



Media Contact:

Randy Rutledge
EZCheck Check Services, Inc.
800-797-5302
randyr@ezchk.com

Brian Jones
United Bank Card, Inc.
800-201-0461, ext. 136
bjones@unitedbankcard.com

FOR IMMEDIATE RELEASE

EZCheck and United Bank Card Partner to Sell New Collection Service
Electronic Technology Aids in No Cost Collection of NSF Checks

HOUSTON, May 1, 2006 – EZCheck[®] Check Services, Inc., a leading check conversion and authorization company, announced today that it has partnered with United Bank Card, Inc. (UBC), a leading payment processor and merchant acquirer, to add its new collection service, EZCollect to UBC's extensive line of merchant payment processing products and services.

EZCollect,SM offers an easy and convenient way to collect on non-sufficient funds (NSF) checks at no cost. With this program checks returned NSF are automatically directed from the business's bank to EZCheck for collection. The entire process is handled electronically and once the check is collected the merchant receives the full face value of the check via a monthly electronic deposit. EZCollect customers simply post a notice at each point-of-sale and write their merchant ID number on the face of the check before it is deposited. No check authorization is required with this program.

"We are very pleased that UBC will incorporate EZCollect into their national product offering. Throughout its history, EZCheck has continuously perfected the use of electronic technology to collect and process NSF checks easily and efficiently," said Randy Rutledge, president and CEO of EZCheck. "The ability to provide this value-added service across a broader range of customers creates a great opportunity for EZCheck and helps solidify both of our company's commitment to provide exceptional service and innovative products to our respective customers," Rutledge added.

"With EZCollect, UBC is able to offer a cost-effective solution that solves collection hassles for NSF checks and adds yet another component to our complete payment processing solution," said Jared Isaacman, founder and CEO of United Bank Card, Inc. "UBC continues to innovate and seek new products and services that will benefit our existing customer base as well as create added interest in UBC for our merchant prospects," Isaacman added.

- M O R E -

About EZCheck

EZCheck is a leading information and payment services company serving thousands of businesses nationwide in a wide variety of industries. As one of the initial pioneers in electronic check conversion at the retail point-of-sale, EZCheck has leveraged its advanced technology and systems to expand its product line into adjacent markets including accounts receivable conversion, recurring payments and checks by phone services. In addition, EZCheck provides a complete line of check guarantee, check verification and collection services to the business community and is ranked among the top providers of check services in the country. EZCheck is dedicated to providing unsurpassed value and service to its customers. The company markets through a national network of independent sales organizations and supports operations from its headquarters in Houston, TX. For more information, please visit EZCheck's web site at www.ezchk.com.

About United Bank Card

United Bank Card, Inc. (UBC) is a payment and transaction processor serving businesses nationwide. UBC currently handles the merchant accounts for over 40,000 merchant locations and processing in excess of 3.5 billion dollars annually. The company provides payment processing services for Visa, MasterCard, Discover, American Express, Diners Club, JCB, ATM, debit cards, EBT state and government cards, electronic gift and loyalty cards, as well as a variety of private label and smart card technologies. United Bank Card and its Agents work with retail stores, restaurants, mail order & telephone order, e-commerce, internet, home-based, petroleum, supermarket, and lodging merchants. UBC caters to all avenues of commerce. United Bank Card services merchants nationwide and is marketed through a network of Independent Sales Offices, Financial Institutions, and direct sales agents. For more information, you may visit the company's website at www.unitedbankcard.com.

###