

BUSINESS OPTIONS, INC.

Tariff MO P.S.C. No. 1

Original Sheet No. 1

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MAR 29 1996

TITLE SHEET

MISSOURI
Public Service Commission

RESOLD TELECOMMUNICATIONS SERVICES

This tariff applies to the Resold Telecommunications Services furnished by Business Options, Inc. ("Business Options" or "Carrier") between one or more points in the state of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at Carrier's principal place of business, 2301 172nd Street, Suite 101, Lansing, Illinois 60438, (219) 769-5455. Business Options operates as a competitive telecommunications company in the state of Missouri.

Issued: March 27, 1996

Effective: ~~May 12, 1996~~

Issued by: Kurtis Kintzel, CEO
Business Options, Inc.
2301 172nd Street, Suite 101
Lansing, Illinois 60438

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

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- 4 CSR 240-10.020 - Depreciation of fund income.
- 4 CSR 240-30.010(2)(C) - Posting of exchange rates at central operating offices.
- 4 CSR 240-30.040(1), (2), (3), (5) and (6) - Uniform systems of account.
- 4 CSR 240-32.030(1)(B) and (C) - Exchange area maps and record of access lines.
- 4 CSR 240-32.030(2) - In-state record keeping.
- 4 CSR 240-32.050(3)-(6) - Information concerning local service tariffs, maps, directories, intercept and telephone numbers.
- 4 CSR 240-32.070(4) - Coin telephone availability.
- 4 CSR 240-33.030 - Minimum charge rules.
- 4 CSR 240-33.040(5) - Financing fee.
- Section 392.240(1) - Rates. Average return on investment.
- Section 392.270 - Property valuation.
- Section 392.280 - Depreciation accounts.
- Section 392.290 - Issuance of stocks and bonds.
- Section 392.310 - Issuance of stock.
- Section 392.320 - Stock dividends.
- Section 392.330 - Issuance of securities, debts and rates.
- Section 392.340 - Capitalization reorganization.

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SYMBOLS

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

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

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 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.

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TARIFF FORMAT (Cont'd)

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- 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

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Access Line - An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a Subscriber's location to Carrier's location or switching center.

Authorization Code - A numerical code, one or more of which may be assigned to a Subscriber, to enable Carrier to identify the origin of service User so it may rate and bill the call. All authorization codes shall be the sole property of Carrier and no Subscriber shall have any property or other right or interest in the use of any particular authorization code. Automatic numbering identification (ANI) may be used as or in connection with the authorization code.

Auto Debit Authorization- If the Customer Utilizes Auto Debit authorization, the charges for services provided by the Company are automatically debited to the Customer's designated checking account or savings account. If at the time the Company issues a debit to the Customer's checking account or savings account, the debit is rejected by the bank, the Customer will automatically be moved to LEC billing. Call detail will be provided by the Company in a separate mailing.

Automatic Numbering Identification (ANI) - A type of signaling provided by a local exchange telephone company which automatically identifies the local exchange line from which a call originates.

Average Total Usage (ATU) - Average Total Usage is calculated by averaging the most recent three month's interstate, intrastate, and international usage for all ANIs to be provisioned via a Service offered by the Company. For Customers with multiple locations, the usage for all locations will be included in the calculation. If the Customer's traffic volume varies significantly from month-to-month, the Customer may determine ATU by averaging more than three month's bills.

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

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Billed Party - The person or entity responsible for payment of the Company's service. The Billed Party is the Customer associated with the Authorization Code used to place the call, with the following exceptions:

- (a) in the case of a calling card or credit card call, the Billed Party is the holder of the calling card or credit card used by the User; and
- (b) in the case of a collect or third Party call, the Billed Party is the person responsible for the local telephone service at the telephone number that agrees to accept charges for the call.

Business Affinity Group - A trade, professional, or other association not organized for the purpose of qualifying for the discounts under this tariff. Unless otherwise specified in this Tariff or in the agreement with the Business Affinity Group, Customers who subscribe to service under this agreement are not entitled to any promotional discounts or credits described elsewhere in this tariff and their usage of the services under the agreement cannot be used to qualify for any other benefits under this Tariff or under contractual arrangements between the company and third parties who have subscribed to service through the Affinity Group and later cease to be members.

