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## FOR IMMEDIATE RELEASE

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**Dallas, TX and Atlanta, GA, February 5, 2007: Calpian, Inc., a Dallas, TX headquartered ISO finance company, today announces the availability of their latest product innovation, Calpian Loans.**

Calpian Loans, like all the products in Calpian's suite, is designed for Independent Sales Organizations, Merchant Service Providers and Acquirers in the electronic processing industry. (Referred to all herein as ISOs)

Calpian Loans is exactly that – a loan program for ISOs. What makes Calpian Loans the most attractive option, aside from the fact that banks won't loan money to ISOs, is that the program is available to ISOs with both portable and non-portable merchant portfolios. In the past, only ISOs who could leverage their portable merchant portfolios as collateral, could obtain loan funding. Calpian now answers this dilemma for the many, and growing number of ISOs, who opt not to accept merchant risk and the other administrative issues that accompany merchant portability. Calpian's unique position, which is unmatched and otherwise unavailable in the electronic marketplace, is that all of its product solutions are available to ISOs regardless of their portability status.

Calpian has a long and trusted relationship both with ISOs, Acquirers and Processors and has previously offered products to this market that work individually with clients to devise the best strategies for long-term success. Many work with Calpian to leverage their merchant residual streams maintaining control of their businesses, now ISOs may also obtain the funding they need for business growth, working capital or even for personal reasons, with various customizable repayment programs based on market competitive rates.

In today's changing ISO environment, it's not time to throw in the towel or to simply sell off your merchant base. Calpian Loans can get you back on track and we'll then work with you to devise a business strategy that best meets your financial and personal goals for success.

### About Calpian

Calpian, a wholly owned subsidiary of Dallas-based ART Holdings, Inc., provides financing to Independent Sales Organizations and Merchant Level Salespeople in the credit card acquiring industry. With over 18 years industry experience, Calpian understands the specific needs and challenges of acquirers with regard to capital investment. Among the programs Calpian offers are residual buy-outs for cash, creative financing to grow your business, programs producing ongoing cash inflow and partnership opportunities for maximizing ongoing and future payoffs. Calpian can accommodate the needs of an ISO in virtually any stage of its life cycle.

*Calpian - The Clear Choice for Acquiring Financing*