

REC'D MAR 29 1999

TELECOMMUNICATIONS TARIFF

OF

UNITED STATES ADVANCED NETWORK, INC.

This Tariff contains the service descriptions and rates applicable to the furnishing of resold telecommunications services offered by **United States Advanced Network, Inc. ("USAN")** within the State of Missouri.

United States Advanced Network, Inc. operates as a competitive telecommunications company within the state of Missouri

Missouri Public
Service Commission
99-414

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3000 Northwoods Parkway, Suite 140

Norcross, Georgia 30071

~~Missouri Public
Service Commission~~

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EXPLANATION OF SYMBOLS **REC'D MAR 29 1999**

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

C - To signify Changed Regulation.

D - Delete or Discontinue

I - Change Resulting in an Increase to a rate

M - Moved from Another Tariff Location

N - New

R - Change Resulting in a Reduction to a rate

S - Matter Appearing Elsewhere or Repeated for Clarification

T - Change in Text But No Change to Rate or Charge

Z - Correction

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~~Missouri Public
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United States Advances Network, Inc. is classified as a competitive telecommunications company in Missouri for which the following statutory and regulatory requirements are waived.

STATUTES

392.240(1)	- ratemaking
392.270	- valuation of property
392.280	- depreciation accounts
392.290	- issuance of securities
392.310	- stock and debt issuance
392.320	- stock dividend payment
392.330	- issuance of securities, debt and notes
392.340	- reorganization(s)

COMMISSION RULES

4 CSR 240-10.020	- depreciation
4 CSR 240-30.010(2)(C)	- rate schedules
4 CSR 240-30.040	- uniform system of accounts
4 CSR 240-32.030(1)(B)	- exchange boundary maps
4 CSR 240-32.030(1)(C)	- record keeping
4 CSR 240-32.030(2)	- in-state record keeping
4 CSR 240-32.050(3)	- local office record keeping
4 CSR 240-32.050(4)	- telephone directories
4 CSR 240-32.050(5)	- call intercept
4 CSR 240-32.050(6)	- telephone number changes
4 CSR 240-32.070(4)	- public coin telephone
4 CSR 240-33.030	- minimum charge rule
4 CSR 240-33.040(5)	- financing fees

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TARIFF FORMAT

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- A. **Page 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.
- B. **Page 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 most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.
- C. **Paragraph Numbering Sequence** - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

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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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

REC'D AUG 20 1999

Access Line - A local channel for voice, data, or video communications which connects the Customer location to a location of the Company or its underlying carrier.

Account - The Customer who has agreed, orally or in writing, to honor the terms of service established by the Company. An Account may have more than one service billed to the same Customer address. An Account may include multiple locations for the same Customer.

Authorization Code - A pre-defined series of numbers to be dialed by the Customer upon access to the Company's system to identify the caller and validate the caller's authorization to use the services provided. The Customer is responsible for charges incurred through the use of his or her assigned Authorization Code.

Business Customer - For the purpose of this tariff, a Business Customer is a Customer of the Company whose primary use of the Company's service is for business purposes. A Business Customer is also a Customer who accesses the Company's service using an access line that has been assigned a business class of service by the local service provider.

Calling Card - A billing arrangement whereby the originating caller may bill the charges for a call to an approved Calling Card issued by a Local Exchange Carrier or authorized Interexchange Carrier. The terms and conditions of the Carrier issuing the Calling Card apply to payment arrangements.

(N)
|
(N)

Casual Calling - Where access to the USAN network and subsequent use of service by the Customer is made through the dialing of a toll-free number (e.g., 1-800/888) or access code (e.g., 101XXXX) assigned to the Company.

(N)
|
(N)

Charge Card - See Commercial Credit Card.

(T)

Collect Billing - A billing arrangement whereby the originating caller may bill the charges for a call to the called party, provided the called party agrees to accept the charges. The terms and conditions of the called party's Local Exchange Carrier apply to payment arrangements.

(N)
|
(N)

Commercial Credit Card - A billing arrangement whereby the originating caller may bill the charges for a call or service to an approved commercial credit card. The terms and conditions of the company issuing the credit card apply to payment arrangements.

(N)
|
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Charge Card - A billing arrangement by which the charges for a call may be billed to a valid commercial credit card or charge card such as VISA, Mastercard or American Express.

Commission - refers to the Public Service Commission of Missouri.

Company - United States Advanced Network, Inc., unless stated otherwise.

Company's Point of Presence - Location of the serving central office associated with access to the Company's or its underlying carrier's network.

Consumer - A person who is not a Customer who initiates any telephone calls using operator services.

Customer - Any person, firm, partnership, corporation or other entity which subscribes to or uses service under the terms and conditions of this tariff. The Customer is responsible for the payment of charges for service offered by the Company which are subscribed to or used by the Customer. The Customer is also responsible for payment of charges for a third person's use of service to which the Customer subscribes.

CANCELLED

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

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(M)

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(M)

Material appearing on this page was found previously on Original Page 6.