Business Customer - A Business Customer is a Customer whose use of the service is for a business, professional, institutional, or occupational purpose.

Carrier or Company - Refers to Business Options, Inc.

Commission - Refers to the Missouri Public Service Commission.

Common Carrier - A company or entity providing telecommunications services to the public.

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

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Credit Card Billing- With Credit Card billing, the charges for services provided by the Company are billed on the Customer's designated and approved credit card bill. Charges are billed monthly in accordance with the terms and conditions between the Customer and the Customer's designated Credit Card company. Call detail will not be included in the Credit Card bill. Call detail will be provided by the Company in a separate mailing.

DUC - Stands for "Designated Underlying Carrier."

LEC Billing- With LEC Billing, the Customer's charges for the Company's services are billed with the Customer's bill for local service. Call detail is included with the bill. If LEC billing is utilized, the rules and regulations applying to rendering and payment of bill and late charges are the same as covered in the applicable LEC tariff.

DNIS - Dialed Number Identification Service.

Holiday - New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day.

Local Access and Transport Area (LATA) - The term "Local Access Transport Area" denotes a geographical area established by the U.S. District Court for the District of Columbia in Civil Action No. 82-0192, within which a local exchange company provides communications services.

Measured Charge - A charge assessed on a per minute basis in calculating a portion of the charges due for a completed interexchange call.

Subscriber/Customer - The person or legal entity which enters into arrangements for Carrier's telecommunications services and is responsible for payment of Carrier's services.

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

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

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Travel Card - A credit or debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to a credit or debit account. Calls charged to a Carrier-issued credit travel card will appear on the Subscriber's regular monthly bill. Calls charged to a Carrier-issued debit travel card will be charged against the debit account.

Unit - A defined segment or billable increment of each minute for which there is an established rate used for billing purposes. The cost of each unit varies depending on the service accessed with the pre-paid calling card. The rates for each service are listed in Section 4 of this tariff.

User - The person(s) utilizing Carrier's services.

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SECTION 2. RULES AND REGULATIONS

MAR 29 1996

2.1 Application of Tariff

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- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by Carrier for telecommunications between points within the state. Carrier's services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 The rates and regulations contained in this tariff apply only to the services furnished by Carrier and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Carrier.
- 2.1.3 The Subscriber is entitled to limit the use of Carrier's services by Users at the Subscriber's facilities, and may use other common carriers in addition to or in lieu of Carrier.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 29 1996

2.2 Use of Services

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- 2.2.1 Carrier's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of Carrier'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 Carrier'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 Carrier's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 Carrier does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 Carrier's services may be denied for nonpayment of charges or for other violations of this tariff.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier

- 2.3.1 Except as otherwise stated in this section, the liability of the Company for damages arising out of either: (A) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, or (B) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.5
- 2.3.2 Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.5, the Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- 2.3.3 The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier (Cont'd)

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2.3.4 The Company shall not be liable for any claims for loss or damages involving:

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

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier (Cont'd)

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- 2.3.4 D. Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights arising from or in connection with the transmission of communications by means of Company-provided facilities or services; or by means of the combination of Company-provided facilities or services with Customer-provided facilities or services;
- E. Breach in the privacy or security of communications transmitted over the Company's facilities;
- F. Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Company and is not provided to the Customer, in which event the Company's liability is limited as set forth in paragraph 2.3.1 of this Subsection 2.3.
- G. Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof, if not directly caused by the negligence of the Company..

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.3 Liability of Carrier (Cont'd)

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- 2.3.4 H. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
- I. Any intentional, wrongful act of a Company employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
- J. Any representations made by Company employees that do not comport, or that are inconsistent, with the provisions of this Tariff.
- K. Any act or omission in connection with the provision of 911, E911, or similar services;
- L. Any noncompletion of calls due to network busy conditions;
- M. Any calls not actually attempted to be completed during any period that service is unavailable.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 29 1996

2.3 Liability of Carrier (Cont'd)

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2.3.5 The Company shall be indemnified, defended and held harmless by the Customer or end user from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, whether suffered, made, instituted, or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any Company or Customer equipment or facilities or service provided by the Company, if not directly caused by the negligence of the Company.

