

For Immediate Release

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Payment Industry Leader Charge Card Systems Launches “CCS Medical” Specializing in Payment Solutions for Hospitals and Medical Practices

*Innovative “CCS Medical” dedicated to serving the special
needs of the medical industry.*

Boca Raton, FL—November, 2006—Charge Card Systems, a leading provider of payment solutions including credit card processing, check services and gift and loyalty programs, today announced the creation of “CCS Medical” a specialized unit of Charge Card Systems focused on serving the needs of hospitals, healthcare and medical services industries. “CCS Medical” will be dedicated to working exclusively with hospital administrators, patient services and healthcare specialists charged with the responsibility for all billing and managing costs for hospitals and medical practices.

Charge Card Systems has built a solid reputation serving hospital and healthcare systems across the country as well as individual medical, dental and veterinarian practices, helping these organizations work more efficiently and effectively. Among Charge Card Systems’ portfolio of healthcare clients are such merchants as The Mount Sinai Medical Center, Saint Barnabas Healthcare System, Siemens Hearing Instruments, Boca Community Hospital, Newark Beth Israel Hospital, The New York County Medical Society and thousands of other medical practices and facilities in various disciplines.

“CCS Medical” seemed like a logical step for Charge Card System because we drew upon the expertise we have assembled working with hospitals, healthcare and medical practices and practitioners across the country,” said Jeffrey Shavitz, Executive Vice President of Charge Card Systems Inc. and President of CCS Medical. “We understand the particular needs of the medical administrators and assistants who must constantly streamline their costs and expenses and we know how to work with them to reach the type of efficiencies they are required to achieve.”

“Working with Charge Card Systems has been an eye-opening experience for us in so many ways,” said Mark Herrmann, Chairman of the Board of St. John’s Riverside Hospital. “Their expertise brought us a framework and an awareness of our current credit card program and how by understanding the rules of Visa/MasterCard, the hospital would save money on our fees. The transition to their services was seamless and the partnership

we've been able to form has been priceless so we are truly pleased to now have a partner in "CCS Medical" that is solely dedicated to the specific needs of our industry."

CCS Medical will specialize in bringing:

- technology solutions to streamline the cashiers process;
- a full line of check acceptance methods including ACH, Back Office Conversion and Check 21 processing. All aspects of check payment acceptance are handled through Charge Card Systems and their direct connect Fed Banking alliances;
- 12-hour funding for Visa, MasterCard and Discover transactions thus helping the cash flow needs of the hospital;
- financial analysis to demonstrate whether the hospital at large and its individual cost centers (i.e. philanthropy, parking, cafeteria, doctor offices, etc) are set-up correctly to minimize fees;

About Charge Card Systems:

Charge Card Systems is a leading provider of payment solutions for a wide cross-section of industries on a national scale. As a provider of credit card processing, check services and gift and loyalty programs, Charge Card Systems has become recognized in its field and has partnered with First Data, the world's largest processor of bankcard transactions. Included in the Charge Card Systems combined portfolio are Fortune 100 merchants plus millions of smaller and mid-sized merchants representing a wide-variety of businesses.

For more information about Charge Card Systems and "CCS Medical", please contact Adam Moss at 561-338-4446, email amos@chargecardsystems.com and visit www.chargecardsystems.com.

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