



October 28, 2014
Via Web Filing

Mr. Morris Woodruff, Executive Secretary
Missouri Public Service Commission
200 Madison Street
Suite 500
Jefferson City, MO 65102-0360

**RE: Matrix Telecom, Inc. d/b/a Matrix Business Technologies
Notification of Detariffing**

Dear Mr. Woodruff:

Pursuant to SB651, enacted March 20, 2014, please accept this letter as notice that Matrix Telecom, Inc. d/b/a Matrix Business Technologies is electing to be exempt from the requirement to maintain a retail tariff on file with the Commission and is withdrawing in whole its Competitive Interexchange Telecommunications Services Tariff No. 11, effective October 29, 2014.

The Company will make the Price List available on its website outlining the terms, conditions and rates associated with the services offered by the Company. The hyperlink to the website where the Price List is posted for public inspection is as follows:

www.tariffs.net/matrix

Any questions you may have regarding this filing should be directed to my attention at 407-740-3001 or via email to tforte@tminc.com. Thank you for your assistance in this matter.

Sincerely,

/s/ Thomas M. Forte
Consultant to Matrix Telecom, Inc.

cc: Alex Valencia - Matrix
Office of Public Counsel
file: Matrix - Missouri - Other
tms: MOx1401

TF/mw

JX-2015-0181

CANCELLED
October 29, 2014
Missouri Public
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JX-2015-0181

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P.O. Drawer 200 - Winter Park, FL 32790-0200 - Telephone: (407) 740-8575 - Facsimile: (407) 740-0613
www.tminc.com

This tariff, Missouri Tariff No. 11 filed by Matrix Telecom, Inc. d/b/a Matrix Business Technologies, cancels and replaces, in its entirety, the current tariff on file with the Commission, Missouri P.S.C. Tariff No. 6, issued by Matrix Business Technologies.

TITLE SHEET

MISSOURI TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for intrastate interexchange telecommunications services provided by Matrix Telecom, Inc. d/b/a Matrix Business Technologies., with principal offices at 433 E. Las Colinas Blvd., Suite 400, Irving, TX 75039. This tariff applies for services furnished within 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 or their website at www.matrixbt.com.

(T)
(T)

Issued: November 22, 2011

Effective: December 22, 2011

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

433 E. Las Colinas Blvd., Suite 400

Irving, TX 75039

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2012-0235

MOi1101

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This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for intrastate interexchange telecommunications services provided by Matrix Telecom, Inc. d/b/a Matrix Business Technologies., with principal offices at 7171 Forest Lane, Suite 700, Dallas, TX 75230. This tariff applies for services furnished within 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 or their website at www.matrixbt.com.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
December 22, 2011
Missouri Public
Service Commission
JX-2012-0235

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

APPLICABILITY OF TARIFF

This tariff contains the description of the services offered, the terms and conditions under which each of the services are provided and all effective rates and charges applicable to the furnishing of interexchange telecommunications services of the Company within the State of Missouri. Only those services, terms and conditions and rates and charges approved by the Missouri Public Service Commission and contained in this tariff may be provided to Customers within the State. Filed tariffs are binding on the Company and no deviation of any kind from the filed tariff is permitted.

ACCESSIBILITY OF TARIFF

This tariff is on file with the Missouri Public Service Commission and the Company's principal place of business:

Matrix Telecom, Inc. d/b/a Matrix Business Technologies
433 E. Las Colinas Blvd., Suite 400
Irving, Texas 75039

(T)
(T)

These tariffs are available for viewing, during normal business hours, at the Commission or the Company's principal place of business or their website at www.matrixbt.com. Additionally, copies are available upon request, free of charge, by contacting the Company at 888-432-1453.

Issued: November 22, 2011

Effective: December 22, 2011

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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ACCESSIBILITY OF TARIFF

This tariff is on file with the Missouri Public Service Commission and the Company's principal place of business:

Matrix Telecom, Inc. d/b/a Matrix Business Technologies
7171 Forest Lane, Suite 700
Dallas, Texas 75230

These tariffs are available for viewing, during normal business hours, at the Commission or the Company's principal place of business or their website at www.matrixbt.com. Additionally, copies are available upon request, free of charge, by contacting the Company at 888-432-1453.

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CANCELLED
December 22, 2011
Missouri Public
Service Commission
JX-2012-0235

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

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LIST OF WAIVED STATUTES AND REGULATIONS

Matrix is classified as a competitive telecommunications company in the State of Missouri for which the following statutory and regulatory requirements are waived.

STATUTES

- 392.210.0 - Uniform System of Accounts
- 392.240(1) - Just and Reasonable Rates
- 392.270 - Ascertain Property Values
- 392.280 - Depreciation Accounts
- 392.290 - Issuance of Securities
- 392.300.2 - Acquisition of Stock
- 392.310 - Issuance of Stock and Debt
- 392.320 - Stock Dividend Payment
- 392.330 - Issuance of Securitas, Debt and Notes
- 392.340 - Reorganization(s)

COMMISSION RULES

- 4 CSR 240-3.550(5)(C) - File Exchange Boundary Map with Commission
- 4 CSR 240-10.020 - Depreciation Fund Income
- 4 CSR 240-30.040 - Uniform System of Accounts

Issued: September 14, 2009

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CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SYMBOLS

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

- (D) - means delete or discontinue
- (I) - means change resulting in an increase to a Customer's bill
- (M) - means moved from another tariff location
- (N) - means new
- (R) - means change resulting in a reduction to a Customer's bill
- (T) - means change in text or regulation but no change in rate or charge

In addition to symbols for changes, each provision or rate element changed will contain a vertical line which will clearly show the exact number of lines being changed.

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TARIFF FORMAT

- A. 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.
- B. 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 third revised Sheet 14 cancels the 3rd revised Sheet 14.
- 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

Access Line - An arrangement which connects the Customer's location to a Matrix network switching center.

Authorization Code - A numerical code, one or more of which are available to a Customer to enable him/her to access the carrier, and which are used by the carrier both to prevent unauthorized access to its facilities and to identify the Customer for billing purposes.

Commission - Missouri Public Service Commission.

Company, Carrier or Matrix - Matrix Telecom, Inc. d/b/a Matrix Business Technologies.

Customer - The person, firm, corporation or other entity which orders service and is responsible for payment of charges due and compliance with the Company's tariff regulations.

Day - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

Evening - From 5:00 PM up to but not including 11:00 PM local time Sunday through Friday.

Night/Weekend - From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and 8:00 AM Saturday up to but not including 5:00 PM Sunday.

InterLATA Toll Call - Any call terminating beyond the LATA of the originating caller.

IntraLATA Toll Call - Calls terminating within the LATA of the originating caller.

Telecommunications - The transmission of voice communications or, subject to the transmission capabilities of the services, the transmission of data, facsimile, signaling, metering, or other similar communications.

Underlying Carrier - The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

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JX-2010-0190

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SECTION 2 - RULES AND REGULATIONS**2.1 Undertaking of the Company**

This tariff contains the regulations and rates applicable to intrastate and intraLATA resale telecommunications services provided by Matrix for telecommunications between points within the State of Missouri. Resale services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff in compliance with limitations set forth in the Commission's rules. The Company's services are provided on a statewide basis and are not intended to be limited geographically. The Company offers service to all those who desire to purchase service from the Company consistent with all of the provisions of this tariff. Customers interested in the company's services shall file a service application with the Company which fully identifies the Customer, the services requested and other information requested by the Company. The Company 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 a service provided by the Company. The Customer shall be responsible for all charges due for such service arrangement. The Company does not own any switching, transmission or other physical facilities in Missouri.

- 2.1.1** The services provided by Matrix are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services, but may involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers subject to the jurisdiction of this Commission.
- 2.1.2** The rates and regulations contained in this tariff apply only to the resale services furnished by Matrix and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carriers for use in accessing the services of Matrix.
- 2.1.3** The Company reserves the right to limit the length of communications, to discontinue furnishing services, or limit the use of service necessitated by conditions beyond its control, including, without limitation: lack of satellite or other transmission medium capacity; the revision, alteration or repricing of the Underlying Carrier's tariffed offerings; or when the use of service becomes or is in violation of the law or a provision of this tariff.
- 2.1.4** The Company's services and facilities are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four hours per day, seven days per week.

