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TITLE SHEET

MAR 23 1998

MO. PUBLIC SERVICE COMM

RESOLD TELECOMMUNICATIONS SERVICES

This tariff applies to the Resold Telecommunications Services furnished by PT-1 Communications, Inc. ("PT-1" or "Company") between one or more points in the State of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business, 30-50 Whitestone Expressway, Flushing, New York 11354, 718/939-9000.

This tariff, PT-1 Communications, Inc.'s Tariff No. 1, supercedes in its entirety PHONETIME, Inc.'s Tariff No. 1 as a result of a corporate name change.



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Issued: March 23, 1998

Issued by:

 John J. Klusaritz, Executive Vice President PT-1 Communications, Inc.
30-50 Whitestone Expressway Flushing, New York 11354

	TABLE OF CONTENTS	RECEIVED
Title Sheet		· MAR 2 3 1998 · · · · 1
Table of Contents) PUBLIC SERVICE COMM
Statutory Waivers	••••	
Symbols		4
Tariff Format		4
Section 1 - Technical Terms and A	bbreviations	6
Section 2 - Rules and Regulations		9
Section 3 - Description of Services	and Rates	
Section 4 - Rates and Charges		



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Original Sheet No. 3

PT-1 Communications, Inc. is classified as a competitive telecommunications company in Missouri ED for which the following statutory and regulatory requirements are waived pursuant to Sections 392.420, RSMo Cum. Supp. 1990:

MAR 2 3 19	198
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4 CSR 240-10.020	-	Depreciation of fund income.	MO. PUBLIC SERVICE COMM
4 CSR 240-30.010(2)(C)	-	Posting of exchange rates at central oper	ating offices.
4 CSR 240-32.030(1)(B)(C)	-	Exchange area maps and record of acces	s lines.
4 CSR 240-32.030(2)	-	In-state record keeping.	
4 CSR 240-32.050(3)-(6)	-	Information concerning local service tari directories, intercept and telephone num	-
4 CSR 240-32.070(4)	-	Coin telephone availability.	
4 CSR 240-33.030	-	Information regarding lowest price avail	able.
4 CSR 240-33.040(5)	-	Finance fee.	
Section 392.240(1)	-	Rates. Average return on investment.	
Section 392.270	-	Property valuation.	
Section 392.280	-	Depreciation accounts.	
Section 392.290	-	Issuance of stocks and bonds.	
Section 392.310	-	Issuance of stock.	
Section 392.320	-	Stock dividends.	
Section 392.330	-	Issuance of securities, debts and rates.	
Section 392.340	-	Capitalization reorganization.	

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SYMBOLS

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The following are the only symbols used for the purposes indicated below:

- D -Delete or Discontinue
- Change Resulting In An Increase to A Customer's Bill I -
- Moved From Another Tariff Location M -
- N -New
- R -Change Resulting In A Reduction to A Customer's Bill
- Change In Text or Regulation But No Change In Rate or Charge T -

TARIFF FORMAT

- Α. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- Β. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.

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MAR 2 3 1998

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MO PSC Tariff No. 1 Original Sheet No. 5

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TARIFF FORMAT (Cont'd)

MAR 2 3 1998

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level: MO. PUBLIC SERVICE COMM

2. 2.1. 2.1.1. 2.1.1.A. 2.1.1.A.1. 2.1.1.A.1.(a). 2.1.1.A.1.(a).I. 2.1.1.A.1.(a).I.(i). 2.1.1.A.1.(a).I.(i).(1).



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MO PSC Tariff No. 1 Original Sheet No. 6

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS

MAR 2 3 1998

10XXX or 101XXXX Access: A dialing method that enables a Customer to reach the interexchange carrier of the Customer's choice even if the Customer is not a regular Customic of the Customer's choice even if the Customer is not a regular Customic of the Customer dials "10288."

Applicant: Applicant is any entity or individual who applies for service under this Tariff.

Authorization Code: A pre-defined series of numbers to be dialed by the Customer or End-User upon access to the Company's system to notify the caller and validate the caller's authorization to use the assigned services provided. The Customer is responsible for charges incurred through t he use of his or her assigned Authorization Code.

Authorized User: A person, firm or corporation, who is authorized by the Customer/Subscriber to utilize the services of the Customer/Subscriber.

Cardholder: Cardholder is the associate, member, Subscriber, Customer or other individual that uses the Company's Prepaid Calling Card service.

Company: Company refers to PT-1 Communications, Inc.

Customer: The Customer is a person or legal entity which subscribes to the Company's services and thereby assumes responsibility for the payment of charges and compliance with the Company's Tariff regulations.

Dedicated Access: A method of reaching the Company's services whereby the Customer is connected directly to the Company's Point of Presence without utilizing the services of the local switched network.



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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)

MAR 2 3 1998

Commission : Commission refers to the Missouri Public Service Commission or any succeeding agency.

DUC: DUC stands for Designated Underlying Carrier.

End User: End User is the person or legal entity which uses the service provided by the Company.

Equal Access: A form of dialed access provided by local exchange companies whereby interexchange calls dialed by the Customer are automatically routed to the Company's network. Presubscribed Customers may also route interexchange calls to the Company's network by dialing an access code supplied by the Company.

Initial and Additional Period: The Initial Period denotes the interval of time allowed at the rate specified for a connection between given service points. The Additional Period denotes the interval of time used for measuring and charging time in excess of the Initial Period.

LEC: LEC stands for Local Exchange Carrier.

MRC: Monthly Recurring Charge

PIC: Primary Interexchange Carrier



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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd) MAR 2 3 1998

PIN: PIN stands for Personal Identification Number.

MO. PUBLIC SERVICE COMM

Platform: The Platform is the proprietary technology and associated computer equipment that is used in conjunction with Prepaid Calling service(s).

Prepaid Calling Card: Prepaid Calling Card service allows a Customer to purchase a predetermined amount of access to the Company's long distance services prior to the use of service. Prepaid Calling Cards are also called debit cards.

Reseller: Reseller denotes a Customer that resells the Company's service(s).

Special Access: See Dedicated Access.

State: State refers to the state of Missouri..

Subscriber: The Subscriber is a person or legal entity which subscribes to the Company's services and thereby assumes responsibility for the payment of charges and compliance with the Company's Tariff regulations.

Switched Access: A method of reaching the Company through the local switched network whereby the End User uses standard business or residential local lines.

Underlying Carrier: "Underlying Carrier" refers to any inter-exchange carrier that provides international services resold by the Company pursuant to this Tariff.

