



TELECARD REGULATORY SERVICES

JERRY W. HENDRICKS

961279-TI

October 18, 1996



RECEIVED
FLORIDA PUBLIC
SERVICE COMMISSION
96 OCT 23 AM 9 27
MAIL ROOM

Tommy Williams
Florida Public Service Commission
101 Gaines St.
Tallahassee, FL 32399-0850

RE: Application of Telecard Services International, Inc. for a Certificate of Public Convenience and Necessity

Enclosed please find an original and 3 copies of the Application of Telecard Services International, Inc. for a Certificate of Public Convenience and Necessity to provide prepaid telecard services, together with a check in the sum of \$250.00 as the filing fee for such application.

I am also enclosing an additional copy of this letter to be stamped as a filed and returned to me.

If there are any questions or comments concerning the application, please contact me.

Sincerely,

R.E. Scribner

Rebecca Scribner
Secretary

enclosures

cc: Telecard Services International, Inc.

Check received with filing and forwarded to fiscal for deposit.
Fiscal to forward a copy of check to RAFT with proof of deposit.
Initials of person who forwarded check:

[Signature]

Suite 23
11655 SW Allen Blvd.
Beaverton, Oregon 97005-4849

DOCUMENT NUMBER DATE
Telephone: (503) 643-5169
FAX: (503) 643-1572 340 OCT 24 88

FPSC-RECORDS/REPORTING



TELECARD REGULATORY SERVICES

JERRY W. HENDRICKS

October 18, 1996



96 OCT 25 1996
DEPOSIT TREAS. REC. DATE
OCT 25 '96

Tommy Williams
Florida Public Service Commission
101 Gaines St.
Tallahassee, FL 32399-0850

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If there are any questions or comments concerning the application, please contact me.

Sincerely,

RS

Sincerely,

KLEIN, ZELMAN, BRITON, ROTHERMEL & DICHTER, L.L.P.
GENERAL ACCOUNT
485 MADISON AVE.
NEW YORK, N.Y. 10022

REMITTANCE ADVICE				

G 1-777/260

2489

AY *Two hundred fifty and 00/100*

DATE	TO THE ORDER OF
2-1-96	FLORIDA PUBLIC SERVICE COM.

DOLLARS
CHECK AMOUNT
250.00



STERLING NATIONAL BANK
& TRUST COMPANY OF NEW YORK
540 Madison Ave. at 55th St., New York, N.Y. 10022

Peter Coste



**** FLORIDA PUBLIC SERVICE COMMISSION ***

DIVISION OF COMMUNICATIONS
BUREAU OF SERVICE EVALUATION
101 E. Gaines Street
Fletcher Building
Tallahassee, Florida 32399-0866

APPLICATION FORM
for
AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATIONS SERVICE
WITHIN THE STATE OF FLORIDA

Instructions

- A. This form is used for an original application for a certificate and for approval of sale, assignment or transfer of an existing certificate. In case of a sale, assignment or transfer, the information provided shall be for the purchaser, assignee or transferee (See Appendix A).
- B. Respond to each item requested in the application and appendices. If an item is not applicable, please explain why.
- C. Use a separate sheet for each answer which will not fit the allotted space.
- D. If you have questions about completing the form, contact:

Florida Public Service Commission
Division of Communications
Bureau of Service Evaluation
101 East Gaines Street
Tallahassee, Florida 32399-0866
(904) 488-1280

- E. Once completed, submit the original and twelve (12) copies of this form along with a non-refundable application fee of \$250.00 to:

Florida Public Service Commission
Division of Administration, Room G-50
101 East Gaines Street
Tallahassee, Florida 32399-0850
(904) 488-4733

1. This is an application for (check one):
- Original Authority (New company).
 - Approval of Transfer (To another certificated company).
 - Approval of Assignment of existing certificate (To a noncertificated company).
 - Approval for transfer of control (To another certificated company).

2. Select what type of business your company will be conducting (check all that apply):
- Facilities based carrier - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
 - Operator Service Provider - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
 - Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
 - Switchless rebiller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
 - Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

Telecard Services International, Inc.

4. Name under which the applicant will do business (fictitious name, etc.):

Telecard Services International, Inc.

5. National address (including street name & number, post office box, city, state and zip code).

5835 SW 122nd Ave., Suite 155, Portland, OR 97220

6. Florida address (including street name & number, post office box, city, state and zip code):

None

7. Structure of organization;

- | | | | |
|--------------------------|---------------------|-------------------------------------|---------------------|
| <input type="checkbox"/> | Individual | <input checked="" type="checkbox"/> | Corporation |
| <input type="checkbox"/> | Foreign Corporation | <input type="checkbox"/> | Foreign Partnership |
| <input type="checkbox"/> | General Partnership | <input type="checkbox"/> | Limited Partnership |
| <input type="checkbox"/> | Other, _____ | | |

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: _____

- (b) Name and address of the company's Florida registered agent. National Registered Agents, Inc.

526 E. Park Ave., Tallahassee, FL 32301

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. No

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not. No

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

- (a) The application;

Russell V. Davis, President

- (b) Official Point of Contact for the ongoing operations of the company;

5835 NE 122nd Ave., Suite 155, Portland, OR 97220

(c) **Tariff;**
See Attached

(d) **Complaints/Inquiries from customers;**
Customer Services 1-800-369-5280

11. List the states in which the applicant:

(a) **Has operated as an interexchange carrier.**
Oregon, North Dakota, Arizona, Colorado, D.C., Hawaii, Michigan, Texas, Utah

(b) **Has applications pending to be certificated as an interexchange carrier.**
New York, Georgia, Alabama, Mississippi, Maryland, Nebraska, North Carolina

(c) **Is certificated to operate as an interexchange carrier.**
Same as (a)

(d) **Has been denied authority to operate as an interexchange carrier and the circumstances involved.**
None

(e) **Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.**
None

(f) **Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.**
None

12. What services will the applicant offer to other certificated telephone companies:

- () Facilities. () Operators.
() Billing and Collection. (X) Sales.
() Maintenance.
() Other: _____

13. Do you have a marketing program?

No

14. Will your marketing program:

- N/A Pay commissions?
 Offer sales franchises?
 Offer multi-level sales incentives?
 Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers. Business customers.
 PATS providers. PATS station end-users.
 Hotels & motels. Hotel & motel guests.
 Universities. Univ. dormitory residents.
 Other: (specify) _____

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

We do not bill

- (b) Name and address of the firm who will bill for your service.