2.3.6 The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere. The Company shall be indemnified, defended and held harmless by the Customer from and against any and all claims, loss, demands, suits, or other action, or any liability whatsoever, including attorney fees, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any equipment or facilities or the service.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 29 1996

2.3 Liability of Carrier (Cont'd)

MISSOURI
Public Service Commission

2.3.7 The Company assumes no responsibility for the availability or performance of any cable or satellite systems or related facilities under the control of other entities, or for other facilities provided by other entities used for service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services. Such facilities are provided subject to such degree of protection or nonpreemptibility as may be provided by the other entities.

2.3.8 Any claim of whatever nature against the Company shall be deemed conclusively to have been waived unless presented in writing to the Company within thirty (30) days after the date that the customer becomes aware of the of the occurrence which gave rise to the claim.

2.3.9 THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.4 Responsibilities of the Subscriber

MISSOURI

- 2.4.1 The Subscriber is responsible for placing any necessary orders, for complying with tariff regulations; for the placement of any stickers or tent cards provided by Carrier or as required by law; and for assuring that Users comply with tariff regulations. The Subscriber shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Subscriber to Users. The Subscriber is also responsible for the payment of charges for calls originated at the Subscriber's numbers which are not collect, third party, calling card, or credit card calls.
- 2.4.2 The Subscriber is responsible for charges incurred for special construction and/or special facilities which the Subscriber requests and which are ordered by Carrier on the Subscriber's behalf.
- 2.4.3 If required for the provision of Carrier's services, the Subscriber must provide any equipment space, supporting structure, conduit and electrical power without charge to Carrier.
- 2.4.4 The Subscriber is responsible for arranging access to its premises at times mutually agreeable to Carrier and the Subscriber when required for Carrier personnel to install, repair, maintain, program, inspect or remove equipment with the provision of Carrier's services.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.4 Responsibilities of the Subscriber (Cont'd)

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2.4.5 The Subscriber shall ensure that the equipment and/or system is properly interfaced with Carrier facilities or services, that the signals emitted into Carrier's network are of the proper mode, bandwidth, power, and signal level for the intended use of the Subscriber and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Subscribers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Carrier will permit such equipment to be connected with its channels without use of protective interface devices.

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

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.4 Responsibilities of the Subscriber (Cont'd)

- 2.4.6 The Subscriber must pay Carrier for replacement or repair of damage to the equipment or facilities of Carrier caused by negligence or willful act of the Subscriber, Users, or others, by improper use of the services, or by use of equipment provided by the Subscriber, Users, or others.
- 2.4.7 The Subscriber must pay for the loss through theft of any Carrier equipment installed at Subscriber's premises.
- 2.4.8 The Subscriber is responsible for payment of the charges set forth in this tariff.
- 2.4.9 The Subscriber is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.4.10 The Subscriber shall indemnify and save Carrier harmless from all liability disclaimed by Carrier as specified in Section 2.3 above, arising in connection with the provision of service by Carrier, and shall protect and defend Carrier from any suits or claims against Carrier and shall pay all expenses and satisfy all judgments rendered against Carrier in connection herewith. Carrier shall notify the Subscriber of any suit or claim against Carrier of which it is aware.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

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2.5 Cancellation or Interruption of Services

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Public Service Commission

2.5.1 General

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

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MAR 29 1996

2.5 Cancellation or Interruption of Services (Cont'd)

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Public Service Commission

2.5.2 Limitations on Allowances

No credit allowance will be made for any interruption of service:

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

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SECTION 2. RULES AND REGULATIONS (Cont'd)

MISSOURI
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2.5 Cancellation or Interruption of Services (Cont'd)

2.5.2 Limitations on Allowances (Cont'd)

- F. during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;
- G. that occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
- H. that was not reported to the Company within thirty (30) days of the date that service was affected.

2.5.3 Application of Credits for Interruptions of Switched Service

Credits for interruptions of service, for which charges are specified on the basis of per minute of use, or on the usage of a fraction of a minute, shall in no event exceed an amount equal to the initial period charge provided for under this tariff.

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MAR 29 1996

2.6 Billing Arrangements

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2.6.1 Subscribers will either be billed directly by Carrier or its intermediary, or charges will be included in the Subscribers' regular telephone bill pursuant to billing and collection agreements established by Carrier or its intermediary with the applicable telephone company.

