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**FIRST NATIONAL MERCHANT SOLUTIONS ADDS INTERNATIONAL  
CUSTOMERS IN PUERTO RICO AND U.S. VIRGIN ISLANDS**

*International Expansion Part of Long-Term Plan*

**OMAHA, Neb., July 9, 2009** – First National Merchant Solutions, one of the nation’s leading payment processors, today announced it is expanding its customer portfolio internationally, adding businesses in Puerto Rico and the U.S. Virgin Islands. The expansion is part of a long-term strategy to extend the processor’s footprint beyond the United States.

“Many of our customers have an international presence and they’ve been asking us to expand our operations for quite some time,” said Diana Mehochko, president of First National Merchant Solutions. “They want to maintain their relationship with us, which is a true tribute to our team of customer service and product experts, while handling electronic transactions outside the U.S. In response, we’ve had a team of experts investigating how best to handle an expansion of our processing capabilities while determining an appropriate timetable. Balancing the world economy with our customers’ requests and the business opportunities outside the U.S., we feel that the time is right to begin our international growth in the Caribbean.”

First National Merchant Solutions is developing new products and services to meet business processing requirements in each country. Additional international expansion will take place as economic and business conditions permit.

“Our customers want to be ready when the economic recovery hits, and we’re going to be here to help with their processing needs,” Mehochko added.

**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 North America. 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](http://www.fnms.com)