N/A

18. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

See Attached

19. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)
 Method of access is via dedicated facilities
 Method of access is via switched facilities

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service
 Method of access is 950
 Method of access is 800

900 service

- ___ Operator Services
- ___ Available to presubscribed customers
- ___ Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.
- ___ Available to inmates

Services included are:

- ___ Station assistance
- ___ Person to Person assistance
- ___ Directory assistance
- ___ Operator verify and interrupt
- ___ Conference Calling

20. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

N/A

21. N/A Other:

ATTACHMENTS:

- A - CERTIFICATE TRANSFER STATEMENT
- B - CUSTOMER DEPOSITS AND ADVANCE PAYMENTS
- C - INTRASTATE NETWORK
APPLICANT ACKNOWLEDGEMENT STATEMENT
- D - FLORIDA TELEPHONE EXCHANGES and EAS ROUTES
- E - GLOSSARY

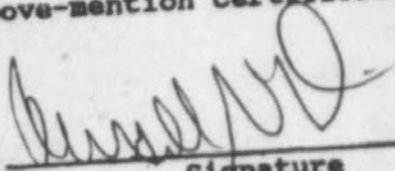
FORM PSC/CMU 31 (11/91)

**** APPENDIX A ****

CERTIFICATE TRANSFER STATEMENT

I, (TYPE NAME) Not Applicable,
(TITLE) _____, of (NAME OF COMPANY)
_____, and current
holder of certificate number _____, have reviewed
this application and join in the petitioner's request for a
transfer of the above-mention certificate.

UTILITY OFFICIAL:



Signature

9-30-96
Date

Russell V. Davis
President
Title

(503) 256-5280
Telephone No.

**** APPENDIX B ****


CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

(X) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.

() The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL



Signature

September 30, 1996

Date

Russell V. Davis

President

Title

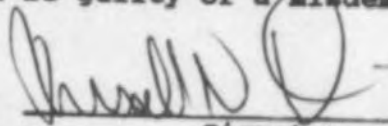
(503) 256-5280

Telephone No.

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding AAV service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement. Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree.

UTILITY OFFICIAL:



Signature

September 30, 1996
Date

Russell V. Davis

President

Title

(503) 256-5280

Telephone No.

**** APPENDIX D ****

FLORIDA TELEPHONE EXCHANGES

AND

EAS ROUTES

Describe the service area in which you hold yourself out to provide service by telephone company exchange. If all services listed in your tariff are not offered at all locations, so indicate.

In an effort to assist you, attached is a list of major exchanges in Florida showing the small exchanges with which each has extended area service (EAS).

**** FLORIDA EAS FOR MAJOR EXCHANGES ****

<u>Extended Service Area</u>	<u>with</u>	<u>These Exchanges</u>
PENSACOLA:		Cantonment, Gulf Breeze Pace, Milton Holley-Navarre.
PANAMA CITY:		Lynn Haven, Panama City Beach, Youngstown-Fountain and Tyndall AFB.
TALLAHASSEE:		Crawfordville, Havana, Monticello, Panacea, Sopchoppy and St. Marks.
JACKSONVILLE:		Baldwin, Ft. George, Jacksonville Beach, Callahan, Maxville, Middleburg Orange Park, Ponte Vedra and Julington.
GAINESVILLE:		Alachua, Archer, Brooker, Hawthorne, High Springs, Melrose, Micanopy, Newberry and Waldo.
OCALA:		Belleview, Citra, Dunnellon, Forest Lady Lake (B21), McIntosh, Oklawaha, Orange Springs, Salt Springs and Silver Springs Shores.

** FLORIDA HAS MAJOR EXCHANGES CONTINUE **

DAYTONA BEACH: New Smyrna Beach.

TAMPA: CentralNone
EastPlant City
NorthZephyrhills
SouthPalmetto
WestClearwater

CLEARWATER: St. Petersburg, Tampa-West and
Tarpon Springs.

ST. PETERSBURG: Clearwater.

LAKELAND: Bartow, Mulberry, Plant City,
Polk City and Winter Haven.

ORLANDO: Apopka, East Orange, Lake
Buena Vista, Oviedo,
Windermere, Winter Garden,
Winter Park, Montverde, Reedy
Creek, and Oviedo-Winter
Springs.

WINTER PARK: Apopka, East Orange, Lake
Buena Vista, Orlando, Oviedo,
Sanford, Windermere, Winter
Garden, Oviedo-Winter Springs
Reedy Creek, Geneva and
Montverde.

TITUSVILLE: Cocoa and Cocoa Beach.

COCOA: Cocoa Beach, Eau Gallie,
Melbourne and Titusville.

MELBOURNE: Cocoa, Cocoa Beach, Eau Gallie
and Sebastian.

SARASOTA: Bradenton, Myakka and Venice.

