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July 1993 - Volume 1 Number 1

Premier
Telecard[™]
The Collectors Network

Magazine

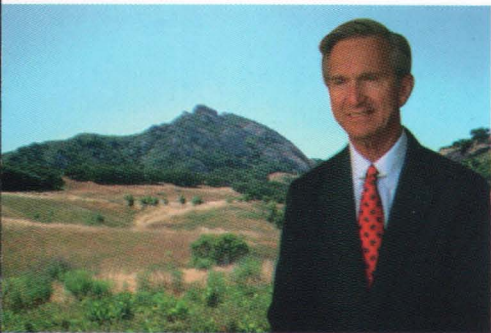
Premier
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First U.S. Telecard Magazine!

\$7.50

"Newest Release in America"



Center TeleFold
Features Full Size
Card Reproductions



It's My Call...

Welcome to the exciting phenomenon

of American phone card collecting. Together with our readers, *Premier Telecard Magazine* enters this market, borne on a growing enthusiasm which has the momentum of an irresistible wave. Our primary focus will be directed toward domestic card issues. With almost two thousand telephone companies in the U.S., the potential for numerous prepaid or debit phone card issues is considerable. Given proper consideration for the collector's needs, any of those releases may become the objects of collector interest.

In addition, various test programs involving stored memory cards are in progress, some of them reviewed in this month's issue.

Look for articles offering hints on what to watch for in card issues to realize the most gain, how to anticipate which issues will become the most popular and even suggestions on techniques for pricing your treasures for the most effective and profitable resale. Chris Garibaldi brings to this issue his years of experience in phone card collecting, in a special article about the designing and issuing of collectable cards, which we hope he will expand into a regular column.

A special column by Larry Brilliant provides some fascinating glimpses into the secret world of the phone card manufacturer

and printer. Guest columnists and members of our staff profile personalities and companies behind the new card issues and cover every facet of phone cards that may be of value and interest to our reader, whether you are a hobbyist, collector, telephone company, marketer, or industry supplier.

At this stage in the phone carding of America, every magazine issue may introduce new providers, each approaching the market with their own style. Even as we turned this first edition over to production, new entrants were lining up to announce their future unveiling of completely new ideas and products.

Among the new releases being revealed in this issue are two of the totally new Monument Series by AmeriVox. These typify the quality of designs depicting such scenes as the White House, Liberty Bell, Mount Vernon, Jefferson Memorial, and Vietnam

War Memorial. This series will be printed on July 15, 1993, with a first edition release of 5,000 cards in each of the eight new monument designs. These cards will be created in the new credit card size, as opposed to the 1992 series, which were business card

size. Also, they feature the new AmeriVox logo.

WorldDirect Ltd. launched their international prepaid calling card, "WorldDirect," just one month ago, in June, 1993. This card offers several exceptional proprietary features and we are pleased to introduce it to our readers in this month's TeleFold. Bill Jordan reviews WorldDirect in a special article, as well.

Our TeleFold showcases the rising stars of our collecting universe, offering full-sized, full-color reproductions of outstanding card subjects. These range from issues chosen for their artistic excellence to interesting commercial or promotional applications, as well as fundraising or special benefit releases. The TeleFold can become your personal portfolio, adding instant, graphic credibility to your presentations.

The coming two years will be a time of rapid growth for phone card collecting, an activity which,

"At this stage in the phone carding of America, every 'Premier Telecard' Magazine issue may introduce new providers..."

as yet, has no proper label. Dr. Steve Hiscocks, editor of the beautiful magazine, *International Telephone Cards*, (published in England) has conducted a survey/contest and suggested the name, "Telegery," which has an appealing simplicity. As for

"The TeleFold can become your personal portfolio, adding instant, graphic credibility to your presentations."

pronunciation, the word *imagery* provides a likely model, with the accent on the first syllable. What are your thoughts?

Your letters and calls are our indicators, the vital signs we monitor to keep things lively and interesting. We welcome them.

Plan on attending the first ever Phone Card Phair in the U.S. in March. The announcement is on inside back cover. Initial response to the idea has been very encouraging. We expect exhibitors from all around the U.S. – from telephone companies, card dealers, collectors to card

manufacturing and printing vendors, graphic artists and designers – the first full gathering of the prepaid phone card clan.

International guests are heartily invited to the party, as well and several have already asked to be included. Updates about the show will appear in every issue. Meanwhile, the staff members of *Premier Telecard Magazine* join me in a warm, welcoming salute to our readers. May your tribes increase!

John Taylor



Premier Telecard

Magazine

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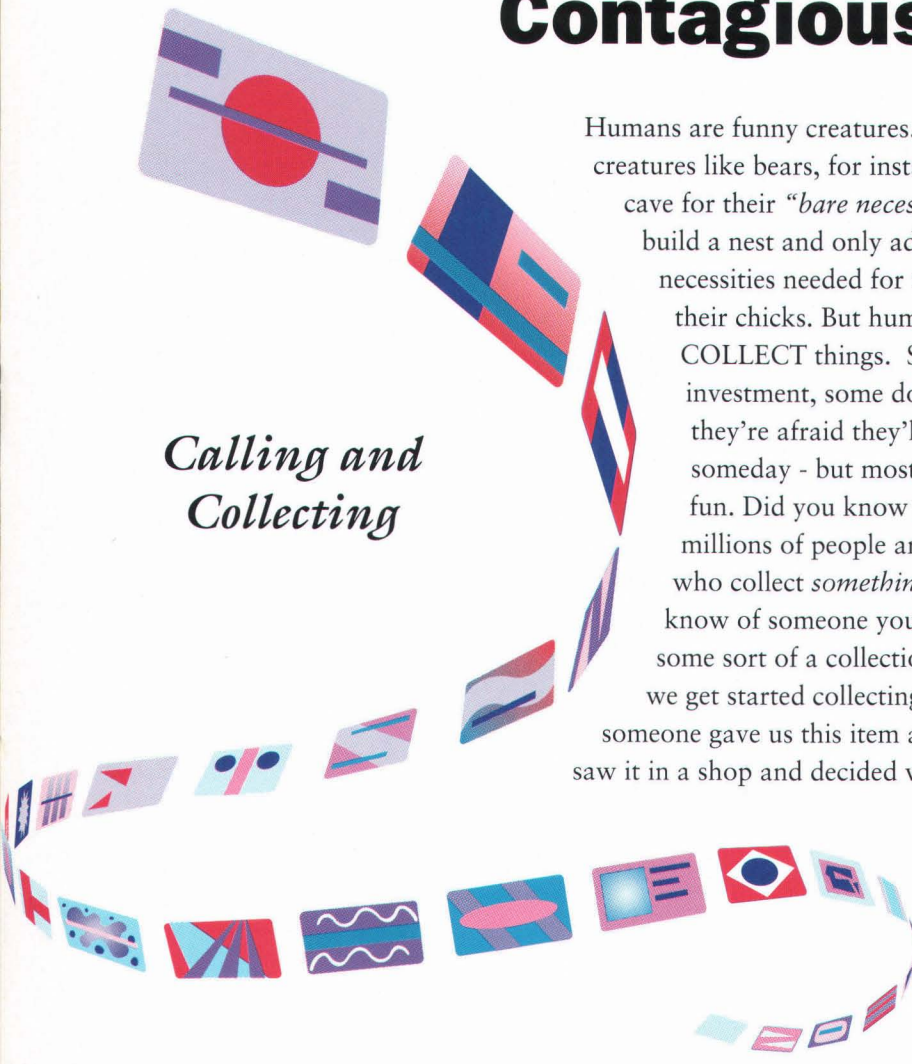


About the Cover...