2.6.2 Carrier will render bills monthly. Payment is due within thirty (30) days after Subscribers' receipt of its bill.

2.6.3 Carrier may impose a late payment charge not to exceed 1.5% on any bill not paid within thirty (30) days of the receipt. Subscriber shall be responsible for all costs, including attorney's fees, incurred in the collection of unpaid charge or in any other action to enforce payments and/or obligations arising under this tariff.

2.7 Validation of Credit

Carrier reserves the right to validate the credit worthiness of Subscribers or Users.

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MAR 29 1996

2.8 Contested Charges

MISSOURI

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

2.8.1 First, the User may request, and Carrier will provide, an in-depth review of the disputed amount. (The undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.)

2.8.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of Carrier, the User may file an appropriate complaint with the Missouri Public Service Commission. The address of the Missouri Public Service Commission is:

Missouri Public Service Commission
301 W. High Street
Harry S. Truman State Office Building
Floor 5A N
P.O. Box 360
Jefferson City, Missouri 65102
(314) 751-3234

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MAR 29 1996

2.9 Billing Entity Conditions

When billing functions on behalf of Carrier are performed by local exchange telephone companies, or others, the payment conditions and regulations of such companies apply, including any applicable interest and/or late payment charge conditions.

2.10 Deposits

Carrier does not require a deposit from the Subscriber.

2.11 Taxes

All federal excise taxes, and state and local sales, use, and similar taxes, are billed as separate items and are not included in the quoted rates. Gross receipts tax will not be billed as a separate line item.

2.12 Minimum Call Completion Rate

Carrier will ensure an industry standard blocking rate between P.01 and P.02.

2.13 Promotions

Carrier may from time to time offer promotional service offerings to introduce a current or potential Subscriber to a service not being used by the Subscriber. These offerings may be limited to certain dates, times or locations and may waive or reduce charges. Promotions will be submitted for PSC approval prior to implementation.

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RECEIVED**SECTION 3. SERVICE OFFERINGS**

MAR 29 1996

3.1 Description of Services

Carrier provides interexchange telecommunications services that are available on either a switched or dedicated access basis. Calls are rated based on the duration of the call. Unless otherwise indicated, rates are identified in this tariff as per minute rates.

MISSOURI

3.2 Calculation of Usage Rates

Billing for calls placed over Carrier's network is based in part on the duration of the call. Billing is in six second, eighteen second or minute increments, with a minimum call length of not less than six seconds. Timing begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch. A call is terminated when either party (called or calling) hangs up. Upon request of the Subscriber, credit will be provided for uncompleted calls/wrong numbers pursuant to subsection 2.5.3 of this tariff.

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RECEIVED**SECTION 3. SERVICE OFFERINGS (Cont'd)**

MAR 29 1996

3.3 Outbound Services**MISSOURI
Public Service Commission****3.3.1 General**

Intrastate outbound services are only available to Customers who subscribe to Carrier's comparable interstate services offering. All Switched Access outbound services are available only in equal access serving areas. All Dedicated Access outbound services are available from any point in the state.

3.3.2 Switched Access Services**(A) Business Options Preferred**

Business Options Preferred is an outbound only postalized long distance service available to Business Customers. To qualify for Business Options Preferred, a Customer must (1) utilize Switched Access to reach the long distance network; (2) sign an Auto Debit Authorization agreement; and (3) ATU is \$250 or more. If at the time the Company issues a debit to the Customer's checking account or savings account, the debit is rejected by the bank, the Customer's billing method will be changed at the Company's option to direct billing, credit card billing, or LEC billing. The choice of billing method will be made by the Company.

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SECTION 3. SERVICE OFFERINGS (Cont'd)

MAR 29 1996

3.3 Outbound Services (Cont'd)

3.3.2 Switched Access Services (Cont'd)

MISSOURI
Public Service Commission

(B) Business Options Affinity

Business Options Affinity is an outbound only long distance service available to Business Customers and Residential Customers. To qualify for Business Options Affinity, a Customer must (1) utilize Switched Access to reach the long distance network; and (2) subscribe to Business Options Affinity under a Business Affinity Group program or a Residential Affinity Group program.

