

# Webtel.mobi

*Connecting the World*

**WEBTEL.MOBI (HOLDINGS) LIMITED**

**REPORT**

**WITH ACCOUNTS FROM  
31 DECEMBER 2019 TO 30 APRIL 2022**

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**Note: This Document is able to be printed and read in Hard Copy. However, it is specifically optimized for Online viewing and reading. This is because the Document has multiple urls and instances of hyperlinked text within it, that if clicked on when viewing online, will open associated supporting documents, images, articles or videos, that have relevance to – or that support, verify or elaborate upon – information within the Document.**

**This Public Version of the *Report with Accounts* Document has had the Accounts Section removed, and only the Narrative and Descriptive Sections retained. The Page numbering of the Narrative and Descriptive Sections of this Document therefore runs from Page 11 to Page 70, and immediately continues from Page 354 to Page 442, because Pages 71 to Page 353 of the *Accounts Section* have been removed. The full length of this Redacted Document is therefore 160 Pages**

# TABLE OF CONTENTS

<b>SECTION</b>	<b>PAGE</b>
<b>KEY TO ACRONYMS, ABBREVIATIONS AND TERMS</b>	11
<b>FOREWORD</b>	13
<b>COMPANY STATISTICS AT A GLANCE</b>	14
<b>COMPANY STATISTICS AT A GLANCE</b>	15
<b>INFORMATION ON THE COMPANY</b>	16
<b>INFORMATION ON THE COMPANY</b>	17
COMPANY MANAGEMENT TEAM	17
COMPANY REGISTERED OFFICE	17
COMPANY NUMBER IN THE GUERNSEY REGISTRY	17
COMPANY SUBSIDIARIES	17
COMPANY RESIDENT AGENT	18
COMPANY ATTORNEYS	18
COMPANY CORPORATE COMMUNICATIONS FIRM	18
COMPANY AUDITORS	18
COMPANY OUTSOURCED PERSONNEL & PREMISES PER CATEGORY	19
COMPANY OUTSOURCED PERSONNEL & PREMISES TOTALS	19
COMPANY FACILITIES ACCESSIBLE FROM	19
COMPANY OPERATIONAL VSMPs (AFFILIATES)	19
MEMBERS (CUSTOMERS) WITHIN COMPANY VSMPs	19

COMPANY CONTROL SYSTEM	20
LIST OF COMPANY OPERATING SYSTEMS	20
TOTAL OF COMPANY ACCESS OPERATING SYSTEMS	21
LIST OF COMPANY PLATFORMS	21
TOTAL OF COMPANY PLATFORMS	28
TOTAL OF “HAL” COMPLEX ADAPTIVE SYSTEM PLATFORMS AND PLATFORM DERIVATIVES RELATIVE TO MEMBERS, VSMPs, AGENTS AND ADMINISTRATORS	28
TOTAL OF ALL “HAL” COMPLEX ADAPTIVE SYSTEM OPERATING SYSTEMS, SYSTEMS, PLATFORMS AND PLATFORMS DERIVATIVES	29
NOTE 1	29
NOTE	29
<b>THE BUSINESS OF THE COMPANY</b>	30
<b>THE BUSINESS OF THE COMPANY</b>	31
OVERVIEW	31
PROGRESSION OF THE COMPANY	32
DESCRIPTION OF THE “HAL” COMPLEX ADAPTIVE SYSTEM	33
WM’s UNIQUE STRUCTURING AND VIRTUALLY ZERO-COST BASE	34
SERVICES PROVIDED BY THE COMPANY	35
Primary Telephony Systems and Services	35
Secondary “Global Telephony-Support” Systems and Services	36
Convergent Systems and Services	37
Administrative, Accounting and Reporting Systems and Facilities	40
Security Systems and Facilities	40
Summary	41

WM’s STATUS, DESIGNATION AND REGULATORY ENVIRONMENT	43
Overview	43
Location of the WM Services and Law Governing the WM Services	43
Status of VSMPs (Affiliates)	44
Closed-Loop Members-Only System (not Public)	42
Stored Credit (Stored Value) Only	45
Stored Credit (Stored Value) Never Moves	46
Voluntary and Proactive KYC and AML by WM	46
CURRENT STATUS OF THE COMPANY AND ITS “PLATFORM 2”	47
PLANNED ACTIVITIES OF THE COMPANY IN 2022	48
Three Revaluations of the Company	48
Listing of a “Listco” on an identified Stock Exchange	48
Resumption of Unrestricted Global Operations	49
Completion of two “Pro-Bono” Emergency Services	50
COMMENTS ON WM’S CAPACITIES BY INDEPENDENT THIRD PARTIES	51
Comments on WM’s Telecommunications Facilities	51
Comments on WM’s Convergent Facilities	53
Comments on Due Diligence carried out on WM	55
Comments on WM’s Marketing Capacities	58
COMPARISONS OF WM SYSTEM vs LEGACY SYSTEMS TRANSACTION FLOWS	60
THE “WHOLE MARKET” APPLICABILITY AND USABILITY OF THE WM SYSTEM	62
CORPORATE PHILOSOPHY	64
ADDITIONAL INFORMATION ON THE COMPANY	66
<b>WM ACCOUNTS – OVERVIEW</b>	67
<b>WM ACCOUNTS – OVERVIEW</b>	68

<b>WM ACCOUNTS 31 DECEMBER 2019 TO 30 APRIL 2022</b>	69
<b>WM ACCOUNTS – 31 DECEMBER 2019 TO 31 DECEMBER 2020</b>	70
NOTES	70
INFRASTRUCTURE COSTS AND RUNNING/OPERATING COSTS FOR THE YEAR ENDED 31 DECEMBER 2020	71
SHORT TERM AND LONG TERM DEBTS AND LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2020	151
INFRASTRUCTURE COSTS AND RUNNING / OPERATING COSTS AS A PERCENTAGE OF REVENUE FOR THE YEAR ENDED 31 DECEMBER 2020	153
WM STOCK AND ASSETS ON HAND FOR THE YEAR ENDED 31 DECEMBER 2020	156
NOTES ON WM STOCK AND ASSETS ON HAND – 31 DECEMBER 2019 TO 31 DECEMBER 2020	160
<b>WM ACCOUNTS – 31 DECEMBER 2020 TO 31 DECEMBER 2021</b>	161
NOTES	161
INFRASTRUCTURE COSTS AND RUNNING/OPERATING COSTS FOR THE YEAR ENDED 31 DECEMBER 2021	162
SHORT TERM AND LONG TERM DEBTS AND LIABILITIES FOR THE YEAR ENDED 31 DECEMBER 2021	245
INFRASTRUCTURE COSTS AND RUNNING / OPERATING COSTS AS A PERCENTAGE OF REVENUE FOR THE YEAR ENDED 31 DECEMBER 2021	247
WM STOCK AND ASSETS ON HAND FOR THE YEAR ENDED 31 DECEMBER 2021	250
NOTES ON WM STOCK AND ASSETS ON HAND – 31 DECEMBER 2020 TO 31 DECEMBER 2021	254
<b>WM ACCOUNTS – 31 DECEMBER 2021 TO 30 APRIL 2022</b>	255
NOTES	255
INFRASTRUCTURE COSTS AND RUNNING / OPERATING COSTS FOR THE PARTIAL YEAR ENDED 30 APRIL 2022	256
SHORT TERM AND LONG TERM DEBTS AND LIABILITIES FOR THE PARTIAL YEAR ENDED 30 APRIL 2022	341
INFRASTRUCTURE COSTS AND RUNNING / OPERATING COSTS AS A PERCENTAGE OF REVENUE FOR THE PARTIAL YEAR ENDED 30 APRIL 2022	343
WM STOCK AND ASSETS ON HAND FOR THE PARTIAL YEAR ENDED 30 APRIL 2022	346
NOTES ON WM STOCK AND ASSETS ON HAND – 31 DECEMBER 2021 TO 30 APRIL 2022	351

<b>WM NOTES TO THE ACCOUNTS OF 31 DECEMBER 2019 TO 30 APRIL 2022</b>	352
<b>WM NOTES TO THE ACCOUNTS OF 31 DECEMBER 2019 TO 30 APRIL 2022</b>	353
GENERAL	352
RISKS	353
<b>PRIMARY SECTORS AND SUB-SECTORS IN WHICH WM HAS GLOBAL ADVANTAGES</b>	358
<b>PRIMARY SECTORS AND SUB-SECTORS IN WHICH WM HAS GLOBAL ADVANTAGES</b>	359
<b>SNAPSHOT OF WM’S GLOBAL COVERAGE, PREMISES AND PERSONNEL</b>	361
<b>SNAPSHOT – WM’s GLOBAL COVERAGE, PREMISES AND PERSONNEL</b>	362
<b>TOP LEVEL COMPETITIVE ANALYSIS OF WM’S SYSTEM VERSUS SYSTEMS PROVIDING SIMILAR SERVICES</b>	365
<b>TOP LEVEL COMPETITIVE ANALYSIS OF WM vs SYSTEMS PROVIDING SIMILAR SERVICES</b>	366
COUNTRY AND TERRITORY COVERAGE – SERVICES ACCESS	367
PRIMARY SECTOR COVERAGE	369
PERSONNEL REQUIREMENTS FOR PRIMARY BUSINESS	371
OPERATING EXPENSES IN USD BILLION – ANNUAL	373
DEBTS AND LIABILITIES IN USD BILLION	375
CUSTOMER NUMBERS IN MILLIONS	377
ENTERPRISE VALUE IN USD BILLION	379

<b>SNAPSHOT IMAGES OF WM’s GLOBAL MULTICURRENCY “TUV” DIGITAL CURRENCY AND CBDC-EQUIVALENT</b>	381
WM’S TUVs VS CRYPTOCURRENCIES AND STABLECOINS	382
TUV GENERAL CHARACTERISTICS (NON-EXHAUSTIVE LIST)	383
SNAPSHOT IMAGE OF A STANDARD TUV	384
SNAPSHOT IMAGE OF A SECURED TUV	385
SNAPSHOT IMAGE OF A SMART TUV	386
<b>SNAPSHOT OF WM’s CURRENT AND HISTORICAL VSMPs AND THE SECTORS IN WHICH THEIR ELIGIBLE ENTITIES FUNCTION</b>	388
SNAPSHOT – CURRENT WM “PLATFORM 2” VSMPs WORLDWIDE	389
SNAPSHOT – CURRENT BUSINESS / COMMERCIAL SECTORS IN WHICH ELIGIBLE ENTITIES WITH WM “PLATFORM 2” VSMPs FUNCTION WORLDWIDE	390
SNAPSHOT – SOME HISTORICAL WM “PLATFORM 1” VSMPs WORLDWIDE	391
<b>SNAPSHOT IMAGES OF WM’s ACCESS OPERATING SYSTEMS FOR ALL TABLETS /LAPTOPS/DESKTOPS, ALL SMART PHONES &amp; ALL PRE-SMART MOBILE PHONES</b>	393
SNAPSHOT DATA – LOOK, FEEL AND USABILITY OF THE WM ACCESS OPERATING SYSTEMS	394
SNAPSHOT IMAGE – ACCESS OPERATING SYSTEM FOR TABLETS / LAPTOPS / DESKTOPS	395
SNAPSHOT IMAGES – ACCESS OPERATING SYSTEMS FOR SMART AND PRE-SMART PHONES	396
<b>SNAPSHOT OF WM’s INSTANT GLOBAL BRANDING, RETAIL MARKETING, SUPPORT &amp; FULFILMENT AND PROLIFERATION VIA AGENTS AND VSMPs</b>	397
SNAPSHOT – WM’s GLOBAL COVERAGE VIA INDEPENDENT AGENTS AND VSMPs	398
SNAPSHOT – WM’s ZERO-COST GLOBAL MARKETING TO MEMBERS VIA VSMPs	399
SNAPSHOT – WM’S “FOUR WINS” STRATEGY	400



<b>SNAPSHOT OF VSMPs' PLATFORMS' INTERCONNECTION WITHIN THE WM SYSTEM</b>	401
<b>SNAPSHOT – VSMPs' PLATFORMS' INTERCONNECTION WITHIN THE WM SYSTEM</b>	402
<b>FORMAL CONFIRMATIONS OF WM's STANDING AND STATUS</b>	404
CONFIRMATION FROM THE GUERNSEY REGISTRY OF THE GOOD STANDING OF WEBTEL.MOBI (HOLDINGS) LIMITED AND WEBTEL.MOBI LIMITED	405
CONFIRMATION FROM WM's RESIDENT AGENT FIRM OF WM'S GOOD STANDING AND COMPLIANCE WITH ALL RELEVANT GUERNSEY LEGAL & REGULATORY REQUIREMENTS	406
<b>TRADE MARKS, PATENTS AND OTHER PARTIES' BARRIERS TO ENTRY</b>	407
WM'S TRADE MARKS REGISTERED WITH THE GUERNSEY REGISTRY	408
PATENTS	409
OTHER PARTIES' BARRIERS TO ENTRY	410
<b>OPERATIONAL WM SYSTEMS BEING MADE AVAILABLE IN 2022 AND 2023</b>	411
<b>OPERATIONAL WM SYSTEMS BEING MADE AVAILABLE IN 2022 AND 2023</b>	412
COMPLETED AND OPERATIONAL SYSTEMS THAT ARE HAVING MINOR UI IMPROVEMENTS APPLIED – AVAILABLE TO MEMBERS IN Q3 2022	412
Secured TUVs (Gold-Backed TUVs)	412
Smart TUVs (Programmable TUVs)	412
SCRM Kiosks (For Cash Withdrawals of Refund Transfers by Unbanked Members)	412
COMPLETED AND OPERATIONAL SYSTEMS THAT REQUIRE ONLY COMPLETION OF THE UI TO BE MADE AVAILABLE TO MEMBERS IN Q4 2022	413
Personal Emergency Service	413
Global Emergency Service	413
COMPLETED SYSTEMS THAT ARE LOW-PRIORITY AND WILL CONSEQUENTLY ONLY BE MADE AVAILABLE TO MEMBERS IN 2023	414
Global Marketplace (Amazon alternative)	414
Global Targeted Marketing (Google Ads alternative)	414

<b>FULLY FUNCTIONAL WM SYSTEMS THAT WILL NOT BE MADE AVAILABLE</b>	415
<b>FULLY FUNCTIONAL WM SYSTEMS THAT WILL NOT BE MADE AVAILABLE</b>	416
FULLY FUNCTIONAL AND OPERATIONAL SYSTEM THAT WILL NOT BE MADE AVAILABLE TO MEMBERS UNTIL WM HAS APPOINTED AN EXTERNAL THIRD PARTY TO CURATE IT	416
Share Swap Facility	416
FULLY FUNCTIONAL SYSTEMS THAT WILL NOT BE MADE AVAILABLE TO MEMBERS WHILE THE CURRENT MANAGEMENT OF WM IS IN PLACE	417
Global Lottery	417
Global A2P Marketing Texts	418
<b>DUE DILIGENCE REPORTS, RESEARCH PAPERS, MEDIA ARTICLES AND OTHER INFORMATION ON THE WM SYSTEM AND THE WM GLOBAL CLEARING SYSTEM</b>	419
RESEARCH PAPERS ON WM’S GLOBAL CLEARING SYSTEM EQUIVALENT AND DIGITAL CURRENCY EQUIVALENTS BY THE LEVY ECONOMICS INSTITUTE AND PROFESSOR JAN KREGEL	420
SELECTION OF PREVIOUS WORLDWIDE DUE DILIGENCES ON THE WM SYSTEM	421
RESEARCH REPORTS ON WM’S GLOBAL TELECOMMUNICATIONS SYSTEM BY THE GLOBAL ICT PRACTICE OF FROST & SULLIVAN	422
FROST & SULLIVAN’S 2021 VALUATION OF THE WM SYSTEM	423
SELECTION OF RECENT INTERNATIONAL MEDIA ARTICLES ON THE WM SYSTEM	424
SELECTION OF HISTORICAL INTERNATIONAL MEDIA ARTICLES ON THE WM SYSTEM	428
WM’S VSMP, INDEPENDENT AGENT AND ICLM HANDBOOKS	429
<b>APPENDIX – DETAILED OVERVIEW OF WM’S GLOBAL COVERAGE</b>	430
<b>APPENDIX – DETAILED OVERVIEW OF WM’S GLOBAL COVERAGE</b>	431

# KEY TO ACRONYMS, ABBREVIATIONS AND TERMS

## **WMHL**

**Webtel.mobi (Holdings) Limited:** The Holding Company for all of the WM Global

## **WML**

**Webtel.mobi Limited:** A 100%-owned subsidiary of WMHL

## **WM**

The Collective acronym for **Webtel.mobi (Holdings) Limited** and **Webtel.mobi Limited**

## **TMG**

**TEL.mobi Group:** The acronym for the Global collective of WM, the worldwide Eligible Entities that have WM VSMPs, and WM's worldwide Independent Agents

## **ITAN**

**Inter-TEL.mobi Account Number:** WM's Unique Global Account Number that is given to each TMG Member.

## **TITAN SYSTEM**

**TEL.mobi Group Inter-TEL.mobi Account Number System:** The Global Account Number System of the TMG used for all Transfers and Transactions

## **ICLM**

**Inter-Closed-Loop Member:** The Inter-TMG System for Transfers and Transactions between TMG Members in the TMG Closed-Loop Members-Only Global Ecosystem

## **STANDARD TUV**

A Global Multicurrency Digital Currency and CBDC-equivalent, that is secured by 100% Reserves in the Currency that it is valid for

## **SECURED TUV**

A Global Multicurrency Digital Currency and CBDC-equivalent, that is secured by 100% Reserves of FIAT Currency in the Currency that it is valid for, as well as by physical gold to the value of the FIAT Currency that it is valid for

## **SMART TUV**

A Global Multicurrency Digital Currency and CBDC-equivalent, utilizing either a Standard TUV or a Secured TUV as its baseline instrument, that is Programmable by one or multiple parties to any transaction, in order to regulate its function and payment in and for any / all transaction types

## **SMP**

**Specialized Mobile Provider:** A specific type of Internet Telephony Service Provider that provides calling and texting services that are initiated from the internet, but run via the Global telephony System

**VSMP**

**Virtual Specialized Mobile Provider:** The Eligible Entities worldwide that WM allows to acquire Replica Systems of WM that run off WM's Infrastructure

**IA**

**Independent Agent** or "Agent": The Independent Marketing Agents worldwide that market the VSMP Opportunity to Eligible Entities, and provide local management and support services to Eligible Entities with VSMPs and their Members

**HAL**

The Artificial Intelligence "Complex Adaptive System" that powers the WM and TMG Global Ecosystem

**TMG GLOBAL ALLIANCE**

The Alliance of WM, its Eligible Entities with VSMPs and its Independent Agents, that function together as a Global Alliance within the Closed-Loop Members-Only Global Ecosystem of the TMG

**ELIGIBLE ENTITY**

Any Legal Entity or Natural Person, in good standing, that/who has an existing client / member / customer / user / follower / supporter / staff / personnel / student / other base, that it/he/she communicates with from a single point, that/who is therefore eligible to apply for a TEL.mobi Group VSMP.

**ELIGIBLE ENTITY CONTACT PERSON / VSMP CONTACT PERSON**

The Authorized and Responsible Person – or his/her/their nominee – who is authorized to apply for a VSMP on behalf of an Eligible Entity, and who is the Contact Person for WM and/or Agents at the Eligible Entity for VSMP-related matters

**COMPLEX SYSTEM**

A Complex System is a set of entities that, through their rules-based and/or dynamic interactions, relationships or dependencies, form a unified whole or a system. The system and its entities comprise multiple components that all have multiple complex integrations, dependencies, relationships, and other types of interactions between themselves and their environment – the environment being that which is not part of the system. The complex structure, interactions, actions and functionalities of the system cause distinct properties to arise, some of which include the properties of emergence, nonlinearity, spontaneous order, adaptation, self-organization, and feedback loops. The results thereof are that the capacities of the system as a whole transcend the capacities of its combined collective components

**COMPLEX ADAPTIVE SYSTEM**

A Complex Adaptive System is a Complex System that is designed so that its parts are able to adapt, self-organize and/or re-organize themselves – relative to the system's interaction with its environment and/or its inter-component interactions within the system. This enables the system to constantly adapt and/or self-modify modify its internal methodologies and capacities for optimal interaction with its environment and between its own components.

**EMERGENCE**

Emergence is a state whereby an entity or system exhibits properties and/or capacities that its collective components do not have or exhibit on their own and should theoretically not have or exhibit when combined; which Emergent properties and/or capacities only come into being / emerge when the collective components interact and function together as a whole, as part of the integrated entity or system.

## FOREWORD

In 1999, the hype-word was Convergence. Two rapidly evolving technologies, the internet and the mobile phone, were starting to come together and pundits were predicting amazing things would result.

Of course, today, we know that the impact of the internet has far exceeded the early promise of eCommerce. Its delivery over mobile networks is now the norm rather than the exception. Almost every area of our lives seems to revolve around them – but, back in 1999, we could only begin to imagine the combined impact of these converging technologies.

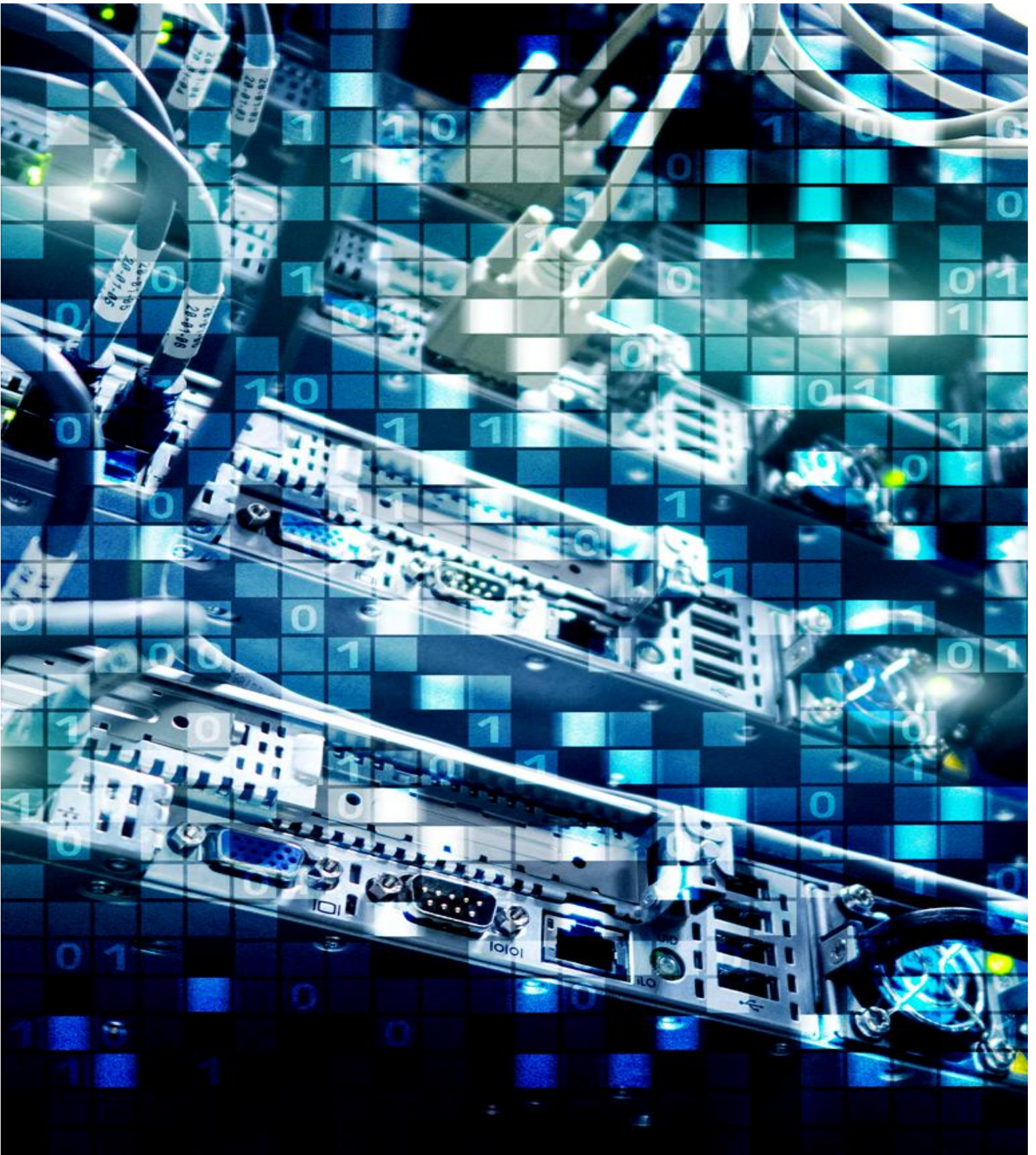
We stand in a similar place today in relation to another convergence, again involving two emerging technologies: *the Internet of Things* and *Artificial Intelligence*.

Today the convergence of AI with the Internet of Things holds a similar promise to the convergence of the internet and the mobile phone back in 1999. Neither technology has reached its full potential and, separately, each one could deliver more than we expect.

Together, though, their impact will be massive – far more pervasive than we have yet imagined.

*Convergence – Artificial Intelligence and the Internet of Things, Andrew Simmonds, Clustre*

# COMPANY STATISTICS AT A GLANCE



# COMPANY STATISTICS AT A GLANCE

Company Sector  
-----  
**Telecommunications**

Principal Place of Business  
-----  
**Guernsey**

Closed-Loop Member or  
Open-Loop Public Service  
-----  
**Closed-Loop Member**

Company  
Access Operating Systems  
-----  
**8 712**

Company Platforms  
-----  
**2 396 668 356**

Complex Adaptive System  
Platforms  
-----  
**3 595 002 534 000**

In-House Management  
Personnel  
-----  
**11**

Outsourced Personnel  
-----  
**46 497**

Outsourced Premises  
-----  
**1 286**

Company Operational  
VSMPs (Affiliates)  
-----  
**66**

Members (Customers)  
within Company VSMPs  
-----  
**288 Million**

Company Facilities  
Accessible by Members From  
-----  
**330** Countries and Territories

Operating Expenses  
Per Annum  
-----  
**<USD 1 800 000.00**

Costs as a  
Percentage of Revenues  
-----  
**<1%**

Short and Long Term  
Debts and Liabilities  
-----  
**USD 0.00**

Number of  
Primary Sectors Served  
-----  
**42**

Number of Sectors and  
Sector-Derivatives Served  
-----  
**5 000+**

Enterprise Value  
-----  
**USD 224.5 Billion**

<b>Running Costs</b>	<b>Revenue potential</b>
	

<b>Personnel</b>	<b>Market</b>
	

<b>Global Enabler</b>	<b>Global Disruptor</b>
	

# INFORMATION ON THE COMPANY





## INFORMATION ON THE COMPANY

### COMPANY MANAGEMENT TEAM:

**Stuart Sterzel** – Executive Chairman

**Anderson Queiroz** – CEO, Product and Operations

**Jorgen Nilsson** – Management Team Member

**Paul Chong** – Management Team Member

**Daniel Fitzpatrick** – Management Team Member

**Kevin Tomlin** – Management Team Member

**Stewart Cazier** – Management Team Member

**John Fritz** – Management Team Member

**Richard Ashken** – Management Team Member

**Pieter Fourie** – Management Team Member

**Alexander Haeggstroem** – Management Team Member

If viewing online, clicking on a name displays the biography

### COMPANY REGISTERED OFFICE:

**Webtel.mobi (Holdings) Limited**

15/21 Commercial Arcade

St Peter Port

Guernsey GY1 3TA

<https://webtel.mobi/pc>

### COMPANY NUMBER IN THE GUERNSEY REGISTRY:

50866

### COMPANY SUBSIDIARIES:

**Webtel.mobi Limited**

Guernsey Company Number: 50775

Ownership: 100% Owned Subsidiary

Current Status: Non Operational

<https://tinyurl.com/WML-Register>

**COMPANY RESIDENT AGENT:****Fides Corporate Services Limited**

15/21 Commercial Arcade

St Peter Port

Guernsey GY1 3TA

<https://tinyurl.com/Fides-Reg>**COMPANY ATTORNEYS:****Babbé LLP**

La Vieille Cour, La Plaiderie

St. Peter Port

Guernsey GY1 1WG

<https://www.babbelegal.com>**COMPANY CORPORATE COMMUNICATIONS FIRM:****Thoburns Communications**

160 Fleet Street

London EC4A 2DQ

United Kingdom

<https://thoburns.com>

**COMPANY OUTSOURCED PERSONNEL & PREMISES  
PER CATEGORY:**

**System and Platform Components, Operations & Support**

**Personnel:** 2 108 Outsourced Personnel

**Premises:** 100 Outsourced Premises

**Located in:** 25 Countries and Territories

**Brand and Retail Marketing & Customer Acquisition**

**Personnel:** 652 Outsourced Personnel

**Premises:** 188 Outsourced Premises

**Located in:** 161 Countries and Territories

**Distribution and Fulfilment**

**Personnel:** 652 Outsourced Personnel \*

**Premises:** 188 Outsourced Premises \*

**Located in:** 161 Countries and Territories \*

\* = Same personnel, Premises and Countries as for  
Brand & Retail Marketing and Customer Acquisition

**KYC and AML by Attorneys and Notaries**

**Personnel:** 43 737 Outsourced Personnel

**Premises:** 998 Outsourced Premises

**Located in:** 143 Countries and Territories

**COMPANY OUTSOURCED PERSONNEL & PREMISES TOTALS:** **Personnel:** 46 497 Outsourced Personnel

**Premises:** 1 286 Outsourced Premises

**Located in:** 178 Countries and Territories

**COMPANY FACILITIES ACCESSIBLE FROM:**

**330** Countries and Territories

**COMPANY OPERATIONAL VSMPs (AFFILIATES):**

**66**

**MEMBERS (CUSTOMERS) WITHIN COMPANY VSMPs:**

**288 Million**

**COMPANY CONTROL SYSTEM:****“HAL” Complex Adaptive System****LIST OF COMPANY ACCESS OPERATING SYSTEMS:****WM-Production (Operational) Access Operating Systems**

1. **Desktop / Laptop / Tablet Access Web-Based Operating System (OS)**  
<https://webtel.mobi/pc>
2. **Smart Phone Access Web-Based Mobile Operating System (OS)**  
<https://webtel.mobi>
3. **Pre-Smart Mobile Access Web-Based Mobile Operating System (OS)**  
<https://webtel.mobi/wap>
4. **VSMP Administration Console Web-Based Operating System (OS)**  
<https://vsmp.tel.mobi>
5. **Agent Administration Console Web-Based Operating System (OS)**  
<https://agent.tel.mobi>
6. **TUV System Web-Based Operating System (OS)**  
URL is confidential
7. **SCRM System Web-Based Operating System (OS)**  
URL is confidential
8. **VSMP Creation System Web-Based Operating System (OS)**  
URL is confidential
9. **Digital Share Management Web-Based Operating System (OS)**  
URL is confidential  
**Note: This is for WM Shareholders and Registrars only**
10. **High-Level Administrator Console Web-Based Operating System (OS)**  
URL is confidential
11. **Super Administrator Console Web-Based Operating System (OS)**  
URL is confidential

**Total = 11 WM Production Access Operating Systems****VSMP-Production Access Operating Systems**

Each Production (Operational) VSMP Created has a Unique Web-Based Access Operating Sub-System created for each of its Access Operating Systems. Six Web-Based Operating System Sub-Systems are created for each of the nine WM Operating Systems VSMP – 3 functioning off Free URLs, and 3 functioning off Stand-Alone (Non-WM) URLs. Currently there are 66 Operational VSMPs – therefore 66 X 11 X 6 additional Web-Based Access Operating System Sub-Systems. Every New VSMP created sees the automatic creation of another 54 additional Operating System Sub-Systems.

**Total = 4 356 VSMP Production Access Operating Systems**

**WM-Staging (Training) Access Operating Systems**

WM’s Staging Environment is an exact replica of the WM Operational environment, with the difference being that it is a password-protected URL restricted environment used for Training of VSMPs, Agents and WM Management Personnel and relevant WM Professional Advisers.

**Total = 11 WM Staging Operating Systems**

**VSMP-Staging Access Operating Systems**

Each Staging (Training) VSMP Created has a Unique Web-Based Access Operating Sub-System created for each of its Access Operating Systems. Six Web-Based Operating System Sub-Systems are created for each of the nine WM Operating Systems VSMP – 3 functioning off Free URLs, and 3 functioning off Stand-Alone (Non-WM) URLs. Currently there are 66 Operational VSMPs – therefore 66 X 11 X 6 additional Web-Based Access Operating System Sub-Systems. Every New VSMP created sees the automatic creation of another 54 additional Operating System Sub-Systems.

**Total = 4 356 VSMP Staging Access Operating Systems**

**TOTAL OF COMPANY ACCESS OPERATING SYSTEMS: 8 712**

**LIST OF COMPANY PLATFORMS:**

**WM Production Platforms per Operating System**

*(All of these Platforms X 3: One per Access Operating System)*

- 1. **Members Signup and System-Access System**  
*12 Platforms*
- 2. **Mobile Telecoms System**  
*12 Platforms*
- 3. **Landline Telecoms System**  
*12 Platforms*
- 4. **Specialized Telecoms System**  
*12 Platforms*
- 5. **Mobile Texting System**  
*11 Platforms*
- 6. **A2P Texting System**  
*8 Platforms*

7. System/Member/Transaction/ Security A2P Texting System  
*77 Platforms*
8. System/Member/Transaction/Security TAN Text System  
*70 Platforms*
9. System/Member/Transaction/Security Email System  
*70 Platforms*
10. Standard TUV System  
*35 Platforms*
11. Secure TUV System  
*32 Platforms*
12. Smart TUV System  
*26 Platforms*
13. Currency Wallet System  
*14 Platforms*
14. Currency Swap System  
*9 Platforms*
15. FX Conversion System  
*10 Platforms*
16. Top-up-Transfer / ICLM System  
*6 Platforms*
17. Regular Top-up-Transfer / ICLM System  
*7 Platforms*
18. Refund Transfer System  
*6 Platforms*
19. Stored Credit Refund Machine System  
*10 Platforms*
20. Load Credit (Gateway) System  
*19 Platforms*
21. Load Credit (Direct Bank Transfer) System  
*9 Platforms*
22. Load Credit (TUV) System  
*6 Platforms*
23. TITAN System  
*14 Platforms*
24. ITAN System  
*12 Platforms*
25. Member History / Administration / Accounting / Ledger System  
*124 Platforms*

26. Call/Text Contact System  
*10 Platforms*
27. ICLM Contact System  
*7 Platforms*
28. My Numbers System  
*8 Platforms*
29. Member "My Details" System  
*13 Platforms*
30. Upload KYC System – Personal KYC  
*8 Platforms*
31. Upload KYC System – Corporate KYC  
*8 Platforms*
32. Upload KYC System – Substitute KYC  
*8 Platforms*
33. KYC Reverification System  
*10 Platforms*
34. Certifying Attorney/Notary Monitoring System  
*18 Platforms*
35. My Shares System  
*25 Platforms*
36. Block My Account System  
*8 Platforms*
37. Apply for an Affiliate (VSMP) System  
*5 Platforms*
38. VSMP Creation System  
*5 Platforms*
39. Apply to be an Agent (IA) System  
*4 Platforms*
40. VSMP/Agent/Member Support System  
*5 Platforms*
41. Retail Marketing Distribution System  
*70 Platforms*
42. System Security System  
*19 Platforms*
43. VSMP Security System  
*8 Platforms*
44. Agent Security System  
*8 Platforms*

- 45. Member Security System  
*9 Platforms*
- 46. Multi Factor Authentication/Authorization System  
*15 Platforms*
- 47. VSMP Administration Console Master System  
*61 Platforms*
- 48. VSMP Administration Console System  
*50 Platforms*
- 49. Agent Administration Console Master System  
*20 Platforms*
- 50. Agent Administration Console System  
*51 Platforms*
- 51. Escrow System  
*11 Platforms*
- 52. Payment versus Payment System  
*13 Platforms*
- 53. Processing System  
*22 Platforms*
- 54. Settlement System  
*25 Platforms*
- 55. Real Time Gross Settlement System  
*18 Platforms*
- 56. Operating Systems Automated SSL Provision System  
*8 Platforms*
- 57. VSMP Operating Systems Automated SSL Provision System  
*5 Platforms*
- 58. WM and VSMP Database Integration System  
*9 Platforms*
- 59. 3<sup>rd</sup>-Party Facilities & Databases Secure/Control/Integrate System  
*30 Platforms*
- 60. External ISP Database Secure/Control/Integrate System  
*10 Platforms*
- 61. WM Operating Systems System-Integration System  
*23 Platforms*
- 62. VSMP Operating Systems System-Integration System  
*23 Platforms*



**63. DNS Management System*****6 Platforms*****64. Secured Internal Email System*****7 Platforms*****65. Secured Development System*****8 Platforms*****66. Secured Internal Communications System*****4 Platforms*****67. Secured Operating System Alert System*****11 Platforms*****68. Secured Platform Alert System*****17 Platforms*****69. Secured Automatic System Payment Choke System*****12 Platforms*****70. Secured Automatic Member Payment Choke System*****12 Platforms*****71. WM Platforms Platform-Integration System**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in WM to form what appears to be – and what functions as – one Platform

***147 Platforms*****72. VSMP Platforms Platform-Integration System**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of WM and all VSMPs so that the entire System appears to be – and what functions as – one Platform, and Members can login to and use their Accounts from WM or any VSMP

***99 Platforms*****73. VSMP Administration Console Platform-Integration System**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of WM and all VSMPs so that the VSMP Contact Persons can view any Transactions / Action and/or any System Settings / Data across all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network within their own VSMP and within VSMPs that have Counterparty members in Transactions with their own VSMP's Members (Note: There are six different VSMP Administration Console Types with varying features. They are: one type for Global VSMPs, one type for Agent VSMPs, one type for Closed VSMPs, one type for Restricted VSMPs, one type for Closed and Restricted VSMPs and one type for Special Purpose VSMPs).