Issued: September 14, 2009

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.2 Use and Limitations of Services

- 2.2.1 Matrix'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, subject to any limitations set forth in this Section 2.2.
- 2.2.2 The use of Matrix'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 is prohibited.
- 2.2.3 The use of Matrix'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 Matrix does not transmit messages, but the services may be used for that purpose.
- 2.2.5 Matrix's services may be denied for nonpayment of charges or for other violations of this tariff subject to Section 2.5 herein.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.2 Use and Limitations of Services, (Cont'd.)

- 2.2.6 Customers shall not use the service provided under this tariff for any unlawful purpose.
- 2.2.7 The Customer is responsible for notifying the Company immediately of any unauthorized use of services.
- 2.2.8 All facilities provided under this tariff are directly controlled by Matrix Business Technologies and the Customer may not transfer or assign the use of the service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.2.9 Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transfers.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.3 Liability of the Company

- 2.3.1** The Company shall not be liable for any claim, loss, expense or damage for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by an act of God, fire, war, civil disturbance, act of government, or due to any other causes beyond the Company's control.
- 2.3.2** The Company shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim, loss, expense, or damage for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data or information transmitted.
- 2.3.3** No agent or employee of any other carrier or entity shall be deemed to be an agent or employee of the Company.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.3 Liability of the Company, (Cont'd.)

- 2.3.4** The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the aforementioned faults in transmission occur. No other liability in any event shall attach to the Company, except as ordered by the Commission.
- 2.3.5** The Company shall not be liable for and shall be indemnified and saved harmless by any Customer or by any other entity from any and all loss, claims, demands, suits, or other action or any liability whatsoever, whether suffered, made, instituted, or asserted by any Customer or any other entity for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any Customer or any other entity of any other property whether owned or controlled by the Customer or others.
- 2.3.6** The Company shall not be liable for any indirect, special, incidental, or consequential damages under this tariff including, but not limited to, loss of revenue or profits, for any reason whatsoever, including the breakdown of facilities associated with the service, or for any mistakes, omissions, delays, errors, or defects in transmission occurring during the course of furnishing service.
- 2.3.7** The remedies set forth herein are exclusive and in lieu of all other warranties and remedies, whether express or implied, INCLUDING, WITHOUT LIMITATION, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.4 Responsibilities of the Customer or Subscriber

- 2.4.1** The Customer is responsible for placing any necessary orders, for complying with tariff regulations, and for assuring that users comply with tariff regulations. The Customer 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 Customer to authorized users.
- 2.4.2** The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by Matrix on the Customer's behalf.
- 2.4.3** If required for the provision of Matrix services, the Customer must provide any equipment space, supporting structure, conduit and electrical power without charge to the Company.
- 2.4.4** The Customer is responsible for arranging access to its premises at times mutually agreeable to the Company and the Customer when required for the Company personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of Matrix's services.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.4 Responsibilities of the Customer or Subscriber, (Cont'd.)

2.4.5 The Customer shall ensure that its equipment and/or system is properly interfaced with Matrix facilities or services, that the signals emitted into the Matrix network are of the proper mode, bandwidth, power, and signal level for the intended use of the Customer 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 Customers. 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, Matrix will permit such equipment to be connected with its channels without the use of protective interface devices.

If the Customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to Matrix equipment, personnel, or the quality of service to other Customers, Matrix may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, Matrix may, upon written notice, terminate the Customer's service.

2.4.6 The Customer must pay the Company for replacement or repair of damage to the equipment or facilities of the Company caused by negligence or willful act of the Customer, users, or others, by improper use of the services, or by use of equipment provided by the Customer, users, or others.

2.4.7 The Customer must pay for the loss through theft of any Matrix equipment installed at Customer's premises.

2.4.8 The Customer or authorized user is responsible for compliance with the applicable regulations set forth in this tariff.

2.4.9 The Customer or authorized user is responsible for identifying the station, party, or person with whom communications is desired and/or made at the called number.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.5 Cancellation or Discontinuance of Services

- 2.5.1** Without incurring liability, Matrix may, upon five working days written notice, discontinue services to a Customer or may withhold the provision of ordered or contracted services:
- A.** For nonpayment of any sum due Matrix for more than thirty 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 the Company's services, or
 - D.** By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting Matrix from furnishing its services.
- 2.5.2** Without incurring liability, Matrix may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and Company's equipment and services and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.
- 2.5.3** Service may be discontinued by Matrix, without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using a call screening method which generates a network message not allowing calls to complete, when Matrix deems it necessary to take such action to prevent unlawful use of its service. Matrix will restore service as soon as it can be provided without undue risk.
- 2.5.4** The Customer may terminate service upon verbal or written notice for the Company's standard month to month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service. Customers will continue to have Company usage and be responsible for payment until the Customer or its agent notifies its local exchange carrier and changes its long distance carrier.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)**2.6 Interruption of Service**

- 2.6.1** Credit allowance for the interruption of service which is not due to the Company's testing, inspecting, or adjusting, of equipment; or to the failure of channels or equipment provided by the Customer; or to the Company's blocking of services to certain locations; and that is not caused by the Customer, is subject to the general liability provisions set forth in 2.3 herein. 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. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Company's facilities.
- 2.6.2** No credit is allowed in the event that service must be interrupted for less than two hours in order to provide routine service quality or related investigations.
- 2.6.3** Credit for failure of service shall be allowed only when such failure is caused by or occurs due to causes within the control of the Company.
- 2.6.4** Credit for interruption shall commence after the Customer notifies the Company of the interruption or when the Company becomes aware thereof, and ceases when service has been restored.
- 2.6.5** For purposes of credit computation, every month shall be considered to have 720 hours.
- 2.6.6** No credit shall be allowed for an interruption of a continuous duration of less than two hours.
- 2.6.7** The Customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the facilities affected for each hour or major fraction thereof that the interruption continues.

CREDIT FORMULA:

$$\text{Credit} = (A \times B) / 720$$

"A" - outage time in hours

"B" - total monthly charge for affected facility

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.7 Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission

2.8 Deposits

The Company does not require a deposit from the Customer.

2.9 Advance Payments

For Customers whom the Company feels 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 if necessary a new advance payment will be collected for the next month.

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SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.10 Taxes

All federal, state and local taxes, assessments, surcharges, or fees (i.e., gross receipts tax, sales tax, use tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2.11 Billing and Charges

2.11.1 Customers may be billed directly by Matrix or by the local exchange carrier on behalf of Matrix. Billing will be payable upon receipt and will be considered past due if not paid within 15 days.

2.11.2 The Customer is responsible for payment of all charges for services furnished to the Customer, as well as to all persons using the Customer's codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of the Customer. The security of the Customer's Authorization Codes, subscribed exchange lines, and direct connect facilities is the responsibility of the Customer. All calls placed using direct connect facilities, subscribed exchange lines, or Authorization Codes will be billed to and must be paid by the Customer. Recurring charges and non-recurring charges are billed in advance. Charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.

2.11.3 Invoice Billing Fee

The Company will assess an Invoice Billing Fee of \$2.00 per month for Customers that elect to continue to receive paper invoices from the Company. This fee will be waived for Customers that elect to forgo the monthly paper invoice and instead choose to receive electronic invoices from the Company through the Electronic Bill Payment System.

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(N)

Issued: November 22, 2011

Effective: December 22, 2011

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

433 E. Las Colinas Blvd., Suite 400

Irving, TX 75039

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2012-0235

MOi1101

SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.10 Taxes

All federal, state and local taxes, assessments, surcharges, or fees (i.e., gross receipts tax, sales tax, use tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2.11 Billing and Charges

2.11.1 Customers may be billed directly by Matrix or by the local exchange carrier on behalf of Matrix. Billing will be payable upon receipt and will be considered past due if not paid within 15 days.

2.11.2 The Customer is responsible for payment of all charges for services furnished to the Customer, as well as to all persons using the Customer's codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of the Customer. The security of the Customer's Authorization Codes, subscribed exchange lines, and direct connect facilities is the responsibility of the Customer. All calls placed using direct connect facilities, subscribed exchange lines, or Authorization Codes will be billed to and must be paid by the Customer. Recurring charges and non-recurring charges are billed in advance. Charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
December 22, 2011
Missouri Public
Service Commission
JX-2012-0235

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.12 Customer Complaints and/or Billing Disputes

2.12.1 Customers may contact Matrix's representatives 24 hours a day, 7 days a week at (888) 411-0111, or by writing to Matrix Business Technologies., Customer Service Division, 161 Chestnut Street, Rochester, NY 14604. You may also contact Matrix's representatives at customerservice@matrixbt.com.