With our first issue of Premier Telecard Magazine, we are honored to introduce the second in a series of limited edition AmeriVox cards by World Telecom Group. This global eagle design by American artist Dana Nyson heralds a special issuance of 11,111 \$10 cards. Collectors please note that the AmeriVox logo on these cards is a newer version than the one appearing on their premier limited edition of January 17, 1993. Ordering information is a part of their advertisement on pg. 12.

Collecting is Contagious

Calling and Collecting



Humans are funny creatures. Animal creatures like bears, for instance, just need a cave for their "*bare necessities*" and birds build a nest and only add to it those necessities needed for the survival of their chicks. But humans want to COLLECT things. Some do it for investment, some do it because they're afraid they'll be needin' it someday - but most people do it for fun. Did you know that there are millions of people around the world who collect *something*? I'll bet you know of someone yourself who has some sort of a collection. But how did we get started collecting? Maybe someone gave us this item as a gift or we saw it in a shop and decided we wanted more.

What do people collect?

Well, just about everything you can imagine.

From

thimbles, spoons, match books, baseball cards and figurines to old cars, telephones, antique furniture and tractors, the number of collectors continue to grow.

Did you know that telephone card collecting has been going on for quite sometime in other countries such as France, Germany, the U.K. and Japan, to name just a few? There are thousands of cards and millions of card collectors in these countries. Just to know where to begin in that market would scare away the most dedicated of collectors.

This hobby is just getting started here in the U.S.A. and any of us who want to get a collection started can easily keep up with the new cards being issued this first year. So even though you don't know the right jargon or where to go to find these cards or even who to talk to yet, you can still start collecting your cards and we will keep you informed as to how this all works. For example we'll keep you updated on the variety of U.S. "remote memory" or "stored memory" cards, such as the "Change Card" (issued by the New

York Telephone Co.), as well as all other "prepaid or debit" cards.

I must admit that I am somewhat of a neophyte myself to this hobby of telephone card collecting, but what I've learned so far has made me feel really comfortable about making it my primary hobby now. I've learned what's really exciting for a collector of anything is to get "*it*" before it's common place, or to get the only one of its kind, or the first of it's issue. Each collectable has its own rules, of course, but the one commonality is the excitement of getting in on the ground floor of a collectable.

But wait — *hold on just a minute* — collecting is fun and all that, but what about the investment value? Can we turn our hobby into a profitable venture as well? You bet we can! It's already happening. I've been told that the New York Telephone Co. made a "Change Card" exclusively for the 1992 Democratic National Convention which originally sold for \$5.25 (face value) and in 1993 sold here in the U.S.A. for over \$300. It is now selling in Europe for as much as \$1,200! WOW, that was quite an investment, don't you think? Just remember that this hobby is new here in the U.S., so *every* card issued now will be of higher value next year!

So why would anyone want to collect a telephone card? Well, before the remote memory or

prepaid calling cards entered the scene, there really wasn't too much reason. But now, not only are they beautiful, but it's a ground floor hobby and they can and will lead to MONEY IN THE BANK!

*The next step is
up to you – and
here's how to...*

Start Your Collection

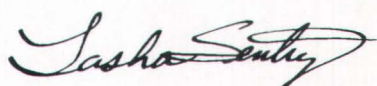
This magazine will bring you in touch with those who are already collectors and those who want to be collectors.

You can either buy the cards from the issuers, in some cases their distributors, or you can find other collectors through publications such as *Premier Telecard*. We'll provide a forum from which you can buy, sell, or exchange cards to your heart's content.

Telephone card clubs have been very successful in Europe and that may be another way to meet those who are interested in buying, selling and exchanging cards. Why don't you get one started in your area?

Also, let's get your feedback... we'd love to hear from you!

Happy Collecting,



Tasha Sentry

Designing Collectable Telephone Cards

By Chris Garibaldi

In these last 6 months I've talked to many, many pre-paid telephone card issuers and printers as I've gathered material for a catalog of USA cards. The most asked question is, "Do people collect these things?" After talking about the strong over seas collector market and what's occurred so far in the USA card market, the second most asked question is, "What makes a card collectable?"

Take My Telephone Card... Please!

There are several factors that make a card collectable. The collecting of telephone cards is very similar to stamp or coin collecting.

IMAGE: Pictorial designs generally are more eye catching to the average collector than text only. The range of visual imagery is endless, from national and cultural images to art work, television/movies themes, company logos and sports, to name a few. Collecting by themes such as animals, ships, trains, space, flowers etc. are very popular. When a theme is issued in a series of, say, \$5.00, \$10.00 and \$20.00 cards it makes an attractive set. Having the marketing rights to recognizable names, faces or images, be it sports, movies or whatever, has obvious sales attraction.

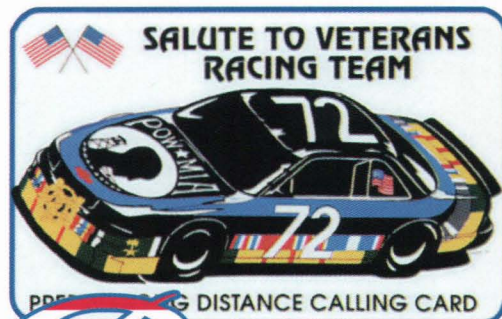
DESIGN: Cards should have the value, name of the card or company name or logo printed on the front of the card for easy identification leaving the back for instructions and phone numbers. For remote memory cards, the computer will ask for an identification number in order to establish calling credit. Whether you refer to that number as a CIN (Card Identification Number) or PIN (Personal Identification Number) is a matter of issuer choice. That number is best printed on the back of the card.

ISSUING POLICY: This area is probably the most important to consider in creating solid long term success in the collectable market. A balanced issue of standard cards for volume sales and limited editions commemorating special events or portraying special themes is effective. There should be set quantities for limited editions and no reprints unless that card is re-designed in some way. Collector confidence and company credibility is crucial here. The quantities printed for each individual card is one of the main factors that determines value and collectability. Cards that have open-ended printings are not as valuable as limited editions. Most collectors will collect at least one of each card in their chosen area but the limited issue card will appreciate in value and desirability much quicker.

MATERIAL: The plastic or laminated card is preferred over cardboard because of durability and comparability and familiarity with the overseas market.