***31 Platforms***

**74. Member Accounts Integration with VSMP Administration Consoles**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of all WM Member Accounts with the VSMP Administration Console to that the VSMP Contact Persons can view any Transactions / Action and/or any System Settings / Data across all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network from the Member Accounts of Members within their own VSMP and the member Accounts of Counterparty Members in other VSMPs that have carried out Transactions / Actions with their own VSMP's Members.

**30 Platforms**

**75. Agent Administration Console Platform-Integration System**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of WM and all VSMPs so that the Independent Agents can view any Transactions / Action and/or any System Settings / Data across all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network from all VSMPs within their Agent Streams and all of the other Independent Agents in their Agent Streams (Note: There are three different Agent Administration Console Types with varying features. They are: one type each for Tier 1, Tier 2 and Tier 3 Agents).

**35 Platforms**

**76. Member Accounts Integration with Agent Administration Consoles**

The number of Platforms that are used to integrate all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of all WM Member Accounts with the Agent Administration Consoles of Agents managing the VSMPs that they are in, so that the Tier 1 Agent, Tier 2 Agents and Tier 3 Agents in the Agent Stream can all view any Transactions / Action and/or any System Settings / Data across all of the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network from all the Member Accounts of Members from VSMPs within their own Agent Stream VSMP, and the Member Accounts of Counterparty Members from VSMPs in other Agent Streams that have carried out Transactions / Actions with their own Agent Stream's VSMPs' Members.

**34 Platforms**

**77. Member Accounts Integration with WM and VSMP Access OS**

The number of Platforms that are used to integrate all of the 3 different Access Operating Systems to each other and to Member Accounts so that Members can log in to any one of them and use the facilities from any one of them so that they functions as – and appears as – a Centralized System even though they are Disparate Systems.

**23 Platforms**

**78. Member Accounts Integration with WM and VSMP System**

The number of Platforms that are used to integrate Members Accounts with all the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components in the Network of WM and all VSMPs to enable instant Member Access of – and utilization of – all the different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components throughout the Network of WM and all VSMPs.

***99 Platforms***

**79. Member Accounts Integration with other Member Accounts**

The number of Platforms that are used to integrate all Members Accounts with all other Member Accounts across all different Platforms + Sub-Platforms + Facilities + Sub-Facilities + Components + Sub-Components throughout the Network of WM and all VSMPs to enable instant Member to Member (M2M), Members to Member (M+2M), Member to Members (M2M+) and Members to members (M+2M+) direct and instantaneous transactions throughout and across the entire Network.

***54 Platforms***

***Total = 5 706 WM-Production Platforms***

**VSMP-Production Platforms**

Each Production (Operational) VSMP Created is an exact replica of the WM System, and is a Stand-Alone entity – even though their databases' executions are all routed through WM's HAL centralized database for last-mile execution of all actions. This is for legal, regulatory security, management and centralized control reasons, so that all execution actions are WM actions as one entity in Guernsey. All VSMPs have all the same Platforms that the WM system has. They are all integrated with one another and with the WM System via HAL. All of these Platforms X 6 – They being 3 X Platforms for the three VSMP Free URL Access Operating Systems and 3 X Platforms for the three VSMP Stand-Alone URL Access Operating Systems.

***Total = 2 259 576 VSMP-Production Platforms***

**WM-Staging Platforms**

WM's Staging Environment is an exact replica of the WM Operational environment, with the difference being that it is a password-protected URL restricted environment used for Training of VSMPs, Agents and WM Management Personnel and relevant WM Professional Advisers.

***Total = 5 706 WM-Staging Platforms***

**VSMP-Staging Platforms**

Each Staging (Training) VSMP Created is an exact replica of the WM System, and is a Stand-Alone entity – even though their databases’ executions are all routed through WM’s HAL centralized database for last-mile execution of all actions. This is for legal, regulatory security, management and centralized control reasons, so that all execution actions are WM actions as one entity in Guernsey. All VSMPs have all the same Platforms that the WM system has. They are all integrated with one another and with the WM System via HAL.

**Total = 2 259 576 VSMP-Staging Platforms**

**HAL High-Level Administrator System - Production**

- *From 16 to 20 Platforms*
- *From 108 459 648 to 135 916 920 Platform Derivatives*

**HAL High-Level Administrator System - Staging**

- *From 16 to 20 Platforms*
- *From 108 459 648 to 135 916 920 Platform Derivatives*

**HAL Super Administrator System – Production**

- *156 Platforms*
- *1 060 151 976 Platform Derivatives*

**HAL Super Administrator System - Staging**

- *156 Platforms*
- *1 060 151 976 Platform Derivatives*

**TOTAL OF COMPANY PLATFORMS:**

**2 396 668 356**

**TOTAL OF “HAL” COMPLEX ADAPTIVE SYSTEM PLATFORMS AND PLATFORM DERIVATIVES RELATIVE TO MEMBERS, VSMPs, AGENTS AND ADMINISTRATORS:**

**3 595 002 534 000**

The HAL Complex Adaptive System Replicates every one of the WM and VSMP Production and Staging Platforms, with over 1 500 Platform-Interrogative / Platform-Restructuring / Platform-Control / Platform-Variation Sub-Platforms for each of them. In addition, HAL has a large number (confidential) of additional Platforms within it, each of which are segmented into multiple Platforms to cater for varying levels of Administrative-Controller access to them. The total number of HAL Platforms is confidential. The number that is not confidential (related to Platform-Variations of the cumulative Production and Staging Platforms of WM and its VSMPs is **2 396 668 356** WM and VSMP Production and Staging Platforms X 1 500.

**TOTAL OF ALL “HAL” COMPLEX ADAPTIVE SYSTEM  
OPERATING SYSTEMS, SYSTEMS, PLATFORMS  
AND PLATFORM DERIVATIVES:**

**Confidential**

**NOTE 1:**

With each new Global VSMP or Agent VSMP established, the number of System Platforms automatically and instantly increases by **34 236 Platforms**

**NOTE 2:**

There is often insufficient understanding of Technological Components and Systemic Structures. General descriptions of some of the components within the WM Complex Adaptive System are as follows:

**Complex System:**

[https://en.wikipedia.org/wiki/Complex\\_system](https://en.wikipedia.org/wiki/Complex_system)

**Complex Adaptive System:**

[https://en.wikipedia.org/wiki/Complex\\_adaptive\\_system](https://en.wikipedia.org/wiki/Complex_adaptive_system)

**System:**

<https://en.wikipedia.org/wiki/System>

**Operating System:**

[https://en.wikipedia.org/wiki/Operating\\_system](https://en.wikipedia.org/wiki/Operating_system)

**Platform:**

[https://en.wikipedia.org/wiki/Computing\\_platform](https://en.wikipedia.org/wiki/Computing_platform)

**Web Application (“Web App”):**

[https://en.wikipedia.org/wiki/Web\\_application](https://en.wikipedia.org/wiki/Web_application)

All WM / VSMP Platforms are accessed by Web Applications (“Web Apps”). There are multiple Web Apps per WM Platform – totaling a very significant number of WM and VSMP Web Apps across all Platforms. Web Apps are – in comparison to Mobile Applications (“Mobile Apps”) far more complex and time-consuming to create, but they enable functionality across all Smart Phone Platforms and Operating Systems, all Pre-Smart Phone Platforms and Operating Systems and all Tablet / Laptop / Desktop / Other PED Platforms and Operating Systems.

**Mobile Application (“Mobile App”):**

[https://en.wikipedia.org/wiki/Mobile\\_app](https://en.wikipedia.org/wiki/Mobile_app)

**JavaScript:**

<https://en.wikipedia.org/wiki/JavaScript>

Approximately 97% of all websites and platforms are built using JavaScript. The use of JavaScript makes website and platform creation much easier by factors, and reduces build time and build complexity by factors. However, Pre-Smart Mobile Phone Platforms and Operating Systems – which Pre-Smart Mobile Phones comprise over 50% of all Mobile Phones in use worldwide – cannot properly interact with Websites, Platforms, Facilities or Access Operating Systems that use JavaScript. For this reason – and to ensure that the WM and VSMP Platforms are fully accessible by *all* Mobile Phones worldwide – the WM and VSMP Systems and Platforms were entirely constructed without the use of JavaScript.

# THE BUSINESS OF THE COMPANY



# THE BUSINESS OF THE COMPANY

## OVERVIEW

Webtel.mobi (Holdings) Limited (“WM” or “the Company”) is a Global Telephony company. Its Classification is that of a “Specialized Mobile Provider” or “SMP”, as it delivers its services globally via a combination of multiple Web Applications, via the internet. Its company classification is that of a Non Cellular Guernsey Limited Company with its Economic Activity Type comprising Wired, Wireless, Satellite and other Telecommunication and Telecommunication-based activities.

For regulatory purposes, its classification is an Internet Telephony Service Provider or “ITSP”, as all its calls and texts are internet-initiated.

Its services are accessible from all Smart Phone makes, models and operating systems, all pre-Smart Mobile Phones that use WAP, and from all Personal Electronic Devices (“PEDs”) that are internet-accessible, including Desktop devices, Laptop devices, Notebooks and Tablets.

WM’s services are provided either free of charge, or at rates that undercut all current competitors’ standard costs by an average of up to 80%.

The term “Globally” refers to all countries worldwide, as opposed to the term “Internationally”, which means more than one country, or some countries.

WM achieves Global Proliferation via an Affiliate System that functions in a similar manner to the Mobile Virtual Network Operation (“MVNO”) System.

Its Affiliates are referred to as “Virtual Specialized Mobile Providers” (“VSMPs”). The combination of WM and its VSMPs is known as “The TEL.mobi Group” (“TMG”).

WM’s services are provided to WM Members only, as a “Closed-Loop Members-Only” service. Its services are provided and accessed via the internet, at the following urls:

- <https://webtel.mobi/pc> (Tablets / Laptops / Desktops)
- <https://webtel.mobi> (Smart Phones)
- <https://webtel.mobi/wap> (Pre-Smart Mobile Phones)

WM’s services via VSMPs are accessed via the internet, at either Free VSMP URLs or Stand-Alone VSMP URLs. Below as an example are the Free VSMP URLs and Stand-Alone VSMP URLs for the same VSMP – **WORLDtel.mobi**:

<b>WORLDtel.mobi Free VSMP URLs</b>
Tablets / Laptops / Desktops: <a href="https://world.webtel.mobi/pc">https://world.webtel.mobi/pc</a>
Smart Phones: <a href="https://world.webtel.mobi">https://world.webtel.mobi</a>
Pre-Smart Mobile Phones: <a href="https://world.webtel.mobi/wap">https://world.webtel.mobi/wap</a>

<b>WORLDtel.mobi Stand-Alone VSMP URLs</b>
Tablets / Laptops / Desktops: <a href="https://worldtel.mobi/pc">https://worldtel.mobi/pc</a>
Smart Phones: <a href="https://worldtel.mobi">https://worldtel.mobi</a>
Pre-Smart Mobile Phones: <a href="https://worldtel.mobi/wap">https://worldtel.mobi/wap</a>

## PROGRESSION OF THE COMPANY

In order to ensure that WM's full system was fit-for-purpose in every way and compliant with all relevant laws and regulations applicable to it, it ran its first Platform – called "Platform 1" – in full global operations worldwide for eight years.

All WM Systems, Platforms and Facilities were thoroughly tested in full operations worldwide, and WM also had the full System Due Diligenced in over 30 Due Diligences by External Entities, including specialist firms of Attorneys, specialist Global Consultancy personnel, Regulatory Agencies and other entities – in one of the longest, most thorough and longest duration series of Due Diligences of any company in corporate history.

These eight years of Global Operations were applied as what was known as "Restricted Global Operations".

The Global Operations were Restricted in that the number of VSMPs and Members worldwide that could use the system was artificially restricted by WM.

The reason for the artificial restriction was that WM was aware that it would – after the conclusion of Platform 1's field testing in Global Operations – be best practice to apply any and all "lessons learned" to the Platform.

Moreover, when refining a Platform, it is best practice to take it down and to rebuild it – as to merely place patches on an existing platform only extends its life and functionality in a limited manner, which is finite. A rebuild makes the new Platform fit-for-purpose for a comparably much longer future period.

Consequently, if WM had allowed Unrestricted Global Operations with Platform 1, it would have been very difficult to take the Platform down for a rebuild given the volume of VSMPs and Members on it, who would then be deprived of the Services. There were and are too many legal, regulatory and reputational risks in doing this.

*(This is why, on the back-end, all other similar services ultimately function off Legacy platforms / systems that are up to 70 years old – because for these reasons they cannot take their systems or platforms down to rebuild and can only "patch" them, which patches long ago reached the limited of their possible functionality-potential / capacity to compete with 21<sup>st</sup> Century products and technology).*

On conclusion of the period of Restricted Global Operations with external Due Diligences, WM took down its Platform 1, and carried out the Rebuild of its Refined Platform 2. Platform 2 included all the lessons learned from Platform 1's Global Operations, and it is now fully operational.



## DESCRIPTION OF THE “HAL” COMPLEX ADAPTIVE SYSTEM

All Primary Telephony Systems and Services, Secondary Telephony-Support Systems and services, Convergent Systems and Services, Administrative + Accounting + Reporting Systems and Facilities and all Security Systems and Facilities – across the entire WM System – are managed and controlled by multiple “Narrow Artificial Intelligence” systems that are combined and integrated to form – and function as – a “Complex Adaptive System”, which Complex Adaptive System is informally referred to as “HAL”.

HAL is a high-level:

- **Expert System** with
- **Machine Learning**, and
- **Supervised Learning**, and
- **Reinforcement Learning** capacities, and
- Other capacities

It was built through a process of:

- **Dynamic Programming** to establish an
- **Optimal Substructure** through which it could apply
- **Intelligent Control** and other attributes and characteristics, to act as an
- **Abstract Intelligent Agent** for real-time, simultaneous management of all aspects of all operations of the entire Global Platform in totality. This includes the simultaneous and real-time monitoring, management and control of all Systems, Facilities and Sub-Facilities within the entire WM System and all VSMPs (Affiliates). Some background processes and systems in the system architecture are these, and there are others:
  - **Procedural Reasoning System**
  - **Markov Decision Process**
  - **Markov Chain**
  - **Structured Prediction**
  - **Dimensionality Reduction**
  - **Anomaly Detection**
  - **Cluster Analysis**
  - **Statistical Classification**
  - **Others**

HAL comprises **multiple Abstract Intelligent Agents** that interact – not only with themselves, but with external Environments, including external systems and external human + system-based components. The consolidated HAL system represents a **Complex System** – specifically a **Complex Adaptive System** – that possesses and exhibits the properties of **Emergence**.

Note: Clicking on the terms shown in **Blue, Bold**, will open a web page with explanatory text on the terms

## WM's UNIQUE STRUCTURING AND VIRTUALLY ZERO-COST BASE

WM has utilized a combination of –

- 21<sup>st</sup> Century Technologies, and
- Artificial Intelligence Agents within a Complex Adaptive System, and
- Application of principles of transparent Mutually Beneficial co-operation between entities, and
- Intelligent structuring

– to create an entity that although it is one of the largest entities in the world in terms of –

- Market Sector coverage, and
- Systems, Platforms and Facilities, and
- Products and Services, and
- Premises and Personnel, and
- Global Geographic Coverage and Presence

– runs at virtually zero Running, Operational, Expansion, Brand Marketing, Retail Marketing, Affiliates, Independent Agents, Premises, Personnel, Local Support, Fulfilment and other costs.

This is due to WM's Global VSMP (Affiliate) and Independent Agent Programs, which creates a Global Network of entities and persons that provide the WM Services from their own bespoke Platforms that run through the WM System.

The combination of WM, the Entities that provide WM services from their own Virtual versions of WM's System (known as "Eligible Entities"), and the Independent Agents who also have Virtual Versions of WM's System are collectively known as "The TEL.mobi Group" or "TMG", and they work together in what is known as "The TEL.mobi Group Global Alliance".

The TEL.mobi Group's VSMP and Independent Agent and VSMP Program has previously been called the world's largest high-revenue multi-product Franchise Group – that gives all of the Franchises and Franchise equipment, stock and administration & management tools to the Franchisees for free. This is not, however, how WM – the Driver of the TEL.mobi Group – sees it.

WM sees it as an example of how all persons and entities within the TEL.mobi Group – being the Driving Company Webtel.mobi, the Eligible Entities with VSMPs and the Independent Agents – work together to pool their resources as a Team, in order to bring the highest-quality service to TEL.mobi Group Members at the lowest possible cost.

In other words, a real example of what responsible and ethical business can produce.

Details of these characteristics and aspects appear in the line-items of the Audited Financial Accounts later in this document.

# SERVICES PROVIDED BY THE COMPANY

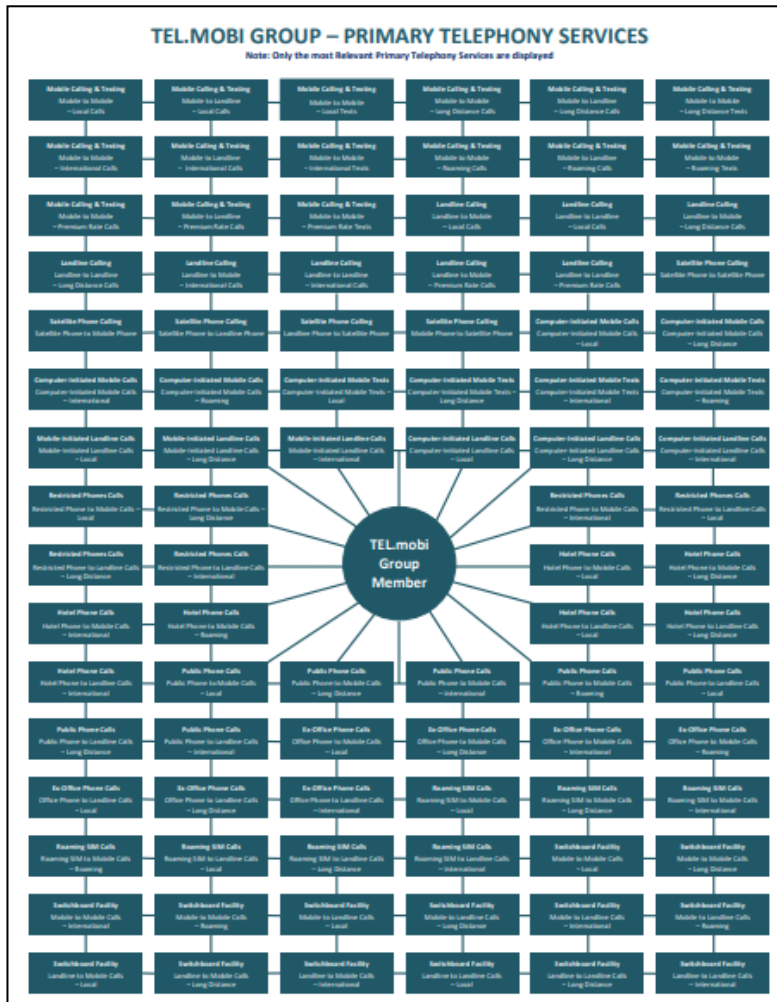
WM is a Global Telecommunications Company that has optimized its Telecommunications Services so as to be able to provide Convergent Services from its Telecommunications Base.

Consequently, WM provides Services that are applicable to and in 42 Primary Business Sectors, that include within them several hundred Business Sub-Sectors, and several thousand Derivative Business Sectors.

A Top-Level summary of WM’s Services are as follows:

## Primary Telephony Systems and Services:

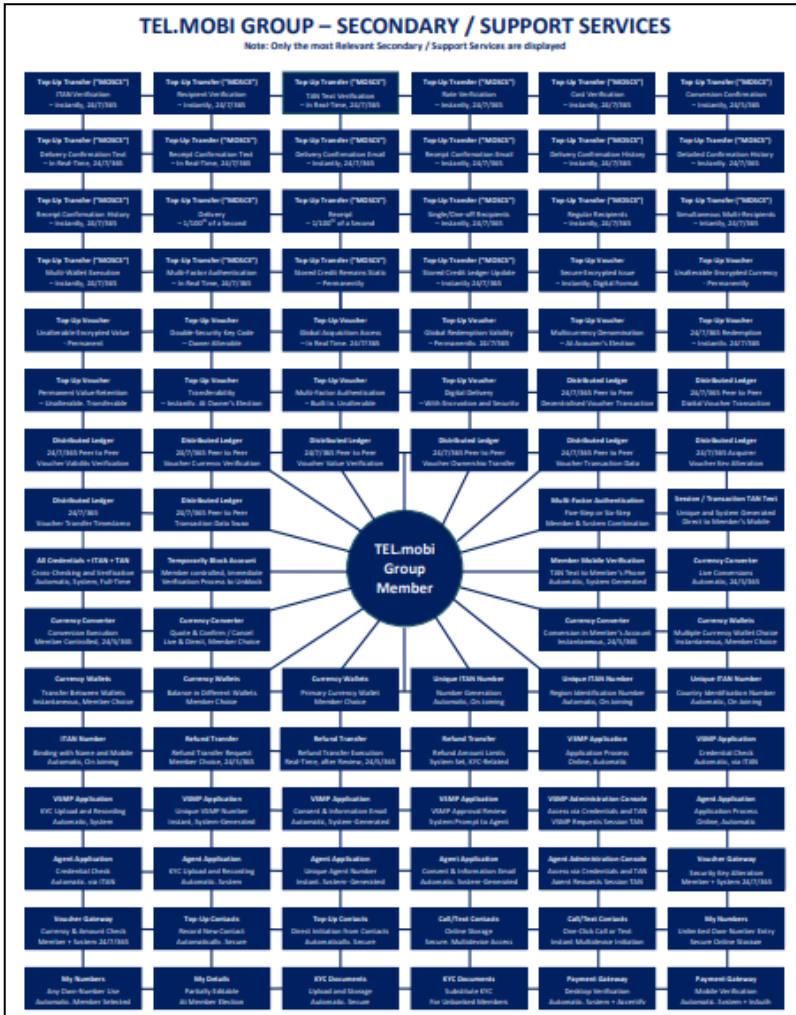
1. Mobile Calling and Texting Services for Local, Long-Distance, International and Roaming Mobile Telephony market segments Globally
2. Landline Calling Services for Local, Long-Distance and International Landline Telephony market segments Globally
3. Specialized Mobile Calling and Texting Services and Specialized Landline Calling Services for Local, Long-Distance, International and Roaming Mobile Telephony market segments – and Local, Long-Distance and International Landline Telephony market segments – Globally.



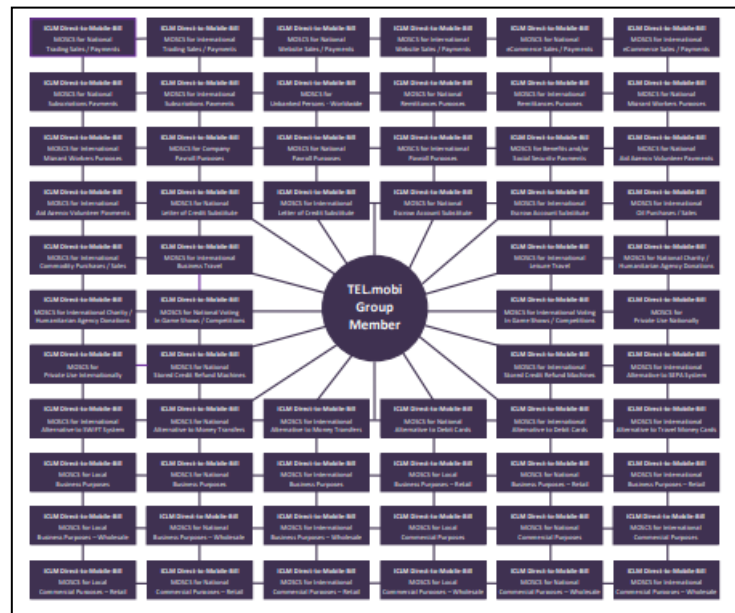
[Click Here](#) to see a larger image

## Secondary “Global Telephony-Support” Systems and Services:

1. TEL.mobi Group Inter-TEL.mobi Account Number (“TITAN”) System
2. Inter-TEL.mobi Account Number (“ITAN”) Facility
3. Top-Up Voucher System
4. Multicurrency Currency Wallet System
5. Currency Conversion System
6. Currency Swap System
7. Inter-Closed-Loop Member (“ICLM”) Online Mobile Payments System
8. Inter-Closed-Loop Member (“ICLM”) Online Mobile Transfers System
9. Inter-Closed-Loop Member (“ICLM”) Offline Mobile Payments System
10. Inter-Closed-Loop Member (“ICLM”) Offline Mobile Transfers System
11. KYC’d-Member Refund Transfer System
12. Stored Credit Refund Machine (“SCRM”) System



[Click Here](#) to see a larger image



[Click Here](#) to see a larger image

## Convergent Systems and Services:

WM's current Platform – known as "Platform 2", is run by a Narrow Artificial Intelligence Agent referred to as "HAL". The Systems and Facilities within the WM Platform are structured and interconnected in a specific array, to form a "Complex Adaptive System".

This has properties of "Strong Emergence", which results in a "Total Convergence" capacity arising. This Total Convergence capacity enables WM's Primary Telephony Systems and Secondary Telephony-Support Systems to interact. This interaction enables "Convergent Services" to be provided or carried out by the WM System.

Convergent Services are services that come into being as a result of the Primary Telephony Systems and Secondary Telephony-Support Systems functioning together in an integrated manner. The result of this is that these services – even though they are in and of themselves standard Telephony and Telephony-Support systems – accrue more functionality in joint and integrated operation than they have individually.

These additional Convergent Services – in and for which WM's combined –

- Global Coverage, and
- Ultra-Low Costs or Zero-Costs to Clients, and
- Ultra-Low Running/Operational Costs to Zero Running/Operational Costs, and
- Speed of Transaction Processing and Settlement (1/100<sup>th</sup> of a second), and
- 24/7/365 operation, and
- Extremely High Levels of Multilayer Security, and
- Global KYC and AML Capacities, and
- Unique Systems and Services that no other company or companies possess

– render it in a position where no other company / entity or group of companies / entities is able to effectively compete against it.

The Convergent Services include, but are not limited to – the following:

- *Standard* TUV Digital Currency-equivalent / CBDC-equivalent System for Payments or Transfers
- *Secured* (Gold-Backed) TUV Digital Currency-equivalent / CBDC-equivalent System for Payments or Transfers
- *Smart* (Programmable) TUV Digital Currency-equivalent / CBDC-equivalent System for Payments or Transfers
- Global, National and Local Clearing System Alternative
- Global, National and Local SWIFT System Alternative
- Global, National and Local Multicurrency Digital Currencies Alternative
- Global, National and Local Multicurrency Central Bank Digital Currency / "CBDC" Alternative

- Global, National and Local FX Market Alternative
- Global, National and Local Derivative Currency Swaps Alternative
- Global, National and Local Currency Hedge Alternative
- Global, National and Local Inflation Hedge Alternative
- Global, National and Local Currency Depreciation Protection Alternative
- Global, National and Local Cryptocurrency Alternative
- Global, National and Local Stablecoin Alternative
- Global, National and Local Cash Payments Alternative
- Global, National and Local Alternative to all online and offline multicurrency payment types for retail, wholesale, trade, commercial and all other payments, including:
  - Global, National and Local Real Time Gross Settlements Alternative
  - Global, National and Local Payment-versus-Payment and Delivery-versus-Payment Alternative
  - Global, National and Local Credit Card + Debit Card + Prepaid Card + Travel Card Alternative
  - Global, National and Local Mobile Wallet (“Card-on-a-Phone”) Alternative
  - Global, National and Local eWallet Alternative
  - Global, National and Local eCommerce Payments Alternative
  - Global, National and Local Trade Payments Alternative
  - Global, National and Local Commodity Payments Alternative
  - Global, National and Local Exchanges Payments Alternative
  - Global, National and Local Payment Gateway and Payment Service Provider Alternative
  - Global, National and Local Payroll Payments Alternative
  - Global, National and Local Remittances Payments Alternative
  - Global, National and Local Direct Carrier Billing Payments Alternative
  - Global, National and Local Direct to Mobile Bill Payments Alternative
  - Global, National and Local Competition Entry / Voting Payments Alternative
  - Global, National and Local Donations to Charities, Causes, Entities or Persons
  - An Alternative to Multiple Other Global, National and Local Forms of Payments
- Global Money Transfers Alternative
  - For all Global Transfer Types and Volumes
- Global, National and Local Letters of Credit Alternative

- Global, National and Local Escrow Accounts Alternative:
- Global, National and Local Auction Platform Alternative
- Global, National and Local Exchanges Platform Alternative
- Global, National and Local Crowdfunding Platform Alternative
- A Definitive Global, National and Local Solution for All 2+ Billion “Unbanked” / “Underbanked” Persons
- Multiple other Global, National and Local Commercial Uses and Services
- Multiple other Global, National and Local Non-Commercial Uses and Services such as-
  - Global, National and Local Personal Emergency Services
  - Global, National and Local Emergency Warnings
  - National and/or Local Voting in National or Local Elections or Referendums
  - Multiple Other Uses and Services

All transactions or instruments’ –

- secure creation/initiation, and
- storage, and
- transference/exchange, and
- conversion, and
- processing, and
- settlement, and
- reconciliation, and
- redemption, and
- administration between counterparties using the WM Systems and/or their Facilities

– are created / initiated and carried out in-house on and from one centralized global WM System.

There are more than 5 000 Sector-Derivative applications of the WM System. For more information on some of these additional Sector-Derivative applications, see:

- Pages 361 to 387 of this Document
- The Research Papers at the urls on Page 420 of this Document
- The Recent Media Articles at the urls on Pages 424 to 427 of this Document
- Pages 59 to 104 of the document at this url: <https://webtel.mobi/media/info/telmobi-group-iclm-handbook.pdf>

## **Administrative, Accounting and Reporting Systems and Facilities:**

The WM System includes a full in-house range of:

- Administrative, and
- Accounting, and
- Reporting

Systems and Facilities that provide instant Systemic and per-Member Administrative, Reporting and Accounting Documentation and Data, for instant viewing and/or retrieval.

## **Security Systems and Facilities:**

The WM System includes a full in-house range of advanced Security Systems and Facilities that provide Systemic and per-Member Security, including:

- Global Human and Technological KYC and AML Systems
- Local representation worldwide
- A 30 Layer Security System
- 4-Factor, 5-Factor and 6-Factor Multi-Factor Authentication
- Encryption
- Distributed Ledger and Distributed Ledger+ via HAL's central information-retrieval in necessary
- Blockchain and Blockchain+ via HAL's centralized and ultimate interaction



## Summary:

WM's combined Systems, Services and facilities represent:

- A superior Mobile, Landline and Specialized Telephony company – worldwide
- A superior Alternative to all current Legacy System Payment and Transfer Services – worldwide
- A superior Alternative to all current Telecoms Payment and Top-Up Services – worldwide
- A superior Alternative to all Cash Payments – worldwide
- A superior Alternative to the SWIFT System – worldwide
- A superior Alternative to the Global FX Market – worldwide
- A superior Alternative to Cryptocurrencies – worldwide
- A superior Alternative to Stablecoins – worldwide
- A superior Alternative to Currency Hedge Funds – worldwide
- A superior Alternative to Inflation Hedges and Currency Depreciation Hedges – worldwide
- A superior Alternative to Derivative Currency Swaps – worldwide
- The only functioning Multicurrency and Globally valid Digital Currency equivalent – worldwide
- The only functioning Multicurrency and Globally valid CBDC equivalent – worldwide
- The only functioning Global Clearing System worldwide
- The largest Payments and Transfer System in the world by Geographic Coverage
- The Lowest Cost Payments and Transfer System in the world
- The Most Secure Payments and Transfer System in the world
- The Most Rapid Payments and Transfer System in the world
- The Most Transparent Payments and Transfer System in the world
- The Most Accessible Payments and Transfer System in the world
- That Functions 24/7/365
- With Member-Controlled Currency Conversions
- With Member-Controlled Currency Swaps

- With PP2P Transactions
- With No Intermediaries
- With Total Accessibility Worldwide
- With Instant Payment / Transfer and Receipt in 1/100<sup>th</sup> of a Second worldwide
- With Instant Notification to Sender and Recipient in History, Email and Text
- That is Available to both Banked and Unbanked Members
- That totally removes the concept of “Unbanked” or “Underbanked” for 2+ Billion people worldwide
- That is Equally applicable for large or small transactions, in sophisticated or emerging markets
- That is available in, from and to all Platform Currencies

WM is a unique Company, with unique Systems, Services and Facilities, with no competitors.