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SECTION 2. RULES AND REGULATIONS

MAR 23 1998

2.1 Application of Tariff

MO. PUBLIC SERVICE COMM

- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by Company for telecommunications between points within the State of Missouri. Company's services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 Company's services are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS), switch network services, private lines and Wide Area Telecommunications Services (WATS) of underlying common carriers.
- 2.1.3 The rates and regulations contained in this tariff apply only to the services furnished by Company and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Company.
- 2.1.4 The Subscriber is entitled to limit the use of Company's services by Users at the Subscriber's facilities, and may use other common carriers in addition to or in lieu of Company.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.2 Use of Services

MO. PUBLIC SERVICE COMM

- 2.2.1 Company's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others, including the use of obscenity, profanity or lewdness, is prohibited.
- 2.2.3 The use of Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 Company's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 Company does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 Company's services may be denied for nonpayment of charges or for other violations of this tariff.
- 2.2.7 A Customer of the Company's 800 service will provide not less than ten (10) business days' notice prior to implementation of special advertising or other new promotions likely to stimulate usage.

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PT-1 Communications, Inc.	MO PSC Tariff No. 1
	Original Sheet No. 11
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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.2 Use of Services (Cont'd)

MO. PUBLIC SERVICE COMM

- 2.2.8 The Company shall not release a Customer's 800 number Responsible Organization until the Customer has paid for all charges due to the Company. The Customer remains responsible for and will indemnify the Company for any and all liability resulting from or in any way arising from the Company's retention of the 800 number assigned to the Customer.
- 2.2.9 If in the Company's reasonable opinion a Customer of the Company's 800 service fails to provide sufficient answer supervision, the Company reserves the right to suspend service temporarily and/or deny requests for additional service. The Company shall provide 24 hours written notice of intent to suspend or deny service due to such non-compliance.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.3 Limitations on Service

MO. PUBLIC SERVICE COM.

- 2.3.1. Service is offered by the Company subject to the availability of necessary facilities, equipment and/or billing arrangements with the DUC and/or LEC. Necessary facilities and equipment may include but is not limited to facilities or equipment to be provided by Company, connecting Companys, underlying carriers, owners and operators of transmission capacity leased to Company or the LEC.
- 2.3.2 The Company undertakes to use reasonable efforts to make available services to a customer on or before a particular date, subject to the provisions of and compliance by the Customer with the regulations contained in this tariff. The Company does not guarantee availability by any such date and shall not be liable for any delays in commencing services to any Customer.
- 2.3.3 The Customer obtains no property right or interest in any specific type of facility, service, connection, equipment, number process, credit card, travel card, debit card or code (except entitlement in certain circumstances to apply prepaid debit cards to devices provided by the Company). All right, title and interests to such items remain, at all times, solely with the Company.
- 2.4 Location of Service
 - 2.4.1 Originating Areas Areas in the state of Missouri where service has been established by the Company.
 - 2.4.2. Terminating Areas All areas of the state of Missouri.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.5 Liability of Company
 - 2.5.1 Undertaking of the Company

Limitations on Liability

- A. Except as otherwise stated in this section, the liability of the Company for damages arising out of either: (1) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, or (2) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.8.
- B. Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.8, the Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- C. The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

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MO. PUBLIC SERVICE COMM

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MO PSC Tariff No. 1 Original Sheet No. 14

SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.5 Liability of Company (Cont'd)
 - 2.5.1 <u>Undertaking of the Company</u> (Cont'd)

Limitations on Liability (Cont'd)

- D. The Company shall not be liable for any claims for loss or damages involving:
 - 1. Any act or omission of: (a) the Customer, (b) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Company; or (c) common carriers or warehousemen;
 - 2. Any delay or failure of performance or equipment due to causes beyond the Company's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Company; unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties including, but not limited to the DUC; and any law, order, regulation or other action of any governing authority or agency thereof;
 - 3. Any unlawful or unauthorized use of the Company's facilities and services;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.5 Liability of Company (Cont'd)
 - 2.5.1 <u>Undertaking of the Company</u> (Cont'd)

Limitations on Liability (Cont'd)

- 4. Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights arising from or in connection with the transmission of communications by means of Company-provided facilities or services; or by means of the combination of Companyprovided facilities or services with Customer-provided facilities or services:
- 5. Breach in the privacy or security of communications transmitted over the Company's facilities;
- 6. Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Company and is not provided to the Customer, in which event the Company's liability is limited as set forth in paragraph A of this Subsection 2.5.1.

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MO PSC Tariff No. 1 Original Sheet No. 16

SECTION 2. RULES AND REGULATIONS (Cont'd)

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- 2.5 Liability of Company (Cont'd)
 - 2.5.1 <u>Undertaking of the Company</u> (Cont'd)

Limitations on Liability (Cont'd)

- 7. Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof;
- 8. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
- 9. Any intentional, wrongful act of a Company employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
- 10. Any representations made by Company employees, agents or contractors that do not comport, or that are inconsistent, with the provisions of this tariff;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.5 Liability of Company (Cont'd)
 - 2.5.1 <u>Undertaking of the Company</u> (Cont'd)

Limitations on Liability (Cont'd)

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MO. PUBLIC SERVICE COMM

11. [RESERVED FOR FUTURE USE]

- 12. Any noncompletion of calls due to network busy conditions;
- 13. Any calls not actually attempted to be completed during any period that service is unavailable.
- E. The Company shall be indemnified, defended and held harmless by the Customer or end user from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, whether suffered, made, instituted, or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any Company or Customer equipment or facilities or service provided by the Company.

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MO PSC Tariff No. 1 Original Sheet No. 18

SECTION 2. RULES AND REGULATIONS (Cont'd)

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- Liability of Company (Cont'd) 2.5
 - 2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

- F. The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere. The Company shall be indemnified, defended and held harmless by the Customer from and against any and all claims, loss, demands, suits, or other action, or any liability whatsoever, including attorney fees, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any equipment or facilities or the service.
- G. The Company assumes no responsibility for the availability or performance of any cable, satellite, terrestrial or microwave systems or related facilities under the control of other entities, or for other facilities provided by other entities used for service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services. Such facilities are provided subject to such degree of protection or nonpreemptibility as may be provided by the other entities.