2.12.2 Any objection to billed charges should be reported promptly to Matrix. Adjustments to Customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate. A Customer who is unable to resolve a billing dispute with the Company may contact the Commission to intervene in the billing dispute.

2.12.3 In the event the disputed charges are not resolved, the Company shall inform the Customer that the Customer may utilize the complaint procedures of the Commission's Consumer Services Division. The Company shall provide the Customer with the following information:

Missouri Public Service Commission
Consumer Services Division
Governor Office Building
P.O. Box 360
Jefferson City, MO 65102-0360
(800) 392-4211

The Company must provide notice to affected end-users of any increased rate of a noncompetitive service at least twenty (20) DAYS PRIOR TO IMPLEMENTATION OF SAID INCREASE. Customer Notice of a rate increase shall comply with applicable commission requirements.

The Company shall provide notice to affected residential customers of any increased rate for a service determined to be competitive, prior to or concurrent with the effective rate increase. Customer Notice of a rate increase shall comply with applicable commission requirements.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 2 - RULES AND REGULATIONS, (CONT'D.)

2.13 Reseller/Rebiller Certification

Any Customer that resells or rebills the Matrix services set forth in this tariff must possess all certifications and authorizations required by the Missouri Public Service Commission and all other pertinent authorities.

2.14 Prorating

All services have a minimum period of one month and are billed one-month in advance. Monthly Recurring Charges are payable in full as of the first day of the billing cycle in which the service is furnished. Therefore, the Monthly Recurring Charges are not subject to pro-rating if service is disconnected prior to the end of a billing period.

Services that are ordered prior to the beginning of a billing period will be prorated from the order date to the Customer's applicable billing period.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES

3.1 Timing of Calls

- 3.1.1** The Customer's long distance usage charge is based on the actual usage of Matrix Business Technologies.'s network. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when either the called or calling party hangs up. There will be no charges for incomplete calls.
- 3.1.2** The minimum call duration and initial billing period is 60 seconds for all intrastate direct dialed calls unless otherwise specified by this tariff. Any additional period is measured and rounded to the next higher 60 second increment unless otherwise specified by this tariff.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.1 Timing of Calls, (Cont'd.)

3.1.3 Time Of Day Rate Periods

Day, evening and night/weekend rates apply for the following products based on the following chart:

All Services:

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

*** 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 at the rates in effect in that boundary for each portion of the call.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.2 Calculation of Distance**

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

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The Company uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research in their NPA-NXX V & H Coordinates Tape and Bell's NECA Tariff No. 4

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

EXAMPLE: Distance between Miami and New York City -

	<u>V</u>	<u>H</u>
Miami	8,351	529
New York	4,997	1,406
Difference	3,354	-879
Square and add:	11,249,316 + 772,641	= 12,021,96
Divide by 10 and round:	12,021,96 / 10	= 1,202,195.70 = 1,202,196
Take square root and round:	1,202,196	= 1,096.4 = 1,097 miles

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

Matrix Telecom, Inc. d/b/a Matrix Business Technologies
7171 Forest Lane, Suite 700
Dallas, TX 75230

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.3 Minimum Call Completion Rate

A Customer can expect a call completion rate (number of calls completed / number of calls attempted) of not less than 95% during peak use periods for all services ("1+" dialing).

3.4 Service Offerings

3.4.1 "1 Plus" Long Distance Service

"1 Plus" Long Distance Service - Is a switched and/or dedicated access service, offering users outbound "1 plus" long distance telecommunications services from points originating and terminating within the state of Missouri.

A. M80 - Matrix Elite

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number Customers on this plan are subject to a monthly Carrier Access Fee. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$1.92 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

B. M81 - Matrix Premium

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly Carrier Access Fee. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$2.41 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

C. M82 - Matrix Platinum

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly Carrier Access Fee. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$3.12 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

D. M83 - Matrix Gold

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly Carrier Access Fee. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$3.41 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

E. M84 - Matrix Silver

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly Carrier Access. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$2.36 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

F. M85 - Matrix Value

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly Carrier Access Fee. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week.

A Carrier Access Fee in the amount of \$3.64 per month applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

G. M90 - Matrix Today

This is a switched access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 30-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. A monthly recurring fee applies to this product.

Charges are billed on the basis of 30-second initial, and additional 6-second increments. Intrastate calls are charged at a switched access rate of \$0.1150 per minute, 24 hours a day, seven days a week.

A monthly recurring fee in the amount of \$4.99 applies to this rate plan.

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.1 "1 Plus" Long Distance Service, (Cont'd.)****H. M91 - Matrix Savings**

This is a switched access service plan which his plan enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 30-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. A monthly minimum applies to this product. This plan offers its Customers a calling card service. Calling card calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60-second increment. Customers are also offered a toll-free service with this plan. Toll-free calls are rated on the basis of a 30-second initial billing period with additional periods rounded to the next higher 6-second increment. A monthly recurring fee applies to this product. Calling card and toll-free calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week. A \$50.00 Monthly Minimum Charge applies to this rate plan.

Intrastate calls are charged at a rate of \$0.33 per minute, 24 hours a day, seven days a week up to \$20.00. These per minute charges are not billed to the Customer but are free of charge under this plan. The Customer will be billed, however, for a surcharge in the amount of \$1.25 per call. When the per minute charges reach \$20.00, the per minute rate will be reduced to \$0.15 and the per call surcharge will be reduced to \$0.10. The Customer will be billed for these charges.

Intrastate calls are charged at a switched access rate of \$0.0990 per minute, 24 hours a day, seven days a week. There is a monthly recurring fee in the amount of \$2.99 that applies to this service.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

Matrix Telecom, Inc. d/b/a Matrix Business Technologies
7171 Forest Lane, Suite 700
Dallas, TX 75230

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.1 "1 Plus" Long Distance Service, (Cont'd.)

I. ML0 - Matrix Home Base 0

This is a switched and/or dedicated access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 30-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly minimums or sign-up fees.

Calling Cards and Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.2 and 3.4.3.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.1 "1 Plus" Long Distance Service, (Cont'd.)****J. ML1 - Matrix Home Base 1**

This is a switched and/or dedicated access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 18-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. There are no monthly minimums or sign-up fees associated with this product.

Charges are billed in 18-second initial period with 6-second increments. Intrastate and intraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly minimums or sign-up fees.

Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.3.

 Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.1 "1 Plus" Long Distance Service, (Cont'd.)****K. ML3 - Matrix Home Base 3**

This is a switched and/or dedicated access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 6-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. There are no monthly minimums or sign-up fees associated with this product.

Intrastate calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly minimums or sign-up fees.

Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.3.

 Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.1 "1 Plus" Long Distance Service, (Cont'd.)****L. ML6 - Matrix Home Base 6**

This is a switched and/or dedicated access service plan which enables Customers to call stations of any domestic phone system. Calls are rated on the basis of a 6-second initial billing period with additional periods rounded to the next higher 6-second increment. Service is accessed by designating Matrix Business Technologies as the long distance carrier, and dialing 1+ the called number. Customers on this plan are subject to a monthly minimum fee. There are no sign-up fees associated with this product.

IntraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

A monthly minimum fee in the amount of \$9.95 per month applies to this rate plan.

There are no sign-up fees.

Toll-Free Services are available under this rate plan. Rates for these services are as set forth in Section 3.4.3.

 Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.2 Calling Card Service

Matrix Calling Card Service permits the caller to charge a principal presubscribed location for a call while the caller is away from the principal location. The Customer may place calls from any touch tone phone in the U.S. by dialing a toll free number and entering a personal identification code followed by the desired telephone number. Calling Card calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60 second increment. Calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill. Calling Card calls are subject to a per call surcharge.

A. Dime-Anytime! Calling Card Rates and Charges

Intrastate calls are charged at a rate of \$0.15 per minute, 24 hours a day, seven days a week.

A Surcharge in the amount of \$0.10 per call applies to this rate plan.

B. Matrix Calling Card Rates and Charges

Intrastate and IntraLATA calls are charged at a rate of \$0.19 per minute, 24 hours a day, seven days a week.

A Surcharge in the amount of \$0.35 per call applies to this rate plan.

