

State of Florida



Public Service Commission
CAPITAL CIRCLE OFFICE CENTER • 2540 SHUMARD OAK BOULEVARD
TALLAHASSEE, FLORIDA 32399-0850

-M-E-M-O-R-A-N-D-U-M-

DATE: OCTOBER 25, 2001

TO: DIRECTOR, DIVISION OF THE COMMISSION CLERK & ADMINISTRATIVE SERVICES (BAYÓ)

FROM: DIVISION OF LEGAL SERVICES (L. FORDHAM/FUDGE) *cf c.f.f. BK*
DIVISION OF COMPETITIVE SERVICES (BUYS/KENNEDY) *DB REK*

RE: DOCKET NO. 011151-TI - COMPLIANCE INVESTIGATION OF CARDMART USA, INC. FOR APPARENT VIOLATION OF RULE 25-24.910, F.A.C., CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY REQUIRED, AND RULE 25-4.043, F.A.C., RESPONSE TO COMMISSION STAFF INQUIRIES.

DOCKET NO. 011327-TI - COMPLIANCE INVESTIGATION OF TRUE TIME COMMUNICATION, INC. FOR APPARENT VIOLATION OF RULE 25-24.910, F.A.C., CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY REQUIRED.

DOCKET NO. 011328-TI - COMPLIANCE INVESTIGATION OF MAF GLOBAL TELECOMMUNICATIONS, INC. FOR APPARENT VIOLATION OF RULE 25-24.910, F.A.C., CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY REQUIRED.

AGENDA: 11/06/01 - REGULAR AGENDA - PROPOSED AGENCY ACTION - INTERESTED PERSONS MAY PARTICIPATE

CRITICAL DATES: NONE

SPECIAL INSTRUCTIONS: NONE

FILE NAME AND LOCATION: S:\PSC\LEG\WP\011151.RCM

CASE BACKGROUND

- July 2, 2001 - Staff mailed a certified letter, Attachment A, to Mr. Frank Guagliardo notifying him that CardMart USA, Inc. (CardMart), by providing prepaid calling services in Florida, was apparently operating in violation of Rule 25-24.910,

DOCUMENT NUMBER: 011151

1352 | OCT 25 2001

FPSC-COMMUNICATIONS CLERK

Florida Administrative Code, Certificate of Public Convenience and Necessity Required. Staff's letter also asked Mr. Guagliardo if True Time Communication, Inc. (True Time), Tech Tele Communications, Inc. (Tech Tele), and MAF Global Telecommunications, Inc. (MAF) were providing prepaid calling services. Staff requested that Mr. Guagliardo apply for a certificate of public convenience and necessity for CardMart and provide a written response to staff's questions regarding the other companies by July 18, 2001.

- July 9, 2001 - Mr. Guagliardo signed for and received staff's correspondence as evidenced by the United States Postal Service's certified mail receipt, Attachment B.
- August 1, 2001 - Staff called Mr. Guagliardo to remind him that staff had not received a response to the July 2, 2001, correspondence. Mr. Guagliardo was not available to take the call. Staff left a message with Mr. John Vann requesting that Mr. Guagliardo contact staff. Mr. Vann advised staff that Mr. Guagliardo was currently at Radiant's facilities and he would have Mr. Guagliardo call as soon as he returned to the office.
- August 23, 2001 - Having received no written response or phone call from Mr. Guagliardo, staff opened Docket No. 011151-TI to investigate CardMart for apparent violation of Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries and Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. CardMart failed to respond to staff's correspondence of July 2, 2001. In addition, CardMart appears to be providing prepaid calling services in Florida without certification by the Commission.
- October 3, 2001 - Believing that True Time and MAF may have provided or may be providing prepaid calling services, staff opened Docket Nos. 011327-TI and 011328-TI to investigate each company, respectively, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required.

Because Mr. Guagliardo is an officer or director in each of the companies associated with these proceedings and staff has documentation relating Mr. Guagliardo to these entities, staff has elected to address Docket Nos. 011151-TI, 011327-TI and 011328-TI

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

in a unified recommendation. In this recommendation, staff proposes separate issues to address the apparent rules violations of each company. Staff did not propose to investigate True Time or MAF for failure to respond to staff inquiries because inquiries for each company were presented to Mr. Guagliardo in the certified letter dated July 2, 2001. Also, staff did not find any evidence that Tech Tele was providing or did provide any prepaid calling services.

SUMMARY OF ISSUES

ISSUE NO.	DOCKET NO.	COMPANY	APPARENT VIOLATION	PROPOSED FINE
1	011151-TI	CardMart	Failure to respond to staff's inquiries.	\$10,000
2	011151-TI	CardMart	Operating without a certificate.	\$25,000
3	011327-TI	True Time	Operating without a certificate.	\$25,000
4	011328-TI	MAF	Operating without a certificate.	\$25,000

The Commission is vested with jurisdiction over these matters pursuant to Sections 364.183, 364.285, 364.33, and 364.337, Florida Statutes. Staff believes the following recommendations are appropriate.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

DISCUSSION OF ISSUES

ISSUE 1: Should the Commission fine CardMart Communications, Inc., in Docket No. 011151-TI, \$10,000 for apparent violation of Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries?

RECOMMENDATION: Yes. The Commission should fine CardMart \$10,000, in Docket No. 011151-TI, for apparent violation of Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller. **(L. Fordham/Fudge/Buys/Kennedy)**

STAFF ANALYSIS: Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries, states:

The necessary replies to inquiries propounded by the Commission's staff concerning service or other complaints received by the Commission shall be furnished in writing within fifteen (15) days from the date of the Commission inquiry.

After learning that CardMart may be providing prepaid calling card services in Florida, staff began an investigation. CardMart is not authorized by the Commission to provide interexchange telecommunications services in Florida.