There is a wealth of international experience to draw on and learn from to keep the USA card market on the right track. Collector interest and especially confidence is crucial for successful collector sales. Be creative and have fun! Stay tuned.

The Great American Phone Card Race



By Larry Brilliant

An entire magazine dedicated to phone cards in America? Only a few months ago, this would have seemed a preposterous notion. But today the U.S. market is booming. Recent estimates suggest that 1993 will see 9 million phone cards printed, then 25 million in 1994. That's up from a couple hundred thousand in 1992. Nothing grows that fast except teenagers!

What is really preposterous, however, is that John Taylor has asked me to write a column for this magazine. My company, Brilliant Color Cards, manufactures phonecards for many of the US telcos which issue prepaid cards. John has asked me to write about card production, describe some new issues, and tell collectors about some industry gossip. I will do it but you must promise to keep up your sense of humor. How funny to be collecting little bits of paper and plastic. How funny for me to be printing this stuff!

But it does make sense. There is good reason for it and it is lots of fun. So far, everyone seems to benefit from prepaid cards. Consumers get convenience, lower and more predictable telephoning costs; advertisers and graphics designers get new miniature billboards to show off their talents; telcos get prepaid cash accounts and lower administrative costs. And, collectors in the U.S. get to join a ground swell of worldwide interest in this new form of plastic money.

There is a battle going on in America

There are two totally different ways to store the value of a "prepaid" telephone card. The value (money, units, credits) can be stored physically in the card, or in an intelligent phone switch or computer. These two types of stored value are called by many different names but the major combatants can be categorized as the Remote Memory cards with PIN (Personal Identification) numbers, versus machine readable cards or "Smart Cards." In most of the world, "Smart Cards" are winning. This is true, whether the "Smarts" are stored in an optically readable format, a magnetic stripe, or in a computer chip embedded in the card.

In the U.S., experiments are going on today for all of these technologies: Remote Memory, Magnetic Stripes, Optical Systems and Integrated Chip systems. Which will win? I place my bets on remote memory cards, at least for the next five

years. Imagine retrofitting our 10 million pay phones and 200-plus million home and business phones to add a card reader at the cost of \$500-\$1,000 per phone. It seems an unlikely probability.

Americans want to be able to call anywhere from any place at any time. Any prepayment system limiting the user to a small percentage of telephones will not work here. *Remote memory systems will win by default.*

Our conclusion is supported by such facts as the low cost of entry for phone companies for debit systems versus the cost of retrofitting existing phones, the inertia to be overcome in changing an established structure and the simple truth that our phone system works pretty well already. The highly respected Nilson Report (May 15, 1993) says, "It will be a long time, if ever, before machine readable cards make any

significant impact in the U.S. where a simpler and much more economical approach... using cards printed with a toll-free number that accesses value stored in their host computer... is feasible."

My premise is that, in the U.S., we have more decision makers than in any other dozen countries. If an intact AT&T made US phones a symphony two decades ago, deregulation has created a cacophony. We have 2,000 phone companies. Unlike the situation in England, Germany, France, or Japan where, for the most part, a single authority decided which technology to employ, it is unlikely that any single machine readable system will emerge as the common pathway in the United States. Even in other countries with a single decision maker, a multiplicity of technologies has emerged.

OPTICAL CARDS by Landis & Gyr are used in Belgium, Great Britain, Israel, The Netherlands, Switzerland, and others.

INTEGRATED CIRCUIT CHIP (ICC) cards by Schlumberger, Gemplus and Solaic are used in France, Czechoslovakia, Germany, Iran, Luxembourg, Norway, many African states and numerous other countries.

MAGNETIC STRIPE cards by Tamura, Anritsu, and GPT are used in Japan, Micronesia, Singapore, Sri Lanka, Australia, New Zealand, Hong Kong and many others.

Some countries have tried at least three different technologies, including Chile, Argentina, Finland, Pakistan, Russia, Sweden and now, the U.S. Some anecdotes support this point. In New York, simultaneous experiments with optical cards and mag stripes are heading for a "show down." In Philadelphia, which has arguably had the nation's most successful "Smartcard" trials, the banks and phone

companies are competing for the same local consumer "Share of Mind."

In Hawaii, GTE has been taking advantage of Japanese tourists' familiarity with thin mag stripe phone cards to market stored value cards in the islands. The internal dynamics of these markets almost guarantee that a single

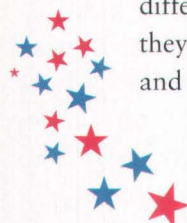
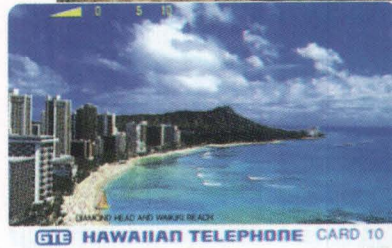
common machine readable technology will not be decided by the experiments in these leading areas.

New York Telephone has experimented with a couple hundred thousand encoded kinegram cards at about 60 Landis & Gyr "Yellow Telephones" at the Staten Island Ferry terminals, the New York State Supreme Court building in Brooklyn and at New York Telephone headquarters.

Demand for these prepaid cards is high, especially from collectors overseas. New York Telephone has sold out its first issue and placed a 10-set maximum on orders for its popular Ellis Island series. However, word on the street is that New York Telephone has decided to shift technologies to mag stripes. This decision, if true, may have been influenced by choices made by the MTA, the New York subway system which owns and operates 5,000 pay phones.

The New York MTA will introduce a combined subway token/telephone card this summer or fall based on magnetic stripe technology. Overnight, the MTA will become the largest telephone card issuer in the U.S. The initial run, or printing by the MTA is anticipated to be in the tens of millions of cards. It will be interesting to watch the interplay of these two giant entities, New York Telephone and MTA, to see whether they cooperate in the solution or compete.

Elsewhere... Michigan Bell experimented with an optical card in 50 telephones starting in 1987 at the University of Michigan. US West is just beginning an experiment in Seattle. Bell South is testing several different mag stripe cards in Tennessee. They aren't sure whether they prefer the 30 mil mag stripe cards (like credit cards) or the 8 mil and 10 mil cards, similar to subway tickets.



Please see **Phone Card Race**, p.6

How is the Pre-Paid Fever Spreading?

Relax & Save Money – No Sweat!



Picture this quiet little hideaway tucked halfway between the Los Angeles metropolis and San Francisco Bay. Just a leisurely walk from a pleasant stretch of white sand called Avila Beach.

Discovery time is yours when you step foot into the hot sulphur water flowing from an artesian

well. That well, which started out to be an oil well, has produced much more in revenues as a hot sulphur springs than had it turned out to be oil.

Since 1907, it has been flowing faithfully.

You can enjoy a hot private bath or relax in the oversized group spa near the huge swimming pool. Many a guest before you have done the same. The guest register includes such names as W.C. Fields, Rudolph Valentino, Charlie Chaplin and many other screen stars who stopped here on their way to Hearst Castle. This stop-over was famous for bootleg whiskey, gambling and girls in those by-gone days of yesteryear.

