

DE LA PEÑA, VILLANUEVA & BAJANDAS, LLP

Attorneys & Counselors at Law
Courvoisier Centre II, Suite 705
601 Brickell Key Drive
Miami, Florida 33131

Telephone: 305.377.0909

Telefax: 305.377.1771

E-Mail: rick@dvblaw.com

DEPOSIT

DATE

Ricardo Bajandas, Esq.

D077

FEB 02 1999

January 29, 1999

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd.
Gunter Building
Tallahassee, Florida 32399-0850
Via Federal Express

RE: RJM Card Services, Inc.

990116-TI

Dear Madam/Sir:

We are enclosing the following documentation for the Original Certificate for RJM Card Services, Inc. which include:

1. Application
2. Exhibit A: Florida Telecommunications Tariff, and
3. Exhibit B: Supporting documents for RJM Card Services, Inc.

Thank you for your attention to this matter. Should you have any questions, please do not hesitate to contact me to the above referenced number. Thank You.

Sincerely,



Rick Bajandas

DOCUMENT NUMBER-DATE

01311 FEB-2 88

FPSC-RECORDS/REPORTING

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

Original certificate (new company).

Approval of transfer of existing certificate:
Example, a certificated company purchases an existing certificated company and desires to retain the authority of both certificates.

Approval of assignment of existing certificate:
Example, a non-certificated company purchases an existing company and desires to retain the certificate of authority rather than apply for a new certificate.

Approval of transfer of control: Example, a company purchases 51% of a certificated company. The Commission must approve the new controlling entity.

2. Name of company:

RJM CARD SERVICES, INC.

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

N/A

4. Official mailing address (including street name & number, post office box, city, state, zip code).

444 BRICKELL AVENUE, SUITE 210

MIAMI, FLORIDA 33131

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

SAME AS #4

6. Select 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 resold service by enrolling unaffiliated customers.
- (x) **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.

13. If a partnership, provide name, title and address of all partners and a copy of the partnership agreement.

Name : _____

Title : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

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

(a) The Florida registration number: _____

15. Provide FEID Number (if applicable): 65-0847458

16. Provide the following (if applicable): N/A

(a) Will the name of your company appear on the bill for your services? () Yes () No

(b) If not, who will bill for your services?

Name : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

(c) How is this information provided?

7. Structure of organization;

- () Individual (X) Corporation
() Foreign Corporation () Foreign Partnership
() General Partnership () Limited Partnership
() Other _____

8. If individual, provide:

Name : _____

Title : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

9. If incorporated in Florida, provide proof of authority to operate in Florida:

- (a) The Florida Secretary of State Corporate
Registration number: #98000012388 _____

10. If foreign corporation, provide proof of authority to operate in Florida:

- (a) The Florida Secretary of State Corporate
Registration number: N/A _____

11. If using fictitious name-d/b/a, provide proof of compliance with fictitious name statute (Chapter 865.09, FS) to operate in Florida:

- (a) The Florida Secretary of State fictitious
name registration number: N/A _____

12. If a limited liability partnership, provide proof of registration to operate in Florida.

- (a) The Florida Secretary of State registration
number: N/A _____

17. Who will serve as liaison to the Commission with regard to the following?

(a) The application;

Name : RICARDO BAJANDAS, ESQ.

Title : ATTORNEY FOR APPLICANT

Address: 601 BRICKELL KEY DRIVE, SUITE 705

City/State/Zip: MIAMI, FLORIDA 33131

Telephone No.: (305) 377-0909 Fax No.: (305) 377-1771

Internet E-Mail Address: RICK@DVBLAW.COM

Internet Website Address: N/A

(b) Official point of contact for the ongoing operations of the company:

Name : JASON SHERMAN

Title : PRESIDENT

Address: 444 BRICKELL AVENUE, SUITE 210

City/State/Zip: MIAMI, FLORIDA 33131

Telephone No.: (305) 358-7788 Fax No.: (305) 358-5848

Internet E-Mail Address: NONE

Internet Website Address: _____

(c) Complaints/Inquiries from customers:

Name : _____

Title : _____

Address: _____

City/State/Zip: _____

Telephone No.: _____ Fax No.: _____

Internet E-Mail Address: _____

Internet Website Address: _____

18. List the states in which the applicant:

(a) has operated as an interexchange telecommunications company.

