

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 1

NEW YORK
LOCAL EXCHANGE TELECOMMUNICATIONS SERVICE TARIFF
OF
IDT AMERICA, CORP.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 2

CHECK PAGE

The Pages of this Tariff, as listed below, are effective as of the date shown at the bottom of the respective Page(s). Original and revised Pages as named below comprise all changes from the original Tariff and are currently in effect as of the date at the bottom of this leaf.

Page	Revision	Page	Revision	Page	Revision
1	Original	39	Original	77	Original
2	Original	40	Original	78	Original
3	Original	41	Original	79	Original
4	Original	42	Original	80	Original
5	Original	43	Original	81	Original
6	Original	44	Original	82	Original
7	Original	45	Original	83	Original
8	Original	46	Original	84	Original
9	Original	47	Original	85	Original
10	Original	48	Original	86	Original
11	Original	49	Original	87	Original
12	Original	50	Original	88	Original
13	Original	51	Original	89	Original
14	Original	52	Original	90	Original
15	Original	53	Original	91	Original
16	Original	54	Original	92	Original
17	Original	55	Original	93	Original
18	Original	56	Original	94	Original
19	Original	57	Original	95	Original
20	Original	58	Original	96	Original
21	Original	59	Original	97	Original
22	Original	60	Original	98	Original
23	Original	61	Original	99	Original
24	Original	62	Original	100	Original
25	Original	63	Original	101	Original
26	Original	64	Original	102	Original
27	Original	65	Original	103	Original
28	Original	66	Original	104	Original
29	Original	67	Original	105	Original
30	Original	68	Original	106	Original
31	Original	69	Original	107	Original
32	Original	70	Original	108	Original
33	Original	71	Original	109	Original
34	Original	72	Original	110	Original
35	Original	73	Original	111	Original
36	Original	74	Original	112	Original
37	Original	75	Original	113	Original
38	Original	76	Original	114	Original

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 3

116	Original	124	Original	132	Original
117	Original	125	Original	133	Original
118	Original	126	Original	134	Original
119	Original	127	Original	135	Original
120	Original	128	Original	136	Original
121	Original	129	Original		
122	Original	130	Original		
123	Original	131	Original		

***New or Revised**

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 4

TABLE OF CONTENTS

Title Page	1
Check Page	2
Table of Contents	4
Symbols Page	5
Application of Tariff	6
Tariff Format Page	7
Section 1 – Definition of Technical Terms and Abbreviations	8
Section 2 – Regulations	12
Section 3 - Basic Services and Rates	58
Section 4 – Long Distance Services	105
Section 5 – Access Services	106
Section 6 – Special Services and Programs	107
Section 7 – Promotional Offerings	116
Section 8 – Service Areas	117
Section 9 – Special Arrangements	118
Attachment A – Current Rates.....	121

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 5

SYMBOLS

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

- (C) To signify changed regulation.
- (D) To signify a deleted or discontinued regulation.
- (I) To signify change resulting in an increase to a customer's bill.
- (M) To signify a move from in the location of the text.
- (N) To signify new rate or regulation.
- (R) To signify change resulting in a reduction to a customer's bill.
- (T) To signify change in text or regulation but no change in rate or charge.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 6

APPLICATION OF TARIFF

This tariff sets forth the service offerings, rates, terms and conditions applicable to the furnishing of intrastate end-user local exchange telecommunications services by IDT America, Corp. to Customers within the state of New York. IDT's services are furnished subject to the availability of facilities and subject to the terms and conditions set forth herein.

This tariff is on file with the New York Department of Public Service. In addition, this tariff is available for review at the main office of IDT America, Corp., at 520 Broad Street, Newark, New Jersey 07102-3111 during normal business hours.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 7

TARIFF FORMAT

A. Page Numbering - Page numbers appear in the upper right corner of the leaf. Pages are numbered sequentially. However, new Pages are occasionally added to the Tariff. When a new Page is added between Pages already in effect, a decimal is added. For example, a new Page added between Pages 14 and 15 would be 14.1.

B. Page Revision Numbers - Revision numbers also appear in the upper right corner of each Page. These numbers are used to determine the most current Page version on file with the New York Department of Public Service. For example, the 4th revised Page 14 cancels the 3rd revised Page 14. Because of various suspension periods, deferrals, etc. that the New York Department of Public Service follows in their Tariff approval process, the most current Page number on file with the Commission is not always the Tariff Page in effect. Consult the Check Page for the Page currently in effect.

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

2.
2.1.
2.1.1.
2.1.1.A.
2.1.1.A.1.
2.1.1.A.1.(a).
2.1.1.A.1.(a).I.
2.1.1.A.1.(a).I.(i).
2.1.1.A.1.(a).I.(i).(1).

D. Check Pages - When a Tariff filing is made with the New York Department of Public Service, an updated check Page accompanies the Tariff filing. The check Page lists the Pages contained in the Tariff, with a cross reference to the current revision number. When new Pages are added, the check Page 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 this Page 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 Page to find out if a particular Page is the most current on file with the New York Department of Public Service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 8

SECTION 1 - DEFINITION OF 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 Customer's location to Carrier's location or switching center.

Account - A Company accounting category containing up to two (2) residential local exchange access lines billed to the same Customer at the same address. The second or non-primary local exchange access line will share any call allowance of the primary local exchange access line. The second or non-primary local exchange access line therefore will not be provisioned to include a separate call allowance structure. No features are included with the second or non-primary local exchange access line.

Advance Payment - Part or all of a payment required before the start of service.

Authorization Code - A numerical code, one or more of which may be assigned to a Customer, to enable Carrier to identify the origin of service of the Customer so it may rate and bill the call. All authorization codes shall be the sole property of Carrier and no Customer 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.

Authorized User - A person, firm or corporation authorized by the Customer to be an end-user of the service of the Customer.

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.

Commission - The New York Department of Public Service.

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

Company - IDT America, Corp., the issuer of this tariff.

Customer - The person, firm or corporation that orders service and is responsible for the payment of charges and compliance with the terms and conditions of this tariff.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 9

SECTION 1 - DEFINITION OF TERMS AND ABBREVIATIONS, CONT'D.

Customer Premises - A location designated by the Customer for the purposes of connecting to the Company's services.

Customer Terminal Equipment - Terminal equipment provided by the Customer.

End Office - The LEC switching system office or serving wire center where Customer station loops are terminated for purposes of interconnection to each other and/or to trunks.

Equal Access - A form of dialed access provided by local exchange companies whereby interexchange calls dialed by the Customer are automatically routed to the Company's network. Presubscribed Customers may also route interexchange calls to the Company's network by dialing an access code supplied by the Company.

End-User Premises - A location designated by the Customer for the purposes of connecting to the Company's services.

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

Interruption - The inability to complete calls due to equipment malfunctions or human errors. Interruption shall not include, and no allowance shall be given for service difficulties such as slow dial tone, circuits busy or other network and/or switching capability shortages. Nor shall Interruption include the failure of any service or facilities provided by a common carrier or other entity other than the Carrier. Any Interruption allowance provided within this Tariff by Carrier shall not apply where service is interrupted by the negligence or willful act of the Customer, or where the Carrier, pursuant to the terms of this Tariff, terminates service because of non-payment of bills, unlawful or improper use of the Carrier's facilities or service, or any other reason covered by this Tariff or by applicable law.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 10

SECTION 1 - DEFINITION OF TERMS AND ABBREVIATIONS, CONT'D.

LATA - A Local Access and Transport Area established pursuant to the Modification of Final Judgment entered by the United States District Court for the District of Columbia in Civil Action No. 82-0192; or any other geographic area designated as a LATA in the National Exchange Carrier Association, Inc. Tariff F.C.C. No. 4, or its successor tariff(s).

LEC - Local Exchange Company refers to the dominant, monopoly local telephone company in the area also served by the Company.

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

Message Toll Service - A service that provides facilities for telecommunications between different local calling areas of the same LATA in accordance with the regulations and schedule of rates specified in this tariff. The rates specified in this tariff are in payment for all services furnished between the calling and called stations.

Monthly Recurring Charges - Monthly charges to the Customer for services, and equipment, which continues for the agreed upon duration of the service.

MOU - Minutes of Use.

Non-Recurring Charge ("NRC") - The initial charge, usually assessed on a one-time basis, to initiate and establish service.

PBX - Private Branch Exchange.

PIN - Personal Identification Number.

POP - Point of Presence.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 11

SECTION 1 - DEFINITION OF TERMS AND ABBREVIATIONS, CONT'D.

Service - Any means of service offered herein or any combination thereof.

Service Order - The written request for Company services executed by the Customer and the Company in the format devised by the Company. The signing of a Service Order Form by the Customer and acceptance by the Company initiates the respective obligations of the parties as set forth therein and pursuant to this tariff.

Shared Inbound Calls – Refers to calls that are terminated via the Customer's Company-provided local exchange line.

Shared Outbound Calls – Refers to calls in Feature Group G (FGD) exchanges whereby the Customer's local telephone lines are presubscribed by the Company to the Company's outbound service such that "1+10-digit number" calls are automatically routed to the Company's or an IXC's network. Calls to stations within the Customer's LATA may be placed dialing "10XXX" or "101XXXX" with 1+10-digit number."

Station - The network control signaling unit and any other equipment provided at the Customer's premises which enables the Customer to establish communications connections and to effect communications through such connections.

Subscriber - The person, firm, partnership, corporation or other entity who orders telecommunications service from IDT. Service may be ordered by, or on behalf of, those who own, lease or otherwise manage the pay telephone, PBX, or other switch vehicle from which an End User places a call utilizing the services of the Company.

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.

Term Agreement - An agreement between the Company and the Customer for a fixed term of months.

Terminal Equipment - Any telecommunications equipment other than the transmission or receiving equipment installed at a Company location.