Have a visit with the Snowdy Family who operate this little piece of paradise. Get to know Bob and son Jim as they will help you with all your needs. If you have arrived by recreational vehicle, they will check you into their campground, set you up with all your camping needs

and give you the opportunity to purchase the Avila Hot Springs Spa and Resort Calling Card. Jim and Bob get to talking faster and faster as they start explaining to you how this high-tech coinless calling card is so convenient. Before you leave they will have probably talked you into picking up 3 or 4 just to give as gifts and as souvenirs to the friends back home. It is much more useful than another T-shirt. They call it "portable phone time" and a lasting souvenir.

The Snowdy family is proud to bring to the Central Coast of California the first custom remote memory, renewable calling card. They selected AmeriVox, which was the first to unveil this technology nationwide.



AVILA HOT SPRINGS SPA & RV RESORT



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AmeriVox Builds Bridge to the World

By David M. Eastis

World Telecom Group, Inc. holds the distinction of introducing the first renewable remote memory telecard in the United States. AmeriVox was offered to the public on 27 March 1992 and now provides service from any touchtone phone in the U.S. to all American and Canadian cities. Over 16,000 sales representatives in all 50 states sell the AmeriVox service to friends, family, businesses, fund raisers and a growing number of people who are catching the phone card collecting craze.

Towru Ikeda, Co-Founder and President of World Telecom Group, Inc. first conceived of a prepaid calling card with renewable features in 1989. AmeriVox is his vision made reality. Unlike most other remote memory cards which must be discarded after the initial time is used, the AmeriVox card can have additional time added and the customer retains the same PIN (nine digit personal identification number) for a lifetime. In addition, there are no costly surcharges and AmeriVox utilizes a unique discount schedule.

World Telecom Group, Inc. was honored to be one of the sponsors of a recent United Nations Association West Coast Visit of His Excellency Yoshio Hatano, Permanent Representative of Japan to the United Nations. Ambassador Hatano attended several events in San Francisco on 1 April 1993 and some of the co-sponsors included Bank of America Vice Chairman Lewis Coleman, Walter Shorenstein, Archbishop John R. Quinn, Asia Foundation President Bill Fuller and several AmeriVox leaders.

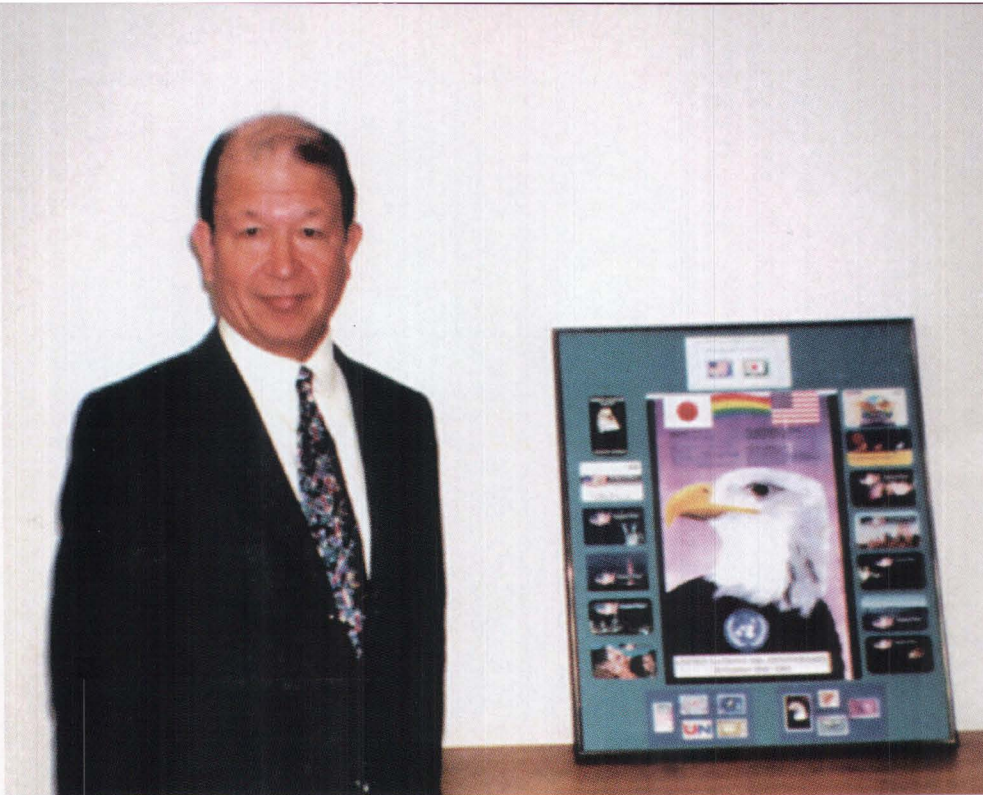
At the residence of the Consul General Atsushi Tokinoya, a framed AmeriVox telecard collection was presented to Ambassador Hatano on behalf of Towru Ikeda. World Telecom Group, Inc. is honored that Ambassador Hatano now

World Telecom Group, Inc. celebrated its one year anniversary of the AmeriVox prepaid phone card launch on March 27, 1993



Photo by Lloyd Liebes, Jr., United Nations Association USA, New York

AmeriVox card collection and Eagle painting presented to His Excellency Ambassador Yoshio Hatano, Permanent Member of the United Nations of Japan and recent Chairman of the U.N. Security Council, by World Telecom Group, Inc. Director of Operations David M. Eastis at the Residence of the Consul General, San Francisco. To right: Ambassador William J. vanden Heuvel, Chairman of the United Nations 50th Anniversary Celebration and President of the Franklin and Eleanor Roosevelt Institute, Hyde Park, NY; and Consul General of Japan Atsushi Tokinoya.




Ambassador Yoshio Hatano, Permanent Mission of Japan, United Nations now displays the AmeriVox collection at his United Nations office in New York.

displays the AmeriVox collection at his United Nations office in New York. The cards depicted in the frame are as follows:

left side/top to bottom:

1. Eagle Card, 16 March 1992 release, 1,500 produced
 2. Collector Card I, 17 January 1993, 5,000 limited edition
 3. Statue of Liberty, 10 June 1992-April 1993, 20,000
 4. Washington Monument, 10 June 1992-April 1993, 20,000
 5. Seattle, WA Skyline, State Card, 3 April 1992, 2,000
 6. Mt. Rushmore, 10 June 1992-April 1993, 15,000 (In January 1993, color was digitally remastered and sky is more vivid on last 5,000)
- right side/top to bottom:*

