

EWI PREPAID SERVICES RIDER

ALL SERVICES PROVIDED UNDER THIS PREPAID SERVICES RIDER ARE PROVIDED BY EWI HOLDINGS, INC. EXCEPT AS NOTED, THE TERMS AND CONDITIONS OF THIS PREPAID SERVICES RIDER ARE INDEPENDENT OF AND SEPARATE FROM THE TERMS AND CONDITIONS OF ANY MERCHANT SERVICES AGREEMENT BETWEEN THE MERCHANT AND MERCHANT'S PAYMENT PROCESSOR.

PAYGO MERCHANT AGREEMENT

This Agreement is made in San Diego, California, by and between EWI Holdings, Inc., hereafter referred to as "EWI", and the "MERCHANT".

1. RELATIONSHIP OF THE PARTIES

1.1 Appointment of MERCHANT: EWI appoints MERCHANT as a non-exclusive sales agent for the use of EWI's PayGo prepaid system (US patent # 6,526,130). PayGo provides MERCHANT with the ability to access a variety of prepaid services (the "Services") from multiple suppliers ("Service Providers") that are then delivered over a credit card type terminal or other electronic interface. MERCHANT agrees to utilize PayGo for (as applicable and as available):

- The download of prepaid PINs for resale to MERCHANT'S end user customers.
- The authorization of prepaid product PINS at the point of sale
- The "top-up" of wireless accounts for consumers who request top-up services
- The re-loading of stored value products
- The access of reports pertaining to MERCHANT'S activity on the PayGo system.

The relationship created hereby shall not be deemed a general agency, joint venture, employment or franchise relationship. MERCHANT is responsible to set own hours, incur own expenses, and risk potential profit or loss. EWI may market services through other merchants, sales agents, any third parties, or its own sales organization without limitation and with no obligation or liability to MERCHANT.

1.2 Term: The term of this Agreement shall be three (3) years from the date listed above. Agreement shall automatically renew for two (2), one (1) year term(s) unless Agreement is terminated by EWI or MERCHANT at least 30 days prior to the end of the initial term or prior to the end of each subsequent one year extension. If MERCHANT is in breach of any of the terms and conditions of this Agreement, EWI may terminate this Agreement immediately by providing MERCHANT written notice of the breach. Termination may include the suspension or disconnection of the MERCHANT logon codes to EWI without further notice to the MERCHANT. Cancellation of this Agreement in no way constitutes any waiver of past or future obligations, which may be due by MERCHANT to EWI. MERCHANT expressly waives any claim or cause of action against EWI in the event Agreement is terminated due to a breach of its provisions by MERCHANT.

1.3 No Inducement: MERCHANT acknowledges that the signing of this Agreement in no way violates any other agreement that MERCHANT may have with others entities. MERCHANT also agrees that EWI in no way induced MERCHANT to breach any other agreements that MERCHANT may be bound to. It is agreed that MERCHANT will hold EWI harmless against any action, lawsuit or proceedings that might arise out of MERCHANT'S agreements with other parties that may provide similar services.

2.0 MERCHANT RESPONSIBILITIES

2.1 Telephonic/Internet Connectivity: MERCHANT shall be responsible for their own connectivity (phone line or internet connectivity) to the PayGo system and is responsible for all costs associated with this connectivity.

2.2 Pre-Paid Marketing: MERCHANT agrees to use best efforts to market prepaid products available through PayGo. All marketing costs are the sole responsibility of the MERCHANT unless otherwise agreed to by EWI.

