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DIRECT SALES LEADER LAUNCHES BREAKTHROUGH TOOL TO BENEFIT CREDIT CARD PROCESSING INDUSTRY

***Smart Circle International™ Creates New Merchant Sales Opportunities for ISOs /
Processors Through Value-Added Consumer Discount Program***

PLANO, Texas, July 2007 – Smart Circle International™, the worldwide leader in referral marketing and direct-to-consumer sales, launched a new program specifically designed for credit card processors and independent sales organizations (ISO's). Providing an added sales tool for processors, those that sign on with The Smart Circle will benefit from a new, value-added consumer application that can be offered to prospective merchants.

Ultimately, merchants who partner with a certified Smart Circle partner processor or ISO will be able to use their credit card terminals to process and redeem Smart Circle Cards, special value cards offering discounts on consumer products, services and activities. With the capability to process a new category of coupon cards the same way they read credit and gift cards, driving more consumer foot traffic into their businesses, merchants will have an even greater incentive to partner with select processing providers and ISOs.

“We understand that a key challenge in today’s processing marketplace is the ability to truly differentiate with a unique and competitive offering,” said Thomas Cornelius, vice president of business development for Smart Circle International. “By tapping into our ability to drive consumers to specific stores, stadiums and service locations through targeted consumer campaigns, processors can provide potential clients with an unmatched value offering.”

With clients ranging from professional sports teams and national restaurant chains to large corporations with locations throughout the country, The Smart Circle reaches more than 30 million consumers a year on behalf of merchants. Now the

processing industry can tap into this established consumer sales model to help their merchant partners build traffic and fill unused capacity.

More About The Smart Circle

The Smart Circle's key business model creates customized consumer promotions which feature special value offerings and incentives and then presents them to customers in the form of a Smart Circle Card through its network of more than 50,000 professionally-trained field representatives. The new Smart Circle Cards, however, are designed to be loaded with multiple client offerings and will be accepted at participating merchant locations via their credit card terminals, making the redemption process even easier for consumers.

With an extensive client portfolio of internationally-known brands, such as Pizza Hut, Hilton Hotels, Subway, the New York Yankees and the Miami Heat, and more than 18 years of experience in the referral marketing industry, The Smart Circle's proven track record of success for clients of all sizes and specialties creates an added incentive for merchants.

About Smart Circle International

Established in 1989, Smart Circle International is the dominant force in referral marketing worldwide. Major companies turn to Smart Circle International to build traffic, enhance brand loyalty, fill unused capacity and generate new customers. Smart Circle International reaches consumers face-to-face through their community marketing networks which include the Public Sales Network, Private Sales Network and Fundraising Network to distribute promotional certificates on popular products and services on behalf of advertisers. <http://www.thesmartcircle.com/> [The Smart Circle], <http://www.smartcircleinternational.com> [Smart Circle International], and <http://www.smartcirclefundraising.com> [Smart Circle Fundraising] are trademarks of Smart Circle International, Inc. These trademarks should not be confused with <http://www.smart-circle.com/scinside.htm> [Smart Circle], a United Kingdom company or <http://www.circlesmartcard.com/default.php> [Circle Smart Card] Germany.

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