1. Trial card: Artist Dana W. Nyson was commissioned to create a design for a limited edition card. The Eagle on Roman Edifice with world background was his original drawing which then became the current "Nyson I"; 15 March 1993, 10 test proofs produced.
2. "Wind Beneath Your Wings," special edition card designed by WTG Marketing Director David S. Ikeda for the AmeriVox First Annual Convention held in Scottsdale, AZ from 23-26 October 1992, 2,000 printed and 10 given as gifts to each convention attendee.
3. U.S. Capitol, 10 June 1992-April 1993, 20,000
4. New York City Skyline, State Card, 3 April 1992, 2,000
5. Lincoln Monument, 10 June 1992-April 1993, 20,000
6. San Francisco Golden Gate Bridge, State Card, 3 April 1992, 2,000
7. Fireworks, 10 June 1992-April 1993, 20,000 (Eagle artwork by Francisco Ramirez; commemorative postage stamps date from 1945 to the present and include Japan, United States and United Nations)

In his remarks to one of the San Francisco civic groups, Ambassador Hatano said, "There is a fundamental problem in our relationship between the people of the United States and Japan in that we have a deficit of understanding for each other. The key to deepening our alliance is not through governments but through our people building relationships individually." What better way to bridge the two cultures than by making new friends in Japan through a common interest of telecard collecting? With over 1 million of the world's estimated 1.5 million card collectors in Japan and a growing interest in the hobby in the United States, card swapping "pen-palships" seem an excellent way to nurture a tie that binds Japan and the United States as well as the rest of the world. 

Editor's Note

David M. Eastis, Director of Operations and second employee hired on 21 October 1991, is also heading up the International Collector Division of World Telecom Group, Inc. In that capacity, Mr. Eastis plans a timed succession of limited edition releases for the collector market. Look for those in our future issues. World Telecom group was the first phone company to commit to display advertising in Premier Telecard Magazine. Thanks, David Michael.



Vincent

1



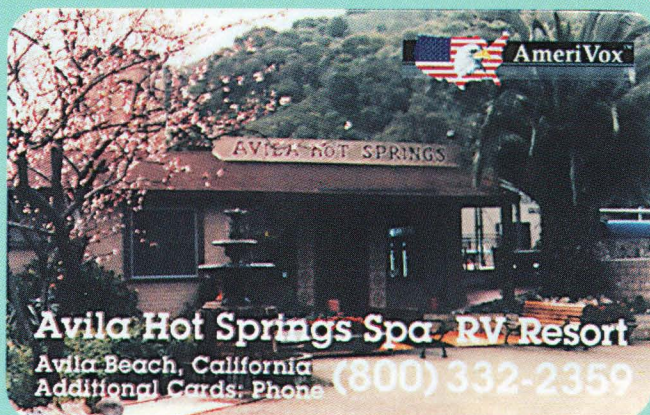
Nyson I

2



Careers

5



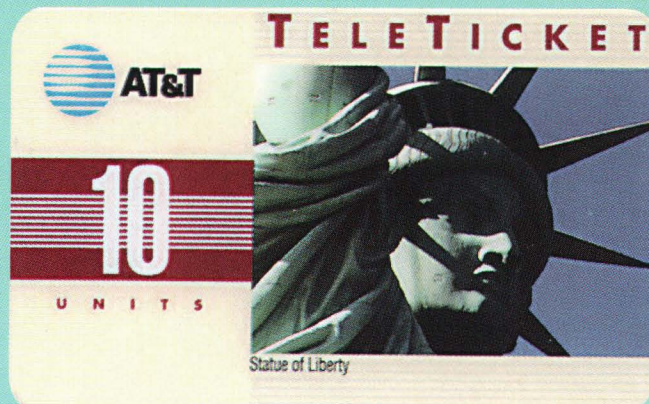
Avila Hot Springs

6



New York Skyline

9

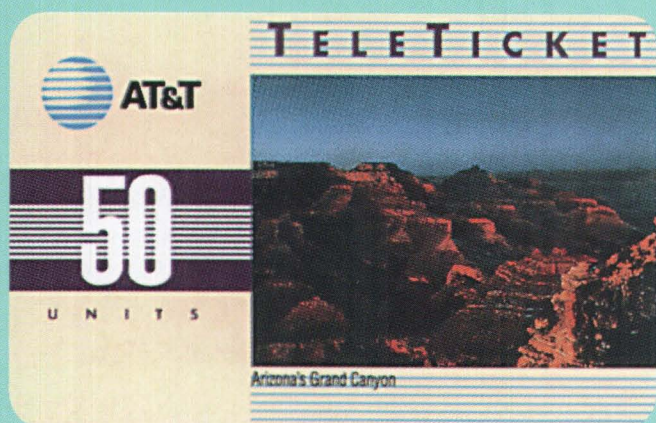


Statue of Liberty

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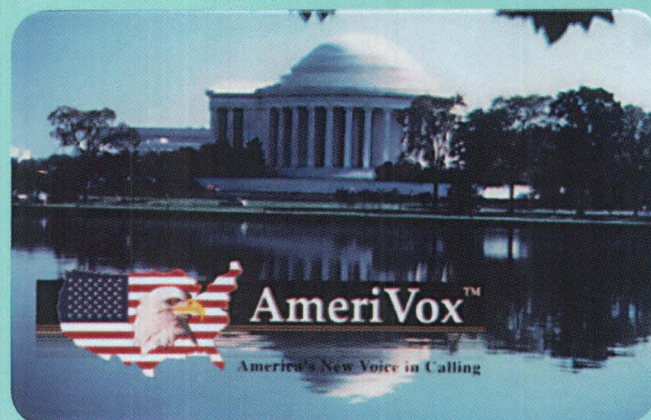
Premier Cards