2.3 End User Customer Relationship: MERCHANT agrees that when a customer purchases Services (either through the issuance of a PIN code or other prepaid methodology as noted in section 1.1) from a Service Provider through EWI, MERCHANT is required to advise the customer to obtain all customer service assistance directly from the Service Provider via the instructions provided on the customer's receipt or product. MERCHANT shall be governed in all dealings with members of the public by the highest standards of honesty, integrity and fair dealing, and shall refrain from any business or advertising practice which may be injurious to the business or reputation of EWI or Service Providers. Should MERCHANT engage in fraudulent, dishonest, or misleading activity or make any statement which misrepresents the integrity or good faith of EWI, the Service Provider(s) or such party's Service(s), EWI reserves the right to immediately terminate this Agreement upon written notice to the MERCHANT, in addition to any other remedies to which Service Provider or EWI are legally entitled. Both parties shall at all times conduct their respective business in compliance with all applicable laws and regulations of the Federal, State, and Municipal Governments, and MERCHANT shall comply with all procedures reasonably established by EWI pursuant to Service Provider's procedures and ethical business practices. MERCHANT is responsible for the payment of all sales, use, or other taxes associated with the sales of the Services.

2.4 MERCHANT ACCOUNT: MERCHANT must establish an account with EWI providing complete and accurate credit information as outlined in EWI's credit application and corporate guidelines. MERCHANT hereby authorizes EWI to run a credit check through a third-party credit bureau and provide to EWI 3 month's business checking account statements and a copy of MERCHANT'S voided check. Upon review of MERCHANT'S credit application, EWI will, at its sole option, provide credit limit amount if any, and prescribe payment method under which MERCHANT shall pay EWI for all Services provided to the MERCHANT using the PayGo system. In the event the MERCHANT becomes 30 days past due, an interest rate of 1.5% per month or the maximum interest rate permitted by law (whichever is less) will be charged to the MERCHANT or added to the past due invoice. At such time if it becomes necessary in the sole option of EWI to proceed with a collection effort on amounts owed, all collections costs, court costs, and reasonable attorney's fee's and expenses associated with collecting amounts owed, plus all amounts past due including any fees or late charges for all Services purchased by the MERCHANT will be due and payable by MERCHANT. If MERCHANT pays for Services using an ACH Debit method, EWI will draft the MERCHANT's bank account using the electronic ACH Debit method DAILY for all amounts due. The fee structure shown in Exhibit P includes a 3.00% discount for paying in cash via the electronic ACH Debit method. In the event EWI is unable to draft the MERCHANT'S bank account using the electronic ACH Debit method for any reason including insufficient funds, EWI will require immediate payment by alternate means or the MERCHANT'S account access will be denied. In addition, EWI will charge the MERCHANT a returned item charge of \$20.00 per returned item. **MERCHANT IS RESPONSIBLE FOR MAINTAINING SUFFICIENT FUNDS IN THE DESIGNATED ACH ACCOUNT TO SETTLE ALL AMOUNTS DUE EWI FOR SERVICES.** If the MERCHANT pays for Services with a credit card, each purchase plus the 3% cash discount (for not paying in cash using the ACH Debit method) will be charged upon purchase. **MERCHANT AGREES TO PAY EWI FOR THE RETAIL VALUE OF EACH PREPAID PRODUCT OR SERVICE SOLD LESS THE MERCHANT'S MARGIN NOTED ON EXHIBIT**

P. EWI MAY AT ITS SOLE DISCRETION CHANGE THE PRICING NOTED ON EXHIBIT P WITH FIVE (5) DAYS NOTICE TO MERCHANT. EWI REQUIRES THE MERCHANT TO PROVIDE AND EXECUTE A PERSONAL GUARANTEE, AND MAY, AT ITS SOLE DISCRETION, REQUIRE THAT THE MERCHANT PROVIDE A DEPOSIT TO SECURE PAYMENT OF ALL AMOUNTS DUE.

2.5 Exclusive Relationship: During the term of this Agreement, EWI shall be the exclusive provider of Services to Merchant. Merchant shall not process Services through any other provider without the prior approval of EWI.

2.6 Warranties: MERCHANT shall not make any representations or warranties regarding Service Provider's or EWI Services, and shall disclaim any authority to make such warranties or representations to any Customer or potential Customer on behalf of Service Provider or EWI.