No monthly minimum billing or recurring fee.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

Matrix Telecom, Inc. d/b/a Matrix Business Technologies

7171 Forest Lane, Suite 700

Dallas, TX 75230

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

FILED
Missouri Public
Service Commission
JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.3 Toll Free Service

Toll Free Service – Is a switched and/or dedicated access service, offering users inbound, toll free long distance telecommunications services from points originating and terminating within the state of Missouri.

A. Matrix Toll Free Services

This is a switched access service plan which enables the caller to contact the Customer toll free, through the use of an assigned toll free number. Calls are rated on the basis of a 60-second initial billing period with additional periods rounded to the next higher 60 second increment. Calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly recurring fees, minimums or sign-up charges associated with this product.

Intrastate calls are charged at a switched access rate of \$0.099 per minute, 24 hours a day, seven days a week.

There are no monthly fees, minimums or sign-up fees associated with this Rate Plan.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

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October 29, 2014
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.3 Toll Free Service, (Cont'd.)

B. ML0 - Matrix Home Base 0

This is a switched and/or dedicated access service plan which enables the caller to contact the Customer toll free, through the use of an assigned toll free number. Calls are rated on the basis of a 30-second initial billing period with additional periods rounded to the next higher 6 second increment. Calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly recurring fees, minimums or sign-up charges associated with this product.

Intrastate and IntraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Issued: September 14, 2009

Effective: October 14, 2009

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MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.3 Toll Free Service, (Cont'd.)

C. ML1 - Matrix Home Base 1

This is a switched and/or dedicated access service plan which enables the caller to contact the Customer toll free, through the use of an assigned toll free number. Calls are rated on the basis of a 18-second initial billing period with additional periods rounded to the next higher 6 second increment. Calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly recurring fees, minimums or sign-up charges associated with this product.

Intrastate and IntraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.3 Toll Free Service, (Cont'd.)

D. ML3 - Matrix Home Base 3

This is a switched and/or dedicated access service plan which enables the caller to contact the Customer toll free, through the use of an assigned toll free number. Calls are rated on the basis of a 6-second initial billing period with additional periods rounded to the next higher 6 second increment. Calls are billed in accordance with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly recurring fees, minimums or sign-up charges associated with this product.

Intrastate and IntraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

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CANCELLED
October 29, 2014
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JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.3 Toll Free Service, (Cont'd.)****E. ML6 - Matrix Home Base 6**

This is a switched and/or dedicated access service plan which enables the caller to contact the Customer toll free, through the use of an assigned toll free number. Calls are rated on the basis of a 6-second initial billing period with additional periods rounded to the next higher 6 second increment. Calls are billed in accordance with the rates set forth below appear on the Customer's monthly long distance bill. Customers on this plan are subject to a monthly minimum fee. There are no sign-up charges associated with this product.

Intrastate and IntraLATA calls are charged at the following rates, 24 hours a day, seven days a week.

Switched	\$0.246 per minute
Dedicated	\$0.144 per minute

A monthly minimum fee in the amount of \$9.95 per month applies to this rate plan

There are no sign-up fees associated with this rate plan.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.4 Audio Conferencing Service

A. 1+ Meet-Me

This Plan enables an attendee on a conference call to dial directly into a bridge from a given telephone number. After entering the proper pass code, they are automatically placed into the conference without ever having to speak to an operator. Calls are billed in full minute increments with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Charges are billed in full minute increments at a rate of \$0.16 per minute.

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

B. Toll Free Meet-Me

This plan enables an attendee on a conference call to dial directly into the bridge from a given toll free number. After entering the proper pass code, they are automatically placed into the conference without ever speaking to an operator. Calls are billed in full minute increments with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Charges are billed in full minute increments at a rate of \$0.25 per minute.

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.4 Audio Conferencing Service, (Cont'd.)

C. Attended 1+ Local Meet-Me

This plan enables an attendee on a conference call to dial a given telephone number. After dialing the given number the attendee is greeted by an operator and placed into the conference. Calls are billed in full minute increments with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Charges are billed in full minute increments at a rate of \$0.22 per minute.

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

D. Attended Toll Free Meet-Me

This plan enables an attendee on a conference call to dial a given toll free number (800, 888 or 877). After dialing the given number, the attendee is greeted by an operator and placed into the conference. Calls are billed in full minute increments with the rates set forth below and appear on the Customer's monthly long distance bill. There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Charges are billed in full minute increments at a rate of \$0.35 per minute.

There are no monthly fees, minimums or sign-up fees associated with this rate plan.

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.5 Directory Assistance

A long distance directory assistance charge applies when the caller accesses the Company's network by dialing 1 + Area Code + 555-1212 to place a request for a telephone number. A caller may request one telephone number per directory assistance call. The charge applies to each inquiry regardless of whether the directory assistance bureau is able to supply a listed number. A credit will be issued for any directory assistance charge for which the Customer experiences poor transmission quality, is cut off, receives an incorrect telephone number, or misdials.

	<u>Per Intrastate Inquiry</u>
Directory Assistance Charge -	\$1.59

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.6 Special Rates****A. Discount for Hearing Impaired Customers**

A telephone toll message which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified business establishments for individuals equipped with TDDs for communicating with hearing or speech impaired persons will receive, upon request, a discount for calls placed between TDDs. The credit to be given on a subsequent bill for such calls placed between TDDs will result in the application of the evening rate for calls made during daytime hours and night rates for calls made during evening and night hours. Discounts do not apply to surcharges or per call add on charges for operator service when the call is placed by a method that would normally incur the surcharge.

B. Operator Assistance for Handicapped Persons

Operator station surcharges will not be charged by the Company for operator assistance provided to a caller who identified him or herself as being handicapped and unable to dial the call because of a handicap.

C. Directory Assistance for Handicapped Persons

There is no charge for Directory Assistance calls from handicapped persons. Such persons must contact the Company for credit on their directory assistance calls.

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.6 Special Rates, (Cont'd.)****D. Discount for Telecommunications Relay Service Intrastate Toll Calls**

Intrastate toll telecommunications relay service calls will be discounted by 50 percent off of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call will be discounted 60 percent off the otherwise applicable rate for a voice nonrelay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges or surcharges.

E. Payphone Use Surcharge

An undiscountable payphone use surcharge of \$.99 shall apply to each coinless call which Matrix Business Technologies can identify as being placed from a domestic payphone by or to the Customer or its permitted user. This includes, but is not limited to, calls placed with a Matrix Business Technologies calling card, collect calls and calls placed to 800 numbers. This charge is in addition to standard tariffed usage charges and is for the use of the payphone instrument to access Matrix's service.

F. Finance Charge and Late Fee

A finance charge in the amount of 1.5% monthly will be charged on any past due balances. In addition, if the amount considered past due is greater than \$6.00, a late fee in the amount of \$10.00 will also be applied.

Issued: September 14, 2009

Effective: October 14, 2009

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October 29, 2014
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Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.6 Special Rates, (Cont'd.)

G. Return Check Charges

A fee of \$25.00 will be charged for each check returned.

H. Reconnection Charge

A reconnection fee of \$20.00 per occurrence is charged when service is re-established for Customers who had been disconnected for non-payment.

I. Surcharge Simplification Fee (SSF)

A monthly simplified surcharge fee in the amount of 13% of all current charges. Subscribers with this charge should not be charged any federal universal service charges.

J. Employee Concessions

Any employee of the Company in good standing may receive any of the Company's services with a \$20.00 per month credit towards the monthly billing.

K. Local Exchange Carrier Billing Fee

Should billing be provided by the local exchange carrier on behalf of Matrix, a billing fee in the amount of \$1.50 per month will be added to a Customer's bill.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products****A. Directory Assistance**

Up to two requests may be made on each call to Directory Assistance.

	<u>Residential</u>	<u>Business</u>
Per Call Rate:	\$1.25	\$0.95

B. Trinsic Travel Card Service

Customers subscribing to any Trinsic residential service will receive a Trinsic Travel Card for placing long distance calls while away from home. Calls originate via toll free access code dialing. Calls are billed in sixty (60) second increments with an initial period, for billing purposes, of sixty (60) seconds. There is no per call charge.

Rate Per Minute:	\$0.20
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Issued: September 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****C. Trinsic Spectrum Plus Service**

For rates for the local portion of Trinsic Spectrum Plus Service please see the Company's Missouri Local Tariff.

1. Trinsic Spectrum Plus Toll Service

Trinsic Spectrum Plus Toll service is available only to Customers of Trinsic Spectrum Plus Local Exchange Service. Calls are billed in six (6) second increments.

