

BUILDING A PROFITABLE

CALLING CARD BUSINESS

An Educational Resource to Help You Participate in the Growing Market for Internet Telephony

www.telinta.com

+1 (888) 888-3307 +1 (973) 467-3364 info@telinta.com



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Introduction

Calling Cards are a unique opportunity to profit from the growing market for international calling, with unparalleled potential to target a specific geographical or ethnic market segment. Using the power of VoIP, you can easily build your own profitable Calling Card business using the powerful cloud-based solutions from Telinta.

Like other forms of VoIP, offering Calling Card services is particularly attractive since you can get started without purchasing any complex hardware or software. With Telinta, you can offer Calling Card services using our cloud-based platform, with predictable monthly costs at only a fraction of a penny per minute.

Whether you are a seasoned telecom professional or new to the industry, this white paper will provide ideas that help you to build a profitable Calling Card business.

Voice over Internet Protocol (VoIP) is a cutting-edge technology that is extremely cost-effective, and offers features and functionality that your customers cannot find with outdated legacy telephony methods. With VoIP, you can offer your customers cost effective rates and the flexibility they desire. You can offer Calling Cards under your own brand, as many brands as you need. You can also support as many resellers, distributors and agents as you need via the flexible portals and other tools that Telinta provides. Resellers are an important way to grow your business, where you enable others to sell Calling Cards under their own brand, using the cloud-based resources that Telinta provides to you.

You can offer Calling Cards under your own brand, as many brands as you need. You can also support as many resellers, distributors and agents as you need via the flexible portals and other tools that Telinta provides.

Why are Calling Cards such an attractive opportunity?

International Calling is Growing

International traffic (both personal and professional) grows each year as more people need to communicate across borders. This enables people to keep in touch with their loved ones in foreign countries, at an affordable price.

Popularity of Calling Cards

Calling Cards are a well-known method for consumers to make calls. For decades, consumers in many nations have purchased prepaid calling. People are familiar with how Calling Cards work, and many are comfortable in using them. This is important, since some consumers may be intimidated by more complex calling methods.

Can be Used from any Phone

Calling Cards are unique since they enable your users to experience the cost savings of VoIP, but without needing to purchase special IP phone equipment. Calling Cards can be used by any phone, fixed or mobile.

Telinta can help you take advantage of all these factors and more. Starting your own profitable Calling Card business is easily within your grasp, with Telinta there to help you.

How do Calling Cards work?

Calling Card calls work by bringing together services provided from your DID provider and your VoIP Termination Carrier, with Telinta's cloud-based softswitch platform at the center of it all. To place a Calling Card call, your customer will need to dial an Access Number which is provided by your DID provider. A wide variety of DIDs for Calling Card Access Numbers are available for many cities and countries around the world. Your VoIP Termination carrier carries the call to the Called Party via the Public Switched Telephone Network (PSTN).

With Telinta, you can use any DID provider and VoIP Termination carrier you need, as many as you need. We do not limit your concurrent calls. These are major benefits to our customers, and help make Telinta a trusted partner of VoIP service providers around the world.

TeliCoreTM Softswitch Platform - Account Creation - Real-Time Balance Tracking and Recharge - Calling Card Number Generation and Validation - Customizable IVR, Multi-Language Portals - Routing, Rating, Reporting and more... Your Access Number (DID) - Your DID - Provider Your A-Z - Provider Provider - Account Creation - Real-Time Balance Tracking and Recharge - Calling Card Number Generation and Validation - Customizable IVR, Multi-Language Portals - Routing, Rating, Reporting and more... Called - Provider Provider

Our Cloud-based softswitch and billing platform provides you with the key capabilities to run your Calling Card business. Examples include customizable web portals for your customers to open accounts

in any language you need, a variety of methods of recharge a prepaid balance in any currency, customizable IVR, speed dial, access to credit card gateways, a convenient PayPal plug-in and more.

One of the main benefits of working with Telinta is that you do not need to implement your own Calling Card hardware or software, but instead you can offer your Calling Card services based on our hosted softswitch platform, without having in-depth technical skills.