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

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Equal Access - The ability of the Company to serve Customers on a presubscribed basis rather than through the use of dial access codes.

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 for time in excess of the Initial Period.

LATA - Local access and transport area. A geographic area established by the US District Court for the District of Columbia in Civil Action No. 82-0192.

LEC - Local Exchange Company

Person-to-Person - A service whereby the person originating the call specifies through the Company's live or automated operator a particular party or extension to be reached. The party may be an individual person, a particular mobile station, or a particular station, room, department or office through a PBX attendant.

(N)
|
|
(N)

Premises - The physical space designated by the Customer for the termination of the Company's service.

Prepaid Account - An account which consist of a prepaid usage balance depleted on a real time basis during each prepaid service call.

Prepaid Card - A card issued by the Company which provides the Customer with a Personal Account code and instructions for accessing the Carrier's network.

Prepaid Service Call - A service accessed via a "1-800" or other access code dialing sequence whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available balance on a Company-issued Prepaid Account.

Residential Customer - For the purpose of this tariff, a Residential Customer is a Customer of the Company whose primary use of the Company's service is for personal use in a house, apartment or other residential dwelling unit. A Residential Customer is also a Customer who accesses the Company's service using an access line that has not been assigned a business class of service by the local service provider.

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Switched Access - A method for reaching the Company through the local service provider's switched network whereby the Customer uses standard business or residential local lines.

Terminal Equipment - Telecommunications devices, apparatus and associated wiring on the Premises of the Customer.

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

REC'D AUG 20 1999

Station to Station - A service whereby the person originating the call uses the assistance of a live or mechanized operator to place a call to a particular destination number. This category does not include calls placed on a Person-to-Person basis. (N)
(N)

Switched Access - A method for reaching the Company through the local service provider's switched network whereby the Customer uses standard business or residential local lines. (M)

Terminal Equipment - Telecommunications devices, apparatus and associated wiring on the Premises of the Customer. (M)

Third Party - A billing arrangement whereby the charges for a call may be billed to a telephone number that is different than the calling numbers and the called number. The terms and conditions of the third party's Local Exchange Carrier apply to payment arrangements. (N)
(N)

USAN - Refers to United States Advanced Network, Inc. (M)

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SECTION 2 - RULES AND REGULATIONS

Missouri Public
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2.1 Undertaking of the Company

USAN is a resale common carrier providing prepaid card services to Customers within the State of Missouri. USAN's services and facilities are furnished for communications originating at specified points within the State of Missouri under terms of this Tariff.

USAN provides for the installation, operation, and maintenance of the communications services provided herein in accordance with the terms and conditions set forth under this Tariff. USAN may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to the USAN's services. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) days per week.

2.2 Applicability of Tariff

This Tariff is applicable to telecommunications services provided by USAN within the state of Missouri.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

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2.3 Payment and Credit Regulations

2.3.1 Payment Arrangements

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer for transmission of calls via the Company. The Customer agrees to pay to the Company or its authorized agent any cost(s) incurred as a result of any delegation of authority resulting in the use of his or her communications equipment and/or network services which result in the placement of calls via the Company. The Customer agrees to pay the Company or its authorized agent any and all cost(s) incurred as a result of the use of the service arrangement, including calls which the Customer did not individually authorize.

All charges due by the Customer are payable to the Company or any agency duly authorized to receive such payments. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Missouri PSC. Any objections to billed charges must be promptly reported to the Company or its billing agent. Adjustments to Customers' bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

Charges for installations, service connections, moves, and rearrangements, where applicable, are payable upon demand by the Company or its authorized agent. The billing thereafter will include recurring charges and actual usage as defined in this Tariff.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

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2.3 Payment and Credit Regulations, (Cont'd.)

2.3.2 Deposits

The Company reserves the right to examine the credit record of the Customer, using any lawful sources for determining credit standing. If the Customer's financial condition is unknown or unacceptable to the Company, the Customer may be required to provide the Company with a security deposit which the Company may apply against overdue charges. The amount of the security deposit shall be equal to two months' estimated usage but may vary with the Customer's credit history and projected usage. The Customer shall be apprized that after one year of service the Account shall be reviewed, and in the event that all amounts due have been paid within the terms and conditions of this tariff, the deposit shall be refunded in full with nine percent (9%) interest as required by law or regulations. If subsequent payment or usage patterns change, the Company may request an increase in or resubmission of the security deposit as appropriate. The Company may also require a security deposit before service is restored (along with the payment of overdue charges) from the Customer whose service has been discontinued for nonpayment of overdue charges. Such security deposit may be based on a new credit history (taking into account the discontinuance of service) and estimates of usage.

The fact that a security deposit has been made in no way relieves the Customer from the prompt payment of bills upon presentation.

2.3.3 Advance Payments

For Customers whom the Company determines an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and a new advance payment may be collected for the next month.

