

**\*\* FLORIDA PUBLIC SERVICE COMMISSION \*\***

**DIVISION OF COMMUNICATIONS**  
**BUREAU OF SERVICE EVALUATION**

**APPLICATION FORM**  
**for**  
**AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE**  
**WITHIN THE STATE OF FLORIDA**

940625-TI

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:
- Florida Public Service Commission  
Division of Communications  
Bureau of Service Evaluation  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6600
- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

Check received with filing and forwarded to Fiscal for deposit.  
Fiscal to forward a copy of check to RAR with proof of deposit.

Initials of person who forwarded check:

AG

Florida Public Service Commission  
Division of Administration  
2540 Shumard Oak Blvd.  
Gunter Building  
Tallahassee, Florida 32399-0850  
(904) 413-6251

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

DOCUMENT NUMBER DATE

05188 MAY 23 5

FPSC-RECORDS/REPORTING

1. Select what type of business your company will be conducting (check all that apply):
- Facilities based carrier** - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
  - Operator service Provider** - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
  - Reseller** - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
  - Switchless Rebiller** - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
  - Multi-Location Discount Aggregator** - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.
  - Prepaid Debit Card Provider** - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

2. This is an application for (check one):

- Original Authority** (New company).
- Approval of Transfer** (To another certificated company).
- Approval of Assignment of existing certificate** (To an uncertificated company).

Approval for transfer of control (To another certificated company).

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

**International Marketing & Advertising, Inc.**

4. Name under which the applicant will do business (fictitious name, etc.):

**International Marketing & Advertising, Inc.**

5. National address (including Street name & number, post office box, City, state and zip code):

**250 Catalonia Avenue, Suite 250  
Coral Gables, Florida 33134**

6. Florida address (including street name & number, post office box, city, state and zip code):

**250 Catalonia Avenue, Suite 250  
Coral Gables, Florida 33134**

7. Structure of organization;

Individual                       Corporation  
 Foreign corporation     Foreign Partnership  
 General Partnership     Limited Partnership  
 Other, Limited Liability Company

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

**Not Applicable**

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

**Florida Certificate of Incorporation attached as Exhibit A.**

Corporate charter number: Not Applicable

- (b) Name and address of the Company's Florida registered agent.

**Not Applicable**

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number:  
**Not Applicable**

- (d) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. **No**

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not. **No**

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

(a) The application;

Mitchell F. Brecher  
Loretta J. Garcia  
Fleischman and Walsh, L.L.P.  
1400 Sixteenth Street, N.W.  
Washington, DC 20036  
(202) 939-7900

(b) Official Point of Contact for the ongoing operations of the company;

Mr. Robert Galoppi, Chairman  
250 Catalonia Avenue, Suite 507  
Coral Gables, Florida 33134

(c) Tariff;

See 10(b) above.

(d) Complaints/Inquiries from customers;

See 10(b) above.

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

None

(b) Has applications pending to be certificated as an interexchange carrier.

None

(c) Is certificated to operate as an interexchange carrier.

None

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved. None

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved. None

- (f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

IMA currently is in litigation with MCI Telecommunications Corp. with respect to a contract for the printing of prepaid calling cards. International Marketing & Adver., Inc. v. MCI Telecom. Corp., Case No. 96-26056 (Fla. Cir. Ct. filed Dec. 23, 1996).

12. What services will the applicant offer to other certificated telephone companies:

None

- ( ) Facilities. ( ) Operators.  
( ) Billing and Collection. ( ) Sales.  
( ) Maintenance.  
( ) Other:

13. Do you have a marketing program? **Yes**

14. Will your marketing program:

- (X) Pay commissions?  
( ) Offer sales franchises?  
( ) Offer multi-level sales incentives?  
( ) Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

Commissions will be paid to marketing agents.  
Commission will range from 2 % to 5 % of sales.

16. Who will receive the bills for your service (Check all that apply)?

- ( ) Residential customers. ( ) Business customers.  
( ) PATS providers. ( ) PATS station end-users.  
( ) Hotels & motels. ( ) Hotel & motel guests.  
( ) Universities. ( ) Univ. dormitory residents.  
(X) Other: (specify) **Service is pre-paid calling card service, therefore no bills are rendered to end-users.**

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

Company will provide prepaid card services, therefore, no bill will be rendered. A company provided 800 number will appear on the calling card for user to call.

- (b) Name and address of the firm who will bill for your service. **Not Applicable**

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability.

**See attached Exhibit B.**

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. the balance sheet
2. income statement
3. statement of retained earnings for the most recent 3 years.

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.

2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.

3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations.

**NOTE:** This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

B. Managerial capability.  
See attached Exhibit C.

C. Technical capability.  
See attached Exhibit D.

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

See attached Exhibit E.



20. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates  
 Method of access is FGA  
 Method of access is FGB  
 Method of access is FGD  
 Method of access is 800

MTS with route specific rates per minute  
 Method of access is FGA  
 Method of access is FGB  
 Method of access is FGD  
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA  
 Method of access is FGB  
 Method of access is FGD  
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 service (Toll free)

WATS type service (Bulk or volume discount)  
 Method of access is via dedicated facilities  
 Method of access is via switched facilities

Private Line services (Channel Services)  
(For ex. 1.544 mbs., DS-3, etc.)