NONE

(b) has applications pending to be certificated as an interexchange telecommunications company.

NONE

(c) is certificated to operate as an interexchange telecommunications company.

NONE

(d) has been denied authority to operate as an interexchange telecommunications company 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.

NONE

19. Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(a) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. If so, please explain.

NONE

(b) an 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.

NONE

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

a. 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

b. X MTS with route specific rates per minute

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

c. ___ 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

d. ___ MTS for pay telephone service providers

e. ___ Block-of-time calling plan (Reach Out Florida, Ring America, etc.).

f. ___ 800 service (toll free)

g. ___ WATS type service (bulk or volume discount)

- ___ Method of access is via dedicated facilities
- ___ Method of access is via switched facilities

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

i. ___ Travel service

- ___ Method of access is 950
- ___ Method of access is 800

j. ___ 900 service

k. ___ 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

l. Services included are:

- ___ Station assistance
- ___ Person-to-person assistance
- ___ Directory assistance
- ___ Operator verify and interrupt
- ___ Conference calling

21. 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 "A"

22. Submit the following:

A. Financial capability.

The application must contain the applicant's audited financial statements for the most recent 3 years. If the applicant does not have audited financial statements, it shall so be stated.

The unaudited financial statements must be signed by the applicant's chief executive officer and chief financial officer affirming that the financial statements are true and correct and must include:

1. the balance sheet,
2. income statement, and
3. statement of retained earnings.

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.

Further, the following (which includes supporting documentation) must be provided:

1. A written explanation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.
2. A written explanation that the applicant has sufficient financial capability to maintain the requested service.
3. A written explanation that the applicant has sufficient financial capability to meet its lease or ownership obligations.


B. Managerial capability; give resumes of employees/officers of the company that would indicate sufficient managerial experiences of each.

C. Technical capability; give resumes of employees/officers of the company that would indicate sufficient technical experiences or indicate what company has been contracted to conduct technical maintenance.

**** 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 the 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:** I understand that a non-refundable application fee of \$250.00 must be submitted with the application.

UTILITY OFFICIAL:

<u>JASON SHERMAN</u> Signature		<u>1/6/99</u> Date
<u>PRESIDENT</u> Title		<u>(305) 358-7788</u> Telephone No.
Address: <u>444 BRICKELL AVENUE.</u>		<u>(305) 358-5848</u> Fax No.
<u>SUITE 210</u>		
<u>MIAMI, FLORIDA 33131</u>		

ATTACHMENTS:

- A - CERTIFICATE TRANSFER OR ASSIGNMENT STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
- D - CURRENT FLORIDA INTRASTATE SERVICES
- E - AFFIDAVIT
FLORIDA TELEPHONE EXCHANGES AND EAS ROUTES
GLOSSARY

**** APPENDIX A ****

CERTIFICATE TRANSFER OR ASSIGNMENT STATEMENT

I, (Name) _____,

(Title) _____ of

(Name of Company) _____

_____ and current holder of Florida Public Service Commission Certificate Number _____, have reviewed this application and join in the petitioner's request for a

transfer

assignment

of the above-mentioned certificate.

UTILITY OFFICIAL:

Signature

Date

Title

Telephone No.

Address: _____

Fax No.

**** APPENDIX B ****

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of customer 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 intends to collect deposits and/or advance payments for more than one month's service and will file and maintain a surety bond with the Commission in an amount equal to the current balance of deposits and advance payments in excess of one month. (The bond must accompany the application.)

UTILITY OFFICIAL:

	<u>JASON SHERMAN</u> Signature	<u>1/6/99</u> Date
	<u>PRESIDENT</u> Title	<u>(305) 358-7788</u> Telephone No.
Address:	<u>444 BRICKELL AVENUE</u>	<u>(305) 358-5848</u> Fax No.
	<u>SUITE 210</u>	
	<u>MIAMI, FLORIDA 33131</u>	

** APPENDIX C **

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

Date

Title

Telephone No.

Address: _____

Fax No.