On July 2, 2001, staff sent a certified letter (Attachment A) to Mr. Frank Guagliardo of CardMart. The purpose of staff's letter was to notify Mr. Guagliardo that CardMart requires a certificate of public convenience and necessity from the Commission to provide prepaid calling services in Florida. Staff provided direction to Mr. Guagliardo on how to obtain an application, rules, and instructions for obtaining Commission approval to provide interexchange telecommunications services in Florida. Staff also requested that Mr. Guagliardo provide a response to a series of questions regarding True Time, MAF, and Tech Tele. Staff requested that Mr. Guagliardo provide a written response by July 18, 2001.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

On July 9, 2001, Mr. Guagliardo received staff's letter and signed the certified letter return receipt as evidenced by Attachment B. Staff did not receive a telephone call or written correspondence from CardMart. On August 1, 2001, staff called Mr. Guagliardo to remind him that he had not responded to staff's July 2, 2001, correspondence. Mr. Guagliardo was out of the office. Staff spoke to Mr. John Vann and explained to him that Mr. Guagliardo had not responded to a letter from Commission staff. Mr. Vann stated that he would have Mr. Guagliardo contact staff as soon as he returned to the office.

On August 23, 2001, after receiving no telephone call or written response from Mr. Guagliardo, staff opened this docket to investigate CardMart for violation of Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries. The fine staff has recommended is consistent with the amount proposed for recent, similar violations.

By Section 364.285, Florida Statutes, the Commission is authorized to impose upon any entity subject to its jurisdiction a penalty of not more than \$25,000 for each offense, if such entity is found to have refused to comply with or to have willfully violated any lawful rule or order of the Commission, or any provision of Chapter 364. Utilities are charged with knowledge of the Commission's rules and statutes. Additionally, "[i]t is a common maxim, familiar to all minds, that 'ignorance of the law' will not excuse any person, either civilly or criminally." Barlow v. United States, 32 U.S. 404, 411 (1833).

Staff believes that CardMart's conduct, by failing to respond to staff's inquiries, in apparent violation of Commission Rule 25-4.043, Florida Administrative Code, has been "willful" in the sense intended by Section 364.285, Florida Statutes. In Order No. 24306, issued April 1, 1991, in Docket No. 890216-TL, In re: Investigation Into The Proper Application of Rule 25-14.003, F.A.C., Relating to Tax Savings Refund for 1988 and 1989 For GTE Florida, Inc., having found that the company had not intended to violate the rule, the Commission nevertheless found it appropriate to order it to show cause why it should not be fined, stating that "In our view, willful implies intent to do an act, and this is distinct from intent to violate a rule." Thus, any intentional act, such as CardMart's conduct at issue here, would meet the standard for a "willful violation."

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

Therefore, staff recommends that the Commission should fine CardMart \$10,000, in Docket No. 011151-TI, for apparent violation of Rule 25-4.043, Florida Administrative Code, Response to Commission Staff Inquiries. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ISSUE 2: Should the Commission fine CardMart USA, Inc., in Docket No. 011151-TI, \$25,000 for the apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required?

RECOMMENDATION: Yes. The Commission should fine CardMart \$25,000, in Docket No. 011151-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller. **(L. Fordham/Fudge/Buys/Kennedy)**

STAFF ANALYSIS: Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required, states:

A company shall not provide prepaid calling services without first obtaining a certificate of public convenience and necessity as a local exchange company, alternative local exchange company, or interexchange company.

After learning that CardMart may be providing prepaid calling services in Florida, staff initiated an investigation. During its investigation, staff analyzed information supplied by a prepaid calling card distributor, information obtained from the Secretary of State's Division of Corporations, and information from CardMart's website.

Staff conducted a search in the Division of Corporation's database. Staff discovered that Mr. Frank Guagliardo is directly associated with four companies that may currently or may have previously provided prepaid calling services in Florida. The four companies are CardMart, MAF, True Time, and Tech Tele. The Division of Corporations' records, Attachment C, identify Mr. Guagliardo as an officer or director in each company.

Staff's investigation shows that True Time and MAF are currently or have previously provided prepaid calling services in apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. Staff

addresses these matters in Issues 3 and 4 presented later in this recommendation.

During its investigation, staff placed a phone call to CardMart's toll-free customer service number. Staff inquired from the customer service representative if CardMart sells prepaid calling cards in Florida. CardMart's customer service representative responded affirmatively to staff's inquiry and was prepared to accept an order for purchase of cards to be used for Florida intrastate long distance service.

Staff obtained information, Attachment D, from CardMart's website. As evidenced in Attachment D, CardMart identifies itself as the carrier services provider for the Dawn's Early Light, the Global Connect, the Maracas, and the US-MEX prepaid calling cards. Also, staff has obtained photocopies, Attachment E, of three prepaid calling cards. The US-MEX, Global Connect, and Maracas prepaid calling cards show that CardMart is the carrier services provider.

As additional evidence that CardMart is a prepaid calling services provider, staff presents Attachment F. Attachment F is correspondence that CardMart sent to True Time's customers. CardMart offers the customers an opportunity to recover losses on prepaid calling cards they purchased from True Time. By making purchases of CardMart's products, the customers can receive a 10% discount to offset losses experienced on True Time's prepaid calling cards. Staff notes that Mr. Guagliardo is a key player in both CardMart and True Time. Staff believes that Mr. Guagliardo's practice of requiring a customer to purchase new products to overcome a loss for another company's defective product is a questionable practice.

Staff also believes that CardMart may have known of the requirement to obtain a certificate of public convenience and necessity from the Commission before entering the telecommunications services market, even prior to staff's July 2, 2001, certified letter. Staff provides Attachment G, Division of Corporations' records, that identify the Regnum Group as an Incorporator, wherein Mr. Kenneth Jacobi signed on behalf of Regnum Group for CardMart's Articles of Amendments to Articles of Incorporation that were adopted by the Incorporator. Shareholder action was not required. Mr. Jacobi has filed many applications for certificates of public convenience and necessity for other

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

telecommunications companies in Florida and he is the point of contact on several interexchange company tariffs on file with the Commission. Mr. Jacobi should be knowledgeable of the Commission's rules and staff believes that through this association, CardMart may have been aware of the certification requirement.

Staff has provided CardMart ample notice and an opportunity to comply with the Commission's rules. Staff believes that CardMart's practice of providing telecommunications services without a certificate constitutes a willful violation of a lawful rule of the Florida Public Service Commission under the same legal analysis as set forth in Issue 1. CardMart has failed to take any action. Staff proposes a fine amount that is consistent with fine amounts recommended for recent, similar violations.