Travel service  
 Method of access is 950  
 Method of access is 800

900 service

Operator Services  
 Available to presubscribed customers  
 Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.  
 Available to inmates

Services included are:

- Station assistance
- Person to Person assistance
- Directory assistance
- Operator verify and interrupt
- Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

1 + 800 or access number + authorization code + area code and number to be reached.

22.  Other:

Prepaid calling card service.

90512.1

**\*\* APPLICANT ACKNOWLEDGEMENT STATEMENT \*\***

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.

Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "Whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".

UTILITY OFFICIAL:

  
\_\_\_\_\_  
Signature

3 | 17 | 97  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Robert Galoppi

\_\_\_\_\_  
President  
Title

\_\_\_\_\_  
(305) 446-1303  
Telephone No.

905121

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).

APPENDICES:

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - FLORIDA TELEPHONE EXCHANGES and EAS ROUTES
- E - GLOSSARY

EXHIBITS:

- A - FLORIDA CERTIFICATE OF INCORPORATION
- B - FINANCIAL CAPABILITY
- C - MANAGERIAL CAPABILITY
- D - TECHNICAL CAPABILITY
- E - DRAFT TARIFF

**\*\* APPENDIX A \*\***

**CERTIFICATE TRANSFER STATEMENT**

**NOT APPLICABLE**

I, (TYPE NAME) \_\_\_\_\_  
(TITLE) \_\_\_\_\_, of (NAME OF COMPANY)  
\_\_\_\_\_, and current  
holder of certificate number \_\_\_\_\_ have reviewed  
this application and join in the petitioner's request for a  
transfer of the above-mentioned certificate.

**UTILITY OFFICIAL:**

_____ Signature	_____ Date
_____ Title	_____ Telephone No.


**\*\* APPENDIX B \*\***

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

- (X)      **The applicant will not collect deposits nor will it collect payments for service more than one month in advance.**
- ( )      The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL:

	<u>3/11/87</u>
Signature	Date
<u>Robert Galoppi</u>	
President	<u>(305) 446-1303</u>
Title	Telephone No.

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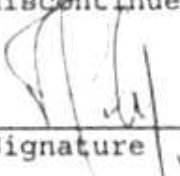
5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EAEA requirements contained in Commission Rule 25-24.471 (4) (a) (copy enclosed).

Applicant will provide toll service on a resale basis over facilities leased from other certificated carriers. Because Applicant will use the facilities of other authorized carriers, who will be operating in compliance with FPSC Rule 25-24.471(4)(a), Applicant will, of necessity, be compliant with this rule.

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has ( ) or has not (X) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

- a) What services have been provided and when did these services begin?
- b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:

  
\_\_\_\_\_  
Signature

3/11/97  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Robert Galoppi

\_\_\_\_\_  
President  
Title

(305) 446-1303  
\_\_\_\_\_  
Telephone No.

50512.1

FORM PSC/CMU 31 (11/95)

Required by Commission Rule Nos. 25-24.471, 25-24.473, and 25-24.480(2).



**\*\* Appendix D \*\***

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

**Prepaid Calling Card services will be provided throughout the state of Florida. Service is provided at a flat rate, regardless of exchange area boundaries.**

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**\*\* FLORIDA EAS FOR MAJOR EXCHANGES \*\***

<u>Extended service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze, Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg, Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.

OCALA:	Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.
DAYTONA BEACH:	New Smyrna Beach.
TAMPA:	Central     None East        Plant city North       Zephyrhills South       Palmetto West        Clearwater
CLEARWATER:	St. Petersburg, Tampa-West and Tarpon Springs.
ST. PETERSBURG:	Clearwater.
LAKELAND:	Bartow, Mulberry, Plant City, Polk City and Winter Haven.
ORLANDO:	Apopka, East Orange, Lake Buena Vista, Oviedo, Windermere, Winter Garden, Winter Park, Montverde, Reedy Creek, and Oviedo-Winter Springs.
WINTER PARK:	Apopka, East Orange, Lake Buena Vista, Orlando, Oviedo, Sanford, Windermere, Winter Garden, Oviedo-Winter Springs, Reedy Creek, Geneva and Montverde.
TITUSVILLE:	Cocoa and Cocoa Beach.
COCOA:	Cocoa Beach, Eau Gallie, Melbourne and Titusville.
MELBOURNE:	Cocoa, Cocoa Beach, Eau Gallie and Sebastian.
SARASOTA:	Bradenton, Myakka and Venice.
FT. MYERS:	Cape Coral, Ft. Myers Beach, North Cape Coral, North Ft. Myers, Pine Island, Lehigh Acres and Sanibel-Captiva Islands.
NAPLES:	Marco Island and North Naples.

WEST PALM BEACH:

Boynton Beach and Jupiter.

POMPANO BEACH:

Boca Raton, Coral Springs,  
Deerfield Beach and Ft.  
Lauderdale.

FT. LAUDERDALE:

Coral Springs, Deerfield Beach,  
Hollywood and Pompano Beach.

HOLLYWOOD:

Ft. Lauderdale and North Dade.

NORTH DADE:

Hollywood, Miami and Perrine.

MIAMI:

Homestead, North Dade and  
Perrine

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**\*\* APPENDIX E \*\***

**\*\* GLOSSARY \*\***

**ACCESS CODE:** The term denotes a uniform four or seven digit code assigned to an individual IXC. The five digit code has the form 10XXX and the seven digit code has the form 950-XXXX.