July
1993



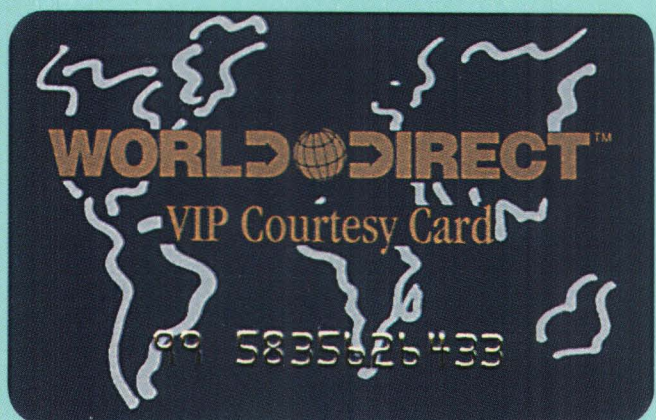
Grand Canyon

3



Jefferson Memorial

4



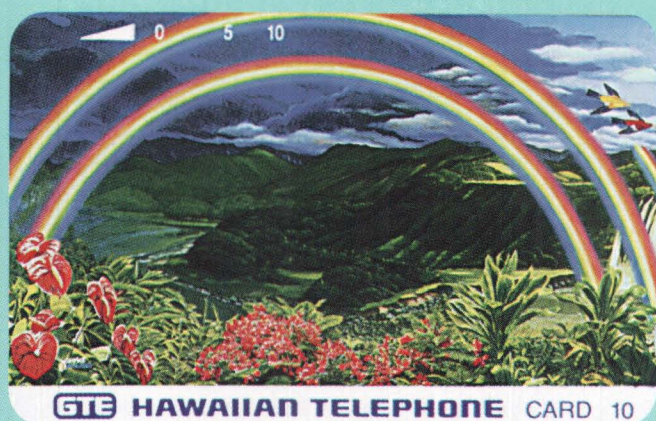
World Direct

7



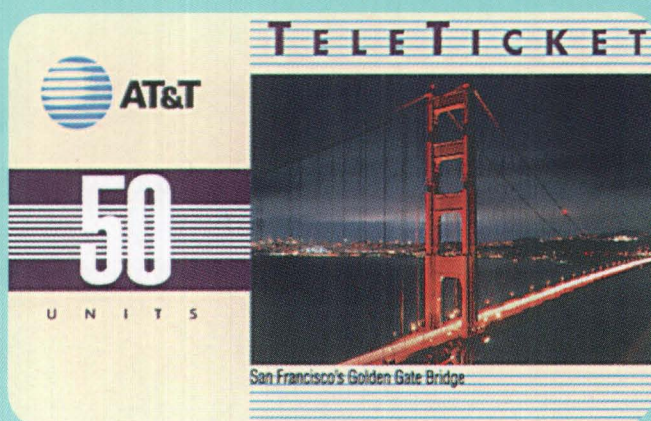
Viet Nam Memorial

8



Rainbows

11



Golden Gate Bridge

12



AmeriVox™

America's New Voice in Calling

World Telecom Group, Inc. introduced America's first renewable remote memory card on 27 March 1992. After the remarkable international reception of its premier limited edition series card offered on 17 January 1993, AmeriVox™ is proud to announce its second in a continuing series. American artist Dana Nyson created this spectacular global eagle design for the issuance of only 11,111 \$10 cards. The international telecard collecting community can look forward to future Nyson editions as well.

NYSON I

\$10 Face Value ♦ Limited Edition Release of 11,111 ♦ Each Telecard Is Numbered and Has A Bar Code.

The rate is \$.50/minute. An active PIN number is embossed on each card for 1.800 service from any touch-tone phone within the United States.

*Actual cards will have the AmeriVox logo on telecard front as a 2-D hologram.



America's First Telecard with a Hologram!*

To purchase the Nyson I and other AmeriVox cards and/or to discover an outstanding business opportunity, you may call or write to the Corporate Offices to be referred to a regional leader near you. All AmeriVox cards in the U.S.A. are sold exclusively by salespeople in all 50 states. Only international orders may be fulfilled via the address below. If you are a U.S. citizen, you may become an AmeriVox sales representative and receive a commission on all card purchases and sales. We will be glad to add your name to our permanent mailing list to receive collector updates.

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AmeriVox

4 July MCMXCIII

Switch Me Up, Scotty

by John Taylor

Postal telephone and telegraph companies (PTTs) in Europe and over one hundred other countries have a monopoly on service to their consumers. Whatever form of prepaid or debit phone cards they choose is the only choice for the consumer, by default. Stored memory cards have been selected by most, so the competition is between vendors of cards employing those technologies, (magnetic strip, optically-read and integrated circuit chip types,) reviewed elsewhere in this magazine.

In the United States, with over nineteen hundred telephone companies, the situation is quite different. The remote memory card seems the likely choice for most providers. Still, all the companies will be sending their traffic along common fiber optic networks. How will they define their proprietary advantages?

One of the principal differences is in their choice of switching equipment. Modern digital, central office switches provide the phone companies, or telcos, with


an endlessly clever machine, by which a cornucopia of information and entertainment may be marketed to the individual.

The word *switch*, in this case, is an innocuous euphemism for a computer the size of some kitchens, through which millions of dollars in calls may be processed in a business month. When the link is on distortion-free fiber optics, the subscriber benefits from excellent transmission and disruption-free connections. One can make prepaid calls easily and conveniently to anywhere in the country, even the world, using any touchtone phone.

The telco, however, inherits a virtual marketing bonanza. With this equipment, properly programmed, the company can issue

debit, or prepaid calling cards. That alone will improve their cash flow and eliminate credit losses, as well as fraud. Use of such cards as promotional vehicles broadens their customer base.

And that is only the beginning. Soon, these smart switches will become the platforms for a myriad of services-on-demand, for which the American consumer seems to have an insatiable appetite.

As these services proliferate, the card you're using will become more and more your virtual-reality ride, taking you wherever you want to go on an actual beam of light. Yes, Scotty, the switch is on for the next generation. 

Little Brother and the TaxMan


By John Guthrie

Someday... soon, perhaps, multi-purpose phonecards and other debit/credit instruments of finance will do away with the need for the "TaxMan." Each transaction will be individually taxed, electronically. When that day comes, a particle-sea of electronic waves will erode the shorelines of both governmental authority and the rights and responsibilities of localized groups of people. Producers and consumers will be transformed into participants, each responsible for their taxes. But until these coming days of "Molecular Transform" (or whatever it may be called), we're stuck with anachronisms and names like "State Department of Revenue," "Public Service Commission" and the like.

What is the connection between prepaid or debit phone cards and the "TaxMan?" These cards represent a great "first step" towards walking into a transactional, electronic landscape; one in which the individual is not isolated and identified by Big Brother telephone companies or government agencies.

So long as our industry as a whole monitors itself, particularly in the payment of taxes and fees, observance of ethical practices in card issues and scrupulous protection of consumer-prepaid

money, we all benefit. When these principles are abused and companies fail, the consumer is left with the tax bill, and the phonecard collector with an assortment of worthless pieces of plastic.

Apart from the great majority of honest, responsible card issuers, greed may lead some to exercise fewer scruples than others. Our industry must act firmly to root them out and uphold the laws that bind us together, because Little Brother may blow the whistle, but the "TaxMan" finally calls the tune. 

Editor's note

The refreshingly iconoclastic John Guthrie markets "GoPhone" prepaid phone cards in Wyoming. John is President of LASER RADIO, a Wyoming-based think tank devoted to rural telecommunications and global architectures, switchless optical fiber telecom and phonecard-based telephony. He also has strong feelings about a vanishing privilege... individual privacy.

The "Anywhere" Calling Cards?

Yes, that's what they are calling the new prepaid remote memory card from Advantage Communications Inc., otherwise referred to as ACI. Their very first card issued for general business and public use was first released February 15, 1993. This came along with the birth of ACI and their full range of other services. The genesis of this company was long and painstaking, but the progenitors are pleased.

The ACI Corp. has three stockholders, Kevin Pirolo, Todd Nelson, and ACMI (Advantage Communications Marketing Inc.). Mr. Bill Anderton is the President of ACMI. Bill has been

in telecom since October 1991. His brother Wayne Anderton is V.P. of ACMI and he is the one who brought the vision of this business to Kevin Pirolo, who is now the President of ACI.