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MAR 2 3 1998

MO PUBLIC SERVICE COMM

MO PSC Tariff No. 1 Original Sheet No. 19

SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

- 2.5 Liability of Company (Cont'd)
 - 2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

- H. Any claim of whatever nature against the Company shall be deemed conclusively to have been waived unless presented in writing to the Company within thirty (30) days after the date of the occurrence that gave rise to the claim.
- I. THE COMPANY MAKES NO WARRANTIES OR REPRESENTA-TIONS, EXPRESS OR IMPLIED, EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN.



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	Original Sheet No. 20
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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.6 Responsibilities of the Subscriber

MO. PUBLIC SERVICE DUMM

- 2.6.1 The Subscriber, Customer or End-User is responsible for placing any necessary orders; for complying with tariff regulations; for the placement of any stickers or tent cards provided by Company or as required by law; and for assuring that Users comply with tariff regulations. The Subscriber shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Subscriber to Users. The Subscriber is also responsible for the payment of charges for calls originated at the Subscriber's telephone numbers, dedicated circuits, PIN, Authorization Code or card numbers which are not collect, third party, calling card, or credit card calls.
- 2.6.2 The Subscriber, Customer or End-User is responsible for charges incurred for special construction and/or special facilities which the Subscriber requests and which are ordered by Company on the Subscriber's behalf.
- 2.6.3 If in the sole judgment of Company, any equipment space, supporting structure, conduit or electrical power is required for the provision of Company's services, the Subscriber must provide the same without charge to Company.

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	Original Sheet No. 21 RECEIVED

SECTION 2. <u>RULES AND REGULATIONS</u> (Cont'd)

MAR 2 3 1998

2.6 Responsibilities of the Subscriber (Cont'd)

MO. PUBLIC SERVICE LUMM

- 2.6.4 The Subscriber is responsible for arranging access to its premises during normal business hours and at times mutually agreeable to Company and the Subscriber when required by Company personnel to install, repair, maintain, program, inspect or remove equipment with the provision of Company's services.
- 2.6.5 The Subscriber shall ensure that the equipment and/or system is properly interfaced with Company facilities or services, that the signals emitted into Company's network are of the proper mode, bandwidth, power, and signal level for the intended use of the Subscriber and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Subscribers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Company will permit such equipment to be connected with its channels without use of protective interface devices.

If the Subscriber fails to maintain the equipment and/or the system properly, with resulting imminent harm to Company equipment, personnel, or the quality of service to other Subscribers, Company may, without written notice, require the use of protective equipment at the Subscriber's expense. If this fails to produce satisfactory quality and safety, Company may immediately terminate or suspend the Subscriber's service.



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PT-1 Communications, Inc.	MO PSC Tariff No. 1
	Original Sheet No. 22
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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.6 Responsibilities of the Subscriber (Cont'd)

MO. PUBLIC SERVICE DUMIN

- 2.6.6 The Subscriber must pay Company for replacement or repair of damage to the equipment or facilities of Company caused by negligence or willful act of the Subscriber, Users, or others, by improper use of the services, or by use of equipment provided by the Subscriber, Users, or others.
- 2.6.7 The Subscriber must pay for the loss through theft of any Company equipment installed at Subscriber's premises.
- 2.6.8 The Subscriber is responsible for payment of the charges set forth in this tariff.
- 2.6.9 The Subscriber is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.6.10 The Subscriber shall indemnify and save Company harmless from all liability disclaimed by Company as specified in Section 2.5 above, arising in connection with the provision of service by Company, and shall protect and defend Company from any suits or claims against Company and shall pay all expenses and satisfy all judgments rendered against Company in connection herewith. Company shall notify the Subscriber of any suit or claim against Company of which it is aware.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.7 <u>Cancellation or Interruption of Services</u>

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- 2.7.1 Without incurring liability, Company may discontinue services to a Subscriber or may withhold the provision of ordered or contracted services, subject to the procedures set forth in 2.7.2:
 - A. For nonpayment of any sum due Company for more than thirty (30) days after issuance of the bill for the amount due,
 - B. For violation of any of the provisions of this tariff,
 - C. For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over Company's services, or
 - D. By reason of any order or decision of a court, Commission of Public Utilities or federal regulatory body or other governing authority prohibiting Company from furnishing its services.



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- 2.7 <u>Cancellation or Interruption of Services</u> (Cont'd)
 - 2.7.2 Procedures for discontinuance of existing service: MO. PUBLIC SERVICE COMM
 - A. Company may discontinue service without notice for any of the following reasons:
 - 1. If a Subscriber or User causes or permits any signals or voltages to be transmitted over Company's network in such a manner as to cause a hazard or to interfere with Company's service to others.
 - 2. If a Subscriber or User uses Company's services in a manner to violate the law or the provisions of this tariff.
 - B. In all other circumstances, Company will provide the Subscriber with written notice stating the reason for discontinuance, and will allow the Subscriber not less than five (5) days to remove the cause for discontinuance. In cases of non-payment of charges due, the Subscriber will be allowed at least five (5) days excluding Sundays and holidays, to make full payment of all undisputed charges, and in no event will service be discontinued on the day preceding any day on which Company is not prepared to accept payment of the amount due and to reconnect service.



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MO PSC Tariff No. 1 PT-1 Communications, Inc. Original Sheet No. 25 RECEIVED SECTION 2. RULES AND REGULATIONS (Cont'd) MAR 2 3 1998

2.7 Cancellation or Interruption of Services (Cont'd)

- Without incurring liability, Company may interrupt the provision of services at 2.7.3 any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Subscriber and Company's equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.
- 2.7.4Service may be discontinued by Company, without notice to the Subscriber, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain Customer Authorization Codes, when Company deems it necessary to take such action to prevent unlawful use of its service or fraud or abuse of facilities or change in rule or regulation by any governmental or quasigovernmental body or agency. Company will restore service as soon as it can be provided without undue risk, and will, upon request by the Customer affected or on its own initiative, assign a new identification code, Authorization Code or PIN to replace the one that has been deactivated.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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- 2.8. Allowances for Interruptions in Service
 - 2.8.1. General

MAR 2 3 1998

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- A. A service is interrupted when it becomes unusable to the Customer, *e.g.*, the Customer is unable to transmit or receive, because of a failure of a component furnished by the Company under this tariff.
- B. An interruption period begins when a service, facility or circuit is declared by the Company to be inoperative and releases it for testing and repair. An interruption period ends when the service, facility or circuit is declared by the Company to be operative.
- C. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, the service, facility or circuit is considered to be impaired but not interrupted. No credit allowances will be made for a service, facility or circuit considered by the Company to be impaired.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.8. Allowances for Interruptions in Service (Cont'd)
 - 2.8.2. Limitations on Allowances