**** APPENDIX D ****

AFFIDAVIT

By my signature below, I, the undersigned officer, attest to the accuracy of the information contained in this application and attached documents and that the applicant has the technical expertise, managerial ability, and financial capability to provide interexchange telecommunications service in the State of Florida. I have read the foregoing and declare that, to the best of my knowledge and belief, the information is true and correct. I attest that I have the authority to sign on behalf of my company and agree to comply, now and in the future, with all applicable Commission rules and orders.

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:

	<u>JASON SHERMAN</u>	<u>1/6/99</u>
	Signature	Date
	<u>PRESIDENT</u>	<u>(305) 358-7788</u>
	Title	Telephone No.
Address:	<u>444 BRICKELL AVENUE</u>	<u>(305) 358-5848</u>
	<u>SUITE 210</u>	Fax No.
	<u>MIAMI, FLORIDA 33131</u>	

RECEIVED

EXHIBIT "B"

FEB 1 10 36 AM '89

ADMINISTRATIVE
MAIL ROOM

This memo supports the ability of RJM Card Services, Inc. to succeed as a going concern. There are several owners of RJM. Two of the owners, Ricardo Olloqui and Jason Sherman are the principals appointed with the day to day operations of the business as well as the primary investors in the project. In support of their operations, included with this support letter are the following:

- Resume of Ricardo Olloqui;
- Resume of Jason Sherman;
- List of Bank References for both principals;
- Personal Financial Statements for each;
- Financial Plan and Estimated Activity for RJM; and
- Proof of initial capitalization for RJM.

Both Mr. Olloqui and Mr. Sherman have substantive telecommunications experience. Mr. Olloqui in the inter-exchange business and Mr. Sherman in the pre-paid telephone card business (see resumes attached).

RICARDO OLLOQUI DOMINGUEZ

444 Brickell Avenue, St. 210

Miami, FL 33131

Ph. (305) 358-5850

ACADEMICS:

Jones College

Associates in Science -- Business Administration - April 1996

WORK EXPERIENCE:

SYSTEM ONE WORLD COMMUNICATION, S.A.:

October, 1995 through Current (with breaks for school and Colombia projects).

Location: Zaragoza, Spain

Responsibilities: Strategic planning for virtual network and implementation of digitally produced networking (X-25's) between South American countries (Colombia, Peru, Brazil, Argentina & Ecuador) and the U.S. Under my supervision traffic volume triplicated between South America and the U.S.

NEGOCIOS TECNOLOGIA Y COMUNICACIONES:

June, 1996 through September, 1996

Location: Cali & Bogota, Colombia.

Responsibilities: Network layout for domestic traffic terminating in Colombia. Responsible for carrier relationship with two national telephone carriers in Colombia (ETB - Empresa Telefonica de Bogota and Colombian Telecom). Responsible for marketing of all "value added" communication services and digital transmissions (X-25's) and ISDN.

ASSOCIATIONS:

Comptel TRI -- Telecommunications Resellers of America (1997).

Telecommunications Users Association ("AUTEL") -- Madrid, Spain (1997).

Institute for International Research -- Telecommunications Privatization Seminar & Society, Madrid, Spain (1996).

ACTIVITIES AND HONORS:

Jones College Deans List (April, 1996).

Jason I. Sherman

- Objective** Telecommunications Executive
- Experience**
- 1991-1992 Aaron-Thomas Miami FL
Property Manager
- Responsible for all property management and tenant relations
- 1993-1994 C.B. Commercial Real Estate Miami FL**
- Investment Properties
 - Marketed listings in excess of \$250 Million.
 - Worked with Senior Broker
- 1994-Present Bluewater Worldwide Inv. Miami FL
President
- Start up company to multi-million dollar telecom operation
 - Specializing in Prepaid Calling Cards
- Education**
- 1987-1991 University of Miami Coral Gables, FL
- B.S., Communication and History.
 - Graduated Honors History.
- Interests** Fishing, Golf, Telecom.