Usage Charges – Charges for minutes or messages traversing over local exchange facilities.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 12

SECTION 2 – REGULATIONS

2.1 Undertaking of the Company

- 2.1.1** Service is furnished for telecommunications originating and terminating within the State of New York under the terms and conditions of this tariff.
- 2.1.2** IDT's voice services may involve the use of its own facilities, the resale of the basic local exchange services of the local exchange telephone companies or a combination thereof.
- 2.1.3** Carrier's services are available for use twenty-four hours per day, seven days per week.

2.2 Use of Services

- 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 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.
- 2.2.3** The Carrier does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.4** The Carrier's services may be canceled for nonpayment of uncontested bill charges or for other violations of this Tariff.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 13

SECTION 2 - REGULATIONS, CONT'D.

2.3 Liability of the Company

2.3.1 Because the Customer has exclusive control of its communications over the services furnished by the Company, and because interruptions and errors incident to these services are unavoidable, the services, functions, and products the Company furnishes are subject to the terms, conditions, and limitations specified in this tariff and to such particular terms, conditions, and limitations as set forth in the special regulations applicable to the particular services, functions, and products furnished under this tariff. These limitations shall not limit any right the Company may have to be indemnified, defended, or held harmless against any amounts payable to a third person, including any losses, costs, fines, penalties, criminal or civil judgments or settlements, expenses (including attorney's fees), and consequential damages of such third persons.

2.3.2 The liability of the Company for damages arising directly or indirectly out of the furnishing of these services, functions, or products, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, functions, or products or arising out of the failure to furnish the service, function, or product, whether caused by acts of commission or omission, shall be limited to the extension of allowances for interruption. The extension of such allowances for interruption shall be the sole remedy of the Customer or Authorized User and the sole liability of the Company. The Company will not be liable for any indirect, special, consequential, exemplary or punitive damages a Customer may suffer, including lost business, revenues, profits, or other economic loss, whether or not caused by the intentional acts or omissions or negligence of the Company's employees or agents, whether or not foreseeable, and regardless of notification by any party of the possibility of such damages.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 14

SECTION 2 - REGULATIONS, CONT'D.

2.3 Liability of the Company, Cont'd.

- 2.3.3** The Company shall not be liable for any failure of performance or equipment due to causes beyond its control, including but not limited to: acts of God, fire, flood or other catastrophes; any law, order, regulation, direction, action, or request of the United States Government, or of any other government, including state and local governments having or claiming jurisdiction over the Company, or of any department, agency commission, bureau, corporation, or other instrumentality of any one or more of these federal, state, or local governments, or any civil or military authority, national emergencies, insurrections, riots, wars, unavailability of rights-of-way or materials, or strikes, lock-outs, work stoppage, or other labor difficulties.
- 2.3.4** The Company shall not be liable for any act or omission by any entity furnishing to the Company or to the Company's Customers services or equipment used for or with the services the Company offers.
- 2.3.5** The Company shall not be liable for any damages or losses due to the fault or negligence of the Customer or due to the failure or malfunction of Customer-provided services or equipment.
- 2.3.6** The Company shall not be liable for the claims of vendors supplying equipment to Customers of the Company which may be installed at premises of the Company, nor shall the Company be liable for the performance of said vendor or vendor's equipment.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 15

SECTION 2 - REGULATIONS, CONT'D.

2.3 Liability of the Company, Cont'd.

- 2.3.7** The Company does not guarantee nor make any warranty with respect to installations it provides for use in an explosive atmosphere. The Customer indemnifies and holds the Company harmless from any and all loss, claims, demands, suits, or other action, or any liability whatsoever, whether suffered, made, instituted, or asserted by any other party or person(s), and for any loss, damage, or destruction of any property, whether owned by the Customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location, or use of any installation so provided.
- 2.3.8** The Company is not liable for any defacement of or damage to the premises of a Customer or end-user (or Authorized User) resulting from the furnishing of services or equipment on such premises or the installation or removal thereof.
- 2.3.9** The Company shall not be liable for any damages resulting from delays in meeting any service dates due to delays.
- 2.3.10** The Company shall not be liable for any damages whatsoever to persons or property resulting from the installation, maintenance, repair or removal of equipment and associated wiring.
- 2.3.11** The Company shall not be liable for any damages whatsoever associated with service, facilities, products, or equipment which the Company does not furnish or for any act or omission of the Customer or any other entity furnishing services, facilities or equipment used for or in conjunction with service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 16

SECTION 2 - REGULATIONS, CONT'D.

2.3 Liability of the Company, Cont'd.

2.3.12 The Company shall not incur any liability, direct or indirect, to any person who dials or attempts to dial the digits "9-1-1" or to any other person who may be affected by the dialing of the digits "9-1-1".

2.3.13 The Company makes no warranties or representations, express or implied either in fact or by operation of law, statutory or otherwise, including warranties or merchantability and fitness for a particular use, except those expressly set forth herein.

2.3.14 The Customer and any Authorized Users, jointly and severally, shall indemnify and hold the Company harmless from claims, loss, damage, expense (including attorney's fees and court costs), or liability for patent or trademark infringement or other infringement of intellectual property rights arising from (1) combining (or using in connection) Company-provided services and equipment with any facilities, services, functions, or products provided by the Customer or Authorized User or (2) use of services, functions, or products the Company furnished in a manner the Company did not contemplate and over which the Company exercises no control; and from all other claims, loss, damage, expense (including attorneys fees and court costs), or liability arising out of any commission or omission by the Customer or Authorized User in connection with the service, function, or product. In the event that any such infringing use is enjoined, the Customer or Authorized User at its expense, shall obtain immediately a dismissal or stay of such injunction, obtain a license or other agreement so as to extinguish the claim of infringement, terminate the claimed infringing use, or modify such combination so as to avoid any such infringement. In addition and without limitation, the Customer or Authorized User shall defend, on behalf of the Company and upon request by the Company, any suit brought or claim asserted against the Company for any such infringement, damages, or other claims.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 17

SECTION 2 - REGULATIONS, CONT'D.

2.3 Liability of the Company, Cont'd.

2.3.15 The Customer releases, indemnifies and holds harmless the Company from any and all loss, claims, demands, suits or other action or any liability whether suffered, made instituted or asserted by the Customer or by any other person, caused or claimed to have been caused directly or indirectly by the publication of a nonpublished telephone number or the disclosure or nondisclosure of said number to any person. If any action of the Company results in the publication of the unauthorized disclosure of a nonpublished number, the Company will, at the customer's request, change the number without charge and refund any nonpublished number charges for the period of time during which the number was disclosed. For the purposes of this Tariff, nonpublished information is defined to include the name, address and telephone number of nonpublished Customers.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 18

SECTION 2 - REGULATIONS, CONT'D.

2.4 Prohibited Uses

2.4.1 The services the Company offers shall not be used for any unlawful purpose or for any use as to which the Customer has not obtained all governmental approvals, authorizations, licenses, consents and permits required to be obtained by the Customer with respect thereto.

2.4.2 The Company may, without obtaining any further consent from the Customer, assign any rights, privileges, or obligations under this tariff. The Customer or Authorized User may not assign or transfer in any manner the service or any rights associated with the service without the written consent of the Company.

2.4.3 A Customer or Authorized User shall not represent in its advertising, marketing or sales collateral that its services are provided by the Company, or otherwise indicate to its Customers that its provision of services is jointly with the Company, without the consent of the Company. The relationship between the Company and Customer shall not be that of partners or agents for one or the other, and shall not be deemed to constitute a partnership or agency agreement.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 19

SECTION 2 - REGULATIONS, CONT'D.

2.5 Limitation of Service

- 2.5.1** Service is offered subject to the availability of the necessary facilities and/or equipment and subject to the provisions of this tariff. The Company may decline applications for service to or from a location where the necessary facilities or equipment are not available. The Company may discontinue furnishing service in accordance with the terms of this tariff.
- 2.5.2** The Company reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when service is used in violation of provisions of this tariff or the law.
- 2.5.3** The Company does not undertake to transmit messages, but offers the use of its service when available, and, as more fully set forth elsewhere in this tariff, shall not be liable for errors in transmission or for failure to establish connections.
- 2.5.4** The furnishing of service under this tariff is subject to the availability on a continuing basis of all the necessary facilities, services or equipment and is limited to the capacity of the Company's services and equipment, as well as facilities the Company may obtain from other carriers to furnish service from time to time as required at the sole discretion of the Company.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 20

SECTION 2 - REGULATIONS, CONT'D.

2.6 Application for Services

2.6.1 A Customer desiring to obtain service may do so based on an oral or written agreement. In order to initiate service, the Customer must provide the following information: an address to which the Company shall mail or deliver all notices and other communications, except that the Customer may also designate a separate address to which the Company's bills for service shall be mailed.

2.6.2 Cancellation of Application for Service
Where installation of service has been started prior to the cancellation, a cancellation charge equal to the costs incurred by the Company may apply.

2.6.3 Cancellation of Service
The Customer may have service discontinued upon verbal or written notice to the Company. The Company shall hold the Customer responsible for payment of all bills for service furnished until the cancellation date specified by the Customer or until the date that the written cancellation notice is received, whichever is later. A termination liability charge applies to early cancellation of a term agreement.

2.7 Assignment or Transfer

2.7.1 All service provided under this tariff is directly or indirectly controlled by the Company, and the Customer may not transfer or assign the use of service without the express prior written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of service. All terms and conditions contained in this tariff and in the Term Agreement and/or other contract between the Company and the Customer shall apply to all such permitted transferees or assignees.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 21

SECTION 2 - REGULATIONS, CONT'D.

2.8 Deposits

The Company does not require Customer deposits.