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MO. PUBLIC SERVICE MO. PUBLIC SERVICE No credit allowance will be made for any interruption of service:

- A. due to the negligence of, or noncompliance with any provision of this tariff by, any person or entity other than the Company, including but not limited to the Customer or other common carriers connected to the service of the Company;
- B. due to the failure of power, equipment, systems, or services not provided by the Company;
- C. due to circumstances or causes beyond the reasonable control of the Company;
- D. during any period in which the Company is not given full and free access to its facilities and equipment for the purposes of investigating and correcting interruptions;
- E. during any period in which the Customer continues to use the service on an impaired basis;
- F. during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;

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MO PSC Tariff No. 1 Original Sheet No. 28

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

- 2.8. Allowances for Interruptions in Service (Cont'd)
 - 2.8.2. Limitations on Allowances (Cont'd)

- MO. PUBLIC SERVICE COMM
- G. that occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
- H. that was not reported to the Company within ten (10) days of the date that service was affected.
- 2.8.3 Application of Credits for Interruptions of Service
 - A. Credits for interruptions of service, for which charges are specified on the basis of per minute of use, or on the usage of a fraction of a minute, shall in no event exceed an amount equal to the initial period of use charge provided for under this tariff.
 - B. Interruptions over 24 hours and less than 72 hours will be credited 1/5 day for each 3-hour period or fraction thereof. No more than one full day's credit will be allowed for any period of 24 hours.
 - C. Interruptions over 72 hours will be credited 2 days for each full 24-hour period. No more than 30 days credit will be allowed for any one month period.

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	Original Sheet No. 29
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SECTION 2. <u>RULES AND REGULATIONS</u> (Cont'd)

MAR 2 3 1998

2.9 Billing Arrangements

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- 2.9.1 Except for prepaid service, the Subscriber will be billed either directly by Company or its intermediary, or charges will be included in the Subscriber's regular telephone bill pursuant to billing and collection agreements established by Company or its intermediary with the applicable telephone company (LEC). The LEC shall have recourse including but not limited to disconnecting service where and when permitted.
- 2.9.2 Company will render bills monthly. Payment is due upon the Subscriber's receipt of its bill.
- 2.9.3 Company may impose a late payment charge not to exceed 1.5% on any bill not paid within thirty (30) days of the receipt.
- 2.9.4 A charge of \$15 may be imposed for returned checks.

2.10 Validation of Credit

Company reserves the right to validate the credit worthiness of Subscribers or Users. The Company, in its sole discretion, reserves the right to reject any customer or Applicant's request for service if it believes such Customer or Applicant presents an unacceptable credit risk.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.11 Contested Charges

All bills are presumed accurate, and shall be absolutely binding on the Subscriber unless written, detailed objection is received by Company within thirty (30) days after such bills are rendered. In the case of a billing dispute between the Subscriber and Company for service furnished to the Subscriber, which cannot be settled with mutual satisfaction, the Subscriber can take the following course of action within thirty (30) days of the billing date:

- 2.11.1 First, the Subscriber may request, and Company will provide, an in-depth review of the disputed amount. However, the undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.
- 2.11.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of Company, the Subscriber may file an appropriate complaint with the Missouri Public Service Commission. The Commission's address is:

Missouri Public Service Commision Post Office Box 360 Jefferson City, MO 65102 (573) 751-3234

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MO PSC Tariff No. 1 Original Sheet No. 31

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.12 **Billing Entity Conditions**

> When billing functions on behalf of Company are performed by local Exchange Relight 600MM companies, or others, the payment conditions and regulations of such companies apply, including any applicable interest and/or late payment charge conditions and/or discontinuance or suspension of service.

2.13 Deposits

2.13.1 General

Any Applicant whose credit is not acceptable to the Company as provided in Paragraph 2.7 hereof may be required to make a deposit to be held by Company as a guarantee of payment for service provided under this Tariff. In addition, an existing Customer may be required to make a deposit or to increase a deposit presently held by the Company if the conditions of service or the basis on which credit was originally established have materially changed.

2.13.2 Amount of Deposit

The amount of any deposit will not exceed the estimated charges for two months Service. The Company will determine the amount of the deposit.

2.13.3 Interest on Deposits

The Company will pay interest on deposits at the rate of 9% to be credited annually upon the account of the Customer or paid upon the return of the deposit, whichever comes first.

2.13.4 Guarantees

In the case of a business Customer, Company may, at its discretion, require personal guarantees from the Customer's owners or officers of all Customer's liabilities and obligations to Company.



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MO PSC Tariff No. 1 Original Sheet No. 32 T

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.13 Deposits (Cont'd)

2.13.5 Return of Deposit

A deposit will be returned:

- When an application for service has been canceled prior to the establishment of service.
- At the end of one year of satisfactory payments for service.
- Upon discontinuance of service.

Notwithstanding the foregoing, prior to the return, deposits will be applied to any outstanding charges to the Customer for service, and only the excess, if any, will be returned.

2.14 Advance Payments

The Company reserves the right to require an advance payment from the Customer instead of or in addition to a security deposit. The advance payment shall be in an amount equal or less than estimated installation charges plus two month's estimated billing and applied to the first month's bill.

2.15 Costs of Collection and Enforcement Proceedings

In the event Company is required to initiate legal proceedings to collect any amounts due to Company for services, equipment, or facilities, or to enforce any judgment obtained against the Customer, or for the enforcement of any other provision of the tariff or applicable law, Customer shall, in addition to all amounts due, be liable to Company for all reasonable costs incurred by Company in such proceedings and enforcement actions, including reasonable attorney's fees, collection agency fees or payments, and court costs. In any such proceeding, the amount of collection costs (including attorney's fees) the Company will be determined by the Court.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 2 3 1998

2.16 Promotions

Company may from time to time offer special promotional service offerings of both existing and new services. Company will notify the Commission of the rates, terms, conditions and time intervals applicable to each promotional offering. These promotional offerings may apply only to certain service arrangements, and may be limited to certain dates, times, and/or locations. These promotional offerings are subject to notification and prior approval of the Commission.

2.17 Call Rounding

- 2.17.1 All calls are billed in the billing increments as set forth in the description for each service. Calls that terminate between increments will be rounded to the next highest increment. For example, a call with a 6 second increment lasting 35 seconds will be rounded to 36 seconds, while a 37 second long call will be rounded to 42 seconds.
- 2.17.2 Once the call duration, in billing increments is computed, the appropriate per minute charges, as listed in the rate schedules will be applied to the call. Calls with charges that include a fraction of a cent will be rounded to the next highest cent. For example, a Customer making a call with a computed charge of \$1.434 will be charged \$1.44.