BANK REFERENCES

International Finance Bank
c/o George Harduvel
3080 S.W. 8th Street
Miami, FL
Ph. (305) 447-0905
Ref. Jason Sherman & Ricardo Olloqui

Skylake State Bank
Miami Gardens Drive
c/o Aurelia Moruzzi
Ph. (305) 945-1800
Ref. Jason Sherman

Security Bank
c/o Raquel Hernandez
444 Brickell Avenue, Plaza Level
Miami, FL 33131
Ph. (305)
Ref. Ricardo Olloqui

Northern Trust Bank of Florida
c/o Lisa Brayer
700 Brickell Avenue
Miami, FL 33131
Ph. (305)
Ref. Ricardo Olloqui

Ricardo Olloqui

Personal Financial Statement
December 30, 1998

ASSETS

Current Assets:

Cash and Equivalents	\$ 63,740
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Other Assets:

Ownership Interest:

Business Technology Communications, Inc.	\$415,000
--	-----------

Business Technology Services, Inc.	230,000
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RJM Card Services, Inc.	5,000
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Total Other Assets	<u>650,000</u>
--------------------	----------------

Total Assets	<u>\$713,740</u>
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LIABILITIES & NET WORTH

Total Liabilities	<u>\$ 0</u>
-------------------	-------------

Net Worth	<u>\$713,740</u>
-----------	------------------

**JASON SHERMAN
STATEMENT OF FINANCIAL CONDITION
JUNE 15, 1998**

ASSETS

Cash	\$ 6,000
Marketable securities-at market value	33,300
Investment in 55% Bluewater Worldwide Investments, Inc.- At book value at December 31, 1997(most recent available)	10,800
Other assets	<u>20,000</u>
Total Assets	\$ <u>70,100</u>

LIABILITIES AND NET WORTH

Accounts payable	\$ 4,000
Margin loan payable	<u>4,500</u>
Total Liabilities	<u>8,500</u>
Net Worth	\$ <u>61,600</u>

See accountant's compilation report and notes to financial statement.

RJM CARD SERVICES INC.

**Business Plan
Sales Forecast**

**444 Brickell Avenue Suite 250
Miami Florida 33131**

RJM Card Services

RJM is involved in several exciting facets of the telecommunications industry. As a FCC licensed carrier, RJM is strategically poised to take full advantage of the emerging opportunities occurring daily in the telecommunications arena.

At the heart of RJM Card Services is our 214 licensing from the FCC. With this licensing, RJM plans to creatively and efficiently enter the telecom arena with high quality products with the very best pricing for our existing and future clients.

Prepaid telephone cards is one of the outstanding growth areas in telecom today. A prepaid phonecard allows the end user purchase a pre-determined amount of telephone time. This allows for easy cost control for a company with many employees or simply a way to budget individuals long distance expenditures. Moreover, it provides a convenient service for people who are either traveling or do not qualify for long distance service from their homes.

RJM plans to offer several different prepaid cards to the public. We plan to target business and individuals with different packages depending on their needs. All of our cards will offer quality service and outstanding value including 24-hour customer service. We plan to offer full disclosure with our point of sale material regarding minute pricing and applicable surcharges.

RJM plans to offer carrier to carrier wholesale rates. This will allow RJM to work closely with other licensed carriers to sell and sometimes share competitive rates. This planned alliance with other carriers will allow RJM to offer the most competitive rates to all of our customers that choose to use our service.

RJM is confident that we shall be successful in our new venture. The team we have assembled together has tremendous experience in the telecommunications industry. By offering quality products, state of the art service, and helpful and intelligent customer service we are excited about the future of our company...

RJM Card Services

Sales Forecasts 1999

February – May

Sales from carrier services:	\$ 35,000
Sales from phonecard services:	\$ 1,000,000

Total Sales for Period:	\$ 1,035,000
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June – September

Sales from carrier services:	\$ 65,000
Sales from phonecard services:	\$ 1,600,000

Total Sales for Period:	\$ 1,665,000
-------------------------	--------------

October – December

Sales from carrier services:	\$ 65,000
Sales from phonecard services:	\$ 1,400,000

Total Sales for Period:	\$ 1,465,000
-------------------------	--------------

Total Annual Sales: (11 months)	\$ 4,165,000
---------------------------------	--------------

*** Please note that all figures are projections based on planned sales over the next eleven months ***

Security enhanced document. See back for details.

RJM CARD SERVICES INC.

444 BRICKELL AVE. SUITE 250
MIAMI, FL 33131

1107

63-1163 670
4

DATE Jan 28/99

PAY
TO THE
ORDER OF

Public Service Commission.