Telinta's Calling Card solution for VoIP service providers is fully integrated with our robust portfolio of VoIP solutions, so that you can offer Calling Cards as a stand-alone service or integrated with other forms of prepaid and postpaid calling. For example, you could offer your customers a choice to make calls via a Calling Card or via another method such as a mobile softphone application for iOS or Android.

The Calling Card Marketplace

A recent report from the *International Card Manufacturing Association*, the global market for prepaid Calling Cards was nearly 7 billion cards, by far the largest unit volume of any card type measured.

Another study, performed by *Transparency Market Research* explained that the global VoIP services market, which stood at US\$70.90 billion in 2013, is expected to reach US\$136.76 million by the end of 2020, nearly doubling.

Bottom Line: The opportunity to profit by these market trends is enormous, and Telinta can help you make it happen by providing a Cloud-based platform for switching and billing to help your Calling Card business to grow.



Calling Cards are an excellent way to participate in the fast-growing marketplace for VoIP service providers.

What will it take to win in the Calling Card market?

Foremost, having a stable and scalable platform that can easily support your growing Calling Card business will be vital. Now add real-time Call Detail Records (CDRs), brandable multi-language web portals for you and your resellers, easy integration with other VoIP services, and of course, the ability to use your own VoIP Termination carriers and DID providers.

Pinless Services

Traditional Calling Cards work by using the Calling Card number to identify the prepaid balance associated with your user. To make calls, your customers touchtone in the Calling Card number, and Telinta's hosted Calling Card solution enables you to match that card number with the user's prepaid balance, deducting the charges as per the pricing schedule (called a Tariff) that you specify.

Pinless services are very similar to Calling Card, however they offer greater convenience to your users.

With Pinless services, you can offer VoIP calling without your customer needing to enter card numbers. Instead we enable you to use Caller ID from your user's pre-registered phone numbers (ie, their home or mobile phones) to identify their account in place of them needing to enter a card number. Users merely dial your Access Number, and our platform recognizes their Caller ID, greeting them with your recorded announcement prompting them to place a call. It's as simple as that!

Users can log into your branded online portal (provided to you by Telinta) and register the phone numbers they wish to use for placing calls with your Pinless service. For example, your users can register their home phone number as well as their mobile number and office phone number; families can register multiple phone numbers so that they can share the Pinless services you provide.

Pinless services offer the flexibility and convenience that many callers enjoy, helping you to grow your business via satisfied customers who can easily place more calls without needing to enter card numbers.

What other VoIP Services can you Offer in Addition to Calling Card?

What VoIP solutions can you offer in addition to Calling Card services?

One key benefit of using Telinta is that we enable you to offer a full range of VoIP services, all via the same cloud-based platform. Having the capability to offer a full portfolio will be important to meeting your customer needs, and managing your business growth over time.

Popular VoIP Services You can Offer to your Customers:

Mobile:

With Telinta's $TeliGlobe^{TM}$ mobile softphone solution, your customers can make VoIP calls with Android and iOS mobile devices. TeliSIMTM is another innovative mobile solution from Telinta, enabling you to offer highly profitable MVNO services to travelers.

Residential VoIP:

With Telinta, you can provide highly reliable residential telephony services that your customers and resellers can rely on. This includes Class 5 features, voice mail and

streamlined provisioning of popular ATAs and IP phones.

Telint'a offers a unique web-based Call Shop solution for you and your Resellers to Call Shop:

> provide white label Call Shop services, custom branded for every Call Shop you run. You have full control over each booth, with the reporting, secure access and other functions you need to closely manage your business, all without installing any special software.

Virtual

Numbers: Perfect for both consumers and businesses, our Virtual Number solution can forward

calls wherever your customers want them go, on whatever phone they use.

Telinta's *TeliClick™* solution lets you offer click-to-call service to website visitors. Click-to-Call:

allowing them to initiate calls by clicking an online icon. With TeliClick, they can

contact your sales or service reps without even leaving your website!