**BYPASS:** Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

**CARRIERS CARRIER:** An IXC that provides telecommunications service, mainly bulk transmission service, to other IXCs only.

**CENTRAL OFFICE:** A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

**CENTRAL OFFICE CODE:** The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

**COMMISSION:** The Florida Public Service Commission.

**COMPANY, TELEPHONE COMPANY, UTILITY:** These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

**DEDICATED FACILITY:** The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

**END USER:** The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

**EQUAL ACCESS EXCHANGE AREAS:** EAEA means a geographic area, configured based on 1987 planned toll center/'access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

**EXCHANGE:** The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

**EXCHANGE (SERVICE) AREA:** The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

**EXTENDED AREA SERVICE:** A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

**FACILITIES BASED:** An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

**FOREIGN EXCHANGE SERVICES:** A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

**FEATURE GROUPS:** General categories of unbundled tariffs to stipulate related services.

- Feature Group A:** Line side connections presently serving specialized common carriers.
- Feature Group B:** Trunk side connections without equal digit or code dialing.
- Feature Group C:** Trunk side connects presently serving AT&T-C.
- Feature Group D:** Equal trunk access with subscription.

**INTEREXCHANGE COMPANY:** means any telephone company, as defined in Section 364.02(4), F.S. (excluding Payphone Providers), which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

**INTER-OFFICE CALL:** A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area.

**INTRA-OFFICE CALL:** A telephone call originating and terminating within the same central office unit or entity.

**INTRASTATE COMMUNICATIONS:** The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

**INTRASTATE TOLL MESSAGE:** Those toll messages which originate and terminate within the same state.

**LOCAL ACCESS AND TRANSPORT AREA:** LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other purposes.

**LOCAL EXCHANGE COMPANY (LEC):** Means any telephone company, as defined in Section 364.02(4), F.S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

**OPTIONAL CALLING PLAN:** An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

**900 SERVICE:** A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

**PIN NUMBER:** A group of numbers used by a company to identify their customers.

**PAY TELEPHONE SERVICE COMPANY:** Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in section 364.335(4), F.S.

**POINT OF PRESENCE (POP):** Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

**PRIMARY SERVICE:** Individual line service or party line service.

**RESELLER:** An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then resells that service to others.

**STATION:** A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

**SUBSCRIBER, CUSTOMER:** These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

**SUBSCRIBER LINE:** The circuit or channel used to connect the subscriber station with the central office equipment.

**SWITCHING CENTER:** Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

**TRUNK:** A communication channel between central office units or entities, or private branch exchanges.

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**EXHIBIT A**  
**ITEM NO. 9(a)**

**FLORIDA CERTIFICATE OF INCORPORATION**

Dated: August 7, 1987  
Number: M56966  
Federal EIN: 65-0514571



# State of Florida



## Department of State

I certify from the records of this office that INTERNATIONAL MARKETING & ADVERTISING INC. is a corporation organized under the laws of the State of Florida, filed on August 7, 1987.

The document number of this corporation is M56966.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1997, that its most recent annual report was filed on April 17, 1997, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the  
Great Seal of the State of Florida,  
at Tallahassee, the Capitol, this the  
Twenty-first day of April, 1997



CR2EO22 (2-95)

A handwritten signature in cursive script, reading 'Sandra B. Northam'.

Sandra B. Northam  
Secretary of State

**EXHIBIT B**  
**ITEM NO. 18.A.**  
**FINANCIAL CAPABILITY**

IMA submits that it has the financial capability to provide and maintain the requested service in the state of Florida, as well as to meet its lease and ownership obligations.

IMA has obtained investments of over \$1.5 million to initiate its telecommunications services. As a new company in this field, IMA is allocating these funds for the research and development of its own equipment and software. IMA presently owns its own debit card processing platform, and its engineers have written the programs for the system's operation.

IMA's financial capability is derived primarily from its shareholders and the company's ongoing operations.

**EXHIBIT C**  
**ITEM NO. 18.B.**  
**MANAGERIAL CAPABILITY**

The following four resumes belong to the managerial and technical personnel responsible for the development and operation of the company.

JOSEPH CINI III

EXPERIENCE:

- 1995 IMA/IMATEL  
Executive Vice President of Technology
- Research development for all technology products IMA/IMATEL produces: design, build, and implement telecommunications switches, interactive voice responders, build data network, environments and other telecommunications services.
- 1992 - 1995 FLORIDA BUSINESS MACHINES  
Network Department Manager
- Develop Computer Network department for FBM handled installations. Sales, Services and Training of Customers. Major responsibility was to design, survey and provide solutions for Customers.
- Mr. Cini is a certified Novell Engineer, has set up Networks for Dole, City National Bank, Continental National Bank, Miami Beach Housing Authority and others. He has extensive training and experience in wide area Networks, communications and computer repair.
- 1989 - 1992 HOME DEPOT
- In three and an half years with Home Depot he held numerous positions: Cashier, Services Desk Attendant, Salesman, Head Cashier, Services Desk Manager, Export Manager and Computer Room Operator. As Computer Operator my daily functions included preparing the registers for the day's operation, handling necessary paperwork and data entry for receiving payroll and sales.
- 1988 - 1989 YOU IN PRINT  
Manager Computer Trainer
- Help start business in St. Petersburg. Primary responsibilities were to develop efficient ways of production in making business cards and other printed items in less than an hour. His particular expertise was producing originals on the computer and training personnel to run computer.
- 03/88 - 09/88 WIN MINI MART  
Owner/President
- It was his first attempt at his own business. He bought a convenience store with gasoline pumps in Dania, FL. He learned valuable business techniques such as, dealing with banks, customer services, managing employees and budgeting.

