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**FIRST NATIONAL MERCHANT SOLUTIONS JOINS GROUP SUPPORTING
FSA AND HRA TRANSACTION STANDARDS**

Processor is Now a Member of SIGIS Special Interest Group

FOR IMMEDIATE RELEASE

OMAHA, Neb., February 23, 2009 – First National Merchant Solutions, one of the nation’s leading payment processors, today announced it has joined the SIGIS Special Interest Group for IAS Compliance. First National Merchant Solutions joins a broad range of participants – retailers, merchant processors, financial institutions and payment card networks – working to establish a voluntary industry standard for Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) debit card transactions that meets IRA requirements.

The industry standards were developed to assist retailers and consumers by identifying products that are eligible medical expenses and ultimately reduce the number of times consumers with FSA and HRA cards are required to send in sales receipts after using their FSA/HRA cards. By enabling real-time approval of purchased items meeting FSA/HRA requirements, the industry standards mark an end to “pay and chase” for pharmacy and over-the-counter medical purchases.

“One of the last things patients and healthcare providers want to worry about is getting reimbursed and whether or not an item meets IRS requirements,” said Diana Mehochko, president of First National Merchant Solutions. “The industry standards members of the SIGIS Special Interest Group are working on will help make the whole process more efficient, allowing patients and providers to focus on their health needs.”

A long-time provider of solutions to help streamline healthcare payment processing, First National Merchant Solutions offers a suite of Healthcare Acceptance Solutions designed specifically for healthcare providers. The solutions specifically facilitate:

- Immediate payment by accepting credit and debit card transactions.
- Streamlined patient check-in with integrated point of sale terminals and processing.
- Reduced paperwork with online reporting.

Account set up, training and 24/7 support are included with the healthcare product and service suites. Additional solutions, including corporate card, and gift and loyalty programs are also available.

More than 10,000 healthcare providers across the nation use First National Merchant Solutions for their payment processing.

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 in-house processing with unparalleled customer service to meet the long-term needs of its customers.

For more information, visit www.fnms.com