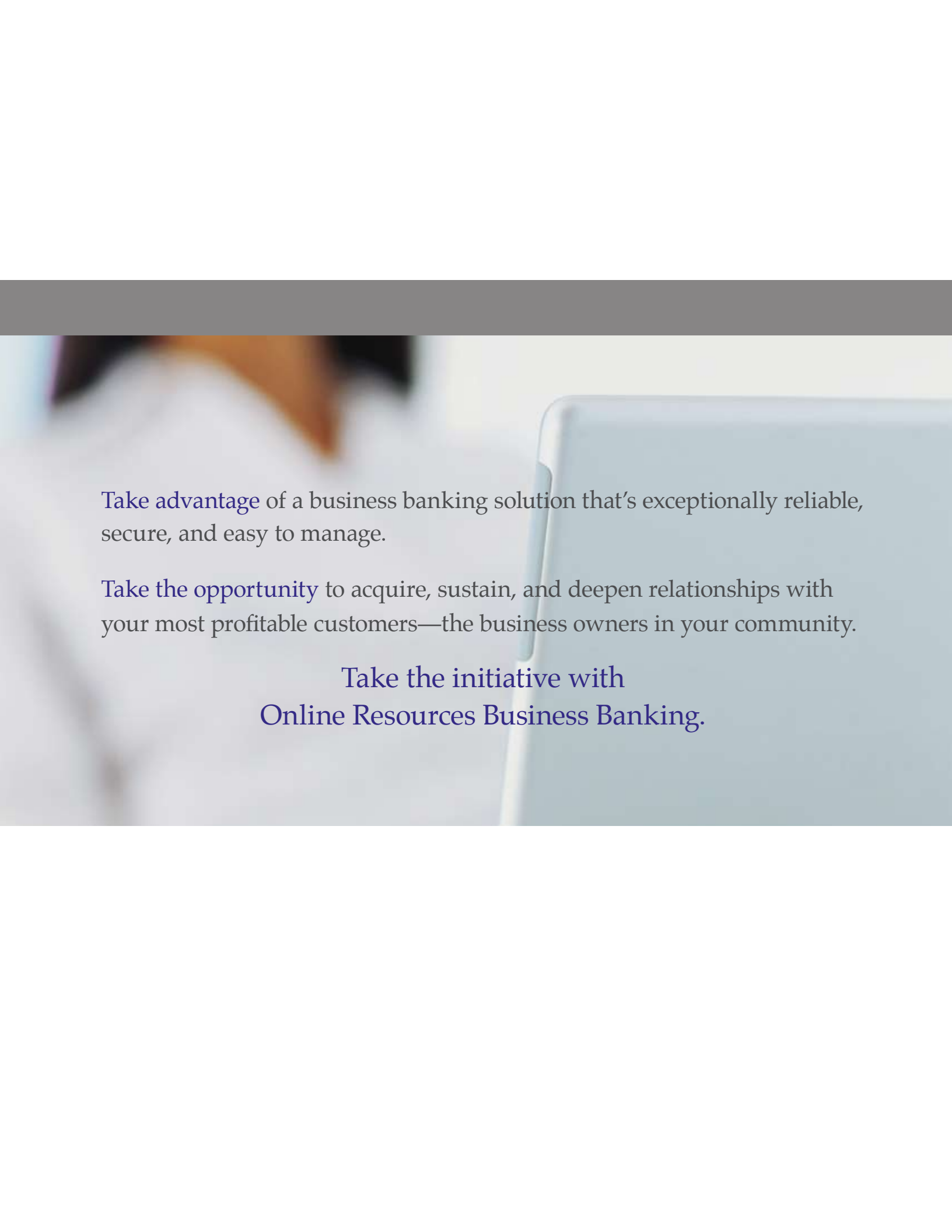


Online Resources Business Banking

REACH YOUR HIGHEST-VALUE CLIENTS





Take advantage of a business banking solution that's exceptionally reliable, secure, and easy to manage.

Take the opportunity to acquire, sustain, and deepen relationships with your most profitable customers—the business owners in your community.

Take the initiative with
Online Resources Business Banking.

Business Banking @ Your Service

Online Resources Business Banking is a full-featured online business banking system that's easy to manage. Thanks to its modular structure, you have the flexibility to offer the selection of products that's ideal for you—and for your business customers.

With Business Banking You Will...

Deliver the Best Business Experience



- Fully Customizable Branded Solution
- Intuitive Web-Based Design
- Modular and Scaleable

Online Resources Business Banking gives you the options you need to satisfy a full range of business customers, whether they operate out of their home or a network of offices. Thanks to its broad range of features, it can be easily tailored to satisfy the requirements of a small business or sole proprietor. And because it is modular and scaleable, you can add features as your business clients grow.