1985 - 1988

WESTINGHOUSE INSTRUMENT SERVICES CO. (WISCO)  
Computer Service Technician

He was in charge of Southeast Region for computer services. His primary responsibilities were maintaining and installing personal computers and net works for Westinghouse's internal use. He also trained their employees in the use of the computer. While employee there he also helped start their Computer Services Organization. This was Westinghouse's attempt at competing with companies such as GE, TRW, Sorbus and other service companies in the computer field.

1984 - 1986

KEMP'S OFFICENTER  
Services Manager

He was service manager for a small computer store in Alabama. His job included installing, maintaining, repairing and training in personal computer systems sold by the store. He also repaired copiers for this store.

1981 -1983

OFFICE-SOFT  
Programmer

His job wa to modify accounting packages to customers needs. This company had the second floor of Kemp's Officenter. The business was set-up to sell personal computers with software packages and then modify to customers needs. He also did on site training and program modifications.

# Christopher Cogna

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## Objective

To use my knowledge and training in programming and telecommunications to provide a company with a strong technology background capable of accomplishing their goals.

## Experience

1997-1996 IMA, IMATEL, IMATEK Miami, FL

### Director Of Engineering

- Hired to provide IMATEK with vast knowledge needed to build and maintain various telecommunication projects throughout the world.
- Trained and Setup various MIS and Engineering employees to provide IMA with state of the art technologies.
- Designed & Redeveloped new systems to replace and further enhance existing applications.
- Researched & Designed various office components and applications to provide IMA the ability to handle numerous minutes.
- Responsible for all daily activities of the Engineering Departments.

1996-1996 Research Telecom, Inc. Ft. Lauderdale, FL

### Co Owner / Senior Vice President

- Built and founded my own debit card company.
- Raised \$400,000 of revenue in the first 2 months of debit card sales.
- Responsible for all technologies needed to build the company, including switching, carrier relations, networks, printing, customer service and technical support.
- Developed and Presented Prepaid Cellular to MCI, AT&T, and BellSouth for approval and operation.
- Responsible for all accounting transactions including the accounting system setup, implementation to the daily bottom line statements including cost and profit analysis.
- Support Numerous Clients and Customer bases with 24 hour technical support.
- Left in September 1996 because my partner could not bring in the promised capital to provide these services to our customers as promised.

1995-1996 Interactive Telecard Services Miami, FL

### Director Of MIS

- Previous company was purchased by this Telecard Provider. Promoted to Director Of MIS to handle all old and new companies needs.
- Responsible for maintaining all previous company functions while implementing new systems to meet the companies needs.
- Provided a technical resource of all old company systems, and migrated

over to the new companies systems, including design and implementation of new methods of billing and carrier support.

- Provided local telephone service via T-1 into our Switch for all local and international services needed by the companies PBX.
- Provided 24-hour customer center with online information via ISDN links to the switch, design center in Tampa, and the main home office with this technology.
- Maintained Corporate Network of 3 Servers and 250 User Networks.
- Left In April 1996 to pursue my own dreams & goals.

1995-1992                      Teleworld International, Inc.                      Davie, FL

**Director Of MIS**

- Previous Company formed a new division for debit cards, promoted to the Director Of MIS.
- Designed Team for New Switch Products, purchasing and maintaining systems.
- Provide Debit Card Services completely internally. Learned, Trained and Maintained all Debit Card functions, including carriers relations, 800 numbers, and 24 hour network support team.
- Worked with Management on Customer and company needs, changing of switch code to provide better service and options to our customers.
- Responsible for all billing, rates, LCR, and network technologies necessary to maintained the Debit Card platforms.
- Worked closely with Cellular One to provide one of the first prepaid cellular networks in Chicago.

1992-1990                      National Telecom Marketing                      Davie, FL

**Senior System Analyst**

- Promoted to Maintain Current Systems and manage reports for profitability & costs.
- Head of Design team of new switching technologies consisting of 4 employees, and 3 managers.
- Learned about being a switch less reseller, T-1's, 56k's, ISDN, debit card theory, smart cards, a more 1+ services.
- Consulted with CBIS information and billing services to get accurate call detail.
- Consulted with our switch less resellers about costs, per min charges, LCR, breakage amounts and remaining balances.

1992-1990                      National Telecom Marketing                      Davie, FL

**System Designer & Programmer**

- Established Systems for maintaining, billing, reporting for customers service using FoxPro 2.0 within a Novell Networks.
- Maintained & Administrated a 25-user Novell Network.
- Learned about 0+, 1+, Operator Services, Valued Added Services, Call Centers, Pick Blocks and pay per view hotel services.