Rate Per Minute: \$0.089

2. Trinsic Spectrum Plus Toll Free Service

Trinsic Spectrum Plus Toll Free Service is available to Customers for incoming calls. Service is available only to Customers of Trinsic Spectrum Plus Local Exchange Service. Calls originate from any interstate or intrastate location over a toll free number and terminate to a Customer-provided business switched access line. Call charges are billed to the Subscriber rather than to the originating caller. Calls are billed in six (6) second increments. Rates are not mileage or time-of-day sensitive. A Monthly Recurring Charge applies in addition to usage rates.

Rate per minute: \$0.045

Monthly Recurring Charge Per toll free access line: \$3.00

Toll Free Service Installation: \$20.00 *

Vanity Toll Free Number Search: \$9.99

* The Toll Free Service Installation charge is not applied when a customer migrates from another telephone company.

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.7 Trinsic Products, (Cont'd.)

C. Trinsic Spectrum Plus Service, (Cont'd.)

3. Travel Card Service

Trinsic Spectrum Plus Travel Card Service is available to Trinsic Spectrum Plus Local Exchange Service Customers who also purchase Trinsic Spectrum Plus Toll Service. Calls may be made away from the Customer's business location and billed to the business account. Calls are billed in six (6) second increments.

Rate Per Minute: \$0.045

4. Business Network Service

Business Network Service is an optional service available to Trinsic Spectrum Plus Customers for outbound calling from presubscribed lines. This service allows Trinsic Spectrum Plus Customers presubscribed to Trinsic for long distance service to call other Trinsic Customers without depleting the call allowance for the plan the Customer has chosen. Call may be made to other Trinsic business Customers or to Trinsic residential Customers. Calls are billed in six (6) second increments after the initial minimum period of six (6) seconds and originate and terminate on Customer-provided switched access lines. Rates are not mileage or time-of-day sensitive.

Rate Per Minute: \$0.039

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****D. Operator Assisted Service**

Operator Assisted Service is available for use by the Company's presubscribed customers. The Company's Operator Assisted Service allows the Customer to select from the special call handling or billing arrangements specified below. Call rates and applicable service charges will be assessed based on the call type (i.e., calling/credit card, collect, third party billed, or person-to-person). Rates are based on mileage, call duration and method of billing. Calls are billed in one minute increments, with additional per call charges reflecting the level of operator assistance and billing method. Operator service charges are not discounted for time of day.

The types of calls handled are as follows:

Customer Dialed Calling/Credit Card Call - This charge applies in addition to long distance usage charges for station to station calls billed to an authorized Calling Card or Commercial Credit Card. The Customer must dial the destination telephone number where the capability exists for the Customer to do so. A separate rate applies in the event operator assistance is requested for entering the Customer's card number for billing purposes.

Operator Dialed Calling/Credit Card Call - This charge applies in addition to long distance usage charges for station to station calls billed to an authorized telephone Calling Card or Commercial Credit Card and the operator dials the destination telephone number at the request of the Customer.

Operator Station - These charges apply in addition to long distance usage charges for non-Person-to-Person calls placed using the assistance of a Company operator and billed Collect, to a Third Party or via some method other than a Calling Card or Commercial Credit Card.

Person-to-Person - This charge applies in addition to long distance usage charges for calls placed with the assistance of a Company operator to a particular party at the destination number. This charge applies regardless of billing method, including but not limited to billing to a Calling Card, Commercial Credit Card, Collect or to a Third Party. Charges do not apply unless the specified party or an acceptable substitute is available.

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
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JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****D. Operator Assisted Service, (Cont'd.)****1. Usage Rates**

Usage for Long Distance Operator Service calls will be billed at the rate in effect for the presubscribed service purchased by the Customer.

2. Per Call Service Charges

	<u>Rate per call</u>
Calling Card	
Non-Automated	\$1.15
Semi-Automated	\$0.70
Fully-Automated	\$0.35
Collect	
Non-Automated	\$1.15
Semi-Automated	\$0.95
Fully-Automated	\$0.75
Billed to a Third Number	
Non-Automated	\$1.15
Semi-Automated	\$0.95
Fully-Automated	\$0.75
Person-to-person	
Non-Automated	\$2.55
Semi-Automated	\$2.15

Issued: September 14, 2009

Effective: October 14, 2009

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October 29, 2014
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.7 Trinsic Products, (Cont'd.)

E. Public 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 intrastate calls that originate from any pay telephone used to access Company provided services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with service, applies for the use of the instrument used to access Company provided service and is unrelated to the service accessed from the pay telephone.

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

Whenever possible, the Public 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 Public 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.

	<u>Residential</u>	<u>Business</u>
Rate Per Call	\$0.60	\$0.30

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****F. Trinsic LONG DISTANCE 500 Service**

Trinsic LONG DISTANCE 500 Service is a presubscribed service providing outbound calling for residential customers. The service also provides access to the Company's Personal Voice Assistant Service (PVA) for call completion and enhanced services such as dialing assistance, contact lists, review of and delivery of emails¹. The service includes a monthly call allowance of combined intrastate and interstate toll calling of 500 minutes. Calls placed above the call allowance will be billed in one (1) minute increments rates. Customers are provided a toll free number for placing calls while away from home and the same rates and call allowance applies. An interstate Monthly Recurring Charge applies to this service in addition to usage².

Call Allowance:	500 minutes
Direct dial rate per minute above call allowance	\$0.076
PVA rate per minute above call allowance:	\$0.049

¹ Contact lists and review of delivery of emails not services regulated by the Commission.

² Interstate services and rates are posted on the Company's website at www.Trinsic.com.

Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****G. Trinsic 800 Service**

Trinsic 800 Service provides customers with a personal toll free telephone number with which to access the company's travel card platform and Personal Voice Assistant (PVA) enhanced services. Voice mail is included with this service as are the enhanced features Find Me, Notify Me.¹

This service may be purchased on a stand-alone basis without the purchase of any other Trinsic service. In addition, the service is available as an add-on to existing Trinsic Unlimited Service, Trinsic Basic with PVA and Trinsic Value with PVA services.

Customers will use their personal toll free number to access the Company's travel card and PVA platform. End users wishing to contact the Customer or leave a message for the customer may do so through the Trinsic 800 Service.

An interstate Monthly Recurring Charge applies to this service in addition to usage.

A call allowance of 120 minutes of inbound and/or outbound calling is included with this service. Calls above the call allowance will be billed in sixty (60) second increments.

Rate Per minute above 120 Minute Call Allowance: \$0.069

¹ Contact lists, review of and delivery of emails, VoiceMail, Find Me and Notify Me are not services or features regulated by the Commission.

Issued: September 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**3.4 Service Offerings, (Cont'd.)****3.4.7 Trinsic Products, (Cont'd.)****H. Trinsic LONG DISTANCE Service (1)**

Trinsic LONG DISTANCE Service is a presubscribed service providing outbound calling for residential Customers. The service also provides access to the Company's Personal Voice Assistant Service (PVA) for call completion and enhanced services such as dialing assistance, contact lists, review of and delivery of emails as well as VoiceMail, Find Me and Notify Me functions.² Calls are billed in one (1) minute increments. Customers are provided a toll free number for placing calls while away from home, and the same rates apply. An interstate Monthly Recurring Charge applies to this service in addition to usage.

Direct Dial rate per minute:	\$0.076
Call completion through PVA Rate Per Minute:	\$0.069

I. Trinsic Business Long Distance with PVA

Trinsic Business Long Distance with PVA is a presubscribed long distance service providing outbound calling for business Customers. The service also provides access to the Company's Personal Voice Assistant enhanced service platform for call completion and enhanced services such as dialing assistance, contact lists, voice mail, and review of and delivery of emails, as well as Find Me and Notify Me functions¹

Rate Per Minute:	\$0.089
------------------	---------

² Contact lists, review of and delivery of emails, VoiceMail, Find Me and Notify Me are not services or features regulated by the Commission.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

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JX-2015-0181

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JX-2010-0190

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.7 Trinsic Products, (Cont'd.)

J. Trinsic LONG DISTANCE Essential

Trinsic LONG DISTANCE Essential is a presubscribed service providing outbound calling for residential Customers. Calls are billed in one (1) minute increments. An interstate Monthly Recurring Charge applies to this service in addition to usage.