Introduce Innovative Products

At Online Resources, our commitment to innovation goes back more than a decade. Not only are we experts in the technologies that shape the Internet channel, we own, operate, and drive the critical infrastructure underlying our online solutions. Our comprehensive suite of business banking services includes the following suite of online Payment Chain Management products:



- Business Bill Pay
- CollectPay
- eLockBox
- ACH Processing Services
- Remote Deposit Capture

Maximize the Value of Your Internet Channel



- Operational Assessment
- Comprehensive Application Training
- Business Sales Training

At Online Resources, we know what it takes to sustain your online business banking program—and we provide the critical support and training to ensure its success. You can turn to Online Resources for our Business Banking Operational Assessment Reference Guide, a critical first step in deploying your business banking solution. And thanks to our suite of training programs, your staff will have the knowledge and the confidence they need to implement, manage, and sell a full range of business banking services.

Business Banking—Distinguished by Its Control and Flexibility

Business Banking makes it easy for financial institutions to take charge of the online business banking channel and offer just the functionality their business customers require. You can choose from a range of modules, including Balance Reporting, Book Transfers, Stop Payments, ACH Origination, Wire Transfers in addition to individual services within modules, such as federal tax payments and international wire support. Because Business Banking is totally modular, you can shape your business banking service to the needs of your clients and your budget.

The graphical user interface and branding of Business Banking is highly customizable. It can have the same design and look as the rest of your Web site. But that's just a beginning. Our API contains a comprehensive set of host access functions, so you can add modules for features like e-statements, check and deposit ticket imaging, and check ordering. We also offer our integrated Marketing Campaign Manager module that enables you to create and deliver marketing messaging to business segments.

Business Banking also includes a range of security features that gives financial institutions the ability to control access and mitigate risk. For instance, you can set permissions to restrict individual staff members to specific administrative tasks, place limits on the size of daily and batch transactions, restrict account access, tailor transaction limits for businesses and individual users, and select from a range of security workflow parameters.

Administrative Tools—For Efficient Management

Online Resources Business Banking includes a series of administrative modules for financial institutions as well as their business customers. Working from the financial institution dashboard, your administrator can add new businesses, enable individual modules, and establish entitlements and permissions for your customers' employees as well as your own staff. In addition, administrators can easily customize the user interface, including the look and feel of the branding and messaging. Business Banking's integrated Marketing Campaign Manager module enables you to create and deliver targeted marketing messaging to business segments.

Business Banking also puts your business customers in control. From the business dashboard, businesses can configure access for individual employees, establish limits on the amount and type of transactions employees can authorize, set restrictions on specific accounts that employees can access, and create customized security workflow procedures. The business dashboard also gives the administrator quick access to key banking tasks.

Business Banking

Real-Time Balance and Transaction History

Real-Time Book Transfers

Real-Time Stop Payments

ACH Origination

Wire Transfers

Business Bill Pay

Administration Modules

Control & Security Features:

Business & Individual User Entitlements

Entitlements at the Module and Service Level

Permissions (Add/Edit, Activate, Approve, Delete)

Account Access

Transaction Limits

Workflow Security

Detailed Module, Audit and Login Reporting

Secure Messaging, Alerts & Notifications

BUSINESS BANKING

Training and Support—That Builds Confidence & Expertise

Online Resources provides the guidance and support financial institutions need to launch a successful online business banking service. Our Operational Assessment process has been designed to help you determine the readiness of your operations, product, and customer service infrastructure to deliver your online business banking services.

In addition, we provide comprehensive application and sales training. Our goal is to give you the tools not simply to manage your business banking site, but to use them to acquire and deepen relationships with your most profitable customers.

Relationship Management—To Maximize Your ROI

At Online Resources, we view online business banking as an opportunity, repeated over and over each day, for financial institutions to increase their profitability by building stronger, more extensive relationships with their best customers. With its broad suite of services, flexible modular structure, and powerful administrative tools, Business Banking gives you the ability to implement the services your business customers require. Thanks to our operations and applications support, you can work closely with your important clients with the confidence of knowing that assistance is just a phone call or email message away.

Marketing Campaign Manager—Cost-Effective and Targeted

Marketing Campaign Manager is an easy-to-use, powerful tool that enables you to combine the real-time account data you generate each day with the inherent personalization of the Internet channel, and produce customized, targeted marketing campaigns for specific groups of users.

There's no more selective and cost-effective way to boost your deposits and assets and drive the profitability and growth of your institution.

Quality Guarantees—That are Unequaled in the Business

Online Resources' services are backed with an end-to-end performance guarantee that ensures that key operations significantly exceed industry standards. Our Service Quality Index, set by our Client Advisory Council, includes metrics directly related to the business banking experience. We believe that by offering your business customers the most responsive and effective products and services possible, we can ensure that you enjoy exceptional levels of customer satisfaction with your online offerings—and attain the best possible return on your investment.

Focus on Your Most Profitable Customers—with Business Banking

Step up to Online Resources Business Banking. Contact Online Resources at **703-653-2468** or by email at **banksales@orcc.com**. You can also visit us at **www.orcc.com**.

Marketing Campaign Manager

- Display End User Marketing Messages

- Set Banner Start, End and Duration Time

- Apply Banner Display Recency and Frequency Rules

- Target User Base With Specific Banners

- Link Banners Inside and Outside of the Application



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