(C) Business Options Total Advantage

Business Options Total Advantage is an outbound only, postalized long distance service available to Business Customers and Residential Customers. To qualify for Business Options Preferred, a Customer must (1) utilize Switched Access to reach the long distance network; and (2) ATU is \$250 or more.

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MAR 29 1996

3.3 Outbound Services (Cont'd)

3.3.2 Switched Access Services (Cont'd)

MISSOURI
Public Service Commission

(D) Business Options Small Business Advantage

Business Options Small Business Advantage is an outbound only, postalized long distance service available to Business Customers. To qualify for Business Options Preferred, a Customer must utilize Switched Access to reach the long distance network. The Customer's billing method will be LEC billing or direct billing. The selection of the billing method will be made by the Company.

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3.3 Outbound Services (Cont'd)

MISSOURI
Public Service Commission

3.3.3 Dedicated Access Services

(A) Options Direct 1

Options Direct 1 is an outbound only, postalized long distance service available to Business Customers and Residential Customers. To qualify for Options Direct 1, a Customer must (1) utilize Dedicated Access to reach the long distance network; and (2) sign an Auto Debit Authorization agreement. If at the time the Company issues a debit to the Customer's checking account or savings account, the debit is rejected by the bank, the Customer's billing method will be changed, at Carrier's option, to direct billing, credit card billing, or LEC billing.

(B) Options Direct 2

Options Direct 2 is an outbound only, postalized long distance service available to Business Customers and Residential Customers. To qualify for Options Direct 2, a Customer must utilize Dedicated Access to reach the long distance network. At Carrier's option, calls will be billed via direct billing, credit card billing, or LEC billing.

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3.4 Inbound Services

MAR 29 1996

3.4.1 General

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The Company's inbound services permit calls to be completed to the Customer's location without charge to the calling party. All inbound services are interstate offerings, but the Customer has the option to use the services to receive intrastate calls.

The caller dials a unique ten-digit telephone number (800) NXX-XXXX which terminates at the Customer's requested location.

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3.4 Inbound Services (Cont'd)

MAR 29 1996

3.4.2 Switched Access Services

MISSOURI
Public Service Commission

(A) Options 800 1

Options 800 1 is an inbound only, postalized long distance service available to Business Customers and Residential Customers. To qualify for Options 800 1, a Customer must (1) utilize Switched Access to reach the long distance network; and (2) sign an Auto Debit Authorization agreement. If at the time the Company issues a debit to the Customer's checking account or saving account, the debit is rejected by the bank, the Customer's billing method will be changed by the Company to direct billing, credit card billing, or LEC billing. The choice of billing method will be made by the Company.

(B) Options 800 2

Options 800 2 is an inbound only, postalized long distance service available to Business Customers and Residential Customers. To qualify for Options 800 2, a Customer must utilize Switched Access to reach the long distance network. Calls will be billed via direct billing, credit card billing, or LEC billing. The selection of the billing method is made by the Company.

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3.4 Inbound Services (Cont'd)

MAR 29 1996

3.4.3 Dedicated Access Services

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Public Service Commission

(A) Options 800 Direct 1

Options 800 Direct 1 is an outbound only, postalized long distance service available to Business Customers. To qualify for Options 800 Direct 1, a Customer must (1) utilize Dedicated Access to reach the long distance network; and (2) sign an Auto Debit Authorization agreement. If at the time the Company issues a debit to the Customer's checking account or saving account, the debit is rejected by the bank, the Customer's billing method will be changed by the Company to direct billing, credit card billing, or LEC billing. The choice of billing method will be made by the Company.

(B) Options 800 Direct 2

Options 800 Direct 2 is an outbound only, postalized long distance service available to Business Customers. To qualify for Options 800 Direct 2, a Customer must utilize Dedicated Access to reach the long distance network. Calls will be billed via direct billing, credit card billing, or LEC billing. The selection of the billing method is made by the Company.

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3.5 Customized Network Services

MAR 29 1996

3.5.1 National Business Advantage 1

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Public Service Commission

National Business Advantage 1 is a combination inbound, calling card and directory assistance service available to Business Customers and Residential Customers. To qualify for National Business Advantage 1, a Customer must (1) utilize Switched Access to reach the long distance network; and (2) sign the Auto Debit Authorization agreement. If the Company issues a debit to the Customer's checking account or saving account which is rejected by the bank, the Customer's billing method will be changed by the Company to direct billing, credit card billing, or LEC billing. The choice of billing method will be made by the Company.

