

EXHIBIT I

PREPAID PHONE CARDS

ASSUMPTIONS:

Market Size	\$10,000,000,000
Market Share	25.00%
Growth	0.00%
Royalty Rate	1.50%
Discount Rate	19.50%

<u>Market Size</u>	<u>Market Share</u>	<u>Year</u>	<u>Royalty Rate</u>	<u>Royalty Income</u>	<u>Present Value Factor (19.5%)</u>	<u>Net Present Value</u>
\$6,400,000,000	\$1,600,000,000	1	1.50%	\$24,000,000	0.91478	\$21,954,689
\$8,200,000,000	\$2,050,000,000	2	1.50%	\$30,750,000	0.76551	\$23,539,285
\$10,000,000,000	\$2,500,000,000	3	1.50%	\$37,500,000	0.64059	\$24,022,130
\$10,000,000,000	\$2,500,000,000	4	1.50%	\$37,500,000	0.53606	\$20,102,200
\$10,000,000,000	\$2,500,000,000	5	1.50%	\$37,500,000	0.44858	\$16,821,925
\$10,000,000,000	\$2,500,000,000	6	1.50%	\$37,500,000	0.37538	\$14,076,925
\$10,000,000,000	\$2,500,000,000	7	1.50%	\$37,500,000	0.31413	\$11,779,853
TOTAL						\$132,297,007

*ATLANTIC - ACM Study reveals that calling card industry to reach \$6.4 Billion by 2008
The prepaid phone card industry is expected to plateau at \$10 Billion in sales by 2010.*

EXHIBIT II

GIFT CARDS and PREPAID DEBIT CARDS

ASSUMPTIONS:

Market Size	\$181,700,000,000
Market Share	25.00%
Growth	10.00%
Royalty Rate	1.50%
Discount Rate	19.50%

<u>Market Size</u>	<u>Market Share</u>	<u>Year</u>	<u>Royalty Rate</u>	<u>Royalty Income</u>	<u>Present Value Factor (19.5%)</u>	<u>Net Present Value</u>
\$181,700,000,000	\$45,425,000,000	1	1.50%	\$681,375,000	0.91478	\$623,307,342
\$199,870,000,000	\$49,967,500,000	2	1.50%	\$749,512,500	0.76551	\$573,755,712
\$219,857,000,000	\$54,964,250,000	3	1.50%	\$824,463,750	0.64059	\$528,143,333
\$241,842,700,000	\$60,460,675,000	4	1.50%	\$906,910,125	0.53606	\$486,157,043
\$266,026,970,000	\$66,506,742,500	5	1.50%	\$997,601,138	0.44858	\$447,508,575
\$292,629,667,000	\$73,157,416,750	6	1.50%	\$1,097,361,251	0.37538	\$411,932,580
\$321,892,633,700	\$80,473,158,425	7	1.50%	\$1,207,097,376	0.31413	\$379,184,802
TOTAL						\$3,449,989,387

Federal Reserve Bank of Philadelphia in a paper concerning General Use Prepaid Cards reported that the prepaid market size was \$181.7 Billion

EXHIBIT III

GIFT CARD PROCESSORS

ASSUMPTIONS:

Market Size	\$181,700,000,000
Average Transaction	\$46.00
Average Cost	\$0.30
Total Processing	\$1,185,000,000
Market Share	25.00%
Growth	10.00%
Royalty Rate	5.00%
Discount Rate	19.50%

