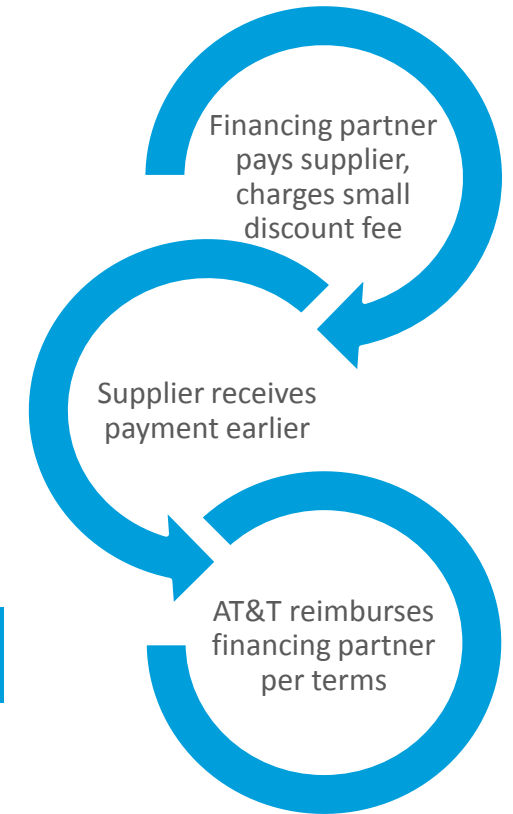


AT&T Offers Several Early Payment Financing Options

Supplier Benefits:

- Improved cash flow
- New liquidity source
- Low cost financing options
- Off balance sheet funding solutions
- No risk to supplier

The Early Payment Financing Options are offered to qualified, domestically paid suppliers. The programs are voluntary and can be terminated at any time. Each program is exclusively offered.



Supplier Financing Program

Partnership with Citibank to offer early payment for a small fee. Rate based on AT&T's credit rating.

Buyer Initiated Payments (BIP)

Partnership with American Express to offer early payment for a nominal charge. Quick, online set-up. Rates significantly less than Amex credit card rates.

Virtual Card

Partnership with FIS (Sungard) and WEX to offer earlier payment. Normal MasterCard fees apply.

You may be eligible to participate. For more information, please email AT&T Finance Team: g08400@att.com