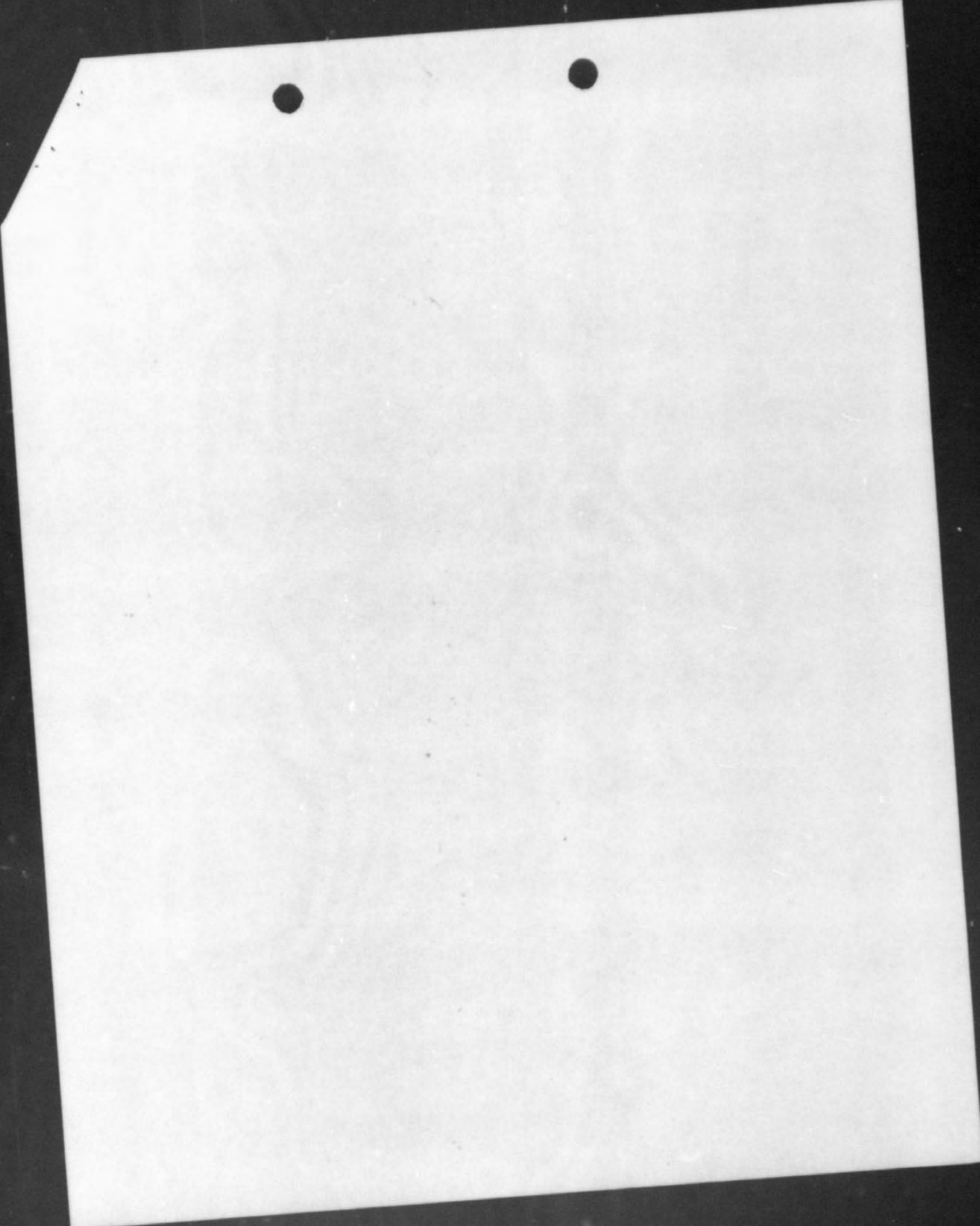
FT. MYERS: Cape Coral, Ft. Myers Beach,
North Cape Coral, North Ft.
Myers, Pine Island, Lehigh
Acres and Sanibel-Captiva
Islands.

** FLORIDA HAS MAJOR EXCHANGES CONTINUE **

NAPLES:	Marco Island and North Naples.
WEST PALM BEACH:	Boynton Beach and Jupiter.
POMPANO BEACH:	Boca Raton, Coral Springs, Deerfield Beach and Ft. Lauderdale.
FT. LAUDERDALE:	Coral Springs, Deerfield Beach, Hollywood and Pompano Beach.
HOLLYWOOD:	Ft. Lauderdale and North Dade.
NORTH DADE:	Hollywood, Miami and Perrine.
MIAMI:	Homestead, North Dade and Perrine