Hosted PBX: Businesses worldwide are combining their voice traffic with their lower-cost data traffic.

You can offer a full range of attractive calling features, also with attractive savings.

With Telinta, you can easily provision many industry-leading models of IP Phones.

Virtual Office: With our award-winning Virtual Office solution, you can help small and home-based

businesses to enjoy many Hosted PBX features, customizing their own VoIP solution in the Cloud via Telinta's brandable self-serve web portals. Virtual Office enables your customers to use existing landline or mobile phones, without needing IP phones.

With Telinta, you can help businesses to quickly set up scalable, cost-effective virtual or **Call Centers:**

on-premise VoIP Call Centers. Agents can log in from anywhere in the world with just an

IP phone and a web browser!

Conferencing: Audio Conferencing services are popular as businesses strive to cut travel costs, while

increasing collaboration among team members. With Telinta, you can offer a Conferencing service that gives your customers the features and control they need.

What do these hosted VoIP services all have in common? They all rely on state of the art cloud-based switching and billing capabilities. With Telinta, you can offer all these services and more from our hosted softswitch platform.











Our TeliCore™ Softswitch Platform

TeliCore[™] is Telinta's Cloud-based platform and is robust Class 4 and Class 5 softswitch. It is the heart of our Calling Card solution and all our other VoIP solutions. TeliCore is hosted in one of the industry's most prestigious datacenters located in the New York area. We own and operate one of the largest hosted softswitch platforms of its type anywhere in the world. TeliCore is deployed using Telinta's own proprietary network architecture, specially designed to enable you to deliver highly reliable VoIP services to customers around the world. Complete with redundant Internet connectivity from multiple Tier1 industry-leading carriers, truly redundant electrical power and TeliCore's unique configuration of servers, storage and other technology is second to none.



We've done all this, so that you won't have to...

Since 2002, Telinta has helped VoIP service providers build successful, profitable businesses. With Telinta's hosted softswitch platform, you have access to industry leading hardware and software, without purchasing your own infrastructure. Nothing to install, nothing to operate! You and your resellers can manage many important aspects of your telecom business with our easy-to-use web-based portals via your web browser anywhere in the world.

Our web-based "Administrative Interface" acts as your online Command Center where you can set up and control key functions like:

- How you route your calls
- What DID providers and Termination carriers will carry your traffic
- How you manage your customer accounts
- Setting the prices that you will charge your customers (also called Tariffs)
- All billing features, like monthly or per-minute and per call charges, discount plans, etc.
- Reports and analysis tools that keep you informed on how your business performs

TeliCore also provides you with brandable, customizable portals for your customers and your resellers.

Benefits of a Hosted Solution for your VoIP Business

TeliCore brings you the benefits of having an industry leading softswitch, billing and customer management platform without the complexities associated with owning and operating your own infrastructure.



No capital investment

Telinta offers you the benefits of a hosted softswitch platform, without having to invest in your own infrastructure. Many companies feel that avoiding capital investment has many advantages and this often means faster profitability.

Rapid market entry

When you become a Telinta customer, we create a special "partition" on TeliCore that is yours and yours alone. Your partition can be fully functional in as little as three days! Our solutions are scalable and flexible, so you can quickly introduce new services when you need.

Predictable operating expenses

Your company will have predictable costs which you can easily calculate for your business, making it easy to plan your monthly operating budget. One key benefit of working with Telinta is that our success is based on your success. When you grow, we grow with you.

Around-the-clock access to experienced technical staff

We not only provide you with a cutting-edge platform, but our 24 x 7 x 365 Live Technical Support can answer your questions. Our highly-trained team of Support Engineers has unparalleled expertise in helping you with technical issues regarding our hosted VoIP softswitch and billing platform. Telinta is available around the clock to help you!

Bring your own VoIP termination / DID providers

TeliCore enables you to use any provider you need for VoIP Termination, DIDs and other key services. Our flexible routing capabilities let you route your traffic using as many providers as you wish. This gives you the benefits of balancing both cost and quality for any and all calling destinations you want to serve.