<u>Processing Revenue</u>	<u>Market Share</u>	<u>Year</u>	<u>Royalty Rate</u>	<u>Royalty Income</u>	<u>Present Value Factor (19.5%)</u>	<u>Net Present Value</u>
\$1,185,000,000	\$296,250,000	1	5.00%	\$14,812,500	0.91478	\$13,550,160
\$1,303,500,000	\$325,875,000	2	5.00%	\$16,293,750	0.76551	\$12,472,950
\$1,433,850,000	\$358,462,500	3	5.00%	\$17,923,125	0.64059	\$11,481,377
\$1,577,235,000	\$394,308,750	4	5.00%	\$19,715,438	0.53606	\$10,568,631
\$1,734,958,500	\$433,739,625	5	5.00%	\$21,686,981	0.44858	\$9,728,447
\$1,908,454,350	\$477,113,588	6	5.00%	\$23,855,679	0.37538	\$8,955,056
\$2,099,299,785	\$524,824,946	7	5.00%	\$26,241,247	0.31413	\$8,243,148
TOTAL						\$74,999,769

**DISCOUNT RATE
BUILDUP METHOD**

RISK-FREE RATE OF RETURN	5.00%
EQUITY RISK PREMIUM	7.10%
INDUSTRY RISK PREMIUM	1.10%
FUNCTIONAL OBSOLESCENCE	<u>6.30%</u>
DISCOUNT RATE	<u><u>19.50%</u></u>

*SBBI - IBBOTSON ASSOCIATES, INC. CHICAGO. DATA YEAR = 2006
INDUSTRY SIC 7374 - COMPUTER PROCESSING AND DATA PREPARATION*

SUMMARY

PHONE CARDS	\$132,297,007
GIFT CARDS	\$3,449,989,387
GIFT CARD PROCESSORS	\$74,999,769
BANK DEBIT CARDS	\$74,809,896
TOTAL	<u><u>\$3,732,096,059</u></u>

SHORT TERM GROWTH PREDICTIONS

RETAIL

New Car Dealers	4.70%	
Used Car Dealers	18.50%	
Recreational Vehicles	19.10%	
Motorcycles	9.20%	
Boat Dealers	19.10%	
All Other Vehicles	17.90%	
Automotive Parts & Accessories	21.10%	Potential Litigant
Tire Dealers		
Furniture Stores	11.70%	
Floor Covering Stores	16.90%	
All Other Home Furnishing Stores	-7.90%	Potential Litigant
Household Appliance Store	-10.10%	
Radio, TV & Electronics Stores	-16.00%	
Computer & Software Stores	12.70%	Potential Litigant
Camera & Photo Supply Stores	-20.60%	
Home Centers	12.50%	Potential Litigant
Paint & Wallpaper Supplies	22.90%	Potential Litigant
Hardware Stores	12.30%	Potential Litigant
Other Building Materials		
Outdoor Power Equipment		
Nursery, Garden & Farm Supply	-9.80%	Potential Litigant
Supermarkets, Grocery (Exc conv.)	5.20%	Potential Litigant
Convenience Stores		Potential Litigant
Meat Markets	4.60%	
Fruit & Vegetable Stores	7.10%	
Confectionary & Nut Stores	34.90%	Potential Litigant
All Other Specialty Food Stores	-2.10%	Potential Litigant
Beer Wine & Liquor	7.40%	
Pharmacies & Drug Stores	8.40%	Potential Litigant
Cosmetics, Beauty Sup, Perfume	-12.50%	Potential Litigant
Optical Goods Store	-27.00%	
Gas Station w/convenience store		Potential Litigant
Other Gas Stations	22.40%	Potential Litigant
Mens' Clothing	28.60%	Potential Litigant
Womens' Clothing	-1.20%	Potential Litigant
Family Clothing	-17.80%	Potential Litigant
Clothing Accessories	34.90%	Potential Litigant
Other Clothing Stores	18.40%	Potential Litigant
Shoe Stores	-0.90%	Potential Litigant
Jewelry Stores	13.00%	
Sporting Goods	2.90%	Potential Litigant
Hobby, Toy, & Game Stores	9.40%	Potential Litigant
Musical Instrument Stores	11.80%	
Book Stores	6.90%	Potential Litigant
Department Stores (Exc Discount)	3.60%	Potential Litigant
All Other General Mdse.	11.90%	Potential Litigant
Florists	32.10%	

