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**FIRST NATIONAL MERCHANT SOLUTIONS® WINS PAYBEFORE AWARD
FOR PREPAID PAY CARD PROGRAM**

Yellow Cab Cooperative smartOne Pay Card Receives Paybefore Industry Award

OMAHA, Neb., February 8, 2010 – The Yellow Cab Cooperative pay cards found in the wallets of hundreds of San Francisco-area cab drivers are changing the way drivers are compensated, and receiving national attention. Paybefore has named the pay card a Paybefore Award winner in its Best Business/Corporate-funded Program: B2E category. First National Merchant Solutions and San Francisco Yellow Cab Cooperative created the pay cards – and the program behind them – to streamline Yellow Cab’s compensation process, and increase security for the transportation company and its drivers.

“Great customers give you the opportunity to do great work, and we are honored that our work with Yellow Cab Cooperative has been recognized by Paybefore,” said Diana Mehochko, president of First National Merchant Solutions. “In collaboration with Yellow Cab, our team of industry experts stepped up to the challenge and came up with a truly unique solution that offers Yellow Cab a better way to compensate its drivers.”

A panel of five industry experts selected First National Merchant Solutions and Yellow Cab Cooperative for the Paybefore Award. The win advances both to Paybefore’s Best-in-Category competition. Best-in-Category winners will be announced during the Paybefore Awards ceremony on February 22, 2010 at the Prepaid Expo USA.

Yellow Cab Cooperative’s pay program incorporates a specially branded smartOne Visa® Pay Card from First National Merchant Solutions. The card carries Yellow Cab’s logo and brand, and is issued to all drivers participating in the program. At the end of each lease period, participating drivers turn in their cash and credit card receipts for settlement as usual, but instead

of receiving cash for their credits, enrolled drivers receive payment on their smartOne cards. Credits are immediately available and drivers can use the pay cards wherever Visa is accepted.

The program limits Yellow Cab Cooperative's risk associated with keeping large sums of cash on hand to pay drivers, and streamlines settlement operations. It also offers drivers an extra layer of security because they no longer need to carry excess cash. The pay cards are covered by Visa's zero liability protection if lost or stolen, and credits are FDIC insured.

First National Merchant Solutions provides a variety of payment processing solutions to meet the unique needs of businesses accepting card-based payments. Solutions include credit and debit card processing, prepaid card processing and program management, secure Internet commerce processing, electronic benefit transfer processing and check guarantee, authorization and collection. All are designed to help businesses control costs and fraud. First National Merchant Solutions also provides ongoing training and 24/7 personal support.

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. Fully customizable and used anywhere Visa® or MasterCard® branded debit cards are accepted – smartOne Prepaid Products are the perfect solution for businesses of any size. smartOne Prepaid Products are perfect for employee gifts, sales incentives, company promotions, payroll programs or any need where reimbursement checks are used.

For more information, visit www.fnms.com

About Paybefore

Paybefore is the leading information provider to prepaid and stored value industry professionals, offering the latest news, commentary and analysis. Paybefore's family of industry publications include: Paybefore.com™, a searchable online information portal; Paybefore News™, daily news briefs delivered electronically; Paybefore News International™, a weekly

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