Customers may request an optional toll free number, which terminates at the Customer's telephone number, with a call allowance of 60 minutes of domestic inbound calling for an additional monthly recurring charge. Calls are billed in one (1) minute increments.

Direct Dial rate per minute:	\$0.076
Toll Free rate per minute	\$0.076

Issued: September 14, 2009

Effective: October 14, 2009

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Scott Klopack, General Counsel

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CANCELLED
October 29, 2014
Missouri Public
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JX-2015-0181

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Service Commission
JX-2010-0190

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.4 Service Offerings, (Cont'd.)

3.4.7 Trinsic Products, (Cont'd.)

K. Affinity Pricing Plan - Trinsic Discount Program

The Trinsic Affinity Pricing Plan - Trinsic Discount Program offers discounts on specific Trinsic services to members of trade associations that represent business entities or individuals within an industry, professional or business classification; employees of business entities; members of organizations with affiliated franchisees, independent agents, independent distributors or business representatives; entities that are members of a buying group not organized only for the purpose of qualifying for the discounts provided herein; non-profit entities affiliated with non-profit chapters, agencies, administrative offices or organizations affiliated with charitable, religious, educational, scientific and literary organizations, or customers or members of commercial organizations or institutions, who have entered into an Affinity Marketing Agreement with the Company.

Customers will receive a 10% discount on the Monthly Recurring Charge for the following services: Trinsic LONG DISTANCE 500. The discount will remain in place as long as the employee, individual or member remains and employee, individual or member of the affinity group. All other terms and conditions of the above-mentioned tariffed services apply.

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
Missouri Public
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

3.5 Special Promotional Offerings

The company may from time to time engage in special promotional offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage. The company will not have special promotional offerings for more than 90 days in any 12 month period. Promotions will be made a part of this tariff and are subject to prior commission approval.

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
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JX-2010-0190

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SECTION 4 - GRANDFATHERED SERVICES AND RATES**4.1 Trinsic Center PVA ***

Trinsic Center PVA allows residential customers to access the Company's Personal Voice Assistant (PVA) for call completion and enhanced services such as dialing assistance, contact lists, review of and delivery of emails, voice mail and Follow Me/Find Me, Notify Me and Fast Access service¹. Access is via toll free number. Service is available 24 hours a day, 7 days a week. An interstate Monthly Recurring Charge applies to this service in addition to usage². Customers may choose a per minute option or prepaid option as follows.

4.1.1 Per Minute Option

All calls made through this service will be billed in one (1) minute increments. An interstate Monthly Recurring Charge applies to this service in addition to usage.

Rate Per Minute: \$0.069

4.1.2 PVA Prepaid Option

Service includes 200 minutes of PVA platform time, which may be used for outbound calling as well as access to PVA features. Access is via toll free number. Service expires 90 days after activation. Customers will receive a voice interrupt message 1 minute prior to the end of the 200 minute allowance notifying them that their allowance is about to expire. The Customer will also be voice prompted when access their PVA with the number of minutes remaining. Additional service is available through recharging in 100 minute increments. There is no limit to the number of recharges for this product. International calling is not available through this service.

Service Price: \$9.95
 Recharge for each 100 minutes \$9.95
 PVA DA access is charged at 5 minutes of usage per instance
 Payphone Surcharge is charged at 5 minutes of usage per instance

¹ Voice mail, review and delivery of emails, Follow Me/Find Me, Notify Me and Fast Access services are not regulated by the Commission.

² Interstate services and rates are posted on the Company's website at www.matrixbt.com.

* This service is grandfathered, effective July 9, 2005, and available to existing Customers only.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

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CANCELLED
 October 29, 2014
 Missouri Public
 Service Commission
 JX-2015-0181

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 JX-2010-0190

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SECTION 4 - GRANDFATHERED SERVICES AND RATES, (CONT'D.)**4.1 Trinsic Center PVA*, (Cont'd.)****4.1.3 Special Edition Prepaid Option**

Service includes 500 minutes of inbound and outbound calling, as well as use of PVA features and expires 90 days after activation. Access is via personal 800 services. Customers will receive a voice interrupt message 1 minute prior to the end of the 500 minute call allowance notifying them that their minute allowance is about to expire. The Customer will also be voice prompted when accessing their PVA with the number of minutes remaining. Additional service is available through recharging in 100 minute increments. There is no limit to the number of recharges for this product. International calling is not available through this service.

Service Price:	\$19.95
Recharge for each 100 minutes	\$9.95
PVA DA access is charged at 5 minutes of usage per instance	
Payphone Surcharge is charged at 5 minutes of usage per instance	

* This service is grandfathered, effective July 9, 2005, and available to existing Customers only.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 4 - GRANDFATHERED SERVICES AND RATES, (CONT'D.)**4.2 Standard LD***

Standard LD is an outbound long distance calling plan available to residential Customers, except USAA affiliate subscribers, of Trinsic Complete 250, Trinsic Complete 50 and Trinsic Complete Plus. Calls are billed in one (1) minute increments. Partial minutes are rounded up to the next whole minute.

IntraLATA, per minute:	\$0.07
Intrastate, per minute:	\$0.07

4.3 LD Standard (S)*

LD Standard (S) is an outbound long distance calling plan available to USAA affiliate subscribers of Trinsic Complete 250, Trinsic Complete 50 and Trinsic Complete Plus. Calls are billed in one (1) minute increments. Partial minutes are rounded up to the next whole minute.

IntraLATA, per minute:	\$0.0649
Intrastate, per minute:	\$0.0649

4.4 Standard LD - Complete Unlimited*

Standard LD - Complete Unlimited is an outbound long distance calling plan available to residential Customers of Trinsic Complete Nation II. Calls are billed in one (1) minute increments. Partial minutes are rounded up to the next whole minute.

IntraLATA, per minute:	\$0.00
Intrastate, per minute:	\$0.00

* This service grandfathered effective February 1, 2006 and is available to existing Customers only.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 4 - GRANDFATHERED SERVICES AND RATES, (CONT'D.)**4.5 Long Distance - Complete***

Long Distance - Complete is an outbound long distance calling plan available to business Customers of Trinsic Complete Local for Business. Calls are billed in six (6) second increments after an initial period for billing purposes of eighteen (18) seconds.

IntraLATA, per minute:	\$0.1130
Intrastate, per minute:	\$0.1130

4.6 Long Distance - Unlimited*

Long Distance - Unlimited is an outbound long distance calling plan available to business Customers of Trinsic Complete Nation for Business and Trinsic Complete Premium for Business. Calls are billed in six (6) second increments after an initial period for billing purposes of eighteen (18) seconds.

IntraLATA, per minute:	\$0.00
Intrastate, per minute:	\$0.00

* This service grandfathered effective February 1, 2006 and is available to existing Customers only.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*****4.7.1 Touch 1 Basic Service - First Touch 1 + Access (Where Available)**

This is toll service that enables the subscriber to call stations of any domestic phone system in Missouri. Calls are rounded to the next whole minute and are individually rated on the basis of distance, duration and time of day/day of week. Service is accessed by designating Touch 1 as the long distance carrier, and dialing 1 + the number.

Rate Mileage	Weekday 8 am to 4:59 pm		Evening 5pm to 10:59 pm except Sat.		Night & Weekend 11pm to 7:59 am plus all day Sat and Sun until 4:59 pm.	
	Initial Min	Add'l Minute	Initial Min	Add'l Minute	Initial Min	Add'l Minute
1-10	\$0.1204	\$0.0985	\$0.0964	\$0.0788	\$0.0783	\$0.0641
11-14	\$0.1642	\$0.1423	\$0.1314	\$0.1139	\$0.1068	\$0.0925
15-18	\$0.1941	\$0.1752	\$0.1577	\$0.1401	\$0.1281	\$0.1139
19-23	\$0.2215	\$0.1861	\$0.1708	\$0.1489	\$0.1566	\$0.1210
24-28	\$0.2354	\$0.1861	\$0.1861	\$0.1593	\$0.1807	\$0.1380
29-33	\$0.2354	\$0.1916	\$0.1883	\$0.1708	\$0.1861	\$0.1522
34-40	\$0.2500	\$0.2299	\$0.1971	\$0.1785	\$0.1949	\$0.1664
41-50	\$0.2500	\$0.2321	\$0.1971	\$0.1801	\$0.1949	\$0.1664
51-60	\$0.2500	\$0.2431	\$0.2000	\$0.1867	\$0.1954	\$0.1708
61-80	\$0.2500	\$0.2500	\$0.2000	\$0.1949	\$0.1960	\$0.1730
81-100	\$0.2500	\$0.2500	\$0.2000	\$0.1976	\$0.1965	\$0.1741
101-125	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.1976	\$0.1818
126-150	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.2000	\$0.1954
151-190	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.2000	\$0.2000
191-300	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.2000	\$0.2000
301-430	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.2000	\$0.2000
431+	\$0.2500	\$0.2500	\$0.2000	\$0.2000	\$0.2000	\$0.2000

* - Grandfathered to existing Customers at existing locations.