2.9 Advance Payments

To safeguard its interests, the Company may require a Customer to make an advance payment before services and facilities are furnished. The advance payment will not exceed an amount equal to the nonrecurring charge(s) and two (2) month's charges for the service or facilities. The advance payment will be applied to the first full billing cycle statement and additional one (1) month advance payment will be required for each subsequent month. Advance payments do not accrue interest. The Company will not condition service upon payment in advance for any person it knows to be a recipient of public assistance, supplemental security income, or additional State payments.

2.10 Taxes and Fees

The Customer is responsible for the payment of any sales, use, gross receipts, excise, access, or other local, state, and federal taxes, charges or surcharges (however designated) excluding taxes on the Company's net income, imposed on or based upon the provision, sale, or use of services. Any taxes imposed by a local jurisdiction (e.g., county and municipal taxes) will only be recovered from those Customers located in the affected jurisdictions.

2.10.1 Surcharge For State Gross Income and Gross Earnings Taxes

A monthly surcharge to recover the additional expense related to the State Gross Income and Gross Earnings Taxes applies to the recurring and nonrecurring rates and charges for all intrastate service except returned check charges, late payment charges and rates for local coin calls. The applicable Gross Revenue Surcharge rates are shown in the Rate Schedule at the end of this tariff. Any changes to these rates will be filed on 15 days' notice to Customers and the Commission, and as directed by the Commission. Whenever the state levies a new tax on the Company's gross revenues, repeals such a tax, or changes the rate of such a tax, the

SECTION 2 - REGULATIONS, CONT'D.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 22

**2.10.1 Surcharge For State Gross Income and Gross Earnings Taxes
(Cont'd)**

Commission may approve new surcharge factors, and the Company will file a revised rate schedule as directed or approved by the Commission.

2.10.2 Village or Municipal Surcharge On Local Utility Gross Revenue Taxes

In certain cities and villages a municipal surcharge related to the Local Utility Gross Revenue Taxes applies to the recurring and nonrecurring rates and charges for all intrastate service except returned check charges, late payment charges and rates for local coin calls. The percentage rate of the surcharge in each locality where such a surcharge applies is listed in the Rate Schedule at the end of this tariff.

The surcharge rate schedule shall be filed at least fifteen business days before the effective date. The effective date of the rate schedule shall not be prior to the effective date of the surcharge and no sooner than the date when the tax enactment is filed with the Secretary of State. The surcharge shall be applicable to bills subject to the tax enactment that are rendered on or after the effective date of the rate schedule. If the tax enactment either ceases to be effective or is modified so as to reduce the tax rate, the surcharge will be changed accordingly within 5 business days.

Introduction, cancellation, or modification of a surcharge will be effective on the date of the Customer's first bill rendered after the effective date of the change.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 23

SECTION 2 - REGULATIONS, CONT'D.

2.11 Notices

2.11.1 Any notice the Company may give to a Customer shall be deemed properly given when delivered, if delivered in person, or when deposited with the U.S. Postal Service, postage prepaid, addressed to the Customer's billing address. Any notice the Customer may give the Company shall be deemed properly given when delivered, if delivered in person, or when deposited with the U.S. Postal Service, postage prepaid, addressed to the Company at the address provided in the most recently revised tariff leafs.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 24

SECTION 2 - REGULATIONS, CONT'D.

2.12 Billing and Payment

2.12.1 The Customer is responsible for payment of all charges for services furnished, including charges for services originated or charges accepted at the Customer's station. Services which are fraudulently obtained without the Customer's involvement will be investigated and the Carrier and the Customer will cooperate in the resolution of such charges. Upon nonpayment of any regulated sum due or upon a violation of any of the conditions governing the furnishing of service, the Carrier may discontinue furnishing said service, as provided for in this tariff and in accordance with Commission rules, without incurring any liability.

2.12.2 Bills are rendered monthly and are due upon receipt of the bill. Payment is considered delinquent 20 days after the bill is rendered. The late payment penalty shall be that portion of the payment not received by the date due minus any charges billed as local taxes multiplied by 1.5%. Late payment charges do not apply to government agencies of the State of New York. These agencies are required to make payment in accordance with the provisions of Article XI-A of the State Finance Law (Chapter 153 of the Laws of 1984).

2.12.3 The Carrier shall promptly investigate all disputed charges and shall report its findings and disposition to the Customer. Nothing in this Section limits the Customer's right as provided by statute to contest charges. Bills are rendered monthly with local exchange service billed in advance of the month service is rendered. Toll charges are billed in arrears.

2.12.4 Recurring Monthly Charges

2.12.4.1 Recurring monthly charges will be billed one month in advance of service or in the current month and will reflect the rates in effect as of the date of the invoice.

2.12.4.2 For the purpose of computing partial month's charges, a month is considered to consist of thirty (30) days.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 25

SECTION 2 - REGULATIONS, CONT'D.

2.12.5 Nonrecurring Charges

Customers will only be charged once, on either an interstate or intrastate basis, for any nonrecurring charges.

- 2.12.6** Business customers will be assessed a charge of twenty dollars (\$20.00) and residential customers a charge of ten (\$10.00) for each check submitted by the Customer to the Company that a financial institution refuses to honor.

2.13 Discontinuance or Interruption of Service by the Carrier

Without incurring any liability, the Carrier may, under the following conditions, discontinue or interrupt service that is being furnished:

- 2.13.1** For noncompliance with or violation of any applicable State, municipal or Federal law, ordinance or regulation, or noncompliance with or violation of any Commission regulation.
- 2.13.2** For noncompliance with any of the provisions of this tariff governing service.
- 2.13.3** In the event of the Customer's use of service in such a manner as to adversely affect the Carrier's equipment or service to others.
- 2.13.4** In the event of unauthorized or fraudulent use of service.
- 2.13.5** By reason of any order or decision of a court or other government authority having jurisdiction that prohibits the Carrier from furnishing service to the Customer.
- 2.13.6** In order to perform tests and inspections necessary to insure compliance with tariff regulations or the proper installation, operation, and maintenance of the Carrier's equipment and facilities.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 26

SECTION 2 - REGULATIONS, CONT'D.

2.13 Discontinuance or Interruption of Service by the Carrier, Cont'd.

2.13.7 The Carrier reserves the right to limit the duration of a connection or the provision of service when necessary because of a shortage of service components caused by emergency conditions as defined in the Rules and Regulations of the New York Department of Public Service.

2.13.8 Discontinuance of service shall be in accordance with the Rules and Regulations of the New York Department of Public Service.

2.13.9 The Carrier may suspend service without notice if it deems such action necessary to protect the public, Carrier personnel, agents, suppliers, facilities or services from damages or injury of any kind to any party. The Carrier may suspend service after notice to the Customer of noncompliance with any provision of this tariff if such noncompliance is not corrected within thirty (30) days following the receipt of notice.

2.13.10 In the event that any bill rendered or any deposit required is not paid, the Company may suspend service or terminate service until the bill or the required deposit has been paid. If service is suspended or terminated for nonpayment, the Customer will be billed a Connection Charge as well as any payment due and any applicable deposits upon reconnection.

- A.** Termination shall not be made until at least 20 days after written notification has been mailed to the billing address of the Customer.
- B.** Suspension will not be made until at least 8 days after written notification has been mailed to the Customer and 20 days before the termination notice.
- C.** Telephone service shall only be suspended during the hours between 8:00 AM and 4:00 PM, Monday through Thursday and between the hours of 8:00 AM and 3:00 PM on Friday. It shall not be suspended or terminated for nonpayment on weekends, public holidays, other federal and state holidays proclaimed by the President or the Governor, or on days when the main business office of the Company is not open for business, or during the periods from December 23rd through December 26th or December 30th through January 2nd.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 27

SECTION 2 - REGULATIONS, CONT'D.

2.14 Customer Responsibility

2.14.1 Cancellation by Customer

Customers may cancel service verbally or in writing. The company shall hold the Customer responsible for payment of all charges, including fixed fees, surcharges, etc., which accrue up to the cancellation date. Customers that cancel the primary local exchange line will have the entire Account disconnected, including any secondary line and all associated features. In the event the Customer executes a term commitment agreement with the Company, the Customer must cancel service and terminate the agreement in accordance with the agreement terms.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 28

SECTION 2 - REGULATIONS, CONT'D.

2.15 Service Connections and Equipment on Customer's Premises

- 2.15.1** The Customer or Authorized User shall allow the Company continuous access and right-of-way to the premises of the Customer or Authorized User to the extent reasonably determined by the Company to be appropriate to the provision and maintenance of services and equipment relating to this tariff.
- 2.15.2** The Company undertakes to use reasonable efforts to make available services to a Customer, on or before a particular date subject to the provisions of and compliance by the Customer with the regulations contained in this tariff. The Company does not guarantee availability by any such date and shall not be liable for any delays in commencing service to any Customer.
- 2.15.3** The Company undertakes to use reasonable efforts to maintain only the services and equipment that it furnishes to the Customer. The Customer or Authorized User may not, and may not permit others to, rearrange, disconnect, remove, attempt to repair, or otherwise tamper with any of the services or equipment installed by the Company, except upon the consent of the Company.
- 2.15.4** Title to all components of the service provided by the Company, including equipment on Customer's Premises or End-User's Premises, shall remain with the Company, unless otherwise specifically agreed with the Customer. The operating personnel, and the electric power consumed by such equipment on the premises of Customer shall be provided by and maintained at the expense of the Customer.
- 2.15.5** The Company shall not be responsible for the installation, operation, or maintenance of any communications equipment provided by the Customer or Authorized User, except as the Company determines is necessary for proper operation in connection with the Company's services and equipment. Where such equipment is connected to the services or equipment furnished pursuant to this tariff, the responsibility of the Company shall be limited to the furnishing of services and equipment offered under this tariff and to the maintenance and operation of such services and equipment; subject to this responsibility the Company shall

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 29

SECTION 2 - REGULATIONS, CONT'D.