**Education**

- 1993-1996 Nova University Davie, FL
- Started BA degree in Engineering. ( N / C )
- 1990-1992 Kieser College Of Technology Ft. Lauderdale, FL
- AA, Computer Programming
  - Graduated Top Honors with 4.0 GPA
- 1993-1994 Kieser College of Technology Ft. Lauderdale, FL
- Network Engineering & Certification of Skills ( C N A )
  - Certified Novell Engineering 3.12 Path ( C N E )
- 1995 Drake Testing Labs Ft. Lauderdale, FL
- Completion of Novell Certification ( C N E )

**Hardware &  
Software**

Languages: Turbo C++, Pascal, QBASIC, DBASE II, III, IV, Fox base, Fox Pro 2.0, 2.5, 2.6, Visual FoxPro 3.0, MS-Access 2.0, MS-Access 05 & 97, Visual Basic 4.0, Java Script, HTML, VOS, and Ms-DOS 3.0 - 6.22

Proficient Use or Familiar with all Microsoft Daily Applications including Excel, Word, PowerPoint, Scheduler, Access, etc.

All Platforms of Windows 3.0, 3.1, 3.11, 95, NT 3.51, 4.0, Server 3.51, Server 4.0. & Windows CE

Experience with OS/2 and Mainframe Connectivity, Dial-up and Switching

Certified to use All Novell Networking Products for 3.11, 3.12 and 4.11 Intranetware.

Dialogic experience with setup & installation of products including PEB & SC-BUS architecture. Dialogic configurations using DOS & Novell. Migration of DOS to Windows NT in progress.

Familiar with Network Protocols and T-1 test equipment including 224 T-bird, & LAN analyzer.

Experience with all versions of Lotus, AMI-PRO, WordStar, Quattro Pro, Word Perfect, etc.

Use of most utility applications including PKZIP, Norton Utilities, Disk Doctor, DOS utilities, undelete, fdisk, scandisk, chkdsk, etc.

Use of TCP/IP for internet Dialup with creation of Web Pages & sites using Adobe PhotoShop & PageMaker, GIF Animator, HTML, JavaScript, FTP and various other graphical programs.



## **ROBERTO GALOPPI**

Roberto Galoppi as modern day success story built around hard work and dedication. Mr. Galoppi began his career as a car rental agent in 1960. When he was promoted to City Manager of Hertz in Naples, Italy in 1961, he was the youngest person to ever hold that position.

He advanced his career one step at a time until he built his own \$30 million company. He continues to use his 35 years of business experience, tenacity and international contacts to build IMA today.

1994	I.M.A./IMATEL INC. President & CEO
1985-1994	SIGMA FOUR INTERNATIONAL MARKETING Chairman & CEO

Mr. Galoppi began SIGMA FOUR, an international Tour Operator, by himself in 1985. After nine years, SIGMA FOUR became a \$30 million international organization with 250 employees and 30 offices around the world.

Mr. Galoppi perfected the concept of General Sales Agents throughout Latin America. The GSA concept is widely used by Tour Operators today.

As exclusive representative of DOLLAR RENT A CAR in Latin America and The Caribbean, SIGMA FOUR produced yearly revenues of \$30 million for DOLLAR. Later, through SIGMA FOUR'S fully owned subsidiary, IFS (International Franchising Services), the organization became the master franchise of DOLLAR in Latin America and The Caribbean and revamped the licensee network in these regions.

1981-1985	GENERAL RENT A CAR - MIAMI President General Rent a Car International Vice President - Sales & Marketing
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Through Mr. Galoppi's incentive and successful marketing and management skills, General Rent a Car grew from a \$15 million company in 1981 to a \$100 million company recognized worldwide in 1985.

1976-1980	THE PERSONNELL ASSOCIATE President
1973-1976	AVIS RENT A CAR - CANADA Vice President - General Manager
1971-1973	HERTZ RENT A CAR - CANADA General Manager
1960-1971	HERTZ RENT A CAR - EUROPE

## FABIO GALOPPI

Mr. Fabio Galoppi has grown up in the tourism industry. He has traveled and lived in countries all over the world. Mr. Galoppi speaks 5 languages fluently. He has held several very successful positions with the airline, tourism and telecommunication industries.

1995 IMA/IMATEL INC.  
Vice-President of Sales and Marketing

Back on 1995 Mr. Fabio Galoppi joined IMA/IMATEL with successful results on sales projects he has been developed on all telecom products. His contribution on increasing sales to the European Market, ensuring our products competitive all over European countries is remarkable.

1994 - 1995 HOSTMARK MANAGEMENT GROUP  
Director of Sales and Marketing

Increased overall sales of the southeast division by 18%.

1992 - 1994 METRO MEDIA  
Senior Account Manager

Developed sales organization, setting rates to ensure profitability. He negotiated many of the important contracts with major telecom clients increasing the long distance sales by 30%.

1987 - 1992 SIGMA FOUR INTERNATIONAL  
Vice-president Sales & Marketing

Planned and implemented the "Hotel Division" of Sigma Four which later contributed to almost 40% of the company's revenue.

As a VP Sales & Marketing, Mr. Galoppi's job to go into a poorly producing country, define the problem and implement a solution. He has turned around many under-performers including: increased sales in Argentina from \$180,000 annually to \$1.2 million annually in a two-year period, increased sales in Venezuela from less than \$100,00 to over \$1.8 million annually, increased sales in Mexico from \$1 to over \$2 million annually, increased sales in Caribbean from \$2 million to \$4 million annually.

Mr. Galoppi also traveled extensively signing agreements with major airlines for Sigma Four. Negotiated an agreement with Viasa and Dollar Rent A Car, generating over \$2 million in annual revenues. Negotiated successful agreements with Air Jamaica and Bahamasair.