Office Supplies & Stationary Stores	1.70%	Potential Litigant
Gift, Novelty & Souvenir Stores	4.10%	
Used Mdse Store	-1.50%	
Mfg. Home (Mobile) Dealers	-2.00%	
Tobacco Stores	-27.60%	
All Other Misc. Retailers	18.40%	
Electronic Shopping		
Mail Order Houses	12.30%	
Vending Machine Operators	-17.10%	
Heating Oil Dealers	6.30%	
Liquified Petroleum Gas Dealer	7.70%	
Other Direct Selling	-15.40%	
Hotels & Motels	-2.30%	
Casino Hotels		
RV Parks & Campgrounds	-8.00%	
Recreational & Vacation Camps	0.80%	
Full Service Restaurants	2.00%	Potential Litigant
Limited Service Restaurants	1.20%	Potential Litigant
Drinking Places	50.00%	
ENTERTAINMENT		
Theatre Co & Dinner Theatre	7.80%	
Musical Groups & Artists	12.00%	
Sports Teams & Clubs	9.80%	
Racetracks	15.80%	
Museums	-1.30%	
Amusement & Theme Parks	5.60%	
Amusement Arcades	9.50%	
Golf Courses	7.30%	
Marinas	-27.40%	
Fitness & Recreational Centers	17.70%	
Bowling Centers	36.90%	
All Other Amusement & Rec, Fac.	7.10%	
GENERAL SERVICES		
General Auto Repair	24.60%	Potential Litigant
Auto Exhaust Systems	49.80%	
Auto Body, Paint, & Interior R&M	-16.70%	
Auto Glass Replacement Shops	10.40%	
Car Washes	-1.30%	
All Other Auto R&M	40.50%	
Computer & Office Machine R&M	-1.00%	
Other Electronic & Preceision Eq R&M	16.40%	
Appliance R&M	24.40%	
Beauty Salons	0.00%	
Dry Cleaning & Laundry	-2.70%	
Linen Supply	0.90%	
Photo Finishing Labs	-6.40%	
Parking Lots & Garages	1.70%	
All Other Personal Services	-16.40%	

EXHIBIT IV

BANK DEBIT CARDS

ASSUMPTIONS:

Market Size	\$728,900,000,000
Average Transaction	\$37.00
Average Cost	\$0.30
Total Processing	\$5,910,000,000
Market Share	5.00%
Growth	10.00%
Royalty Rate	5.00%
Discount Rate	19.50%

<u>Processing Revenue</u>	<u>Market Share</u>	<u>Year</u>	<u>Royalty Rate</u>	<u>Royalty Income</u>	<u>Present Value Factor (19.5%)</u>	<u>Net Present Value</u>
\$5,910,000,000	\$295,500,000	1	5.00%	\$14,775,000	0.91478	\$13,515,855
\$6,501,000,000	\$325,050,000	2	5.00%	\$16,252,500	0.76551	\$12,441,373
\$7,151,100,000	\$357,555,000	3	5.00%	\$17,877,750	0.64059	\$11,452,310
\$7,866,210,000	\$393,310,500	4	5.00%	\$19,665,525	0.53606	\$10,541,875
\$8,652,831,000	\$432,641,550	5	5.00%	\$21,632,078	0.44858	\$9,703,818
\$9,518,114,100	\$475,905,705	6	5.00%	\$23,795,285	0.37538	\$8,932,385
\$10,469,925,510	\$523,496,276	7	5.00%	\$26,174,814	0.31413	\$8,222,279
TOTAL						\$74,809,896

According to 2007 - DEBT ISSUERS SURVEY (Dove Consulting), debit card volume increased by 18% in 2006 and a similar rise is expected in 2007. The Nilson Report (2005) had debit cards ending the year with 19.7 billion transactions, 600 million more than the 19.1 billion credit card transactions. Market share was 51% for debit cards and 49% for credit cards (based on volume) according to the Nilson Report (2005).