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MAR 29 1996

3.5 Customized Network Services (Cont'd)MISSOURI
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3.5.2 National Business Advantage 2

National Business Advantage 2 is a combination inbound, outbound, calling card and directory assistance service available to Business Customers and Residential Customers. To qualify for National Business Advantage 2, a Customer must utilize Switched Access to reach the long distance network. Charges for National Business Advantage 2 may be billed via one of the billing methods mandated for in this Tariff. The selection of billing method is made by the Company at the time the order for service is provisioned via the Company.

If the Customer subscribing to National Business Advantage 2 is provisioned via Auto Debit Authorization and the Company issues a debit to the Customer's checking account or savings account which is rejected by the bank, the Customer's billing method will be changed by the Company to direct billing, credit card billing, or LEC billing. The choice of alternate billing method will be made by the Company.

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RECEIVED**SECTION 3. SERVICE OFFERINGS (Cont'd)****3.6 Calling Card Services**

MAR 29 1996

3.6.1 General**MISSOURI
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Calling card services enable the end user to originate a call from a touch tone telephone by dialing an 800 access number, a valid calling card number, and PIN. All calling card services are interstate services with the Customer having the option to use the service to place intrastate calls. The calling card rates in Section 4 of this Tariff apply to calls originating and terminating within the state.

3.6.2 Contact Card

The Contact Card is calling card service available to Business Customers and Residential Customers. The Contact Card is available as a stand alone service or in conjunction with other interstate service offerings. If the Contact Card is purchased on a stand alone basis, the Customer must specify direct billing, credit card billing, LEC billing, or Auto Debit Authorization.

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MAR 29 1996

3.7 Operator Toll Assistance**MISSOURI
Public Service Commission****3.7.1 General**

Operator toll assistance is any variety of telephone services which require the assistance of a long distance operator. Examples include collect calls and person-to-person calls. All operator services are provided by the DUC.

3.7.2 Availability of Services**(A) Switched Access**

Customers subscribing to outbound services using Switched Access to reach the long distance network can reach the operator of the DUC by dialing 0 plus the called number, or by dialing 00. The DUC provides the operator services, brands the call, and direct-bills its customers all operator services calls under the DUC's name, not the Company's name.

(B) Dedicated Access

Operator toll assistance is not available to a Customer subscribing to a service that requires Dedicated Access. For operator toll assistance, the Customer must program its PBX to route operator-assisted calls over the Customer's Switched Access lines.

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3.8 Directory Assistance

MAR 29 1996

3.8.1 General

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

3.8.2 Availability of Services

Intrastate Directory Assistance is available to any Customer that has access to the directory assistance bureau of the DUC.

3.8.3 Application of Charges

The Directory Assistance charge applies whether or not the directory assistance bureau furnished the requested telephone number(s) (e.g., where the requested telephone number is unlisted, non-published or no record can be found.

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SECTION 4. RATES AND CHARGES

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4.1 Outbound Services

MAR 29 1996

4.1.1 Switched Access Services

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(A) Business Options Preferred

The usage charges are as follows:

Initial 1 Minute
Or Fraction Thereof

Additional 6 Seconds
Or Fraction Thereof

\$0.1395

\$0.01395

(B) Business Options Affinity

The usage charges are as follows:

Initial 30 Seconds
Or Fraction Thereof

Additional 6 Seconds
Or Fraction Thereof

\$0.0775

\$0.0155

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4.1 Outbound Services (Cont'd)

MAR 29 1996

4.1.1 Switched Access Services (Cont'd)

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Public Service Commission

(C) Business Options Total Advantage

A one time \$25.00 enrollment fee applies. The monthly recurring service charge is \$5.00 per month. The usage charges are the same as for Business Options Preferred service.

(D) Business Options Small Business Advantage

The usage charges are the same as for Business Options Affinity service.