Through Mr. Galoppi's turn-around efforts, he was instrumental in the growth of Sigma Four from a start up company to a \$30 million multinational organization.

**EXHIBIT D**  
**ITEM NO. 18.C.**

**TECHNICAL CAPABILITY**

International Marketing and Advertising, Inc. is a corporation organized under the laws of the State of Florida. See Exhibit A, Florida Certificate of Incorporation. The company will acquire and operate facilities in accordance with the rules and regulations of the Federal Communications Commission and the Florida Public Service Commission.

Applicant currently has Section 214 authority from the Federal Communications Commission ("FCC") to provide interstate and international switched services on a resale basis, effective December 24, 1995.<sup>1</sup> It also holds Section authority to provide facilities-based and private-line resale services, effective December 10, 1996.<sup>2</sup> IMA has domestic and international tariffs on file with the FCC.<sup>3</sup> Pursuant to this authority, IMA is offering prepaid card services on an international and interstate basis.

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<sup>1</sup>See File No. I-T-C-95-596; Public Notice, Report No. 1-8133, dated Jan. 17, 1996.

<sup>2</sup>See File No. I-T-C-96-588, Public Notice DA 96-2092, Report No. I-8220, dated Dec. 12, 1996.

<sup>3</sup>International Marketing & Advertising, Inc., Tariff F.C.C. No. 1, filed Dec. 8, 1995, effective Dec. 9, 1995 (domestic); and Tariff F.C.C. No. 2, filed Dec. 8, 1995, effective Dec. 25, 1995.

**EXHIBIT E**  
**ITEM NO. 19**  
**PROPOSED TARIFF**

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services provided by International Marketing and Advertising, Inc. ("IMA"), 250 Catalonia Avenue, Suite 507, Coral Gables, Florida 33134. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

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ISSUED: March \_\_, 1997

EFFECTIVE: \_\_\_\_\_, 1997

ISSUED BY: Mr. Robert Galoppi, President  
International Marketing  
and Advertising, Inc.  
250 Catalonia Avenue, Suite 507  
Coral Gables, Florida 33134

CHECK SHEET

Sheets 1 through 20 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original

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TABLE OF CONTENTS

Title Sheet . . . . .	
Check Sheet . . . . .	
Table of Contents . . . . .	
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Section 2:	Rules and Regulations . . . . .
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	2.2 Limitations
	2.3 Connection Fees
	2.4 Liabilities of the Company
	2.5 Responsibilities of the Customer
	2.6 Interruption of Service
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SYMBOLS

The following are the only symbols used for the purposes indicated below:

- D - Delete or Discontinue
- I - Change Resulting In An Increase to A Customer's Bill
- M - Moved from Another Tariff Location
- N - New
- R - Change Resulting In A Reduction to A Customer's Bill
- T - Change in Text or Regulation But No Change In Rate or Charge

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TARIFF FORMAT

- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the FPSC. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:  
2.  
2.1.  
2.1.1.  
2.1.1.A.  
2.1.1.A.1.  
2.1.1.A.1.(a).  
2.1.1.A.1.(a).I.  
2.1.1.A.1.(a).I.(i).  
2.1.1.A.1.(a).I.(i).(1).
- D. Check Sheets - When a tariff filing is made with the FPSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (\*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on the some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the FPSC.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

1.1. Access Line

An arrangement which connects the calling customer's location to an IMA network switching center or a switching center of one of IMA's underlying carriers.

1.2. Authorization Code

A numerical code, one or more of which are available to a customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the customer for billing purposes.

1.3. Called Station

Denotes the terminating point of a call (i.e., the called telephone number).

1.4. Company or Carrier

International Marketing and Advertising, Inc. ("IMA").

1.5. Customer

The person, firm, corporation or other entity which orders service and is responsible for payment of charges due and for compliance with the Company's tariff regulations.

1.6. Day

From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

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1.7. End User

A person initiating an intrastate telephone call using the services of the Company.

1.8. Evening

From 5:00 PM up to but not including 11:00 PM local time Sunday through Friday.

1.9. LATA - (Local Access and Transport Area)

A geographic area established as required by the Modified Final Judgment entered in United States v. Western Electric Co., Inc., 552 F. Supp. 131 (D.D.C. 1982), within which a local exchange telephone company provides communication services.

1.10. LEC - Local exchange telephone company.

1.11. Night/Weekend

From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and 8:00 AM Saturday up to but not including 5:00 PM Sunday.

1.12. Underlying Carrier

A provider of interexchange telecommunication services from whom IMA acquires services which it resells to its customers.

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SECTION 2 - RULES AND REGULATIONS

2.1. Undertaking of International Marketing and Advertising, Inc.

IMA provides prepaid calling card and long distance services.

IMA installs, operates and maintains the communication services provided hereunder in accordance with the terms and conditions set forth under this tariff. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the IMA network. The customer shall be responsible for all charges due for such service arrangements.

The Company's services and facilities are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four hours per day, seven days per week.

2.2. Limitations

2.2.1. Certain operator functions are referred to a local exchange operator.

2.2.2. Service is offered subject to the availability of facilities and the provisions of this tariff.

2.2.3. IMA reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control; or when the customer or end user is using service in violation of the law or the provisions of this tariff.

2.3. Connection Fees

The Company does not charge a connection fee.