FLORIDA TELEPHONE EXCHANGES

PERSON COMPLETING FORM	SIGNATURE	DATE
Alachua.....	Cherry Lake.....	Ft. Neads.....
Alford.....	Chiefland.....	Ft. Myers.....
Alligator Point...	Chipley.....	Ft. Myers Beach...
Altha.....	Citra.....	Ft. Pierce.....
Apalachicola.....	Clearwater.....	Ft. Walton Beach...
Apoka.....	Clermont.....	Ft. White.....
Arcadia.....	Cocoa.....	Frostproof.....
Archer.....	Cocoa Beach.....	Gainesville.....
Astor.....	Carol Springs.....	Geneva.....
Aven Park.....	Cattandale.....	Glen Dale.....
Baldwin.....	Crawfordville.....	Graceville.....
Bartow.....	Crescent City.....	Grand Ridge.....
Belle Glade.....	Crestview.....	Green Cove Spa....
Belleview.....	Cress City.....	Greensboro.....
Beverly Hills.....	Crystal River.....	Greenwood.....
Big Pine.....	Bada City.....	Gretna.....
Blountstown.....	Baytona Beach.....	Groveland.....
Boca Grande.....	Babery.....	Gulf Breeze.....
Boca Raton.....	Beerfield Beach...	Haines City.....
Bonifay.....	Defuniak Springs..	Hastings.....
Bonita Springs.....	Beland.....	Havana.....
Bowling Green.....	Belton Springs.....	Hawthorne.....
Boynton Beach.....	Belray Beach.....	High Springs.....
Bradenton.....	Destin.....	Hilliard.....
Branford.....	Bowling Park.....	Hobe Sound.....
Bristol.....	Bunnell.....	Holley Naverre....
Bronx.....	East Orange.....	Hollywood.....
Brooksville.....	Eastpoint.....	Homestead.....
Bunnell.....	Eau Gallie.....	Homosassa Springs..
Bushnell.....	Englewood.....	Hosford.....
Callahan.....	Eustis.....	Houma.....
Cantonment.....	Everglades.....	Hudson.....
Cape Coral.....	Fernandina Beach..	Immokalee.....
Cape Haze.....	Flagler Beach.....	Indian Lake.....
Carrabelle.....	Florahome.....	Indiantown.....
Cedar Keys.....	Flo Boys Ranch....	Interlachen.....
Century.....	Forest.....	Inverness.....
Chattahoochee....	Ft. George.....	Islamorada.....
	Ft. Lauderdale.....	Jacksonville.....
		Jacksonville Sch..
		Jasper.....
		Joy.....
		Jennings.....
		Jensen Beach.....
		Julington.....
		Jupiter.....
		Keaton Beach.....
		Kenansville.....
		Key Largo.....
		Key West.....
		Keystone Heights..
		Kingsley Lake.....
		Kissimmee.....
		La Belle.....
		Lady Lake.....
		Lake Buena Vista..
		Lake Butler.....
		Lake City.....
		Lake Placid.....
		Lake Wales.....
		Lakeland.....
		Laurel Hill.....
		Lauray.....
		Lee.....
		Leesburg.....
		Lehigh Acres.....
		Live Oak.....
		Lynn Haven.....
		Luraville.....
		McClenney.....
		Madison.....
		Malone.....
		Marathon.....
		Marco Island.....
		Marlanna.....
		Maxville.....
		Mayo.....
		McIntosh.....
		Melbourne.....
		Melrose.....
		Miami.....
		Micanopy.....
		Middleburg.....
		Milton.....
		Molino.....
		Monticello.....
		Montverde.....
		Moore Haven.....
		Mount Dora.....
		Mulberry.....
		Munson.....
		Nyacka.....
		Naples.....
		New Port Richey...
		New Smyrna Beach..
		Newberry.....
		North Cape Coral..
		North Dade.....
		North Fort Myers..
		North Key Largo...
		North Naples.....
		North Port.....
		Oak Hill.....
		Ocala.....
		Okechobee.....
		Oklawaha.....
		Old Town.....
		Orange City.....
		Orange Park.....
		Orange Springs....
		Orlando.....
		Oviedo.....
		Pace.....
		Pahokee.....
		Palatka.....
		Palm Coast.....
		Palmetto.....
		Panacea.....
		Panama City.....
		Panama City Beach..
		Paxton.....
		Pensacola.....
		Perrira.....
		Perry.....
		Pierson.....
		Pine Island.....
		Plant City.....
		Polk City.....
		Popans Park.....
		Poupano Beach.....
		Ponce De Leon....
		Porto Vendra Beach..
		Port Charlotte....
		Port St Joe.....
		Port St Lucie....
		Punta Gorda.....
		Quincy.....
		Ralford.....
		Reedy Creek.....
		Reynolds Hill.....
		St. Augustine.....
		St. Cloud.....
		St. Marks.....
		St. Petersburg....
		Salt Springs.....
		San Antonio.....
		Sandersen.....
		Sanford.....
		Sanibel-Captive...
		Santa Rosa Beach..
		Sarasota.....
		Songrove Beach....
		Sebastian.....
		Sebring.....
		Shelmer.....
		Silver Sp. Shores..
		Sneads.....
		Sopchoppy.....
		Spring Lake.....
		Starks.....
		Stuart.....
		Superleaf Key....
		Sunny Hills.....
		Tallahassee.....
		Tampa.....
		Tarpon Springs....
		Tavares.....
		The Beaches.....
		Titusville.....
		Tranton.....
		Trilacoochee.....
		Tyndall AFB.....
		Umatta.....
		Valparaiso.....
		Venice.....
		Vernon.....
		Vero Beach.....
		Waldo.....
		Walnut Hill.....
		Wauchole.....
		Weekiwachee Spa...
		Welaka.....
		Wellborn.....
		West Kissimmee....
		West Palm Beach...
		Westville.....
		Wauhatchee.....
		White Springs.....
		Wildwood.....
		Williston.....
		Windsore.....
		Winter Garden....
		Winter Haven.....
		Winter Park.....
		Yankeetown.....
		Youngstown-Fount..
		Yulee.....
		Zephyrhills.....
		Zolfo Springs.....



**** APPENDIX E ****

**** GLOSSARY ****

ACCESS CODE: The term denotes a uniform four or seven digit code assigned to an individual IXC. The five digit code has the form 10XXX and the seven digit code has the form 950-10XX.

BYPASS: Transmission facilities that go direct from the local exchange end user to an IXC point of presence, thus bypassing the local exchange company.

CARRIERS CARRIER: An IXC that provides telecommunications service, mainly bulk transmission service, to other IXC only.

CENTRAL OFFICE: A local operating unit by means of which connections are established between subscribers' lines and trunk or toll lines to other central offices within the same exchange or other exchanges. Each three (3) digit central office code (NXX) used shall be considered a separate central office unit.

CENTRAL OFFICE CODE: The term denotes the first three digits (NXX) of the seven (7) digit telephone number assigned to a customer's telephone exchange service.

COMMISSION: The Florida Public Service Commission.

COMPANY, TELEPHONE COMPANY, UTILITY: These terms may be used interchangeably herein and shall mean any person, firm, partnership or corporation engaged in the business of furnishing communication service to the public under the jurisdiction of the Commission.