**Webtel.mobi Reveals How Its System Replicates and Improves the Entire Global Financial System, and Why It Has No Competitors**

<https://finance.yahoo.com/news/webtel-mobi-reveals-system-replicates-130800861.html>

**Webtel.mobi’s System and TUV Digital Currency – 21st Century Versions of Keynes’s International Clearing Union and Bancor**

<https://finance.yahoo.com/news/webtel-mobi-system-tuv-digital-120000227.html>

**Two Fully Operational and Globally Accessible Alternatives to the SWIFT System Now Available Worldwide**

<https://finance.yahoo.com/news/two-fully-operational-globally-accessible-110500105.html>

**Webtel.mobi’s Two Fully-Operational Zero-Cost Alternatives to the Global FX Market Available Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-two-fully-operational-111100548.html>

**Webtel.mobi’s “TITAN” System Facilitates Zero-Cost Transfers and Payments in 1/100th of a Second Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-titan-system-facilitates-115200128.html>

**Webtel.mobi’s Global Payment Systems Fuse Cash and Digital Capacities – Creating a Functioning “Cashless Society” Model**

<https://finance.yahoo.com/news/webtel-mobi-global-payment-systems-112800915.html>

**Globally-Valid Multicurrency CBDC Released For All Countries**

<https://finance.yahoo.com/news/globally-valid-multicurrency-cbdc-released-130000951.html>

**Webtel.mobi is Reintroducing a 100% Gold-Backed Currency Worldwide – Stability of 100% Gold-Secured Currency Returns After Half a Century**

<https://finance.yahoo.com/news/webtel-mobi-reintroducing-100-gold-110000404.html>

**Webtel.mobi Introducing the World’s First Programmable Currency – Makes Majority of Global Transactions PP2P With no Intermediaries**

<https://finance.yahoo.com/news/webtel-mobi-introducing-world-first-113500071.html>

**Webtel.mobi’s Zero Cost, Multicurrency Payment Gateway Systems, Available to Merchants and Consumers Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-zero-cost-multicurrency-112000894.html>

## WM's STATUS, DESIGNATION AND REGULATORY ENVIRONMENT

### Overview:

1. WM is a Global Telephony Company. The Company' Principal Place of Business is Guernsey.
2. WM is a Specialized Mobile Provider (SMP). This means that although its Telephony Services are carried out over the Global Telephony Backbone, they are initiated via the internet.
3. Due to this, although WM provides Telephony services in, to and from every country, it is legally classified as an Internet Telephony Service Provider (ITSP). This means that:
  - a. It does not need a license to provide its services in or to any country.
  - b. Its regulatory environment is that of an Internet Services Provider, which means that it must observe Guernsey "Best Practice" rules for web-based businesses as its regulatory requirement.
4. Further details on these aspects can be reviewed in Regulatory, Legal and Market Due Diligence Due Diligence Reports on WM, some of which can be seen at the urls below:
  - a. Regulatory Due Diligence: <https://tinyurl.com/WM-Regulatory-DD>
  - b. Legal Due Diligence: <https://tinyurl.com/WM-Legal-DD>
  - c. Market Due Diligence: <https://tinyurl.com/WM-Market-DD>

### Location of the WM Services and Law governing the WM Services:

1. WM delivers its telephony services worldwide from Guernsey via internet-based Web Application (Web Apps), not downloadable Mobile Apps.
2. Because the services are delivered by Web Apps, and accessed via the internet only, and no physical items or services are provided, wherever a WM Member is in the world when they access the WM services and sign up, they are deemed to be accessing the services in Guernsey, and their Member Account is deemed to be in Guernsey.
3. Wherever the services are accessed or used from in the world, they are deemed to be being accessed or used in Guernsey, and activities on the WM Platform and in WM Member Accounts are deemed to be taking place in Guernsey. Therefore, only Guernsey laws and regulations are applicable.

### **Status of VSMPs (Affiliates):**

1. WM is a Specialized Mobile Provider or “SMP”. Affiliates of WM are referred to as “Virtual Specialized Mobile Providers” or “VSMPs”.
2. VSMPs are virtual versions of the WM Platform that are established for Eligible Entities that want to assist in providing their established client bases with access to the WM services.
3. An Eligible Entity is defined as any legal entity that has an established client / customer / member / student / subscriber base that it can communicate with from a central point.
4. VSMPs remain the property of WM.
5. VSMPs are legally classified as front-end marketing extensions of WM, as the Eligible Entities do not have control over their function.
6. This means that no Eligible Entity incurs any legal, regulatory, registration or any other formal obligations of any nature in its country when a VSMP is established for it.
7. This also means that all VSMPs’ Member Accounts and Activities are legally deemed to be in Guernsey / taking place in Guernsey.

### **Closed-Loop Members-Only System (not Public):**

1. The services of WM and its VSMPs are not available to the public. They are only available to WM and TEL.mobi Group Members (the TEL.mobi Group (“TMG”) is the collective name for WM and its VSMPs).
2. The TMG System, Platforms and Services therefore constitute a “Closed-Loop” System, available to Members-Only. It is a “Closed-Loop Members-Only” service.
3. From a legal perspective, this renders the system free of many of the constraints placed upon entities that deal with the public and/or offer services to the public.
4. TMG Members agree to the Terms of Use for being Members and using the TMG Services.
5. WM can also regulate the activities of Members on its system.
6. Anyone and everyone in the world – natural person or entity – can join as a Member for free (provided that they are not on a Sanctions List and/or any other Criminal / Fugitive lists, or that they do not go onto one of these lists after joining).
7. Members can carry out activities on the TMG System depending on their levels of KYC and AML compliance. They cannot become Agents, Access Control Panels of VSMPs, implement Refund Transfers, use SCRM machines or carry out various other activities unless they have uploaded full KYC documents, which have been certified and then re-verified by an attorney or notary. For unbanked people, there is a Substitute KYC system, which they are required to upload.

### **Stored Credit (Stored Value) Only:**

1. All funds loaded onto into TMG Member Accounts by TMG Members are Prepaid Telephony Stored Credit only.
2. Prepaid Stored Credit is not a payment, nor a part-payment nor a deposit. It is a deposit of Stored Credit, in anticipation of potential future use for Telephony Services.
3. This means, from a legal perspective, that this Stored Credit permanently remains the property of the TMG Member, until the Stored Credit is used for Telephony Services. This is the only potential use of Stored Credit on the TMG System.
4. Any other swapping of Stored Credit between TMG Members on the TMG System does not convert it from Stored Credit. It remains Stored Credit, and the property of the Member in whose account it is.
5. The primary considerations attached hereto are as follow:
  - a. The Stored Credit remains the property of the Member always - until used for Telephony Services (i.e. Calls or Texts).
  - b. No Stored Credit can ever leave the TMG System once it is in it - except for by use of Telephony Services, or via a Refund.
  - c. The Member can, at any time, request a Refund of any Stored Credit in his / her account, and WM is then legally obliged to refund it to the Member's Bank Account (or via an SCRM Machine if the person is unbanked). The Refund can only go to the legally verified bank account of the TMG Member within the Closed Loop.
  - d. WM has placed a "Refund Transfer" facility on its platform so all Members can Refund Stored Credit from their TMG Accounts at will, although the Refund Transfer requests are still vetted for approval prior to being allowed to go through.
  - e. As the funds remain the property of a Member, even Members in countries where there are Exchange Control Regulations may load their TMG Accounts with Stored Credit – just as they may pay for any internet-based service online – because:
    - As the Stored Credit remains the property of the Member and he/she can ask for its refund at any time, he / she is not transferring it out of the country to become the property of an external entity.
    - The internet-initiated Telephony service is like any other internet-based service, and all persons worldwide load accounts onto service-providers from all over the world to carry out internet-based activities (i.e. hotel payments, flight bookings, ordering goods, etc).

### **Stored Credit (Stored Value) Never Moves:**

1. For, and in, any ICLM Transfer or Currency Swap Transaction on the WM Platform, none of the Stored Credit ever moves.
2. It remains static in the bank account always. Only the ledger entries in the respective TMG Member Accounts are automatically adjusted.
3. Not only is the TMG System a “Closed-Loop Members-Only” service not available to the public, that uses only Prepaid Stored Credit, it sees no actual movement of Stored Credit from WM’s Multicurrency Bank Accounts unless it is used for Telephony Services or in a Refund to the legally verified Bank Account of the Member who owns it.

### **Voluntary and Proactive KYC and AML by WM:**

1. WM is a Telephony Company. Neither it nor its VSMPs are required to implement Financial Services-level KYC and AML on their Members.
2. However, not only has WM voluntarily and proactively implemented these systems, it has implemented them to a far higher level – and with more capacity – than most companies internationally who are required to apply these measures.
3. Certified KYC and Certified Bank Account Confirmations – certified by Attorneys or Notaries only – must be uploaded by TMG Members in order for them to act as Agents, access VSMP Consoles, use the Refund Transfer Facility, use SCRM Machines or load significant amounts of Stored Credit using cards.
4. Moreover, there are limits on Refund Transfers, and full documentation detailing the source and origin of their Stored Credit must be uploaded prior to a Refund Transfer being approved,
5. Other than this, the KYC documents and Bank Account Verifications must not just be certified by an Attorney or Notary and uploaded. Once they are uploaded, they are held at a halfway point until the original Certifying Attorney or Notary has again personally re-verified that:
  - The uploaded documents are the KYC documents / Bank Account details that he / she certified,
  - That the person in the documents is the person that he / she certified the documents for,
  - That the certifier is a qualified and registered Attorney or Notary in the country of certification.
6. The Attorney / Notary details are additionally verified and monitored by the WM System, and by TMG Agents and VSMPs in-situ.
7. It is the most thorough (and only) Global KYC and AML system, in which all the world’s Attorneys and Notaries effectively work with TMG for certification and re-verification once the certified documents have been uploaded.

## CURRENT STATUS OF THE COMPANY AND ITS “PLATFORM 2”

WM’s Rebuilt and Refined Platform 2 – and all of its Systems and facilities – are fully operational.

It has – prior to even commencing marketing of the VSMP Program – received and granted 66 applications from Eligible Entities and Agents for VSMPs – which VSMPs provide services in 161 countries worldwide.

WM’s VSMPs have within them 288 Million Clients (“Members”).

WM is able to Recommence Unrestricted Global Operations – and its marketing of the VSMP-opportunity to all Eligible Entities worldwide (being any entity of any nature and any size that has an existing user / member / customer / client / student / other base) – instantly and at zero cost.

WM will Recommence Unrestricted Global Operations as soon as it has completed its Listing of a Special Purpose Vehicle that holds WM shares as its value (the “Listco”) on an identified Exchange.

The reason for waiting for the completion of the Listing of the Listco prior to Recommencing Unrestricted Global Operations is that – due to WM’s services being *Global* (i.e. in *all* countries) and opposed to *International* (i.e. in *multiple* countries) – the volume of work that is generated once Unrestricted Global Operations have Recommended is so high that it will not enable the time required to go through a Listing process.

## PLANNED ACTIVITIES OF THE COMPANY IN 2022

### Three Revaluations of the Company:

WM's last external valuation by Frost & Sullivan excluded the added values of WM's refined:

- Standard TUVs: *The world's first 100% Reserve-backed and operational Multicurrency Digital Currency & CBDC equivalent*
- Secured TUVs: *The world's first 100% Reserve-backed and Gold-Backed Multicurrency Digital Currency & CBDC equivalent*
- Smart TUVs: *The world's first Programmable Multicurrency Digital Currency & CBDC equivalent*

Consequently, in 2022, The Global ICT Practice of Frost & Sullivan will be carrying out three Revaluations of WM to include the added value that these three refined products and facilities provide to the Company.

As these products and facilities substantially add to the capacities of WM Convergent-Product Global Clearing System and capacities, it is anticipated that the added value that will accrue to the Company will be significant.

**Webtel.mobi to Be Revalued to Include Global Value of Its TUV Digital Currency – Significant Value Appreciation Is Anticipated**  
<https://finance.yahoo.com/news/webtel-mobi-revalued-global-value-120000417.html>

### Listing of a “Listco” on an identified Stock Exchange:

WM will be Listing a Special Purpose vehicle entity – the “Listco” – on an identified exchange. The value of Listco will be the WM shares that it holds.

The objective of the Listing of the Listco is not primarily to raise significant funds for WM or its expansion. This is because WM's model is optimized to the extent that its Running, Operational, Expansion, Brand Marketing, Retail Marketing, Affiliates, Independent Agents, Premises, Personnel, Local Support, Fulfilment and other costs are close to zero.

Moreover, as WM has no Debts or Liabilities, and has no Institutional Shareholders or any financial or external pressures, it is not compelled to act in any way, but can rather choose to act in ways that are in the best interests of the WM System, Shareholders of WM, and end-user WM Clients/Members.

This is why although WM previously received Eligibility from the UKLA (the UK Listing Authority of the UK's Financial Services Authority (the forerunner of the UK's Financial Conduct Authority – one of the world's premier Regulatory Agencies) to carry out a Primary Market (Main Board) Listing on The London Stock Exchange, and went on to liaise with the Primary Markets Team of the London Stock Exchange Group regarding same, it did not carry out that Listing.

However, at this time, and in order to provide:

1. The opportunity to non-WM Shareholders be able to acquire and use WM's “Secured TUVs” (Gold-Backed TUVs) – which will for an initial period be available only to WM Shareholders and Listco Shareholders (because WM shares are not available to the public).



2. The opportunity for non-WM Shareholders to acquire an indirect interest in WM for the purposes of receiving future benefit from WM Dividend payments and other benefits after the Resumption of Unrestricted Global Operations (because WM shares are not available to the public).
3. An opportunity for a Liquidity Event for some of the initial Shareholders of WM.

WM will carry out a Listing of the Listco on an identified Exchange in 2022, prior to its Resumption of Unrestricted Global Operations.

The reason for WM carrying out the Listing of Listco prior to the Resumption of Unrestricted Global Operations is because Global Business – as opposed to International Business – is time-consuming to manage due to its volume, as WM is well-aware of due to its eight years of Global Operations prior to the rebuild of Platform 2.

Therefore, although the majority of Administration and Management is carried out by HAL and Outsourced Personnel curated and supervised by HAL, the volume of work is still such that once Unrestricted Global Operations Resumes, there will not be time available to go through the administrative processes required for a Listing.

Due to this, the Listing of the Listco is taking place prior to the Resumption of Unrestricted Global Operations.

### **Resumption of Unrestricted Global Operations:**

Within 30 days of the completion of the Listing of Listco, WM will resume Unrestricted Global Operations.

WM and its rebuilt and refined Platform 2 are at this time already fully-operational, and it already has over 280 Million Clients within the existing memberships of its VSMPs. All that WM has to do to resume its Unrestricted Global Operations is to:

- Allow its existing VSMPs to commence operations.
- Allow its existing Independent Agents to commence sourcing Eligible Entities for VSMP-acquisition.
- Click one button in HAL, to commence the sending of its weekly Retail Marketing / Call to Action Marketing material to its VSMPs and Agents Globally, for their immediate onward provision to their existing member-bases.

The only reason that it is not doing so is for the reason described in the previous section.

WM acquired the VSMPs and their members that it currently has with no marketing of the opportunity, and in advance – before it had even completed the rebuild of its refined Platform 2. Moreover, the total number of VSMPs that WM current has comprises only 20% of the number of VSMPs that were previously applied for by Eligible Entities in only one day during the Restricted Global Operations of Platform 1 (with Eligible Entities that had cumulative member-bases of over 1.5 Billion persons applying for VSMPs during Platform 1's Restricted Global Operations).

Consequently, as WM has no debts or liabilities, no large institutional investors that may have their own disparate agendas or pressures, close-to-zero running and operational costs and zero marketing / fulfilment / other costs (as detailed in its audited accounts later in this document), it is able to implement its Resumption of Unrestricted Global Operations – for acquisition of VSMPs and Members – without any pressures related to rate of signup and rate of expansion – although expansion is anticipated to be rapid and significant.

## Completion of two “Pro-Bono” Emergency Services:

Many of WM’s products, facilities and services are provided to its Members at zero cost – and the balance at ultra-low cost. This is the application of WM’s view of proper Global Social Responsibility.

During 2022, WM will make two additional Free (“Pro Bono”) services available to its Members. These services are:

- **The Personal Emergency Service**

A Texting Service which enables Members to instantly send a text message to their selected recipient list – with a clickable link in the message that enables tracking of their mobile phone – at no cost, if they are in danger / have a personal emergency and require assistance.

- **The Global Emergency Service**

A Texting Service which enables Members to sign up to receive text message to their mobile phone in the event of an impending Natural or Other Disaster or Dangerous event in the area where they are resident in or travelling to, at no cost.

Webtel.mobi is Introducing the World’s First Unified and Global Personal Emergency Service and Disaster Warning Service – Free  
<https://finance.yahoo.com/news/webtel-mobi-introducing-world-first-112400641.html>

## COMMENTS ON WM’s CAPACITIES BY INDEPENDENT THIRD PARTIES

### Comments on WM’s Telecommunications Facilities:

#### *Historical Comments by the Global ICT Practice of Frost & Sullivan*

The results of this extensive research – which was done twice to reconfirm the findings – established that Webtel.mobi is a First Mover Product and Company in the Telecommunications Sector.

Moreover, it was confirmed in the research that Webtel.mobi has multiple Unique Selling Points from both a Business and Consumer perspective, some of which are as follows:

- It has the Largest Geographic Footprint of any Telecommunications Provider worldwide, and therefore has Global Dominance in terms of coverage for mobile calls and texts, and landline calls.
- Its service is reliable, easy to access and free to join, and it functions on all makes and models of phones – including pre-Smart Phone *Feature Phones*, which still make up more than sixty percent of the global market.
- Its international expansion plans for Affiliates – known as “Virtual Specialized Mobile Providers” or “VSMPs” – enables it to market its services and expand its global client base exponentially and virally, at little to no cost to the company.
- Other than this, it was confirmed that the Webtel.mobi Company, Product and Service is built on solid business and management principles, with a highly competent and internationally experienced management team.

Although technology plays a part in the Webtel.mobi product and service offering, it is by no means a Technology or App-based Product and Service at all. It is rather a Global Telecommunications Company, which uses the internet only as part of its platform.

The platform and service itself is however an innovative combination of Technology and Classic Telecommunications, combined with all the structures and prerequisites – including Logistical, Administrative, Legal, Regulatory and Management structures – that exist in any Multinational Telecommunications Company.

It is for these reasons that Frost & Sullivan Global ICT Practice reached the view that the Webtel.mobi Product and Service is a potential Sector-Influencer in the Worldwide Telecommunications Market.

***Brian Cotton PhD, Global Vice-President, Frost & Sullivan’s Global ICT Practice***

Video Comments from the Global Vice President of Frost & Sullivan’s Global ICT Practice: <https://www.youtube.com/watch?v=PO3BjgBKR3E>

Transcript of Video Comments: <https://webtel.mobi/media/info/frost-sullivan-due-diligence-confirmation-on-webtelmobi.pdf>

## **2020 / 2021 Comments on WM's Telecommunications and eCommerce Convergence by Frost & Sullivan**

Since the earliest days of the internet age, when the possibility of “borderless” Global business operations became a possibility, Telephony and eCommerce companies have been in a race to try to attain full convergence of their services.

Full Convergence in this sense refers to the situation where a company in one of these sectors reaches a point where their services are able to cross over into the other sector – in a wide-ranging manner – to produce a company with services that cover the full spectrum of Global Communications and Global eCommerce on one platform.

While there have been advances towards this aim in both the Telephony and eCommerce sectors, these have to date primarily succeeded in service expansion within their respective sectors, but without achieving crossover.

It is with this aim in mind that Webtel.mobi has been focusing its activities since its inception, and its Platform 2 product has now achieved the crossover between Telephony and eCommerce on a Global basis.

**Consequently, it can be said that it was the Telephony sector that won this race**, with Webtel.mobi being the first Telephony company to fully cross over into a fully integrated Global Telephony and eCommerce Platform, which is also convergence of The Internet of Things and Artificial Intelligence.

### ***Frost & Sullivan's Global ICT Practice***

Sum of the Parts Valuation of WM: <https://webtel.mobi/media/info/webtel-mobi-holdings-limited-valuation-april-15-2021-final.pdf> (Page 14)

## **Article on the WM Telecommunications System**

### **BLOOMBERG: Webtel.mobi Describes Why Telecommunications Companies Hold the Key to Global Digital Currencies**

Multinational Telecommunications companies have, in-house, all required communications capacities – including all required text message sending for multiple Multi-Factor Authentication and other requirements and verifications – can be done in-house with no external dependencies.

The regulations applicable to the Telecommunications Sector enable Multinational Telecommunications Companies to achieve the required objectives without having to step outside their sector. Some of the facilitating factors are as follows:

Multinational Telecommunications Companies already have the functioning operational facilities for the receipt, and loading into client accounts of, “Stored Credit” / “Stored Value” from prepaid telephony clients – and in various currencies.

Multinational Telecommunications Companies already have the functioning operational facilities for the transfer and receipt of “Stored Credit” / “Stored Value” from one client to another – including from different countries.

Multinational Telecommunications Companies already carry out internal FX Conversions.

All major Multinational Telecommunications Companies have the capacity to develop the required core components within their Telephony and Telephony-Support systems to function in Global Digital Currency / CBDC-equivalent roles.

Webtel.mobi has already achieved these objectives - and the fact that it has is proof of the advantages Telecommunications Companies hold in this arena.

### ***As published in Bloomberg and over 100 other Publications***

Bloomberg: <https://tinyurl.com/Bloomberg-WM> Yahoo News: <https://tinyurl.com/Yahoo-News-WM>

## Comments on WM's Convergent Facilities:

### *Research Papers by the Head of Research of the Levy Economics Institute*

#### **Another Bretton Woods Reform Moment: Let Us Look Seriously at the Clearing Union**

"... electronic or digital currency systems have not been able to provide payments services because they have extremely volatile value. The WM clearing system provides a real-world, actually existing blueprint of how such a system might function."

***Professor Jan Kregel, Head of Research, Levy Economics Institute, January 2021***

Research Paper on WM by Professor Jan Kregel: [https://www.levyinstitute.org/pubs/ppb\\_154.pdf](https://www.levyinstitute.org/pubs/ppb_154.pdf)

#### **Keynes's Clearing Union is Alive and Well and Living in your Mobile Phone**

"WM provides the clearing house mechanism for global transactions in any currency, carried out in 1/100th of a second, at any time from anywhere in the world at zero cost. It provides the equivalent of a 100 percent reserved regulated deposit banking system, something that a fractional-reserve-based private banking system cannot provide."

***Professor Jan Kregel, Head of Research, Levy Economics Institute, January 2021***

Research Paper on WM by Professor Jan Kregel: [https://www.levyinstitute.org/pubs/pn\\_21\\_1.pdf](https://www.levyinstitute.org/pubs/pn_21_1.pdf)

#### **New Dimensions for the TUV in the Webtel.mobi System**

"...the WM system represents and provides virtually all capacities (and/or the ability to replicate virtually all capacities) of the existing global financial system. Moreover, it provides them in a more secure, more rapid, less costly and centrally managed manner. The WM system therefore represents an operational and fully functioning global financial system, which does not reform the existing one, but rather functions in parallel to it, and has the capacity to replace it."

***Professor Jan Kregel, Head of Research, Levy Economics Institute, June 2021***

Research Paper on WM by Professor Jan Kregel: <https://webtel.mobi/media/info/new-dimensions-for-the-tuv-in-the-webtel-mobi-system.pdf>

#### **Money and Credit: Potential Expansion of the WM System**

"WM is the equivalent of a global single bank payments network. WM's expansion will eventually lead to it becoming the world's single global bank network, whence it will have displaced the entire global commercial banking network."

***Professor Jan Kregel, Head of Research, Levy Economics Institute, April 2021***

Research Paper on WM by Professor Jan Kregel: <https://webtel.mobi/media/info/money-and-credit-potential-expansion-of-the-wm-system-april-2021.pdf>

### **The Economic Problem: From Barter to Commodity Money to Electronic Money**

“... to replace money with a new technology-based system there is only one system that provides this possibility. Webtel.mobi (WM) is the only currently operating system that meets this condition because it plays the role of the bookkeeper of an alternative settlement system.”

**Professor Jan Kregel, Head of Research, Levy Economics Institute, January 2021**

Research Paper on WM by Professor Jan Kregel: [https://www.levyinstitute.org/pubs/wp\\_982.pdf](https://www.levyinstitute.org/pubs/wp_982.pdf)

### **Article on the WM' Convergent Facilities by the President of the Levy Economics Institute**

#### **Digital currencies and instability in the international financial system**

Digital currencies (bitcoin, libra, etc.) have created challenges for the organization of the financial system, while the coronavirus pandemic has caused the need to correct the mistakes of the past and "build a better system". The willingness of central banks to look at e-currency provides an opening for the reconsideration of a truly innovative reform of the international financial system -the type that was rejected in the 1940s but is more appropriate for a digital monetary world.

The evolution of the international monetary system has created a variety of theoretical approaches that can be applied to the management of changing challenges. Of great importance are Keynes' theoretical alternatives, such as the "theoretical quantity" of money based on gold and the prevailing theory of the banking system that emerged from this theory, and its "banking principle".

Keynes's "banking principle" is the concept of clearing charges and credits in a clearing house or a common balance sheet - it was central to the development of the idea of liquidation. (The proposal finally passed in Bretton Woods was like raising the banking principle of fractional reserves internationally - and brought with it the instability inherent in the domestic fractional reserves of financial systems.)

However, there is already an alternative in the private sector, which could be seen as a precursor to a wider international clearing system, which could offer the key benefits of Keynes' original proposal. The solution used is as an extension of the international mobile telephony services provided by a private company and not as a financial institution. Webtel.mobi (WM) features – a specialized mobile service provider - offer the solution, as well as other payment support services.

**Professor Dimitri Papadimitriou, President – Levy Economics Institute, June 2021**

Newspaper Article by Professor Dimitri Papadimitriou: <https://tinyurl.com/ArticleOnWM>

**COMMENTS ON THE ATTRIBUTES AND CAPACITIES OF THE  
WEBTEL.MOBI (WM) SYSTEM AND TUV DIGITAL CURRENCY**

BY

**PROFESSOR JAN KREGEL  
OF THE LEVY ECONOMICS INSTITUTE**

Video Comments on WM from Professor Jan Kregel: <https://www.youtube.com/watch?v=XYBrCikUhn8>

## Comments on Due Diligence carried out on WM:

### *Comments on Legal and Regulatory Due Diligence*

1. As a senior partner in the London office of Fasken Martineau LLP, I led a team of six experienced English business lawyers who over a period of several months carried out a rigorous due diligence exercise into the legal aspects of the business operations of Webtel.mobi (Holdings) Limited (hereinafter “WM” or the “Company”), in the course of which we engaged on specific matters law firms in the UK, Guernsey, Germany, Hong Kong and South Africa.
2. The aim and purpose of the legal due diligence was to robustly examine all aspects of the Company and its business thoroughly, as part of a process to confirm compliance with applicable laws and regulations.
3. Given the specialist nature of WM’s business and its global reach, the team at Fasken Martineau, engaged lawyers in several other highly regarded law firms, who also participated in this due diligence exercise. The full complement of legal firms that had teams participating in this due diligence exercise was as follows:
  - a. Fasken Martineau LLP (London)
  - b. Fasken Martineau DuMoulin (South Africa)
  - c. Mourant Ozannes (Guernsey)
  - d. SKW Schwarz (Germany)
  - e. Bates Wells Braithwaite (UK)
 Stephenson Harwood (Hong Kong) were also engaged to advise WM on a limited retainer.
4. Other than the above, and although not forming part of Fasken Martineau’s brief, my team also received and reviewed a copy of the due diligence report detailing the positive results of the physical and documentary due diligence on all IT and technical matters, which was carried out by a sector-leading firm from London.
5. Similarly a detailed regulatory report was obtained from one of the world’s leading telecommunications consultancy firms (Frost & Sullivan’s Global ICT Practice) in respect of international regulation as it applied to WM’s business.
6. I am also aware having been informed by you and having seen a copy of their report, that WM further appointed CMS Cameron McKenna in its capacity as an expert telecommunications counsel to conduct an additional due diligence review, as the senior telecommunications partner there had recently joined them from one of the UK’s senior regulatory organisations (OFCOM).
7. The business sectors examined in respect of this thorough legal due diligence exercise, which continued for over six months, included detailed investigations of legal and regulatory compliance in the following business, commercial and regulatory sectors:
  - a. Legal.
  - b. Regulatory.
  - c. Jurisdictional.
  - d. International operations.
  - e. Organisational.
  - f. Corporate Governance.

*Continues Overleaf*

- g. Management.
- h. Regulatory authorisations and licences.
- i. Contractual (including areas such as the contractual matrix supporting WM's particular business model, service delivery, e-commerce, international payment arrangements and payment gateway).
- k. Intellectual Property ownership, including trade marks.
- l. IT and Technical.
- m. Internet.
- n. Personnel.
- o. Insurances.
- p. Competition.

The conclusion of the legal due diligence – which was one of the most thorough that I have engaged in over a 30 year career – was satisfactory to the extent that Fasken Martineau was happy to arrange for delivery to the United Kingdom Listing Authority (UKLA) of WM's application for confirmation of WM's eligibility for a listing on the Main Board of the London Stock Exchange.

You did of course subsequently confirm to me that the UKLA had confirmed WM's eligibility to apply to list on the Main Board of the London Stock Exchange if it had elected to do so. Passing the UKLA's eligibility for listing test is a significant achievement and an indication of the professional and thorough way in which WM's affairs had been structured.

**Senior Partner of a Tier 1 Multinational Law Firm in London**

Confirmation Letter on Legal and Regulatory Due Diligence: <https://webtel.mobi/media/info/company-and-vsmp-international-regulatory.pdf>

### **Comments on Company, Services and Product Due Diligence**

Frost & Sullivan has a global presence of 1 100 Analysts and Sector Experts in 43 countries internationally. Its Information and Communications Technology Practice is one of the world's Premier Telecommunications Research and Consultancy Practices. We regularly consult to, and advise, many of the world's Top Telecommunications Companies, on all aspects of their business. As such, our Telecommunications Analysts, Country Experts and Sector Experts include some of the most qualified and respected Telecommunication Experts and Professional worldwide.

Frost & Sullivan's Global ICT Practice completed a worldwide and in-depth Research Project on all aspects of Webtel.mobi, including conducting Due Diligence on its Business Model, Management, Strategies, Technology, Product and Service. This included researching and verifying Coverage, Operations, Quality, Distribution, Marketing, Expansion Plans and all other relevant factors – in the same way it does for all other Major Telecommunications Companies. This research was conducted by teams which included some of our most Senior and Experienced Telecommunications and Business Analysts, and Department Heads, worldwide – in the Americas, Asia, Europe and Africa.

The results of this extensive research – which was done twice to reconfirm the findings – established that Webtel.mobi is a First Mover Product and Company in the Telecommunications Sector.

**Brian Cotton PhD, Global Vice-President, Frost & Sullivan's Global ICT Practice**

Video Comments from the Global Vice President of Frost & Sullivan's Global ICT Practice: <https://www.youtube.com/watch?v=PO3BjgBKR3E>

Transcript of Video Comments: <https://webtel.mobi/media/info/frost-sullivan-due-diligence-confirmation-on-webtel.mobi.pdf>



### **Comments on Regulatory Due Diligence**

Webtel.mobi is not part of the first family of communication services (i.e. those entirely based on networks such as PSTN and cellular networks). Instead, because Webtel.mobi is an Internet-initiated service, it is part of the second family of Internet-based services. Therefore, Webtel.mobi is subject to the regulatory environment that affects any other Internet-based services.

The specific regulatory environment applied to Webtel.mobi depends on its location. Webtel.mobi headquarters are based in Guernsey. Therefore, the Guernsey regulatory environment is the one which Webtel.mobi is subject to.

As discussed in the first part of this letter, Webtel.mobi provides an Internet-initiated service and this service is provided in Guernsey – no matter where it is accessed from. In addition to that, Webtel.mobi does not provide a physical product to other jurisdictions, or ship a physical product, or provide a physical product for download to mobile phones or computers in other jurisdictions. In light of all this, Webtel.mobi is regulated by the Internet regulation valid in the Island of Guernsey.

Being not part of the European Union, EU Internet regulation is not mandatory in Guernsey that is primarily responsible for self-regulation.

The self-regulation that Webtel.mobi applies would need to confirm with what is deemed to be “fair and reasonable”, as its (self) regulation would be primarily geared towards not leaving itself vulnerable to lawsuits by customers.

The areas of regulation that need to be addressed by Webtel.mobi should be addressed by the company stating its policy on these aspects clearly in their Terms of Use / EULA (End User Licence Agreement). The three most important aspects that need to be addressed and clarified in the End User Licence Agreement are:-

- *Policy on Usage of Stored Credit.*
- *Policy on safeguarding of personal data.*
- *Policy on Emergency Calls.*

Other than the above, Webtel.mobi’s jurisdiction, EULA and method of service provision make it compliant with all relevant international regulation on its service, and it is able to provide its services in an otherwise unrestricted manner worldwide.

The same provisions are applicable to Webtel.mobi’s VSMPs (Virtual Specialized Mobile Providers), as Webtel.mobi owns the URLs, provides and administers the VSMPs’ services in all respects, bills the customers, and gives the VSMPs no autonomy whatsoever. As such, the VSMPs sites are in fact an extension of the Webtel.mobi site which only differs in colour and logo, and the VSMPs themselves would be classified as independent marketers of the Webtel.mobi service.

The professional opinion of Frost & Sullivan is that Webtel.mobi is subject to telecommunications regulatory frameworks as an Internet-based service because of the technological structure, nature and method of operation of its service. Being the company headquartered in Guernsey, Webtel.mobi is subject to Guernsey Internet regulatory environment.

**Saverio Romeo, Senior Analyst, Telecommunications Research Unit, Frost & Sullivan**

## Comments on WM's Marketing Capacities:

The global television broadcast of the Webtel.mobi Intercontinental Challenge by AP Corporate Services, on behalf of Webtel.mobi, was the most successful in the service's history.

AP Corporate Services' post-event assessment is that the potential viewership of the Webtel.mobi Intercontinental Challenge could well have included up to half of the world's population on the day of broadcast.

### **Associated Press Corporate Services**

Release by Associated Press Corporate Services: <https://webtel.mobi/media/info/webtelmobi-inter-continental-challenge.pdf>

Two top British marketers believe the most important media vehicles for transmitting their brand marketing messages are traditional media, and specifically television and newspapers.

Sir Richard Branson of the Virgin Group and Timo Lumme, Director of Marketing Services at the International Olympic Committee (IOC), do not consider social media or online advertising to be a competitor to traditional media in terms of reach or credibility at this stage. This view was also shared by the late Steve Jobs of Apple.

Proving the effectiveness of these principles in action, a definitive case study on the most successful marketing event to date shows how all of these principles were applied. The Webtel.mobi Intercontinental Challenge, a marketing event by global telecoms company Webtel.mobi in 2009 achieved the widest broadcast and coverage of any event in history.

The Challenge could be followed on several thousand television stations in almost every country and language worldwide – much of it broadcast live for almost an hour by all the international news channels. The Associated Press said that it was seen by up to half of the world's population on the day of broadcast. The next day, articles that featured The Challenge were published in more than 20 000 international, national, regional and local newspapers. The value of the exposure ran into billions of dollars... for less than the cost of 30-second advertisements on channels like prime time US TV.

While Webtel.mobi live-streamed the event worldwide over the internet – and its Twitter site became the first ever to lead an international news broadcast (on Sky News worldwide) – the company used social media and the internet to drive viewers to the television broadcast.

### **Susanne Verdonk, London Bureau, Independent Newspapers**

Newspaper Article on WM's Marketing Records: <https://tinyurl.com/MarketingArticleOnWM>

During the course of 2010, I was approached by two organisations to do presentations on the Challenge. This followed informal meetings with people in the advertising and marketing industries who had followed my writings on my experiences.

I would also certainly agree that the combined advertising value of the media coverage generated by the event could be as much as US\$ 20 billion. The TV coverage saw an effective "roadblocking" of channels in Europe and a similar phenomenon in Asia and the Americas, for a time during the live broadcast of the event. That airtime alone would have been worth billions of dollars, but the highlights of the event were later syndicated to, and aired by, more than 5 000 TV channels (and networks) around the globe. It is virtually impossible to calculate the value of that exposure, in terms of standard advertising rates, as there are just too many organisations which used the material.

I stressed in my presentations, and in what I have written about the Challenge, that this value of exposure is estimated purely on the 1:1 advertising value of the airtime (to say nothing of the associated huge volume of print, radio and Internet stories). In many cases, PR consultants are guilty of inflating coverage value by applying a nebulous "multiplication factor" which is said to cater for the fact that editorial coverage (as this was) is that much more valuable than bought coverage.