2.18 Taxes

All federal excise taxes, state and local sales, use, and similar taxes, are not included in the quoted rates, unless otherwise specified. Except for debit cards and pre-paid primary service, all federal excise taxes, and state and local sales, use, and similar taxes, are billed as seperate items. Taxes for pre-paid debit services are embedded in the rates.

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MO PSC Tariff No. 1 Original Sheet No. 34

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.19 Rate Periods

MAR 2 3 1998

Unless otherwise specified by individual Service Description, all rates set forth in this tariff are based on the following rate periods:

- 2.19.1 Day: The daytime rate period is in effect 8:00 AM local time through 4:59:59 PM local time, Monday through Friday.
- 2.19.2 Evening: The evening rate period is in effect 5:00 PM through 10:59:59 PM local time, Sunday through Friday, and all day on the following holidays (unless a lower rate would normally apply):

New Year's Day	Labor Day
Martin Luther King Day	Columbus Day
Presidents' Day	Veterans' Day
Memorial Day	Thanksgiving Day
Independence Day	Christmas Day

2.19.3 Nights and Weekends: 11:00 PM through 7:59:59 AM local time, Sunday through Saturday, plus all day Saturday and Sunday until 4:59:59 PM.

2.20 Method of Serving Notices

Any notice the Company may give to a Customer may be given by written notice faxed or mailed to the Customer's last known fax number or billing address or to such address as may be subsequently provided by the Customer to the Company.



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SECTION 3. DESCRIPTION OF SERVICES

MAR 2 3 1998

- 3.1 Inbound 800 Services
 - 3.1.1 General

MO. PUBLIC SERVICE COMM

Company provides interexchange and where authorized intra-LATA toll telecommunications services, including switched and dedicated access telephone service. Calls are rated based on the duration of the call.

- 3.1.2 Services Terminating Via Switched Access
 - (A) PT-1 800

PT-1 800 service is an inbound only telephone service. Calls are originated from any point in the state on switched or dedicated access and are terminated via Switched Access lines in the terminating city. Calls are toll free to the calling party. PT-1 800 service is available to Business Customers. PT-1 800 service is billed in increments of one (1) minute.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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- 3.1 Inbound 800 Services (Cont'd)
 - 3.1.3 Services Terminating Via Dedicated Access

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(A) PT-1 Direct 800

PT-1 Direct 800 service is an inbound only, long distance pricing plan. Calls are originated from any point in the state on switched or dedicated access and are terminated via Dedicated Access lines between the Customer's premises and the Company's switch or the DUC's Point of Presence. Calls are toll free to the calling party. PT-1 Direct 800 service is available to Business Customers. PT-1 Direct 800 service is billed in initial increments of eighteen (18) seconds with additional billing increments of six (6) seconds.



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MO PSC Tariff No. 1 Original Sheet No. 37

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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MAR 2 3 1998

- 3.2 Directory Assistance
 - 3.2.1 Description of Service

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Intrastate Directory Assistance involves the supplying of assistance in determining or attempting to determine the telephone number of a party.

Direct dialed Directory Assistance calls from a single line registered business main telephone exchange line of a handicapped user are exempt from charges. Where a user's handicap prevents the dialing of a telephone in a conventional manner or permits only the dialing of "0," calls placed from the registered line and not directly dialed will also be exempt from charges.

3.2.2 Availability of Service

Directory Assistance is available to any Customer that has access to the directory assistance bureau of the DUC. If a Customer with Switched Access calls directory assistance, the call is either routed to the DUC for handling or handled by the Company.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

MAR 2 3 1998

- 3.3 Prepaid Calling Card Services
 - 3.3.1 General

- MO. PUBLIC SERVICE COMM
- (A) All Prepaid Calling Cards remain valid until the last day of the month printed on them. Customers agree to forfeit any remaining Prepaid Calling Card balances as of that date. Any card issued after the effective date of this Tariff with an active balance becomes eligible for a recurring monthly \$0.25 service fee 30 days after initial use.
- (B) Certain calls may not be completed using the Company's Prepaid Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and may include calls placed via dialing a 700, 800 or 900 number.
- (C) All Prepaid Calling Cards are billed in full minute increments.
- (D) All Prepaid Calling Cards are billed at the rates specified within their respective rate schedules, twenty four (24) hours a day, 365 days a year. However, some Prepaid Calling Cards have initial minute charges that are higher than the additional minute charges.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

> 3.3.2 PT-1 Card

> > (A) Description of Service

The PT-1 Card service is a prepaid long distance service that allows Customers to obtain a predetermined amount of access to the Company's long distance services. The card is a dollar based service, meaning there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

PT-1 Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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MO PSC Tariff No. 1 Original Sheet No. 40

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.2 PT-1 Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each PT-1 Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination, one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. PT-1 Cards are not reusable once the usage has been exhausted.

(B) Availability

PT-1 Cards are available to Residential Customers and Business Customers.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.2 PT-1 Card (Cont'd)
 - (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder different domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.3 World Card

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MAR 2 3 1998

(A) Description of Service

World Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

World Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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MO PSC Tariff No. 1 Original Sheet No. 43

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.3 World Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each World Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State when such access is available from the DUC by dialing a domestic toll-free number, PIN, and the called telephone number. World Cards are not reusable once the usage has been exhausted.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.3 World Card (Cont'd)
 - (B) Availability

World Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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MO PSC Tariff No. 1

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MO PSC Tariff No. 1 Original Sheet No. 45

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.4 Diamond Card
 - (A) Description of Service

Diamond Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Diamond Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.4 Diamond Card (Cont'd)
 - Description of Service (Cont'd) (A)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Diamond Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Diamond Cards are not reusable once the usage has been exhausted.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.4 Diamond Card (Cont'd)
 - (B) Availability

Diamond Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.5 Cross and Anchor Card

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(A) Description of Service

Cross and Anchor Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Cross and Anchor Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.5 Cross and Anchor Card (Cont'd)
 - Description of Service (Cont'd) (A)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Cross and Anchor Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Cross and Anchor Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.5 Cross and Anchor Card (Cont'd)
 - (B) Availability

Cross and Anchor Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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MO PSC Tariff No. 1 Original Sheet No. 51

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- Prepaid Calling Card Services (Cont'd) 3.3
 - TeleMoney Card 3.3.6
 - (A) Description of Service

TeleMoney Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

TeleMoney Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. <u>DESCRIPTION OF SERVICES</u> (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.6 TeleMoney Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each TeleMoney Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. TeleMoney Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.6 TeleMoney Card (Cont'd)
 - (B) Availability

TeleMoney Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

> 3.3.7 Pay Less Card

> > (A) Description of Service

Pay Less Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Pay Less Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.7 Pay Less Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Pay Less Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Pay Less Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.7 Pay Less Card (Cont'd)
 - (B) Availability

Pay Less Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.8 TSI Card

(A) Description of Service

TSI Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

TSI Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.8 TSI Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each TSI Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. TSI Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.8 TSI Card (Cont'd)
 - (B) Availability

TSI Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

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3.3.9 PPC Card

(A) Description of Service

PPC Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

PPC Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.9 PPC Card (Cont'd)
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each PPC Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. PPC Cards are not reusable once the usage has been exhausted.