DEDICATED FACILITY: The term denotes a transmission circuit which is permanently for the exclusive use of a customer or a pair of customers.

END USER: The term denotes any individual, partnership, association, corporation, governmental agency or any other entity which (A) obtains a common line, uses a pay telephone or obtains interstate service arrangements in the operating territory of the company or (B) subscribes to interstate services provided by an IXC or uses the services of the IXC when the IXC provides interstate service for its own use.

EQUAL ACCESS EXCHANGE AREAS: EAEA means a geographic area, configured based on 1987 planned toll center/access tandem areas, in which local exchange companies are responsible for providing equal access to both carriers and customers of carriers in the most economically efficient manner.

EXCHANGE: The entire telephone plant and facilities used in providing telephone service to subscribers located in an exchange area. An exchange may include more than one central office unit.

EXCHANGE (SERVICE) AREA: The territory, including the base rate suburban and rural areas served by an exchange, within which local telephone service is furnished at the exchange rates applicable within that area.

EXTENDED AREA SERVICE: A type of telephone service furnished under tariff provision whereby subscribers of a given exchange or area may complete calls to, and receive messages from, one or more other contiguous exchanges without toll charges, or complete calls to one or more other exchanges without toll message charges.

FACILITIES BASED: An IXC that has its own transmission and/or switching equipment or other elements of equipment and does not rely on others to provide this service.

FOREIGN EXCHANGE SERVICES: A classification of exchange service furnished under tariff provisions whereby a subscriber may be provided telephone service from an exchange other than the one from which he would normally be served.

FEATURE GROUPS: General categories of unbundled tariffs to stipulate related services.

Feature Group A: Line side connections presently serving specialized common carriers.

Feature Group B: Trunk side connections without equal digit or code dialing.

Feature Group C: Trunk side connections presently serving AT&T-C.

Feature Group D: Equal trunk access with subscription.

INTEREXCHANGE COMPANY: means any telephone company, as defined in Section 364.02(4), F.S. (excluding Payphone Providers), which provides telecommunication service between exchange areas as those areas are described in the approved tariffs of individual local exchange companies.

INTER-OFFICE CALL: A telephone call originating in one central office unit or entity but terminating in another central office unit or entity both of which are in the same designated exchange area.

INTRA-OFFICE CALL: A telephone call originating and terminating within the same central office unit or entity.

INTRASTATE COMMUNICATIONS: The term denotes any communications in Florida subject to oversight by the Florida Public Service Commission as provided by the laws of the State.

INTRA-STATE TOLL MESSAGE: Those toll messages which originate and terminate within the same state.

LOCAL ACCESS AND TRANSPORT AREA: LATA means the geographic area established for the administration of communications service. It encompasses designated exchanges, which are grouped to serve common social, economic and other purposes.

LOCAL EXCHANGE COMPANY (LEC): Means any telephone company, as defined in Section 364.02(4), F.S., which, in addition to any other telephonic communication service, provides telecommunication service within exchange areas as those areas are described in the approved tariffs of the telephone company.

OPTIONAL CALLING PLAN: An optional service furnished under tariff provisions which recognizes a need of some subscribers for extended area calling without imposing the cost on the entire body of subscribers.

900 SERVICE: A service similar to 800 service, except this service is charged back to the customer based on first minute plus additional minute usage.

PIN NUMBER: A group of numbers used by a company to identify their customers.

PAY TELEPHONE SERVICE COMPANY: Means any telephone company, other than a Local Exchange Company, which provides pay telephone service as defined in Section 364.335(4), F.S.

POINT OF PRESENCE (POP): Bell-coined term which designates the actual (physical) location of an IXC's facility. Replaces some applications of the term "demarcation point."

PRIMARY SERVICE: Individual line service or party line service.

RESELLER: An IXC that does not have certain facilities but purchases telecommunications service from an IXC and then resells that service to others.

STATION: A telephone instrument consisting of a transmitter, receiver, and associated apparatus so connected as to permit sending and/or receiving telephone messages.

SUBSCRIBER, CUSTOMER: These terms may be used interchangeably herein and shall mean any person, firm, partnership, corporation, municipality, cooperative organization, or governmental agency supplied with communication service by a telephone company.

SUBSCRIBER LINE: The circuit or channel used to connect the subscriber station with the central office equipment.

SWITCHING CENTER: Location at which telephone traffic, either local or toll, is switched or connected from one circuit or line to another. A local switching center may be comprised of several central office units.

TRUNK: A communication channel between central office units or entities, or private branch exchanges.

State of Florida



Department of State

I certify the attached is a true and correct copy of the application by TELECARD SERVICES INTERNATIONAL, INC., an Oregon corporation, authorized to transact business within the State of Florida on August 7, 1996 as shown by the records of this office.

The document number of this corporation is F96000004016.

Given under my hand and the
Great Seal of the State of Florida,
at Tallahassee, the Capital, this the
Seventh day of August, 1996



Sandra B. Northam

Sandra B. Northam
Secretary of State



TELECARD REGULATORY SERVICES

JERRY W. HENDRICKS

October 18, 1996

Tommy Williams
Florida Public Service Commission
101 Gaines St.
Tallahassee, FL 32399-0850



TREAS. REC. DATE
96 OCT 25 '96
OCT 21 9 27

RE: Application of Telecard Services International, Inc. for a Certificate of Public Convenience and Necessity

Enclosed please find an original and 3 copies of the Application of Telecard Services International, Inc. for a Certificate of Public Convenience and Necessity to provide prepaid telecard services, together with a check in the sum of \$250.00 as the filing fee for such application.

I am also enclosing an additional copy of this letter to be stamped as a filed and returned to me.

If there are any questions or comments concerning the application, please contact me.

Sincerely,

Rebecca Scribner
Secretary

enclosures

cc: Telecard Services International, Inc.