### **Brendan Seery, Executive Editor and Media & Marketing Editor, Independent Newspapers**

Confirmation Letter from the Executive Editor of Independent Newspapers: <https://tinyurl.com/LetterOnMarketingValue>

### **Webtel.mobi Video Competition Heralds Seismic Shift in Advertizing Industry**

Specialized Mobile Provider's video ad competition brings in millions of dollars worth of video ads at a fraction of the cost of conventional production. Liberates 'Citizen marketers' and forces a fundamental rethink of the way traditional advertizing agencies do business.

In bypassing the traditional ad industry production route, Webtel.mobi opened up its marketing campaign to talented, creative people outside the traditional ad agency and video production structures.

News of this competition and its result is spreading rapidly internationally, causing companies to re-evaluate and refocus their visual media strategies away from traditional agencies as they search for innovative and cost-effective marketing solutions. It's got to be a wake-up call for anyone doing marketing and advertizing the "old" way.

#### ***Creative Planet Network***

Article on WM's Marketing Methods: <https://tinyurl.com/ArticleOnNewMarketing>

We still get enquiries from the CEOs and Marketing Directors of significant companies and firms who would like to attend future presentations on the Webtel.mobi case study.

The disruptive effect of this unique event on conventional international media and marketing doctrine and strategies, and the worldwide records that it broke and set in terms of global brand marketing reach within 24 hours are still the topic of conversations throughout the industry.

I can confirm that the presentations on the Webtel.mobi Intercontinental Challenge that we presented last year were attended by the CEOs and Marketing Directors from leading companies, as well as by senior professionals from various firms across multiple sectors. Some examples of the level and type of companies that attended are as follows:

- **Y&R (Young & Rubicam)**  
The Y&R Group has 6 500 people in 186 offices in multiple countries. It is a global advertising and marketing company.
- **The TBWA Group**  
The Global TBWA Group is a multi-award winning full service marketing and advertising agencies worldwide, with divisions in advertising, retail, mobile, web, promotions, events and experiences).

As you are aware, the lessons of the Challenge in breaking the mold of prevailing rulebooks and conventional wisdom in the marketing arena to achieve world record-breaking results were fully taken on board by the attending Marketing and Advertising Company CEOs, Marketing Directors and other executives. Some of the noteworthy comments included:

- "The use of Social Media was brilliant".
- "It's unbelievable to think that one event can affect so many people across the globe at the same time".
- "Webtel.mobi's brand positioning was very clever - they knew just how to do it and where to position their logo".
- "It is very easy to see how a campaign such as this can translate across all industries".
- "It is mind-blowing to see what can actually be done".

***Keri-Ann Clarke, Managing Director, Kezi Communications***

Confirmation Letter on the Study of WM's Marketing Techniques: <https://tinyurl.com/StudyingofWMTechniques>

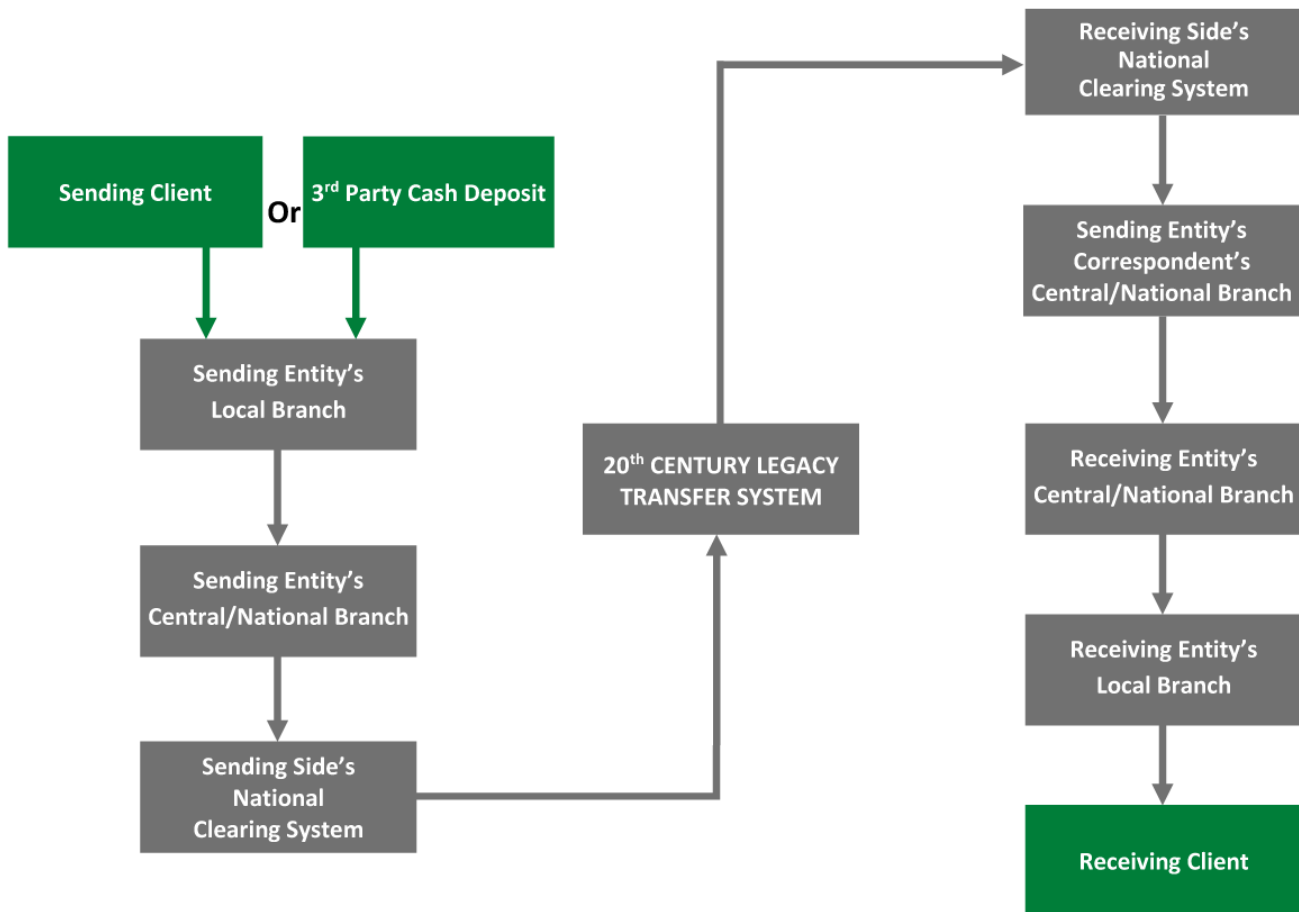
# COMPARISONS OF WM SYSTEM vs LEGACY SYSTEMS' TRANSACTION FLOWS

## AN INTERNATIONAL TRANSFER / PAYMENT USING WM's "TITAN" SYSTEM



Funds ("Stored Credit") are transferred instantly, with transfer, receipt and settlement in 1/100<sup>th</sup> of a second worldwide, with 0.25% to 1% cost for ICLM Transfers and Zero cost for a TUV Digital Currency Transfer. Low FX conversions rates are controlled by the Sender – or can be applied by the Receiver after receipt. Multicurrency wallets are given to all WM Members at zero cost, so there is not even a requirement for FX conversions. Transactions are PP2P from Sender directly to Receiver, and function 24/7/365 from any mobile phone, anywhere

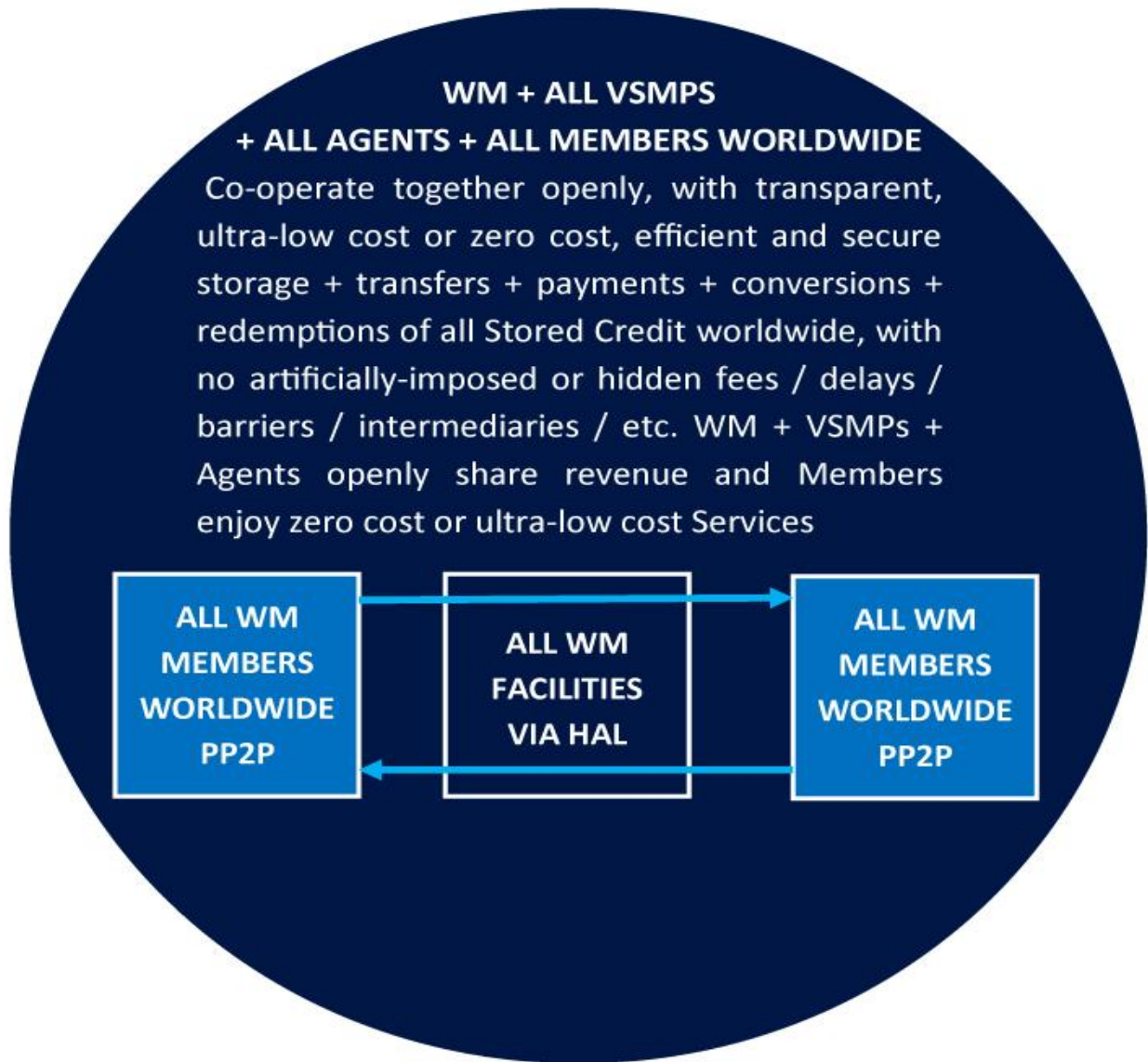
## EXACTLY THE SAME TRANSFER / PAYMENT USING LEGACY SYSTEMS



Funds being transferred can "disappear" for days at a time – being neither in the Sender's nor in the Recipient's accounts. The system's 24/5/365 functionality is only theoretical, because no actions take place over weekends, "after hours" or over during holidays – all of which vary per country. Each intermediary on each leg of the transfer charges is paid from the amount being transferred. The intermediary entities force FX conversions at arbitrary rates set by them.

[Click Here](#) to see a larger image

## TRANSACTION FLOW INSIDE THE WM CLOSED-LOOP MEMBERS-ONLY SERVICE



[Click Here](#) to see a larger image

# THE “WHOLE-MARKET” APPLICABILITY AND USABILITY OF THE WM SYSTEM

WM’s suite of Products and Services was specifically designed – and specifically and robustly tested and refined during its eight years of Global Operations – to be usable and applicable to the “Whole Market”. That means the entire Global Market, across all sectors.

WM’s Suite of Products and Services comprises Utility-Level / Essential Products and Services – from the everyday and most routine transaction to the most sophisticated, complex and largest transactions – for all sectors, from Private Persons to State Entities – at lower costs, higher speeds and greater security than any similar Products and Services.

Moreover, the WM System is a System – not a single Product or Service. It comprises products and Services that have applicability across 42 Primary Sectors, several hundred Sectors and several thousand Sector-Derivatives. As such, it is a System that can be used by all other Companies / Entities for the services that they need to carry out their business. All that WM itself has to do to carry out business is to exist, and allow all other business / personal / other transactions to be carried out over its Platforms, at lower costs, at faster speeds and with greater security than any other similar services provided by legacy systems.

## ALL PERSONS AND ENTITIES WORLDWIDE CAN CARRY OUT ALL POSSIBLE TRANSACTIONS INSIDE WM’s CLOSED-LOOP MEMBERS-ONLY SYSTEM

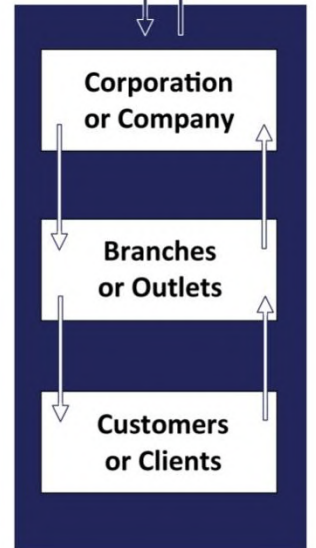
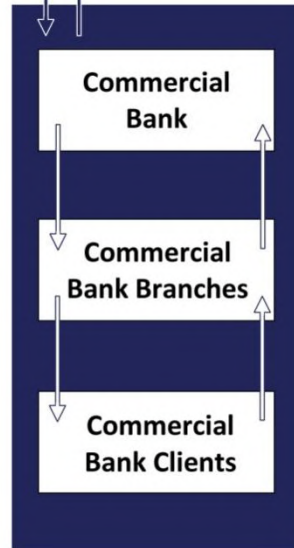


[Click Here](#) to see a larger image

The WM System has furthermore been constructed to function in harmony with – as opposed to in competition to – existing Legacy Systems. This is because WM follows an “Evolution not Revolution” policy with regard to Systemic Reform.

Consequently, all other Legacy Systems are also able to utilize the WM System within – or as a complement to – their existing Legacy Systems, and all members are able to choose whether to use the Legacy Systems or the WM System – or both Systems – for their transactions.

**ENTITIES WORLDWIDE CAN ALSO ELECT TO HAVE THEIR OWN SEGREGATED SUB-SYSTEMS UTILIZING WM'S CLOSED-LOOP MEMBERS-ONLY SYSTEM**



[Click Here](#) to see a larger image

## CORPORATE PHILOSOPHY

Other than its Commercial Objectives, WM had other Tangential Objectives in respect of its Company and System. A summary thereof is as follows:

1. To – through the Primary telephony Systems and Services – render the current Global Telephony System more efficient and cost-efficient for end-users worldwide. This objective has been successfully achieved.
2. To – through the Telephony-Support Systems and Services and Convergent Systems and Services – render current Global Financial and Economic Systems more efficient and cost-efficient for end-users worldwide. This objective has been successfully achieved.
3. To utilize and apply 21<sup>st</sup> Century Technologies and Capacities – and the inherent potential for disparate entities too co-operate transparently for joint mutual and societal benefit – in order to create a Global, Large and Integrated System that – despite its immense size and coverage – would be able to function at little to no cost. This objective has been successfully achieved.
4. To demonstrate that current systems that have immense disproportionality in terms of costs and intermediaries are not the only options, and that there is a better way to do business. This objective has been successfully achieved.
5. To demonstrate that current systems that the extreme disproportionality in remuneration between personnel in senior executive positions and other personnel in organizations is neither desirable nor necessary to achieve results. This objective has been successfully achieved.
6. To demonstrate that inter-company relationships between management and shareholders need not be distant and/or verging on confrontational, but are better when they are close, cordial, collegial and inclusive. This objective has been successfully achieved.
7. To demonstrate that co-operative business between disparate persons and entities for mutual benefit with resulting cost-reduction benefits to these entities and to end-users is possible, desirable and preferable to current the current more-common “win” / “lose” and/or “cutthroat competition” models. This objective has been successfully achieved.
8. To demonstrate the power and capacity of 21<sup>st</sup> century technology and other capacities over Legacy Systems that are up to three-quarters of a century old. This objective has been successfully achieved.
9. To demonstrate that concrete and practical actions in respect of innovation, matters related to social equity and benign business philosophy – that bring practical and concrete results – are worth more than all of the combined unacted-upon words or sentiments in this regard. This objective has been successfully achieved.
10. To definitely solve the issues related to bringing Unbanked and Underbanked persons onto a level playing field in the 21<sup>st</sup> century Global Economy. This objective has been successfully achieved.



11. To realize the long-held aspiration to create a functioning and Fully-Operational Global Clearing System – that will contribute towards lowering inequalities, and bolstering fair market practices based on System or product Excellence – and not on Monopolized Domination. This objective has been successfully achieved.
12. To demonstrate that determination, focus, staying power and personal excellence in pursuit of an objective can achieve what no amount of money without those attributes can achieve. This objective has been successfully achieved.
13. To demonstrate that Societal Contribution and an approach whereby the best interests of the community/ies trumps the best interests of the individual/s is a better way to conduct business. This objective has been successfully achieved.
14. To demonstrate that the long-held principles of fair and equitable business – as described in the article at the url below, less the religious aspects – are better than the current “*business is business*” and/or “*whatever the market will bear*” attitudes and approaches, and that it results in better business for the companies applying them as well as for the customer. This objective has been successfully achieved: <https://tinyurl.com/Excess-Profit>

All of these objectives have been successfully achieved purely through the successful completion and operation of a Global System that has – and/or embodies – all of these principles and characteristics.

It is not the role of WM to act as an activist organization or to devote its time to lecturing others on these matters.

Its role was purely to prove – by means of building a fully-functional and prime entity that exhibits all of these principles and characteristics – that not only is it possible to do so, but that schools of thought that state that successful business is not possible if exhibiting these principles and characteristics are not the definitive sources on these matters. This objective – as with all of the others – has been successfully achieved.

The achievement of these objectives can therefore serve the purpose of providing people and entities that seek to alter – for the better – the way that business is currently conducted, with proof that a better way is indeed possible.

WM’s Global Social Responsibility Page: <https://webtel.mobi/pc/info/global-social-responsibility>

## ADDITIONAL INFORMATION ON THE COMPANY

Additional general information on WM can be found in the section of this document entitled “Due Diligence Reports, Research Papers, Media Articles and Other Information on the WM System and the WM Global Clearing System” at the end of the document. Additionally, reproduced herebelow, are links to specific information on the Company:

- The TEL.mobi Group (“TMG”)
  - <https://webtel.mobi/pc/info/tel.mobi-group>
- The TMG Global Alliance
  - <https://webtel.mobi/pc/info/tmg-global-alliance>
- WM’s Primary Telephony Services Overview and Snapshot
  - <https://webtel.mobi/pc/info/telephony-and-texting> / [https://webtel.mobi/media/info/primary\\_services.pdf](https://webtel.mobi/media/info/primary_services.pdf)
- WM’s Support Services Overview and Snapshot
  - <https://webtel.mobi/pc/info/forex-wallets-and-more> / [https://webtel.mobi/media/info/secondary\\_services.pdf](https://webtel.mobi/media/info/secondary_services.pdf)
- WM’s Convergent Services Overview and Snapshot
  - <https://webtel.mobi/pc/info/iclm-direct-to-mobile-bill-and-top-up-transfers> / [https://webtel.mobi/media/info/services\\_3.pdf](https://webtel.mobi/media/info/services_3.pdf)
- WM’s TUV Overview and Snapshots
  - <https://webtel.mobi/info/tuv-characteristics> / <https://webtel.mobi/info/my-secured-tuvs> / <https://webtel.mobi/info/my-smart-tuvs>
- WM’s VSMP Opportunity Overview
  - <https://webtel.mobi/pc/info/the-vsmp-affiliate-opportunity-for-eligible-entities/>
- WM’s ICLM Handbook
  - <https://webtel.mobi/media/info/telmobi-group-iclm-handbook.pdf>
- WM’s VSMP Handbook
  - <https://webtel.mobi/media/info/telmobi-group-vsmp-handbook.pdf>
- WM’s Independent Agent Handbook
  - <https://webtel.mobi/media/info/telmobi-group-independent-agents-handbook.pdf>
- WM’s Global Social Responsibility
  - <https://webtel.mobi/pc/info/global-social-responsibility>
- Recent and Historical Media Articles
  - <https://webtel.mobi/info/current-media> / <https://webtel.mobi/info/historical-media>
- The Webtel.mobi Intercontinental Challenge
  - <https://www.youtube.com/watch?v=qWUp-0n2JC8>

# WM ACCOUNTS – OVERVIEW



## WM ACCOUNTS – OVERVIEW

It IS WM's policy to present situations and concepts in a manner that makes them easily accessible and understandable for lay people / all people.

In many instances, this entails the removal of unnecessarily complex terminology and structuring – often “unnecessary” because otherwise easily-understandable concepts and processes are unnecessarily obscured / obfuscated by complex wording / terminology / structuring – and the replacement thereof with easily-understandable wording / terminology / structuring.

In order to achieve this objective, the Accounts of WM are presented in the section after this in a manner that is easily-accessible and easily-understandable for all people – whether they have Accounting experience or not.

Please note that due to the breadth and scope of WM's Global Infrastructure, depth and scope, less than 10% of the commercial / administrative / logistical /multiple other actions that are carried out by the HAL Artificial Intelligence Complex Adaptive System at no cost – which would usually require cost-incurring personnel and/or services – are inserted into the Accounts. Only the actions / activities that are generally-known or known-of by most people are inserted.

The reason for this is that the amount of work done by HAL, and the number of tasks it completes at zero cost, are very substantial. Therefore, to present them all would require far more than 100 times the number of pages already utilized for the presentation of just the abbreviated actions presented – which already runs to 282 Pages with up to 24 line-items per page.

The Pages and Sections in this Document that follow-on from the Accounts Section in the Document go on to present additional information on WM that is relevant to the information contained in the Accounts, as well as in respect of the Company in general.

# WM ACCOUNTS

## 31 DECEMBER 2019 TO 30 APRIL 2022



**NOTE:**  
**THE ACCOUNTS SECTION FROM PAGE 70 TO PAGE 353**  
**HAS BEEN REMOVED FROM THIS PUBLIC VERSION OF THE REPORT**

## RISKS

The list below is non-exhaustive, and comprises only the top-level of risks that were identified, and that were then thoroughly and satisfactorily addressed via the structure of WM, the structure of HAL, the structure of processes + controls + security systems within the WM system, and several hundred other aspects.

Only the risk headings of the top-level identified and pre-emptively removed / prevented / addressed risks have been included below, because to include the detailed description of each – or to include even the headings of the second, third, fourth and fifth level risks, and/or the technological micro-risks and geographic-specific risks – for the running of a *Global* Business as opposed to an *International* Business, would comprise more pages than the total number of pages for this entire document, many times over.

All relevant Risks were anticipated, and the WM System was built to prevent them, and/or remove them completely, and/or render them immediately detectable and controllable – either in advance, in real-time or retroactively. This was clearly evidenced during the previous eight years of Global Operations to test the entire WM System with Platform 1 – including 30+ Due Diligences by external expert parties – which detected and encountered no significant Risk anomalies.

Moreover, the eight years of Global Operations with Platform 1 to test and confirm all parts of the System enabled WM to identify potential Risks that had not initially been considered, and cater for them in the rebuilt and refined Platform 2.

The Line-Item headings of the Top-120 of some of the more generally-known Risks that were identified, and that were then thoroughly and satisfactorily addressed are as follows:

- |                                                                               |                                                                       |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| 1. Currency Risk, Currency Conversion Costs and Rates – Members               | 8. Chargeback Risk – Members                                          |
| 2. Currency Risk, Currency Swap – Members                                     | 9. Product / Instrument Inventory Risk – Members                      |
| 3. Currency Risk, Currency Depreciation and/or Inflation – Members            | 10. Transaction / Instrument Processing Risk – Members                |
| 4. Currency Risk, Currency Collapse – Members                                 | 11. Transaction / Instrument Settlement Risk – Members                |
| 5. Currency Risk, Multiple Currencies' Collapse / Systemic Collapse – Members | 12. Theft of Stored Credit from Account Risk – Members                |
| 6. Stored Credit Deposits Risk – Members                                      | 13. Loss of Stored Credit from Account Risk – Members                 |
| 7. Transaction Fraud Risk – Members                                           | 14. Loss of Stored Credit from External Regulated Bank Risk – Members |

15. Loss of Stored Credit due to External Regulated Bank Insolvency Risk – Members
16. Loss of Stored Credit due to Banking / Financial Systemic Collapse – Members
17. Confusion of WM TUVs with Cryptocurrencies / Stablecoins Risk - Members
18. Covid 19 / Financial Crisis / Other Systemic Shock Risk – Members
19. Theft of Member Account Credentials Risk – Members
20. Compromising of Member Account Credentials Risk – Members
21. Compromising of Member Account Data Risk – Members
22. Compromising of General Member-Privacy Risk – Members
23. Compromising of Specific Member-Privacy Risk – Members
24. Loss of Account Data with Loss of Mobile Phone Risk – Members
25. Currency Risk, Currency Conversion Costs and Rates – Company
26. Currency Risk, Currency Swaps – Company
27. Currency Risk, Currency Depreciation and/or Inflation – Company
28. Currency Risk, Currency Collapse – Company
29. Currency Risk – Multiple Currencies’ Collapse / Systemic Collapse, Company
30. Stored Credit Safeguarding Risk – Company
31. Transaction Fraud Risk – Company
32. Chargeback Risk – Company
33. Product / Instrument Inventory Risk – Company
34. Transaction / Instrument Processing Risk – Company
35. Transaction / Instrument Settlement Risk – Company
36. Theft of Stored Credit from Account Risk – Company
37. Loss of Stored Credit from Accounts Risk – Company
38. Loss of Stored Credit from External Regulated Bank Risk – Company
39. Loss of Stored Credit due to External Regulated Bank Insolvency Risk – Company
40. Loss of Stored Credit due to Banking / Financial Systemic Collapse – Company
41. Confusion of WM TUVs with Cryptocurrencies / Stablecoins Risk - Company
42. Covid 19 / Financial Crisis / Other Systemic Shock Risk – Company
43. Global Multicurrency Digital Currency Replication Risk – Company
44. Global Multicurrency CBDC-equivalent Replication Risk – Company
45. WM System Replication Risk – Company
46. Competition Risk – Company
47. Regulatory Risk – Company
48. Compliance Risk – Company
49. Legal Risk – Company
50. Political Risk – Company
51. Geopolitical Risk – Company
52. Country Risk – Company
53. Operational Risk – Company
54. Economic Risk – Company
55. Financial / Financing / Funding Risk – Company
56. Interest Rate Risk – Company



57. Credit Risk – Company
58. Cash-Flow Risk – Company
59. Process Risk – Company
60. Product Quality Risk – Company
61. Technology Risk – Company
62. IP / Patents Loss Risk – Company
63. Product / Facility / Resources Loss Risk – Company
64. Trademark Loss Risk – Company
65. Third-Party Providers Loss Risk – Company
66. Data Loss Risk – Company
67. Personnel Loss Risk – Company
68. Management Members Loss Risk – Company
69. Key Personnel Loss Risk – Company
70. Security Risk, Physical – Company
71. Security Risk, Digital – Company
72. Cost Risks, Operational / Running costs – Company
73. Cost Risks, Competing Entities' Costs-to Clients vs Company's C2C – Company
74. Cost Risks, Company Facilities and Instruments – Company
75. Supplier Risk, Company Facilities and Instruments – Company
76. Supplier Risk, Transaction Processing and Settlements – Company
77. Revenue Risk – Company
78. Facilities Risk – Company
79. Technology Risk, Technology Replication by Third parties Risk – Company
80. Technology Risk, Changes in Technology – Company
81. Innovation Risk – Company
82. Market Risk – Company
83. Recession Risk – Company
84. Seasonal Risk – Company
85. Taxation Risk – Company
86. Marketing Risk – Company
87. Attempted Money-Laundering by Members Risk – Company
88. Attempted Money Laundering by Unbanked Members Risk – Company
89. Attempted Money Laundering by Agents Risk – Company
90. Attempted Money Laundering by Eligible Entities with VSMPs Risk – Company
91. Attempted Money Laundering by High-Level Administrators Risk – Company
92. Attempted Money Laundering by Super Administrators – Company
93. Attempted Fraudulent KYC Submission by Members Risk – Company
94. Attempted Fraudulent KYC Certification by Attorneys/Notaries – Company
95. Attempted Fraudulent KYC Reconfirmation by Attorneys/Notaries – Company
96. Attempted false KYC Certification by a Fictitious Attorney/Notary – Company
97. Attempted false KYC Certification by a Disbarred Attorney/Notary – Company
98. Attempted false KYC Certification by a Corrupted Attorney/Notary – Company

- 99. Inadvertent Contravention of International Sanctions Regimes Risk – Company
- 100. Commercial Reputation / Commercial Brand Risk – Company
- 101. Agent Sourcing Risk – Company
- 102. Agent-Retention Risk – Company
- 103. Agent Non-Productivity Risk – Company
- 104. Agent Removal Risk – Company
- 105. Eligible Entity for VSMP-Acquisition Sourcing Risk – Company
- 106. Eligible Entity with VSMP-Retention Risk – Company
- 107. Eligible Entity with VSMP Non-Productivity Risk – Company
- 108. Eligible Entity with VSMP VSMP-Removal Risk – Company
- 109. Member Sourcing Risk – Company
- 110. Member-Retention Risk – Company
- 111. Member Non-Productivity Risk – Company
- 112. Member Removal Risk – Company
- 113. Inability / Incapacity to Understand Company’s Capacities Risk – Company
- 114. Underestimation of Company’s Capacities Risk – Company
- 115. Assessment of Threat to State Stability – Company
- 116. Assessment of Threat to Global Central Banking Stability – Company
- 117. Assessment of Threat to Global Financial / Economic System Risk – Company
- 118. Assessment of Threat to Global Business Entities / Employment – Company
- 119. Assessment of Threat to Global FIAT Currencies Risk – Company
- 120. Assessment of Threat to Global Geopolitical / Strategic Order Risk – Company

Note: The above list comprises under 25% of total top-level risks assessed and catered for, and under 0.01% of technological process / component / facility / platform / system / integration risks assessed and catered for.

# PRIMARY SECTORS AND SUB-SECTORS IN WHICH WM HAS GLOBAL ADVANTAGES



## PRIMARY SECTORS AND SUB-SECTORS IN WHICH WM HAS GLOBAL ADVANTAGES

WM is not “a” single business. It is rather the platform and venue for / over / through / by which 42 Primary Business Sectors, Hundreds of Business Sub-Sectors and Thousands of Derivative Business Sectors – covering over 80% of all commercial activities – are able to conduct their business. WM itself does not have to do anything other than make itself available for business to be conducted via it, and for it to generate its revenue.

Just as a bank offers a wide variety of accounts / cards / facilities to customers – but the bank itself does not have to do anything to be involved in / generate revenue other than to offer the accounts and facilities. This is because all of the very wide and disparate forms of business that require Bank Accounts, Bank Transfers, Bank Cards and all the services that the Bank offers in order to carry out their own business automatically use the services and facilities of the Bank for their own business, and the bank generates revenue for itself from their activities. The Bank merely provides the platform that other businesses cannot do without in order to function. Their business is the provision of the platform, and nothing else.

Exactly the same scenario applies to WM. The difference is that WM provides services to an exponentially much wider spread of businesses, at (instant) speeds, (ultra-low or free) rates and (unmatchable) security that neither Banks nor Banking Groups nor other Multinational Telecommunications Companies nor eCommerce Companies nor any combination of companies or business sectors combined can match.

**The 42 Primary Sectors in and for which WM’s Systems and Networks have, within them, thousands of Sub-Sectors and variations, and they account for over 80% of all Business and/or Commercial Types / Transactions / Processes worldwide.**

**In all of these Sectors and Sub-Sectors with variations, WM has Global Dominance in terms of Global Geographic Coverage and/or Lowest Costs to Clients, and/or lowest to zero Running / Operating Costs, and/or Superior Speed and/or Superior Security and/or Superior or Unique Capacities.**

Other than this, the WM System is an “Anticipative” System – meaning that the end requirements were established prior to its construction. This is as opposed to “Reactive” Systems that are built without detailed planning of / for the end-requirements, and thereafter constantly restructured to monetize their performance / capacities.

Consequently, WM was built in a manner whereby all of the components required for every type of commercial transaction are present in its systems, and the systems are built for modular reconfiguration at will. This means that the WM System can be reconfigured at any time to function in any additional Business / Commercial Primary Sectors, and/or any of the Sub-Sectors or variations within the Sub-Sectors.