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4.1 Outbound Services (Cont'd)

MAR 29 1996

4.1.2 Dedicated Access Services

MISSOURI
Public Service Commission

(A) Options Direct 1

The usage charges are as follows:

Initial 6 Seconds
Or Fraction Thereof

\$0.0143

Additional 6 Seconds
Or Fraction Thereof

\$0.0143

(B) Options Direct 2

The usage charges are as follows:

Initial 30 Seconds
Or Fraction Thereof

\$0.0765

Additional 6 Seconds
Or Fraction Thereof

\$0.0153

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SECTION 4. RATES AND CHARGES (Cont'd)

4.2 Inbound Services

4.2.1 Switched Access Services

(A) Options 800 1

The usage charges are as follows:

Initial 1 Minute
Or Fraction Thereof

\$0.2600

Additional 6 Seconds
Or Fraction Thereof

\$0.02600

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SECTION 4. RATES AND CHARGES (Cont'd)

4.2 Inbound Services (Cont'd)

4.2.1 Switched Access Services (Cont'd)

(B) Options 800 2

The usage charges are as follows:

Initial 1 Minute
Or Fraction Thereof

\$0.2800

Additional 1 Minute
Or Fraction Thereof

\$0.2800

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SECTION 4. RATES AND CHARGES (Cont'd)

4.2 Inbound Services (Cont'd)

4.2.2 Dedicated Access Services

(A) Options 800 Direct 1

The usage charges are as follows:

Initial 6 Seconds
Or Fraction Thereof

\$0.0135

Additional 6 Seconds
Or Fraction Thereof

\$0.0135

(B) Options 800 Direct 2

The usage charges are as follows:

Initial 6 Seconds
Or Fraction Thereof

\$0.0145

Additional 6 Seconds
Or Fraction Thereof

\$0.0145

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SECTION 4. RATES AND CHARGES (Cont'd)

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4.3 Customized Network Services

MAR 29 1996

4.3.1 National Business Advantage 1

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Public Service Commission

The usage charges are as follows:

(A) Outbound

The usage charges are the same as for Business Options Affinity Switched Services.

(B) Calling Card

Initial 1 Minute
Or Fraction Thereof

Additional 1 Minute
Or Fraction Thereof

\$.2500

\$.2500

(C) Directory Assistance

The per call rate is the same as that in Paragraph 4.5.

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SECTION 4. RATES AND CHARGES (Cont'd)

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4.3 Customized Network Services (Cont'd)

MAR 29 1996

4.3.1 National Business Advantage 1 (Cont'd)

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(D) Inbound usage rates are as follows:

Initial 1 Minute
Or Fraction Thereof

Additional 1 Minute
Or Fraction Thereof

\$0.1750

\$0.1750

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SECTION 4. RATES AND CHARGES (Cont'd)**RECEIVED**4.3 Customized Network Services (Cont'd)

MAR 29 1996

4.3.2 National Business Advantage 2

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The usage charges are as follows:

(A) Outbound

Initial 1 Minute
Or Fraction ThereofAdditional 1 Minute
Or Fraction Thereof

\$0.1860

\$0.1860

(B) Calling Card

The surcharge is \$.75 per call. The usage charge is as follows:

Initial 1 Minute
Or Fraction ThereofAdditional 1 Minute
Or Fraction Thereof

\$.2500

\$.2500

(C) Directory Assistance

The per call rate is the same as Paragraph 4.5.

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SECTION 4. RATES AND CHARGES (Cont'd)

MAR 29 1996

4.3 Customized Network Services (Cont'd)

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4.3.2 National Business Advantage 2 (Cont'd)

(D) Inbound

Initial 1 Minute
Or Fraction Thereof

Additional 1 Minute
Or Fraction Thereof

\$0.2060

\$0.2060

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SECTION 4. RATES AND CHARGES (Cont'd)4.4 Calling Card Services4.4.1 Contact Card

The usage charges are as follows:

Initial 1 Minute
Or Fraction Thereof

\$.2500

Additional 1 Minute
Or Fraction Thereof

\$.2500

If a Customer subscribes to the Contact Card and does not also subscribe to one of the Company's outbound interstate services, the Customer is subject to a minimum monthly usage charge of \$5.00 per card per month. If the total monthly billing for all calls charged to the Contact Card is less than \$5.00, the Customer is billed \$5.00.

4.5 Directory Assistance Service

The rate is \$0.75 per call.

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