Stamp: "I am enclosing with filing and... forward a copy of check... with proof of deposit." and a signature.

TELECARD SERVICES INTERNATIONAL, INC.

STATE OF FLORIDA

TITLE SHEET

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telephone communications services provided by Telecard Services International, Inc., with principal offices at 5835 NE 122nd Ave., Suite 155, Portland, OR 97220. This tariff applies for services furnished within the state of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the company's principal place of business.

Issued:

Effective:

Issued By:

**Russell V. Davis, President
Telecard Services International, Inc.
5835 NE 122nd Ave., Suite 155
Portland, Oregon, 97220**

CHECK SHEET

Sheets 1 through 26 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheets. Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>Sheet</u>	<u>Revision</u>	<u>Sheet</u>	<u>Revision</u>
1	Original	19	Original
2	Original	20	Original
3	Original	21	Original
4	Original	22	Original
5	Original	23	Original
6	Original	24	Original
7	Original	25	Original
8	Original	26	Original
9	Original	27	Original
10	Original		
11	Original		
12	Original		
13	Original		
14	Original		
15	Original		
16	Original		
17	Original		
18	Original		

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SYMBOLS

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

- D - Delete or Discontinue
- I - Change Resulting In An Increase in Rates
- M - Moved From Another Tariff Location
- N - New
- R - Change Resulting In A Reduction in Rates
- T - Change In Text or Regulation But No Change In Rate or Charge

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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 Florida Public Service Commission ("PSC"). For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Florida PSC follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff pages in effect.

C. Paragraph Numbering Sequence - There are five 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.I.

D. Check Sheets - When a tariff filing is made with the Florida PSC, an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on the check sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some pages). The tariff user should refer to the latest check sheet to find out if a particular sheet is the most current on file with the Florida PSC.

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS

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 Telecard Services' location or switching center.

Authorization Code - A numerical code, one or more of which may be assigned to a subscriber, to enable Telecard Services to identify the origin of the service User so it may rate and process the call. All authorization codes shall be the sole property of Telecard Services 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.

Charitable Calling Card - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account. A portion of the price of each card is dedicated to an associated charity.

Collectible Calling Card - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account. A portion of the price of each card is allocated to the collectible value of the card, including, but not limited to payment of royalties associated with images, trademarks and trade names used in association with the card.

Calling Card - A debit calling card issued by Carrier which allows Subscribers and/or Users to make telephone calls and charge the calls to against the debit account of that card. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account.

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

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

Credit Card Calls - Calls for which charges are billed not to the originating telephone number, but to a credit card, such as VISA, MasterCard, or American Express.

Daytime - From 5:00 a.m. up to, but not including, 5:00 p.m. Monday through Friday.

Debit Card Calls - Calls for which charges are billed not to the originating telephone number but are deducted from the remaining prepaid value of the debit card. Company debit card calls do not result in a bill being sent to the subscriber.

Evening - From 5:00 p.m. up to, but not including, 10:00 p.m. Sunday through Friday, and all holidays (unless night rates apply).

FPSC - Used throughout this tariff to mean the Florida Public Service Commission.

Local Access and Transport Area (LATA) - The term "Local Access Transport Area" denotes a geographical area within which a local exchange company provides communications services.

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

Night - From 10:00 p.m. up to, but not including, 5:00 a.m. (the next day). and from 10:00 p.m. Friday up to, but not including, 5:00 a.m. Monday.

Postpaid Calling Card - A travel card service to which users may subscribe. Payment for charges to such card are made at the time of billing, after the service has been rendered. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill.

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

Subscriber/User - The person or legal entity which enters into arrangements for Telecard Services' telecommunications services and is responsible for payment of Telecard Services' services and/or the party utilizing the services of Telecard Services and responsible for the payment of charges.

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.

Telecard Services: - The term "Telecard Services" shall mean Telecard Services International, Inc.

Telecard Services Calling 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 Telecard Services-issued credit card will appear on the Subscriber's regular monthly bill. Calls charged to a Telecard Services-issued debit travel card will be charged against the debit account.

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SECTION 2. RULES AND REGULATIONS

2.1 Terms of Tariff

- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by Telecard Services for telecommunications between points within the State of Florida. Telecard Services' services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 The services of Telecard Services are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers who may be subject to the jurisdiction of this commission.
- 2.1.3 The rates and regulations contained in this tariff apply only to the services furnished by Telecard Services 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 Telecard Services
- 2.1.4 The services of Telecard Services are furnished to purchasers of Telecard Services Phone cards. The purchase of a card makes available to the purchasing subscriber Telecard Services' nationwide services, including the intrastate services offered under the terms and conditions of this tariff.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.2 Use of Services

2.2.1 Telecard Services' 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 Telecard Services' 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 Telecard Services' services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, false calling or credit cards or false Telecard Services Calling Card™ Cards or false numbers of such cards, is prohibited.

2.2.4 Telecard Services' services are available for use twenty-four hours per day, seven days per week.

2.2.5 Telecard Services does not transmit messages pursuant to this tariff, but its services may be used for that purpose.

2.2.6 Telecard Services' services may be denied for nonpayment of charges or for other violations of this tariff.

2.2.7 If a Telecard Services Card is inactive for any 6 month period, an inactivity fee of \$2.00 per month will be assessed against the remaining balance on the card on a monthly basis until the card exhausts or is reused.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.2.8 A purchaser of a Telecard Services card may obtain a refund of any unused portion of a card by returning the card to the company, with a written request for such refund.

2.2.9 A purchaser of a Telecard Services Card is responsible for all losses in the event that the card is lost, stolen, or used by an unauthorized person. In the event a card is lost or stolen, a purchaser may contact Customer Relations and have the unused portion of a card balance transferred to a new card and identification number.

