLECTIONS

CHANTILLY, Va., February 17, 2010 – Online Resources Corporation (Nasdaq: ORCC), a leading provider of online financial services, today announced that First National Bank of Omaha, the 12th largest U.S. credit card issuer, signed a multi-year agreement for the Company's online collections service.

First National Bank chose Online Resources' award-winning Virtual Collection Agent™ to provide a fully compliant, 24x7 online customer service and collection environment for its more than 2 million bank cardholders. With this agreement, Online Resources now provides its collections service to half of the top 12 U.S. card issuers, with some clients seeing reductions in credit card charge-offs by 10 percent or more and recovering over \$40 million in delinquent debt per month.

First National Bank will have the flexibility to rapidly scale their debt recovery efforts in response to their changing business and market needs, without adding labor costs. For example, by using integrated consumer analytics and a full suite of payment processing capabilities, the Bank will be able to maximize results through real-time adjustments to their collection strategy, such as introducing new payment plan offers.

"As a long-time credit card industry leader, First National Bank understands the considerable value that technology brings to each stage of the cardholder relationship, including the collections stage," said Robert R. Craig, executive vice president and general manager of eCommerce Services for Online Resources. "We are pleased to work with First National Bank to enhance their robust credit card services with our Virtual Collection Agent."

In addition to its industry-leading receivables solutions, Online Resources provides financial institutions a comprehensive set of banking, payment and presentment and other flexible online solutions. Online Resources currently serves 12 of the 13 largest U.S. retail banks.

About Online Resources

Online Resources (NASDAQ: ORCC) powers financial interactions between millions of consumers and the company's financial institution and biller clients. 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. For more information, visit www.orcc.com.

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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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