2.15 Service Connections and Equipment on Customer's Premises, Cont'd.

not be responsible for the transmission or reception of signals by equipment provided by the Customer or Authorized User, or for the quality of, or defects in, such transmission or reception.

2.15.6 The Customer shall be responsible for the payment of service charges as set forth herein and for visits by the Company's agents or employees to the premises of the Customer or Authorized User when the service difficulty or trouble report results from the use of services and equipment by the Customer or Authorized User.

2.15.7 The Company is responsible for operating Company-provided equipment. In the event that Customer attempts to operate any Company-provided equipment, other than as authorized by the Company, without first obtaining the Company's approval, in addition to any other remedies of the Company for a breach by the Customer of the Customer's obligations hereunder, the Customer shall pay the Company for any damage to the Company-provided equipment caused or related to the Customer's improper operation of the Company-provided equipment upon receipt by the Customer of a Company invoice therefor. In no event shall the Company be liable to the Customer or any other person for interruption of the service or for any other loss, cost or damage caused or related to the Customer's improper use of Company-provided equipment.

2.15.8 The Customer agrees to allow the Company to remove all Company-provided equipment from Customer's premises:

- A. upon termination, interruption or suspension of the service in connection with which the equipment was used; and
- B. for repair, replacement or otherwise as the Company may determine is necessary or desirable.

At the time of such removal, such equipment shall be in the same condition as when delivered to Customer or installed in Customer's premises, normal wear and tear only excepted. The Customer shall reimburse the Company for any loss, cost, or damage beyond normal wear and tear. The Company shall have the right to obtain such reimbursement from the Customer deposit, if any.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 30

SECTION 2 - REGULATIONS, CONT'D.

2.15 Service Connections and Equipment on Customer's Premises, Cont'd.

2.15.9 The Customer or Authorized User is responsible for ensuring that any Customer-provided equipment connected to the Company's services and equipment is compatible with such Company services and equipment. The magnitude and character of the voltages and currents impressed on Company-provided equipment and wiring by the connection, operation, or maintenance of such equipment and wiring shall be such as not to cause damage to the Company provided equipment and wiring or injury to the Company's employees or to other persons. The Customer will submit to the Company a complete manufacturer's specification Page for each item of equipment that is not provided by the Company and which shall be directly attached to the Company's services and equipment. The Company shall approve the use of such item(s) of equipment unless such item is technically incompatible with the Company's services or equipment. Any additional protective equipment required to prevent such damage or injury shall be provided by the Company at the Customer's expense.

2.15.10 Any special interface equipment necessary to achieve compatibility between the services and equipment of the Company used for furnishing services or equipment of others shall be provided at the Customer's expense.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 31

SECTION 2 - REGULATIONS, CONT'D.

2.16 Obligations of the Customer

The Customer shall be responsible for:

2.16.1 The payment of all applicable charges as set forth in this tariff.

2.16.2 Damage or loss of the Company's services or equipment caused by the acts or omissions of the Customer or Authorized User, or the noncompliance by the Customer or Authorized User with these regulations, or by fire or theft or other casualty on the premises of the Customer or Authorized User, unless caused by the negligence or willful misconduct of the employees or agents of the Company;

2.16.3 Providing as specified from time to time by the Company any needed personnel, equipment, space and power to operate Company services and equipment installed on the premises of the Customer or Authorized User and the level of power, heating and air conditioning necessary to maintain the proper environment on such premises;

2.16.4 Obtaining, maintaining, and otherwise having full responsibility for rights-of-way and conduit necessary for installation of equipment to provide service to the Customer or Authorized User from the cable building entrance or the property line of the land on which the structure in which the Customer's Premise or End-User's Premise is located to the applicable Premise. Any and all costs associated with the obtaining and maintaining of the rights-of-way described herein, including the costs of altering the structure to permit installation of the Company-provided service or equipment, shall be borne entirely by, or may be charged by the Company to, the Customer. The Company may require the Customer to demonstrate its compliance with this section prior to accepting an order for service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 32

SECTION 2 - REGULATIONS, CONT'D.

2.16 Obligations of the Customer, Cont'd.

- 2.16.5** Providing a safe place to work and complying with all laws and regulations regarding the working conditions on the premises at which Company employees and agents shall be installing or maintaining the Company's services and equipment. The Customer may be required to install and maintain Company services and equipment within a hazardous area if, in the Company's opinion, injury to Company employees or property might result from installation or maintenance by the Company.
- 2.16.6** Complying with all laws and regulations applicable to, and obtaining all consents, approvals, licenses and permits as may be required with respect to, the location of Company services and equipment in any Customer or End-User Premise or the rights-of-way for which the Customer or Authorized User is responsible, and obtaining permission for Company agents or employees to enter the Customer or End-User Premise at any reasonable hour for the purpose of installing, inspecting, repairing, or, upon termination of service as stated herein, removing the services and equipment of the Company;
- 2.16.7** Making Company services and equipment available periodically for maintenance purposes at a time agreeable to both the Company and the Customer. No allowance will be made for the period during which service is interrupted for such purposes;
- 2.16.8** Keeping the Company's services and equipment located on the Customer's or End-User's Premise or rights-of way obtained by the Customer free and clear of any liens or encumbrances relating to the Customer's use of the Company's services or to the locations of such services and equipment.
- 2.16.9** Customer-provided equipment on the Customer or End-User Premises, the operating personnel there, and the electric power consumed by such equipment, shall be provided by and maintained at the expense of the Customer or Authorized User. Conformance of Customer-provided equipment with part 68 of the FCC Rules is the responsibility of the Customer.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 33

SECTION 2 - REGULATIONS, CONT'D.

2.16 Obligations of the Customer, Cont'd.

2.16.10 The Customer or Authorized User is responsible for ensuring that Customer-provided equipment connected to Company services and equipment is compatible with such services and equipment. The magnitude and character of the voltages and currents impressed on Company provided equipment and wiring by the connection, operation, or maintenance of such equipment and wiring shall be such as not to cause damage to the Company-provided equipment and wiring or injury to the Company's employees or other persons.

2.16.11 In the event that a billing dispute occurs concerning any charges billed to the Customer by the Company, the Company may require the Customer to pay the undisputed portion of the bill to avoid discontinuance of service for non-payment. The Customer must submit a documented claim for the disputed amount. The Customer will submit all documentation as may reasonably be required to support the claim. All claims must be submitted to the Company within 90 days of receipt of billing for those services. If the Customer does not submit a claim as stated above, the Customer waives all rights to filing a claim thereafter.

Unless disputed the invoice shall be deemed to be correct and payable in full by the Customer. If the Customer is unable to resolve any dispute with the Company, then the Customer may file a complaint with the New York Public Service Commission, Three Empire State Plaza, Albany, New York 12223.

If the dispute is resolved in favor of the Customer and the Customer has withheld the disputed amount, no interest credits or penalties will apply.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 34

SECTION 2 - REGULATIONS, CONT'D.

2.17 Customer Liability for Unauthorized Use of the Network

Unauthorized use of the network occurs when a person or entity that does not have actual, apparent, or implied authority to use the network, obtains the Company's services provided under this tariff.

2.17.1 Customer Liability for Fraud and Unauthorized Use of the Network

2.17.1.1 The Customer is liable for the unauthorized use of the network obtained through the fraudulent use of a Company PIN, or an accepted credit card, provided that the unauthorized use occurs before the Company has been notified.

2.17.1.2 A Company PIN is a unique identifier issued by the Company at the Customer's request, which enables the Customer or user(s) authorized by the Customer to place calls over the Network and to have the charges for such calls billed to the Customer's account. An accepted credit card is any credit card that a cardholder has requested or applied for and received, or has signed, used, or authorized another person to use to obtain credit. Any credit card issued as a renewal or substitute in accordance with this paragraph is an accepted credit card when received by the cardholder.

2.17.1.3 The Customer must give the Company written or oral notice that an unauthorized use of a Company PIN or an accepted credit card has occurred or may occur as a result of loss, and/or theft.

2.17.1.4 The Customer is responsible for payment of all charges for services furnished to the Customer or to users authorized by the Customer to use service provided under this tariff, unless due to the negligence of the Company. This responsibility is not changed due to any use, misuse, or abuse of the Customer's service or Customer-provided equipment by third parties, the Customer's employees, or the public. The liability of the Customer for unauthorized use of the Network by credit card fraud will not exceed the lesser of fifty dollars (\$50.00) or the amount of money, property, labor, or services obtained by the unauthorized user before notification to the Company.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 35

SECTION 2 - REGULATIONS, CONT'D.

2.18 Maintenance and Testing

2.18.1 Upon suitable notice, the Company may make such tests, adjustments, and inspections as may be necessary to maintain the Company's services and equipment in satisfactory operating condition.

2.18.2 Upon suitable notification to the Customer, and at a reasonable time, the Company may make such tests and inspections as may be necessary to determine that the Customer or Authorized User is complying with the requirements set forth above for the installation, operation, and maintenance of Customer-provided facilities, equipment, and wiring, in the connection of Customer-provided facilities and equipment to Company-provided services and equipment. If the protective requirements for Customer-provided equipment are not being complied with, the Company may take such action as it deems necessary to protect its services, equipment, and personnel. The Company will notify the Customer promptly if there is any need for further corrective action. Within ten (10) days of receiving this notice, the Customer must take such action. If the Customer fails to do this, the Company may take whatever additional action is deemed necessary, including the suspension of service, to protect its services, equipment, and personnel from harm.

2.19 Nonroutine Installation

At the Customer's request, installation and/or maintenance will be performed by the Company at additional charges for non-routine situations, including but not limited to, outside regular business hours or in hazardous locations. In such cases, charges based on the Company's customary charges for similar effort and materials will apply. If installation is started during regular business hours but, at the Customer's request, extends beyond regular business hours into time periods including, but not limited to, weekends, holidays, and/or night hours, additional charges may apply.