2.7 Return Authorizations: Return authorization must be obtained from EWI prior to returning prepaid products to EWI. **NO REFUNDS WILL BE GIVEN FOR MISTAKENLY PURCHASED PREPAID PRODUCT.** EWI and Service Providers will only provide return authorizations for Services which can be shown to be defective or previously activated before the MERCHANT purchased the Services as determined by the applicable Service Provider. **ALL PURCHASES OF SERVICES BY MERCHANT ARE CONSIDERED FINAL AND ARE NOT SUBJECT TO REFUND BY EWI OR SERVICE PROVIDERS.**

3.0 GENERAL PROVISIONS

3.1 Confidential Information: MERCHANT shall not, during the term of this Agreement and for a period of two (2) years thereafter, disclose to any third party, including any affiliates of MERCHANT, any information supplied to MERCHANT that EWI designates as confidential or proprietary and that is not generally available to the public, without EWI's prior written consent, including any of the terms and conditions of this Agreement or any pricing schedules attached hereto. MERCHANT further agrees that Intellectual Property divulged regarding the patented PayGo application and procedures is also considered confidential information under this agreement. **EWI'S PIN EXPRESS APPLICATION IS PROTECTED BY US PATENT 6,526,130 AND ALL SOFTWARE CODE AND SPECIFICATIONS ARE PROTECTED BY US COPYRIGHT.**

3.2 Stored Value Products Administrative Services Agreement: In order for Merchant to activate and load stored valued products under this Agreement, MERCHANT must execute **Exhibit A**.

3.3 Termination:

- EWI may terminate this Agreement, without or without cause, by giving MERCHANT written notice of its desire to terminate at least (5) days prior to the intended date of termination.
- MERCHANT may terminate this Agreement for cause by providing thirty (30) days prior written notice.
- Any filing for protection under insolvency or bankruptcy laws by MERCHANT shall be deemed a breach of the terms of this Agreement and will cause immediate cancellation of this Agreement and all amounts owed as of the termination date shall immediately become due.

3.4 Indemnification: MERCHANT agrees to indemnify, defend and hold EWI harmless, including EWI's employees and affiliates from any claims, damages, liability and expenses arising out of claims made against EWI or damages suffered by the EWI as the result of any material failure by the MERCHANT to perform its obligations hereunder. The obligations of MERCHANT under this Section 3.3 shall survive the termination, cancellation or expiration of this Agreement

3.5 Attorney Fees and Costs: In the event a dispute arises out of this Agreement, the prevailing party in such a dispute whether civil action or arbitration shall be entitled to recover all reasonable attorneys fees and costs incurred in settling the dispute. The venue for any such legal dispute shall be in San Diego, California and all such disputes shall be subject to the laws of the State of California.

3.6 Assignment: This Agreement may not be voluntarily, involuntarily, directly, or indirectly assigned or otherwise transferred by MERCHANT without the prior 30 day written approval of EWI. Any sale or merger, or change of control of MERCHANT that results in a change in the majority share ownership of MERCHANT, may, at EWI's sole discretion, be considered an assignment for purposes of this section 3.5. EWI may assign this Agreement at its sole discretion by providing written notice to MERCHANT.

3.7 Severability: If any provision of this Agreement is determined to be invalid or unenforceable, all of the other provisions shall nonetheless remain valid and enforceable. Each of the parties agrees to do any and all things that may be reasonably necessary to effectuate these provisions. In the event either party brings legal action to enforce the terms hereof, the successful party shall be entitled to recover its costs or such costs shall include reasonable attorney's fees. Notwithstanding survival language contained in any provision of the Agreement, any other provision of this Agreement that, by its sense and context, is intended to survive the termination of this Agreement, shall so survive this Agreement. This Agreement shall be bound by the laws of the State of California.