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Missouri Public
Service CommissionSECTION 2 - RULES AND REGULATIONS, (Cont'd.)
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2.3 Payment and Credit Regulations, (Cont'd.)

2.3.4 Commercial Credit Card Payment Option

Customers may choose to pay monthly bills via certain commercial credit cards accepted by the Company. Credit Card billed Customers will receive monthly call detail statements, which are separate from the credit card bills. If the Customer's credit card company rejects billing, the Company will make three attempts - two by telephone and one by mail - to contact the Customer for alternative payment arrangements. If alternative payment arrangements are not made in seven days, the Customer's long distance service is discontinued.

2.3.5 Payment Due Date and Late Payment Charges

All bills are due upon receipt. Any bill outstanding and unpaid more than thirty (30) days after the date the bill is postmarked, shall be considered past due. A late payment fee of 1.5% per month will be applied to any past due balance.

2.3.6 Return Check Charge

A return check charge of \$25.00 will be assessed for checks returned for insufficient funds. Any applicable return check charges will be assessed according to the terms and conditions of the billing entity (i.e. local exchange company and/or commercial credit card company) and pursuant to Missouri law and Missouri PSC regulations.

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SECTION 2 - RULES AND REGULATIONS, (Confidential) Missouri Public
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2.4 Taxes and Fees

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2.4.1 For Prepaid Card calls, state and local taxes are included in the stated rates in this tariff. For all other calls, state and local taxes (i.e., gross-receipts tax, sales tax, municipal utilities tax) are listed as separate line items on the Customer's bill and are not included in the quoted rates and charges set forth in this tariff. All other fees and surcharges will be submitted to the Commission for approval.

2.4.2 To the extent that a municipality, other political subdivision or local agency of government, or Commission imposes upon and collects from the Company a gross receipts tax, occupation tax, license tax, permit fee, franchise fee, or regulatory fee, such taxes and fees shall, insofar as practicable and allowed by law, be billed pro rata to Customers receiving service from the Company within the territorial limits of such municipality, other political subdivision or local agency of government.

2.4.3 The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Such adjustments shall be listed in this tariff.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

**Missouri Public
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2.4 Taxes and Fees, (cont'd.)

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2.4.4 Pay Telephone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. The Pay Telephone Surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company's service, applies for the use of the instrument used to access the Company service and is unrelated to the Company's service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call. Unless otherwise specified in this tariff, the following Pay Telephone Surcharge applies as described herein:

Rate per Call	\$0.30
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(N)

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

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2.5 Refunds or Credits for Service Outages or Deficiencies**2.5.1 Interruption of Service**

Credit allowances for interruptions of service which are not due to the Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.6 herein. No credit is issued for outages less than ½ hour in duration. Credit for outages greater than ½ hour in duration is issued for fixed recurring monthly charges only. Outage credits are calculated in thirty minute intervals. The amount of the credit is determined by prorating the monthly recurring charge for the time of the outage (in thirty-minute intervals). It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Company's terminal. Interruptions caused by Customer-provided or Company-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

Credit allowances for interruptions of service billed on a usage basis shall be limited to the rate applicable to the initial period of the call to compensate for re-establishment of the connection.

2.5.2 Inspection, Testing and Adjustment

Upon reasonable notice, the facilities provided by the Company shall be made available to the Company for such tests and adjustments as may be deemed necessary for maintenance in a condition satisfactory to the Company. No interruption allowance will be granted for the time during which such tests and adjustments are made.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)**Missouri Public
Service Commission**
REC'D MAR 29 1999**2.6 Liabilities of the Company**

- 2.6.1** The liability of the Company for any claim or loss, expense or damage (including indirect, special, or consequential damage) for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this Tariff shall not exceed an amount equivalent to the proportionate charges to the Customer for the period of service or the facility provided during which such interruption, delay, error, omission, or defect occurs.
- 2.6.2** The Company shall not be liable for any claim or loss, expense, or damage (including indirect, special, or consequential damage), for any interruption, delay, error, omission, or other defect in any service facility, or transmission provided under this Tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by any act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- 2.6.3** The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer or other users of its service against any claim or loss, expense, or damage, (i) for defamation, invasion of privacy, infringement of copyright or patent, unauthorized use of any trademark, trade name, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property, or entity arising from the material data, information, or content revealed to, transmitted, processed, handled, or used by Company under this Tariff, or (ii) for connecting, combining, or adapting Company's facilities with Customer's apparatus or systems, or (iii) for any act or omission of the Customer, or (iv) for any personal injury or death of any person, or for any loss of or damage to Customer's premises or any other property, whether owned by Customer or others, caused directly or indirectly by the installation, maintenance, location, condition, operation, failure or removal of equipment or wiring provided by the Company if not directly caused by negligence of the Company.

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2.6 Liabilities of the Company, (Cont'd.)