Therefore, staff recommends that the Commission should fine CardMart \$25,000, in Docket No. 011151-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ISSUE 3: Should the Commission fine True Time Communication, Inc., in Docket No. 011327-TI, \$25,000 for the apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required?

RECOMMENDATION: Yes. The Commission should fine True Time \$25,000, in Docket No. 011327-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller. (L. Fordham/Fudge/Buys/Kennedy)

STAFF ANALYSIS: Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required, states:

A company shall not provide prepaid calling services without first obtaining a certificate of public convenience and necessity as a local exchange company, alternative local exchange company, or interexchange company.

After learning that True Time may be providing prepaid calling services in Florida, staff initiated an investigation. During its investigation, staff analyzed information supplied by a prepaid calling card distributor and information obtained from the Secretary of State's Division of Corporations. The Division of Corporations' records, Attachment C, identify Mr. Guagliardo as an officer or director in True Time, as well as other corporations.

Staff provides Attachment H, which Mr. Guagliardo mailed to customers of True Time. The purpose of Mr. Guagliardo's correspondence was to notify customers that the company would make refunds by replacing problem cards on each order of new cards. Staff believes that Attachment H clearly demonstrates that True Time was providing prepaid calling services in apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. Staff also notes that to receive a refund for problem cards, a customer must place an order to purchase new cards. Staff believes that requiring

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

customers to buy additional products to receive replacements for defective products is a questionable practice.

In its July 2, 2001, certified letter, Attachment A, staff provided True Time notice and an opportunity to comply with the Commission's rules. True Time has failed to take any action. Staff believes that True Time's practice of providing telecommunications services without a certificate constitutes a willful violation of a lawful rule of the Florida Public Service Commission under the same legal analysis as set forth in Issue 1. Staff proposes a fine amount that is consistent with fine amounts recommended for recent, similar violations.

Therefore, staff recommends that the Commission should fine True Time \$25,000, in Docket No. 011327-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ISSUE 4: Should the Commission fine MAF Global Telecommunications, Inc., in Docket No. 011328-TI, \$25,000 for the apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required?

RECOMMENDATION: Yes. The Commission should fine MAF \$25,000, in Docket No. 011328-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller. **(L. Fordham/Fudge/Buys/Kennedy)**

STAFF ANALYSIS: Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required, states:

A company shall not provide prepaid calling services without first obtaining a certificate of public convenience and necessity as a local exchange company, alternative local exchange company, or interexchange company.

After learning that MAF may be providing prepaid calling services in Florida, staff initiated an investigation. During its investigation, staff analyzed information supplied by a prepaid calling card distributor and information obtained from the Secretary of State's Division of Corporations. The Division of Corporations' records, Attachment C, identify Mr. Guagliardo as an officer or director in MAF, as well as other corporations.

Staff provides Attachment I, which is a copy of two prepaid calling cards, USA Across the Border and Nation Call. MAF is identified as the network provider. Staff believes that Attachment I clearly demonstrates that MAF is providing prepaid calling services in apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required.

In its July 2, 2001, certified letter, Attachment A, staff provided MAF notice and an opportunity to comply with the Commission's rules. MAF has failed to take any action. Staff

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

believes that MAF's practice of providing telecommunications services without a certificate constitutes a willful violation of a lawful rule of the Florida Public Service Commission under the same legal analysis as set forth in Issue 1. Staff proposes a fine amount that is consistent with fine amounts recommended for recent, similar violations.

Therefore, staff recommends that the Commission should fine MAF \$25,000, in Docket No. 011328-TI, for apparent violation of Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required. The fine should be paid to the Florida Public Service Commission and forwarded to the Office of the Comptroller for deposit in the State General Revenue Fund. If the Commission's Order is not protested and the fine is not received within five business days after the issuance of the Consummating Order, the collection of the fine should be referred to the Office of the Comptroller.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ISSUE 5: Should these dockets be closed?

RECOMMENDATION: The Order issued from this recommendation will become final upon issuance of a Consummating Order, unless a person whose substantial interests are affected by the Commission's decision files a protest within 21 days of the issuance of the Proposed Agency Action Order. These dockets should then be closed administratively upon either receipt of the fine, or upon referral of the fine to the Comptroller for collection if the fine is not paid within five business days after issuance of the Consummating Order. A protest in one docket should not prevent the action in a separate docket from becoming final. **(L. Fordham/Fudge)**

STAFF ANALYSIS: Whether staff's recommendations on Issues 1 through 4 are approved or denied, the result will be a Proposed Agency Action Order. If no timely protest to the Proposed Agency Action is filed within 21 days of the date of issuance of the Order, these dockets should be closed administratively upon either receipt of the fine, or upon referral of the fine to the Comptroller for collection if the fine is not paid within five business days after issuance of the Consummating Order. A protest in one docket should not prevent the action in a separate docket from becoming final.

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT A

J. TERRY DEASON
LILA A. JABER
BRAULIO L. BAEZ
MICHAEL A. PALECKI

E OF FLORIDA



DIVISION OF COMPETITIVE SERVICES
WALTER D'HAESELEER
(850) 413-6600

Public Service Commission

July 2, 2001

CERTIFIED - 7099-3400-0004-3010-4705

Mr. Frank Guagliardo
CardMart USA, Inc.
2040 N.E. 163rd Street, Suite 302
N. Miami Beach, Florida 33162

Re: Prepaid Calling Services - Certification Requirements

Dear Mr. Guagliardo:

It has been brought to the attention of the Florida Public Service Commission that you are providing telecommunications services in Florida, specifically, prepaid calling services. As evidenced by CardMart USA, Inc.'s (CardMart's) website, CardMart is the carrier services provider for cards branded as Dawn's Early Light, Global Connect, Maracas, Mi Mexico, and US Mex. In addition, we understand that you may also be providing prepaid calling services through other companies, such as True Time Communication, Inc., Tech Tele Communications, Inc. and MAF Global Telecommunications, Inc.