3.8 Entire Agreement: This Agreement sets forth the entire understanding between EWI and MERCHANT and supersedes all previous agreements, arrangements, and understandings between the parties, whether verbal or written, and may not be amended except in writing by EWI. The laws of the State of California shall govern the construction, interpretation and performance of this Agreement and each party stipulates to venue in San Diego County, California.

3.9 Trademarks and Trade names: MERCHANT may represent that it is offering Service Provider's services as permitted by EWI in writing to each MERCHANT. MERCHANT will not otherwise use, directly or indirectly, any trademarks, trade names and/or service marks, or logo types of any thereof (collectively referred to as "trademarks"), of either Service Provider(s) or EWI in any manner, except in a manner and form that EWI may prescribe in writing on occasion. Additionally EWI will not utilize the trademarks and trade names of MERCHANT without prior written approval. MERCHANT agrees to cease all use of Service Provider trademarks upon request of EWI.

4.0 Amendments: From time to time MERCHANT and EWI will enter into additional sales agreements, which may be listed as Amendments to this Agreement. All amendments shall be in writing

and shall only be valid if signed by both EWI and MERCHANT. Product pricing is subject to change periodically and will be updated to MERCHANT via a separate pricing Amendment (**Exhibit P**).

4.1 No Consequential Damages: No party to this Agreement shall be liable, directly or indirectly, for any direct and/or consequential damages of any kind due to the termination, cancellation or expiration of this Agreement. EWI is not responsible for any direct and/or consequential damages to MERCHANT and/or subscribers that MERCHANT refers to EWI for possible activation with the Service Provider as a result of Service Provider's inability and/or unwillingness to provide Services to any customer.

Furthermore, EWI shall not be liable for such damages as a result of any interruption, elimination or restriction of Services for any reason.

4.2 Compliance with Law: MERCHANT shall, at its own expense, operate in full compliance with all local, State and Federal laws, and the rules, orders and decrees and regulations of the FCC and all other applicable authorities, and maintain in force all licenses and permits required for its performance under this Agreement. Any violation of any FCC decision, order or regulation, violation of any law, or act of fraud by MERCHANT shall be deemed a breach of the terms of this Agreement.

IN WITNESS WHEREOF, the undersigned, having the rightful authority and approvals to execute this agreement and be bound by its terms, have executed this Agreement as of the date below.

EWI Holdings, Inc. ("EWI")

Signature _____

Name _____

Title _____

Dated _____

EWI Holdings, Inc

10509 Vista Sorrento Parkway, Suite 410

San Diego, CA 92121

Phone 858-200-9440

Fax 858-200-9464

MERCHANT

Signature _____

Name _____

Title _____

Dated _____

Company _____

Address _____

City/St./Zip _____

Phone _____

Fax _____

Federal Tax ID# _____

PERSONAL GUARANTY

In order to induce EWI to enter into this Agreement, I/we, the Guarantor(s), do hereby unconditionally guarantee the due and punctual payment, performance, and discharge when and as the same shall become due of all obligations of the Merchant to EWI under this Agreement, together with interest thereon at the rate set forth in this Agreement and all expenses incurred by EWI in connection with the collection from Merchant or me, of the obligations created by this Agreement, including, without limitation, reasonable attorney's fees, expenses and costs. The Guaranty is a primary and original obligation and is an absolute, unconditional, and continuing guaranty of payment and performance and shall remain in full force and effect until revoked in writing by me, but such revocation shall not affect my obligation with respect to any of the obligations existing at the time of receipt by EWI of my revocation.

If there is more than one Guarantor, each such Guarantor shall be jointly and severally liable. EWI may proceed against any Guarantor with or without joining or first proceeding against the Merchant entity or any other persons or Guarantors.