2.6.4 The Company will provide credit on charges disputed by Customer in writing or verbally that are verified as incorrect by Company. If objection in writing is not received by Company within a reasonable period of time after bill is rendered (as determined by current law and regulatory policy), the account shall be deemed correct and binding upon the Customer.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

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2.7 Refusal or Discontinuance by Company

2.7.1 Service may be suspended by the Company, without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain Customer travel cards when the Company deems it necessary to take such action to prevent unlawful use of its service. USAN will restore services as soon as it can be provided without undue risk, and will upon request by the Customer, assign new travel card codes to replace ones that have been deactivated.

2.7.2 USAN may refuse or discontinue service under the following conditions provided that, unless otherwise stated, the Customer shall be given notice to comply with any rule or remedy any deficiency:

- A.** For non-compliance with or violation of any State, municipal, or Federal law, ordinance or regulation pertaining to telephone service.
- B.** For use of telephone service for any purpose other than that described in the application.
- C.** For neglect or refusal to provide reasonable access to USAN or its agents for the purpose of inspection and maintenance of equipment owned by USAN or its agents.
- D.** For noncompliance with or violation of Commission regulation or rules and regulations on file with the Commission.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

Missouri Public
Service Commission

REC'D MAR 29 1999

2.7 Refusal or Discontinuance by Company, (Cont'd.)

2.7.2 (Cont'd.)

- E. For nonpayment of bills, provided that suspension or termination of service shall not be made without five (5) days written notice to the Customer. Such notice will be provided in a mailing separate from the Customer's regular monthly bill for service. The Company will also make reasonable efforts to contact the customer within 24 hours of proposed disconnection.
- F. Without notice in the event of Customer or Authorized User use of equipment in such a manner as to adversely affect USAN's equipment or service to others.
- G. ~~Without notice in the event of tampering with the equipment or services owned by USAN or its agents.~~
- H. ~~Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, USAN may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.~~
- I. Without notice by reason of any order or decision of a court or other government authority having jurisdiction which prohibits Company from furnishing such services.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

REC'D MAR 29 1999

2.8 Limitations of Service

- 2.8.1 Service will be furnished subject to the continuing economic availability of the necessary facilities and/or equipment and subject to the provisions of this Tariff.
- 2.8.2 USAN reserves the right to discontinue furnishing service, upon written notice, when necessitated by conditions beyond its control, or when the Customer is using the service in violation of the provisions of this Tariff, or in violation of law.
- 2.8.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.8.4 USAN reserves the right to discontinue the offering of any service with proper notice or deny an application for service if a change in regulation materially and negatively impacts the financial viability of the service in the best business judgment of the Company.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

REC'D MAR 29 1999

2.9 Use of Service

Service may be used for any lawful purpose for which it is technically suited. Customers reselling or rebilling USAN's Missouri intrastate service must have authority to provide interexchange services from the Missouri Public Service Commission.

2.10 Terminal Equipment

Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or systems, such as PBXs, key systems, multiplexers, repeaters, signaling sets, teleprinters, handsets, or data sets. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of Company's service.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

Missouri Public
Service Commission

REC'D MAR 29 1999

2.11 Cost of Collection and Repair

Customer is responsible for any and all costs incurred in the collection of monies due the Company including legal and accounting expenses. The Customer is also responsible for recovery costs of Company-provided equipment and any expenses required for repair or replacement of damaged equipment.

2.12 Restoration of Service

Restoration of service shall be accomplished in accordance with Missouri PSC and FCC rules and regulations.

2.14 Other Rules

2.14.1 The Company may temporarily suspend service without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain Personal Account codes when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as service can be provided without undue risk of fraud.

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SECTION 2 - RULES AND REGULATIONS, (Cont'd.)

REC'D AUG 20 1999

2.15 Operator Services Requirements

The following rules and regulations apply to operator services provided by the Company.

- 1) Company will not bill for incomplete calls where answer supervision is available. Company will not bill for incomplete calls and will remove any charges for incomplete calls upon (i) Customer notification or (ii) Company's knowledge.
- 2) The caller and billed party, if different from the caller, will be advised that Company is the operator service provider at the time of the initial contact.
- 3) Rate quotes will be given upon request, at no charge, including all rate components and any additional charges.
- 4) Only tariffed rates approved by this Commission for Company shall appear on any local exchange telephone company (LEC) billings.
- 5) Company shall be listed on the LEC billing if the LEC has multi-company billing ability.
- 6) Company will employ reasonable calling card verification procedures, acceptable to the telephone company issuing the calling card.
- 7) Company will route all 0- or 00- emergency calls in the quickest possible manner to the appropriate local emergency service provider, at no charge.
- 8) Upon request, Company will transfer calls to other authorized interexchange companies or to the LEC, if billing can list the caller's actual origination point.
- 9) Company will not contract for operator services with traffic aggregators which block access to other companies.
- 10) Where service is provided pursuant to contract between the Company and traffic aggregators, Company will assure that traffic aggregators post and display information including: (i) that Company is the operator service provider; (ii) detailed complaint procedures; and (iii) instructions informing the caller on procedures to reach the LEC operator and other authorized interexchange companies.