Rule 25-24.910, Florida Administrative Code, Certificate of Public Convenience and Necessity Required, provides that:

A company shall not provide prepaid calling services (PPCS) without first obtaining a certificate of public convenience and necessity as a local exchange company, alternative local exchange company, or interexchange company. The name used as the provider of PPCS printed on the prepaid calling card shall appear identical to the name in which the certificate is issued. A "doing business as" name may be used in lieu of the certificated name if it is registered as a fictitious name with the Florida Division of Corporations and reflected on the certificate before the name is used on the card.

By providing PPCS without a Certificate of Public Convenience and Necessity, CardMart is in apparent violation of Rule 25-24.910, Florida Administrative Code. To correct this matter, you should submit an application to obtain a Certificate of Public Convenience and Necessity to provide interexchange telecommunications services in Florida. You may obtain the interexchange application form, plus all supporting rules and instruction materials, at the Commission's website. The website is www.floridapsc.com. You should forward the completed application to the address

CAPITAL CIRCLE OFFICE CENTER • 2540 SHUMARD OAK BOULEVARD • TALLAHASSEE, FL 32399-0850

An Affirmative Action/Equal Opportunity Employer

PSC Website: <http://www.floridapsc.com>

Internet E-mail: contact@psc.state.fl.us

Mr. Frank Guagliardo
Page 2
July 2, 2001

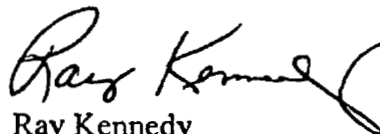
provided in the application instructions.

In addition to the application, please respond to the following:

1. From which telecommunications company does CardMart buy network time? If more than one, please list all.
2. Does True Time Communication, Inc. provide any telecommunications services in Florida? If so, please describe the service, including the name of the telecommunications company that provides network time. If more than one, please list all.
3. Does MAF Global Telecommunications, Inc. provide any telecommunications services in Florida? If so, please describe the service, including the name of the telecommunications company that provides network time. If more than one, please list all.
4. Does Tech Tele Communication, Inc. provide any telecommunications services in Florida? If so, please describe the service, including the name of the telecommunications company that provides network time. If more than one, please list all.
5. For each entity identified in 1. through 4. above, please separately state the date that telecommunications services were initially sold to the public or a distributor in Florida.
6. For each entity identified in 1. through 4. above, please separately state the total sales in dollars of telecommunications services sold in Florida.

Please submit a completed application and provide a written response to the requested information no later than July 18, 2001. Should you have any questions, please feel free to contact me at 850-413-6584. My facsimile number is 850-413-6585.

Sincerely,



Ray Kennedy
Bureau of Service Quality

cc: Jackie Gilchrist

CATS 388103C

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

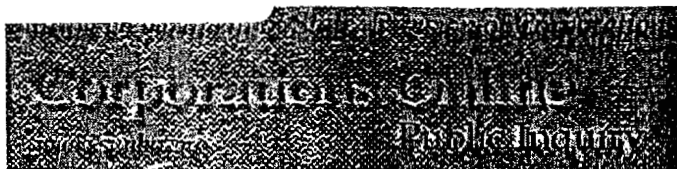
ATTACHMENT B

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none">Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.Print your name and address on the reverse so that we can return the card to you.Attach this card to the back of the mailpiece, or on the front if space permits.	A. Received by (Please Print Clearly) B. Date of Delivery <i>DL 7/9</i>
1. Article Addressed to: <i>Mr. Frank Guagliardo Card Mart USA, Inc. 2040 N.E. 163rd Street Suite 302 N. Miami Beach, FL 33162</i>	C. Signature <i>[Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Article Number (Copy from service label) <i>7099 3400 0004 3010 4705</i>	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes

PS Form 3811, July 1999

Domestic Return Receipt

102595-99-M-1789



Florida Profit



CARDMART USA, INC.

PRINCIPAL ADDRESS

2040 N.E. 163RD STREET
SUITE 302
N. MIAMI BEACH FL 33162
Changed 04/18/2001

MAILING ADDRESS

2040 N.E. 163RD STREET
SUITE 302
N. MIAMI BEACH FL 33162
Changed 04/18/2001

Document Number
P01000005796

FEI Number
NONE

Date Filed
01/16/2001

State
FL

Status
ACTIVE

Effective Date
NONE

Last Event
AMENDMENT

Event Date Filed
04/18/2001

Event Effective Date
NONE

Registered Agent

Name & Address
REGNUM GROUP, INC. 1020 NW 163RD DR. MIAMI FL 33169

Officer/Director Detail



Name & Address	Title
GUAGLIARDO, FRANK 2040 N.E. 163RD STREET, STE. 302 N. MIAMI BEACH FL 33162	D

Annual Reports

Report Year	Filed Date	Intangible Tax
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Previous Filing

Return to List

Next Filing

DATE: OCTOBER 25, 2001

ATTACHMENT C



Florida Profit



MAF GLOBAL TELECOMMUNICATIONS, INC.

PRINCIPAL ADDRESS
707 N. BROADWALK, SUITE 5
HOLLYWOOD FL 33019

MAILING ADDRESS
707 N. BROADWALK, SUITE 5
HOLLYWOOD FL 33019

Table with 3 columns: Document Number, FEI Number, Date Filed, State, Status, Effective Date

Registered Agent

Table with 1 column: Name & Address (GUAGLIARDO, FRANK)

Officer/Director Detail



Table with 2 columns: Name & Address, Title (PD)

Annual Reports

Table with 3 columns: Report Year, Filed Date, Intangible Tax

Previous Filing

Return to List

Next Filing

No Events
No Name History Information

View Document Image(s)

THIS IS NOT OFFICIAL RECORD; SEE DOCUMENTS IF QUESTION OR CONFLICT

DOCKET NOS. 011151-TI, 011327-

TI, 011328-TI

DATE: OCTOBER 25, 2001

ATTACHMENT C



Florida Profit



TRUE TIME COMMUNICATION, INC.