I, the undersigned guarantor, hereby authorize EWI to investigate my personal credit standing, financial circumstances, and responsibility, and specifically authorize EWI to obtain consumer reports and all other relevant reports for making such investigation. This authorization relates to the purchase and processing of prepaid products and services. I understand that without this authorization EWI may not be entitled to obtain this information.

GUARANTOR:

Signature _____
 Name _____
 Date _____
 Social Security Number _____
 Phone _____
 Address _____

GUARANTOR:

Signature _____
 Name _____
 Date _____
 Social Security Number _____
 Phone _____
 Address _____

PAYMENT METHOD

AUTHORIZATION FOR EFT ACH PAYMENTS

MERCHANT hereby authorizes EWI Holdings, Inc. ("EWI") to initiate debit entries to its:

- Business Account / Personal Account *(please check one)*
- Checking Account / Savings Account *(please check one)*

the account number of which is indicated below at the depository financial institution named below (the "Depository"), and to debit amounts to such account. EWI acknowledges that the origination of ACH transaction to its account must comply with the provisions of U.S. law.

Depository Name (Bank) _____ Branch _____ City _____ State _____ Zip Code _____
 Routing Number (Always 9 digits) _____ Account Number _____

This authorization is to remain in effect until EWI has received written notification from the Company of its termination in such time and in such manner as to afford EWI and the Depository a reasonable opportunity to act on it (a minimum of 14 days).

Authorized Name _____ (Please Print) Authorized Signature _____ Date _____

Attach Voided Check Here

Internal Use Only:

PID 71 DID _____ POS ID _____ PayID _____

EXHIBIT A-1

Part 1: Administrator/Agent Agreement

This Administrator/Agent Agreement ("Agreement") is made in San Diego, California, by and between IDT Financial Services, LLC, located at 520 Broad Street, Newark, New Jersey 07102 ("IDT"), EWI ("Administrator") and MERCHANT ("Agent"). IDT, Administrator and Agent shall be referred to herein as a "Party" or the "Parties".

1. Agent acknowledges and agrees that it is an agent of IDT with authority to sell payment instruments and/or to engage in money transmission on behalf of IDT from locations attached hereto. Upon reasonable request from Administrator, Agent shall promptly provide Administrator with an updated list of locations.
2. Administrator will conduct activities under the Prepaid and Stored Value Services Reseller Agreement between IDT and Administrator in compliance with applicable federal, state, local and foreign laws, regulations, rules, orders and other requirements, and all permits, licenses and authorizations, including but not limited to anti-money laundering, licensing and privacy laws. Administrator will cause Agent to comply with, and Agent will comply with, all said laws, regulations, rules, orders, permits, licenses and authorizations. Each Party will permit the others' regulator to conduct any inspection and audit within the regulator's lawful authority. As required by applicable law, each Party hereby consents to such inspection and audit.
3. Administrator and Agent agree that all monies collected from cardholders are not assets of Administrator or Agent and shall be held in trust for such cardholders, IDT, the issuing bank or the applicable State Banking Director or Superintendent, as the case may be.
4. Administrator will cause Agent to remit, and Agent shall remit, monies collected from cardholders in accordance with the payment schedule set forth in the Prepaid and Stored Value Services Reseller Agreement.
5. Administrator will cause Agent to comply, and Agent will comply with the terms and conditions of IDT's stored value programs, as such may be updated from time to time.
6. Agent shall report to Administrator and IDT any of the following significant developments pertaining to it with five (5) days after the Agent has actual notice of its occurrence: (i) the filing for bankruptcy or for reorganization under the bankruptcy laws; and (ii) the felony indictment or conviction related to the money transmission activities of the Agent or of the Agent's officers, directors, controlling persons, or principals.