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.2 First Touch Plus**

A variation of Touch 1's First Touch plan. This program offers customers an additional 15% off First Touch intrastate and interlata rates for all 1+ direct dialed calls that terminate within the state of Missouri. All calls will be billed with a one minute minimum and full minute increments thereafter. Partial minutes will be rounded to the next higher minute. No additional volume discounts apply. Standard times for Day, Evening, and Night/Weekend calling periods apply. There are no sign up fees or monthly charges associated with product.

4.7.3 Simply the Best

A variation of Touch 1's First Touch plan, "Simply the Best" offers calling within the state of Missouri. This product offers the customer a flat rate per minute for calls placed during the hours of 8 am - 5 pm Monday through Friday. Calls placed during all other rate periods are billed at a further reduced flat rate. Customers may place calls 24 hours a day, seven days a week. There is no monthly charge or sign-up fee associated with this product.

Calls placed between 8 am and 5 pm Monday through Friday, will be priced at \$0.217 per minute. Calls placed during any other time period will be priced at \$0.133 per minute.

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.4 Ultimate Advantage**

A variation of "First Touch", this discount option provides a discount schedule to be applied against all intrastate "First Touch" call usage. A volume discount will be given to customers who have eligible long distance usage. The volume discount applied will be as follows:

<u>Call Usage</u>	<u>Discount Rate</u>
\$0.00 - \$9.99	2%
\$10.00 - \$24.99	12%
\$25.00 +	27%

The long distance usage to be applied in attaining the thresholds will be direct dial domestic, international and calling card usage. Only Domestic outbound calls will be eligible to receive the volume discount. Directory Assistance will not be included to attain the threshold nor will be eligible to receive the volume discount. The discount will be applied to the customer's account following the completion of a calendar month. Rates are set forth in the Rates section of the tariff. There is no sign up fee of monthly charge associated with this service.

EXAMPLE: Calls placed form April 1 through April 30

EX: 1	Direct Dialed Domestic calls	\$20.50
	International calls	2.00
	Calling Card calls	1.50
	Directory Assistance	0.00
	Total	\$24.00
	Total applied to threshold	\$24.00
	Volume Discount	\$20.50 x 12% =\$ 2.46
EX: 2	Direct Dialed Domestic calls	\$50.00
	International calls	4.50
	Calling Card calls	0.00
	Directory Assistance	3.50
	Total	\$58.00
	Total applied to threshold	\$54.50
	Volume Discount	\$ 50.00 x 27% =\$ 13.50

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Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

4.7 Touch One Products*, (Cont'd.)

4.7.5 Business Touch

This is toll service that enables the business subscriber to call stations of any domestic telephone system. Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. Calls are individually rates on the basis of duration and time of day/day of week. There is not monthly charge or sign-up fee associated with this product.

**BUSINESS TOUCH INTRASTATE RATES
(Flat Rate)**

<u>Day</u>	<u>Evening</u>	<u>Night</u>
\$0.2050	\$0.1850	\$0.1850

- A. BUSINESS TOUCH VOLUME DISCOUNT – A volume discount will be given to business customers who have eligible long distance usage each calendar month. Domestic and International DDD and Calling Card usage will be included to attain the \$ threshold but only the Domestic DDD usage will be eligible to receive the volume discount. Directory assistance will not be included to attain the threshold nor will it be eligible to receive the volume discount. Discount rates and thresholds are set forth below. The volume discount will be applied to the customers’ account following completion of calendar month.

**BUSINESS TOUCH
VOLUME DISCOUNT CHART**

\$0.00 - \$24.99	25%
\$25.00 - \$99.99	30%
\$100.00 - \$199.99	35%
\$200.00 +	40%

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

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October 29, 2014
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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.6 1 Rate**

A variation of "Business Touch," "1 Rate" is a toll service that offers the business subscriber a flat rate per minute for calls placed at any hour of the day. Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. Customers may place calls 24 hours a day, 7 days a week. Those calls will be priced at \$0.155 per minute peak/off peak. There is no monthly charge or sign-up fee associated with this product.

4.7.7 Simply Better

Customers may place calls 24 hours a day, seven days a week. This product offers the customer a flat rate per minute for calls placed during the hours of 7 am - 7 pm, Monday through Friday. Calls placed during the hours of 7 pm - 7 am Monday through Friday and all hours Saturday and Sunday are billed at a further reduced flat rate. There is no monthly charge or sign-up fee associated with this product.

\$0.236 7am to 7pm, Monday through Friday
\$0.139 7pm to 7am, Monday through Friday and all day Saturday and Sunday

4.7.8 First Touch Prime

This is an outbound toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. Rates within the state of Missouri are \$0.115 per minute, 24 hours a day, 7 days a week.

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

4.7 Touch One Products*, (Cont'd.)

4.7.9 First Touch Preferred

This is an outbound toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. There is a nonrefundable monthly charge for this service.

Monthly fee per telephone number is \$3.95. Rates within the state of Missouri are \$0.099 per minute, 24 hours a day, Monday through Saturday; rates for calls placed on Sunday are \$0.05 per minute.

4.7.10 Preferred Plus

This is an outbound toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri . Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. There is a nonrefundable annual charge for this service payable in advance.

Annual fee per telephone number is \$38 .95 (billed in advance). Rates within the state of Missouri are \$0.099 per minute, 24 hours a day, Monday through Saturday; rates for calls placed on Sunday are \$0.05 per minute.

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
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JX-2010-0190

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.11 Personal Touch 800/888 Service**

Personal Touch 800 provides a customer with an 800 telephone number for use within the continental U.S. 24 hours a day, seven days a week. Personal Touch 800 Service calls originated by users dialing the Customer's 800 number will be terminated to the Customer's designated location. Customers may also, upon request, receive calls from Alaska, Hawaii, Puerto Rico, U.S Virgin Islands and Canada. There is no installation charge or monthly subscription fee for the service.

A. Assignment and Reservation of 800 Numbers

1. The Company in conjunction with its Responsible Organization (Resp Org.) will reserve, assign, activate or change 800 numbers for a Customer and will administer 800 numbers in accordance with customary industry standards and practices, and the terms of this Tariff and effective procedures of the 800 Service Management System (SMS/800).
2. The Company reserves the right to recover Personal Touch 800/888 Service in the event that service is not actually and substantially used within a 90-day period. The Company will provide the Customer with notice of such recovery no less than 30 days following receipt of notice. At which time the Company will release the 800 number to the pool of numbers available for assignment.

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

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Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.11 Personal Touch 800/888 Service, (Cont'd.)**

- A.** Assignment and Reservation of 800 Numbers, (Cont'd.)
- 3.** If a Customer accumulates undisputed past-due charges, the Company reserves the right not to honor the Customer's request for a change in 800 service to another carrier (e.g., "porting" of the 800 number), including a request for a Responsible Organization (Resp Org) change, until such time as all charges are paid in full .
 - 4.** If Touch 1 is notified by the Local Exchange Carrier that a customer's local service has been disconnected, the customer must notify Touch 1 of this change within 30 days or the service will be discontinued.
- B.** Personal Touch 800/888 + Personal Identification Number (PIN) is based on a security code assigned to the customer by the company. This service provides 800 numbers shared by more than one customer, whereby individual customers are identified by a unique Personal Identification Number (PIN) . The PIN may not be assigned or transferred for use with service provided by another carrier. Subject to the limitations provided in this tariff, the Company will only honor customer requests for change in Resp Org or 800 service provider for 800 numbers dedicated to the sole use of that single customer.

C. Rates

Usage is chargeable in arrears. Calls are billed on a full minute basis. The length of each call is rounded up to the next full minute. Charges for total chargeable minutes will be determined and rounded to the next higher cent. Payment of charges is due upon presentation of the bill for services furnished.³

Rates and billing periods are listed below

\$0.25	Peak Hours	7 a.m. to 7 p.m., Monday through Friday
\$0.15	Off-Peak Hours	7 p.m. to 7 a.m. , Monday through Friday and all day Saturday and Sunday

* - Grandfathered to existing Customers at existing locations.