PRINCIPAL ADDRESS

1514 E. MAURY DRIVE
SUITE 104
HOMESTEAD FL 33033

MAILING ADDRESS

1514 E. MAURY DRIVE
SUITE 104
HOMESTEAD FL 33033

Document Number
P00000080311

FEI Number
NONE

Date Filed
08/24/2000

State
FL

Status
ACTIVE

Effective Date
NONE

Last Event
AMENDMENT

Event Date Filed
01/10/2001

Event Effective Date
NONE

Registered Agent

Name & Address
PETR, PETER Z 1514 E. MAURY DRIVE SUITE 104 HOMESTEAD FL 33033

Officer/Director Detail

Name & Address	Title
GUAGLIARDO, FRANK 1514 E. MAURY DRIVE HOMESTEAD FL 33033	PD
GUAGLIARDO, FRANK SR 1514 E. MAURY DRIVE HOMESTEAD FL 33033	ST

Annual Reports

Report Year	Filed Date	Intangible Tax
-------------	------------	----------------

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT C



Florida Profit



TECH TELE COMMUNICATIONS, INC.

PRINCIPAL ADDRESS

707 N. BROADWALK
SUITE 5
HOLLYWOOD FL 33019

MAILING ADDRESS

707 N. BROADWALK
SUITE 5
HOLLYWOOD FL 33019

Document Number
P00000103396

FEI Number
NONE

Date Filed
11/02/2000

State
FL

Status
ACTIVE

Effective Date
NONE

Registered Agent

Name & Address
GUAGLIARDO, FRANK 707 N. BROADWALK SUITE 5 HOLLYWOOD FL 33019

Officer/Director Detail

Name & Address	Title
GUAFLIARDO, FRANK 707 N. BROADWALK HOLLYWOOD FL 33019	D

Annual Reports

Report Year	Filed Date	Intangibles Tax

Previous Filing

Return to List

Next Filing

No Events
No Name History Information

DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT D

CardMartUSA.com



PH:305.944.3855

Card Mart USA
2040 N.E. 163rd Street
Suite 302
N. Miami Beach, FL 33162

Toll Free:800.578.8716

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Contact Us



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DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT D

Home



Dawns Early Light

Access charge (within the US) .49 cents; International (outside the US) \$1.99. All calls to be terminated on cell phones and calls made from Alaska, Hawaii, Puerto Rico, US Virgin Islands, Guam, Saipan, and Canada are subject to additional per minute charges and minutes may be less than those posted on the charts. 1 or 6 min. billing increments may apply per state regulation for domestic calls. All international calls have 3 min. billing increments. Additional 49 cent per call payphone access charge applies as mandated by FCC. Service fee of 20% is waived for one time usage. Maintenance fee of 50 cents per week applies after first call. Extended call fees may apply. All minutes posted on charts are based on one continuous call. Cards are valid 6 month from first use. Carrier services provided by CardMart USA.

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Contact Us

o.htm">



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DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT D

[Home](#)



Global Connect

Access charge (within the US)\$.39 cents; International (outside the US)\$1.50. All calls to be terminated on cell phones and calls made from Alaska, Hawaii, Puerto Rico, US Virgin Islands, Guam, Saipan, and Canada are subject to additional per minute charges and minutes may be less than those posted on the charts. 1 or 6 min. billing increments may apply per state regulation for domestic calls. All international calls have 3 min. billing increments. Additional 49 cent per call payphone access charge applies as mandated by FCC. Service fee of 20% is waived for one time usage. Maintenance fee of 50 cents per week applies after first call. Extended call fees may apply. All minutes posted on charts are based on one continuous call. Cards are valid 6 month from first use. Carrier services provided by CardMart USA.

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DATE: OCTOBER 25, 2001

ATTACHMENT D

Home



Maracas

No connection fees. All calls to be terminated on cell phones and calls made from Alaska, Hawaii, Puerto Rico, US Virgin Islands, Guam, Saipan, and Canada are subject to additional per minute charges and minutes may be less than those posted on the charts. 1 or 6 min. billing increments may apply per state regulation for domestic calls. All international calls have 3 min. billing increments. Additional 49 cent per call payphone access charge applies as mandated by FCC. Service fee of 20% is waived for one time usage. Maintenance fee of 50 cents per week applies after first call. Extended call fees may apply. All minutes posted on charts are based on one continuous call. Cards are valid 6 month from first use. Carrier services provided by CardMart USA.

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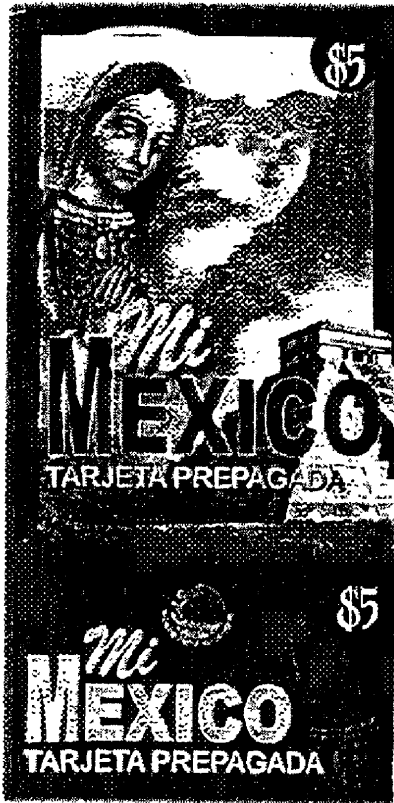
DOCKET NOS. 011151-TI, 011327-

TI, 011328-TI

DATE: OCTOBER 25, 2001

ATTACHMENT D

Home



Mi Mexico

Access charge (within the US).20 cents; International (outside the US)\$1.25. All calls to be terminated on cell phones and calls made from Alaska, Hawaii, Puerto Rico, US Virgin Islands, Guam, Saipan, and Canada are subject to additional per minute charges and minutes may be less than those posted on the charts. 1 or 6 min. billing increments may apply per state regulation for domestic calls. All international calls have 3 min. billing increments. Additional 49 cent per call payphone access charge applies as mandated by FCC. Service fee of 20% is waived for one time usage. Maintenance fee of 50 cents per week applies after first call.