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Missouri Public
Service Commission

SECTION 3 - DESCRIPTION OF SERVICES AND RATES

REC'D MAR 29 1999

3.1 General

USAN provides long distance prepaid card telecommunication services within the State of Missouri. The Company's services are available twenty-four hours per day, seven days a week. Intrastate service is offered in conjunction with interstate service.

Customers are charged individually for each call placed using the Company's service. Charges may vary by service offering, mileage band, class of call, time of day, day of week, calling volume and/or call duration. Customers are billed based on their use of USAN's services and network. No installation charges apply.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D MAR 29 1999

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call.

The serving wire centers of a call are determined by the area codes and exchanges of the origination and destination points.

The distance between the Wire Center of the Customer's equipment and that of the destination point is calculated by using the "V" and "H" coordinates found in BellCore's V&H Tape and NECA FCC Tariff No. 4.

- Step 1 - Obtain the "V" and "H" coordinates for the Wire Centers serving the Customer and the destination point.
- Step 2 - Obtain the difference between the "V" coordinates of each of the Wire Centers. Obtain the Difference between the "H" coordinates.
- Step 3 - Square the differences obtained in Step 2.
- Step 4 - Add the squares of the "V" difference and "H" difference obtained in Step 3.
- Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.
- Step 6 - Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Wire Centers.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES (Cont'd.)

REC'D AUG 20 1999

3.3 Timing of Calls

Billing for calls placed over the network is based in part on the duration of the call.

3.3.1 Timing for all calls begins when the called party answers the call (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection. For Collect Calls, charges apply only if the called party accepts the responsibility for payment. For Person to Person Calls, charges apply only if the calling party is connected with the designated called party or an agreed upon substitute.

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3.3.2 Chargeable time for all calls ends when one of the parties disconnects from the call.

3.3.3 Minimum call duration and additional increments for billing are specified in the description of each service.

3.3.4 No charges apply to incomplete calls.

3.3.5 When a call is established in one rate period and ends in another rate period, the rate in effect at the calling station applies to the entire call.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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3.3 Timing of Calls

Billing for calls placed over the network is based in part on the duration of the call.

- 3.3.1 Timing for all calls begins when the called party answers the call (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- 3.3.2 Chargeable time for all calls ends when one of the parties disconnects from the call.
- 3.3.3 Minimum call duration and additional increments for billing are specified in the description of each service.
- 3.3.4 No charges apply to incomplete calls.
- 3.3.5 When a call is established in one rate period and ends in another rate period, the rate in effect at the calling station applies to the entire call.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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3.4 Rate Periods

Unless otherwise specified in this tariff, the following rate periods apply to all services subject to time of day discounts:

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD					EVE	
5:00 PM TO 11:00 PM*	EVENING RATE PERIOD						
11:00 PM TO 8:00 AM*	NIGHT/WEEKEND RATE PERIOD						

* Up to but not including.

Time of day rate periods are based on the local time of the originating location. Calls are billed based on the rate period in effect at the time the call begins. Calls that cross rate period boundaries are billed the rate in effect at the beginning of the call for the duration of the entire call.

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3.5 Holiday Rates

Calls on the following Company-recognized Holidays are rated at the Evening Rate Period rate unless a lower rate would normally apply.

Martin Luther King Day* Thanksgiving Day Christmas Day**

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* Applies to Federally observed day only

** When this holiday falls on Sunday, the Holiday rate applies on the following Monday. When this holiday falls on a Saturday, the Holiday rate applies to calls placed on the preceding Friday.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D MAR 29 1999

3.4 Rate Periods

Unless otherwise specified in this tariff, the following rate periods apply to all services subject to time of day discounts:

	MON	TUES	WED	THUR	FRI	SAT	SUN
8:00 AM TO 5:00 PM*	DAYTIME RATE PERIOD					EVE	
5:00 PM TO 11:00 PM*	EVENING RATE PERIOD						
11:00 PM TO 8:00 AM*	NIGHT/WEEKEND RATE PERIOD						

* Up to but not including.

Calls are billed based on the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed the rates in effect in that boundary for each portion of the call, based on the time of day at the Customer location.

3.5 Holiday Rates

Calls on the following Company-recognized Holidays are rated at the Evening Rate Period rate unless a lower rate would normally apply.

New Year's Day**	Labor Day	Christmas Day**
Independence Day**	Thanksgiving Day	Memorial Day*

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- Applies to Federally observed day only
- When this Holiday falls on Sunday, the Holiday rate applies to calls placed on the preceding Friday.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D MAR 29 1999

3.6 Prepaid Card Service

Prepaid Card Service allows Customers to place direct dialed calls between locations within the contiguous United States, Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands and all other US possessions, CNMI and Guam. Customers access the USAN network by dialing a Toll Free (i.e. "800/888) number or other access dialing sequence and entering a Personal Account Code.