Part 2: Security Checklist Approval Form

Name of Issuer: BANKFIRST

Name of Partner Location (Store Name): _____

Type of Retail Business: _____

Site of Location (Address, City, State, Zip, Telephone): _____

Name of Program: GIFT2GO

Date: _/_/

- Security Director – The site location office of each approved location will designate an individual responsible for physical and procedural security policies.
- Vault- The site location will be equipped with a limited access security vault used to store cash, checks, money orders, and other negotiable instruments.
- Vault Access – The site location vault will be the primary location to store cards.
- Card Audit Log is to be maintained by the Service Counter Manager.
- Interval Security – Each site location will have a central alarm monitoring service and will provide 24 hour monitoring.
- The site location will include intrusion alarm system protected by auxiliary power of battery back up in case of power failure.
- Preference may be given site locations that have duress button capabilities. In the instance of an activation, general information most often retrieved would include: site location details relating to an activation and response; time and date when the duress button was activated; length of time for central monitoring service, length of time for the police, chronology of all activities, names of personnel involved.
- Closed circuit television for surveillance.
- Rear exit door entrance will have alarm capabilities.
- One of the surveillance cameras will monitor the responsible individual's area where the cardholders will pick-up the cards.
- Periodic surveillance and security system inspection.
- Additional site location security comments _____

By signing below you attest that the above security checklist accurately reflects the security that is in place at this Agent location.

Manager or Store Owner ("AGENT")	Authorized Gift2Go Representative ("IDT")	EWI Holdings, Inc. ("ADMINISTRATOR")
Signature: _____	Signature: _____	Signature: _____
Printed Name: _____	Printed Name: _____	Printed Name: _____
Date: _____	Date: _____	Date: _____
Phone Number: _____	Phone Number: _____	Phone Number: _____

.....
Below to be completed by the Issuing Member of the program

Comments: _____
 Approved for distribution Not approved for distribution



Program Signup Form

COMPANY INFORMATION



Merchant Name: _____
 Address: _____

 City: _____ State: _____ Zip Code: _____
 Contact Name: _____
 Contact Phone: () - _____ Fax: () - _____
 E-mail: _____ Web URL: _____
 Federal Tax ID #: _____

BRANCH/STORE LISTING INFORMATION

Supply a branch or store listing which includes the address, phone, fax, email and contact information for each location as indicated on the Excel spreadsheet provided.

SECURITY AND HANDLING PROCEDURES

As condition of approval as a PrivaCash dealer, I agree to the following Security Handling Procedures set forth below:

1. All PrivaCash MasterCard cards will arrive store direct, and I agree to accept them and to maintain a log with the name of the authorized employee that accepts and signs the packing documentation. Upon receipt, all cards will be immediately stored in a secured location accessible only by the store manager or other authorized personnel.
2. All PrivaCash MasterCard cards will be stored and treated as cash. All cards will be stored in the secured storage area or other secured location. After store hours, the cards will be stored in a secured safe or vault the same as cash.
3. The retail dealer will immediately report any loss or theft to PrivaCash at (419) 255-2322.
4. This is a limited, non-exclusive dealer status to offer the PrivaCash Prepaid MasterCard cards.
5. Cards are not to be stored in the cash register. A small quantity of cards for the shift can be kept in a secure drawer near the cash register.