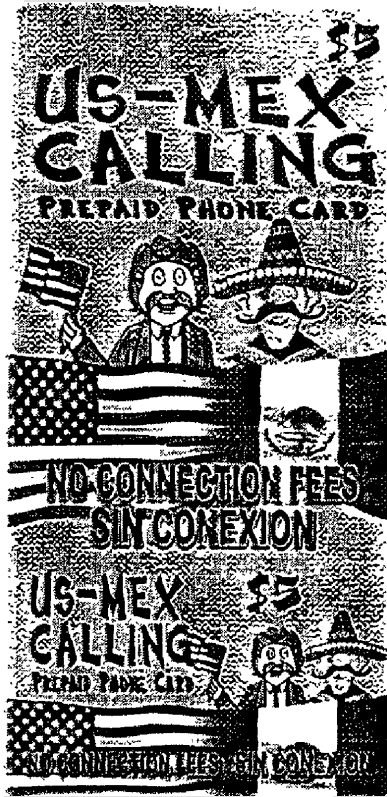
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DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT D

Home



US Mex

No connection fees. All calls to be terminated on cell phones and calls made from Alaska, Hawaii, Puerto Rico, US Virgin Islands, Guam, Saipan, and Canada are subject to additional per minute charges and minutes may be less than those posted on the charts. 1 or 6 min. billing increments may apply per state regulation for domestic calls. All international calls have 3 min billing increments. Additional 35 cent per call payphone access charge applies as mandated by FCC. Service fee of 20% is waived for one time usage. Maintenance fee of 50 cents per week applies after first call. Extended call fees may apply. All minutes posted on charts are based on one continuous call. Cards are valid 6 month from first use. Carrier services provided by CardMart USA.

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FRONT



DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT E

BACK

\$5

JS-MEX CALLING Prepaid Phone Card

It's easy to use your phone card, here's how:

- From a touch tone phone, dial the toll free number on your card, and enter your card's PIN number.
- You will be advised of the dollar amount remaining on your card.
- Then dial your number. Time is not deducted until your call is answered.
- A voice prompt will tell you when there is one minute remaining on your card.
- When your time is used up, the card becomes inactive and you simply buy a new card.

Así funciona la tarjeta telefonica:

- Usé cualquier teléfono digital, marque el número gratis que figura en la tarjeta y marque su número de PIN.
- Se le informará la cantidad de tiempo que le queda en su tarjeta.
- Luego, marque su número. El tiempo no es deducido hasta que su llamada sea contestada.
- Un aviso de voz le informará que queda sólo un minuto más en su tarjeta.
- Cuando ha usado todo su tiempo, la tarjeta queda inactiva y usted debe comprar una nueva tarjeta.

CardMart^{USA}

\$5

Global Connect Prepaid Phone Card

It's easy to use your phone card, here's how:

- From a touch tone phone, dial the toll free number on your card, and enter your card's PIN number.
- You will be advised of the dollar amount remaining on your card.
- Then dial your number. Time is not deducted until your call is answered.
- A voice prompt will tell you when there is one minute remaining on your card.
- When your time is used up, the card becomes inactive and you simply buy a new card.

Así funciona la tarjeta telefonica:

- Usé cualquier teléfono digital, marque el número gratis que figura en la tarjeta y marque su número de PIN.
- Se le informará la cantidad de tiempo que le queda en su tarjeta.
- Luego, marque su número. El tiempo no es deducido hasta que su llamada sea contestada.
- Un aviso de voz le informará que queda sólo un minuto más en su tarjeta.
- Cuando ha usado todo su tiempo, la tarjeta queda inactiva y usted debe comprar una nueva tarjeta.

CardMart^{USA}

\$5

MARACAS Prepaid Phone Card

It's easy to use your phone card, here's how:

- From a touch tone phone, dial the toll free number on your card, and enter your card's PIN number.
- You will be advised of the dollar amount remaining on your card.
- Then dial your number. Time is not deducted until your call is answered.
- A voice prompt will tell you when there is one minute remaining on your card.
- When your time is used up, the card becomes inactive and you simply buy a new card.

Así funciona la tarjeta telefonica:

- Usé cualquier teléfono digital, marque el número gratis que figura en la tarjeta y marque su número de PIN.
- Se le informará la cantidad de tiempo que le queda en su tarjeta.
- Luego, marque su número. El tiempo no es deducido hasta que su llamada sea contestada.
- Un aviso de voz le informará que queda sólo un minuto más en su tarjeta.
- Cuando ha usado todo su tiempo, la tarjeta queda inactiva y usted debe comprar una nueva tarjeta.

CardMart^{USA}

DOCKET NOS. 011151-T1, 011327-T1, 011328-T1
DATE: OCTOBER 25, 2001

- 29 -

ATTACHMENT E

INSTRUCCIONES **INSTRUCCIONES**

1 Dial: 1-800-475-5289 1 Marque: 1-800-475-5782

2 Enter your Calling Card Number 2 Marque el Número de su Tarjeta

3 For USA, 809's & Canada: Dial 1 + Area Code + Number. For International: Dial 011 + Country Code + City Code + Number + #

4 Para E.U., 809's y Canada: Marque 1 + Código del Area + Número. Para Internacional: Marque 011 + Código del País + Código de la Ciudad + Número + #

5 make another call, do not hang up, push ## + dial the number. Para hacer otr llamada, no cuelga, presione ## + marque el número

Not responsible for lost or stolen cards. Non-refundable. Good for 6 months after first use. 1 or 1 minute minimum and increments may apply for all calls. Maintenance and communication fees may apply.

Carrier services provided by Card Mart USA Customer Service 1-800-223-6296
277925 62995701

INSTRUCCIONES **INSTRUCCIONES**

1 Dial: 1-800-473-6542 1 Marque: 1-800-473-7654

2 Enter your Calling Card Number 2 Marque el Número de su Tarjeta

3 For USA, 809's & Canada: Dial 1 + Area Code + Number. For International: Dial 011 + Country Code + City Code + Number + #

4 Para E.U., 809's y Canada: Marque 1 + Código del Area + Número. Para Internacional: Marque 011 + Código del País + Código de la Ciudad + Número + #

5 make another call, do not hang up, push ## + dial the number. Para hacer otr llamada, no cuelga, presione ## + marque el número.