The Company's system informs the Customer of the Available Usage Balance remaining in his/her Prepaid Account and prompts the Customer to place a call by entering a destination telephone number. Network usage for calls placed is deducted from the Available Usage Balance in the Customer's account on a real time basis as the call progresses. Customers purchase a Prepaid Card which assigns each Customer a Prepaid Account, provides each Customer with a Personal Account Code and lists instructions for accessing and using Carrier's service. Prepaid Cards are available in varying denominations.

Purchase of a Prepaid Card entitles the Customer to use the USAN network for a number of minutes equivalent to the card denomination divided by the effective per minute rate. The Customer's right to utilize network usage within a given Prepaid Account expires one year after issuance and activation of the Prepaid Card associated with that Prepaid Account number. No minimum service period applies. Payment for Prepaid Card Services and any Available Usage in a Customer's Prepaid Account is non-refundable. Any unused balances will be applied toward renewal value of the card account.

Prepaid Card service rates are not distance or time of day sensitive. Holiday discounts do not apply. Network usage for Prepaid Card Calls is deducted from the Available Usage Balance in Customer's Prepaid Account in full minute increments. For prepaying purposes, the minimum call usage is one (1) minute; one domestic minute is equal to one unit.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D MAR 29 1999

3.6 Prepaid Card Service, (Cont'd.)

3.6.1 Prepaid Card Sponsor Program

The Prepaid Card Sponsor Program is offered to organizations or commercial entities for distribution to their members, patrons or customers. The marketing vehicle and expiration period is selected by the Sponsor upon joint agreement between the Company and the Sponsor. The Sponsor is responsible for obtaining all necessary permissions for the use of any trade mark, trade name, service mark or other image on the card. The Sponsor may distribute the Carrier's Prepaid card accounts at reduced rates or free of charge to end users. At the option of the Sponsor, these cards may not be replenishable. The Company reserves the right to approve or reject any image and to specify the customer information language and use of the Carrier's trade mark, trade name, service mark or other image on the card.

3.6.2 USAN Prepaid Card Bulk Purchase

USAN Prepaid Card Bulk Purchase services are offered to Retailers who commit to a minimum of minutes per month, as specified in their joint contractual agreements. The retail rate of the card is set by the Retailer, however the per minute rate shall not exceed \$0.65 per minute.

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RECEIVED**SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)****APR 25 2000****3.6 Prepaid Card Service, (Cont'd.)****MO. PUBLIC SERVICE COMM****3.6.3 Prepaid Card Rates**

USAN Prepaid Card rates and charges are composed of five rate elements: a per call service charge which applies each time the Prepaid Card is utilized to place a call, a per minute rate, a storage fee, a pay telephone surcharge and an optional dialing assistance surcharge. The storage fee applies after the date specified in the table below. The pay telephone surcharge applies only when a Prepaid Card is used to place a call from a pay telephone. The pay telephone surcharge listed in this section is in lieu of the rate shown in Section 2.16.4.D of this tariff. The dialing assistance surcharge applies when the Customer requests the help of a USAN representative to dial the destination telephone number. Intrastate rates for each component may vary based on the type of card purchased by the Customer as listed below:

CARD TYPE	PER MINUTE	PER CALL	STORAGE FEE	PAY TELEPHONE SURCHARGE	DIALING ASSISTANCE SURCHARGE	
Type 1	\$0.15	\$0.45	\$0.50 per month Begins six (6) months after initial activation.	\$0.30	n/a	
Type 2	\$0.10	\$0.45	\$0.50 per month Begins six (6) months after initial activation.	\$0.30	n/a	
Type 3	\$0.10	\$0.45	\$0.99 per month Begins six (6) months after initial use.	\$0.50	\$1.20 per assisted call	
Type 4	\$0.30	\$0.45	\$0.99 per month Begins three (3) months after initial use.	\$0.50	\$1.20 per assisted call	
Type 5	\$0.25	n/a	n/a	n/a	n/a	(N)

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

3.6 Prepaid Card Service, (Cont'd.)

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Service Commission

3.6.3 Prepaid Card Rates

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USAN Prepaid Card rates and charges are composed of five rate elements: a per call service charge which applies each time the Prepaid Card is utilized to place a call, a per minute rate, a storage fee, a pay telephone surcharge and an optional dialing assistance surcharge. The storage fee applies after the date specified in the table below. The pay telephone surcharge applies only when a Prepaid Card is used to place a call from a pay telephone. The pay telephone surcharge listed in this section is in lieu of the rate shown in Section 2.16.4.D of this tariff. The dialing assistance surcharge applies when the Customer requests the help of a USAN representative to dial the destination telephone number. Intrastate rates for each component may vary based on the type of card purchased by the Customer as listed below:

CARD TYPE	PER MINUTE	PER CALL	STORAGE FEE	PAY TELEPHONE SURCHARGE	DIALING ASSISTANCE SURCHARGE
Type 1	\$0.15	\$0.45	\$0.50 per month Begins six (6) months after initial activation.	\$0.30	n/a
Type 2	\$0.10	\$0.45	\$0.50 per month Begins six (6) months after initial activation.	\$0.30	n/a
Type 3	\$0.10	\$0.45	\$0.99 per month Begins six (6) months after initial use.	\$0.50	\$1.20 per assisted call
Type 4	\$0.30	\$0.45	\$0.99 per month Begins three (3) months after initial use.	\$0.50	\$1.20 per assisted call

