

EXHIBIT D

Management Biographies

MANAGERIAL QUALIFICATIONS

Gregg L. Haddad: Chairman of the Board of Directors and President

Mr. Haddad has been President of GE Capital Communication Services Corporation ("GECCS") since October 1994 and President of GE Capital Commercial Direct ("GECCD"), which is the division of General Electric Capital Corporation ("GE Capital") under which GECCS operates, since January 1996. Prior to joining GECCS, he held a variety of management and executive positions with GE Capital and its subsidiaries for six years, starting in July of 1988. From that date until April 1989, Mr. Haddad was a Finance Projects Manager at GE Capital's headquarters at Stamford, Connecticut. He then served for a year as Vice President, Sales Projects for GE Capital Mortgage Insurance in Raleigh, North Carolina, and then was Manager, Marketing and Business Strategy at GE Capital Vendor Financial Services in Danbury, Connecticut from June 1990 to December of 1992. In January 1993, Mr. Haddad became Vice President and Operations Manager at GE Capital Vendor Services EKCC in Rochester, New York, an assignment which he performed until his current assignment. From 1983 to 1986, Mr. Haddad was a Senior Accountant at Peat, Marwick, Mitchell & Co. in Toledo, Ohio. Mr. Haddad is a graduate of the University of Chicago Graduate School of Business and of the University of Michigan School of Business Administration, and is a Certified Public Accountant in the State of Ohio.

Victor A. Allums: Senior Vice President, Secretary, and General Counsel; Member, Board of Directors

Mr. Allums joined GECCS and GECCD as Senior Vice President and General Counsel in June 1996, and subsequently was appointed Secretary of GECCS. Prior to joining GECCS and GECCD, Mr. Allums was Assistant Division Counsel of the information systems division of ALLTEL Corporation and its predecessors (since January 1989) where he was responsible for all aspects of in-house representation of the business. From 1985 to 1988, he was an associate at the Atlanta, Georgia law firm of Troutman Sanders LLP, where he specialized in general corporate matters, including mergers and acquisitions, and software licensing and trademarks. He holds both a law degree and a Master of Business Administration degree from Emory University in Atlanta, and is also a graduate of Auburn University. He is admitted to practice law in the State of Georgia.

Brian P. Andrews: Senior Vice President, Sales Productivity Services

Mr. Andrews has been Senior Vice President, Sales Productivity Services of GECCS and GECCD since February 2000. Prior to that, he held positions at GECCS and GECCD involving product development and sales of prepaid calling card products, and as Vice President, Quality, beginning in January 1995. Mr. Andrews joined GECCS and GECCD from GE Capital Vendor Financial Services EKCC, where he was responsible for customer service operations for equipment lessees. Prior to that, he was employed by the Eastman Kodak Company beginning in 1987 and held various positions in information systems and customer service. Mr. Andrews holds a B.S. in Computer Science from Alfred University.

Timothy P. Dowd: Executive Vice President, GE Prepaid

Mr. Dowd's title is being changed to Executive Vice President, GE Prepaid. Since January 1998, Mr. Dowd has been Executive Vice President, Calling Card Services for GECCS and GECCD. Prior to that, he held several sales and marketing positions beginning in October 1992 with GECCS and GECCD, including managing telemarketing, agent, field sales, and similar activities involving the resale of telecommunications products and other business products and services. Prior to joining GECCS and GECCD, Mr. Dowd was employed by GE Information Services beginning in 1986, where he held several marketing and sales positions. He also is a graduate of General Electric Company's ("GE's") Information Systems Management Program. Mr. Dowd holds a bachelors degree in economics from Assumption College and a bachelors degree in industrial engineering from Worcester Polytechnic Institute. He received a Master of Business Administration Degree from Emory University in 1999.