Not responsible for lost or stolen cards. Non-refundable. Good for 6 months after first use. 1 or 1 minute minimum and increments may apply for all calls. Maintenance and communication fees may apply.

Carrier services provided by Card Mart USA Customer Service 1-800-223-6296
277344 82645401

INSTRUCCIONES **INSTRUCCIONES**

1 Dial: 1-800-394-6802 1 Marque: 1-800-372-5943

2 Enter your Calling Card Number 2 Marque el Número de su Tarjeta

3 For USA, 809's & Canada: Dial 1 + Area Code + Number. For International: Dial 011 + Country Code + City Code + Number + #

4 Para E.U., 809's y Canada: Marque 1 + Código del Area + Número. Para Internacional: Marque 011 + Código del País + Código de la Ciudad + Número + #

5 make another call, do not hang up, push ## + dial the number. Para hacer otr llamada, no cuelga, presione ## + marque el número.

Not responsible for lost or stolen cards. Non-refundable. Good for 6 months after first use. 1 or 1 minute minimum and increments may apply for all calls. Maintenance and communication fees may apply.

Carrier services provided by Card Mart USA Customer Service 1-800-223-6296
277104 82525250



DOCKET NOS. 011151-TI, 011327-TI, 011328-TI
DATE: OCTOBER 25, 2001

2040 N.E. 163rd Street Ste. 302
North Miami Beach, FL 33162
Tel (305) 944-3855
(888) 333-3932

ATTACHMENT F

CardMart USA

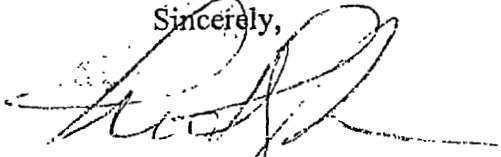
February 1, 2001

Dear Valued Customer,

This is to inform you that CardMart USA, a Florida based telecommunications company, will be in the position to honor all cards that you may have purchased that were de-activated from TTC. We anticipate to honor all credits within the next 90 days. At this time we are asking customers to place orders and we will credit each order until the full amount of credit is refunded. On the placement of each order, a credit will be given in the amount of 10% of the total order to be credited toward the total owed by TTC. If you do not have returned cards from TTC, please disregard this letter and take a moment to view some of our products enclosed.

Thank you for your cooperation on this matter and we look forward to continuing a relationship in the future. If you have any questions or concerns regarding this matter, please do not hesitate to contact myself or Frank Sr. at CardMart USA. Enclosed, please find samples of the card programs currently in stock.

Sincerely,



Michael Guagliardo
Director Of Operations

CARDMART USA, INC.

2040 N.E. 163RD Street
Tel 954-923-7367 Fax 305-914-3435

P01000005796

January 22, 2001

The Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

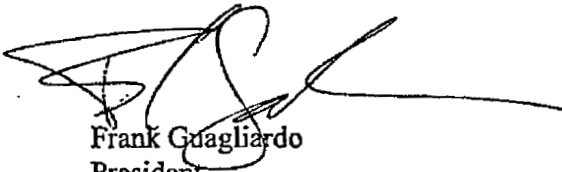
200003567862--0
-01/23/01--01070--005
*****35.00 *****35.00

To Whom It May Concern:

Enclosed you will find the Articles of Amendment to Articles of Incorporation for Cardmart USA, Inc., and a check in the amount of \$35.00 . Please process accordingly.

Should you have any questions, please feel free to contact me at: (954) 923-7367.

Thank you,


Frank Guagliardo
President

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
01 APR 18 AM 10:48

Amend.

V. SHEPARD APR 19 2001



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State

January 26, 2001

FRANK GUAGLIARDO
CARDMART USA, INC.
2040 N.E. 163RD STREET
N. MIAMI BEACH, FL 33162 Ste # 302

SUBJECT: CARDMART USA, INC.
Ref. Number: P01000005796

We have received your document for CARDMART USA, INC. and your check(s) totaling \$35.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The amendment must be signed by an incorporator if adopted by the incorporators or by a director if adopted by the directors.

The date of adoption/authorization of this document must be a date on or prior to submitting the document to this office, and this date must be specifically stated in the document. If you wish to have a future effective date, you must include the date of adoption/authorization and the effective date. The date of adoption/authorization is the date the document was approved.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6909.

Velma Shepard
Corporate Specialist

Letter Number: 101A00004529

RECEIVED
01 APR 18 AM 10:26
DIVISION OF CORPORATIONS

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
01 APR 18 AM 10:48

CARDHART USA, INC.
(present name)

Pursuant to the provisions of section 607.1006, Florida Statutes, this Florida profit corporation adopts the following articles of amendment to its articles of incorporation:

FIRST: Amendment(s) adopted: (indicate article number(s) being amended, added or deleted)

Article V - Please correct name spelling to:
Officers/Directors
Frank Guagliardo

Change address to: 2040 N.E. 163rd Street
N. MIAMI BEACH, FL 33162
Suite 302

Article II - Change address to
Principal Office 2040 N.E. 163rd Street Ste 302
N. MIAMI BEACH, FL 33162
Suite 302

SECOND: If an amendment provides for an exchange, reclassification or cancellation of issued shares, provisions for implementing the amendment if not contained in the amendment itself, are as follows:

THIRD: The date of each amendment's adoption: JANUARY 19, 2001.

FOURTH: Adoption of Amendment(s) (CHECK ONE)

- The amendment(s) was/were approved by the shareholders. The number of votes cast for the amendment(s) was/were sufficient for approval.
- The amendment(s) was/were approved by the shareholders through voting groups. *The following statement must be separately provided for each voting group entitled to vote separately on the amendment(s):*

"The number of votes cast for the amendment(s) was/were sufficient for approval by _____ voting group."

- The amendment(s) was/were adopted by the board of directors without shareholder action and shareholder action was not required.
- The amendment(s) was/were adopted by the incorporators without shareholder action and shareholder action was not required.

Signed this 19th day of JANUARY, 2001.