A summary of the Primary Business Sectors in which WM has either Geographic or Cost or Speed or Security Dominance – or a combination of some or all of these Competitive Advantages – over all other entities in these sectors providing similar services is as follows overleaf:

1. Global Mobile Telecommunications System and Network
2. Global Landline Telecommunications System and Network
3. Global Specialized Telecommunications System and Network
4. Global A2P Texting System and Network (all variations)
5. Global Telecommunications for International Transfers System and Network (all variations)
6. Global Telecommunications for National Transfers System and Network (all variations)
7. Global E-Commerce System and Network (all variations)
8. Global Online Payments System and Network (all variations)
9. Global Offline Payments System and Network (all variations)
10. Global Mobile Payments System and Network (all variations)
11. Global Multicurrency Payment Gateways System and Network (all variations)
12. Global Multicurrency Digital Wallets System and Network
13. Global Multicurrency FX Conversions System and Network
14. Global Multicurrency Currency Swaps System and Network
15. Global Multicurrency Currency Hedge-equivalents System and Network
16. Global Multicurrency Currency Derivatives-equivalents System and Network
17. Global Multicurrency Digital Currencies-equivalents System and Network
18. Global Multicurrency Gold-Backed Digital Currencies-equivalents System & Network
19. Global Multicurrency Smart/Programable Digital Currencies-equivalents System & Network
20. Global Multicurrency CBDC-equivalents System and Network (all variations)
21. Global Clearing System-equivalent System and Network
22. Global Multicurrency Payments and Transfers Processing System-equivalent
23. Global Multicurrency Payments and Transfers Settlements System-equivalent
24. Global Multicurrency Real Time Gross Settlements-equivalent System & Network
25. Global Multicurrency Payment versus Payment-equivalent System and Network
26. Global Multicurrency Delivery versus Payment-equivalent System and Network
27. Global Multicurrency Clearing System-equivalent System and Network
28. Global Exchanges-equivalent System and Network (all variations)
29. Global Escrow Facilities-equivalent System and Network
30. Global Multicurrency Bonds-equivalent System and Network (all variations)
31. Global Multicurrency Securities-equivalent System and Network (all variations)
32. Global Multicurrency Cash Kiosk Services System and Network
33. Global Account System (TITAN) System and Network
34. Global Unique Account-Number System (ITAN) System and Network
35. Global Online Security Systems System and Network
36. Global Multi Factor Authentication Systems System and Network (4+5+6 Factor)
37. Global KYC and AML System and Network
38. Global Business / Franchise System and Network
39. Global Independent Agent System and Network
40. Global Retail Marketing System and Network
41. Global Distribution System and Network
42. Global Fulfilment System and Network

# SNAPSHOT OF WM'S GLOBAL COVERAGE, PREMISES AND PERSONNEL



## SNAPSHOT – WM’s GLOBAL COVERAGE, PREMISES AND PERSONNEL

**WM Principal Place of Business – Guernsey**



**Number of countries and territories: 1**

**Operational Infrastructure – Platform and Services + Backups**



**Number of countries and territories: 25**

**Operational Infrastructure – WM’s Agents and Agent VSMPs**



**Number of countries and territories: 39**

**Operational Infrastructure – WM’s Global VSMPs (Affiliates)**



**Number of countries and territories: 156**

Larger versions of these maps are on Pages 431 to 442 of this document

**Operational Infrastructure – KYC and AML by Attorneys & Notaries**



**Number of countries and territories: 143**

**Operational Infrastructure – Brand and Retail Marketing**



**Number of countries and territories: 161**

**Operational Infrastructure – Distribution and Fulfilment**



**Number of countries and territories: 161**

**Operational Infrastructure – Total Operational Infrastructure**



**Number of countries and territories: 178**

Larger versions of these maps are on Pages 431 to 442 of this document



**Locations of Clients within WM's Global VSMPs and Agent VSMPs**



**Number of countries and territories: 161**

**24/7/365 AI Monitoring & Control of all Transactions + Security + KYC + AML**



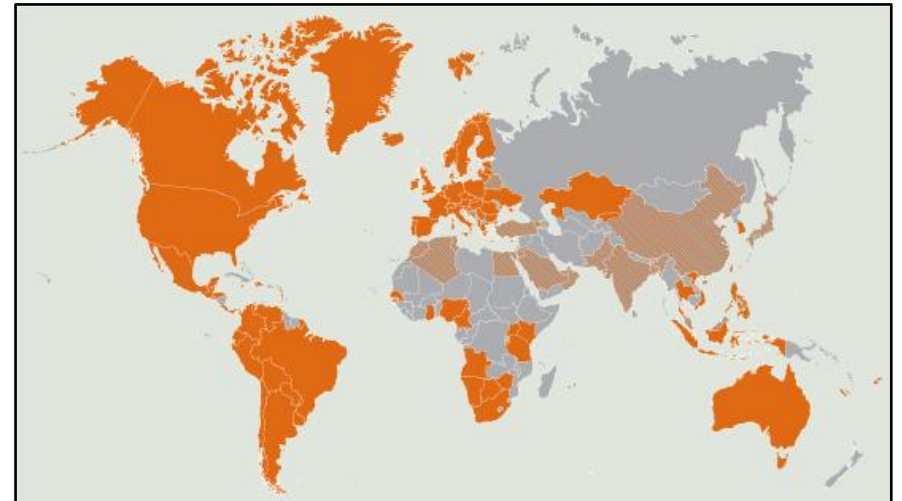
**Number of countries and territories: 330**

**Global Access to WM Services Delivery in Guernsey**



**Number of countries and territories: 330**

**Comparison – International Access to Amazon Services Delivery**



- Unrestricted Services Delivery: 112 countries and territories**
- Restricted Services Delivery: 21 countries and territories**

Larger versions of these maps are on Pages 431 to 442 of this document

# TOP LEVEL COMPETITIVE ANALYSIS OF WM'S SYSTEM VERSUS SYSTEMS PROVIDING SIMILAR SERVICES



## TOP LEVEL COMPETITIVE ANALYSIS OF WM vs SYSTEMS PROVIDING SIMILAR SERVICES

In the charts on the following pages, only four other companies have been used as examples against WM.

This is not representative of the total number of Companies or Primary Sectors that provide similar services to those provided by WM.

The Total Number of Primary Sectors in which WM provides services is 42. The Total Number of Sectors within these 42 Primary Sectors numbers in the hundreds. The Total Number of Derivative Sub-Sectors within those hundreds of Sectors numbers in the thousands.

There are in every one of these Primary Sectors, Sectors and Derivative Sub Sectors multiple companies providing services similar to those provided by WM.

The term “similar” services as opposed to “competing” services is used because it is not possible for current companies to effectively compete against WM. The inability to effectively compete against WM is due to WM’s ultra-low low running and operational costs, its global coverage, its instant transactions speed, its advanced security, the breadth of coverage of its products and services and its ease of use.

The extent to which WM has competitive advantages – in either one, some or all of the above characteristics – over all entities in all the Primary Sectors, Sectors and Derivative Sub-Sectors which its products and services encompass mirrors that which is illustrated on the charts in the next pages.

The entities used in the charts on the next pages were selected for use as examples only because:

- They are the second-largest companies in the world – after WM – in one or all categories of operation, in their respective sectors.
- They are generally well-known companies.

There are, however, other significant entities in much larger Primary Markets that WM enjoys the same advantages over, including:

- The CLS Group: [https://en.wikipedia.org/wiki/CLS\\_Group](https://en.wikipedia.org/wiki/CLS_Group)
- The LCH Group: [https://en.wikipedia.org/wiki/LCH\\_\(clearing\\_house\)](https://en.wikipedia.org/wiki/LCH_(clearing_house))
- Multiple others

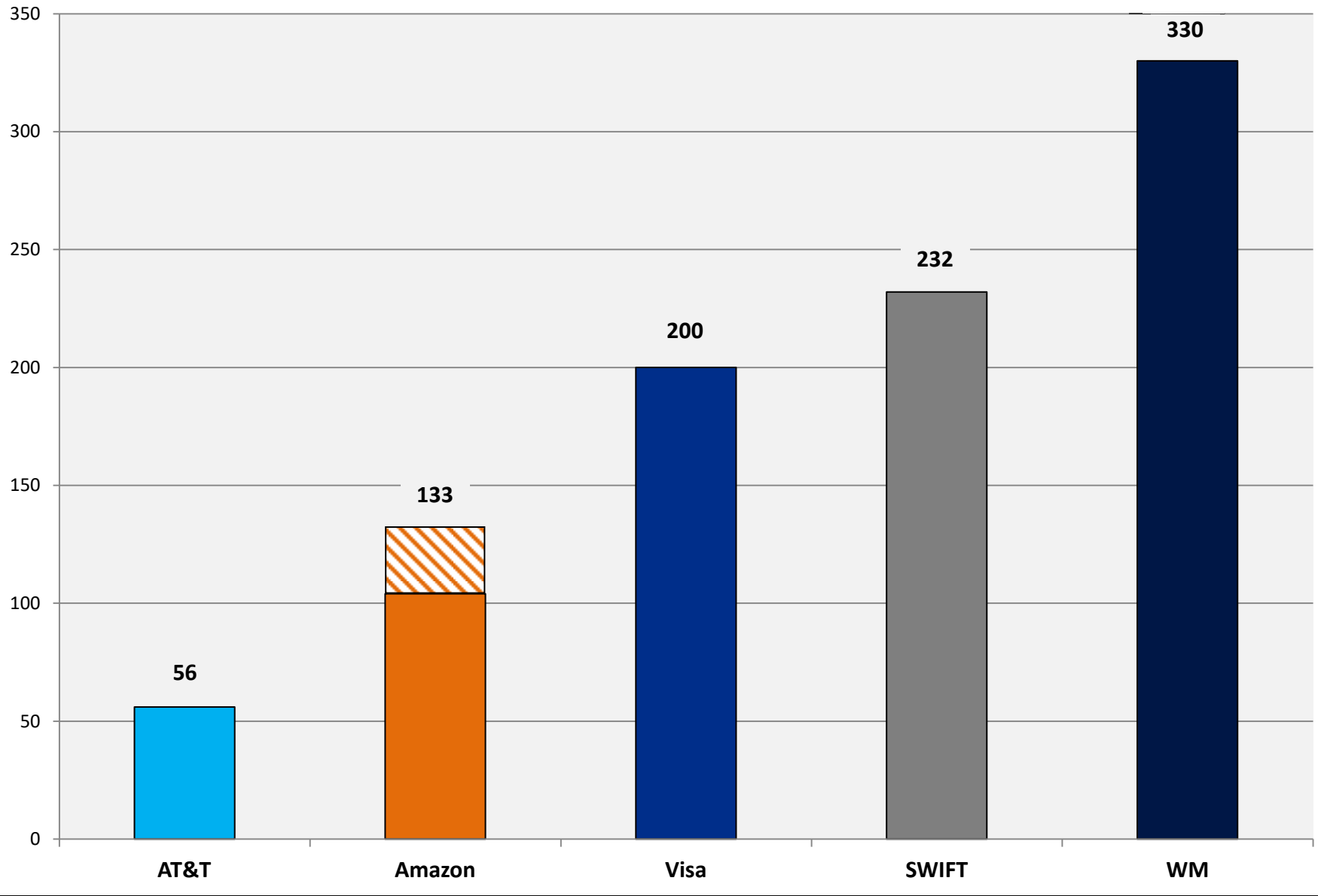
**Webtel.mobi Reveals How Its System Replicates and Improves the Entire Global Financial System, and Why It Has No Competitors**

<https://finance.yahoo.com/news/webtel-mobi-reveals-system-replicates-130800861.html>

**Webtel.mobi Describes Requirements for a Sector-Influencing System in USD 10 000+ Trillion P.A. Transaction-Volume Markets**

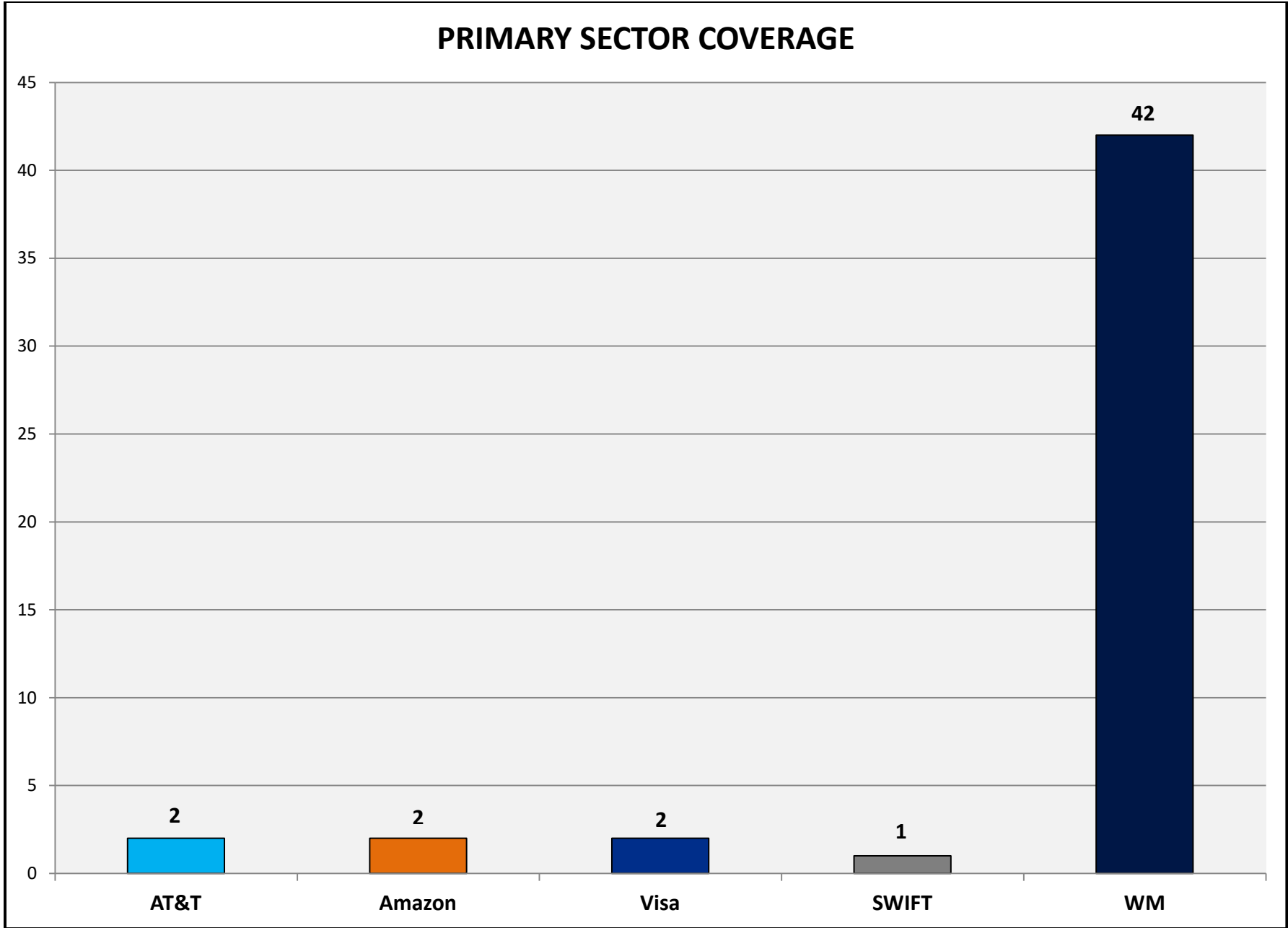
<https://finance.yahoo.com/news/webtel-mobi-describes-requirements-sector-110000741.html>

### COUNTRY AND TERRITORY COVERAGE - SERVICES ACCESS



**Key to: Country and Territory Coverage - Services Access** (Data as of 31 April 2022)

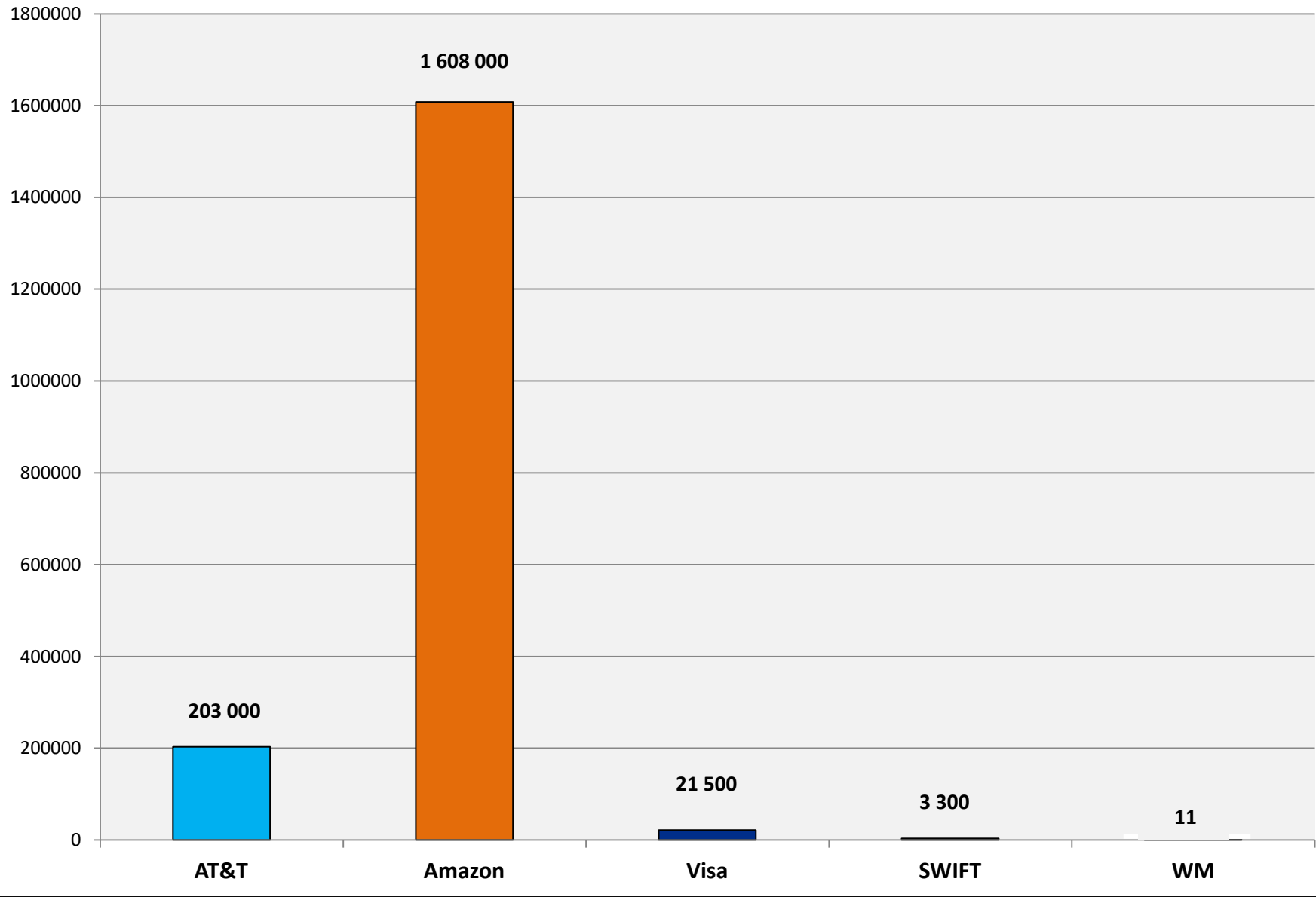
- AT&T:** The Second-Largest Telecommunications Provider in the world after WM in terms of Country and Territory Coverage for access to its services  
<https://www.corp.att.com/worldwide/att-around-the-world>
- Amazon:** The Second-Largest E-Commerce Provider in the world after WM in terms of Country and Territory Coverage for access to its services  
<https://sellercentral.amazon.com/gp/help/external/200141510?language=en-US>  
<https://www.amazon.com/gp/help/customer/display.html%3FnodeId%3DGCBSZMUXA6U2P8R>  
<https://www.amazon.co.uk/gp/help/customer/display.html?nodeId=201338000>  
<https://www.bnnbloomberg.ca/amazon-stops-sending-products-to-russia-cuts-off-prime-video-1.1734984>
- Visa:** The Second-Largest Online & Offline Payments Provider in the world after WM in terms of Country and Territory Coverage for access to its services: <https://investor.visa.com>
- SWIFT:** The Second-Largest Telecommunications for Transfers Provider in the world after WM in terms of Country and Territory Coverage for access to its services: [https://swiftcodesapi.com/countries?first\\_letter=A](https://swiftcodesapi.com/countries?first_letter=A)
- WM:** Access to services available in all Countries and Territories worldwide: <https://travelerscenturyclub.org/countries-and-territories/alphabetical-list>



## Key to: Primary Sector Coverage (Data as of 31 April 2022)

<b>AT&amp;T:</b>	2 Primary Sectors: Telecommunications + Internet	<a href="https://about.att.com/">https://about.att.com/</a>
<b>Amazon:</b>	2: Primary Sectors E-Commerce + Online Retailing	<a href="https://www.aboutamazon.com/">https://www.aboutamazon.com/</a>
<b>Visa:</b>	2: Primary Sectors Online Payments + Offline Payments	<a href="https://usa.visa.com">https://usa.visa.com</a>
<b>SWIFT:</b>	1 Primary Sector: Telecommunications for International Transfers	<a href="https://www.swift.com/about-us">https://www.swift.com/about-us</a>
<b>WM:</b>	42 Primary Sectors: Global Mobile Telecommunications System and Network, Global Landline Telecommunications System and Network, Global Specialized Telecommunications System and Network, Global A2P Texting System and Network, Global Telecommunications for International Transfers System and Network, Global Telecommunications for National Transfers System and Network, Global E-Commerce System and Network, Global Online Payments System and Network, Global Offline Payments System and Network, Global Mobile Payments System and Network, Global Multicurrency Payment Gateways System and Network, Global Multicurrency Digital Wallets System and Network, Global Multicurrency FX Conversions System and Network, Global Multicurrency Currency Swaps System and Network, Global Multicurrency Currency Hedge-equivalents System and Network, Global Multicurrency Currency Derivatives-equivalents System and Network, Global Multicurrency Digital Currencies-equivalents System and Network, Global Multicurrency Gold-Backed Digital Currencies-equivalents System and Network, Global Multicurrency Smart / Programmable Digital Currencies-equivalents System and Network, Global Multicurrency CBDC-equivalents System and Network, Global Clearing System-equivalent System and Network, Global Multicurrency Payments and Transfers Processing System-equivalent, Global Multicurrency Payments and Transfers Settlements System-equivalent, Global Multicurrency Real Time Gross Settlements-equivalent System and Network, Global Multicurrency Payment versus Payment-equivalent System and Network, Global Multicurrency Delivery versus Payment-equivalent System and Network, Global Multicurrency Clearing-equivalent System and Network, Global Exchanges-equivalent System and Network, Global Escrow Facilities-equivalent System and Network, Global Multicurrency Bonds-equivalent System and Network, Global Multicurrency Securities-equivalent System and Network, Global Multicurrency Cash Kiosk-equivalent Services System and Network, Global Account System (TITAN) System and Network, Global Unique Account-Number System (ITAN) System and Network, Global Online Security Systems System and Network, Global Multi Factor Authentication Systems System and Network, Global KYC and AML System and Network, Global Business / Franchise System and Network, Global Independent Agent System and Network, Global Retail Marketing System and Network, Global Distribution System and Network, Global Fulfilment System and Network, <a href="https://webtel.mobi/pc">https://webtel.mobi/pc</a>	

### PERSONNEL REQUIREMENTS FOR PRIMARY BUSINESS





**Key to: Personnel Requirements for Primary Business** (Data as of 31 April 2022)

**AT&T:** 203 000 <https://www.macrotrends.net/stocks/charts/T/at-t/number-of-employees>

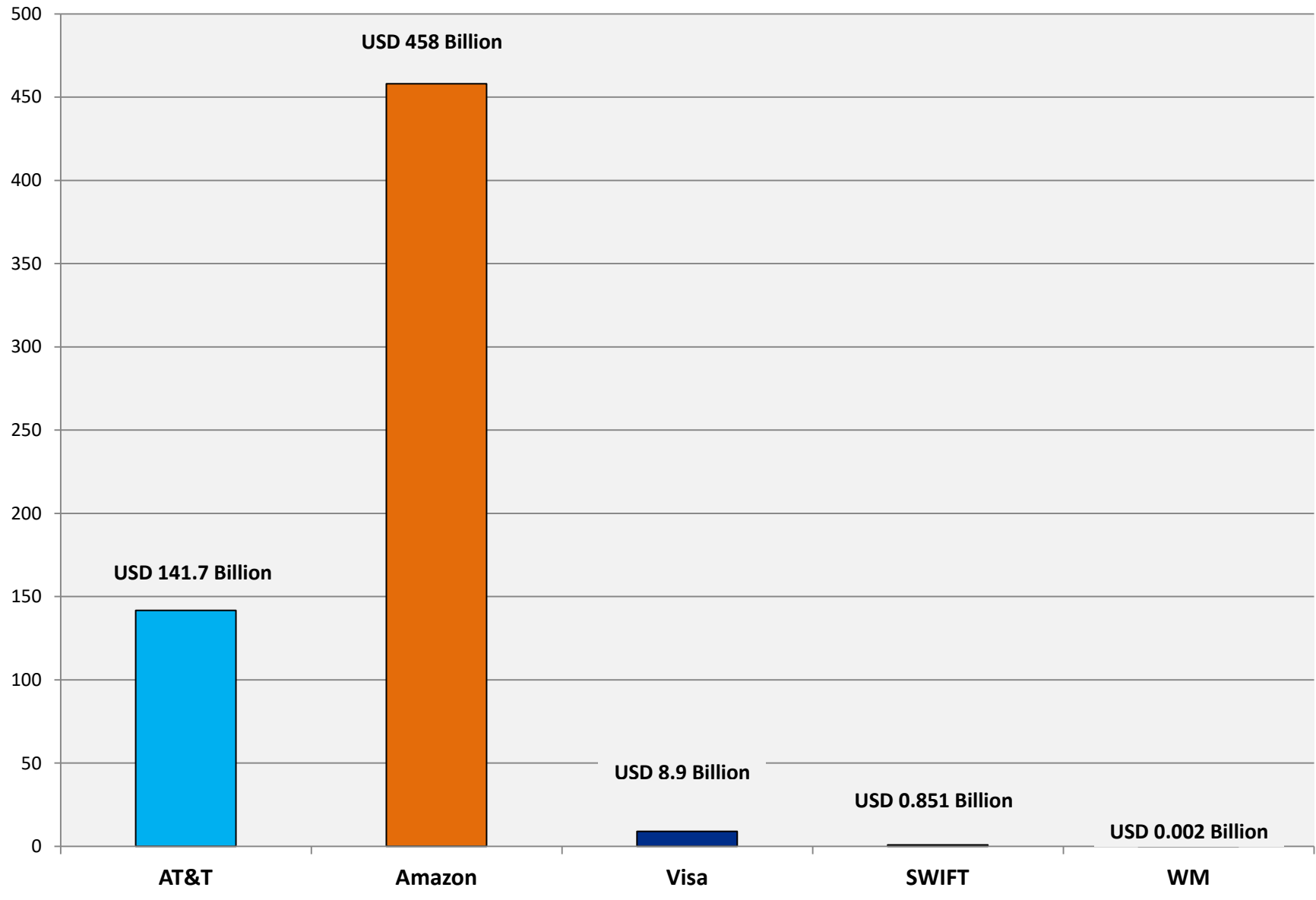
**Amazon:** 1 608 000 <https://www.macrotrends.net/stocks/charts/AMZN/amazon/number-of-employees>

**Visa:** 21 500 <https://www.macrotrends.net/stocks/charts/V/visa/number-of-employees>

**SWIFT:** 3 300 (Excluding personnel of 11 000 Banks and Institutions required for SWIFT to function)

**WM:** 11 (In-House Management with oversight over the HAL Artificial Intelligence Complex System) / 86 461 Outsourced – Not a WM cost

### OPERATING EXPENSES IN USD BILLION - ANNUAL



**Key to: Operating Expenses in USD Billion – Annual** (Data as of 31 April 2022)

**AT&T:** USD 141 703 000 000.00 <https://www.macrotrends.net/stocks/charts/T/at-t/operating-expenses>

**Amazon:** USD 458 065 000 000.00 <https://www.macrotrends.net/stocks/charts/AMZN/amazon/operating-expenses>

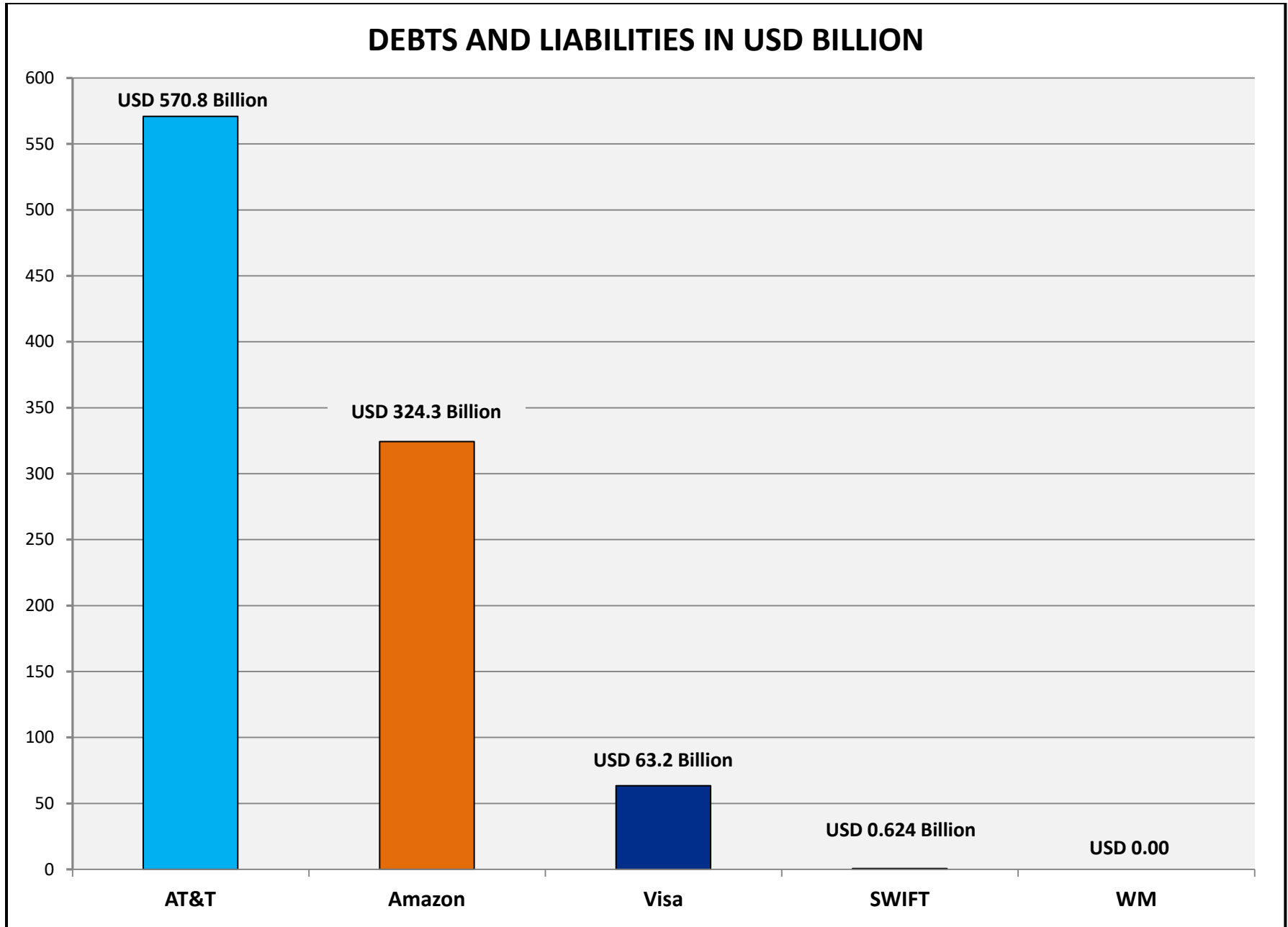
**Visa:** USD 8 980 000 000.00 <https://www.macrotrends.net/stocks/charts/V/visa/operating-expenses>

**SWIFT:** USD 851 000 000.00 <https://www.swift.com/swift-resource/250836/download>

(Excluding Operating Expenses of 11 000+ Banks and Institutions worldwide that are required for SWIFT to function)

**WM:** USD 1 750 000.00 (Excluding Commission-in-arrears payments, which are paid from revenue)

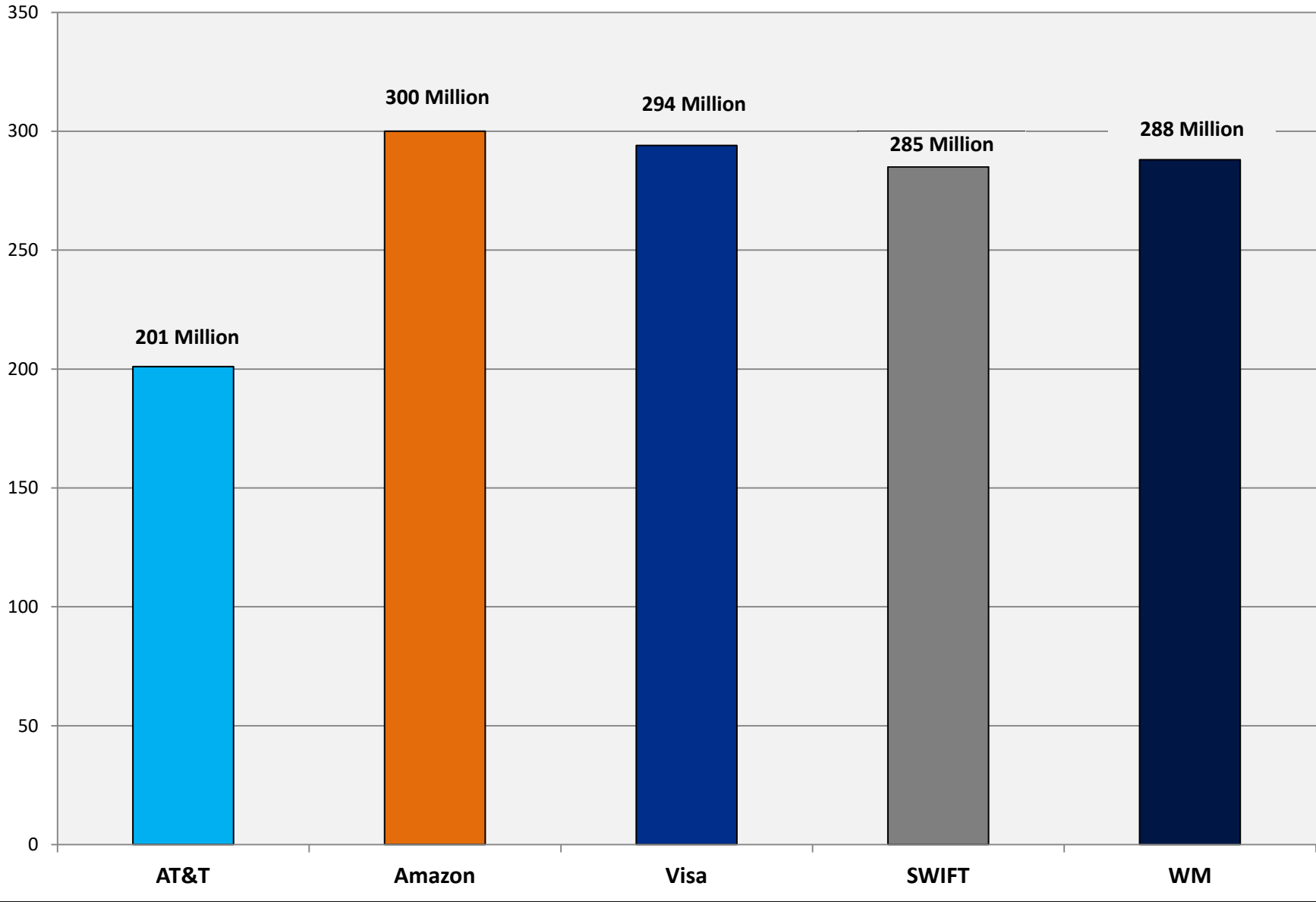
*Note: WM's Operating Expenses as a percentage of Revenue do not alter upon Recommencement of Global Operations. Because WM is a Prepaid service, with costs to revenue percentages remaining stable. WM's operating costs themselves also do not alter – with the exception of increased bandwidth costs per additional active 100 million Members. However, as WM's online Systems, Platforms and facilities have been optimised and compressed to the maximum degree to decrease data usage, bandwidth costs remain low at all times.*



