

PART I - CARD SERVICES

SECTION 3 - DESCRIPTION OF SERVICE

3.1 Availability of Service

Carrier offers resold interexchange telecommunications service to any person or company who desires to be a Customer, subject to the terms and conditions of this Product Guide. Service is available 24 hours per day, seven days per week.

3.2 Service Limitations

3.2.1 Calls to 700, 800/888, 900, 950, or 976 numbers and calls to Directory Assistance shall not be completed using the service.

3.2.2 When placing a call, the prepaid card must have a sufficient balance to make a completed call. At the beginning of each call, an announcement will indicate the balance available on the prepaid card.

3.2.3 Customers shall be given notice one minute before the available account balance is depleted based upon the applicable rates for the call in progress. When the balance of available time is depleted, the call shall be terminated.

3.2.4 Prepaid calling accounts shall expire as specified in Section 3.4.

3.3 Timing of Calls

3.3.1 Usage sensitive charges are based on the actual usage of Carrier's network. Such charges are measured in conversation minutes or units.

3.3.2 Chargeable time for Customer shall begin when the called party answers, as determined by hardware answer supervision, provided that such capabilities are available from the local telephone company. If hardware answer supervision is not available, then Carrier will employ software answer supervision, and up to 60 seconds of ringing will be allowed before billing. Chargeable time for a call shall end upon disconnection by either party.

3.3.3 The initial billing period (minimum call duration) is one minute or one unit.

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3.3 Timing of Calls (Continued)

- 3.3.4** Unless otherwise specified in this Product Guide, for billing purposes, usage is measured and rounded to the next higher one minute or one unit increment after the initial period.
- 3.3.5** Carrier's equipment shall track call duration for rating purposes on a real-time basis, and the total charges for each call, including applicable taxes, shall be deducted from the available balance of the account.
- 3.3.6** No charges apply for incomplete calls. If Customer believes it has been incorrectly billed for an incomplete call, Carrier shall, upon notification, investigate the circumstances of the call and issue a credit when appropriate.

3.4 Service Offerings

Applicable rate schedules for the following services are provided in Section 4 - Rates.

3.4.1 Basic Prepaid Calling Service

This service is no longer available to new Customers.

Basic Prepaid Calling Service allows Customer to originate outbound, direct dial long distance calls via a toll free access number. All calls are rated on a flat-rate (not time-of-day or distance sensitive) basis, and rounded to the next higher full minute. Calls made from a public pay phone will be subject to a surcharge that will compensate the pay phone provider, where applicable. A Basic Prepaid Calling Card account shall expire 180 days after the date of first use or 180 days after the date of last recharge.

3.4.2 Collector Card Prepaid Calling Service

This service is no longer available to new Customers.

Carrier may provide Prepaid Calling Service using cards where the card itself has a value (e.g. limited edition, licensed property, or special materials) that is distinct from the value of the Service. In such cases, the value of the Service shall be clearly indicated on the card; and the rates and conditions of the Service shall be the same as those of Carrier's Basic Prepaid Calling Service. A Collector Prepaid Calling Card account shall expire on the date specified on the card.

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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4 Service Offerings (Continued)

3.4.3 Unit/Minute Based Prepaid Calling Service

This service is no longer available to new Customers.

Unit/Minute Based Prepaid Calling Service allows Customer to originate outbound, direct dial long distance calls via a toll free access number. All calls are rated on a flat-rate (not time-of-day or distance sensitive) basis, and rounded to the next higher full unit/minute. Calls made from a public pay phone will be subject to a surcharge that will compensate the pay phone provider, where applicable. A Unit/Minute Based Prepaid Calling card account shall expire 180 days after the date of first use or 180 days after the date of last recharge.

3.4.4 Subscription Prepaid Calling Service

Subscription Prepaid Calling Service allows Customer to originate outbound, direct dial long distance calls via a toll free access number to be billed automatically to the Customer's credit card that is accepted by Carrier, or through another billing method approved by Carrier. All calls are rated on a flat-rate (not time-of-day or distance sensitive) basis, and rounded to the next higher full minute. Calls made from a public payphone will be subject to a surcharge that will compensate the payphone provider, where applicable. A Subscription Prepaid Calling Card account shall expire on the date specified on the card or 180 days after the date of last recharge or, in the absence of a physical card, on the marketing material accompanying the Subscription Prepaid Calling Service offering. This service will be offered in conjunction with the following products:

- A. Subscription Prepaid Calling Service subscribed through a GTE-branded credit card
 - 1. GTE College Visa Standard Program
 - 2. GTE MasterCard Standard Program
- B. Subscription Prepaid Calling Service subscribed through a non GTE-branded credit card

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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4 Service Offerings (Continued)