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D MAR 29 1999

3.6 Prepaid Card Service, (Cont'd.)

3.6.3 Prepaid Card Rates

USAN Prepaid Card charges are composed of three rate elements: a surcharge which applies each time the Prepaid Card is utilized, a per minute rate and a storage fee which is charged if the activation of the card exceeds 6 months. The domestic rates for the USAN Prepaid cards are:

(1) Surcharge

Per use	\$0.45
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(2) Per Minute Rate

\$0.15

(3) Storage Fee

Per month, after the 6 month activation period is exceeded	\$0.50
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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D AUG 20 1999

3.7 Casual Calling Operator Services

(N)

Operator Services are available from the Company on a Casual Calling basis and allow Customers or Authorized Users to obtain assistance in placing or billing local and long distance calls. Customers must dial the toll-free access number or code provided by USAN in order to reach a live or automated operator for assistance.

Charges for Operator Services vary based on billing method and type of call. Customer's may bill the charges for a call to a Calling Card, Commercial Credit Card, Collect to the called party, or to a Third Party. For calls made using a Calling Card or Commercial Credit Card as payment, acceptance of the card will be dependent upon the Company's ability to bill to the card and verify the card as valid. The Company reserves the right to verify acceptance of charges prior to billing Collect or to a Third Party telephone number.

3.7.1 Types of Operator Assisted Calls

The following types of operator assisted calls are provided by the Company:

- a. Station to Station Fully Automated - Customer dials a toll-free access number or code plus the destination number. The caller enters the necessary digits (e.g., calling/credit card numbers, third party numbers) or verbally announces any other necessary billing information (e.g., name of called party for Collect Calls) when prompted by the Company's automated operator system.
- b. Station to Station Operator Assisted - Customer dials a toll-free access number or code plus the destination number and utilizes the assistance of a live operator to bill the call (e.g., operator enters calling/credit card digits or other billing information.)
- c. Station to Station Operator Dialed - Customer dials a toll-free access number or code only and utilizes the assistance of a live operator to enter the destination number and bill the call (e.g., operator enters calling/credit card digits or other billing information.)

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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3.7 Casual Calling Operator Services, (Cont'd.)

(N)

3.7.1 Types of Operator Assisted Calls, (cont'd.)

- d. Person to Person Fully Automated - Customer dials a toll-free access number or code, enters the destination number and speaks the name of the called party when prompted by the Company's automated operator. The caller must also enter the necessary digits (e.g. calling/credit card numbers, third party numbers) or verbally announce any other necessary billing information (e.g., name of called party for Collect Calls) when prompted by the Company's automated operator system.
- e. Person to Person Operator Assisted - Customer dials a toll-free access number or code plus the destination number and utilizes the assistance of a live operator to bill the call (e.g., operator enters calling/credit card digits or other billing information.)
- f. Person to Person Operator Dialed - Customer dials a toll-free access number or code only and utilizes the assistance of a live operator to enter the destination number and bill the call (e.g., operator enters calling/credit card digits or other billing information.)

For Person to Person calls, usage and per call charges will not apply unless the caller reaches the requested individual, particular mobile station, particular station, room, department or office through a PBX attendant, or an agreed upon alternative.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

REC'D AUG 20 1999

3.7 Casual Calling Operator Services, (Cont'd.)

(N)

3.7.2 Rates and Charges

The rates and charges in this section apply to local, intraLATA and interLATA Casual Calling Operator Assisted calls carried by the Company. Usage charges and a per call operator service charge apply to each call.

3.7.2.A Usage Charges

Calls placed using operator assistance are billed in full minute Additional Periods following a one (1) minute Initial Period. Per minute usage charges may vary by call type and are as follows:

IntraLATA, All Call Types	\$0.38
InterLATA, All Call Types	\$0.48

3.7.2.B Per Call Service Charges

One of the following per call service charges applies to each operator assisted call. Time of day and holiday discounts do not apply to per call charges.

	Calling Card	Commercial Credit Card	Billed Collect	Billed to Third Party
Station to Station				
Fully Automated	\$1.69 ¹	\$1.69 ¹	\$2.86	\$2.86
Operator Assisted	\$3.83	\$3.83	\$4.36	\$4.36
Operator Dialed	\$2.37	\$2.37	\$4.36	\$4.36
Person to Person				
Fully Automated	\$6.54	\$6.54	\$6.54	\$6.54
Operator Assisted	\$6.54	\$6.54	\$6.54	\$6.54
Operator Dialed	\$6.54	\$6.54	\$6.54	\$6.54

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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3.8 Busy Line Verification and Interrupt (N)

Busy Line Verification and Interrupt services are offered to Customer's of USAN's Casual Calling Operator Assisted Service. Service is limited to those areas where the capability may be obtained from the local exchange carrier serving the called party.

