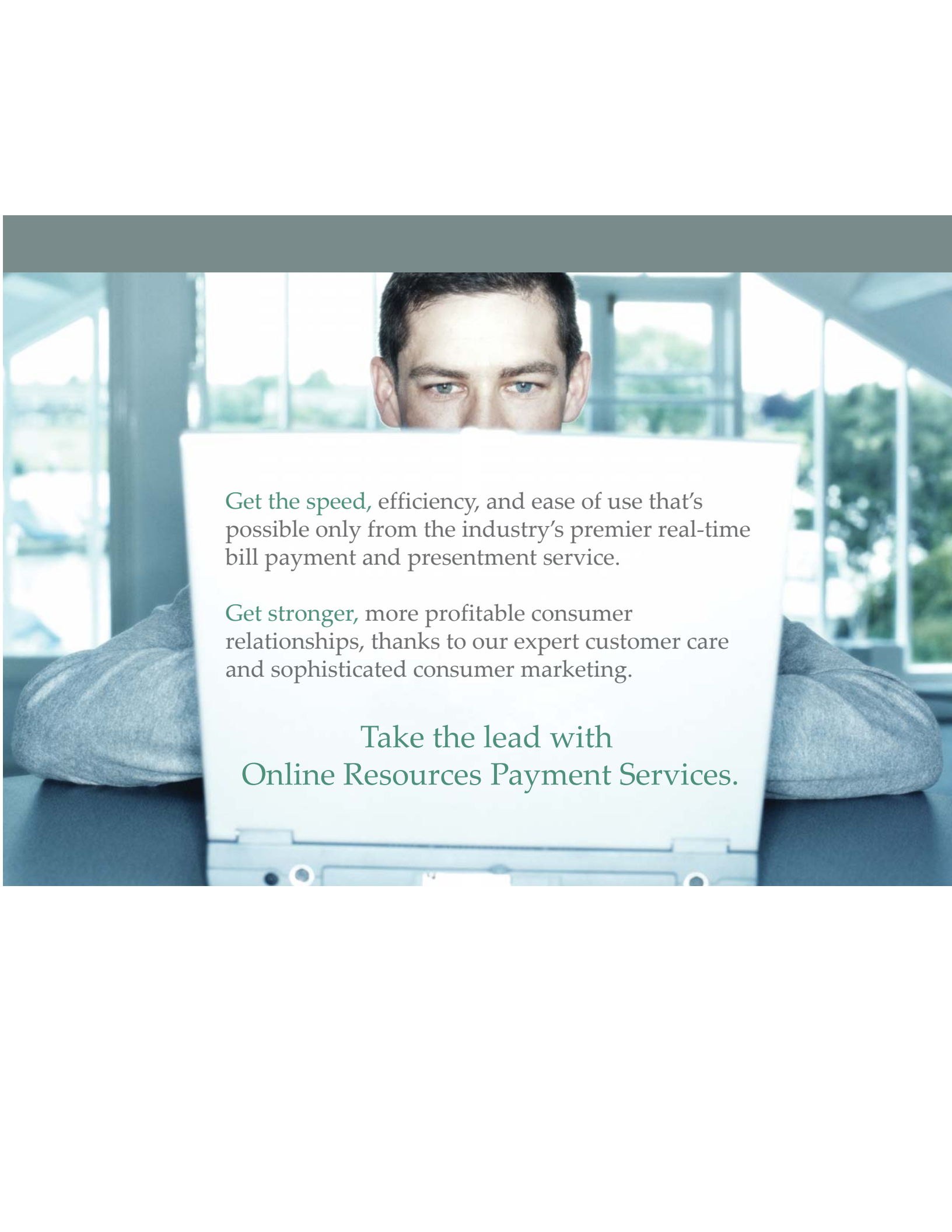


Payment Services

THE GOLD STANDARD FOR INTERNET BILL PAYMENT AND PRESENTMENT



A man with short dark hair and blue eyes is looking directly at the camera from behind a laptop. The laptop screen is white and contains text. The background is a bright office with large windows showing greenery outside. The man is wearing a grey long-sleeved shirt.

Get the speed, efficiency, and ease of use that's possible only from the industry's premier real-time bill payment and presentment service.

Get stronger, more profitable consumer relationships, thanks to our expert customer care and sophisticated consumer marketing.

Take the lead with
Online Resources Payment Services.

Optimized for Profitability

Speed is the critical driver of the consumer experience—and thanks to our real-time funds model, Online Resources is second to none when it comes to delivering payments promptly. Combined with our exceptionally responsive customer care and sophisticated consumer marketing, Online Resources Payment Services will drive the profitability of your Internet channel and strengthen your relationship with the consumer.

With Online Resources Payment Services You Will...

Deliver the Best Consumer Experience



- Payments delivered in 1½ days on average
- Industry's highest-quality bill payment service
- Dedicated 24x7 resolution team

Online Resources has created a bill payment and presentment experience that's without peer for ease of use and performance. Consumers enter payees and schedule payments effortlessly, thanks to an interface that is a model of intuitive design.