### Key to: Debt and Liabilities in USD Billion (Data as of 31 April 2022)

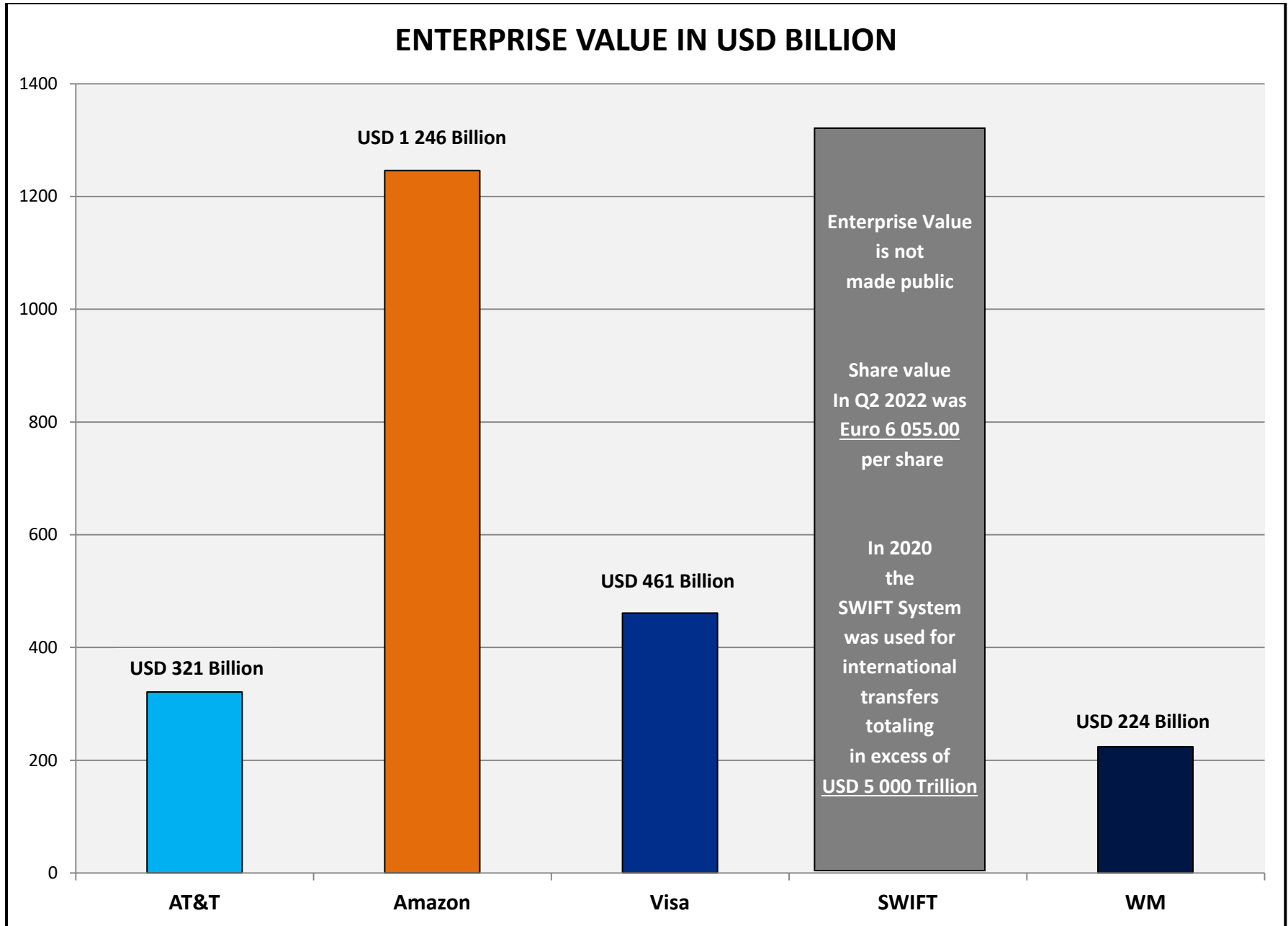
<b>AT&amp;T:</b>	USD 570 864 000 000.00	<a href="https://www.macrotrends.net/stocks/charts/T/at-t/total-liabilities">https://www.macrotrends.net/stocks/charts/T/at-t/total-liabilities</a> <a href="https://www.macrotrends.net/stocks/charts/T/at-t/long-term-debt">https://www.macrotrends.net/stocks/charts/T/at-t/long-term-debt</a>
<b>Amazon:</b>	USD 324 322 000 000.00	<a href="https://www.macrotrends.net/stocks/charts/AMZN/amazon/total-liabilities">https://www.macrotrends.net/stocks/charts/AMZN/amazon/total-liabilities</a> <a href="https://www.macrotrends.net/stocks/charts/AMZN/amazon/long-term-debt">https://www.macrotrends.net/stocks/charts/AMZN/amazon/long-term-debt</a>
<b>Visa:</b>	USD 63 298 000 000.00	<a href="https://www.macrotrends.net/stocks/charts/V/visa/total-liabilities">https://www.macrotrends.net/stocks/charts/V/visa/total-liabilities</a> <a href="https://www.macrotrends.net/stocks/charts/V/visa/long-term-debt">https://www.macrotrends.net/stocks/charts/V/visa/long-term-debt</a>
<b>SWIFT:</b>	USD 624 435 000.00	<a href="https://www.swift.com/swift-resource/250836/download">https://www.swift.com/swift-resource/250836/download</a> (Excluding Debt and Liabilities of 11 000 Institutions required for SWIFT to function)
<b>WM:</b>	USD 0.00	

### CUSTOMER NUMBERS IN MILLIONS



**Key to: Customer Numbers in Millions** (Data as of 31 April 2022)

<b>AT&amp;T:</b>	201 Million	<a href="https://www.statista.com/statistics/1125140/total-mobility-subscribers-connections/">https://www.statista.com/statistics/1125140/total-mobility-subscribers-connections/</a>
<b>Amazon:</b>	300 Million	<a href="https://www.feedough.com/amazon-statistics-usage-revenue-key-facts/">https://www.feedough.com/amazon-statistics-usage-revenue-key-facts/</a>
<b>Visa:</b>	294 Million	<a href="https://www.statista.com/statistics/279257/number-of-credit-cards-in-circulation-worldwide/">https://www.statista.com/statistics/279257/number-of-credit-cards-in-circulation-worldwide/</a> <a href="https://www.elitepersonalfinance.com/average-number-credit-cards-per-person/">https://www.elitepersonalfinance.com/average-number-credit-cards-per-person/</a>
<b>SWIFT:</b>	285 Million	(11 403 Banks and Institutions X an average of 25 000 regular active transferring account holders per Bank / Institution)
<b>WM:</b>	288 Million	(In WM VSMPs established prior to commencement of Global Operations or VSMP Marketing) <a href="https://webtel.mobi/pc/info/tmg-global-alliance">https://webtel.mobi/pc/info/tmg-global-alliance</a>





**Key to: Enterprise Value in Billions** (Data as of 31 April 2022)

**AT&T:** 321 Billion [https://ycharts.com/companies/T/enterprise\\_value](https://ycharts.com/companies/T/enterprise_value)

**Amazon:** 1 246 Billion [https://ycharts.com/companies/AMZN/enterprise\\_value](https://ycharts.com/companies/AMZN/enterprise_value)

**Visa:** 461 Billion [https://ycharts.com/companies/V/enterprise\\_value](https://ycharts.com/companies/V/enterprise_value)

**SWIFT:** SWIFT's share price is currently Euro 6 055.00 per share. It maintains extreme secrecy regarding its issued and outstanding share capital. Its only disclosures are its annual issues of new shares. SWIFT's Enterprise Value is therefore kept secret to all parties except its shareholders – many of which are Banks and Financial Institutions. International Transfers to a value in excess of USD 5 000 Trillion were carried out via the SWIFT system in 2020. <https://www.swift.com/about-us/legal/swift-shareholding/statement-shareholding> / <https://www.swift.com/swift-resource/249021/download/>  
<https://cri.nbb.be/bc9/web/catalog?execution=e1s1> / <https://www.swiftindia.com/shareholders-and-ownership>

**WM:** 224 Billion <https://webtel.mobi/media/info/webtelmobi-holdings-limited-valuation-april-15-2021-final.pdf>

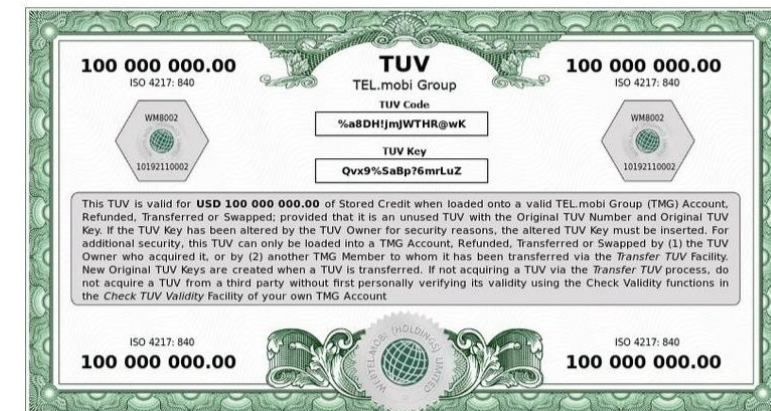
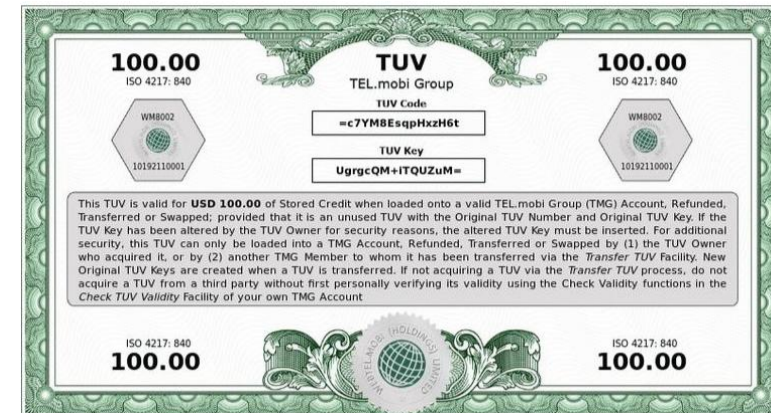
# SNAPSHOT DATA ON WM'S GLOBAL MULTICURRENCY "TUV" – A DIGITAL CURRENCY AND CBDC-EQUIVALENT



## WM's TUVs vs CRYPTOCURRENCIES AND STABLECOINS

CHARACTERISTIC	CRYPTO / STABLECOIN	TUV
P2P with Private Keys and Encryption	Yes	Yes
Distributed Ledger and Blockchain	Yes	Yes
Distributed Ledger+ and Blockchain+	No	Yes
Can Recover Asset if Key is Lost	No	Yes
Has Price and Value Stability	No	Yes
Is 1:1 (100%) secured with Funds	No	Yes
Can immediately Reconvert to Funds	No	Yes
Can Convert to any Reserve Currency	No	Yes
Can Instantly Refund Securing Funds	No	Yes
Can be Secured with Funds and Gold	No	Yes
Can be Programmed by Owner	No	Yes
Is Environmentally Friendly	No	Yes
Is Valid for Mainstream Payments	No	Yes
Is Created on/by Mobile Phones	No	Yes
Is PP2P with no Intermediaries	No	Yes
Has Own Centralised PP2P Exchange	No	Yes
Cost	Up to USD 50 000.00+	Free

WM's TUVs possess all of the Blockchain, Distributed Ledger, Encryption and other positive characteristics of Cryptocurrencies and Stablecoins. However, unlike Cryptocurrencies and Stablecoins, they are stable mediums of exchange, secured by 100% of the face value of the TUV in whatever Currency it is denominated, and redeemable for the full value of securing funds at will.



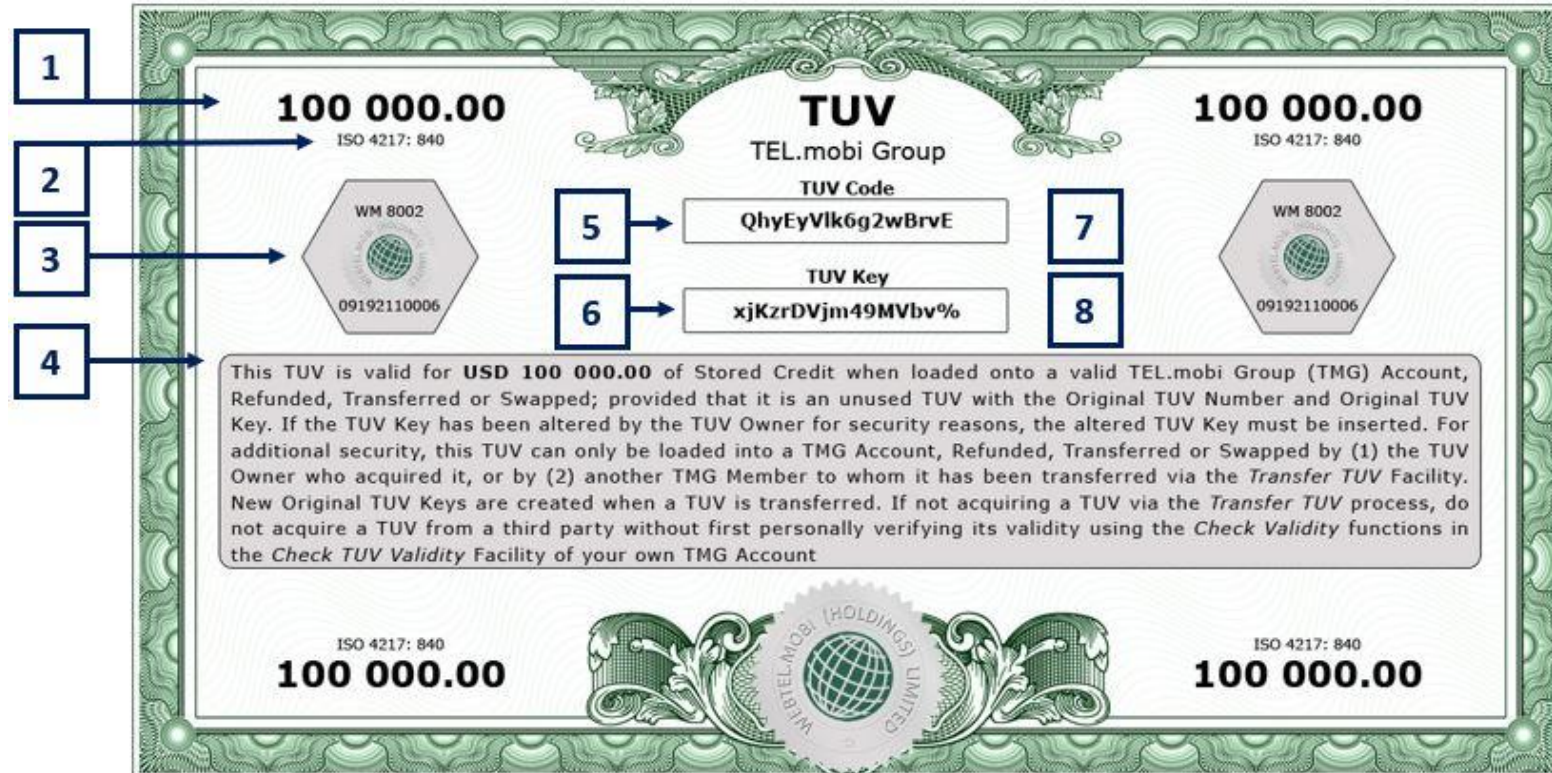
Webtel.mobi Clarifies the Differences Between Its TUV Digital Currency and Cryptocurrencies

<https://finance.yahoo.com/news/webtel-mobi-clarifies-differences-between-130000658.html>

WM's TUV Potentially Eclipses all Cryptocurrencies

<https://finance.yahoo.com/news/wm-tuv-potentially-eclipses-cryptocurrencies->

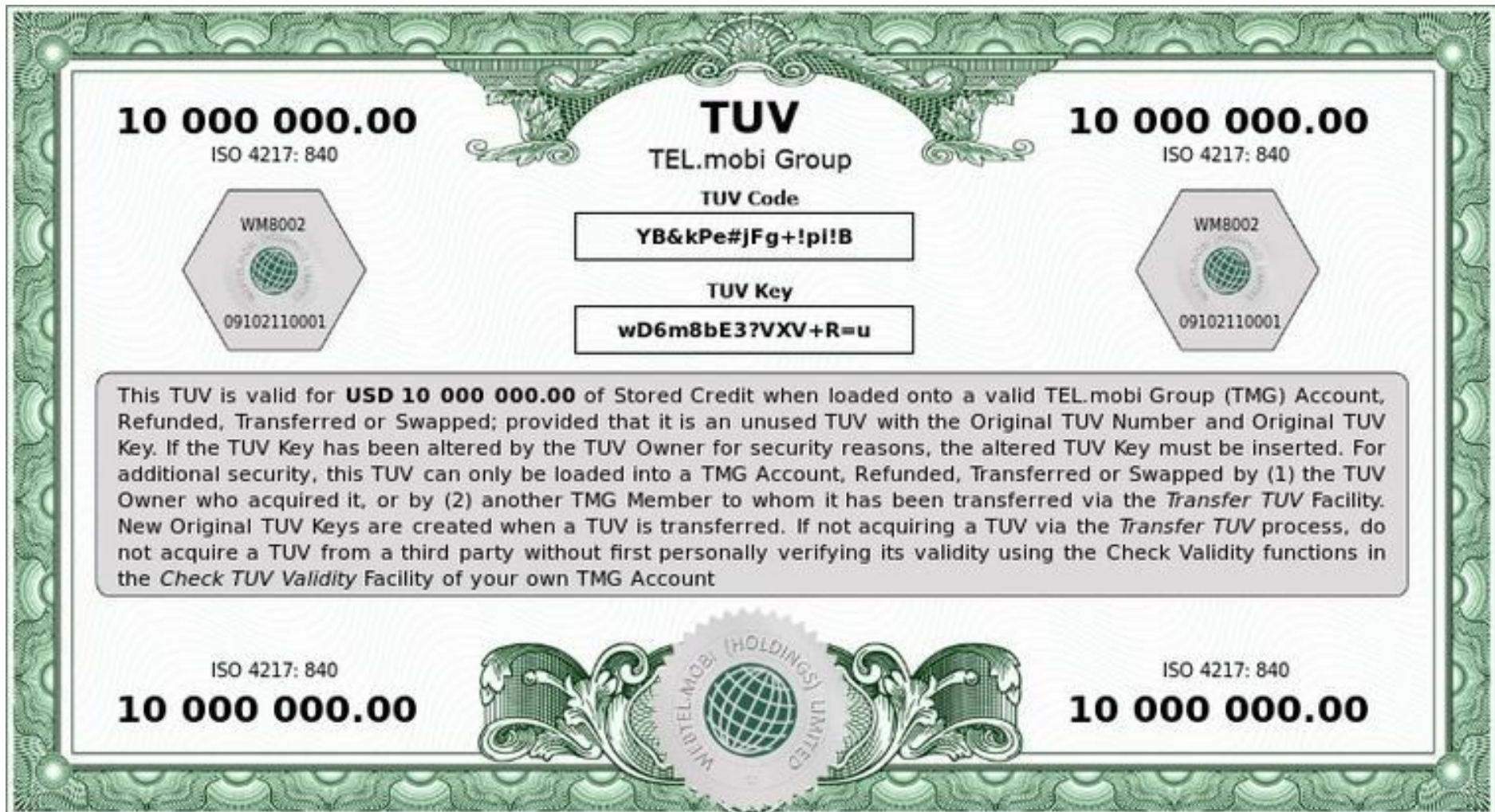
## TUV GENERAL SECURITY CHARACTERISTICS (TOP-LEVEL)



- |                                                |                                                     |
|------------------------------------------------|-----------------------------------------------------|
| <b>1. TUV Value Amount</b>                     | <b>5. TUV Code</b>                                  |
| <b>2. TUV Value Currency</b>                   | <b>6. TUV Key</b>                                   |
| <b>3. TUV Serial Number</b>                    | <b>7. Points 1 to 6 encrypted into the TUV</b>      |
| <b>4. TUV Confirmation of Redemption Terms</b> | <b>8. Owner Details and ITAN encrypted into TUV</b> |

Other than the above, and the many other security aspects – including WM’s 30-layer Security System – TUVs can only be accessed / utilized from the Owner’s Account that has the same ITAN Number as encrypted into the TUV, and only after insertion of a bespoke Transaction TAN Number sent to the Owner’s Mobile Phone has been inserted into the Transaction Process

## SNAPSHOT IMAGE OF A STANDARD TUV

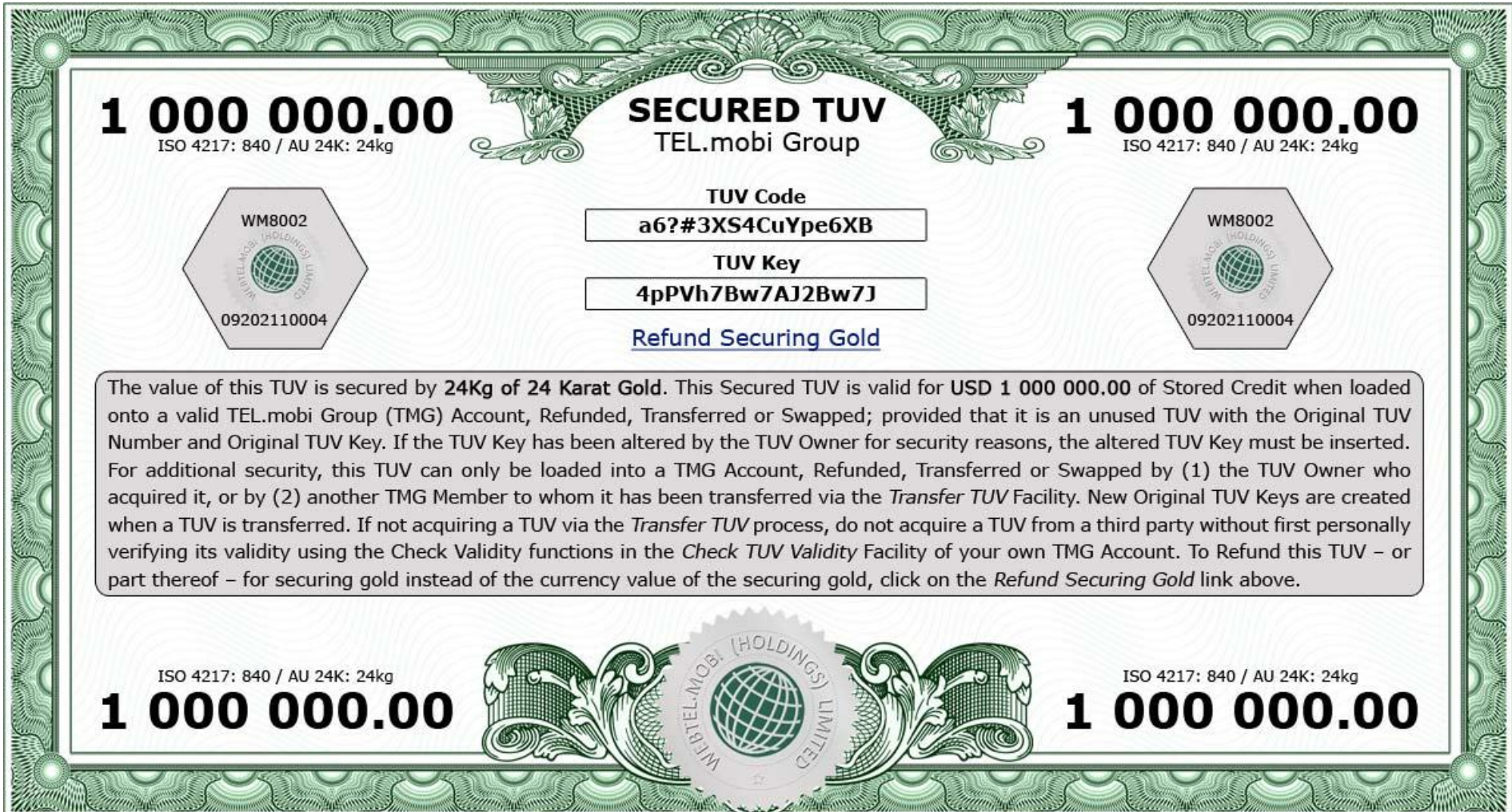


Standard TUV Characteristics: <https://webtel.mobi/info/examples-of-tuvs>

Globally-Valid Multicurrency CBDC Released For All Countries

<https://finance.yahoo.com/news/globally-valid-multicurrency-cbdc-released-130000951.html>

## SNAPSHOT IMAGE OF A SECURED TUV

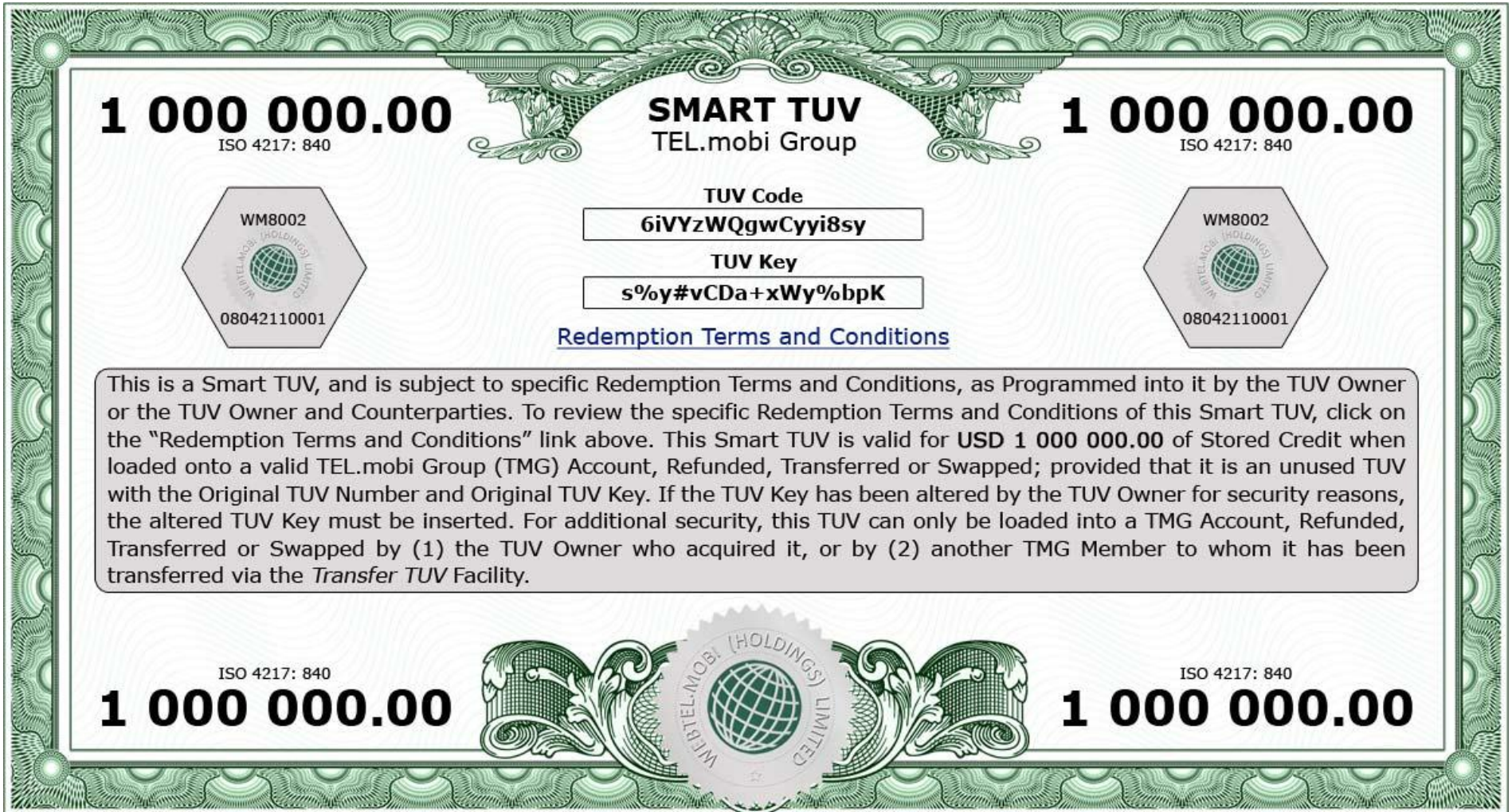


Secured TUV Characteristics: <https://webtel.mobi/info/my-secured-tuvs>

Webtel.mobi is Reintroducing a 100% Gold-Backed Currency Worldwide – Stability of 100% Gold-Secured Currency Returns After Half a Century

<https://finance.yahoo.com/news/webtel-mobi-reintroducing-100-gold-110000404.html>

# SNAPSHOT IMAGE OF A SMART TUV



Continues Overleaf

**Select one Option per Option Block. Selected Options with Refinement capacity for each are displayed once all Option Blocks have been completed**  
**You can Edit your Option Block Selections at any time prior to Creating your Smart TUV**

<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption at a Specific Future Date and Time <input type="checkbox"/> Redemption within the next 24 Hours	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption in Tranches at Set Dates and Times <input type="checkbox"/> Redemption in Tranches at Varying Dates and Times	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption in Tranches of Set Amounts <input type="checkbox"/> Redemption in Tranches of Varying Amounts
<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption Amount Increases Over Time <input type="checkbox"/> Redemption Amount Decreases over Time	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption via Nominated Third Party Confirmation <input type="checkbox"/> Redemption via Multiple Nominated Parties Confirmation	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption to a Single Party <input type="checkbox"/> Redemption to Multiple Parties
<input type="checkbox"/> Not Applicable <input type="checkbox"/> Redemption Currency Unrestricted <input type="checkbox"/> Redemption Currency Restricted	<input type="checkbox"/> Not Applicable <input type="checkbox"/> TUV Currency Alterable before Redemption <input type="checkbox"/> TUV Currency Inalterable before Redemption	<input type="checkbox"/> Not Applicable <input type="checkbox"/> TUV Divisible and Transferrable to Third Party/ies <input type="checkbox"/> TUV Divisible and Non-Transferrable to Third Parties
<input type="checkbox"/> Not Applicable <input type="checkbox"/> TUV Indivisible and Transferrable to Third Party/ies <input type="checkbox"/> TUV Indivisible and Non-Transferrable to Third Parties	<input type="checkbox"/> Not Applicable <input type="checkbox"/> TUV Terms Inalterable <input type="checkbox"/> TUV Terms Alterable with a Nominated Party's Decision <input type="checkbox"/> TUV Terms Alterable with All Parties Consent	<input type="checkbox"/> Not Applicable <input type="checkbox"/> Revoke TUV – Remaining TUV Amount <input type="checkbox"/> Revoke TUV – Full TUV Amount (Before Redemption) <input type="checkbox"/> Revoke TUV – Full TUV Amount (After Redemption)
<input type="checkbox"/> Not Applicable <input type="checkbox"/> Insert Transaction Agreement / Terms into TUV	<a href="#">Click here</a> to view and select additional options	

Smart TUV Characteristics: <https://webtel.mobi/info/my-smart-tuvs>



# SNAPSHOT OF WM's CURRENT AND HISTORICAL VSMPs AND THE SECTORS IN WHICH THEIR ELIGIBLE ENTITIES FUNCTION



## SNAPSHOT – CURRENT WM “PLATFORM 2” VSMPs WORLDWIDE

VSMPs established by Eligible Entities after Platform 2 completion and prior to any marketing of the VSMP opportunity. VSMP numbers are increasing

- |                        |                         |                         |                        |
|------------------------|-------------------------|-------------------------|------------------------|
| 1. AFRITEL.MOBI        | 18. FRITZtel.mobi       | 35. KINGDOMStel.mobi    | 52. SAtel.mobi         |
| 2. AHZtel.mobi         | 19. FUTURECOMtel.mobi   | 36. KNIGHTStel.mobi     | 53. SOURCETECHtel.mobi |
| 3. ATStel.mobi         | 20. FUTURESAVEtel.mobi  | 37. LEBANESEtel.mobi    | 54. STELLAtel.mobi     |
| 4. BIGGLEtel.mobi      | 21. GCEtel.mobi         | 38. LEPRIVSMPtel.mobi   | 55. SWITCHtel.mobi     |
| 5. BRANEVISIONtel.mobi | 22. GEOPOLLtel.mobi     | 39. LRCtel.mobi         | 56. THOBURNStel.mobi   |
| 6. BUSSTECHtel.mobi    | 23. GGOtel.mobi         | 40. LStel.mobi          | 57. TSMtel.mobi        |
| 7. CAZIERtel.mobi      | 24. GJtel.mobi          | 41. MEDtel.mobi         | 58. UFStel.mobi        |
| 8. CGItel.mobi         | 25. GLOBALVSMPtel.mobi  | 42. MEMBREYtel.mobi     | 59. UMEtel.mobi        |
| 9. COLLECTIBLEtel.mobi | 26. GRAYLORtel.mobi     | 43. METATRONtel.mobi    | 60. UNLOCKITtel.mobi   |
| 10. DENTOWORLDTel.mobi | 27. HRTAXtel.mobi       | 44. MILITARIAtel.mobi   | 61. URKtel.mobi        |
| 11. DIALYtel.mobi      | 28. IHCAPETOWNtel.mobi  | 45. NEWStel.mobi        | 62. VT49tel.mobi       |
| 12. EASTHILLtel.mobi   | 29. INSURISKtel.mobi    | 46. NNATAStel.mobi      | 63. WATERPROOFtel.mobi |
| 13. ECOMMERCEtel.mobi  | 30. INtel.mobi          | 47. OSHISHItel.mobi     | 64. WIMtel.mobi        |
| 14. EGLOBALtel.mobi    | 31. INTERFOCUSStel.mobi | 48. PAYtel.mobi         | 65. WORLDtel.mobi      |
| 15. ESMtel.mobi        | 32. ISStel.mobi         | 49. RENEGADEINCTel.mobi | 66. WORLDWIDETel.mobi  |
| 16. EVtel.mobi         | 33. Itel.mobi           | 50. RFItel.mobi         |                        |
| 17. FINSWITCHtel.mobi  | 34. KELLYtel.mobi       | 51. RMCtel.mobi         |                        |

Click on a VSMP's name to  
open its Platform online

## SNAPSHOT – CURRENT BUSINESS / COMMERCIAL SECTORS IN WHICH ELIGIBLE ENTITIES WITH WM “PLATFORM 2” VSMPs FUNCTION WORLDWIDE

- |                                      |                                       |                                   |
|--------------------------------------|---------------------------------------|-----------------------------------|
| 1. Accounting                        | 14. Facilities Maintenance            | 27. Pharmaceuticals, and Bio-tech |
| 2. Aerospace                         | 15. Financial Services                | 28. Professional Associations     |
| 3. Agriculture                       | 16. Friends & Family                  | 29. Religious Organizations       |
| 4. Arts                              | 17. Games and Gaming                  | 30. Retail                        |
| 5. Business Services                 | 18. Gas and Electric Utilities        | 31. Risk Management               |
| 6. Construction and Remodeling       | 19. Health Care Practitioners         | 32. Sales Services                |
| 7. Construction Equipment & Supplies | 20. Hospitals                         | 33. Security Services             |
| 8. Credit Cards and Related Services | 21. Insurance                         | 34. Sports and Recreation         |
| 9. Defense                           | 22. IT & Network Services and Support | 35. Tax Consulting                |
| 10. Doctors                          | 23. Logistics                         | 36. Telecommunications            |
| 11. Education                        | 24. Media and Entertainment           | 37. Travel Agents                 |
| 12. Entrepreneurial                  | 25. Medical Supplies and Equipment    | 38. Travel Services               |
| 13. Facilities Management            | 26. Mining                            | 39. TV Program Distribution       |

# SNAPSHOT – SOME HISTORICAL WM “PLATFORM 1” VSMPs WORLDWIDE

Examples of some the VSMPs that were previously established on WM’s Platform 1 by Eligible Entities Worldwide

## BALPAtel.mobi



(VSMP of the British Airline Pilots Association)

## VSOtel.mobi



(VSMP of Voluntary Service Overseas)

## SCItel.mobi



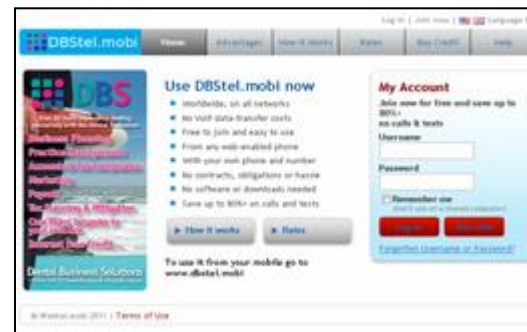
(VSMP of Service Civil International)

## STCtel.mobi



(VSMP of Save the Children UK)

## DBStel.mobi



(VSMP of Dental Business Solutions)

## ULUtel.mobi



(VSMP of the University of London Union)

QMUTel.mobi



(VSMP of Queen Margaret University)

ULtel.mobi



(VSMP of the University of Liverpool)

METSUTel.mobi



(VSMP of Swansea Metropolitan University)

Snapshot of WM Historical VSMPs: <https://webtel.mobi/pc/info/tel.mobi-group/#Some-of-the-TEL.mobi-Groups-Historical-VSMPs>

Copy of Malaysian Reserve / International Herald Tribune Lead Business Article on WM's VSMPs: [https://webtel.mobi/media/info/malaysian-reserve\\_article.png](https://webtel.mobi/media/info/malaysian-reserve_article.png)

**SNAPSHOT IMAGES OF WM's ACCESS OPERATING SYSTEMS  
FOR ALL TABLETS / LAPTOPS / DESKTOPS,  
ALL SMART PHONES AND ALL PRE-SMART MOBILE PHONES**



## SNAPSHOT DATA – LOOK, FEEL AND USABILITY OF THE WM ACCESS OPERATING SYSTEMS

The various Platforms and Systems within the WM System are all portals to services. That is, the images and fields that are seen and accessed via the Access Operating Systems have as their Primary Function the requirement to enable Members to access and enter their own commands for Transactions to be carried out within and by the WM System. This function of the Access Operating Systems is sometimes referred to as a “Portal” function (i.e. they are only portals or gateways to the ultimate products / services). This is different to a Website – where there are not necessarily portals to actual services, and the site itself is the actual ultimate product / service.

