

Online Resources Corporation

Overview by Matthew P. Lawlor

Co-founder, Former Chair and CEO, 1989-2009

Strategic Overview

Online Resources (Nasdaq: ORCC) was the largest dedicated outsourcer of web-based financial services. Acquired 2013 by ACI Worldwide.

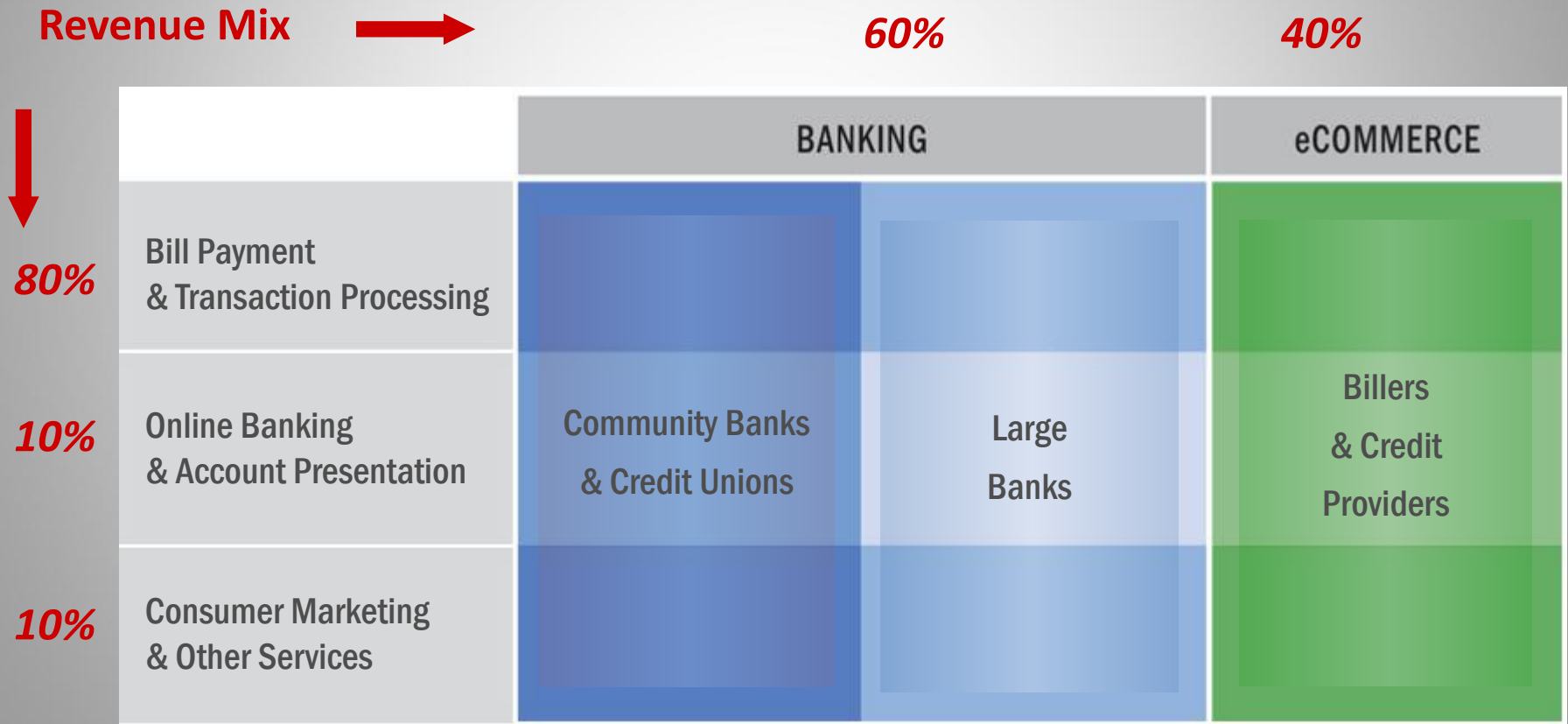
Growth in the final 5 years*

	2004	2009
Revenues	\$42 million	\$155 million
Clients	700	1800
Employees	300	650
Total Active Users	1 million	15 million
Payments (\$ annual)	\$10 billion	\$110 billion
Transactions (annual)	36 million	210 million