Kevin Pirolo owned a computer systems house and he has been in telecom since December 1991. He designed the voice prompts and other in-house applications. Kevin had been to Europe and was familiar with the

debit card. After investigating what was available here in the U.S. and being dissatisfied with the other products, he brought to market the "talk to me" voice prompt system. When interviewed, Kevin said, "there is a natural resistance to prepay, so we designed the system with a "fun to use" voice prompting system which reports your monetary balance to you both before and after the call. It's instant long distance with no waiting.

It took eight months to put together this telecom

marketing group and put everything in place, even though they had been in telecom for a few years. They worked both hard and smart and have taken this newborn company into the big time arena by training 800 telecom consultants, and they are forecasting 5,000 by year end. When asked if they felt they were in the right market at the right time, Kevin said he would feel confident to project \$1million/month in new business plus renewal business by the end of 1993. We can look for exciting things from this newcomer to the prepaid card market.

Here is a new approach...

ACI has set up fundraisers and groups to purchase just the labels and instructions and place them on whatever card they may currently have. What a novel idea. I don't know exactly how that will figure into collectibles, but it sure is an interesting concept.

Now for the "FLEX'NET" ANYWHERE CARD itself. It was printed with only 5,000 issues of which only a few hundred are left. (2,500 left as of 27 May, 1993) The access code numbers on the first 10 or so cards were hand written and they had no control numbers. The next several hundred were type written. The following few

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hundred were printed on dot matrix printer without identifying which number was the control number and which one was the access number. The last ones were printed with a dot matrix with "ACI" preceding the control number and "Calling Code" preceding the PIN#. That certainly makes it easier for the user.

There was only one run of 5,000 and they will not be reproduced. This single issue of 5,000 cards have become the beginning of ACI's infancy and now they are ready to step out and enter the designer custom collectable market, with limited editions starting shortly. These new editions will be marked in such a way as to insure their value to the collector. Kevin has done a great deal of consulting with various collectors and is making the necessary changes to give us, the collector, something to look forward to in the coming months. Kevin says that you, the reader, will see it first in *Premier Telecard Magazine*. 



Just the Ticket

By Bill Jordan

Were you on vacation in New York City on Monday, May 11, 1992? If you were, then you could have been one of the onlookers as AT&T introduced the AT&T TeleTicketSM Service. Their new service allows foreign visitors to the United States to pre-pay for international news, U.S. weather reports, currency exchange information and interpretation services, as well as telephone calls. Can you imagine all of that on just one little piece of plastic the size of a credit card?


Having just arrived on this scene, you see unfamiliar activity and commotion, but are at a loss as to what it all means. You turn to your traveling companion and inquire. She explains to you in Japanese that AT&T, the American telephone company, is making it easier for travelers to use services while here on vacation. She also suggests that you

purchase a TeleTicket as they are available in Japanese as well as eight other languages including Dutch, English, French, German, Italian, Korean, Portuguese, and Spanish, noting that by summer of 1993 AT&T will add a version in Mandarin Chinese to the growing list.

As you approach the smiling face of the attendant at the customer service booth, you inquire as to the amount of pre-paid telephone time that you can purchase. She responds by showing you a variety of denominations starting with 10 units, 25 units and 50 units. A 10-unit TeleTicket is \$6 U.S., 25-units is \$15 and 50-units will cost \$30. Each unit (a unit is one minute) is valued at 60¢ U.S. The TeleTicket comes in an envelope with instructions that show the prices for the special services and the cost of the regular calls.

You are intrigued by this American adaptation of the pre-paid cards that you are familiar with back home in Japan. But these TeleTicket cards are more versatile as they can be used on any "touch tone" phone, be it business, private residence or public phone. This is just too much to resist... you gladly purchase five of the 10-unit cards for a total of \$30.00. Why five, you might ask? One to use right away to catch up on the international news summary in your own language and another to have as a spare for when the first one is used up. One for a friend back home as a souvenir and two to be kept in a pristine unused condition as collector cards.

Yes, our traveler has made a wise choice, as the two unused TeleTickets will likely increase in value year after year. They could be one of the best investments ever made. Even used cards have collector value, which in time could be worth much more than the original price paid.

As the future comes toward us, the AT&T TeleTicket is being prepared with the collector in mind. The new releases will be unveiled to the U.S. market in concert with the details presented in *Premier Telecard Magazine*. Don't miss the next issue. 

By Bill Jordan

Collectors in Paris have sparked the ideas for Prepaid Calling Cards around the World. A case in point is the Global Prepaid Calling Card offered by WorldDirect.

Imagine yourself on the Champs Elysses, vendors lining the sidewalk with tables of prepaid calling cards and hawk-ing collectors' catalogues. That's exactly where the idea for the WorldDirect Card was born. On a business trip to Paris, executives of Executive TeleCard International saw a trend and decided to catch the wave that is sweeping the world.

Executive TeleCard has been a pioneer in the international telecommunications arena. In 1971, the company was the first in the world to offer international toll-free services. In 1989, the company started to build the only international direct calling network in the world. Today, the company specializes in enhancing services provided by telephone companies around the world with credit card calling services. So it is not surprising that it decided to enter the prepaid calling card market.

"A year or two ago, prepaid cards were unheard of in the U.S., but in Paris there was already a collector's market. The same is true of Japan. With our international network, it seemed a natural step for us to start a prepaid calling card company." So says Bob Schuck, Vice President of Executive TeleCard, which is the parent company of WorldDirect. He tells how the idea was born. "We saw a window of opportunity because of our global capabilities — no

From Paris to Product

one else today can offer a prepaid card that can call directly from any one of several countries to anywhere else in the world."

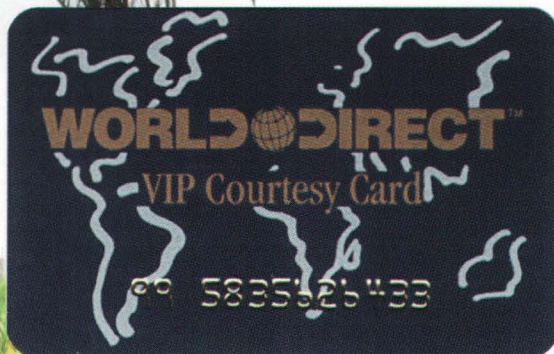
WorldDirect Prepaid Calling Cards were formally launched in June of 1993, but product development began in February. Some of the key questions, in addition to all the traditional marketing and business questions were... How to take advantage of the collector's market? What geographic markets need to be addressed within what time frame? How to make a differentiation between themselves and other issuers of prepaid cards?

Michele Hartley, previously publisher and editor of Global Telecom and at present, Director of Marketing for Executive Telecard, is excited about the potential in the prepaid calling card market and the opportunity to develop a product that has both artistic and functional value.

"Prepaid cards marry telecom and merchandising in an interesting way. Now you not only have a useful tool for placing long distance calls, you have a unique piece of art or design work that has a limited market life. In Europe, the collector's market is tremendous. I imagine the same thing can happen here in the U.S. We have made the decision to issue cards in limited quantities and to develop series of cards that will be issued sequentially. Indeed, our goal is to have collectors all over the world aware of WorldDirect issues and theme cards."