Growth by adding new services to your portfolio

Earlier we discussed various types of VoIP services that you can offer. Many new VoIP providers start by focusing on one or two services to offer, and then grow into a fuller portfolio over time. As you build relationships with your customers, they may look to you as a source for additional services. For example, if you sell Calling Cards, your customers may also be interested in other VoIP services like Mobile VoIP or Residential VoIP for their calling needs. The opportunity for growth over time with VoIP is enormous!

Top 10 Things to Look for in a Calling Card Solution Provider

As you start your Calling Card business, the quality of services you offer are an important reflection of your business. Here's a list of things you should keep in mind when selecting your solution provider.



1. Stable Company

How long has your provider been in business? Do they have a proven track record of success over the long term? Telinta has been in business since 2002 and we are well-known and well-respected as a leader in the marketplace.



2. Stable Platform

Is your provider's platform stable enough to help you avoid downtime and performance issues? Do they run daily offsite backups of your vital data? Our award-winning TeliCore platform is the largest, most robust hosted platform of its type anywhere in the world.



3. Training and Support

When starting a new business, getting the Training and Support you need is vital. Telinta offers comprehensive hands-on Training to get you started, plus 24x7x365 live Technical Support whenever you need.



4. Wide Range of Solutions

Does your provider offer a broad range of solutions, so that your business can offer the services your customers need? Telinta offers you a full portfolio of solutions to help you attract customers and to expand over time.



5. Customizable Solutions

Can your provider custom develop a solution to meet your unique needs? Do their portals and IVR enable you to do business in the languages and currencies you need? Telinta provides highly customizable solutions to help you succeed.



6. Bring your own VoIP Termination and Origination

Some providers force you to use the services that they offer, usually at inflated rates in the guise of "one-stop shopping." This limits your choices and raises your costs. Telinta lets you use your own VoIP Termination and DID providers.



7. Reseller Capabilities

Does your provider offer the tools you need to attract and retain resellers? Can resellers perform the functions they need? Telinta offers web portals and other tools to help both you and your resellers grow.



8. White Label Solutions

Does your provider offer "white label" solutions that you and your resellers can offer under your own brand? Does your provider's name show up in domain names or who-is lookups? Telinta offers the white label solutions you need.



9. Volume Discounts

Does your provider offer volume discounts that cut the cost-per-minute as your business grows? Telinta automatically applies the best pricing plan available based on your minute volumes each month.



10. Post-Paid Billing

Does your provider make you pay up front? Do they understand the cash-flow constraints that many new businesses may experience? With Telinta, the usage you incur this month appears on your next month's invoice from Telinta.

What Do You Need to Start a Calling Card Business?

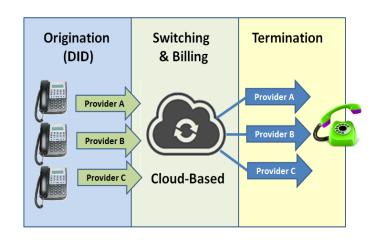
This section discusses some of the key components of a Calling Card business. As a Telinta customer, you may qualify for special offers from our partners who provide many of the services you will need.

Origination

Calling Card services will require Access Numbers for your customers to call from the PSTN. That phone number is known as Direct Inward Dialing (DID) service. In many countries, your DID provider can help you to "port" existing phone numbers if you already have DIDs you'd like to use.

VoIP Termination

VoIP Termination is provided by many carriers around the world who carry your VoIP traffic to its final destination via the PSTN. For more ubiquitous coverage, some providers offer "A to Z" Termination to global destinations like Afghanistan and Zimbabwe -- and almost everywhere in between! A to Z offers nearly worldwide coverage, and both prices and quality vary greatly.



Switching

This is where Telinta comes in. Switching provides the intelligence for you to route calls from one place to another. A key part of this is the various routing options you can select, which we will cover later. Telinta's white label softswitch solution can serve as your own personalized Command Center for configuring many of the products and services you will need in order to run a successful VoIP business.