2.20 Contracts

Contracts will be used in special circumstances for Individual Case Basis ("ICB") service offerings. The terms and conditions of each contract offering are subject to the agreement of both the Customer and the Company. Any specific contract will be made available to similarly situated Customers in substantially similar circumstances. Contracts are available to any similarly situated Customer that places an order within 30 days of their effective date. ICB contracts are subject to Commission review.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 36

SECTION 2 - REGULATIONS, CONT'D.

2.21 Allowances for Interruptions in Service

Interruptions in service that are not due to the negligence of, or noncompliance with the provisions of this tariff by, the Customer or the operation or malfunction of the facilities, power or equipment provided by the Customer, will be credited to the Customer as set forth in 2.20.1 for the part of the service that the interruption affects.

2.21.1 General

- A.** A credit allowance will be given when service is interrupted, except as specified below. A service is interrupted when it becomes inoperative 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 rate Page.
- B.** An interruption period begins when the Customer reports a service, facility or circuit to be inoperative and, if necessary, 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 interrupted but declines to release it for testing and repair, or refuses access to its premises for test and repair by the Company, 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.
- D.** The Customer shall be responsible for the payment of service charges as set forth herein for visits by the Company's agents or employees to the premises of the Customer when the service difficulty or trouble report results from the use of equipment or facilities provided by any party other than the Company, including but not limited to the Customer.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 37

SECTION 2 - REGULATIONS, CONT'D.

2.21 Allowances for Interruptions in Service, Cont'd.

2.21.2 Limitations of Allowances

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

- A.** Due to the negligence of or noncompliance with the provisions of this rate Page by any person or entity other than the Company, including but not limited to the Customer;
- B.** Due to the failure of power, equipment, systems, connections or services not provided by the Company;
- C.** Due to circumstances or causes beyond the reasonable 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.** A service will not be deemed to be interrupted if a Customer continues to voluntarily make use of such service. If the service is interrupted, the Customer can get a service credit, use another means of communications provided by the Company (pursuant to Section 2.20.3), or utilize another service provider;
- 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.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 38

SECTION 2 - REGULATIONS, CONT'D.

2.21 Allowances for Interruptions in Service, Cont'd.

2.21.3 Use of Another Means of Communications

If the Customer elects to use another means of communications during the period of interruption, the Customer must pay the charges for the alternative service used.

2.21.4 Application of Credits for Interruptions in Service

- A.** Credits for interruptions in service that is provided and billed on a flat rate basis for a minimum period of at least one month, beginning on the date that billing becomes effective, shall in no event exceed an amount equivalent to the proportionate charge to the Customer for the period of service during which the event that gave rise to the claim for a credit occurred. A credit allowance is applied on a pro rata basis against the rates specified hereunder and is dependent upon the length of the interruption. Only those facilities on the interrupted portion of the circuit will receive a credit.
- B.** For calculating credit allowances, every month is considered to have thirty (30) days.
- C.** A credit allowance will be given for interruptions of thirty (30) minutes or more. Two or more interruptions of fifteen (15) minutes or more during any one 24-hour period shall be combined into one cumulative interruption.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 39

SECTION 2 - REGULATIONS, CONT'D.

2.21 Allowances for Interruptions in Service, Cont'd.

2.21.4 Application of Credits for Interruptions in Service, Cont'd.

D. Interruptions of 24 Hours or Less

Length of Interruption Amount of Service To Be Credited

Less than 30 minutes	None
30 minutes up to but not including 3 hours	1/10 Day
3 hours up to but not including 6 hours	1/5 Day
6 hours up to but not including 9 hours	2/5 Day
9 hours up to but not including 12 hours	3/5 Day
12 hours up to but not including 15 hours	4/5 Day
15 hours up to but not including 24 hours	One Day

E. Interruptions Over 24 Hours and Less Than 72 Hours

Interruptions over 24 hours and less than 72 hours will be credited 1/5 day for each 3-hour period or fraction thereof. No more than one full day's credit will be allowed for any period of 24 hours.

F. Interruptions Over 72 Hours

Interruptions over 72 hours will be credited 2 days for each full 24-hour period. No more than thirty (30) days credit will be allowed for any one-month period.

2.21.5 Cancellation For Service Interruption

Cancellation or termination for service interruption is permitted only if any circuit experiences a single continuous outage of 8 hours or more or cumulative service credits equaling 16 hours in a continuous 12-month period. The right to cancel service under this provision applies only to the single circuit that has been subject to the outage or cumulative service credits.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 40

SECTION 2 - REGULATIONS, CONT'D.

2.22 Miscellaneous Provisions

2.22.1 Telephone Number Changes

Whenever any Customer's telephone number is changed after a directory is published, the Company shall intercept all calls to the former number for at least one hundred and twenty (120) days and give the calling party the new number provided existing central office equipment will permit, and the Customer so desires.

When service in an existing location is continued for a new Customer, the existing telephone number may be retained by the new Customer only if the former Customer consents in writing, and if all charges against the account are paid or assumed by the new Customer.

2.22.2 Maintenance and Operations Records

Records of various tests and inspections, to include non-routine corrective maintenance actions or monthly traffic analysis summaries for network administration, necessary for the purposes of the Company or to fulfill the requirements of Commission rules shall be kept on file in the office of the Company as required under Commission rules.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 41

SECTION 2 - REGULATIONS, CONT'D.

2.23 Additional Provisions Applicable to Business Customers

2.23.1 Application of Rates

- .1 Business rates apply to service furnished:
 - a. In office buildings, stores, factories and all other places of a business nature;
 - b. In hotels, apartment houses, clubs and boarding and rooming houses except when service is within the Customer's domestic establishment and no business listings are provided; colleges, hospitals and other institutions; and in churches except when service is provided to an individual of the clergy for personal use only and business service is already established for the church at the same location;
 - c. At any location when the listing or public advertising indicates a business or a profession;
 - d. At any location where the service includes an extension which is at a location where business rates apply unless the extension is restricted to incoming calls;
 - e. At any location where the Customer resells or shares exchange service;
- .2 The use of business facilities and service is restricted to the Customer, Customers, agents and representatives of the Customer, and joint users.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 42

SECTION 2 - REGULATIONS, (CONT'D.)

2.23 Additional Provisions Applicable to Business Customers, (Cont'd.)

2.23.2 Telephone Number Changes

When a business Customer requests a telephone number change, the referral period for the disconnected number is 180 days.

The Company reserves all rights to the telephone numbers assigned to any Customer.

When service in an existing location is continued for a new Customer, the existing telephone number may be retained by the new Customer only if the former Customer consents in writing, and if all charges against the account are paid or assumed by the new Customer.

Deposits will be returned to a business Customer upon cancellation of service or after one year, whichever event occurs first, unless the Customer is delinquent in payment, in which case the Company will continue to retain the deposit until the delinquency is satisfied. If a service is involuntarily discontinued, the deposit is applied against the final bill, and any balance is returned to the Customer.

2.23.3 Dishonored Checks

If a business Customer who has received a notice of discontinuance pays the bill with a check that is subsequently dishonored, the account remains unpaid and the Company is not required to issue any additional notice before disconnecting service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 43

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers

2.24.1 Application of Rates

Residential rates apply to service furnished in private homes or apartments (including all parts of the Customer's domestic establishment) for domestic use. Residential rates also apply in college fraternity or sorority houses, convents and monasteries, and to the clergy for domestic use in residential quarters.

Residential rates do not apply to service in residential locations if the listing indicates a business or profession. Residential rates do not apply to service furnished in residential locations if there is an extension line from the residential location to a business location unless the extension line is limited to incoming calls.

The use of residential service and facilities is restricted to the Customer, members of the Customer's domestic establishment, and joint users.

2.24.2 Telephone Number Changes

When a residential Customer requests a telephone number change, the referral period for the disconnected number is 90 days.

The Company reserves all rights to any telephone number assigned to a Customer for local service.

When service in an existing location is continued for a new Customer, the existing number may be retained by the new Customer only if the former Customer consents in writing, and if all charges against the account are paid or assumed by the new Customer.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 44

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers, (Cont'd.)

2.24.3 Installment Billing For Nonrecurring Charges

A residential Customer may elect to pay service connection and other nonrecurring charges associated with a service order in monthly installments for up to a 12 month period. When installment billing is requested, all nonrecurring charges associated with a given service order will be included in the calculation of the monthly installment.

Installment billing is subject to the following restrictions:

- .1 Installment billing may be used only by residential Customers;
- .2 Charges will be billed in the number of installments of equal dollar amounts as requested by the Customer up to a maximum of 12 installments over the course of 12 months;
- .3 A Customer may not pay a portion of the charges and then request installment billing for the remaining charges;
- .4 More than one installment plan may be in effect for the same Customer at the same time;
- .5 If a Customer disconnects service during the installment payment period, all unbilled charges will be included in the final bill rendered;
- .6 A Customer may elect to pay the unbilled charges before the expiration of the installment plan;
- .7 Installment billing payments will continue even when an account is temporarily suspended;
- .8 No interest or carrying charges will be applied to the outstanding balance during the installment period.

2.24.4 Adjusted Payment Schedule

A Customer on a fixed income (e.g., pension and public assistance) shall be offered the opportunity to pay his or her bills on a reasonable schedule that is adjusted for periodic receipt of income.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 45

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers, (Cont'd.)