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2.4. Liabilities of the Company

- 2.4.1. IMA's liability for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in the transmission occurring in the course of furnishing service, channels or other facilities, and not caused by the negligence of the customers, commences upon activation of service and in no event exceeds an amount equivalent to the proportionate charge to the customer for the period of service during which such mistakes, omissions, interruptions, delays, errors or defects in the transmission occur. For the purposes of computing such amount, a month is considered to have thirty (30) days.
- 2.4.2. In no event will carrier be responsible for consequential damages or lost profits suffered by a customer or end user as a result of interrupted or unsatisfactory service.
- 2.4.3. Carrier is not liable for any act or omission of any other company or companies furnishing a portion of the service. No agents or employees of other carriers or companies shall be deemed to be agents or employees of carrier.
- 2.4.4. Carrier shall be indemnified and held harmless by the customer or end user against:
- 2.4.4.A. Claims for libel, slander or infringement of copyright arising out of the material, data, information or other content transmitted over carrier's channels or facilities;
  - 2.4.4.B. Patent infringement claims arising from combining or connecting carrier-furnished channels with apparatus and systems of the customer; and

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- 2.4.4.C. All other claims arising out of any act or omission of the customer or end user in connection with any service provided by carrier.
- 2.4.5. Carrier does not guarantee or make any warranty with respect to any equipment provided by it where such equipment is used in locations containing an atmosphere which is explosive, prone to fire, dangerous or otherwise unsuitable for such equipment. The customer indemnifies and holds carrier harmless from any and all loss, claims, demands, suits or other action, or any liability whatsoever, whether suffered, made, instituted or asserted by the customer or by any other party or persons, for any personal injury or death of any person or persons, and for any loss, damage or destruction of any property, whether owned by the customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of such equipment so used.
- 2.4.6. Carrier is not liable for any defacement of, or damage to, the premises of a customer resulting from the furnishing of services or the attachment of instruments, apparatus and associated wiring furnished by carrier on such customer's premises or by the installation or removal thereof, when such defacement or damage is not the result of carrier negligence. No agents or employees of other participating carriers shall be deemed to be agents or employees of carrier without written authorization.

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2.5. Responsibilities of the Customer

- 2.5.1. The customer is responsible for taking all necessary legal steps for interconnecting the customer-provided terminal equipment or communications systems with carrier facilities or services. The customer shall secure all licenses, permits, rights-of-way and other arrangements necessary for such interconnection.
- 2.5.2. The customer shall ensure that the equipment and/or system is properly interfaced with carrier facilities or services, that the signals emitted into the carrier network are of the proper mode, bandwidth, power and signal level for the intended use of the customer and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel or degrade service to other customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, carrier will permit such equipment to be connected with its channels without the use of protective interface devices.
- 2.5.3. If the customer fails to maintain the equipment and/or system properly, with resulting imminent harm to carrier equipment, personnel or the quality of service to other customers, carrier may, upon written notice, require the use of protective equipment at the customer's expense. If this fails to produce satisfactory quality and safety, carrier may, upon written notice, terminate the customer's service.

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2.6. Interruption of Service

- 2.6.1. Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the customer or to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set forth in 2.4 herein. It shall be the obligation of the customer or end user to notify the Company immediately of any interruption in service for which a credit allowance is desired. Before giving such notice, the customer or end user shall ascertain that the trouble is not being caused by any action or omission by the customer within his/her control, or is not in wiring or equipment, if any, furnished by the customer and connected to the Company's facilities.
- 2.6.2. For purposes of credit computation, every month shall be considered to have 720 hours.
- 2.6.3. No credit shall be allowed for an interruption of a continuous duration of less than two hours.
- 2.6.4. The customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the facilities affected for each hour or major fraction thereof that the interruption continues.

Credit Formula:

$$\text{Credit} = A/720 \times B$$

"A" - outage time in hours

"B" - total monthly charge for affected facility

- 2.6.5. If written notice of a dispute as to charges is not received by the Company within thirty (30) days of the date a bill is issued, such charges shall be deemed to be correct and binding on the customer or end user.

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2.7. Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in Part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

2.8. Deposits

The Company does not require a deposit from the customer.

2.9. Taxes

All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2.10 Exclusion Requirements for Specific Service

Carrier offers no exclusion for specific services.

2.11 Employee Concessions

Carrier offers no special employee concessions.

2.12. Use of Service

Neither customers nor end users may use the services furnished by the carrier for any unlawful purpose.

2.13. Customer Billing Inquiries

Any customer who has a question regarding his/her telephone bill may contact International Marketing and Advertising, Inc., 250 Catalonia Avenue, Suite 507, Coral Gables, Florida 33134.

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SECTION 3 - DESCRIPTION OF SERVICE

3.1. Billing Increments and Rounding

IMA bills for an initial one minute minimum increment with additional minute increments thereafter rounded up to the nearest minute unless otherwise specified.

3.2. Timing of Calls

The customer's long distance usage charge is based on actual usage of IMA's network. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision. When software answer supervision is employed, up to sixty (60) seconds of ring is allowed before it is billed as usage of the network. Chargeable time ends when either party hangs up, thereby releasing the network connection.

3.3. Uncompleted Calls

The Company does not bill customers for calls which are not completed (busy numbers, no answer, etc.).

3.4. Credit and Refunds

All requests for call credits due to bad connection, disconnection, wrong number dialed, etc. shall be made through the Company's office at 250 Catalonia Avenue, Suite 507, Coral Gables, Florida 33134.