Billing and Payment

While delivering service to your customers is important, being able to bill for it is equally as important. Telinta's switching capabilities are integrated with its billing capabilities into a single, seamless platform. Billing calculations are done in real-time, so that you can provide both prepaid and post-paid services. The combination of world-class switching and real-time billing, totally integrated into a single platform, is something that sets Telinta a cut above the rest. Telinta offers a wide range of payment methods for your users to recharge a prepaid balance via your credit card gateway, vouchers, IVR, PayPal and more.

Customer Management

Your customers will need a certain level of attention as they sign up for services, make payments and other functions. Telinta offers you the ability to easily manage these functions such as innovative self-care portals where, at your option, you can allow customers to perform certain tasks themselves, helping streamline your workload and costs, while increasing customer satisfaction. Your customers will be able to see and download invoices, make online payments, browse call detail records and more.

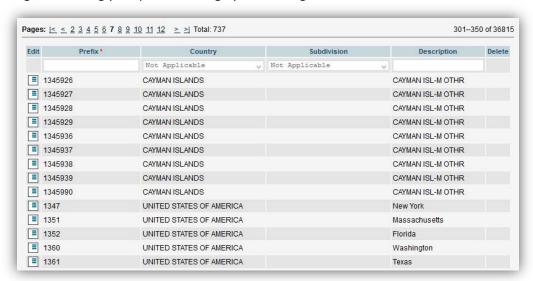
On-Net Calling between your Users

If you offer other services in addition to Calling Cards, offering Peer-to-Peer calling between your users may be very attractive. Telinta offers you free "On-Net" calling between your users. For your users interested in *only* using On-Net calling, no DIDs or VoIP Termination is required and could usually be a totally free call for you to provide.

Key Business Functions You'll Need to Manage

Routing

With Telinta, you can use any (and as many) VoIP Termination carriers as you'd like to carry your traffic. But remember, the provider who has the best prices for calls to one country might not have the best prices for calls to another country. And those prices may vary depending whether the call is placed to a fixed line versus a mobile line. Prices may vary even further based on which of several competing operators serves the specific fixed or mobile line being called. Telinta can help you use these variations to your advantage, increasing your profits through your routing choices.



Price is only one factor, since call quality and downtime are other key things you need to consider when selecting your VoIP Termination carriers. To help you find the right mix that meets your business goals, Telinta offers flexible routing options that let you keep both price and quality in balance.

Least Cost Routing (LCR) is an option which lets you use multiple VoIP Termination carriers. TeliCore performs a lightning-fast comparison of the rates charged by each provider for each specific destination. You can also configure your routing to fail over from one provider to another in case one fails to deliver a call. You can even set your routing to guarantee that each and every call is profitable. Since TeliCore is the central place where many aspects of your business converge, our platform can easily calculate the difference between the price you charge in your customer tariffs, and the rates you pay to your VoIP Termination providers, and then compare your price versus your cost before the call goes through. With *Guaranteed Profit Routing*, you have the option to block unprofitable calls to help prevent losses.

Routing is truly an art, and Telinta can explain your options and help you learn to configure your routing to best meet your needs. Routing is part of the training we provide you when you sign up with us.

Rating

Telinta can help you with extremely flexible rating methods to rate your customer's calls in any billing increments you prefer to maximize your profits. You can price your calls anyway you choose, charge by the minute or by the month, add surcharges, offer volume discounts, special promotions and more.

Reporting

Any savvy business person knows that the key to success is keeping close tabs on the key metrics of your business. Telinta offers comprehensive reporting that you can schedule as needed, or pull on-demand. Our $CallMon^{TM}$ real-time analysis tool lets you see how your business is doing -- right now. Real-time data is also crucial for detecting and analyzing performance problems, before they impact your business.