Signature 
(By the Chairman or Vice Chairman of the Board of Directors, President or other officer if adopted by the shareholders)

OR

(By a director if adopted by the directors)

OR

(By an incorporator if adopted by the incorporators)

Kenneth JACOBI
Typed or printed name

Principle - Regnum Group Incorporator
Title

DOCKET NOS. 011151-TI, 011327-TI,
011328-TI
DATE: OCTOBER 25, 2001

ATTACHMENT H

*T.T.C.
1851 NE 146 Street
No. Miami Beach, FL 33181
Ph: 305-947-3588
Fax: 305-947-3336*

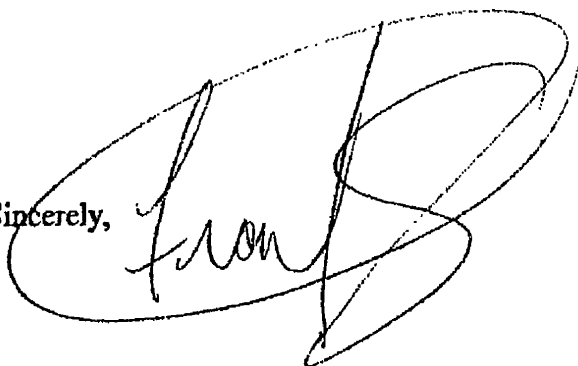
T.T.C.

Dear Valued Customer:

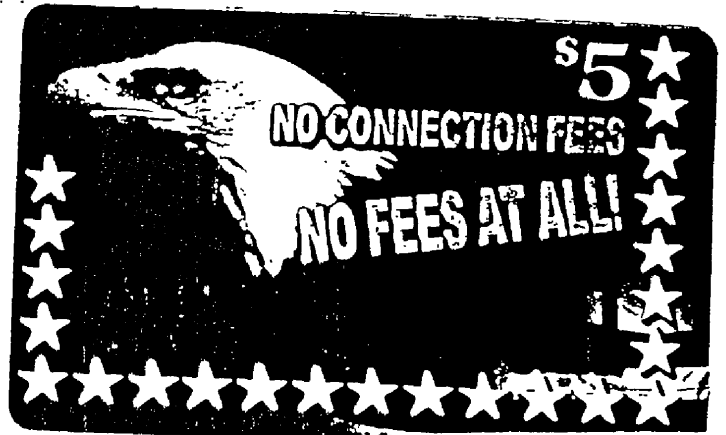
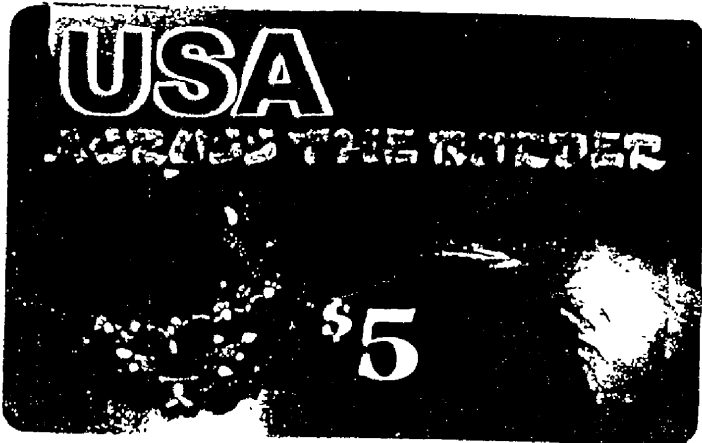
Because of circumstances beyond our control, some of our customers may have experienced problems with our cards. This letter is to inform you that we at True Time Communications stands by our cards 100%. We will honor all refunds by replacing previously purchased cards on each order of new cards over a period of time.

We apologize for any inconvenience and hope to continue doing business with you. If you have any questions or concerns regarding this matter, please do not hesitate to contact us.

Sincerely,

A large, stylized handwritten signature in black ink, appearing to read "Frank". The signature is enclosed within a large, loopy oval shape.

**Frank Guagliardo
President**



English

1 Dial 1-888-466-9252
 2 When prompted, enter PIN number + *

Español

1 Marque 1-888-466-9699
 2 Marque el número PIN cuando se lo indique + *

1 Domestic Calls: Dial 1 + Area Code + Telephone Number
 International Calls: Dial 011 + Country Code + City Code + Local number
 Additional Calls or Mistakes: Press # Two times

3 Llamadas Domésticas: Marque el 1 + Código de Area + el Número de teléfono
 Llamadas Internacionales: Marque 011 + Código del País + el Código de la Ciudad + el Número de Teléfono Local

Customer Service / Servicio a Clientes

1-888-467-8043

This card expires 12 months from first use. Rates and Surcharges subject to change without notice. Pay Phone charges apply.
 *Check advertised material for published rates, fees or taxes that apply. No refundable.
 Esta tarjeta expira 12 meses después del primer uso. Cargo de acceso y precio sujetos a cambio sin previo aviso. Cargos por uso de teléfonos públicos. No reembolsable.

Network services provided by:

M.A.F. Global 00011 000004311

English

1 Dial 1-888-460-6198
 2 When prompted, enter PIN number + *

Español

1 Marque 1-888-466-9245
 2 Marque el número PIN cuando se lo indique + *

3 Domestic Calls: Dial 1 + Area Code + Telephone Number.
 International Calls: Dial 011 + Country Code + City Code + Local number
 Additional Calls or Mistakes: Press # Two times

3 Llamadas Domésticas: Marque el 1 + Código de Area + el Número de teléfono
 Llamadas Internacionales: Marque 011 + Código del País + el Código de la Ciudad + el Número de Teléfono Local

Customer Service / Servicio a Clientes

1-888-467-8043

This card expires 12 months from first use. Rates and Surcharges subject to change without notice. Pay Phone charges apply.
 *Check advertised material for published rates, fees or taxes that apply. Non-refundable.
 Esta tarjeta expira 12 meses después del primer uso. Cargo de acceso y precio sujetos a cambio sin previo aviso. Cargos por uso de teléfonos públicos. No reembolso.

Network services provided by:

M.A.F. Global 00011 000004196