3.5. Calculation of Distance

Usage charges for all mileage sensitive services are based on the airline distance between rate centers associated with the originating and terminating points of the call. For the purpose of determining airline mileage, vertical and horizontal grid lines have been established across the United States and Canada. The spacing between adjacent vertical grid lines and between horizontal grid lines represents a distance of one coordinate unit. This unit is the square root of 0.1, expressed in statute miles. International Services Network, Inc. uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research, Inc. in its NPA-NXX V&H Coordinates

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Tape and the Exchange Carrier Association's NECA Tariff FCC No. 4.

FORMULA:

$$\sqrt{\frac{(V1-V2)^2 + (H1-H2)^2}{10}}$$

3.6 Minimum Call Completion Rate

A customer can expect a call completion rate (number of calls completed/number of calls attempted) of not less than 90% during peak use periods for all Feature Group D services.

3.7 Intrastate Prepaid Calling Card Service

Service is offered on a measured-use basis for an initial one minute minimum with additional one minute increments thereafter using prepaid calling cards issued by the Company and decremented according to the rate plans set forth in Section 4.1. The particular rate plan applicable to an end-user's prepaid card will be determined based on the agent or customer distributing the card; the area where the agent or customer is distributing; length of service commitment; and such other competitive and marketplace factors as may be appropriate. An end-user can determine the rate plan applicable to its prepaid calling card by contacting IMA.

Rates for this service are set forth in Section 4.1

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250 Catalonia Avenue, Suite 507  
Coral Gables, Florida 33134

SECTION 4 - RATES

This section sets forth the rates and charges applicable to calls originating and terminating within the State of Florida.

4.1 Intrastate Prepaid Calling Card Service Rates

Per Minute Rate

	IMA 1	IMA 2	IMA 3	IMA 4	IMA 5
All Mileage Bands	0.45	0.45	0.45	0.45	0.45

	IMA 6	IMA 7	IMA 8	IMA 9	IMA 10
All Mileage Bands	0.45	0.45	0.45	0.45	0.45

4.2 Late Payment and Returned Check Charges

Interest charges are inapplicable due to the prepaid nature of the Company's service. The Company may assess a charge not to exceed five percent (5%) of the customer's amount due or twenty dollars (\$20.00) for each returned check used to purchase prepaid calling cards.

4.3 Special Promotions

The Company may from time to time offer special promotions to its customers waiving certain charges. These promotions will be approved by the FPSC with specific starting and ending dates and under no circumstances run for longer than 90 days in any 12 month period.

ISSUED: March \_\_, 1997

EFFECTIVE: \_\_\_\_\_, 1997

ISSUED BY: Mr. Robert Galoppi, President  
 International Marketing  
 and Advertising, Inc.  
 250 Catalonia Avenue, Suite 507  
 Coral Gables, Florida 33134

4.4 Exemptions and Special Rates

4.4.1 Discounts for Hearing Impaired Customers

Intrastate toll message rates for TDD users, which is communicated using a telecommunications device for the deaf (TDD) by properly certified business establishments or individuals equipped with TDDs for communications with hearing or speech impaired persons, shall be evening and night calls. These discounts shall be offered by all interexchange carriers and LECs.

4.4.2 Operator Assistance and Directory Assistance For Handicapped Persons

Pursuant to Florida Public Service Commission Rules and regulations, IMA will not charge for the first 50 directory assistance calls initiated per billing cycle by handicapped persons. Operator surcharges for handicapped persons will be waived for operator assistance provided to a caller who identifies himself as being handicapped and unable to dial the call because of a handicap.

50614.1-0896

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ISSUED: March \_\_, 1997

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International Marketing  
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250 Catalonia Avenue, Suite 507  
Coral Gables, Florida 33134

**\*\* FLORIDA PUBLIC SERVICE COMMISSION \*\***

**DIVISION OF COMMUNICATIONS  
BUREAU OF SERVICE EVALUATION**

DATE

**APPLICATION FORM D531**

MAY 23 1997

**AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE  
WITHIN THE STATE OF FLORIDA**

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

Florida Public Service Commission  
 Division of Communications  
 Bureau of Service Evaluation  
 2540 Shumard Oak Blvd.  
 Gunter Building  
 Tallahassee, Florida 32399-0850  
 (904) 413-6600

Check received with filing and  
 forwarded to Fiscal for deposit.  
 Fiscal to forward a copy of check  
 to EAR with proof of deposit.

Initials of person who forwarded check:

A.G.

- E. Once completed, submit the original and six (6) copies of this form along with a non-refundable application fee of \$250.00 to:

**I.M.A.**  
**INTERNATIONAL MARKETING**  
**AND ADVERTISING, INC.**  
 PH. (305) 446-1303  
 250 CATALONIA AVE., SUITE 507  
 CORAL GABLES, FL 33134

COMMERCIAL BANK OF FLORIDA  
 MIAMI SPRINGS, FL 33166

3160

5/22/97

PAY TO THE ORDER OF Florida Public Service Commission \$\*\*250.00

Two Hundred Fifty and 00/100\*\*\*\*\* DOLLARS

Florida Public Service Commissio

TWO SIGNATURES REQUIRED OVER \$1000.00

DOCUMENT NUMBER-DATE

05188 MAY 23 5

*[Handwritten Signature]*

MEMO