The Importance of Real-Time Billing

As described earlier, some VoIP service providers offer prepaid services to their users for Calling Card, Pinless, Mobile and other services. Your customer purchases an allotment of calling in advance, for example five dollars, five euros or virtually any currency you need. By calculating their exact balance as their call is in progress, TeliCore knows when their payment has been used up. Telinta's real-time billing helps make your prepaid services possible.

Resellers, Distributors and Agents

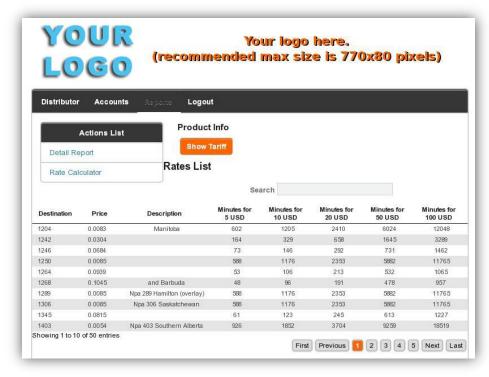
Having resellers can be a valuable part of a successful VoIP business. As your resellers grow, your business grows with them. Your resellers provide you with more opportunities than any single VoIP business could gather on its own. Recognizing this, Telinta offers a wide range of tools to help you attract and support resellers.



All of our solutions are *white label*, meaning they can be branded any way you need. Your customers and resellers will not see the Telinta brand in any of our solutions. We provide you with reseller web portals that you can brand any way you need. We provide you with everything you need to run reseller reports, calculate commissions and more.

In telecom, many of your costs are volume-based. This means that resellers not only increase your revenue, but their added volume of minutes may help you qualify for deeper discounts as your total volume grows. Each time you add a new customer or a new reseller, you move closer to passing the threshold where you earn lower prices from your suppliers. When that happens, your average cost per minute for all your customers will drop, increasing your profitability.

Telinta also provides you with the resources to manage your Distributors and Agents. Distributors help you build effective sales channels to reach your end users, for example enabling customers to buy your Calling Cards while they shop in a grocery store. With Telinta, you can even manage key functions for each Agent, the specific employee who makes the sale to your end user.

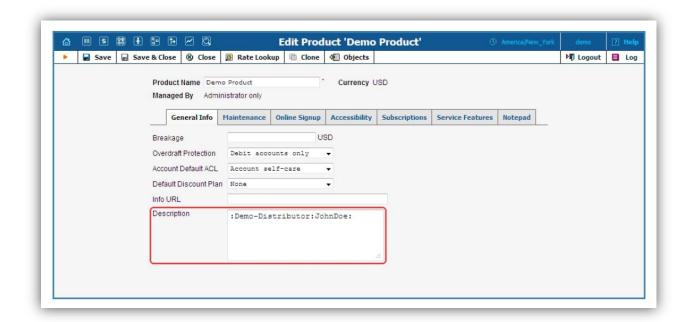


Telinta's brandable
Distributor Interface enables
you to better support the
sales channels who help your
business to grow.

With Telinta, you can easily set your prices, commissions, discounts and more.

You can easily set up each of your Distributors, enabling them to sell one or more of the VoIP services you provide via Telinta's platform. Your Administrative Interface gives you control over how your Distributors are configured and compensated.

Telinta provides demonstrations, training and live Technical Support to help you use your Administrative Interface to perform the key configurations you select to run your business.



Custom Development

You may find that your business requires something unique. Once you have defined your needs, and carefully documented your requirements, contact Telinta to discuss a customer-developed solution to meet the unique needs of your business.

Training and Support

Getting started with any new business can be a challenge, perhaps even more so when technology is involved. That's why Telinta offers comprehensive leader-led training.

After you become a Telinta customer, we'll schedule a series of training sessions via conference bridge and desktop sharing with one of our senior engineers. We'll walk you through key functions on our platform that you'll need to know. At the end of this hands-on training, you'll be making configurations yourself, with us there to guide you.

Afterwards, we offer 24 x 7 x 365 Live Technical Support to answer your questions around the clock. Telinta also offers online documentation, user manuals and other resources. Our unique online Knowledge Base encompasses over a decade of Telinta's experience and best practices with how-to tips, instructional guides and more to help you make the most of Telinta's hosted solutions.

