



*Nelson Duffle
Letter of Reference*

*Confidential
May 18, 2007*

To whom it may concern:

Nelson Duffle has served with Online Resources for the past two years as Managing Director of Bank Marketing in our web-banking unit. He has supervised banking division sales support, direct marketing, competitive intelligence and analysis. Nelson has also supported corporate level marketing, with responsibility for the company's web site and branding. He has served the company very well, and I am pleased to serve as a reference.

Online Resources (Nasdaq: orcc) is a leading provider of web-based financial services, with over 2500 financial institutions and billers clients. We offer an outsourced solution for consumer account presentation, bill payment and customer relationship management. There are approximately 9 million consumer end-users of our services, and we process over \$100 billion in payments annually on behalf of our clients.

Nelson joined our company in 2005 at a pivotal time. We had been public and profitable for a number of years, but growth was entirely organic. We decided to make several acquisitions that have since transformed the company. Nelson helped manage us through that transformation. He was extremely flexible and patient, as his department was reorganized or reassigned several times. While Nelson never reported directly to me, I was impressed with his strategic marketing work. The feedback on his sales support was also very strong, and his direct marketing campaigns were quite effective at filling the sales pipeline for our community banking division.

Nelson's enthusiasm, marketing skills and good natured personality will be missed. He'll be a particularly strong asset to a firm looking for creative leadership and mature management. Nelson is very effective with people, respectful of their opinions and understands the importance of driving for consensus in marketing-related matters.

In closing, I can honestly say that we are losing a great employee and I would welcome the opportunity to work with Nelson again in the future. Online Resources would not be where we are today without Nelson, and I will miss him both professionally and personally. Please feel free to contact me at 703-653-3110 or by email at mlawlor@orcc.com should you wish me to elaborate on this letter of reference, and discuss what organization and position might best fit Nelson's considerable strengths and skill set.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Lawlor", with a long horizontal flourish extending to the right.

Matthew P. Lawlor
Chairman & CEO