3.4.5 Feature Prepaid Calling Service

Feature Prepaid Calling Service allows Customer to originate outbound, direct dial long distance calls via a toll free access number to be billed to Customer's credit card that is accepted by Carrier. All calls are rated on a flat-rate (not time-of-day or distance sensitive) basis, and rounded to the next higher full minute. Calls made from a public pay phone will be subject to a surcharge that will compensate the pay phone provider, where applicable. A feature prepaid calling card account shall expire on the date specified on the card or 180 days after the date of last recharge or, in the absence of a physical card, on the marketing material accompanying the Feature Prepaid Calling Service offering. This service will be offered in conjunction with the following products:

- A. Feature Prepaid Calling Service available through a GTE-branded credit card
 - 1. GTE College Visa Standard Program
 - 2. GTE College Visa Premium Program
 - 3. GTE MasterCard Standard Program
- B. Feature Prepaid Calling Service available through a non GTE-branded credit card.

3.4.6 Incentive Prepaid Calling Service

This service is no longer available to new Customers.

Incentive Prepaid Calling Service allows Customer to originate outbound, direct dial long distance calls via a toll free access number. All calls are rated on a flat rate (not time-of-day or distance sensitive) basis, and are rounded to the next higher full unit. Calls made from a public payphone will be subject to a surcharge that will compensate the payphone provider, where applicable. An Incentive Prepaid Calling card account shall expire 180 days after the date of first use or 180 days after the date of last recharge.

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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4 Service Offerings (Continued)

3.4.7 MAP International Prepaid Service

This service is no longer available to new Customers.

Customers electing to use Carrier's MAP International Prepaid Service will also be able to originate domestic, outbound, direct dial long distance calls via a toll free access number. Domestic calling is offered in conjunction with Carrier's international, prepaid calling service. Calls will be rated in full-minute increments and based on a flat rate basis. A connection fee will be assessed at the beginning of all completed calls. In addition, a payphone compensation surcharge will be assessed, where applicable, on calls completed from a public pay phone. The price per minute and applicable surcharge will be prominently displayed on the calling card packaging. The MAP International Prepaid Service account shall expire 180 days after the date of the first use unless a specific date is stated on the back of the card or marketing material accompanying the card.

3.4.9 Postpaid Conference Service

A. General

Postpaid Conference Service is available to Customers who access Carrier's network by dialing a Carrier provided toll free number. Upon Customer request, Carrier will establish an account and issue valid PINs. Conferences may be set-up at any time or in the more traditional "Meet Me" (scheduled) mode. All instruction commands to add participants by name and telephone number are accepted by advanced voice recognition technology and recorded for automatic conference set-up. Additional conference calling management options are available through a website for authorized Customers.

Customer accounts will be set up with three PINS: moderator, participant, and web account management. Conference Services are available 24 hours a day, seven days a week where facilities and systems permit.

This service provides domestic origination and termination for all services. International origination and termination for all services is available for select foreign countries. This service is an add-on to Carrier's interstate offering found in Federal Rate Schedule 1. International services are found in Federal Rate Schedule 2 located on Carrier's website at www.verizon.com/tariffs.

Rates are found in Section 4.2.9.

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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4 Service Offerings (Continued)

3.4.9 Postpaid Conference Service (Continued)

B. Description of Service

Customer subscribing to the service has access to a specified number of conferencing ports and are available at any time. Customer simply uses a pre-assigned, Customer-specific dial-in telephone number and enters their passcode.

Customer must notify participants that a conference call has been scheduled, and provide them with the access number and passcode. Participants are placed on hold until Customer arrives and starts the conference call. Once Customer arrives, participants on hold are notified and then placed into the conference. Service options and enhancements are available at no charge.

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SECTION 3 - DESCRIPTION OF SERVICE (Continued)

3.4 Service Offerings (Continued)

3.4.9 Postpaid Conference Service (Continued)

C. Conference Service Options/Enhancements

- Announcements for Entry and Exit - The system will sound a tone when participants enter or exit a conference.
- Customer Controlled Options - Allows Customer to change their PIN and establish roll call options.
- Attendant Request - Assistance for private or group consultation upon Customer request.
- Conference Lock/Unlock - Allows Customer to lock a conference once all participants are present to keep the conference private.
- Mute/Unmute - Customer can mute or unmute all lines in the conference except for Customer's line. Participants can mute or unmute their own lines to help control distractions and interruptions.
- Participant Count - System automatically tracks the number of participants on a conference and announces the count privately to Customer or participant requesting information.

D. Application of Rates and Charges

As part of the conference set-up, Customer is requested to enter a valid PIN to whose account a per-minute, per-leg and set-up charges will be billed. Set-up charges include any private labels Customer may request. Carrier will accept the preferred account number for billing after validation of Carrier database.

Charges for each leg of the conference begins when Customer number answers. On a "Meet Me" conference call, charges begin when Customer's dial-in call is answered by the conference bridge. Charges for each leg ceases when either Customer hangs up or when the last participant hangs up.