Summary

You've learned that Telinta's hosted TeliCore platform can be a cost-effective alternative to purchasing, deploying and maintaining costly telecom hardware and software. With Telinta, you can use the power of the Cloud for a turn-key solution that lets you offer Calling Card services, as well as a full portfolio of white label services for businesses and consumers anywhere in the world.

You'd have predictable monthly expenses, which can help you plan ahead and manage your budget. Telinta's volume-based pricing plans start at only \$400 per month, with discounts that grow as your business grows.

Our platform is highly flexible and customizable, letting you provide services in a variety of languages and multiple currencies. We offer web portals to help you serve resellers, distributors and end users.

You've learned about how the key components of VoIP all mesh together to send a call from one place to another. Telinta's hosted softswitch platform becomes the central Command Center that helps you integrate all the piece-parts you need into a seamless and successful telecom business!

Our comprehensive training gets you started, and our 24x7x365 Live Technical Support is ready to help, whenever you need. We can even customize a solution especially for you, based on your unique needs.

For further information

Now it's time to take the next step to learn more. We'd be happy to answer your questions, provide you with additional material, and show you a demo of our hosted solutions.

Contact us at: info@telinta.com

English

Tel: +1-888-888-3307 (toll-free in USA) Tel: +1-973-467-3364 (International)

Spanish

Tel: +1-888-888-4890 (toll-free in USA) Tel: +1-786-262-5570 (International)

About Telinta

Founded in 2002, Telinta, Inc. offers secure and reliable cloud-based Switching and Billing solutions for VoIP service providers around the globe. Telinta's full portfolio of white label solutions is highly customizable for VoIP service providers and their resellers.



Telinta's carrier-grade solutions enable you to provide Calling Card, Pinless, WebRTC, Wholesale VoIP Hosted PBX, Call Centers, Audio-Conferencing, Business and Residential VoIP, Mobile, Callback, and other services.

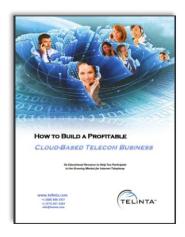
TeliCore[™] is Telinta's carrier-grade Class 4 and Class 5 softswitch platform, integrating Telinta's cutting-edge VoIP solutions with world-class Switching and Billing capabilities. TeliCore is specially designed to enable telecom service providers around the world to easily integrate the many pieces needed to build a successful VoIP business.

Please visit us at <u>www.telinta.com</u> for more information.

Other White Papers from Telinta

Whether your telecom business is just starting out, or is already established, Telinta's thought-provoking White Papers can help your business grow by bringing you new insights.

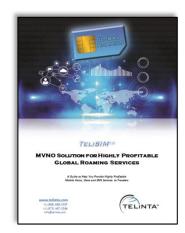
Please visit our webpage to download these and other white papers from Telinta.



How to Build a Profitable Cloud-Based Telecom Business

Learn how cloud-based solutions can take your telecom business to the next level. This publication explains how to put all the pieces together so that you can offer a rich portfolio of profitable telecom services to your customers.

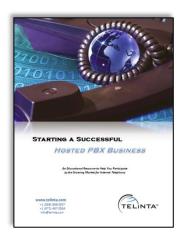
Contact us to receive a free copy of this White Paper.



TeliSIMTM MVNO Solution for Highly Profitable Global Roaming Services

This paper explains how you can participate in the fast-growing MVNO marketplace, offering Global Roaming for travelers. TeliSIM is a highly profitable SIM Card solution which replaces high-cost mobile termination with cost-effective VoIP.

Contact us to receive a free copy of this White Paper.



Starting a Successful Hosted PBX Business

This educational resource explains important details and decisions, helping you to start a successful Hosted PBX business. This will help you to better understand how you can provide profitable cloud-based VoIP services to your business customers, virtually anywhere in the world.

Contact us to receive a free copy of this White Paper.