

# Club Vivanet, Inc. Acquires License for Payment Platform

CAPE CORAL, FL--(Marketwire - September 16, 2008) - Club Vivanet, Inc. (PINKSHEETS: [CVIV](#)) has executed a Processing Services Agreement with Expert Financial Systems, LLC ("EFS), Norcross, Georgia, acquiring the license to operate a stored value and payment processing platform, thus attaining their "processor status."

This processing license allows Club Vivanet the flexibility to implement multiple stored value models for closed and open loop prepaid products," says Jim Hancock, CFO, Club Vivanet, Inc.

The license will allow Club Vivanet to operate its own payment processing programs and the ability to create its own prepaid debit cards and unique payment products. Club Vivanet will operate domestic (U.S.) payment programs as well as international payout solutions through its domestic and international banks. The licensing capability will offer Club Vivanet the ability to design, market and implement host based stored value systems for its clients at wholesale pricing. Specifically, Club Vivanet will support its multi-national organizations with an internet based model of banking for U.S. and foreign residents supported by debit cards as an alternative payment method.

Based upon a state of the art payment platform, operating 24/7/365, the company configures debit and virtual account solutions that are secure, compliant and easy to implement. The company works with its clients to define prepaid products that can be issued with our partner banks and processed in our data centers worldwide. Club Vivanet debit card offerings include closed loop processing, Instant Issue Gift Cards, Travel Money Cards, General Purpose Reloadable Cash Cards, Incentive Cards, Payroll Cards, Virtual Cards, Expense Account Cards and more. In addition, the platform is capable of offering loyalty and rewards programs and cell phone connectivity.

Club Vivanet, Inc. also provides various fundraising opportunities utilizing prepaid debit cards and other products through [www.vivafundraiser.com](http://www.vivafundraiser.com) and [www.vivagiving.com](http://www.vivagiving.com), targeting the millions of non-profit markets worldwide.

About Expert Financial Systems, Inc.

EFS processes stored value cards on closed loop, client driven networks or co-branded with major debit networks, card associations and issuers ([www.efsddata.com](http://www.efsddata.com)). With EFS web interfaces, client management of card programs is simplified. Full real-time reporting tools allow EFS clients to effectively run the most efficient card programs possible. EFS developed proprietary and unique patent pending technology that allows for various points, rewards and discount card programs. Clients rapidly deploy loyalty card programs throughout their enterprise, configured at store level guided by

demographics. A card processed on the EFS platform can carry multiple loyalty and discount programs and be accepted by multiple stores with multiple configured rates and dates.