Constructing a System that needs to be accessible *Globally* (all Countries and Territories) as opposed to *Internationally* (some Countries and Territories) requires the construction of Access to – and Functionality within – the Portals that takes into account the extremely wide variety and disparity of systems, standards, capacities and other aspects that exist Globally. There are several thousand considerations to take into account.

Prior to building Platform 1 – and during the Global Operations of its Platform 1 – WM conducted multiple Focus Group Studies, Hardware and Software studies and field testing of all systems in operation worldwide so as to be able to construct Access Operating Systems that could be Accessed and worked on Globally, from all makes and models of Tablets, Laptops, Desktops, Smart Phones and Pre-Smart Mobile Phones, so as to ensure “Whole Market” accessibility to the WM System and its Products and Services. Some – by no means all – of the relevant considerations for the Look, Feel and Usability of WM’s Access Operating Systems are as follows:

- **Applications:** Mobile Applications cannot be used because they do not function on Pre-Smart Mobile Phones (50+% of all Mobile Phones in use worldwide), and there are also legal and regulatory ramifications when Members use Mobile Applications that have been downloaded by them in their own country. Therefore, only Web Applications could be used.
- **JavaScript:** JavaScript does not function on most Pre-Smart Mobile Phone Operating Systems, so the entire WM Platform had to be built without the use of JavaScript.
- **Browsers:** The extreme variety of Browsers in use worldwide – including the widespread use of redundant Browser types in Developing Markets – required specific construction of ubiquitous-use Access Operating Systems.
- **Low Screen-Resolution Systems:** The widespread use of redundant hardware in Developing Markets – with Low Screen-Resolution Systems – required specific construction of ubiquitous-use Access Operating Systems.
- **High Bandwidth / Mobile Data Costs + Slow Bandwidth / Mobile Data Speeds + a 70% Percentage of Prepaid Mobile Contracts worldwide:** These aspects – especially prevalent in Developing Markets but also present in Developed Markets – mandated the construction of Access Operating Systems that used the minimum of Bandwidth / Mobile Data to function. This meant that Rich Images, Dynamic Images and all other Bandwidth-Heavy / Mobile Data-Heavy objects and images were absent (which is why the WM Platforms render at under 100 Kb).
- **Variable Literacy rates and Internet-Literacy rates worldwide:** Mandated the structure, flow and descriptive wording of processes to be simple and easy-to-follow

The above and multiple other considerations were applied. Consequently, the WM Access Operating Systems in their current format represent **the only** Global Portal that is fully accessible, usable and functional on all Tablets, Laptops, Desktops, Smart Phones and Pre-Smart Mobile Phones in all Countries and Territories Globally

# SNAPSHOT IMAGE – ACCESS OPERATING SYSTEM FOR TABLETS/LAPTOPS/DESKTOPS



CONNECTING THE WORLD

Mobile: [www.webtel.mobi](http://www.webtel.mobi)

Log in or [Join](#)

Webtel.mobi

[Home](#)
[About](#)
[Telephony Services](#)
[Forex & Wallets](#)
[ICLMs & Top-Ups](#)
[VSMP Affiliates](#)
[Rates](#)
[More](#)


- Make a Call ▶
- Send a Text ▶
- My TUVs ▶
- My Currency Wallets ▶
- Currency Swap ▶
- Convert Currencies ▶
- New Top-Up Transfer / ICLM ▶
- Regular Top-Ups / ICLMs ▶
- Refund Transfer ▶
- SCRM Refund ▶
- Load Credit (TUV) ▶
- Load Credit (Gateway) ▶
- My ITAN Number ▶
- My History ▶
- My Call/Text Contacts ▶
- My Top-Up Contacts ▶
- My Numbers ▶
- My Details ▶
- Upload KYC ▶
- Block My Account ▶
- Apply for an Affiliate (VSMP) ▶
- Apply to be an Agent (IA) ▶
- Independent Agent Login ▶
- VSMP Login ▶

## MOBILE & LANDLINE CALLS AND TEXTS

## FX CONVERSIONS & CURRENCY SWAPS

## MOBILE TRANSFERS, PAYMENTS & BILLING

From any Smart Phone, Feature Phone, Basic Mobile Landline, Tablet, Laptop, Computer or other internet-enabled PED Worldwide, for up to 80% less



**MAKE CALLS**

From Mobiles & Landlines, for Local Long Distance, Roaming & International, up to 80% less than standard costs from your own phone with your own number. No contract & Free to join



**SEND TEXTS**

For Local, Long Distance, Roaming & International, up to 80% less than standard costs from your own phone with your own number. No contract & Free to join. Works from Smart Phones, Basic Mobiles & PEDs



**CONVERT/SWAP CURRENCY**

24/7/365 Convert or Swap Currencies at the best rates with no intermediaries, with immediate settlement, in real time, with full records of all transactions




**MOBILE PAY/BILL/TRANSFER**

Full Retail, Wholesale and Payment Gateway Mobile Billing and Payments, as well as Mobile Transfers, all by ICLM™ for, from and to all Members in a Closed Loop

↑ Join Now to use these Facilities & many more ↓

Join as a Member for Free, or Establish a VSMP for Free, to get and use:

- Local & Global Mobile Calls
- Local & Global Mobile Texts
- Local & Global Landline Calls
- Local & Global Currency Swaps
- Local & Global Top-Up Vouchers
- Local & Global Currency Conversion
- Local & Global Mobile Currency Wallets
- Local & Global Mobile Transfers, Billing & Payments by ICLM™
- With 30-Layer Security, Multi-Factor Authentication, Blockchain, Distributed Ledger & Narrow AI



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TMG Global Alliance

Mobile Site

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# SNAPSHOT IMAGES – ACCESS OPERATING SYSTEMS FOR SMART AND PRE-SMART PHONES

## All Smart Phones' Access Operating System

The screenshot shows the Webtel.mobi Smart Phone Access Operating System interface. At the top, it displays the Webtel.mobi logo and the text "Desktop + Info: Webtel.mobi/pc". Below this, there are three flags (USA, UK, and another). The main menu includes "MOBILE & LANDLINE CALLS AND TEXTS", "FX CONVERSIONS & CURRENCY SWAPS", and "MOBILE TRANSFERS, PAYMENTS & BILLING". There are three main buttons: "Log in", "Join Smartphones", and "Join Basic Mobiles". To the right of these buttons are four circular icons representing different services. Below the buttons, there is a list of links for various services: "Call Landlines or Mobiles", "Text Mobiles", "My TUVs", "My Currency Wallets", "Currency Swap", "Convert Currencies", "New Top-Up / ICLM", "Regular Top-Ups / ICLMs", "Refund Transfer", "SCRM Refund", "Load Credit (TUV)", "Load Credit (G)", "My ITAN", "My History", "My Call/Text Contacts", "My Top-Up Contacts", "My Numbers", "My Details", "Upload KYC", "Block Account", "Rates", "Info", and "Desktop". At the bottom, there are links for "Apply to be a VSMP" and "VSMP Login", and "Apply to be an Agent (IA)" and "Agent (IA) Login". The footer includes "TMG Global Alliance | Contact" and "© Webtel.mobi 2022".

WM's Smart Phone Access Operating System: <https://webtel.mobi>

## All Pre-Smart Phones Access Operating System

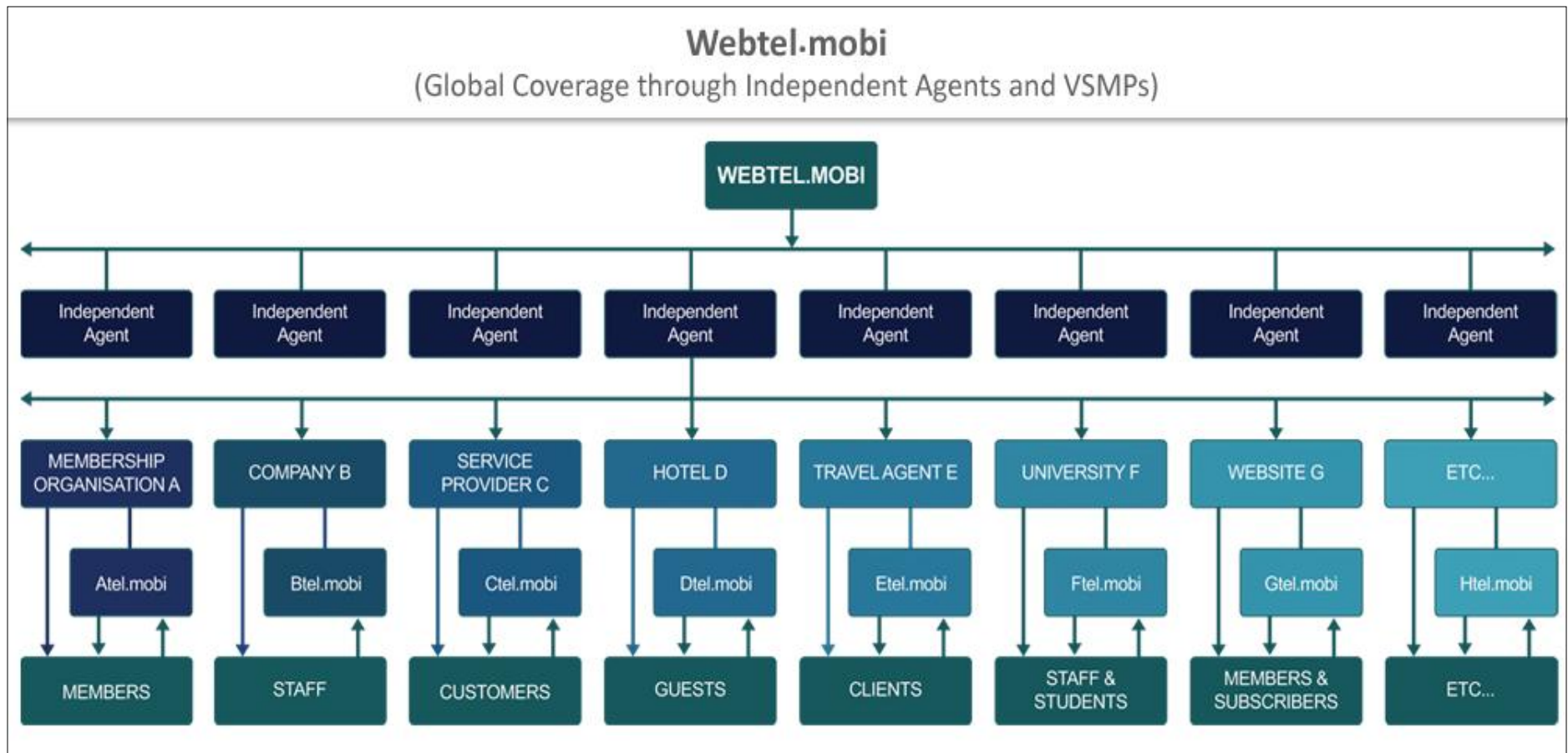
The screenshot shows the Webtel.mobi Pre-Smart Phones Access Operating System interface. At the top, it displays the Webtel.mobi logo and the text "Desktop + Info: Webtel.mobi/pc". Below this, there are three flags (USA, UK, and another). The main menu includes "MOBILE & LANDLINE CALLS AND TEXTS", "FX CONVERSIONS & CURRENCY SWAPS", and "MOBILE TRANSFERS, PAYMENTS & BILLING". There are three main buttons: "Log in", "Join Smartphones", and "Join Basic Mobiles". To the right of these buttons are four circular icons representing different services. Below the buttons, there is a list of links for various services: "Call Landlines or Mobiles", "Text Mobiles", "My TUVs", "My Currency Wallets", "Currency Swap", "Convert Currencies", "New Top-Up / ICLM", "Regular Top-Ups / ICLMs", "Refund Transfer", "SCRM Refund", "Load Credit (TUV)", "Load Credit (G)", "My ITAN", "My History", "My Call/Text Contacts", "My Top-Up Contacts", "My Numbers", "My Details", "Upload KYC", "Block My Account", "Rates", "Info", and "Desktop". At the bottom, there are links for "Apply to be a VSMP" and "VSMP Login", and "Apply to be an Agent (IA)" and "Agent (IA) Login". The footer includes "TMG Global Alliance" and "© Webtel.mobi 2022".

WM's Pre-Smart Mobile Phone Access Operating System: <https://webtel.mobi/wap>

# SNAPSHOT OF WM's INSTANT GLOBAL BRANDING, RETAIL MARKETING, SUPPORT & FULFILMENT AND PROLIFERATION VIA AGENTS AND VSMPs



## SNAPSHOT – WM's GLOBAL COVERAGE VIA INDEPENDENT AGENTS AND VSMPs

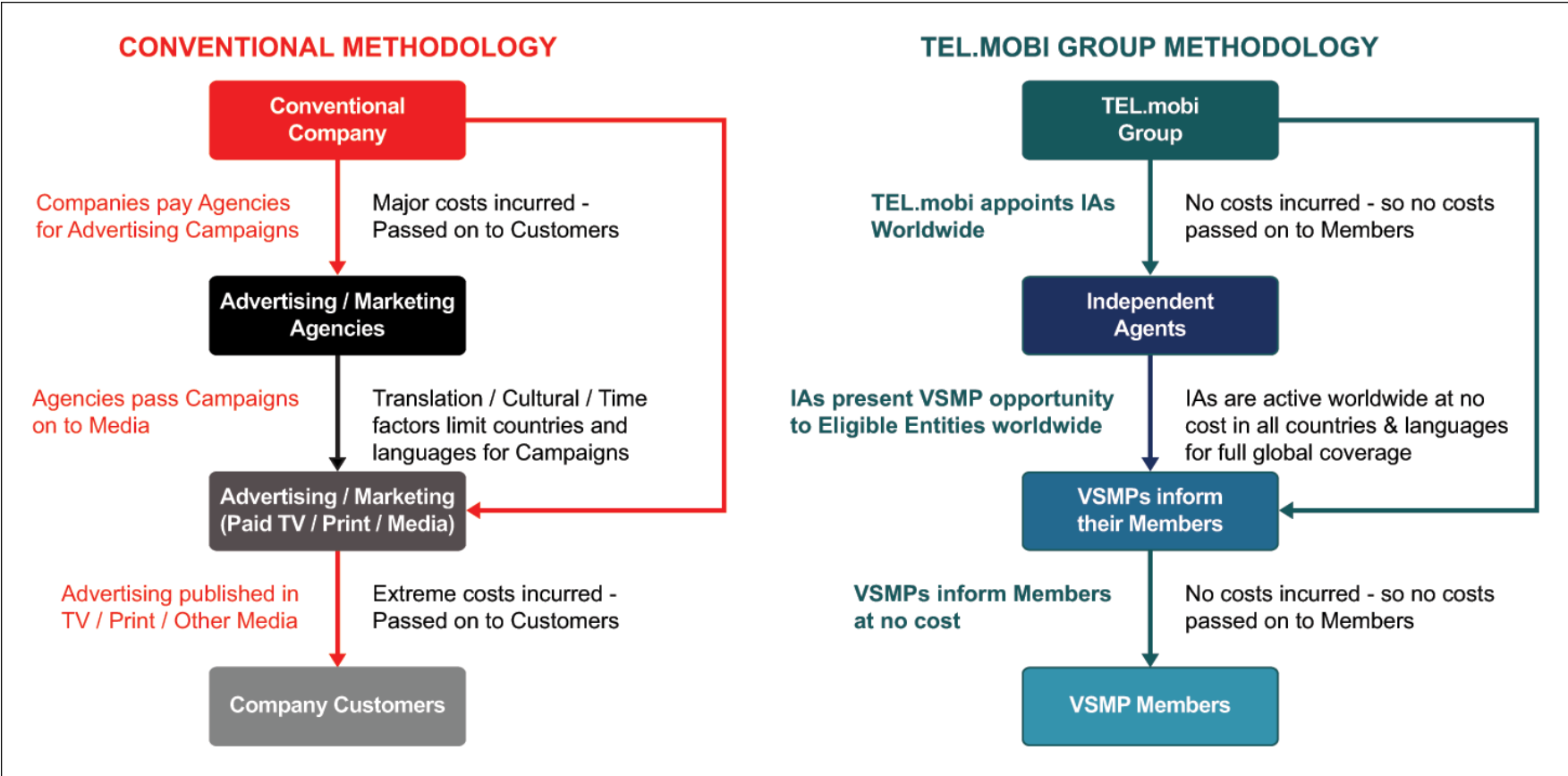


Global Marketing and Expansion via VSMPs: <https://webtel.mobi/pc/info/tel.mobi-group/#Global-Marketing-and-Expansion-via-VSMPs>

Global Marketing and Expansion via Independent Agents: <https://webtel.mobi/pc/info/tel.mobi-group/#Global-Marketing-and-Expansion-via-Independent-Agents>

TEL.mobi Group's Independent Agent's Handbook: <https://webtel.mobi/media/info/telmobi-group-independent-agents-handbook.pdf>

# SNAPSHOT – WM’s ZERO-COST GLOBAL MARKETING TO MEMBERS VIA VSMPs



TEL.mobi Group Marketing versus Standard Marketing: <https://webtel.mobi/pc/info/tel.mobi-group/#The-TEL.mobi-Group-Marketing-versus-Standard-Marketing>

The TEL.mobi Group’s VSMP Handbook: <https://webtel.mobi/media/info/telmobi-group-vsmp-handbook.pdf>

## SNAPSHOT – WM’S “FOUR WINS” STRATEGY

### 1. End-Users (TEL.mobi Group Members and VSMP Members) Win

Because they are able to access world-class services from a local and trusted entity (their own Eligible Entity’s VSMP), through which they can cut their Telephony and Texting usage costs, their Payments and Transfer costs, their Currency Conversion costs – and also obtain Multicurrency Wallets and TUV Digital Currency / CBDC equivalents for Payments, Transfers, Currency Depreciation Hedges and Inflation Hedges – on a reliable, secure and rapid basis. This therefore leaves them with far more disposable income for themselves every month due to the savings that they have made by using the TEL.mobi Group’s System and Facilities.

### 2. Eligible Entities (through their VSMPs) Win

Because the Eligible Entities are allowed to acquire VSMPs, their VSMPs enable them to offer their existing clients / members / users / etc. with the full range of TEL.mobi System Facilities directly. This significantly reduces the costs of the Eligible Entities’ existing clients / members / users / students / etc – and the Eligible Entity’s costs – for these services. It additionally provides the Eligible Entity with the ability to instantly – and at zero cost to it – increase its own revenue-generating service-offering by/in 42 Primary Sectors and over 5 000 Sub-Sectors and Sub-Sector variations.

### 3. Independent Agents Win

Because they are able to provide Eligible Entities in their own cities / towns / communities with VSMPs, which means that they increase the levels of commercial activities in their own cities / towns / communities, and they also obtain significant Commission Donations for obtaining VSMPs – without incurring any costs of their own as they give the VSMPs away at no cost to the Eligible Entities or to themselves.

### 4. Webtel.mobi Wins

Because it is able to send its global marketing out to existing client / member / user bases of Eligible Entities that have qualified to obtain VSMPs. It therefore saves the costs of global marketing, and obtains the input of local and known specialists in the form of its local Independent Agents and Eligible Entities that are also able to provide local Fulfilment, Support and Additional Revenue-Generating Services at no cost to them or to WM.

In summary, the TEL.mobi Group system does away with the traditional structures whereby in order for one party to “win”, another party has to “lose”. In the TEL.mobi Group structure, all people and entities that participate in it win – with no party at all having to “lose” – by working together in a mutually supportive and mutually beneficial structure.

The TEL.mobi Group’s Inclusive Structuring for Members: <https://webtel.mobi/pc/info/tel.mobi-group/#The-TEL.mobi-Groups-Inclusive-Structuring-for-Members>

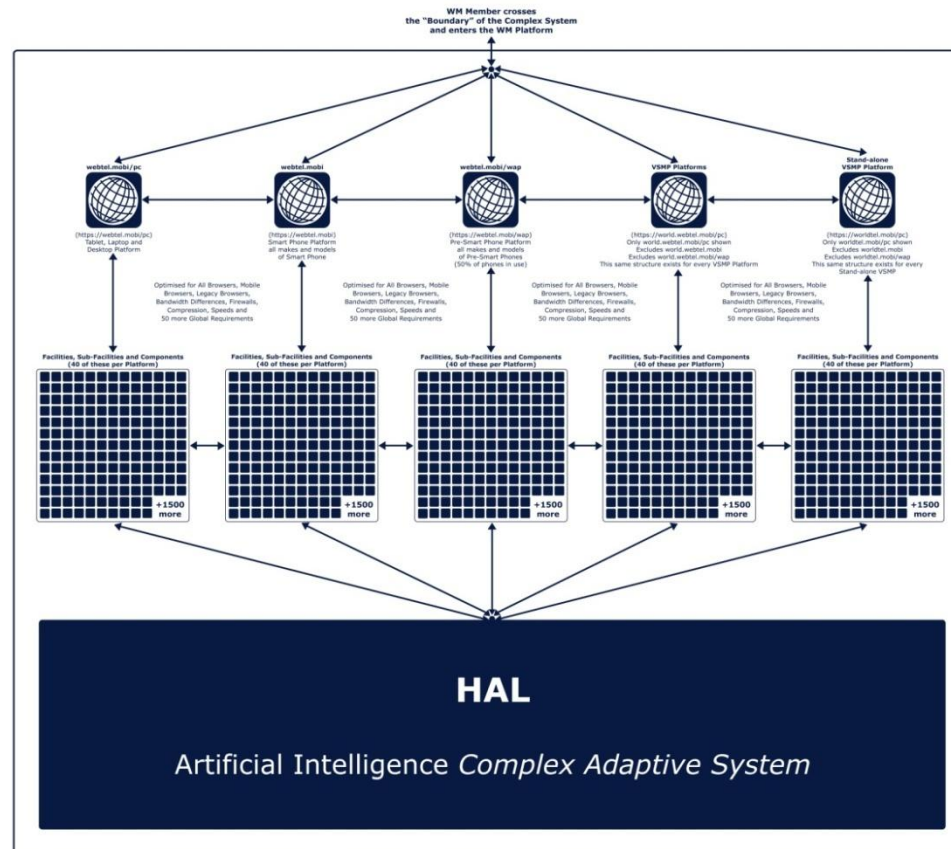
The TEL.mobi Group’s “Four Wins” Structure: <https://webtel.mobi/pc/info/tel.mobi-group/#The-TEL.mobi-Groups-Win-Win-Win-Win-4%20Wins-Structure>

# SNAPSHOT OF VSMPs' PLATFORMS' INTERCONNECTION WITHIN THE WM AI SYSTEM



# SNAPSHOT – VSMPs' PLATFORMS' INTERCONNECTION WITHIN THE WM AI SYSTEM

Extremely Simplified View of the WM Complex System



Complex Systems  
<https://tinyurl.com/C-System>

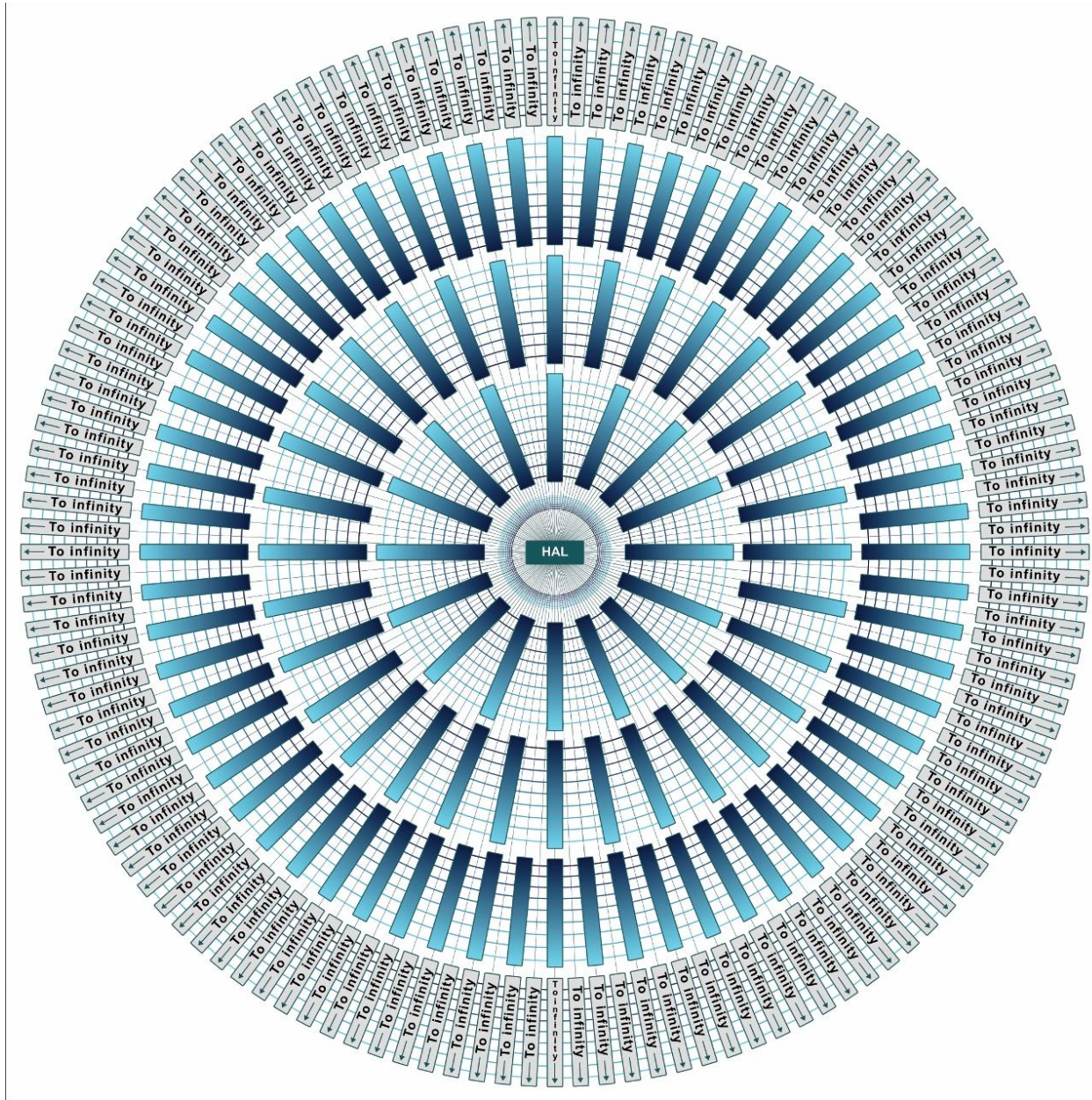
Complex Adaptive Systems  
<https://tinyurl.com/CA-System>

Emergence  
<https://tinyurl.com/E-System>

- Every Facility, Sub-Facility and Component is connected, in sequence, to every other Facility, Sub-Facility and Component
- Every Facility, Sub-Facility and Component is also directly connected, one-to-one, to every other Facility, Sub-Facility and Component
- Every Facility, Sub-Facility and Component system-wide automatically and instantly adjusts when there is any alteration to, or of, any other Facility, Sub-Facility or Component
- The System always remains in balance
- The System learns, progressively
- See: [https://en.wikipedia.org/wiki/Complex\\_system](https://en.wikipedia.org/wiki/Complex_system)
- See: [https://en.wikipedia.org/wiki/Complex\\_adaptive\\_system](https://en.wikipedia.org/wiki/Complex_adaptive_system)

[Click here](#) to see a larger version of this image

Note: Each of the rectangles in the image below represents only one VSMP, with all of the Access Operating Systems, Systems and 34+ thousand Platforms within each VSMP's System. All Access Operating Systems, Systems and Platforms are interconnected in sequence, and singly 1:1





## FORMAL CONFIRMATIONS OF WM's STANDING AND STATUS



# CONFIRMATION FROM THE GUERNSEY REGISTRY OF THE GOOD STANDING OF WEBTEL.MOBI (HOLDINGS) LIMITED AND WEBTEL.MOBI LIMITED



**Guernsey Registry**

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**Certificate of Good Standing**

Guernsey Registry  
Market Building  
PO Box 451, Fountain Street  
St. Peter Port, Guernsey,  
GY1 3GX  
Tel: +44 1481 222800  
Email: enquiries@guernseyregistry.com  
www.guernseyregistry.com

I hereby certify that WEBTEL.MOBI (HOLDINGS) LIMITED registration number 50866 , incorporated on 09-September-2009:  
(1) remains on the register of companies.

Signature: 

Helen Gains  
Registrar  
Tuesday, May 31, 2022



*cutting edge technology with historic integrity* 31-May-2022 14:42:07

**Webtel.mobi (Holdings) Limited Certificate of Good Standing**

[Click Here](#) to see a larger version



**Guernsey Registry**

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**Certificate of Good Standing**

Guernsey Registry  
Market Building  
PO Box 451, Fountain Street  
St. Peter Port, Guernsey,  
GY1 3GX  
Tel: +44 1481 222800  
Email: enquiries@guernseyregistry.com  
www.guernseyregistry.com

I hereby certify that WEBTEL.MOBI LIMITED registration number 50775 , incorporated on 13-August-2009:  
(1) remains on the register of companies.

Signature: 

Helen Gains  
Registrar  
Tuesday, May 31, 2022




*cutting edge technology with historic integrity* 31-May-2022 14:42:22

**Webtel.mobi Limited Certificate of Good Standing**

[Click Here](#) to see a larger version

# CONFIRMATION FROM WM'S RESIDENT AGENT FIRM OF WM'S GOOD STANDING AND COMPLIANCE WITH ALL RELEVANT GUERNSEY LEGAL & REGULATORY REQUIREMENTS



31 May 2022

Mr Stuart Sterzel, Chairman  
Webtel.mobi (Holdings) Limited  
15/21 Commercial Arcade  
St Peter Port  
Guernsey  
GY1 3TA

Dear Mr Sterzel,

**CONFIRMATION OF STATUS AND STANDING OF WEBTEL.MOBI (HOLDINGS) LIMITED IN GUERNSEY**


We are writing to confirm that Fides Corporate Services Limited of 15/21 Commercial Arcade, St Peter Port, Guernsey, GY1 3TA is licensed and regulated by the Guernsey Financial Services Commission ("GFSC"), with GFSC Reference 2003943.

In relation to Webtel.mobi (Holdings) Limited we hereby confirm the following:

1. Fides Corporate Services Limited acts as the Resident Agent, Share Registrar and Company Secretary for Webtel.mobi (Holdings) Limited and its 100% owned subsidiary Webtel.mobi Limited both companies being incorporated in Guernsey;
2. Webtel.mobi (Holdings) Limited and Webtel.mobi Limited [hereinafter "the Companies"] are companies that have been operating from Guernsey since 2009;
3. The Company is in good standing and has complied with all of its legal, audit, fiscal, and filing requirements and that to the best of our knowledge no charges, liens or encumbrances have registered or are capable of registration against the Company and its shares have not been pledged or otherwise encumbered nor are they subject to any charge or interest of a third party; and
4. All directors and shareholders resolutions which have been or which are required to be registered and / or filed with the Registrar of Companies have been registered and / or filed with the Registrar of Companies.


We confirm that we consented to a copy of this letter being appended to the Companies' Audited Accounts and Report document.

Yours sincerely,


---

**Stuart Turner**  
Director


---

**Paul Conway**  
Director

**Fides Corporate Services Limited**  
PO Box 308, 15/21 Commercial Arcade, St Peter Port, Guernsey GY1 3TA.  
Tel: +44 (0)1481 725459 Email: [fides@fides.gg](mailto:fides@fides.gg) Website: [www.fides.gg](http://www.fides.gg)

Fides Corporate Services Limited (Reg. No. 12871), Fides Trust Central (Reg. No. 12872), Fides Director Limited (Reg. No. 12845) Registered Offices: PO Box 308, 15/21 Commercial Arcade, St Peter Port, Guernsey GY1 3TA. Fides Corporate Services Limited, at the last known of Fides Companies, is licensed by the Guernsey Financial Services Commission.

[Click Here](#) to see a larger version

## TRADE MARKS, PATENTS AND OTHER PARTIES' BARRIERS TO ENTRY




## WM'S TRADE MARKS REGISTERED WITH THE GUERNSEY REGISTRY

The names Webtel and Webtel.mobi are Trade Marked by WM in Guernsey for the provision of the following services:

1. Cellular telephone communication
2. Chatrooms (Providing internet)
3. Communications by computer terminals
4. Communications by fibre optic networks
5. Communications by telephone
6. Computer aided transmission of messages and images
7. Computer terminals (Communications by)
8. Electronic bulletin board services
9. Electronic mail
10. Facsimile transmission
11. Information about telecommunication
12. Message sending
13. Paging services
14. Radio, telephone or other means of electronic communication
15. Providing access to databases
16. Providing internet chatrooms
17. Telecommunication channels for teleshopping services
18. Providing telecoms connections to a global computer network
19. Providing user access to a global computer network
20. Satellite transmission
21. Telecommunication channels for teleshopping services
22. Telecommunication (Information about)
23. Telecommunications routing and junction services
24. Teleconferencing services
25. Telephone (Communications by)
26. Telephone services
27. Teleshopping services (Telecommunication channels for)
28. Television broadcasting
29. Transmission (Facsimile)
30. Transmission of messages and images (Computer aided)
31. Voice mail services
32. Wire service

The following acronyms, names and logos are Trade Marked by WM in Guernsey:

1. **ICLM** (*Inter-Closed-Loop Member*)
2. **ITAN** (*Inter-TEL.mobi Account Number*)
3. **SCRM** (*Stored Credit Refund Machine*)
4. **TMG** (*TEL.mobi Group*)
5. **TUV**
6. **VSMP** (*Virtual Specialized Mobile Provider*)
7. **Webtel.mobi – Connecting the World**
8. 

<https://tinyurl.com/Trademark-ICLM>

<https://tinyurl.com/Trademark-ITAN2>

<https://tinyurl.com/Trademark-SCRM>

<https://tinyurl.com/Trademark-TUV>

<https://tinyurl.com/Trademark-Webtel>

<https://tinyurl.com/Trademark-ITAN1>

<https://tinyurl.com/Trademark-Logo>

<https://tinyurl.com/Trademark-TMG>

<https://tinyurl.com/Trademark-VSMP>

<https://tinyurl.com/Trademark-Webtelmobi>

## PATENTS

WM has not filed any patents or patents pending, and neither will it. This is because it is not necessary to do so in order to preserve the market-lead that WM has.