2.24.5 Suspension or Termination for Nonpayment

- .1 Suspension/termination notices may not be issued until at least 25 days after the date of the bill. Bills must be mailed to the Customer no later than 6 business days after the date of the bill.
- .2 After issuing the written notification in accordance with the terms of this Tariff, at least one attempt shall be made during non-working hours to contact the residential Customer by telephone before the scheduled date of suspension/termination.
- .3 Suspension/termination may occur only between the hours of 8 a.m. and 4 p.m. Monday through Thursday, and between the hours of 8 a.m and 3 p.m. on Friday, provided that such day or the following day is not a public holiday or a day on which the main office is closed. In addition, service may not be disconnected during the periods of December 23 through the 26 and December 30 through January 2.
- .4 Telephone service may be suspended or terminated for nonpayment of the undisputed portion of a disputed bill or deposit if the Customer does not pay the undisputed portion after being asked to do so. Suspended or terminated residential service shall be reconnected within 24 hours following payment or within 24 hours of the end of circumstances beyond the Company's control which delay the reconnection. The Commission may direct that service be reconnected in less than 24 hours.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 46

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers, (Cont'd.)

2.24.6 Deferred Payment Agreements

Service will not be suspended or terminated unless the Customer has been advised that a deferred payment plan can be arranged. An existing residential Customer with three or more months' service and for whom service has not been terminated for nonpayment is eligible for Deferred Payment Arrangements (DPA). The Company must offer an eligible Customer a DPA in accordance with the Commission's order in Case 90-C-1148 issued on August 7, 1992. Final notice of suspension/termination will advise the Customer of deferred payment arrangements and will include, in bold print, a notice that assistance in reaching an agreement may be obtained from the Commission. The DPA notice will be mailed no less than six days before termination of total service.

A Deferred Payment Agreement will be for a period agreed to by both the Customer and the Company.

If the Company believes that the Customer has the resources to pay the bill, it shall notify both the Customer and the Commission in writing of the reasons for its belief. The Commission shall make the final determination as to whether a DPA should be provided. A Customer with medical emergencies and a Customer who is elderly, blind or disabled shall be exempt from such eligibility criteria.

2.24.7 Dishonored Checks

When a check received from a residential Customer is dishonored, the company shall make two attempts, one outside of normal business hours, to contact the Customer within 24 hours. The Customer shall be given an additional 24 hours to pay before suspension/termination. The additional notice will be given provided that the Customer has not submitted a dishonored check within the past 12 months.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 47

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers, (Cont'd.)

2.24.8 Suspension or Termination - Abandonment

Suspension/termination of residential service for abandonment or unauthorized use may occur only after the Company makes a reasonable attempt to determine occupancy or authorized use, or the Customer takes reasonable steps to prevent unauthorized use. A notice must be sent to the Customer five days before such suspension or termination. The notification requirement is waived when previous mailings are returned by the Post Office or the Company is advised that a new Customer has moved into the location.

2.24.9 Suspension or Termination - Medical Emergencies

In the event of a medical emergency as defined in 16 NYCRR, Sec. 609.5, an additional 30 days will be allowed for a residential Customer before suspension or termination. A medical certificate as defined in 16NYCRR, Sec. 609.5, must be supplied. The medical emergency status may be extended beyond 30 days upon submission of specified documentation. During the emergency, the Customer will be able to defer payment of monthly charges up to an amount specified by the Commission until the emergency ceases or it is determined that the Customer has the ability to pay the charges. Charges in any month in excess of the amount specified are due by the due date of the bill.

2.24.10 Suspension or Termination - Elderly, Blind or Disabled

An additional 20 days will be allowed before suspension or termination may occur when:

- a) the Customer is known to or identified to the Company as being blind or disabled, as defined in 16NYCRR, Sec. 609.5, or
- b) the Customer is 62 years of age or older, and all other residents of the Customer's household are: under 18 years of age, over 62 years of age, blind or disabled.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 48

SECTION 2 - REGULATIONS, (CONT'D.)

2.24 Additional Provisions Applicable to Residential Customers, (Cont'd.)

2.24.10 Suspension or Termination - Elderly, Blind or Disabled (Cont'd)

In cases where service has been suspended or terminated and the Company subsequently learns that the Customer is entitled to the protection established herein, the Company shall within 24 hours of such notification restore service for an additional 20 days and make a diligent effort to contact in person an adult resident at the Customer's premises for the purpose of devising a payment plan.

2.24.11 Backbilling for Residential Customers

The Company shall not charge a residential Customer for previously unbilled service or adjust upward a bill previously rendered when the period for the unbilled service or billing adjustment is more than 24 months prior to the mailing of the bill or the upward adjustment for service to the residential Customer unless the culpable conduct of the Customer caused or contributed to the failure of the Company to render timely or accurate billing. If the Customer is liable for any service and the delay in billing was not due to the culpable conduct of the Customer, the Company shall explain the reason for the late billing and shall advise the Customer that suspension/termination of service is not permitted for nonpayment of charges billed in excess of six months after the service was provided and that payments may be made under an installment payment plan. Any such installment plan will be consistent with the Customer's ability to pay and for a reasonable period of time that shall not be less than one month for each month represented by the late-billed charges, unless otherwise agreed to by the Customer. If requested by the Customer, the explanation for the late billing and the installment payment plan will be provided in writing. An adjustment to increase previously rendered bills more than 6 months after the time service was provided shall be made within 4 months of the final resolution of the billing dispute.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 49

SECTION 2 - REGULATIONS, (CONT'D.)

2.25 Flexible Pricing

2.25.1 General

Flexible Pricing sets minimum and maximum rates that can be charged for telephone service. The Company may change a specific rate within the range of the established minimum and maximum rates on one days notice to Customers and the Public Service Commission.

2.25.2 Conditions

- .1 The Company reserves the right to change prices at any time subject to regulatory requirements by filing a revised Rate Attachment with the Commission.
- .2 Individual written notice to Customers of rate changes shall be made in accordance with Commission regulations. Where there are no regulations, notification will be made in a manner appropriate to the circumstances involved.
- .3 A rate shall not be changed unless it has been in effect for at least thirty (30) days.
- .4 A Customer can request that the Company disconnect service that is provided under the Flexible Pricing due to a price increase. The Customer will be credited for the difference between the new price and the old price retroactive to the effective date of the price increase if the Customer notifies the Company of its desire to disconnect service within twenty (20) days of receiving notification of the price increase.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 50

SECTION 2 - REGULATIONS, (CONT'D.)

2.26 Automatic Number Identification

2.26.1 Regulations

The Company will provide Automatic Number Identification (ANI) associated with an intrastate service, by tariff, to any entity (ANI recipient), only under the following terms and conditions:

- .1 The ANI recipient or its designated billing agent may use or transmit ANI information to third parties for billing and collection, routing, screening, ensuring network performance, and completion of a telephone subscriber's call or transaction, or for performing a service directly related to the telephone subscriber's original call or transaction, or for performing a service directly related to the telephone subscriber's original call or transaction.
- .2 The ANI recipient may offer to any telephone subscriber with whom the ANI recipient has an established Customer relationship, a product or service that is directly related to products or service previously purchased by the telephone subscriber from the ANI recipient.
- .3 The ANI recipient or its designated billing agent is prohibited from utilizing ANI information to establish marketing lists or to conduct outgoing marketing calls, except as permitted by the preceding paragraph, unless the ANI recipient obtains the prior written consent of the telephone subscriber permitting the use of ANI information for such purposes. The foregoing provisions notwithstanding, no ANI recipient or its designated billing agent may utilize ANI information if prohibited elsewhere by law.
- .4 The ANI recipient or its designated billing agent is prohibited from reselling, or otherwise disclosing ANI information to any other third party for any use other than those listed in Provision 1, unless the ANI recipient obtains the prior written consent of the subscriber permitting such resale or disclosure.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 51

SECTION 2 - REGULATIONS, (CONT'D.)

2.26 Automatic Number Identification (Cont'd)

2.26.1 Regulations, (Cont'd.)

- .5 Violation of any of the foregoing terms and conditions by any ANI recipient other than a Telephone Corporation shall result, after a determination through the Commission's complaint process, in suspension of the transmission of ANI by the Telephone Corporation until such time as the Commission receives written confirmation from the ANI recipient that the violations have ceased or have been corrected. If the Commission determines that there have been three or more separate violations in a 24 month period, delivery of ANI to the offending party shall be terminated under terms and conditions determined by the Commission.

2.26.2 Terms and Conditions

Violation of any of the foregoing terms and conditions by a Telephone Corporation may result in Commission prosecution of penalty and enforcement proceedings pursuant to Section 24, 25 and 26 of the Public Service Law.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 52

SECTION 2 - REGULATIONS, (CONT'D.)

2.27 Schools and Libraries Discount Program

2.27.1 General

The Schools and Libraries Discount Program permits eligible schools (public and private, grades Kindergarten through 12) and libraries to purchase the Company services offered in this tariff at a discounted rate, in accordance with the Rules adopted by the Federal Communications Commission (FCC) in its Universal Service Order 97-157, issued May 8, 1997 and the New York State Public Service Commission in its Opinion and Order 97-11 Adopting Discounts for Services for Schools and Libraries, issued June 25, 1997. The Rules are codified at 47 Code of Federal Regulation (C.F.R.) 54.500 et. seq. As indicated in the Rules, the discounts will be between 20 and 90 percent of the pre-discount price, which is the price of services to schools and libraries prior to application of a discount.

The level of discount will be based on an eligible school or library's level of economic disadvantage and by its location in either an urban or rural area. A school's level of economic disadvantage will be determined by the percentage of its students eligible for participation in the national school lunch program, and a library's level of economic disadvantage will be calculated on the basis of school lunch eligibility in the public school district in which the library is located.

A non-public school may use either eligibility for the national school lunch program or other federally approved alternative measures to determine its level of economic disadvantage. To be eligible for the discount, schools and libraries will be required to comply with the terms and conditions set forth in the Rules. Discounts are available only to the extent that they are funded by the federal universal service fund. Schools and libraries may aggregate demand with other eligible entities to create a consortium.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 53

SECTION 2 - REGULATIONS, (CONT'D.)