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MO PSC Tariff No. 1 Original Sheet No. 62

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.9 PPC Card (Cont'd)
 - (B) Availability

PPC Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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RECEIVED SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.10 Dialcom Card
 - **Description of Service** (A)

Dialcom Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Dialcom Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.3 Prepaid Calling Card Services (Cont'd)

3.3.10 Dialcom Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Dialcom Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Dialcom Cards are not reusable once the usage has been exhausted.



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MO PSC Tariff No. 1 Original Sheet No. 65

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.10 Dialcom Card (Cont'd) MO. PUBLIC SERVICE COMM
 - Availability **(B)**

Dialcom Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

> Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd) RECEIVED

3.3 Prepaid Calling Card Services (Cont'd)

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3.3.11 Worldwide Telecom Card

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(A) Description of Service

Worldwide Telecom Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Worldwide Telecom Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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3.3 Prepaid Calling Card Services (Cont'd)

- 3.3.11 Worldwide Telecom Card (Cont'd) MO. PUBLIC SERVICE COMM
 - (A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Worldwide Telecom Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Worldwide Telecom Cards are not reusable once the usage has been exhausted.



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MO PSC Tariff No. 1 Original Sheet No. 68

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.11 Worldwide Telecom Card (Cont'd) MO. PUBLIC SERVICE COMM
 - (B) Availability

Worldwide Telecom Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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MO PSC Tariff No. 1 Original Sheet No. 69

SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.12 New Star Card

(A) Description of Service

New Star Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

New Star Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.12 New Star Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each New Star Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. New Star Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- Prepaid Calling Card Services (Cont'd) 3.3
 - 3.3.12 New Star Card (Cont'd)
 - **(B)** Availability

New Star Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

Sequential Calling 2.

> Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.13 Union Card
 - (A) Description of Service

Union Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Union Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.13 Union Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Union Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Union Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.13 Union Card (Cont'd)
 - (B) Availability

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Union Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.14 Alo Brazil Card

(A) Description of Service

Alo Brazil Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Alo Brazil Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.



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SECTION 3. <u>DESCRIPTION OF SERVICES</u> (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.14 Alo Brazil Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Alo Brazil Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Alo Brazil Cards are not reusable once the usage has been exhausted.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.3 Prepaid Calling Card Services (Cont'd)

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- 3.3.14 Alo Brazil Card (Cont'd)
 - (B) Availability

Alo Brazil Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

MAR 2 3 1998

3.3.15 Hola Mexico Card

(A) Description of Service

Hola Mexico Card service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Hola Mexico Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.15 Hola Mexico Card (Cont'd)
 - Description of Service (Cont'd) (A)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Hola Mexico Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Hola Mexico Cards are not reusable once the usage has been exhausted.



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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

- 3.3 Prepaid Calling Card Services (Cont'd)
 - 3.3.15 Hola Mexico Card (Cont'd)
 - (B) Availability

Hola Mexico Cards are available to Residential Customers and Business Customers.

- (C) Features
 - 1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.4 Primary Interexchange Carrier Service (formerly PhoneTime Dial Service) MO. PUBLIC SERVICE COMM

Primary Interexchange Carrier Service is a non-prepaid intrastate toll service available to business accounts, except hospitals, pay phones, hotels and inmate only facilities, that demonstrate sufficient credit-worthiness which is billed on the LEC bill. The Company serves as the Customer's Primary Interexchange Carrier ("PIC") for intra-LATA toll service. Primary Interexchange Carrier Service customers are billed in arrears on a monthly basis. The Company offers twelve different Primary Interexchange Carrier Service products.

The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

3.4.1 Primary Interexchange Carrier Service - Plan A

Customers who select Primary Interexchange Carrier Service - Plan A are billed in increments of one (1) minute, in addition to a monthly service charge of \$4.95.

3.4.2 Primary Interexchange Carrier Service - Plan B

Customers who select Primary Interexchange Carrier Service - Plan B are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge of \$4.95.

3.4.3 Primary Interexchange Carrier Service - Plan C

Customers who select Primary Interexchange Carrier Service - Plan C are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge of \$4.95.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.5 Prepaid Primary Interexchange Carrier Service (formerly PhoneTime Dial Service) WCE COMM

Prepaid Primary Interexchange Carrier Service is a prepaid intrastate toll service available to residential and business accounts, except hospitals, pay phones, hotels and inmate only facilities. The Company serves as the Customer's Primary Interexchange Carrier ("PIC") for intrastate toll service. Unlike Prepaid Card Service, the Customer can complete calls by dialing "1" plus the designation numbers, and may be used only from a presubscribed dialtone access line.

Prepaid Primary Interexchange Carrier Service provides a predetermined amount of access to the Company's telephone services. The service is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases the service.

The Customer dials a domestic terminating number and hears recorded messages that guide the Customer through the Platform. The Platform validates the Customer's PIN, determines whether sufficient time or value remains on the account and, if so, completes the call to the called telephone number dialed by the Customer. The Customer is verbally informed of the available balance of the account.

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each account. The Platform decrements the Customer's account balance as the Customer conducts a call. The Customer receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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Prepaid Primary Interexchange Carrier Service (Cont'd) 3.5

MO PUBLIC SERVICE COMM The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

Customer account balances may be increased at any time during business hours or via an alternate automated system if and when such a system becomes available. Once an account is exhausted, however, the Customer cannot complete intra-LATA toll calls using the Company's Primary Interexchange Carrier Service until additional service is purchased. The Company offers twelve different Prepaid Primary Interexchange Carrier Service payment plans.

Rate schedules for this service are based on the following rate periods: Day: 7:00 A.M. through 6:59:59 P.M. Night: 7:00 P.M. through 6:59:59 A.M.