\$ 250⁰⁰

Two hundred fifty dollars

DOLLARS



INTERNATIONAL FINANCE BANK
BRICKELL OFFICE
1432 Brickell Avenue
Miami, Florida 33131



[Handwritten signatures]

FOR _____

GUARANTEE & SAFETY



INTERNATIONAL FINANCE BANK

P.O. BOX 44-1900, MIAMI, FLORIDA 33144-9954

DIRECT INQUIRIES TO: (305) 266-0300

INTERNATIONAL FINANCE BANK
1432 BRICKELL AVENUE
MIAMI, FL 33131

R J M CARD SERVICES, INC.
444 BRICKELL AVE. SUITE # 250
MIAMI, FL. 33131

CUSTOMER NUMBER	PAGE NUMBER
FROM	1
THRU 07/31/98	
STATEMENT PERIOD	

NUMBER OF ITEMS ENCLOSED: 0

***** ACCOUNT ACTIVITY SUMMARY *****

BUSINESS CHECKING-06 ACCOUNT NO.

PREVIOUS BALANCE AS OF 00/00/00	.00
TOTAL OF 2 DEPOSITS AND OTHER CREDITS	20,000.00
TOTAL OF 0 DEBITS AND WITHDRAWALS	.00
ENDING BALANCE AS OF 07/31/98	20,000.00

----- ACCOUNT DISCLOSURE -----

AVERAGE DAILY COLLECTED BALANCE	13,750.00
NUMBER OF DAYS THIS STATEMENT	16

-ACCOUNT TRANSACTIONS DETAIL-

DATE POSTED	DESCRIPTION OF TRANSACTIONS	CHECKS (-)	DEPOSITS (+)	BALANCE
07/16	NEW DEPOSIT		10,000.00	10,000.00
07/22	DEPOSIT		10,000.00	20,000.00

OFFICE LOCATIONS: 1432 BRICKELL AVENUE
8534 SW 8TH STREET

3663 SW 8TH STREET
5900 SW 40TH STREET

EXHIBIT "A"

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 RJM CARD SERVICES, INC., with its principal offices at 444 Brickell Avenue, St. 210, Miami, Florida 33131. This tariff applies for services furnished within the State of Florida. This tariff is non file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

ISSUED: January 26, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

Effective: January 1, 1999

CHECK SHEET

The sheets listed below, which are 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 of the bottom of this page.

SHEET	REVISION
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
17	Original
18	Original

ISSUED: January 26, 1999

Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

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ISSUED: January 26, 1999

Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

SYMBOLS SHEET

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 Change

ISSUED: January 26, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

Effective: January 1, 1999

TARIFF FORMAT SHEETS

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 of 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).1.
- 2.1.1.A.1.(a).1.(i).
- 2.1.1.A.1.(a).1.(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 as these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on 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.

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the customer's location to the Company's network switching center.

Authorization Code - An 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.

Company or Carrier - Bogus Communications, Inc.

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

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

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

Holidays - The Company's recognized holidays are New Year's Day, Martin Luther King, Jr. Day, St. Patrick's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, Christmas Day.

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.

ISSUED: January 26, 1999

Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of the Company.

The Company's services and facilities are furnished for communications originating at specified points within the state of Florida under terms of this tariff.

The Company's installs operates, and maintains the communications services provided herein 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 Company's network. The customer shall be responsible for all charges due for such service arrangement.

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 day per week.

The selling of IXC telecommunications service to uncertificated IXC resellers is prohibited.

2.2 Limitations.

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

2.2.2 The Company's reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control: or when the customer is using service in violation of the law or the provisions of this tariff.

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Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
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SECTION 2 - RULES AND REGULATIONS continued

2.2 **Limitations** (Cont.)

- 2.2.3 All facilities provided under this tariff are directly controlled by the Company and the customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.4 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions for services.
- 2.2.5 Customers reselling or rebilling services must have a Certificate of Public Convenience and Necessity as an interexchange carrier for the Florida Public Service Commission.

2.3 **Liabilities of the Company.**

- 2.3.1 The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the customer for the period during which the aforementioned faults in transmission occur.
- 2.3.2 The Company shall be indemnified and held harmless by the customer against:
- (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted over the Company's facilities.
 - (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by the Company.

