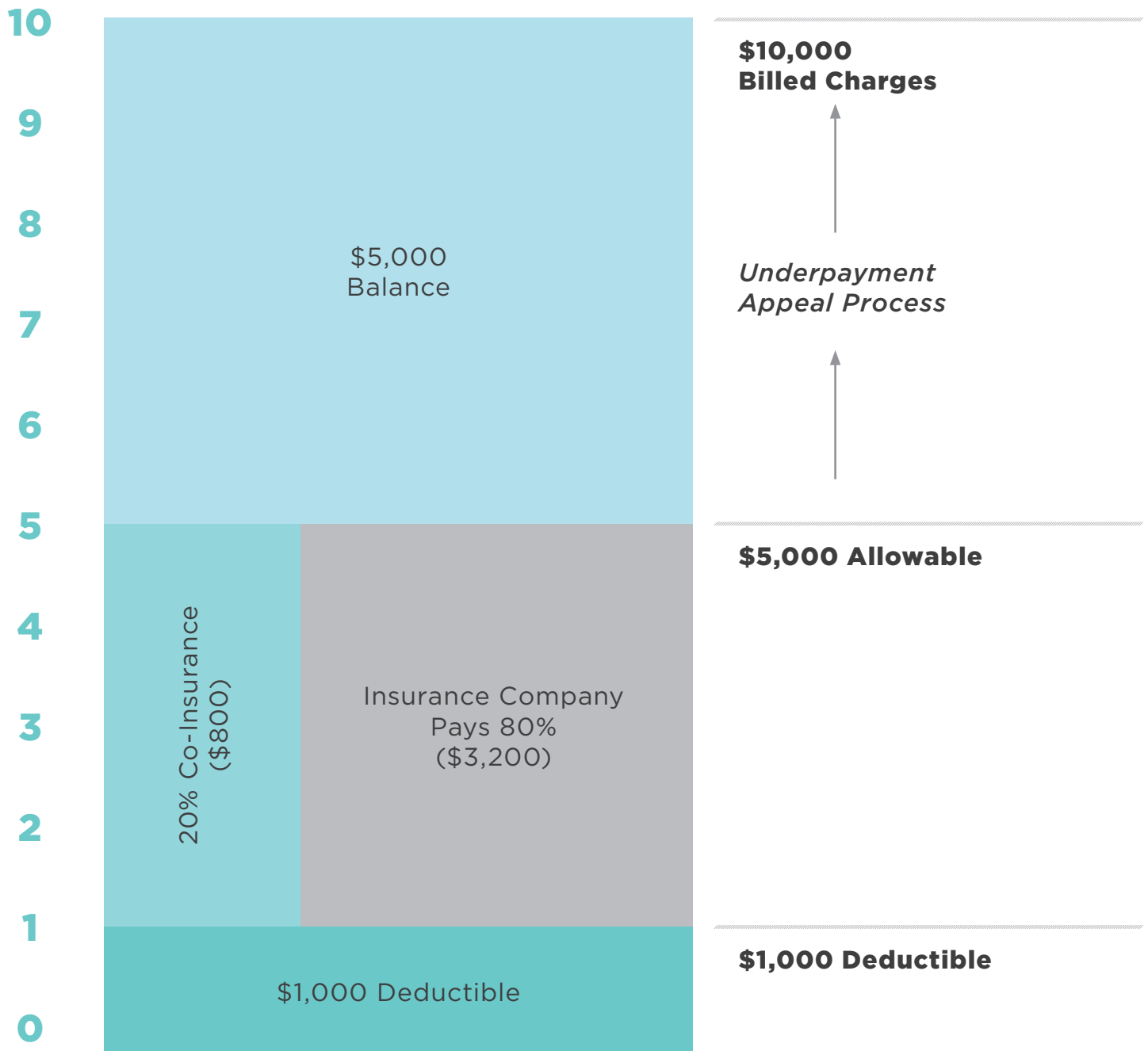
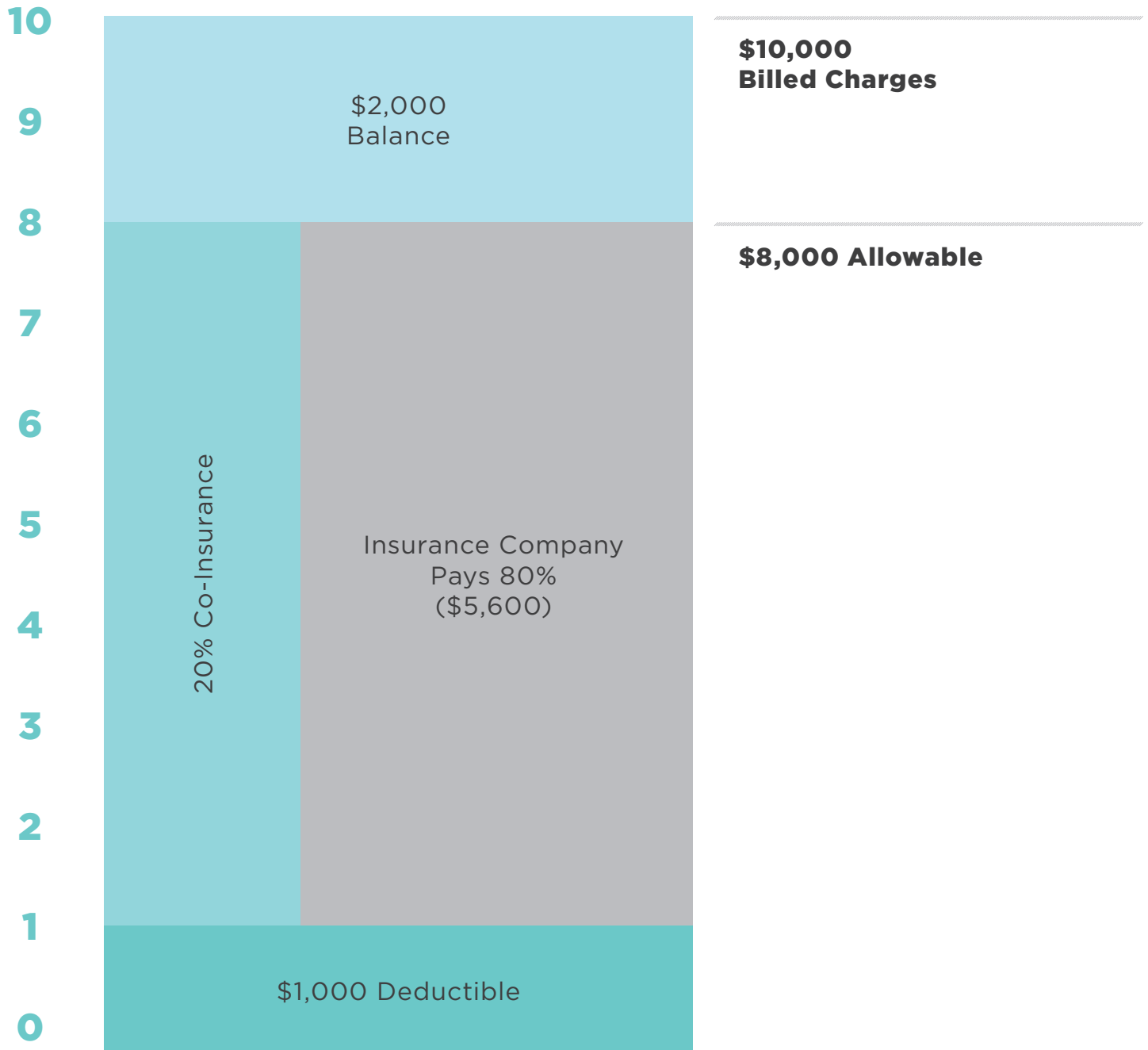


UNDERSTANDING OUT OF NETWORK BILLING



UNDERSTANDING OUT OF NETWORK BILLING



UNDERSTANDING OUT OF NETWORK BILLING