3.5.1 Prepaid Primary Interexchange Carrier Service - Plan A

> Customers who select Prepaid Primary Interexchange Carrier Service-Plan A are billed in increments of one (1) minute, in addition to a monthly service charge of \$4.95.

3.5.2 Prepaid Primary Interexchange Carrier Service - Plan B

> Customers who select Prepaid Primary Interexchange Carrier Service-Plan B are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge of \$4.95

3.5.3 Prepaid Primary Interexchange Carrier Service - Plan C

> Customers who select Primary Interexchange Carrier Service - Plan C are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

MAR 2 3 1998

3.6 Non-Primary Interexchange Carrier Service

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Non-Primary Interexchange Carrier Service is an intrastate, interexchange toll service available to businesses, except hospitals, payphones, hotels and in-mate only facilities, and residences that demonstrate credit-worthiness. Non-Primary Interexchange Carrier Service is available via a 10XXX or 101XXXX access code. Billing for Non-Primary Interexchange Carrier Service is completed through the Customer's LEC. Non-Primary Interexchange Carrier Service Customers are billed in arrears. If the Customer uses a calling plan with a monthly recurring charge, that monthly charge is charged for every billing or calendar month in which a customer uses the service as defined by placing a call from a working telephone number. The Company offers thirteen different Non-Primary Interexchange Carrier Service payment plans.

The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

Rate schedules for this service are based on the following rate periods:

Day: 7:00 A.M. through 6:59:59 P.M. Night: 7:00 P.M. through 6:59:59 A.M.

3.6.1 Non-Primary Interexchange Carrier Service - Plan A.

Customers who select Non-Primary Interexchange Carrier Service - Plan A are billed in increments of one (1) minute.

3.6.2 Non-Primary Interexchange Carrier Service - Plan B

Customers who select Non-Primary Interexchange Carrier Service - Plan B are billed in increments of one (1) minute, in addition to a monthly service charge of \$2.95.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.7 **T-1** Service

The Company offers intrastate dedicated trunk line services on a resold basis for Customers billing a minimum of 100,000 minutes per month to Customers that demonstrate credit-worthiness. Customers wishing to purchase T-1 Service must provide a channel bank or other digital interface acceptable to the Company. Customers must also obtain interconnecting T-1 facilities and carrier point of presence from an entity providing such service in a fashion acceptable to the Company. Two types of T-1 service are available.

3.7.1 T-1 Service - Plan A

T-1 Service - Plan A is billed on a weekly basis. Customers purchasing this service are required to make advance payment based on Company's estimate of one month's usage with the Company.

3.7.2 T-1 Service - Plan B

> T-1 Service - Plan B is billed on a monthly basis. Customers purchasing this service are required to make advance payment based on Company's estimate of one month's usage with the Company.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

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3.8 Calling Center PIN Program

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The Calling Center PIN Program is available to Customers who resell intra-LATA toll calls. The Customer is solely responsible for (a) complying with all applicable laws and regulations governing the resale of long-distance telephone service, including payment of any applicable taxes and fees and (b) obtaining payment from end users for resold services. The Company sells service to such Customers through Pre-Programmed Identification Numbers ("PIN") which are issued in denominations of \$500 and \$1,000. The Company's network automatically bills the Customer's account as the service is used. Once the dollar amount of the individual PINs are exhausted, the service is blocked. Payment for the PINs must be accomplished through cash payment at the Company's offices, direct cash deposit to Chase Manhattan Bank, or Electronic Funds Transfer (EFT).

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4.1 Inbound 800 Services - Terminating Via Switched Access

4.1.1

The usage rates are as follows:

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Initial Period Additional Period 1 minute 1 minute Nights & Nights & Day Weekends Day Evening Weekends Evening \$.1095 \$.1095 \$.1095 \$.1095 \$.1095 \$.1095

SECTION 4. RATES AND CHARGES

PT-1 800

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.2 Inbound 800 Services - Terminating Via Dedicated Access
 - 4.2.1 PT-1 Direct 800

The usage rates are as follows:

	Initial Period 18 seconds		Additional Period 6 seconds			
Rate Level	Day	Evening	Nights & Weekends	Day	Evening	Nights & Weekends
1	\$.0567	\$.0567	\$.0567	\$.0189	\$.0189	\$.0189
2	\$.0552	\$.0552	\$.0552	\$.0184	\$.0184	\$.0184
3	\$.0537	\$.0537	\$.0537	\$.0179	\$.0179	\$.0179

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card
 - 4.3.1 PT-1 Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.3800	\$.1900

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.2 The World Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.2500	\$.2500

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.3 Cross and Anchor Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.2100	\$.2100

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.4 The Diamond Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.5 TeleMoney Card

The usage rates are as follows:

Billing Period 1 minute	Additional Period
Twenty-Four Hours a Day, Seven Days a Week	Twenty-Four Hours a Day, Seven Days a Week
\$.2500	\$.2500

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.6 Pay Less Card

The usage rates are as follows:

Billing Period 1 minute	Additional Period
Twenty-Four Hours a Day, Seven Days a Week	Twenty-Four Hours a Day, Seven Days a Week
\$.4100	\$.1600

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Effective: May 1, 1998

Issued: March 23, 1998

Issued by:

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 PT-1 Communications, Inc.
 30-50 Whitestone Expressway
 Flushing, New York 11354

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.7 TSI Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.8 PPC Card

The usage rates are as follows:

Billing Period 1 minute	Additional Period
Twenty-Four Hours a Day, Seven Days a Week	Twenty-Four Hours a Day, Seven Days a Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- Prepaid Calling Card (Cont'd) 4.3
 - 4.3.9 Dialcom Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.3600	\$.1800

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.10 Worldwide Telecom Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.11 New Star Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.12 Union Card

The usage rates are as follows:

Billing Period 1 minute	Additional Period
Twenty-Four Hours a Day, Seven Days a Week	Twenty-Four Hours a Day, Seven Days a Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.13 Alo Brazil Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1 minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600

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SECTION 4. RATES AND CHARGES (Cont'd)

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- 4.3 Prepaid Calling Card (Cont'd)
 - 4.3.14 Hola Mexico Card

The usage rates are as follows:

Billing Period	Additional Period
1 minute	1_minute
Twenty-Four Hours	Twenty-Four Hours
a Day, Seven Days a	a Day, Seven Days a
Week	Week
\$.4100	\$.1600



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SECTION 4. RATES AND CHARGES (Cont'd)

4.4 Directory Assistance

The charge is \$.85 per call.