The reason for this is that to build a Complex Adaptive System that replicates the WM System:

- Will take at least 10 to 15 years – irrespective of the financial, human resources or skills resources available – excluding several years of system planning prior to build.
- Will require the working out of the specific requirements and trajectories before the build commences.
- Requires knowledge and competence of Global Telephony, International Macroeconomics, Economics, Finance, Accounting, Geopolitics, Corporate Structuring, International Law, National Laws, Global Regulatory structures, International Regulatory Regimes, National Regulatory Regimes, Global Branding and Brand Marketing, Global Retail Marketing, Global Logistics, Global Supply Chains, Global Human Resources Management, the Global FX Market, The Global Settlements market, the Global Derivatives Market, Global Trade Markets, Online and Offline Fraud, Online and Offline Security, International Anti Money Laundering Techniques, Local Anti Money Laundering Techniques, and very many other sectors and fields of expertise. This excludes the IT and Technical requirements that cover just as wide a field and which are just as specialized.
- Requires successful transition of significant Barriers to entry (see the next section)

Consequently, there is no need for WM to file patents.

Additionally, to patent a Complex Adaptive System would require attempting to patent aspects of the property of Emergence – which is not possible to do: <https://en.wikipedia.org/wiki/Emergence>

This is because for any System that is created which exhibits these properties, the specific properties exhibited will be unique to that system only, and will not be possible to symmetrically replicate in any other system, even if it appears to be constructed in the same manner.

## OTHER PARTIES' BARRIERS TO ENTRY

The Barriers to Entry for Other Parties in respect of creation of a Complex Adaptive System that replicates the capacities of WM include, but are not limited to, the following:

- Having a pool of in-depth and dedicated knowledge in respect of Global Telephony, International Macroeconomics, Economics, Geopolitics, Corporate Structuring, International Law, National Laws, Global Regulatory structures, Global Marketing, Global Logistics, Global Supply Chains, Online and Offline Fraud, International and Local Anti Money Laundering and very many other sectors and fields of expertise. This excludes the IT and Technical requirements that cover just as wide a field and which are just as specialized.
- Planning a Complex Adaptive System with specific end-properties and capacities.
- Building a Complex Adaptive System that has specific end-properties and capacities, and exhibits properties of Emergence.
- Building the System as a stand-alone system that is not part of any existing system (because then it will not be able to function as a Complex Adaptive System).
- Testing the System Globally over an extended period in real operations.
- Delivering the services from a so-called "Third Country" jurisdiction that is not part of any Regional or Political multicountry Bloc or Association to be able to provide equal pricing worldwide (as otherwise the Global System cannot function).
- Not having an existing company or entity that the new System will undercut the prices or services of (and thereby the value of) – because that will be a breach of Owners' / Directors' Fiduciary Duties in respect of protection and maintenance of shareholder value for their existing company or entity.
- Being able to absorb the cost and time-cost of 15 to 20+ years of preparation, build, Global testing and refinement prior to commencement of unrestricted operations.
- Various (multiple) other barriers.

WM is in a very strong position in respect of its First Mover Advantage – to the extent that it is even prepared to provide advice and assistance to any entity that wishes to try to build a System similar to WM's. This is because the time-requirement to do so is such that it will not affect WM's position or standing at all.

**Webtel.mobi's Roadmap for Globally-Valid Digital Currencies and CBDCs – Requirements, Obstacles, Solutions and Rewards**

<https://finance.yahoo.com/news/webtel-mobi-roadmap-globally-valid-110000517.html>

**Webtel.mobi Details the Exact Requirements for Creating a CBDC or Digital Currency and System, and How to Acquire Its Assistance**

<https://finance.yahoo.com/news/webtel-mobi-details-exact-requirements-114700577.html>

# OPERATIONAL WM SYSTEMS BEING MADE AVAILABLE IN 2022 AND 2023





## OPERATIONAL WM SYSTEMS BEING MADE AVAILABLE IN 2022 AND 2023

### COMPLETED AND OPERATIONAL SYSTEMS THAT ARE HAVING MINOR UI IMPROVEMENTS APPLIED – AVAILABLE TO MEMBERS IN Q3 2022

- **Secured TUVs (Gold-Backed TUVs)**

This System and Facility is completed and fully-operational. The front-end has just been turned off for minor UI (“User Interface”) refinements to be applied to simplify the process for members to use it even more (i.e. moving some more of the Facility / Instrument creation and management process from a front-end Member-input requirement into automated back-end and HAL-managed components so as to streamline the process even more). It is a virtually identical product / instrument to the Standard TUV, with the addition that its value is backed not only by 100% reserves of its currency but also with physical gold to its full value: <https://webtel.mobi/info/my-secured-tuvs>

- **Smart TUVs (Programmable TUVs)**

This System and Facility is completed and fully-operational. The front-end has just been turned off for minor UI (“User Interface”) refinements to be applied to simplify the process for members to use it even more (i.e. moving some more of the Facility / Instrument creation and management process from a front-end Member-input requirement into automated back-end and HAL-managed components so as to streamline the process even more). It is a virtually identical product / instrument to the Standard TUV and Secured TUV, with the addition that it is able to be programmed by the Counterparties to a transaction to automatically pay out / be transferred upon successful completion of / adherence to the terms programmed into it by the Counterparties: <https://webtel.mobi/info/my-smart-tuvs>

- **SCRM Kiosks (For Cash Withdrawals of Refund Transfers by Unbanked Members)**

This System and Facility is completed and fully-operational. However, on deployment, WM discovered that the Bespoke SCRM Kiosks manufactured for it according to WM’s specifications had Microsoft Windows software controlling the cash-dispenser component. It was furthermore discovered that Microsoft Windows software is used for the cash dispenser components in the majority of Kiosks and ATMs worldwide. WM considered this a Strategic Risk due to:

1. The potential capacity for the Microsoft Windows software to harvest the private data of anyone using the SCRM Kiosks and
2. A third-party entity – Microsoft – would then have the (theoretical) capacity to control / interfere with the SCRM Kiosks’ functionality in the future.

The SCRM Kiosks’ cash dispenser component is therefore being rebuilt to be controlled by Linux software connected to HAL. This will be concluded rapidly, and the SCRM Kiosks will then be secured, and ready for use: <https://webtel.mobi/pc/info/coming-soon/#SCRMs>

**COMPLETED AND OPERATIONAL SYSTEMS THAT REQUIRE ONLY COMPLETION OF THE UI TO BE MADE AVAILABLE TO MEMBERS IN Q4 2022**

- **Personal Emergency Service**

This System and Facility is completed and its components are fully-operational. It only requires front-end UI process completion for simplification of member use. It is a service for Members to send one-click immediate Text messages to Member-predetermined recipients in the event of their experiencing an emergency situation, with a request for assistance and a clickable link to track their mobile phone. It is a Free Service to Members.

- **Global Emergency Service**

This System and Facility is completed and its components are fully-operational. It only requires front-end UI process completion for simplification of member use, and API Integration with (identified) Pacific Tsunami Early Warning Centers and other Weather Warning Centers internationally. It is a service from which WM will centrally send a Text Message warning to Members of impending Natural Disasters and/or other impending serious events internationally. It is a Free Service to Members: <https://webtel.mobi/pc/info/coming-soon/#Global-Emergency-System-Facility>

## COMPLETED SYSTEMS THAT ARE LOW-PRIORITY AND WILL CONSEQUENTLY ONLY BE MADE AVAILABLE TO MEMBERS IN 2023

- **Global Marketplace (Amazon alternative)**

This System and Facility is completed and its components are fully-operational. It only requires front-end UI process completion for simplification of member use, and API Integration with the identified global courier company that has been selected after negotiations. It is a service that replicates and substantially improves upon Amazon's eCommerce services and platforms. This is because it provides greater security for Sellers and Buyers, instant multicurrency payment gateways for Sellers and Buyers, the capacity for Unbanked Persons to use it, protection for Buyers via escrow facilities to ensure product delivery prior to purchase amounts being released, instant settlement to Sellers, removal of chargeback and other fraudulent selling/paying potential, Global Coverage and a variety of other improvements. It will also be a Free Service to Members who are Sellers, thereby enabling them to reduce their costs to Buyers by the 35% to 50% of sales price that they are currently charged by Amazon. It has not been released yet due to its extremely low priority – from WM's perspective – as a WM System and Facility. This is because the total volume of annual revenues from that market sector is less than 0.5% of the annual revenue from just one of the large-volume market-sectors in which WM already has Global Dominance. This is also why it is being provided as a Free Service to Members, because that Market-Sector's comparative revenues is negligible in comparison to the other Market Sectors in which WM is active: <https://webtel.mobi/pc/info/coming-soon/#Global-Marketplace-Facility>

- **Global Targeted Marketing (Google Ads alternative)**

This System and Facility is completed and its components are fully-operational. It only requires front-end UI process completion for simplification of Member use. It is a service that replicates and substantially improves upon Google' Targeted Ads system and without harvesting User / Member data to do so. It uses WM's VSMP system for its placement selection. Each VSMP is attached to a specific Eligible Entity, in a specific Market Sector/s, in a Specific Country and a Specific City. Consequently, it enables advertisers to target their potential markets with precision accuracy by city and/or country and/or specific sector / industry and/or specific demographic. The advertisements will run down either side of a VSMP's Tables / Laptop / Desktop Platform Page, and advertisements will also be placed within mobile Platforms (if Members electively choose to be served the advertisements) with free Calling or Texting minutes being allocated for advertisements clicked on. This service will be at no cost to some Members with premium advertisements being able to be paid for by Members electively. This service has – as with the Amazon-alternative "Global Marketplace" service – not been released yet due to its extremely low priority – from WM's perspective. This is because the total volume of annual revenues from this market sector is also less than 0.5% of the annual revenue from just one of the large-volume market-sectors in which WM already has Global Dominance: [https://webtel.mobi/pc/info/coming-soon/#Targeted-Pay-Per-Click-Marketing-\(PPC\)-Facility](https://webtel.mobi/pc/info/coming-soon/#Targeted-Pay-Per-Click-Marketing-(PPC)-Facility)

# FULLY FUNCTIONAL WM SYSTEMS THAT WILL NOT BE MADE AVAILABLE



## FULLY OPERATIONAL WM SYSTEMS THAT WILL NOT BE MADE AVAILABLE

### FULLY FUNCTIONAL AND OPERATIONAL SYSTEM THAT WILL NOT BE MADE AVAILABLE TO MEMBERS UNTIL WM HAS APPOINTED AN EXTERNAL THIRD PARTY TO CURATE IT

#### Share Swap Facility (Can function as an alternative to a Global Stock Exchange)

WM developed a fully-functional Share Swap Facility, which replicates and improves every aspect and facet of a Global Stock Exchange. It is tested, fully functional and fully-operational. It caters for every single requirement and activity that all current entities and intermediaries in Stock Exchanges provide – just in a more rapid, more secure, more easily regulated & controlled and more cost-effective manner, (WM applied it as a zero-cost facility).

WM developed this Facility purely as an in-house Facility for WM Shareholders, in order to assist them in placing or acquiring WM shares from within the Closed-Loop Members-Only WM Global Ecosystem.

However, during the testing period that a minority of Shareholders could not abide by best practice instructions for its use – either through inexperience or otherwise and this consequently created unnecessary time-expenditure by WM High-Level Administrators or Super Administrators to curate their actions after notifications from HAL (which prevents any deviation from Rules taking place).

This unnecessary time-expenditure on unnecessary curation of a free in-house service was not worth the time-expenditure, and it was therefore switched off for use after the in-house testing. Only the parts of this facility that are used by the Share Registrar for the instant digital issue, transfer, reconciliation and some other functions in respect of Digital Share Certificates were left operational.

If and when WM locates an external entity that is interested to curate this facility, it will consider switching it back on, as long as the external entity has the professional capacity to manage it to WM standards and requirements.

WM has discussed the matter with a Stock Exchange that it has a relationship with, because although WM built this Facility for internal use by its own Shareholders, and not as a commercial product, it can, nevertheless, be applied as a commercial product within any Closed-Loop Members-Only System. With the additional “Sophisticated Investor” / “Qualified Investor” Certification via WM’s KYC Process, it is able to be offered and utilized worldwide.

Although WM has had initial discussions with a Stock Exchange about their taking over curation of this facility, the matter is not being actively pursued by WM at this time. This is because the potential revenues from a Global Stock Exchange alternative – even if its revenue had the potential to approach or even exceed the revenues of some or all major Stock Exchanges internationally – are inconsequential in comparison to WM’s other markets in which it already has overwhelming advantages. As such, if the relevant Stock market pursues the matter, WM will respond, and if not, then the Facility will be left in abeyance for the time being.

This Facility is an example of WM’s Modular System construction, in that it can also be easily and rapidly reconfigured, at will, to function as any type of exchange / auction / related entity, globally.

## FULLY FUNCTIONAL SYSTEMS THAT WILL NOT BE MADE AVAILABLE TO MEMBERS WHILE THE CURRENT MANAGEMENT OF WM IS IN PLACE

- **Global Lottery**

WM has fully researched the implementation of a Global Lottery, which will – in terms of geographic coverage and market size – dwarf the world’s Largest Lottery, the [El Gordo](#) Lottery provided from Spain with its prize monies of USD 2.4 Billion. To do this requires only:

1. The acquisition by WM of a robust Lottery License from the Channel Island of Alderney.
2. The insertion of a block field for number insertion instead of the plain field for text in the Texting Facility on all WM / VSMP Platforms (already existent).
3. Members’ insertion of their selected numbers into the fields and texting the numbers to a central WM number.
4. Deduction of Lottery Entry fees from Members’ WM / VSMP Accounts (done automatically by HAL).
5. Hire of fully-functional lottery draw equipment for the lottery draw (already researched).
6. Appointment of any one of the Big Four Accounting firms in Guernsey to supervise and certify the draw results (already researched).
7. Live-streaming of the lottery draw over the WM and VSMP Platforms (already previously done for a previous WM media event).
8. HAL-curated selection of winning numbers, calculation of prize amounts and remittance to Members’ WM or VSMP Accounts.

Even though WM considered implementing this facility with all proceeds going to Charities (as WM will – as a policy – not make money from Gaming), it was decided not to proceed with the Facility. This is due to the propensity for persons in low-income situation to use funds that are required for their and their families’ essential living requirements on purchasing lottery tickets – which leads to familial deprivation. Consequently, this facility will not be made live by WM while its current Management is in place. It will not negatively impact shareholders of WM because, again, the combined revenues from all lottery and gaming activities internationally are under 0.5% of the revenues from just one of the (many) large-revenue sectors in which WM has Global Dominance. Furthermore, WM will already be giving 25% of its annual revenues to charities internationally in lieu of corporate tax, so there will be funding made available to charities from WM even without the Global Lottery.

- **Global A2P Marketing Texts**

WM has total Global Coverage – and flexible + ubiquitous + multi-functional coverage and capacities – of Texting and A2P Texting from a single central point. Consequently, it is able to implement Global Marketing by A2P Text Messages worldwide – and it has been approached by various entities to provide them with this service. WM will not do this because it considers the sending of unsolicited A2P Marketing / Advertising Text Messages as a form of Spamming. WM has already intentionally degraded its own Text Sending Facilities to necessitate manual and multi-click requirements to send text messages to multiple recipients from Member Accounts – and this is to prevent Members / Bots used by Members from misusing their own Accounts to send Spam Marketing Text Messages. Consequently, the Company itself will not provide facilities for Global A2P Marketing Texts or enter into this sector – even though it would be the Market Leader if it did (and once again, the combined Global Revenues of this entire sector are insignificant in comparison to even one of the large-volume revenue sectors in which the WM System already has Global Dominance).

**DUE DILIGENCE REPORTS, RESEARCH PAPERS, MEDIA ARTICLES  
AND OTHER INFORMATION ON  
THE WM SYSTEM AND THE WM GLOBAL CLEARING SYSTEM**





**RESEARCH PAPERS ON WM's GLOBAL CLEARING SYSTEM EQUIVALENT  
AND DIGITAL CURRENCY EQUIVALENTS  
BY THE LEVY ECONOMICS INSTITUTE AND PROFESSOR JAN KREGEL**

**Another Bretton Woods Reform Moment: Let Us Look Seriously At The Clearing Union**

[https://www.levyinstitute.org/pubs/ppb\\_154.pdf](https://www.levyinstitute.org/pubs/ppb_154.pdf)

**Keynes's Clearing Union is Alive and Well and Living in Your Mobile Phone**

[https://www.levyinstitute.org/pubs/pn\\_21\\_1.pdf](https://www.levyinstitute.org/pubs/pn_21_1.pdf)

**New Dimensions for the TUV in the Webtel.mobi System**

<https://webtel.mobi/media/info/new-dimensions-for-the-tuv-in-the-webtelmobi-system.pdf>

**Money and Credit - Potential Expansion of the WM System**

<https://webtel.mobi/media/info/money-and-credit-potential-expansion-of-the-wm-system-april-2021.pdf>

**The Economic Problem: From Barter to Commodity Money to Electronic Money**

[https://www.levyinstitute.org/pubs/wp\\_982.pdf](https://www.levyinstitute.org/pubs/wp_982.pdf)

**Comments on the Webtel.mobi Global Clearing System-equivalent and Digital Currency-equivalent by Professor Jan Kregel**

<https://www.youtube.com/watch?v=XYBrCikUhn8&feature=youtu.be>

## **SELECTION OF PREVIOUS WORLDWIDE DUE DILIGENCES ON THE WM SYSTEM**

(A SELECTION OF THREE OF 50+ DUE DILIGENCES)

### **Worldwide Due Diligence by the Global ICT Practice of Frost & Sullivan**

<https://www.youtube.com/watch?v=PO3BjgBKR3E>

### **International Due Diligence by Multiple Firms of Attorneys**

<https://webtel.mobi/media/info/confirmation-of-due-diligence-carried-out-on-webtel.mobi.pdf>

### **International Regulatory Confirmation by the ICT Practice of Frost & Sullivan**

<https://webtel.mobi/media/info/company-and-vsmp-international-regulatory.pdf>

**RESEARCH REPORTS ON WM'S GLOBAL TELECOMMUNICATIONS SYSTEM  
BY THE GLOBAL ICT PRACTICE OF FROST & SULLIVAN**

**A Comparative Review of Webtel.mobi and Growth in the International Mobile Market**

[https://webtel.mobi/media/info/new\\_patterns\\_in\\_global\\_mobile\\_telephony.pdf](https://webtel.mobi/media/info/new_patterns_in_global_mobile_telephony.pdf)

**Webtel.mobi Comparative Pricing Analysis**

[https://webtel.mobi/media/info/frost\\_and\\_sullivan\\_webtelmobi\\_comparative\\_pricing\\_analysis\\_report.pdf](https://webtel.mobi/media/info/frost_and_sullivan_webtelmobi_comparative_pricing_analysis_report.pdf)

## FROST & SULLIVAN'S 2021 VALUATION OF THE WM SYSTEM

**Webtel.mobi (Holdings) Limited Valuation – Carried out by Frost & Sullivan, March and April 2021**

<https://webtel.mobi/media/info/webtelmobiholdingslimitedvaluationapril152021final.pdf>

## SELECTION OF RECENT INTERNATIONAL MEDIA ARTICLES ON THE WM SYSTEM

### **Digital currencies and instability in the international financial system**

<https://webtel.mobi/media/info/digital-currencies-and-instability-in-the-international-financial-system.pdf>

### **Webtel.mobi's System and TUV Digital Currency – 21st Century Versions of Keynes's International Clearing Union and Bancor**

<https://finance.yahoo.com/news/webtel-mobi-system-tuv-digital-120000227.html>

### **Webtel.mobi Reveals How Its System Replicates and Improves the Entire Global Financial System, and Why It Has No Competitors**

<https://finance.yahoo.com/news/webtel-mobi-reveals-system-replicates-130800861.html>

### **Webtel.mobi Describes Why Telecommunications Companies Hold the Key to Global Digital Currencies And CBDCs**

<https://finance.yahoo.com/news/webtel-mobi-describes-why-telecommunications-110000632.html>

### **WM's TUV Potentially Eclipses all Cryptocurrencies**

<https://finance.yahoo.com/news/wm-tuv-potentially-eclipses-cryptocurrencies-115200699.html>

### **Webtel.mobi Clarifies the Differences Between Its TUV Digital Currency and Cryptocurrencies**

<https://finance.yahoo.com/news/webtel-mobi-clarifies-differences-between-130000658.html>

**Globally-Valid Multicurrency CBDC Released For All Countries**

<https://finance.yahoo.com/news/globally-valid-multicurrency-cbdc-released-130000951.html>

**Webtel.mobi is Reintroducing a 100% Gold-Backed Currency Worldwide – Stability of 100% Gold-Secured Currency Returns After Half a Century**

<https://finance.yahoo.com/news/webtel-mobi-reintroducing-100-gold-110000404.html>

**Webtel.mobi Introducing the World's First Programmable Currency – Makes Majority of Global Transactions PP2P With no Intermediaries**

<https://finance.yahoo.com/news/webtel-mobi-introducing-world-first-113500071.html>

**Webtel.mobi's 21st Century TUV Digital Currency Enables Instant CBDC-Equivalent Acquisition and Usage by All Entities Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-21st-century-tuv-122300203.html>

**Webtel.mobi Describes Impassable Barriers to Proposed CBDC Creation – Already Transcended by Its TUV Digital Currency**

<https://finance.yahoo.com/news/webtel-mobi-describes-impassable-barriers-120000850.html>

**Webtel.mobi Describes the Extremely Wide Range of Capacities and Responsibilities for Digital Currency and CBDC Development**

<https://finance.yahoo.com/news/webtel-mobi-describes-extremely-wide-134200435.html>

**Webtel.mobi's Roadmap for Globally-Valid Digital Currencies and CBDCs – Requirements, Obstacles, Solutions and Rewards**

<https://finance.yahoo.com/news/webtel-mobi-roadmap-globally-valid-110000517.html>

**Webtel.mobi Details the Exact Requirements for Creating a CBDC or Digital Currency and System, and How to Acquire Its Assistance**

<https://finance.yahoo.com/news/webtel-mobi-details-exact-requirements-114700577.html>

**Webtel.mobi Describes Why the High Debt of G7 Countries is a Likely Barrier to Global CBDC and Digital Currency Adoption**

<https://finance.yahoo.com/news/webtel-mobi-describes-why-high-113600189.html>

**Webtel.mobi's "TITAN" System Facilitates Zero-Cost Transfers and Payments in 1/100th of a Second Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-titan-system-facilitates-115200128.html>

**Two Fully Operational and Globally Accessible Alternatives to the SWIFT System Now Available Worldwide**

<https://finance.yahoo.com/news/two-fully-operational-globally-accessible-110500105.html>

**Webtel.mobi's Two Fully-Operational Zero-Cost Alternatives to the Global FX Market Available Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-two-fully-operational-111100548.html>

**Webtel.mobi's Zero Cost, Multicurrency Payment Gateway Systems, Available to Merchants and Consumers Worldwide**

<https://finance.yahoo.com/news/webtel-mobi-zero-cost-multicurrency-112000894.html>

**Webtel.mobi's Global Payment Systems Fuse Cash and Digital Capacities – Creating a Functioning "Cashless Society" Model**

<https://finance.yahoo.com/news/webtel-mobi-global-payment-systems-112800915.html>

**Webtel.mobi's System Brings the World's 2 Billion Unbanked Persons – And Global Cash Use – Into a Global Digital Economy**

<https://finance.yahoo.com/news/webtel-mobi-system-brings-world-115500582.html>

**Webtel.mobi Describes Requirements for a Sector-Influencing System in USD 10 000+ Trillion P.A. Transaction-Volume Markets**

<https://finance.yahoo.com/news/webtel-mobi-describes-requirements-sector-110000741.html>

**Default Risk in USD 4 862 Trillion Global FX Gross Payments Can be Mitigated by Webtel.mobi's System**

<https://finance.yahoo.com/news/correction-webtel-mobi-holdings-limited-112500509.html>

**Webtel.mobi Explains Its Global Structure, and the Artificial Intelligence System - "HAL" - Which Powers It**

<https://finance.yahoo.com/news/webtel-mobi-explains-global-structure-120000221.html>

**Webtel.mobi's Global Social Responsibility Initiatives – Promoting Global Equality of Opportunity and Community Support**

<https://finance.yahoo.com/news/webtel-mobi-global-social-responsibility-123000472.html>

**Webtel.mobi Describes How Its Community-Marketing Does for Global Marketing, Expansion and Premises What UBER Did for Ride-Sharing**

<https://finance.yahoo.com/news/webtel-mobi-describes-community-marketing-114600152.html>

**Webtel.mobi to Be Revalued to Include Global Value of Its TUV Digital Currency – Significant Value Appreciation Is Anticipated**

<https://finance.yahoo.com/news/webtel-mobi-revalued-global-value-120000417.html?guccounter=1>



## SELECTION OF HISTORICAL INTERNATIONAL MEDIA ARTICLES ON THE WM SYSTEM

**Webtel.mobi Attracts 300 Firms for VSMP Expansion in South East Asia**

[https://webtel.mobi/media/info/malaysian-reserve\\_article.png](https://webtel.mobi/media/info/malaysian-reserve_article.png)

**Upwardly Mobile in Africa**

[https://webtel.mobi/media/info/145\\_business\\_traveller\\_africa\\_article.pdf](https://webtel.mobi/media/info/145_business_traveller_africa_article.pdf)

**Webtel.mobi – A New Frontier in Viral Marketing**

<https://www.youtube.com/watch?v=sUnRAJsOS1c>

**Webtel.mobi Intercontinental Challenge Garner USD 20 Billion in Media Coverage Value**

<https://webtel.mobi/media/info/independent-newspapers-webtel-mobi-intercontinental-challenge-letter.pdf>

**Webtel.mobi Intercontinental Challenge TV Documentary**

<https://www.youtube.com/watch?v=qWUp-0n2JC8>

**Webtel.mobi's Intercontinental Challenge Establishes World Records in Broadcasting, TV Viewers, Marketing and Brand**

[https://webtel.mobi/media/info/webtel-mobis\\_intercontinental\\_challenge\\_establishes\\_world\\_records\\_in\\_broadcasting\\_tv\\_viewers\\_marketing\\_and\\_brand.pdf](https://webtel.mobi/media/info/webtel-mobis_intercontinental_challenge_establishes_world_records_in_broadcasting_tv_viewers_marketing_and_brand.pdf)

**The lessons and disruptive effect of the Webtel.Mobi Intercontinental Challenge on global marketing norms**

<https://webtel.mobi/media/info/the-lessons-and-disruptive-effect-of-the-webtel-mobi-intercontinental-challenge.pdf>

## WM's VSMP, INDEPENDENT AGENT AND ICLM HANDBOOKS

### **Webtel.mobi (Holdings) Limited VSMP Handbook**

<https://webtel.mobi/media/info/telmobi-group-vsmp-handbook.pdf>

### **Webtel.mobi (Holdings) Limited Independent Agents Handbook**

<https://webtel.mobi/media/info/telmobi-group-independent-agents-handbook.pdf>

### **Webtel.mobi (Holdings) Limited ICLM Handbook**

[https://webtel.mobi/media/prod\\_s3\\_pub/upload/telmobi-group-iclm-handbook.pdf?](https://webtel.mobi/media/prod_s3_pub/upload/telmobi-group-iclm-handbook.pdf?)

## APPENDIX – DETAILED OVERVIEW OF WM'S GLOBAL COVERAGE



**APPENDIX – DETAILED OVERVIEW OF WM’s GLOBAL COVERAGE**

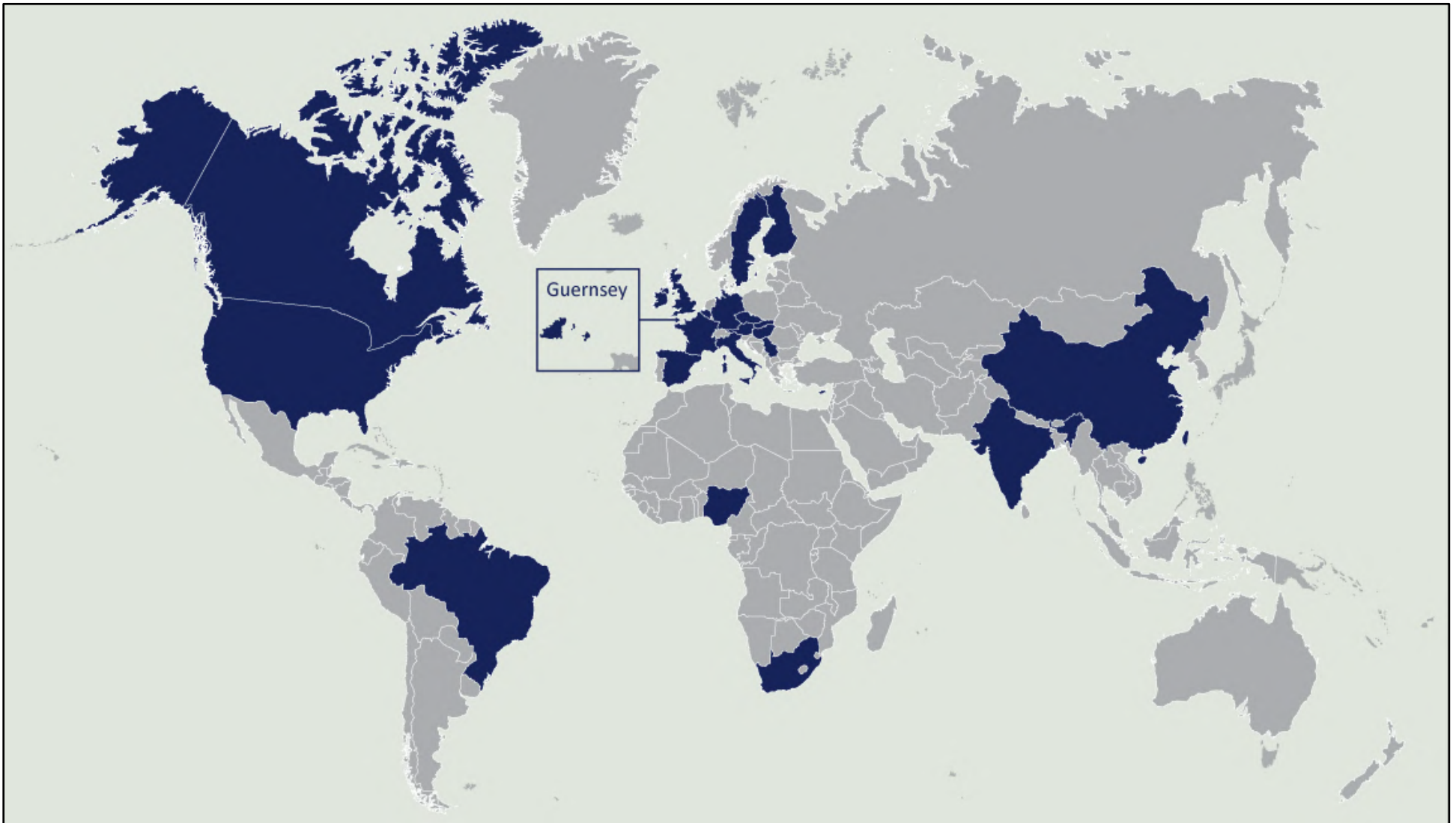


**Principal Place of Business – Guernsey**



**Total number of countries and territories: 1**

### Operational Infrastructure – Platform and Services + Backups



**Total number of countries and territories: 25**

## Operational Infrastructure – WM's Agents and Agent VSMPs



Total number of countries and territories: 39

### Operational Infrastructure – WM’s Global VSMPs (Affiliates)



Total number of countries and territories: 156

### Operational Infrastructure – KYC and AML by Attorneys and Notaries



**Total number of countries and territories: 143**



### Operational Infrastructure – Brand and Retail Marketing



**Total number of countries and territories: 161**

## Operational Infrastructure – Distribution and Fulfilment



Total number of countries and territories: 161

## Operational Infrastructure – Total Operational Infrastructure



Total number of countries and territories: 178

## Location of Clients within Global VSMPs and Agent VSMPs



**Total number of countries and territories: 161**

## 24/7/365 AI Monitoring & Control of all Transactions + Security + KYC + AML



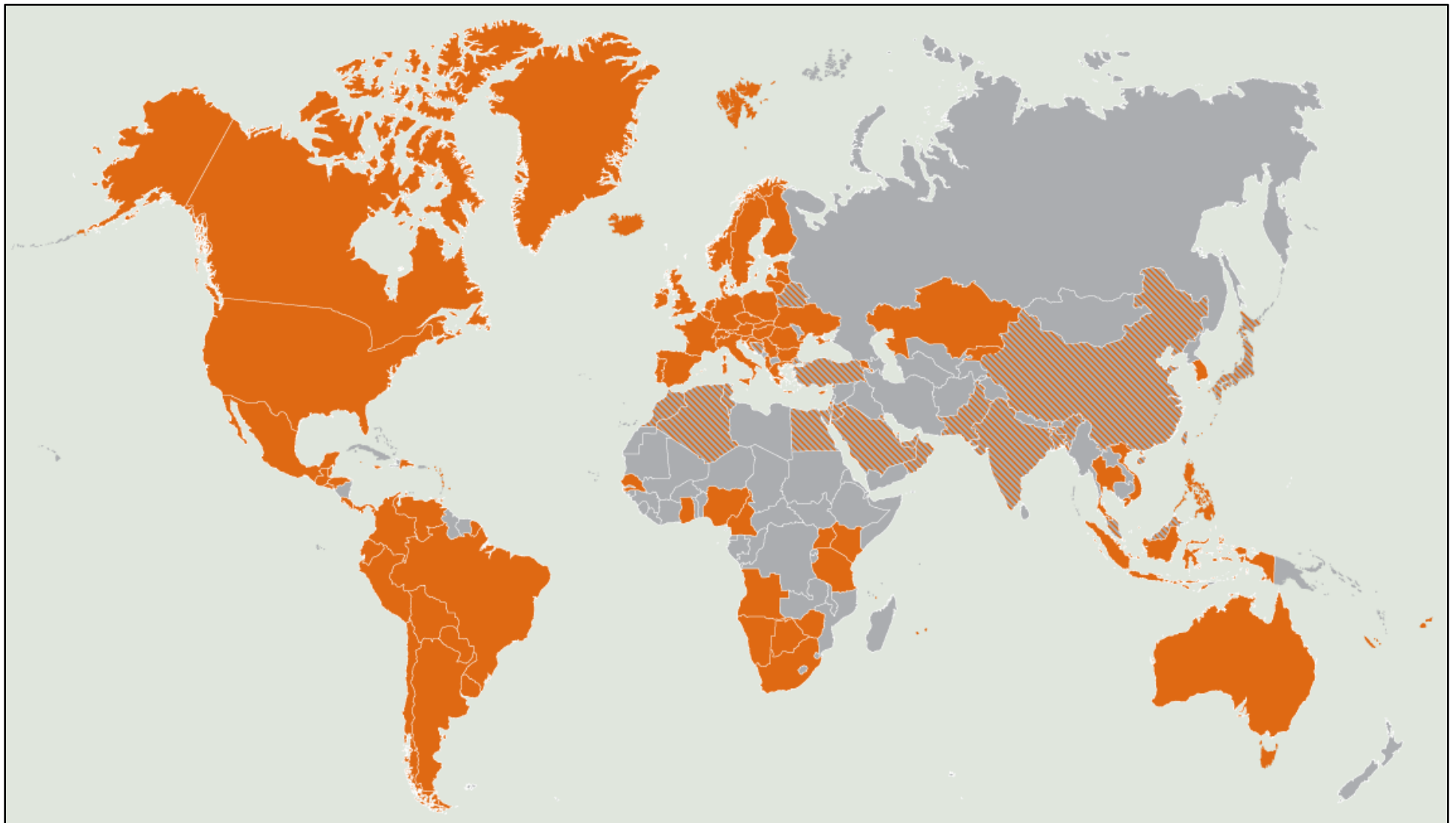
**Total number of countries and territories: 330**

### Global Access to WM Services Delivery in Guernsey



Total number of countries and territories: 330

## Comparison – International Access to Amazon Services Delivery



**Unrestricted Services Delivery:** 112 countries and territories  
**Restricted Services Delivery:** 21 countries and territories



***CONNECTING THE WORLD***