Michael N. Draskovic: Senior Vice President, Direct Sales

Mr. Draskovic's title is being changed to Senior Vice President, Direct Sales. Since May 2000, Mr. Draskovic has been Senior Vice President, Telemanagement Services of GECCS and GECCD. Prior to that, he held several positions with GECCS and GECCD since May 1994 involving the management of operations and customer servicing functions for telecommunications and other products. Mr. Draskovic joined GE in 1971, and held a number of financial positions with the company from that time until he joined GECCS and GECCD. He is a graduate of GE's Financial Management Program. Mr. Draskovic is a graduate of Lewis University with a Bachelor of Business Administration degree.

Meredith H. Gifford: Assistant Vice President, Regulatory Affairs, and Assistant Secretary

Ms. Gifford has been Assistant Vice President, Regulatory Affairs and Assistant Secretary of GECCS and GECCD since 1996. Ms. Gifford practiced law as an attorney specializing in corporate and securities law in New York City from 1986 to 1990. Subsequently, Ms. Gifford was Assistant Counsel for Confederation Life Insurance Company in Atlanta, Georgia, from 1990 to 1992, and a Senior Attorney with the Resolution Trust Company beginning in 1993. In both positions, Ms. Gifford's areas of expertise were general corporate law and securities law. She is admitted to practice law in five states (Georgia, New York, Rhode Island, Massachusetts and Pennsylvania) and clerked for the Supreme Court of Rhode Island following her graduation from the Catholic University School of Law in 1984.

Barbara J. Macholl: Senior Vice President, Chief Financial Officer, and Treasurer

Ms. Macholl has been Senior Vice President, Chief Financial Officer, and Treasurer of GECCS and GECCD since May 2000. Prior to joining GECCS and GECCD, she held the position of Senior Vice President, Marketing Finance of GE Capital Aviation Services from April 1996. Previous to that, Ms. Macholl held a variety of financial management positions with GE Lighting beginning in 1977. She holds a Bachelor of Science degree from John Carroll University and a Master of Business Administration degree from Case Western Reserve University.

David M. O'Neill: Executive Vice President, Business Communication Services; Member, Board of Directors

Mr. O'Neill has been Executive Vice President, Business Communication Services of GECCS and GECCD since September 1999. Prior to that, he held a number of positions in the billing, customer service, and operational management of telecommunications products and services for GECCS and GECCD beginning in July 1994. Prior to that, Mr. O'Neill joined GE Plastics in 1992, later moving to GE Power Systems, and graduating from GE's Manufacturing Management Program. Prior to his GE employment, he worked for Hamilton Standard as a Project Engineer for three years. Mr. O'Neill holds a Bachelor of Science in Mechanical Engineering from the University of Notre Dame, and a Master of Business Administration degree from the University of Connecticut.

Daniel E. Rabin: Executive Vice President, Expense Management Services

Mr. Rabin has been Executive Vice President, Expense Management Services of GECCD since June 1998, and was previously Operations Manager for GECCS from July 1993. Prior to that, Mr. Rabin held various management and supervisory positions with various GE divisions, including Ordnance Systems in Pittsfield, Massachusetts, and GE Drive Systems in Sales, Virginia, and culminating in his successful tenure as Mid-Atlantic Region Service Manager for GE Medical Systems in Hanover, Maryland, from October 1989 to July 1993. He joined GE in 1973 and is a graduate of the Manufacturing Management Program. Mr. Rabin holds a B.S. in Industrial Engineering and a B.A. in Business Administration from Rutgers University. He has a Master of Business Administration degree from the University of Massachusetts in Amherst.

Merritt L. Saunders: Senior Vice President, Human Resources

Mr. Saunders has been Senior Vice President, Human Resources of GECCD since October 1999. Prior to that, he held human resources management positions with GE Capital Transport International Pool since November 1995. Mr. Saunders was associated with Pepsico from 1988 to 1995, holding progressively more senior human resources positions at Frito-Lay and the Pepsi-Cola Company. Mr. Saunders holds a Bachelor of Science in Psychology from the University of Wisconsin, and a Master of Industrial & Labor Relations degree from the University of West Virginia.