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Effective: January 1, 1999

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SECTION 2 - RULES AND REGULATIONS continued

2.4

Interruption of Service.

2.4.1 Credit allowance for the interruption of service which is not due to The Company's testing or adjusting, negligence or the customer, or to the failure of channels or equipment provided by the customer, are subject to the general liability provisions set for in 2.3.1 herein. It shall be the customer's obligation to notify the Company immediately of any service interruption for which a credit allowance is desired. Before giving such notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the customer within his control, if any, furnished by the customer and connected to the Company's facilities. No refund or credit will be made for the time that the Company stand ready to repair the service and the subscriber does not provide access to the Company for such restoration work.

2.4.2 No credit shall be allowed for an interruption of a continuous duration of less than twenty-four hours after the subscriber notifies the Company.

2.4.3 The customer shall be credited for an interruption of more than twenty-four hours as follows:

Credit Formula:

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

"A" - outage time in hours

"B" - total days in month

"C" - total monthly charge for affected facility

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SECTION 2 - RULES AND REGULATIONS continued

2.5 Disconnection of Service by Carrier.

The Company (carrier), upon 5 working days written notice to the customer, may discontinue service or cancel an application for service without incurring any liability for any of the following reasons:

- 2.5.1 Non-payment of any sum due to carrier for regulated service for more than thirty days beyond the date of rendition of the bill for such service.
- 2.5.2 A violation of any regulation governing the service under this tariff.
- 2.5.3 A violation of any law, rule, or regulation of any government authority having jurisdiction over such service.
- 2.5.4 The company has given the customer notice and has allowed a reasonable time to comply with any rule, or remedy, and deficiency as stated in Rule 25-4.113, F.A.C., Refusal or Discontinuance of Service by Company.

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SECTION 2 - RULES AND REGULATIONS continued

2.6 **Deposits**

The Company does not require a deposit from the customer.

2.7 **Advance Payments**

For customers whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary an new advance payment will be collected for the next month.

2.8 **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.

2.9 **Billing of Calls**

All charges due by the subscriber are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

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RJM CARD SERVICES, INC.
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SECTION 3 - DESCRIPTION OF SERVICE

3.1 **Timing of Calls**

3.1.1 **When Billing Charges and End For Phone Calls**

The customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the receiver, (i.e. when 2 way communication, often referred to as "conversation time" is possible.). When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up.

3.1.2 **Billing Increments**

The minimum call duration for billing purposes is 1 minute for a connected call and calls beyond 1 minute are billed in 1 minute increments.

3.1.3 **Per Call Billing Charges**

Billing will be rounded up to the nearest penny for each call.

3.1.4 **Uncompleted Calls**

There shall be no charges for uncompleted calls.

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SECTION 3 - DESCRIPTION OF SERVICE continued**3.2 Calculation of Distance**

Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points of the call.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers that are produced by Bell Communications Research in the NPA-NXX V & H Coordinates Tape and Bell's NECA Tariff No. 4.

Formula:

The Square
root of:

$$\sqrt{\frac{(V1 - V2)^2}{10} + \frac{(H1 - H2)^2}{10}}$$
3.3 Minimum Call Completion Rate

A customer can expect a call completion rate **95%** (number of calls completed/number of calls attempted) for all FG D Services ("1+" dialing).

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SECTION 3 - DESCRIPTION OF SERVICE continued

3.4 **Service Offerings**

3.4.1 **RJM Long Distance Service**

N/A

3.4.2 **RJM 800/888 (Inbound) Long Distance Service**

N/A

3.4.3 **RJM Calling Card Service**

N/A

3.4.4 **RJM Pre-paid Calling Card Service**

RJM Provides pre-paid calling card services whereby cards are distributed through a network of dealers licensed to carry RJM Products. RJM's calling cards are sold in increments of \$5.00, \$10.00 & \$20.00 and are marketed principally for "international" telecommunication use although domestic long-distance calls may be connected through our service.

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SECTION 3 - DESCRIPTION OF SERVICE continued

3.4.4 **Operator Service**

N/A

3.4.4.A **Operator Dialed Surcharge**

N/A

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RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
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SECTION 4 - RATES**4.1 RJM Long Distance Service**

Rate per minute - \$N/A
Plan is billed in full minute increments.