2.27 Schools and Libraries Discount Program (Cont'd)

2.27.2 Regulations

- .1 Obligation of eligible schools and libraries
 - a. Request for service
 - (1) Schools and libraries and consortia shall participate in a competitive bidding process for all services eligible for discounts, in accordance with any state and local procurement rules.
 - (2) Schools and libraries and consortia shall submit requests for services to the Schools and Libraries Corporation, as designated by the FCC, and follow established procedures.
 - (3) Service requested will be used for educational purposes.
 - (4) Services will not be sold, resold or transferred in consideration for money or any other thing of value.
- .2 Obligations of the Company
 - a. The Company will offer discounts to eligible schools and libraries on commercially available telecommunications services contained in this tariff. Those services contained in this tariff which are excluded from the discount program, in accordance with the Rules are included as an attachment to this tariff.
 - b. The Company will offer services to eligible schools, libraries and consortia at prices no higher than the lowest price it charges to similarly situated non-residential customers for similar services (lowest corresponding price).
 - c. In competitive bidding situations, the Company may offer flexible pricing or rates other than in this tariff, where specific flexible pricing arrangements are allowed, subject to New York State Public Service Commission approval.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 54

SECTION 2 - REGULATIONS, (CONT'D.)

2.28 Schools and Libraries Discount Program (Cont'd)

2.28.3 Discounted Rates for Schools and Libraries

- .1 Discounts for eligible schools and libraries and consortia shall be set as a percentage from the pre-discount price, which is the price of services to schools and libraries prior to application of a discount.
- .2 The discount rate will be applied to eligible intrastate services purchased by eligible schools, libraries or consortia.
- .3 The discount rate is based on each school or library's level of economic disadvantage as determined in accordance with the FCC Order or other federally approved alternative measures (as permitted by the Rules) and by its location in either an urban or rural area.
- .4 The discount matrix for eligible schools, libraries and consortia is included as an attachment to this tariff.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 55

SECTION 2 - REGULATIONS, (CONT'D.)

2.29 Health Care Providers Support Program

2.29.1 General

The purpose of the Health Care Providers Support Program is to enable public and non-profit rural health care providers to have access to telecommunications services necessary for the provision of health care services at rates comparable to those paid for similar services in urban areas. The Health Care Providers Support Program offers eligible public and non-profit health care providers located in rural areas reduced rates for Company intrastate services, available in this Tariff. Such services must be purchased in accordance with the Rules adopted by the Federal Communications Commission (FCC) in its Universal Service Order 97-157, issued May 8, 1997 and the New York State Public Service Commission in its Order in Cases 94-C-0095 and 28425, issued November 4, 1997. The FCC Rules are codified at 47 Code of Federal Regulation (C.F.R.) 54.601 et. seq., and any amendments made thereto.

2.29.2 Regulations

- .1 To be eligible for the reduced rates, rural health care providers are required to comply with the terms and conditions set forth in the FCC Rules.
- .2 Reduced rates are available only to the extent that they are funded by the federal universal service fund.
- .3 Eligible rural health care providers may aggregate demand with other entities to create a consortium. Universal service support shall apply only to the portion of eligible services used by an eligible health care provider.
- .4 Responsibility of eligible health care providers
 - a. Rural health care providers and consortia shall participate in a competitive bidding process for all services eligible for reduced rates in accordance with any state and local procurement rules.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 56

SECTION 2 - REGULATIONS, (CONT'D.)

2.29 Health Care Providers Support Program (Cont'd)

2.29.2 Regulations, (Cont'd.)

- .4 Responsibility of eligible health care providers, (Cont'd.)
 - b. Rural health care providers and consortia shall submit requests for services to the program Administrator, as designated by the FCC, and follow established procedures.
 - c. Services requested must be used for purposes related to the provision of health care services or instruction that the health care provider is legally authorized to provide under the law.
 - d. A health care provider that cannot obtain toll free access to an Internet service provider and who is eligible for support for limited toll-free access under the Rules must certify that it lacks toll-free Internet access and that it is an eligible health care provider.
 - e. Services cannot be sold, resold or transferred in consideration for money or any other thing of value.
- .5 Responsibility of the Company
 - a. The Company shall offer the rates and charges as specified in Section 3, to eligible health care providers to the extent that facilities and services are available and offered in the tariffs specified in 1. preceding.
 - b. The Company shall offer services to eligible rural health care providers and consortia at prices no higher than the highest urban rate as defined in the FCC Order and Rules.
 - c. In competitive bidding situations, where specific flexible pricing arrangements are allowed, the Company may offer flexible pricing (to determine the reduced rate) subject to New York State Public Service Commission approval.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 57

SECTION 2 - REGULATIONS, (CONT'D.)

2.29 Health Care Providers Support Program (Cont'd)

2.28.3 Rates and Charges

The following price adjustments will be available to eligible rural health care providers, except subparagraph 3, which shall be available to all eligible health care providers, regardless of location:

- .1 A reduced rate for telecommunications services, using a bandwidth capacity of up to 1.544 Mbps, not to exceed the highest tariffed or publicly available rate charged to a commercial customer for a similar service provided over the same distance in the nearest city in New York State with a population of at least 50,000.
- .2 An exemption from some mileage charges for any telecommunications services, using a bandwidth capacity of up to 1.544 Mbps, that is necessary for the provision of health care services. The exempted mileage includes the distance between the rural health care provider and the most distant perimeter of the nearest city in New York State with a population of 50,000 or more, less the standard urban distance, which is the maximum average diameter of all cities with population of 50,000 or more in the state.
- .3 Each eligible health care provider that cannot obtain toll-free access to an Internet service provider is entitled to receive toll charge credits for toll charges imposed for connecting to an Internet service provider as per the FCC Rules. Such toll charge credits are available pursuant to applicable toll tariffs.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 58

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES

3.1 General

IDT provides local exchange service communications services throughout the incumbent Verizon territory in New York State. IDT's rates and services may be based, in part, on the rates and services of the incumbent local exchange carriers whose facilities IDT may use to offer service. This tariff documents the rates and services for IDT's provision of local exchange service. Customers are billed based on their use of IDT's network and services. Charges may vary by service offering, class of service, CLASS/custom calling feature(s), class of call and/or call duration. The Company provides access to operator services, "E911" services, and relay services for the hearing impaired, pursuant to applicable New York law.

3.2 Calculation of Distance

Company does not offer distance-sensitive rate plans.

3.3 Rate Periods for Time of Day Sensitive Services

Company does not offer time-of-day sensitive rate plans.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 59

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.4 Call Timing for Usage Sensitive Services

Where charges for a service are specified based on the duration of use, such as the duration of a telephone call, the following rules apply:

- 3.4.1** Calls are measured in durational increments identified for each service. All calls which are fractions of a measurement increment are rounded-up to the next whole unit.
- 3.4.2** Timing on completed calls begins when the call is answered by the called party. Answering is determined by hardware answer supervision in all cases where this signaling is provided by the terminating local carrier and any intermediate carrier(s).
- 3.4.3** Timing terminates on all calls when the calling party hangs up or the Company's network receives an off-hook signal from the terminating carrier.
- 3.4.4** Calls originating in one time period and terminating in another will be billed in proportion to the rates in effect during different segments of the call.
- 3.4.5** All times refer to local time.

3.5 Service Availability

Tariffed services are presently available in the local exchange service areas of the following incumbent local exchange carriers: Verizon New York, Inc.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 60

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service

3.6.1 General

IDT offers basic local exchange service only as part of a bundle or package of telecommunications services. Packages may include local service, long distance service (interstate and intrastate toll) and selected custom calling features or some combination thereof. Voice Mail may be available with some packages at an additional charge. The aforementioned services may only be available as part of the bundled service offering and are not available on an individual service basis. Customers will be billed directly by the Company.

All IDT unlimited plans are designed for Customers who use their phone lines primarily for voice calling. These plans are not intended for phone lines that are connected to the Internet for extended periods of time.

If, after signing up for an IDT unlimited plan, the Customer is on the Internet for significant periods of time, the Customer will be assessed an additional monthly charge for Internet/data use, be disconnected, or be moved to a different product.

The additional monthly fee is for Customers who have Internet or data usage in excess of 4,000 minutes a month.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 61

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service (Cont'd)

3.6.1 General (Cont'd)

The Company provides Customers with the option of obtaining a Primary Line and Secondary Line per account:

A. Primary Line

The initial residential local exchange access line per account.

B. Secondary Line

The second or additional residential local exchange access line, billed to the same address as the Primary Line, the Secondary Line will share the monthly call allowance with the Primary Line and will not include any features. Should a Customer with both lines opt to disconnect the Primary Line, the remaining Secondary Line will automatically convert to a Primary Line with all features and functionality of such, and at the Primary Line monthly recurring rate.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 62

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, (Cont'd.)

3.6.2 Optional Calling Features - General

Network Exchange Service may include the calling features listed below:

Caller ID with Name and Number - allows a Customer to see a caller's name and number previewed on a display screen before the call is answered allowing a Customer to prioritize and or screen incoming calls. Caller ID records the name, number, date and time of each incoming call - including calls that aren't answered by the Customer. Caller ID service requires the use of specialized CPE not provided by the company. It is the responsibility of the Customer to provide the necessary CPE. In areas where Caller ID with Name is not available, Caller ID, which only displays the incoming telephone number, will be substituted.

Call Waiting/Cancel Call Waiting (CCW) - Call Waiting (CW) provides a tone signal to indicate to a Customer already engaged in a telephone call that a second caller is attempting to dial in. It will also permit the Customer to place the first call on hold, answer the second call and then alternate between both callers. CCW allows a (CW) Customer to disable CW for the duration of an outgoing telephone call. CCW is activated (i.e., CW is disabled) by dialing a special code prior to placing a call, and is automatically deactivated when the Customer disconnects from the call.