APPROVAL

Merchant: _____
 Print Name _____ Signature _____

 Title _____ Date _____

PrivaCash: _____
 Print Name _____ Signature _____

 Title _____ Date _____



EXHIBIT P

Category	Carrier	Region/Description	Product Type	Retail	Merchant Discount	Merchant Cost
Stored Value	Gift2Go	Prepaid Visa Debit Card	STORED VALUE	\$ 4.95	\$1.25	\$ 3.70
Stored Value	PrivaCash	Blue Activation/Load	Instant Issue Card	\$ 10.90	\$3.00	\$ 7.90
Stored Value	PrivaCash	Platinum Activation/Load	Proxy Card	\$ 9.90	\$2.50	\$ 7.40
Stored Value	PrivaCash	Universal Reload	Card Reload	\$ 4.95	\$1.25	\$ 3.70
Wireless	Airvoice	All Markets	PIN	\$ 10.00	10.0%	\$ 9.00
Wireless	Airvoice	All Markets	PIN	\$ 20.00	10.0%	\$ 18.00
Wireless	Airvoice	All Markets	PIN	\$ 30.00	10.0%	\$ 27.00
Wireless	Airvoice	All Markets	PIN	\$ 50.00	10.0%	\$ 45.00
Wireless	Airvoice	All Markets	PIN	\$ 100.00	10.0%	\$ 90.00
Wireless	Alltel	All Markets	PIN	\$ 15.00	6.0%	\$ 14.10
Wireless	Alltel	All Markets	PIN	\$ 25.00	6.0%	\$ 23.50
Wireless	Alltel	All Markets	PIN	\$ 50.00	6.0%	\$ 47.00
Wireless	Boost Mobile	All Markets	PIN	\$ 20.00	2.5%	\$ 19.50
Wireless	Boost Mobile	All Markets	PIN	\$ 30.00	2.5%	\$ 29.25
Wireless	Boost Mobile	All Markets	PIN	\$ 50.00	2.5%	\$ 48.75
Wireless	Call Plus	All Markets	PIN	\$ 10.00	15.0%	\$ 8.50
Wireless	Call Plus	All Markets	PIN	\$ 20.00	15.0%	\$ 17.00
Wireless	Call Plus	All Markets	PIN	\$ 30.00	15.0%	\$ 25.50
Wireless	Call Plus	All Markets	PIN	\$ 50.00	15.0%	\$ 42.50
Wireless	Cingular Wireless	All Markets	PIN	\$ 15.00	13.0%	\$ 13.05
Wireless	Cingular Wireless	All Markets	PIN	\$ 25.00	13.0%	\$ 21.75
Wireless	Cingular Wireless	All Markets	PIN	\$ 50.00	13.0%	\$ 43.50
Wireless	Cingular Wireless	All Markets	PIN	\$ 75.00	13.0%	\$ 65.25
Wireless	Cingular Wireless	All Markets	PIN	\$ 100.00	13.0%	\$ 87.00
Wireless	Locus Mobile	All Markets	PIN	\$ 10.00	14.0%	\$ 8.60
Wireless	Locus Mobile	All Markets	PIN	\$ 20.00	14.0%	\$ 17.20
Wireless	Locus Mobile	All Markets	PIN	\$ 40.00	14.0%	\$ 34.40
Wireless	Omni	All Markets	PIN	\$ 10.00	17.0%	\$ 8.30
Wireless	Omni	All Markets	PIN	\$ 25.00	17.0%	\$ 20.75
Wireless	Omni	All Markets	PIN	\$ 40.00	17.0%	\$ 33.20
Wireless	Page Plus	All Markets	PIN	\$ 10.00	10.0%	\$ 9.00
Wireless	Page Plus	All Markets	PIN	\$ 25.00	10.0%	\$ 22.50
Wireless	Page Plus	All Markets	PIN	\$ 50.00	10.0%	\$ 45.00
Wireless	STI Mobile	All Markets	PIN	\$ 10.00	6.0%	\$ 9.40
Wireless	STI Mobile	All Markets	PIN	\$ 25.00	6.0%	\$ 23.50
Wireless	STI Mobile	All Markets	PIN	\$ 50.00	6.0%	\$ 47.00