Note * Lawlor retirement, Dec 2009

Business Snapshot

Depth and Breadth of Financial Domain Expertise

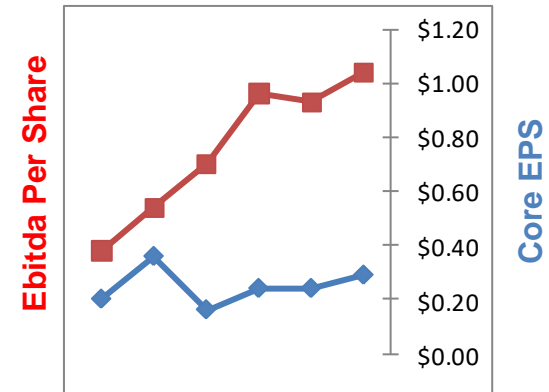


Financial Performance

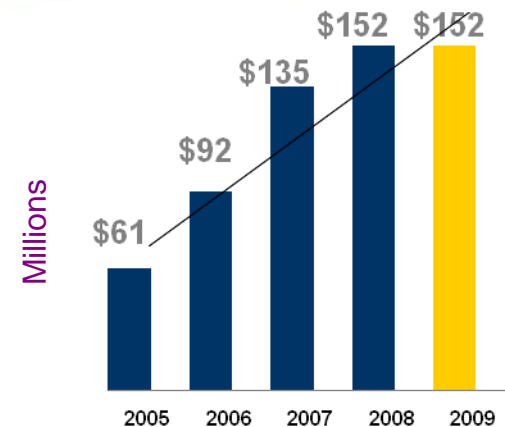
Consistent, High Growth

- Named as one of fastest growing technology companies for 6 of the last 9 years by Deloitte
- One of two companies performing in top quartile of 40 companies in peer group for 3 of the last 5 years
- Equity analysts expect top quartile performance vs. peers in next 5 years

Earnings



Revenue



Long Term Performance 1999-2009

Financial Highlights As Public Company

Year	Revenue	Revenue Growth	Ebitda	Ebitda Growth	Ebitda Margin	Ebitda per Share	Ebitda per Shr Growth	Core Net Income	Core EPS	Core EPS Growth
1999	\$ 8,446,000		\$ (12,700,000)		-150%	\$ (1.59)		\$ (16,065,891)	\$ (2.01)	
2000	\$ 15,644,000	85%	\$ (17,378,000)	-37%	-111%	\$ (1.51)	5%	\$ (18,614,000)	\$ (1.62)	19%
2001	\$ 24,636,000	57%	\$ (6,495,000)	63%	-26%	\$ (0.54)	64%	\$ (7,405,000)	\$ (0.62)	62%
2002	\$ 32,354,000	31%	\$ 3,655,000	156%	11%	\$ 0.27	150%	\$ (406,000)	\$ (0.03)	95%
2003*	\$ 36,108,000	12%	\$ 4,416,000	21%	12%	\$ 0.29	7%	\$ (198,000)	\$ (0.01)	67%
2004	\$ 42,285,000	17%	\$ 7,576,000	72%	18%	\$ 0.38	31%	\$ 3,947,000	\$ 0.20	2100%
2005	\$ 60,501,000	43%	\$ 13,855,000	83%	23%	\$ 0.54	42%	\$ 9,431,000	\$ 0.36	80%
2006	\$ 91,736,000	52%	\$ 20,532,000	48%	22%	\$ 0.70	30%	\$ 4,309,000	\$ 0.16	-56%
2007	\$ 135,132,000	47%	\$ 32,663,000	59%	24%	\$ 0.96	37%	\$ 7,176,000	\$ 0.24	50%
2008**	\$ 151,600,000	12%	\$ 32,747,000	0%	22%	\$ 0.93	-3%	\$ 7,306,000	\$ 0.24	0%
2009**	\$ 151,900,000	0%	\$ 37,745,000	15%	25%	\$ 1.04	12%	\$ 9,249,000	\$ 0.29	21%

Notes:

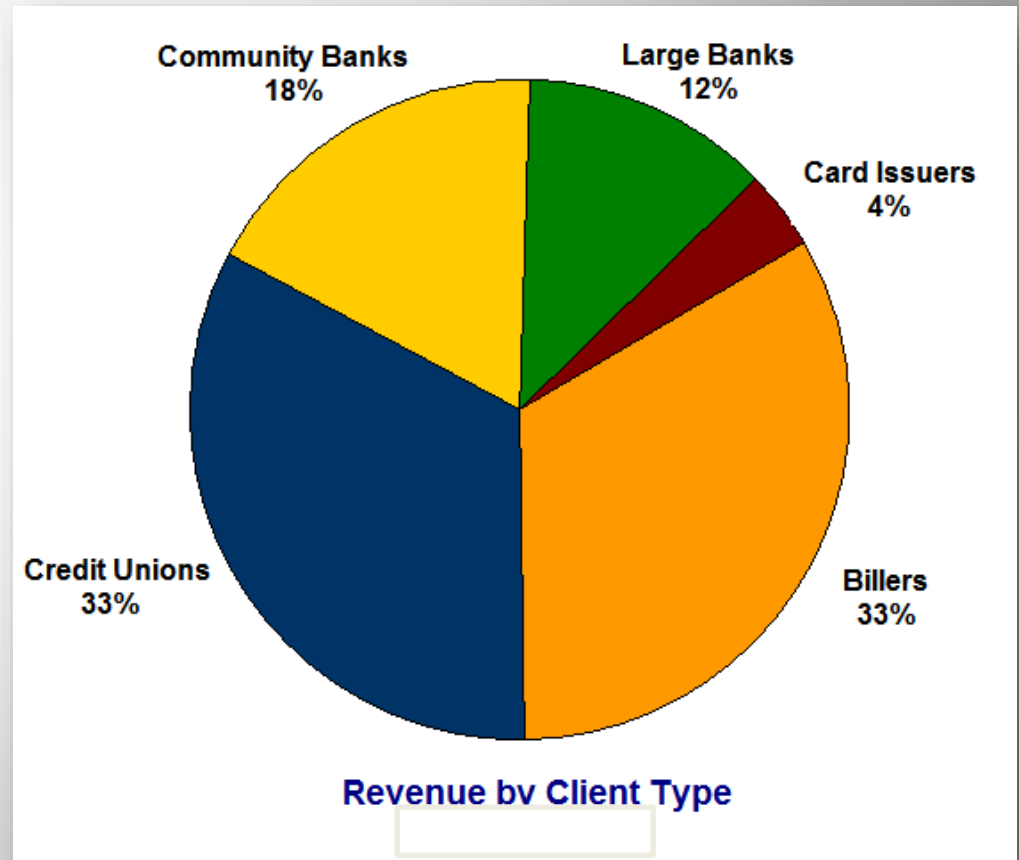
* Excludes unusual, one-time Cal-Fed fee of \$2.3 million