4.2 RJM 800/888 (Inbound) Long Distance Service

Rate per minute - \$N/A
Plan is billed in six second increments with a six second minimum

4.3 Bogus Calling Card Service

Rate per minute - \$N/A.
Plan is billed in full minute increments.

4.4 Operator Services (For prescribed customers)

4.4.1 Usage Rates: The appropriated rate found under 4.1 or 4.3 shall apply.

4.4.2 Operator Charges:

Collect Station-to-Station	\$N/A
Collect Person-to-Person	\$N/A
Person-to-Person	\$N/A
Station-to-Station	\$N/A
Customer Dialed Calling Card	\$N/A
Operator Dialed Calling Card	\$N/A
Operator Dialed Surcharge	\$N/A

4.5 Pre-paid Calling Card Services

Rate per minute	\$.10
Connection Charge	\$.49

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RJM CARD SERVICES, INC.

Florida Tariff No. 1.
Original Sheet No. 17

ISSUED: January 26, 1999

Effective: January 1, 1999

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444 Brickell Avenue, Suite 250
Miami, FL 33131

SECTION 4 - RATES continued**4.5 Determining Applicable Rate in Effect**

For the initial minute, the rate applicable at the start of chargeable time at the calling station applies. For additional minutes, the rate applicable is that rate which is in effect at the calling station when the additional minute(s) begin. That is, as chargeable time begins the Day Period, the Day Rate applies to the initial minute and to any additional minutes that the call continues during the rate period. If the call continues into a different rate period, the appropriate rates from that period apply to any additional minutes occurring in that rate period. If an additional minute is split between two rate periods, the rate period applicable at the start of the minute applies to the entire minute.

4.6 Payment of Calls**4.6.1 Late Payment Charges**

N/A

4.6.2 Return Check Charges

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds if the face value does not exceed \$50.00, \$30.00 if the face value does exceed \$50.00 but does not exceed \$300.00, \$40.00 if the face value exceeds \$300.00 5% of the value of the check, which ever is greater.

4.7 Restoration of Service

N/A.

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Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
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SECTION 4 - RATES continued

4.8 **Special Promotions**

The company will, 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.

4.9 **Special Rates For The Handicapped**

4.9.1 **Directory Assistance**

There shall be no charge for up to fifty calls per billing cycle from lines or trunks serving individuals with disabilities. The Company shall charge the prevailing tariff rates for every call in excess of 50 within a billing cycle.

4.9.2 **Hearing and Speech Impaired Persons**

Intrastate toll messages rates for TDD users shall be evening rates for daytime calls and night rates for evening and night calls.

4.9.3 **Telecommunications Relay Services**

For intrastate toll calls received from the relay service, the Company will when billing relay calls discount relay service calls by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off the otherwise applicable rate for a voice nonrelay call. The above discount apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

ISSUED: January 26, 1999

Effective: January 1, 1999

RJM CARD SERVICES, INC.
444 Brickell Avenue, Suite 250
Miami, FL 33131

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Ricardo Bajandas, Esq.

DEPOSIT

DATE

D077

FEB 02 1999

January 29, 1999

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
2540 Shumard Oak Blvd.
Gunter Building
Tallahassee, Florida 32399-0850
Via Federal Express

RE: RJM Card Services, Inc.

990116-TI

Dear Madam/Sir:

We are enclosing the following documentation for the Original Certificate for RJM Card Services, Inc. which include:

1. Application
2. Exhibit A: Florida Telecommunications Tariff, and
3. Exhibit B: Supporting documents for RJM Card Services, Inc.

Thank you for your attention to this matter. Should you have any questions, please do not hesitate to contact me to the above referenced number. Thank You.

DOCUMENT NUMBER - DATE

01311 FEB-28

FPSC-REGISTRATION REPORTING

RJM CARD SERVICES INC.

444 BRICKELL AVE. SUITE 250
MIAMI, FL 33131

1107

PAY TO THE ORDER OF

Public Service Commission.

DATE

Jan 28/99

\$ 250.00

Two hundred fifty dollars

DOLLARS

INTERNATIONAL FINANCE BANK
BRICKELL OFFICE
1432 Brickell Avenue
Miami, Florida 33131

FOR

[Handwritten signatures]