Wireless	T-Mobile	All Markets	PIN	\$ 10.00	8.0%	\$ 9.20
Wireless	T-Mobile	All Markets	PIN	\$ 25.00	8.0%	\$ 23.00
Wireless	T-Mobile	All Markets	PIN	\$ 50.00	8.0%	\$ 46.00
Wireless	T-Mobile	All Markets	PIN	\$ 100.00	8.0%	\$ 92.00
Wireless	Tracfone	All Markets	PIN	\$ 19.99	5.0%	\$ 18.99
Wireless	Tracfone	All Markets	PIN	\$ 29.99	5.0%	\$ 28.49
Wireless	Tracfone	All Markets	PIN	\$ 49.99	5.0%	\$ 47.49
Wireless	Tracfone	All Markets	PIN	\$ 79.99	5.0%	\$ 75.99
Wireless	Verizon Wireless	All Markets	PIN	\$ 15.00	6.0%	\$ 14.10
Wireless	Verizon Wireless	All Markets	PIN	\$ 30.00	6.0%	\$ 28.20
Wireless	Verizon Wireless	All Markets	PIN	\$ 50.00	6.0%	\$ 47.00
Wireless	Verizon Wireless	All Markets	PIN	\$ 75.00	6.0%	\$ 70.50
Long Distance	IDT	Clear Cents	POSA	\$ 5.00	26.0%	\$ 3.70
Long Distance	IDT	Clear Cents	POSA	\$ 10.00	26.0%	\$ 7.40
Long Distance	IDT	Clear Cents	POSA	\$ 20.00	26.0%	\$ 14.80
Long Distance	IDT	Mexico & Latin America	POSA	\$ 5.00	21.0%	\$ 3.95
Long Distance	IDT	Mexico & Latin America	POSA	\$ 10.00	21.0%	\$ 7.90
Long Distance	IDT	Asia & Europe	POSA	\$ 5.00	21.0%	\$ 3.95
Long Distance	Sprint	Dollar Value	PIN	\$ 5.00	29.0%	\$ 3.55
Long Distance	Sprint	Dollar Value	PIN	\$ 10.00	29.0%	\$ 7.10
Long Distance	Sprint	Dollar Value	PIN	\$ 20.00	29.0%	\$ 14.20
Long Distance	Sprint	Connect Fee	PIN	\$ 10.00	29.0%	\$ 7.10
Long Distance	Sprint	Connect Fee	PIN	\$ 20.00	29.0%	\$ 14.20
Long Distance	UCI	USA the Max	PIN	\$ 5.00	35.0%	\$ 3.25
Long Distance	UCI	USA the Max	PIN	\$ 10.00	35.0%	\$ 6.50
Long Distance	UCI	USA the Max	PIN	\$ 20.00	35.0%	\$ 13.00
Long Distance	UCI	Mexico Guaranteed	PIN	\$ 5.00	32.0%	\$ 3.40
Long Distance	UCI	Mexico Guaranteed	PIN	\$ 10.00	32.0%	\$ 6.80
Long Distance	UCI	Mexico Guaranteed	PIN	\$ 20.00	32.0%	\$ 13.60
Local Phone	Reconex	Starter (Activation)	PIN	\$ 39.00	9.0%	\$ 35.49
Local Phone	Reconex	Monthly Refill	PIN	\$ 52.99	9.0%	\$ 48.22
Local Phone	Reconex	Optional Services	PIN	\$ 5.00	9.0%	\$ 4.55
Local Phone	Reconex	Optional Services	PIN	\$ 10.00	9.0%	\$ 9.10
Mobile Content	PlayPhone	All Markets	PIN	\$ 4.99	34.0%	\$ 3.29
Mobile Content	PlayPhone	Batter Up (Game)	PIN	\$ 6.99	34.0%	\$ 4.61
Mobile Content	PlayPhone	Collapse (Game)	PIN	\$ 6.99	34.0%	\$ 4.61
Mobile Content	Uphonia	All Markets	PIN	\$ 6.00	33.5%	\$ 3.99

NOTES:

- Reconex Local Phone products are only available in the following states: AL, AR, AZ, CA, DC, FL, GA, ID, IN, KS, KY, LA, MD, MI, MO, MS, NC, ND, NE, NJ, NM, NV, OK, OR, PA, SC, TN, TX, UT, VA, WI, WV

INTERNAL USE ONLY

PPSID = 101 POSPSID = 128 ISOC = 6