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**YELLOW CAB COOPERATIVE PAYS DRIVERS WITH smartOne VISA® PAY CARDS**

*Cards Eliminate Dangers of Carrying Large Amounts of Cash*

**FOR IMMEDIATE RELEASE**

**SAN FRANCISCO, Calif., Jan. 26, 2009** – San Francisco Yellow Cab Cooperative drivers now receive a large portion of their receipts on a smartOne Visa Pay Card\* at the end of their lease periods instead of cash. Yellow Cab Cooperative, through its relationship with First National Merchant Solutions, is crediting cab drivers' private accounts and providing access to those credits with a smartOne Visa Pay Card to eliminate the dangers of storing and distributing large amounts of cash.

At the end of each lease period, Yellow Cab Cooperative drivers turn in their cash and credit card receipts for settlement as usual. Instead of receiving cash for their credits, participating drivers will now receive payment on a specially branded Yellow Cab Cooperative smartOne Visa Pay Card. The cards are issued to each participating driver and credits are made available to them at the end of their lease periods. The smartOne Visa Pay Card carries the Visa debit logo and allows the cardholder to use it to make purchases or withdrawals wherever Visa debit cards are accepted. Drivers are also covered by Visa's zero liability protection if the card is lost or stolen, and deposits are FDIC insured.

“Yellow Cab Cooperative was looking for a way to limit the amount of cash needed on hand, and the amount our drivers carry with them during their lease periods,” said Nate Dwiri, president of Yellow Cab Cooperative. “First National Merchant Solutions worked with us to create this solution that solves both our cash problems and help us to streamline our settlement operation.”

Participating drivers can keep track of card value and usage by logging on to a secure web site. Drivers can view purchase transactions, print statements and confirm value load transactions by Yellow Cab Cooperative.

Yellow Cab Cooperative expects 80 percent of drivers to sign up for the specially branded Yellow Cab Cooperative smartOne Visa Pay Card in the next few months.

“We are always ready to find and design solutions that help our customers succeed, and we are pleased Yellow Cab Cooperative asked us to help them create and manage their new driver smartOne Visa Pay Card,” said Scott McCormack, vice president of First National Merchant Solutions. “Working with Yellow Cab Cooperative we were able to develop a pay card solution in which funds are available to the drivers immediately following their lease periods. The pay cards are able to provide convenience and security to the drivers and cash management efficiency to Yellow Cab Cooperative by eliminating the worries associated with having significant amounts of cash on hand.”

First National Merchant Solutions provides a variety of prepaid products and services, as well as payment processing solutions to meet the unique needs of its clients. These solutions include payroll and corporate prepaid products, debit and credit payment processing, secure Internet commerce processing, electronic benefit transfer processing and check guarantee, authorization and collection. All are designed to help its clients control costs and fraud.

### **About First National Merchant Solutions**

First National Merchant Solutions is a top 10 payment processor with more than 50 years of experience providing first-rate service and solutions to businesses across the nation. With the combined resources of parent company First National Bank of Omaha® and a dedicated, experienced team of industry professionals, First National Merchant Solutions provides complete payment processing with unparalleled customer service to meet the long-term needs of its customers.

For more information, visit [www.fnms.com](http://www.fnms.com)

\*The smartOne Visa Pay Card is issued by First National Bank of Omaha pursuant to a license from Visa U.S.A. Incorporated.