³ Charges for each call are totaled by the rate period. If the computed charges include a fraction of a mill, the fraction is rounded down to the next whole mill, (e.g., \$1.4266 would be rounded down to \$1.426)

Issued: September 14, 2009

Effective: October 14, 2009

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CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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JX-2010-0190

MOi0905

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.12 Pure and Simple**

A toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls are billed in full minute increments. Customers may place calls 24 hours a day, seven days a week. Those calls will be priced at \$0.13 per minute peak/off peak. There is no monthly charge or sign-up fee associated with this product.

4.7.13 Prepaid Calling Card Account

Prepaid Calling Card Account Code - A number assigned to each account which is dialed by the customer or authorized user upon access to the Company's service. An account code identifies the caller and validates the caller's authorization to use the services provided.

Prepaid Calling Card Available Balance - The current balance expressed in dollars contained within the customer's account. The available balance may be used to place calls via the Company's network until exhausted. The available balance decreases on a real-time basis as calls are placed and usage occurs.

Prepaid Calling Card Account - An account which is not associated with a Local Exchange Carrier business or residential access line. A prepaid calling card account is established for a customer with an initial prepaid balance from which charges for service provide by Company are deducted on a real time basis .

Prepaid Calling Card - A card issued by the Company which provides the customer or authorized user with a prepaid calling card account, an account code and instructions for accessing the Company's network.

Prepaid Calling Card Call - A service whereby the customer or authorized user dials all of the digits necessary to place a call and have call charges deducted from the Customer's prepaid calling card account. Service is accessed via a "1-800-" or other access code dialing sequence.

Prepaid Calling Card Initial Account Balance - The available balance of a customer's account upon issuance of an account code and before any depletion for call activity. The initial account balance is expressed in U.S. dollars.

* - *Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopack, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

4.7 Touch One Products*, (Cont'd.)

4.7.14 First Touch Flat

A toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls are billed in full minute increments with partial minutes rounded to the next higher minute. Customers may place calls 24 hours a day, seven days a week. Those calls will be priced at \$0.14 per minute peak/off-peak. There are no sign up fees or monthly charges associated with product.

4.7.15 First Touch Select

This is a outbound toll service for calls placed within the state of Missouri. Calls are billed in one minute increments with partial minutes rounded to the next higher minute. Rates do not apply to directory assistance or operator assisted calls. There is a nonrefundable monthly charge for this service. The rates are set forth in the rates section of this tariff.

Monthly fee per telephone number is \$4.95. Rates within the state of Missouri are \$0.09 per minute, 24 hours a day, Monday through Saturday; rates for calls placed on Sunday are \$0.05 per minute.

** - Grandfathered to existing Customers at existing locations.*

Issued: September 14, 2009

Effective: October 14, 2009

By:

Scott Klopach, General Counsel

CANCELLED
October 29, 2014
Missouri Public
Service Commission
JX-2015-0181

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JX-2010-0190

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

4.7 Touch One Products*, (Cont'd.)

4.7.16 Select Savings Plan

This is an outbound toll service for calls placed within the state of Missouri. Calls are billed in one minute increments with partial minutes rounded to the next higher minute. Rates do not apply to directory assistance or operator assisted calls. There is a nonrefundable annual charge for this service payable in advance.

Annual fee per telephone number is \$39 .95 (billed in advance). Rates within the state of Missouri are \$0.09 per minute, 24 hours a day, Monday through Saturday; rates for calls placed on Sunday are \$0.05 per minute.

4.7.17 Prime Touch

This service provides the customer with an 800/888/877 telephone number for receiving calls at any hour of the day from within the state of Missouri. Calls are billed in full minute increments with partial minutes rounded to the next higher minute. (Refer to 4.7.11 for Assignment and Reservation of 800/888 Numbers, Personal Identification Number (PIN), and 800/888 Directory Assistance Listing).

Rates for calls received from within the state of Missouri are \$0.150 per minute, 24 hours a day, 7 days a week.

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Issued: September 14, 2009

Effective: October 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.18 Customer Account Coding**

This is an optional feature available to customers who desire internal accounting abilities such that a three or four digit number (with or without a name) may be assigned to an account. There is an optional monthly charge but no sign-up fee associated with this feature.

A customer may choose to identify account codes with a name which will appear on the customer's monthly statement. This option is provided for a monthly fee (per account) of \$10.00.

4.7.19 Touch 1 Travel Card

This is an optional feature that enables the Touch 1 Travel Card customer to place long distance calls from anywhere to anywhere within the contiguous 48 states, the District of Columbia, and Hawaii. Residential customer's calls are rounded to the next whole minute and are individually rated at a flat rate per minute. Business customer's calls are rated at the same flat rate per minute with a thirty (30) second minimum and partial minutes of a call are rounded up to the next 1/10th of a minute (6 seconds) thereafter. Service is accessed via toll free 800 service and Personal Authorization Code. There is no monthly charge or signup fee associated with this feature. This service offers access to additional calling features set forth below.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)

4.7 Touch One Products*, (Cont'd.)

4.7.19 Touch 1 Travel Card, (Cont'd.)

- A. Information Services - offers the customer the latest news events, checks the weather, gets sports scores and financial updates, checks horoscopes, and provides the latest information on soap operas.
- B. Conference Calling - Allows the customer to add up to three additional parties to a call by touching a key and dialing the party's number. There is a per minute charge per additional party. There are no live operator charges and delays.
- C. Travel and Concierge Service - Allows the customer to obtain airline, dinner, lodging, car, or limousine reservations. The customer can also acquire information on special events and check golf course and tee times. Flower delivery and wake-up calls are also available with this service. The customer also has access to emergency medical or legal referrals and assistance. A surcharge will apply to the first minute of each call.
- D. All calls will be billed at \$0.28 a minute regardless of distance or time of day/day of week. A \$1.25 surcharge applies to each call and is included in the first minute of a call.
- E. Calls placed via the optional conference call service will be billed at \$0.28 per minute, per party. A \$1.25 surcharge applies to each call and is included in the first minute of a call.

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.20 First Touch Flat II**

First Touch Flat II is a toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls are billed in full minute increments with partial minutes rounded to the next higher minute. Customers may place calls 24 hours a day, 7 days a week. Rates within the state of Missouri are \$0.109 per minute, 24 hours a day, 7 days a week. There are no sign up fees or monthly charges associated with product.

4.7.21 Select Weekends

This is an outbound toll service for calls placed within the state of Missouri. Calls are billed in one minute increments with partial minutes rounded to the next higher minute. Rates do not apply to directory assistance or operator assisted calls. There is a nonrefundable monthly charge for this service. Monthly fee per telephone number is \$4.95. Rates within the state of Missouri are \$0.09 per minute, 24 hours a day, Monday through Friday; rates for calls placed on Saturday and Sunday are \$0.05 per minute.

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Issued: September 14, 2009

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SECTION 3 - DESCRIPTION OF SERVICE AND RATES, (CONT'D.)**4.7 Touch One Products*, (Cont'd.)****4.7.22 Preferred Weekends**

This is an outbound toll service that offers the subscriber a flat rate per minute for calls placed at any hour of the day within the state of Missouri. Calls have a thirty (30) second minimum and are rounded up to the nearest 1/10th of a minute (6 seconds) thereafter. There is a nonrefundable monthly charge for this service. Monthly fee per telephone number is \$3.95. Rates within the state of Missouri are \$0.099 per minute, 24 hours a day, Monday through Friday; rates for calls placed on Saturday and Sunday are \$0.05 per minute.

4.7.23 Twilight Time-Common Cents

This product is a toll service for customers to place calls within the state of Missouri, 24 hours a day, 7 days a week. This product offers customers a single flat rate per minute. Calls are billed in one minute increments with partial minutes rounded to the next higher minute. Rates do not apply to directory assistance or operator assisted calls. There is a nonrefundable monthly fee for this service. Customers may place within the state of Missouri, for calls placed 24 hours a day, seven days a week for a flat \$0.150 per minute. The recurring monthly fee is \$4.00 per telephone number.

4.7.24 Directory Assistance calls are billed at \$0.60 per call.

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Issued: September 14, 2009

Effective: October 14, 2009

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