** Approx impact of interest rate decline from YE07 level – 2008 revenue and ebitda \$6M, 2009 revenue and ebitda \$10M

Business Snapshot

Highly Diversified Base of Financial Service and Payment Providers

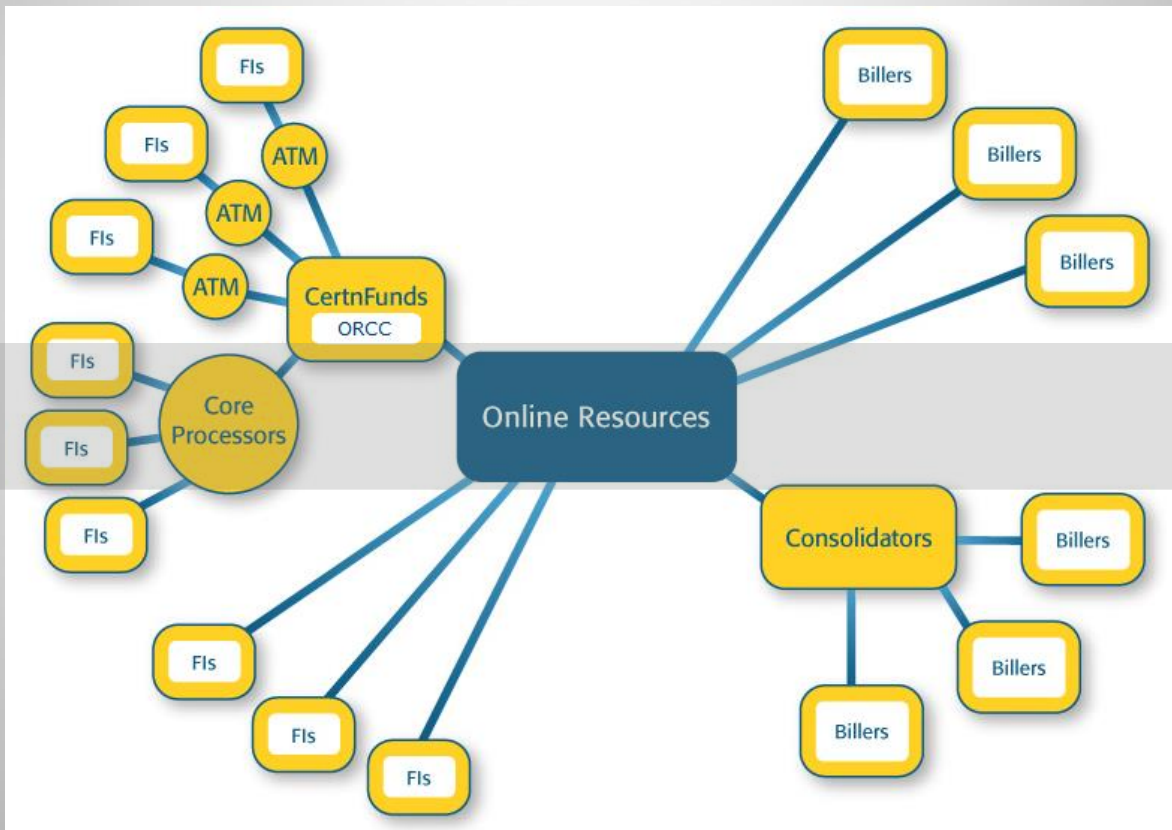
- No single client has more than 3% of revenue
- Top 10 clients represent 16% of business
- Client diversification split among banks, credit unions and billers



What Makes Online Resources Unique

Patented End-to-End Online Payments Network

CertnFunds Network



Banks

access to over
90% of US
consumer
checking
accounts

Billers

access to
6500 billers
and
lockbox
providers