3.8.1 Busy Line Verification

With Busy Line Verification (BLV), the USAN operator will contact the LEC operator to determine if the called number or line is in use. Operators will not complete the call for the Customer initiating the verification request. Only one BLV will be made per telephone call and an associated service charge will apply whether or not conversation was detected on the line.

Per Busy Line Verification Request \$6.30

A Station to Station Operator Assisted service charge (see Section 3.7) applies in addition to the per request charge shown above. Charges for BLV may be billed to a Calling Card, Commercial Credit Card or Third Party.

3.8.2 Busy Line Interrupt

Busy Line Interrupt (BLI) allows the USAN operator to contact a LEC operator and request that the telephone conversation in progress be interrupted. The LEC operator will interrupt the busy line and inform the called party that there is a call waiting from the Customer. The LEC operator will not complete the call, but will only inform the called party of the request. The USAN operator will offer to complete the call for the Customer if the call is released back to the USAN operator. BLI is made upon the Customer's request and only after a Busy Line Verification occurs. Only one BLI attempt will be made per telephone call and a charge will apply whether or not the called party releases the line.

Per Busy Line Interrupt Request \$6.30

A BLV charge and Station to Station Operator Assisted service charge as specified in Section 3.7 will apply in addition to the per request charge shown above. Applicable per call and usage charges (see Section 3.7) will apply to any call completed to the interrupted party by the USAN operator following a BLV/BLI request.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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(N)

3.9 Directory Assistance Services

Directory Assistance Services are available to Customers who utilize USAN's Casual Calling Operator Services. Customers must dial a toll-free access number or code to reach the Company's Directory Assistance Bureau.

3.9.1 Directory Assistance

A Directory Assistance charge applies to each call to the Directory Assistance Bureau. Up to two requests may be made on each call to Directory Assistance. The Directory Assistance charge applies to each call regardless of whether the Directory Assistance Bureau is able to furnish the requested telephone number.

Per Call to Directory Assistance: \$1.06

The appropriate Operator Service charge (see Section 3.7) applies in addition to the per call charge shown above. Charges for calls to Directory Assistance may be billed to a Calling Card, Commercial Credit Card or Third Party.

3.9.2 Directory Assistance Call Completion (DACC)

The USAN Directory Assistance operator will complete the call to the number requested by the Customer without requiring the Customer to redial the number. Directory Assistance Call Completion service is available for use with Station to Station and Person to Person calls. A Directory Assistance Call Completion per call charge as specified below applies for this service.

Per Directory Assistance Call Completion: \$0.48

The appropriate Operator Service charge and usage charges (see Section 3.7) apply in addition to the per call DACC charge shown above based on the billing method and call type selected by the Customer.

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SECTION 3 - DESCRIPTION OF SERVICES AND RATES, (Cont'd.)

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(N)

3.10 Flexible Conference Services

USAN offers conference services which permit two or more stations to connect for the purposes of establishing a conference call. A conference call is initiated by the conference originator who must dial a USAN-provided access number, and via a touch tone menu, establishes the conference call.

Participants join the conference by a number of connection methods. Each connection to the conference is billed as a separate call between the conference originator and the participant. Charges for each connection (and any additional conference service charges) are the responsibility of the conference originator or each participant. The originator specifies to whom charges will be billed when the conference is first established. Participants and originators may choose to bill charges to a Calling Card, Commercial Credit card, a Third Party or to the telephone number from which the connecting call was placed.

Rates and charges for connections are equivalent to those for USAN Casual Calling Operator Services as listed in Section 3.7 of this tariff. Usage and per call charges apply. Rates and charges for each connection may vary based on the call type used to establish the connection and the billing method chosen by the originator or participant for payment. Collect Call rates apply to connections billed to the originator's or participant's own telephone number.

The following additional conference call service charges apply for each participant connected to a USAN-provided conference call and are added to any connection charges billed to the originator or participants as describe above:

Per Conference Participant	\$0.60
Per Conference Participant, Per Minute	\$0.22

Intrastate rates and charges as specified in this tariff apply only for connections between a conference originator and a participant when both parties are located within the same state. Interstate rates and charges set forth in the Company's FCC tariffs apply to connections between a conference originator and a participant when both parties are located in different states.

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SECTION 4 - PROMOTIONAL OFFERINGS

REC'D MAR 29 1999

4.1 Special Promotions

The Carrier may from time to time engage in special promotional trial service offerings of limited duration (not to exceed ninety days on a per Customer basis for non-optional, recurring charges) designed to attract new subscribers or to increase subscriber awareness of a particular tariff offering. Requests for promotional offerings will be presented to the Commission for its review in accordance with rules and regulations established by the Commission, and will be included in the Carrier's tariff as an addendum to the Carrier's price lists. These promotions will be subject to prior approval by the Commission.

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