2.3 Liability of Telecard Services

2.3.1 Telecard Services shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with Telecard Services or for any interruption or delay of services, whatever shall be the cause of such failure, breakdown, or interruption, and whether negligent or otherwise, and however long it shall last. In no event shall Telecard Services' liability for any service exceed the charges applicable under this tariff to such service.

2.3.2 Telecard Services shall be indemnified and saved harmless by any subscriber, user or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its services; and against all other claims arising out of any act or omission of a subscriber or of any other entity in connection with the services provided by Telecard Services

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SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.3.3 Telecard Services is not liable for any act or omission of any entity furnishing facilities or services connected with or provided in conjunction with the services of Telecard Services.
- 2.3.4 Telecard Services shall not be liable for any personal injury, or death of any person or persons, nor for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its services, whatever shall be the cause, and whether negligent or otherwise.
- 2.3.5 Telecard Services shall not be liable for and shall be indemnified and saved harmless by any subscriber, user or other entity from any and all loss, claims, demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any subscriber, user or any other entity or any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any subscriber, user or any other entity of any other property whether owned or controlled by the subscriber, user or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the subscriber, user or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of services, facilities or equipment provided by Telecard Services which is not the direct result of Telecard Services' negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of Telecard Services

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.3.6 Telecard Services shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof.

2.4 Responsibilities of the Subscriber

2.4.1 The subscriber is responsible for payment for use of Telecard Services Calling Card Cards and for complying with tariff regulations. The subscriber is also responsible for the payment of charges for calls which the subscriber elects to continue following notification that the prepaid amount on the Telecard Services calling card then in use has been fully used.

2.4.2 The subscriber must pay Telecard Services for replacement or repair of damage to the equipment or facilities of Telecard Services caused by negligence or willful act of the subscriber or others, by improper use of the services, or by use of equipment provided by the subscriber or others.

2.4.3 The subscriber is responsible for compliance with the applicable regulations set forth in this tariff.

2.4.4 The subscriber is responsible for establishing its identity as often as necessary during the course of a call.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.4.5 The subscriber is responsible for identifying the station, party, or person with whom communication is desired and/or made at the called number.

2.5 Cancellation or Interruption of Services

2.5.1 Without incurring liability, Telecard Services may immediately discontinue services to a subscriber or may withhold the provision of ordered or contracted services:

(A) For nonpayment of any sum due Telecard Services for the use of Telecard Services Calling Card Cards, or for nonpayment of any sum due Telecard Services following full use of the prepaid amount on a Telecard Services calling card.

(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 Telecard Services' 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 Telecard Services from furnishing its services.

2.5.2 Without incurring liability, Telecard Services 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 Telecard Services' equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5.3 Service may be discontinued by Telecard Services, without notice to the subscriber, by blocking traffic to certain countries, cities, or exchanges, or by blocking calls using certain customer authorization code, when Telecard Services deems it necessary to take such action to prevent unlawful use of its service. Telecard Services will restore service as soon as it can be provided without undue risk, and will, upon request by the customer affected, assign a new account number to replace the one that has been deactivated.

2.6 Billing Arrangements

2.6.1 Telecard Services Card Calls: Charges for calls of this type will be prepaid upon purchase by the subscriber of a Telecard Services Calling Card. Telecard Services customer service agents will have itemized call detail information on-line in order to answer customers' questions. Upon verification that the caller is a Telecard Services customer, written itemization of charges can be obtained from customer service.

2.6.2 Credit Card Call: Itemization of charges posted to credit cards will be included on the subscriber's regular monthly statement from the card-issuing company.

2.7 Validation of Credit Telecard Services reserves the right to validate the credit worthiness of users through available verification procedures. Where a requested billing method cannot be validated, the user may be required to provide an acceptable alternate billing method or Telecard Services may refuse to place the call.

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Effective:

SECTION 2. RULES AND REGULATIONS (Cont'd)

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

2.8.1 First, the Subscriber may request, and Carrier will provide, an in-depth review of the disputed amount by contacting customer service at: 1-800-369-4874. 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 Telecard Services, the Subscriber may file an appropriate complaint with the Florida Public Service Commission. The Commission's address is:

Florida Public Service Commission
101 Gains St.
Tallahassee, FL 32399-0850

904-413-6600 X 349

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Effective:

SECTION 2. RULES AND REGULATIONS (Cont'd)

- 2.9 Taxes: All federal, state and local taxes (e.g., excise tax, gross receipts tax, sales tax, municipal Service tax) are included in the amount deducted for each call. Taxes are included in the quoted rates.
- 2.10 Deposits: Telecard Services does not require a deposit from the Subscriber.
- 2.11 Directory Assistance: Telecard Services does not provide Directory Assistance.

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Telecard Services International, Inc.
5835 NE 122nd Ave., Suite 155
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SECTION 3. DESCRIPTION OF SERVICE

- 3.1 General Description of Services: Telecard Services provides interexchange telecommunications services, including switched and dedicated access long distance communications service. Calls are rated based on the duration of the call.
- 3.2 Calling Card Service: Calling Card Service is a product that is neither time of day nor distance sensitive while calling within the United States, that provides prepaid calling card service (see "Service Offerings" below).
- 3.3 Charitable Calling Card Service: Charitable Calling Card Service is designed primarily as a card used in conjunction with governmentally registered charitable organizations for the purpose of fund raising. Each card user is charged an additional designated amount that is dedicated to the charitable organization sponsoring the card.
- 3.4 Collectible Calling Card Service: Collectible Calling Card Service is designed primarily as a card marketed for it's collectible value rather than it's MTS value. Each card has a value of 10-20% that is designated as the collectible value, and is used to pay royalties, copyrights and other promotion fees in conjunction with licenses, endorsements and images that may be associated with the card.
- 3.5 Postpaid Card Service. A travel card service to which users may subscribe. Payment for charges to such card are made at the time of billing, after the service has been rendered. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill.