Ms. Hartley reports that WorldDirect will produce "private label cards," special

issues, a global prepaid card, and a new USA WorldDirect card that can be used from the U.S. to virtually anywhere in the world.



"We have an excellent international reputation as a calling card company, a reputation which we can build on to develop a strong market niche for our global prepaid card. As with our other products, we will target international and domestic travelers. The unique thing about the prepaid card is that it is both a retail product and a service — a marketer's dream. Certainly, companies like France Telecom opened the door for other prepaid cards to become collectors' items as well as profitable products. I hope that someday, they will be

auctioning prepaid cards at Christy's and WorldDirect *special issues* will be among them."

So concludes Ms. Hartley, who is very optimistic about the prepaid calling card market... and rightly so.

A functional product that can also be a collectors' item is very close to being a reality for

WorldDirect, as it will for other companies that market prepaid calling cards. As the collector market grows in the U.S., it is conceivable that card collectors and resellers will take up residence on the streets of New York and the beaches of California.

Now imagine that you were among the first of the U.S. collectors to catch the wave...



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Excitement in the Air...

Tehachapi, California

Nestled up in a mountain valley 40 miles east of Bakersfield and 100 miles north east of Los Angeles lies the quiet community of Tehachapi. The community is well known for its production of a fine apple harvest and the benefits of cool winds on the

mountain passes. High above the winding highway are stationed electric generators that look like windmills powered by the steady breezes. And above the wind generator covered hills, the prevailing updrafts are enjoyed by the local aircraft glider club. With their engine-less craft and long wings they ride the thermal air currents.

The Chamber of Commerce in Tehachapi is quite proud of its four seasons and the local productivity and wanted to let others know of their mountain air and hospitality. In an effort to do just that, they chose to issue a

prepaid remote memory custom calling card to local merchants and visitor's to their community. They were contacted by Dan Ingram, a local real estate broker and lecturer. He helped them design what is becoming known as one of the most beautiful custom cards yet produced in the USA. People from all over the country and even outside the US are making inquiries about this colorful card. The local paper was so impressed with this new avenue of exposure that they ran a full page article on its release in December, 1992. 



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Catch the Wave...

Honolulu, Hawaii

Hawaiian consumers have proven very receptive to a series of colorful designer cards from GTE Hawaiian Telephone.

These stored memory cards employ a magnetic stripe technology already widely used in Japan. Japanese tourists in Hawaii, realizing the potential for appreciation in value for these cards, have helped fuel hot sales for issues like "Rainbows," "Hanauma Bay" and "Waikiki Beach."

More recently consumer familiarity with debit or prepaid phone cards in Hawaii has opened the door for the introduction of remote memory phone cards with renewable value, like the AmeriVox cards from World Telecom Group. These cards can be used in a promotional way such as this NORMZART™ Greeting Card to promote a business, an idea, or a fundraiser... *limited only by your imagination.*



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Legend: **SM**—Stored Memory, **RM**—Remote Memory, **R**—Renewable, **NR**—Non-Renewable

- #1 Vincent - Quest Telecommunications
Liberty card, RM, NR. *(see ad back cover)*
- #2 Nyson I - World Telecom Group
AmeriVox card, RM, R. *(see ad p. 12, see article p. 8)*
- #3 Grand Canyon - AT&T
TeleTicket, RM, NR. *(see article p. 15)*
- #4 Jefferson Memorial - World Telecom Group
AmeriVox card, RM, R.
- #5 Careers - Quest Telecommunications
Liberty card, RM, NR. *(see ad back cover)*
- #6 Avila Hot Springs Spa & Resort - World Telecom Group
AmeriVox card, RM, R. *(see article p. 7)*
- #7 Global Map - WorldDirect, Ltd.
World Direct card, RM, NR. *(see ad p. 17, see article p. 16)*
- #8 Vietnam War Memorial - World Telecom Group
AmeriVox card, RM, R.
- #9 New York Skyline - New York Telephone, A NYNEX Company
Change Card™, SM, NR.
- #10 Statue of Liberty - AT&T
TeleTicket, RM, NR.
- #11 Rainbows - GTE Hawaiian Telephone
Tamura card, SM, NR.
- #12 Golden Gate Bridge - AT&T
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July 1993



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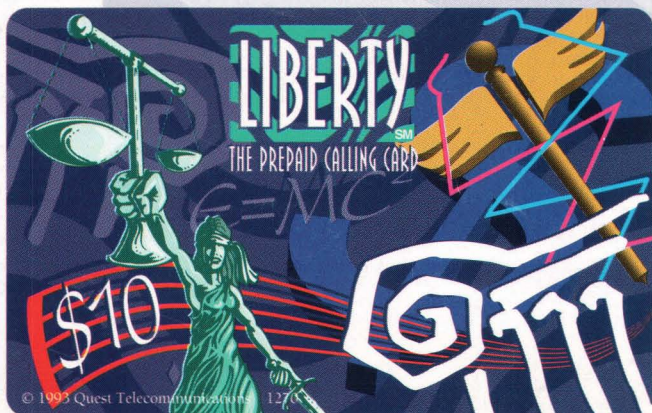
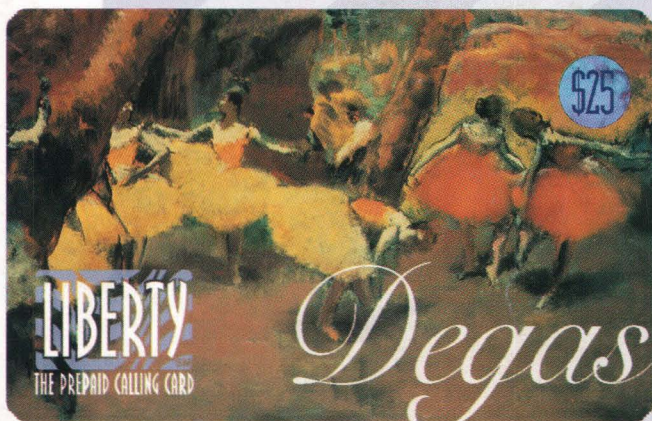
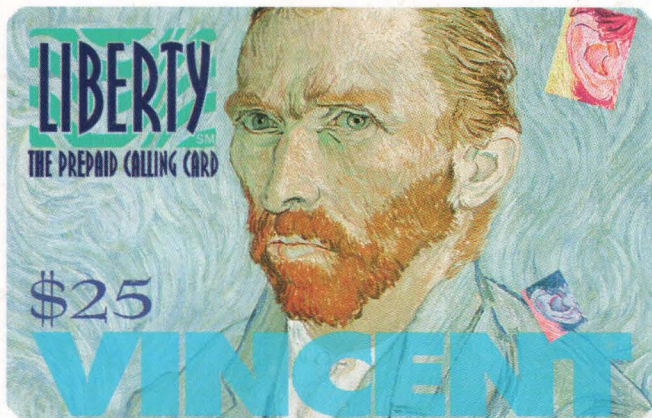
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