Our extensive master database of payees and payment instructions means consumers can count on their payments reaching their destination exactly on schedule. And when they need assistance, our seasoned experts respond immediately, safeguarding your critical consumer relationships.

Introduce Innovative Products

Our commitment to innovation goes back more than a decade. Our patented real-time debit gateway, introduced in 1993, allows us to deliver the fastest bill payments in the industry, while uniquely positioning our clients for the future of real-time payments.

Account aggregation and account-to-account transfers are just two of our sophisticated products that enrich the online experience.

- Patented real-time debit gateway
- Award-winning Money HQSM
- Stored value cards and same-day payments



Maximize the Value of Your Internet Channel

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



The key to the profitability of your Internet channel is bill payment adoption. Online Resources' ICMSM marketing process routinely yields the highest bill pay upsell rate in the industry—by a factor of two.

We're interested in doing more than just supporting your Internet channel, we give you the means to ensure its success.

BILL PAYMENT & PRESENTMENT That's Best-of-Class

When it comes to bill payment and presentment, Online Resources stands alone. That's because our real-time funds model, enabled by our patented EFT gateway, allows us to determine funds availability immediately. There's no built-in delay or guesswork inherent in systems that depend on good funds or risk models.

Our real-time funds approach is inherently quick and risk free, creating an outstanding experience for your consumers. Insufficient funds are never an issue. Users know definitively whether their payment is sent electronically or by check, and they can expect their payment to be delivered promptly. Over 40 percent of payments arrive in 1 day. Our commitment to deliver the fastest payments in the industry is backed by the best payment guarantee in the business.

And to ensure you realize the full potential of our unique real-time 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. As a result, we deliver an average of 77 percent of payments electronically, achieving a rate of more than 80 percent in major markets. The result: we regularly achieve an outstanding 99.99 percent payment accuracy rate, with a payment inquiry rate of just 0.14 percent.

Our presentment service is equally robust. Our relationships with billers are among the most extensive in the industry. As a result, consumers have the option of reviewing their major bills and paying them from a single site.

Taken as a whole, full-featured Payment Services can make a decisive difference in your efforts to position yourself as your consumers' primary financial institution.

RELATIONSHIP MANAGEMENT To Put You in Touch

Internet banking and bill payment is an opportunity, repeated over and over each day, for financial institutions to build stronger, more extensive relationships with their consumers and increase their profitability.

One way we do this is through highly responsive customer care. No matter when consumers call, our knowledgeable representatives are ready with the information your consumers need to make full use of your bill payment service. Our customer care representatives receive extensive training and have a strong commitment to delivering quality service. You can count on them to track calls, monitor outstanding issues, and expedite resolutions.

At the same time, we consider customer care one of a series of elements that comprise Online Resources' relationship management services. 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 real time at critical touch points. It's the ideal way to maximize the profitability of your Internet channel.

Bill Payment and Presentment

- Real-Time Funds
- Same-Day Payments
- Patented EFT Gateway
- Dedicated Resolution Team
- Advanced Services**
- Alerts
- A2A Transfers
- Account Aggregation
- Money HQSM

Relationship Management

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

PAYMENT SERVICES

Administrative Access For Real-Time Control

Payment Services includes a series of web-based administrative modules that enable you to manage transactions effectively, respond to consumer questions, and take action as necessary.

Payment IQ gives financial institutions a window on the process. With Payment IQ, you can view payment histories online, enabling you to provide answers to consumer inquiries if they should arise. And if the situation warrants, you can initiate, update, and manage payment inquiries with ease.

For financial institutions that opt to conduct their own first-line customer care, Payment IQ provides the transaction information they need to do so efficiently.

Configuration Options That Match Your Needs

Payment Services is the industry's most versatile online bill payment system. In addition to real-time Internet bill payment, we make our API available for those who wish to tap into our bill payment back-end in real time and take advantage of our customer care and marketing services. We also offer remittance services, enabling financial institutions to use our bill payment back-end for batch processing.

Whether you choose real-time Internet, our API configuration, or batch remittance processing, you'll find Online Resources Payment Services to be highly scalable and easy to integrate with virtually any existing online banking offering. In each case, you'll benefit from exceptionally fast payments, an extensive merchant database, and highly responsive payment inquiry support.

Quality Guarantees That Are Unequaled in the Industry

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 bill payment and customer care. We believe that by offering your consumers 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.

Take Control with Payment Services

Our experts know what it takes to ensure that your implementation of Payment Services goes as smoothly as possible. We will work with you to create reliable project schedules, set up third-party vendor interfaces, and train staff members. And you can count on us to provide immediate responses to questions and requests.

To take advantage of Online Resources Payment Services, the industry's premier bill payment solution, contact us at 703-653-2468 or by e-mail at banksales@orcc.com.

Administrative 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