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SECTION 3. DESCRIPTION OF SERVICE(Cont'd)

3.6 Calculation of Usage Rates: Billing for calls placed over the Telecard Services network is based on the distance and duration of the call. Billing is in one minute increments. Calls are rounded up to the next minute. Timing of each call begins as specified below, and ends when either the calling party or the called party hangs up.

3.6.1 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 or the software utilizing audio tone detection. Telecard Services will not bill for uncompleted calls.

3.7 Minimum Call Completion Rate A customer can expect a call completion rate of not less than 90% during peak use periods for all FG D services ("1+" dialing). Under normal circumstances, the call completion rate should be no less than 99%.

3.8 Service Offerings

3.8.1 Telecard Services Calling Card Service: This service permits use of a prepaid Telecard Services Calling Card for placing long distance calls. Users may purchase these cards at a variety of retail outlets or through other distribution channels. Telecard Services Calling Cards are available at a face values of \$5.00, \$10.00, \$20.00, \$50.00 and \$100.00. A call is placed by dialing an 800 number to obtain access to Telecard Services' network. The caller is prompted by an automated voice response system to enter

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SECTION 3. DESCRIPTION OF SERVICE(Cont'd)

his/her account number, and then to enter the terminating telephone number.

3.8.1.A Telecard Services' processor tracks the call duration and destination for rating purposes on a real time basis. The total price of each call, including applicable taxes, is deducted from the prepaid amount on the caller's Telecard Services card. Should the balance on the card approach zero, the caller is so advised, and, if desired, the caller may follow voice prompts to reach a live operator who will aid the user in accomplishing a recharge.

3.8.1.B Special features are available for use with any Telecard Services card. These features include speed calling capability for two digit dialing of up to ten numbers. In addition, multiple calls can be made without re-dialing an access number or account number.

3.8.1.C Telecard Services offers universal origination from anywhere in the United States, and termination both domestically and internationally. Availability of termination may be limited by Telecard Services' operating authority limits, or by service availability for international direct dialing.

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SECTION 4. RATES AND CHARGES

4.1 Telecard Services Calling Card Rates

4.1.1 Telecard Services will enter agreements with retailers or other distributors of a Telecard Services card to discount the price of cards purchased by a particular retailer or other distributor in order to induce the distributor to offer the cards to end users. These distribution arrangements will not affect the rates charged to end users of the cards.

4.1.2 Telecard Services may enter special arrangements with certain customers who purchase cards in volume directly from Telecard Services. The discount will consist of reductions of price for the denomination of card or cards being purchased.

4.2 Charges Computation

4.2.1 Calls processed by Telecard Services are rated and charged in increments of one "unit". One unit equals one minute of usage. Calls are generally rated using the rate plan designated and chosen for the particular card being utilized to place a call.

4.2.2 Chargeable time begins when the called party answers and a connection has been established. Chargeable time ends when either party "hangs up" thereby releasing the network connection. Calls are measured and billed in one minute increments; fractional minutes of use are rounded up to the next full minute. Calls beginning in one rate period and ending in another will be billed at the rate applicable to at the beginning of the call. Consumers using Telecard Services will

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not be charged for unanswered or uncompleted calls.

4.2.3 The Calling Card Cards expire six (6) months after the date of first use.

4.2.4 Call detail history is available on any particular card for a charge of \$5.00 per request; provided however, detail is not available for periods in excess of nine months from the date of request.

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4.3 Rate Schedules

4.3.1: Postpaid Card Service: Postpaid travel card service is available to Subscribers of Telecard Services' long distance services. Customers will reach Telecard Services' network via a toll free number. A customer who elects to use this service will pay the tarified rates for calls charged to the card. Charges for such calls appear on the Subscriber's regular monthly bill. Card calls are billed in one minute initial and additional increments.

Per Minute Rates: \$0.25

The following establishes minimum and maximum charges for Postpaid service.

<u>MINIMUM</u>	<u>MAXIMUM</u>
\$0.15	\$0.60

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- 4.3.2 Prepaid Card Service: Prepaid card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments.

Per Minute Rates:

Domestic 1	\$0.25
Domestic 2	\$0.33
Domestic 3	\$0.50

Domestic 1 rate shall be available for students. Domestic 2 shall be available through truck stops and other trucking oriented facilities. Domestic 3 shall be available as the normally available rate for domestic calling.

The following establishes minimum and maximum charges for Prepaid Service.

MINIMUM

\$0.15

MAXIMUM

\$0.60

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SECTION 4. RATES AND CHARGES (Cont'd)

4.3.3 Charitable Calling Card Service: Charitable Calling Card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments. This service also deducts a charitable value per minute in one minute initial and additional increments, which is also deducted from the remaining debit balance of the card.

Per Minute Telecommunications Rates: \$0.33
Per Minute Charitable Rate up to: \$0.20

The following establishes minimum and maximum charges for Prepaid Charitable telecommunications service.

<u>MINIMUM</u>	<u>MAXIMUM</u>
\$0.15	\$0.60

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SECTION 4. RATES AND CHARGES (Cont'd)

4.3.3 Collectible Calling Card Service: Collectible Calling Card service is a prepaid long distance calling card service under which Users purchase cards in predetermined amounts for long distance usage. As Users access the service their usage is automatically deducted from the remaining card balance. Prepaid card calls are billed in one minute initial and additional increments. This service also deducts a value allocated to the collectible value of the card, on a per minute basis, in one minute initial and additional increments, which is also deducted from the remaining debit balance of the card.

Per Minute Telecommunications Rates: \$0.33

Per Minute Collectible Rate up to: \$0.50

The following establishes minimum and maximum charges for Prepaid Collectible telecommunications service.

MINIMUM

\$0.15

MAXIMUM

\$0.60

Rev.R:10/14/96

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