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4.5 Return Check Charge

If a Customer's check is returned by the bank, the Company may charge the Customer a return check charge. The amount of the return check charge is \$15.00.

4.6 Restoration of Service Charges

Company will charge a fee of \$50.00 for the restoration of service which has been terminated for any reason set forth in Section 2.7.1 of this tariff. Further, Customer agrees to pay all charges for reinstallation of equipment necessary for restoration of service.



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SECTION 4. RATES AND CHARGES (Cont'd)

4.7 Primary Interexchange Carrier Services

4.7.1 Plan A

E.

Billing Period 1 minute			Monthly Service Charge
Day	Evening	Nights & Weekends	\$4.95
\$.1900	\$.1900	\$.1900	

4.7.2 Plan B

	Initial Period 30 seconds		Additional Period 6 seconds		Monthly Service Charge	
Day	Evening	Nights & Weekends	Day	Evening	Nights & Weekends	\$4.95
\$.1000	\$.1000	\$.1000	<u>\$0200</u>	\$.0200	\$.0200	

4.7.3 Plan C

	Initial Peri 6 second			Additional 1 6 secon		Monthly Service Charge	
Day	Evening	Nights & Weekends	Day	Evening	Nights & Weekends	\$4.95	
\$.0220	\$,0220	\$.0220	\$.022	\$,022	\$.022	FILE	P

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.8 Prepaid Primary Interexchange Carrier Services
 - 4.8.1 Plan A

-	Period inute	Monthly Service Charge
Day	Night	\$4.95
\$.1900 \$.1900		

4.8.2 Plan B

Initial Period 30 seconds		Additional Period 6 seconds		Monthly Service Charge
Day	Night	Day	Night	\$4.95
\$.1000	\$.1000	\$.0200	\$.0200	

4.8.3 Plan C

Initial Period 6 seconds		Additional Period 6 seconds		Monthly Service Charge
Day	Night	Day	Night	\$4.95
\$.022	\$.022	\$.022	\$.022	

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.9 Non-Primary Interexchange Carrier Services
 - 4.9.1 Plan A

Billing Period 1 minute				
Day Night				
\$.1990 \$.1890				

4.9.2 Plan B

Billing Period 1 minute		Monthly Service Charge
Day	Night	
\$.1490	\$.1490	\$2.95

4.9.3 Plan C

Billing Period 1 minute		Monthly Service Charge
Day	Night	
\$.1690	\$.1590	\$3.95

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SECTION 4. RATES AND CHARGES (Cont'd)

- 4.9 Non-Primary Interexchange Carrier Services (Cont'd)
 - 4.9.4 Plan D

Billing Period 1 minute		Monthly Service Charge
Day	Night	\$4.95
\$.0900	\$.0900	

4.9.5 Plan E

	l Period	Additional Period 6 seconds		Monthly Service Charge
Day	Night	Day	Night	\$4.95
\$.1190	<u>\$.1190</u>	\$.025	\$.025	

4.9.6 Plan F

l I	Monthly Service Charge	Additional Period 6 seconds			
	\$4.95	Night	Day	Night	Day
		\$.030	\$.030	\$.030	\$.030_

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SECTION 4. RATES AND CHARGES (Cont'd)

MAR 2 3 1998

4.10 T-1 Service (formerly PhoneTime Direct Dedicated Access Service) MO. PUBLIC SERVICE COMM

4.10.1 Plan A

Initial Period	Additional Period	
6 Seconds	6 Seconds	
\$.00495	\$.00495	

4.10.2 Plan B

Initial Period	Additional Period
6 Seconds	6 Seconds
\$.00495	\$.00495

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SECTION 4. RATES AND CHARGES (Cont'd)

MAR 2 3 1998

4.11 Calling Center PIN Program

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Initial Period	Additional Period	
1 Minute	1 Minute	
\$.0900	\$.0900	

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WILLIAM D. STEINMEIER ATTORNEY AT LAW REGULATORY CONSULTANT (573) 659-8672 FAX (573) 636-2305

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MAILING ADDRESS: Post Office Box 104595 Jefferson City, Missouri (MO) 65110-4595

October 25, 2000

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Records Public Service Commission

Missouri Public Service Commission Attn: Secretary of the Commission 200 Madison Street, Suite 100 P. O. Box 360 Jefferson City, MO 65102-0360

Re: Change of Ownership of AS Telecommunications, Inc., PT-1 Communications, Inc., and CEO Communications, Inc.

Dear Mr. Roberts:

As local counsel for AS Telecommunications, Inc., PT-1 Communications, Inc., and CEO Communications, Inc., I have been requested to notify the Missouri Public Service Commission of a merger transaction involving the parent company of these three regulated interexchange telecommunications carriers.

AS Telecommunications, Inc. (AST), was issued certificate of service authority to provide interexchange telecommunications service by Order dated November 6, 1999, in Case No. TA-2000-233. PT-1 Communications, Inc. (PCI), was issued certificate of service authority to provide interexchange telecommunications service by Order dated June 9, 1997, in Case No. TA-97-470. CEO Communications, Inc. (CEO), was issued certificate of service authority to provide interexchange telecommunications service by Order dated June 9, 1997, in Case No. TA-97-470. CEO Communications, Inc. (CEO), was issued certificate of service authority to provide interexchange telecommunications service by Order dated June 5, 1995, in Case No. TA-95-314. These three interexchange telecommunications carriers (AST, PCI and CEO) are wholly owned subsidiaries of STAR Telecommunications, Inc. (STAR), a publicly held Delaware corporation.

World Access, Inc. (WAXS), a publicly traded Delaware corporation, and STAR have reached an agreement in which STAR will merge with and into STI Merger Co., a privately held Delaware corporation which is a wholly owned subsidiary of WAXS. WAXS, STAR, and STI Merger Co. are non-regulated corporations. There will be no changes in the operations of the regulated interexchange telecommunications carriers (AST, PT-1 and CEO) as a result of the merger.

It is our understanding that this notice will suffice and no further action is required because the transaction consists only of a change in the ownership of regulated telecommunications companies by non-regulated parent companies, none of which are Missouri corporations. October 25, 2000 Page 2

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I am providing 8 extra copies of this letter for distribution to the Commission, and serving copies on the Office of Public Counsel and General Counsel's office. If you have any questions, please call me at 634-8109. Thank you.

Sincerely yours,

abound Mary Ann Young

cc: Mr. Michael Dandino Mr. Cliff Snodgrass Ms. EllenAnn Sands