Call Waiting with Caller ID with Name - Call Waiting with Caller ID with Name provides a tone signal to indicate to a Customer already engaged in a telephone call that a second caller is attempting to dial in and allows a Customer to see a caller's name and number previewed on a display screen allowing a Customer to prioritize and or screen incoming calls. This feature permits the Customer to place the first call on hold, answer the second call and then alternate between both callers. Cancel Call Waiting (CCW) allows a Call Waiting (CW) Customer to disable CW for the duration of an outgoing telephone call. CCW is activated (i.e., CW is disabled) by dialing a special code prior to placing a call, and is automatically deactivated when the Customer disconnects from the call. In areas where Caller ID with Name is not available, Caller ID, which only displays the callers telephone number, will be substituted.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 63

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.2 Optional Calling Features – General, Cont'd

Three Way Calling - Permits the Customer to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The Customer initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming.

Caller Identification Blocking: Allows the name and number of the calling party to be blocked from being transmitted when placing outbound calls.

Per Call Blocking: To activate per-call blocking, a Customer dials a special code prior to placing a call. Blocking will be activated for that outgoing call only.

Per Line Blocking: When blocking is established on the line, it can be deactivated by dialing a code before each call. This one call unblock allows the name and/or number to be sent for that one call only. Customers who choose per line blocking for the first time will not be charged the nonrecurring charge. After the first time, customers requesting per line blocking will pay a nonrecurring charge for each line equipped with per line blocking. Per line blocking will be provided free to law enforcement and domestic violence agencies and individual victims of domestic violence upon request.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 64

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.6 Network Exchange Service, Cont'd.****3.6.2 Optional Calling Features – General, Cont'd**

Call Forward – Busy - If the Customer's line is busy when a caller tries to call the Customer, Call Forward — Busy will forward the Customer's incoming calls to another telephone number that the Customer selects. If the Customer forwards his calls to a long distance number, long distance charges will apply in accordance with the terms of the plan. The Customer's forwarding number is "fixed" and can only be changed by IDT. To change the Customer selected forwarding number, the Customer must contact IDT.

Call Forward – Don't Answer - When the Customer is not available to answer the phone, Call Forward — Don't Answer forwards incoming calls to another telephone number the Customer selects. If the Customer forwards the Customer's calls to a long distance number, long distance charges will apply in accordance with the terms of the plan. Call Forward —Don't Answer is available by subscription only. The Customer's forwarding number is "fixed" and can only be changed by IDT. To change the Customer selected forwarding number, the Customer must contact IDT.

Call Forward – Busy and Don't Answer – This service incorporates the features of both Call Forward – Busy and Call Forward – Don't Answer and is subject to the terms for both services.

Speed Dialing (8) - This feature allows a user to dial selected numbers using one digits. Up to eight telephone numbers can be selected. The Speed Calling list can only accommodate a number consisting of 15 digits or less.

Speed Dialing (30) - This feature allows a user to dial selected numbers using two digits. Up to thirty telephone numbers can be selected. The Speed Calling list can only accommodate a number consisting of 15 digits or less.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 65

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.2 Optional Calling Features – General, Cont'd

Call Return - Call return stores the number of the most recent incoming call (including unanswered calls) to a Customer's number. This allows a Customer to dial back any missed or unanswered telephone calls.

Repeat Dialing automatically redials the last telephone number the Customer dialed in the Customer's local calling area. The system will keep retrying the number attempting to make the connection if the line is busy.

Anonymous Call Rejection (ACR) - Anonymous Call Rejection (ACR) allows a customer to reject calls from callers who have blocked the display of their telephone numbers from a Caller ID device. ACR discourages anonymous calls, since callers must allow their numbers to be displayed in order to reach you.

When a customer activates Anonymous Call Rejection, callers who have blocked the display of their numbers will hear an announcement telling them that the Customer are not accepting blocked calls. They will be instructed to hang up, unblock their number and dial again if they wish to reach you.

A customer will hear a confirmation announcement whenever the Customer activate or deactivate the Anonymous Call Rejection feature.

Call Trace – allows Customers to key in a code that alerts the network to trace the last call received. The traced telephone number is automatically sent to the company for storage for a limited amount of time and is retrievable by legally constituted authorities upon proper request by them. By contacting the company the Customer can use this application to combat nuisance calls. This service may be ordered on a Monthly or per trace basis.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 66

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.2 Optional Calling Features – General, Cont'd

Talking Call Waiting - A special tone lets a customer know another caller is trying to reach them and an automated voice announces the caller's name. A customer can note the name of the second caller and call back later, or end the customer's first call and take the second call. Like Call Waiting, Talking Call Waiting lets a customer switch back and forth between two calls as often as a customer likes. And before important conversations or going online, a customer can temporarily deactivate Talking Call Waiting on their line. A customer must also subscribe to Call Waiting to have this service.

Ultra Call Forward - Ultra Call Forward lets the Customer forward incoming calls to any phone number from anywhere at anytime. Household members can forward calls to wherever they are during the day and feel confident that the phone will never ring at home when someone isn't available to answer it. Normal local, toll or long distance charges will apply to forwarded calls. Calls may not be forwarded to an international number.

Call Forwarding Variable - Call Forwarding Variable allows the Customer to choose to reroute incoming calls to another specified telephone number. The Customer must activate and deactivate this feature.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 67

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.2 Optional Calling Features – General, Cont'd

Feature	Minimum	Max.
Caller ID with Name and Number	\$0.00	\$20.00
Call Waiting/Cancel Call Waiting	\$0.00	\$15.00
Call Waiting ID with Name	\$0.00	\$20.00
Three Way Calling	\$0.00	\$15.00
Three Way Calling (Per Use)	\$0.00	\$3.00
Caller Id Blocking, per call	\$0.00*	\$9.00*
Caller Id Blocking, per line	\$0.00*	\$9.00*
Call Forward - Busy	\$0.00	\$15.00
Call Forward -No Answer	\$0.00	\$15.00
Call Forward Busy and No Answer	\$0.00	\$15.00
Speed Dial - 8	\$0.00	\$15.00
Speed Dial - 30	\$0.00	\$15.00
Toll Restriction	\$0.00	\$15.00
Call Return	\$0.00	\$15.00
Call Return (Per Use)	\$0.00	\$3.00
Repeat Dialing	\$0.00	\$15.00
Repeat Dialing (Per Use)	\$0.00	\$3.00
Anonymous Call Rejection	\$0.00	\$6.00
Call Trace	\$0.00	\$6.00
Call Trace (Per Trace)	\$0.00	\$3.00
Talking Call Waiting	\$0.00	\$25.00
Ultra Call Forwarding	\$0.00	\$60.00
Call Forwarding Variable	\$0.00	\$15.00

*Nonrecurring charge

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 68

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.6 Network Exchange Service, Cont'd.****3.6.3 New York Number 1 Service Plan**

	Min.	Max.
Package Price for New York Number 1 Service Plan		
Primary Line, per month	\$29.99	\$59.99
Secondary Line, per month	\$25.00	\$55.00
Service Connection Fee, one time charge per line#		
Primary Line	\$49.99	\$99.99
Secondary Line	\$35.00	\$75.00

This service is for use by residential customers. The company reserves the right to adjust a customer's service upon appropriate customer notification. If it is determined that usage is not consistent with residential voice applications, customers service will be assessed a \$50.00 monthly recurring data usage charge or be disconnected.

Customers may choose to handle payment through a commercial credit card arrangement. Customers will be able to access call detail and billing records on-line via idt.net web site.

Service Connection fee waived for those customers who meet the Company's enrollment criteria and who retain their existing telephone number when switching their service to IDT.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 69

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.3 New York Number 1 Service Plan (Cont'd)

New York Number 1 Service Plan includes the following:

1. Local Line and unlimited direct-dialed Local Exchange calling.
2. Unlimited Domestic direct-dialed Toll Calling.
3. Primary Line Custom Calling Features Package: Caller ID with Name, Call Waiting, Speed Dial (8), Call Waiting with Caller ID and Name and Anonymous Call Rejection.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 70

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.4 New York Number 2 Service Plan

	Min.	Max.
Package Price for New York Number 2 Service Plan		
Primary Line, per month	\$19.99	\$49.99
Secondary Line, per month	\$15.00	\$39.00
Service Connection Fee, one time charge per line#		
Primary Line	\$49.99	\$99.99
Secondary Line	\$35.00	\$75.00

This service is for use by residential customers. The company reserves the right to adjust a customer's service upon appropriate customer notification. If it is determined that usage is not consistent with residential voice applications, the Customer's service will be assessed a \$50.00 monthly recurring data usage charge or be disconnected.

Customers may choose to handle payment through a commercial credit card arrangement. Customers will be able to access call detail and billing records on-line via idt.net web site.

Service Connection fee waived for those customers who meet the Company's enrollment criteria and who retain their existing telephone number when switching their service to IDT.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 71

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.3 New York Number 2 Service Plan (Cont'd)

New York Number 2 Service Plan includes the following:

1. Local Line and unlimited direct-dialed Local Exchange calling.
2. Direct-dialed intrastate toll calls for \$0.08 per minute (Minimum) to \$0.102 (Maximum).
3. Customer has the option to pay an additional \$5.00 per line per month to receive unlimited direct-dialed intrastate intraLATA toll calls and \$0.08 per minute (Minimum) to \$0.102 (Maximum) for direct-dialed intrastate interLATA toll calls.
4. Primary Line Custom Calling Features Package: Caller ID with Name, Call Waiting, Call Waiting with Caller ID and Name and Anonymous Call Rejection.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 72

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.4 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 73

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.5 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 74

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.6 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 75

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.7 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 76

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.8 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 77

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.9 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 78

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.6 Network Exchange Service, Cont'd.

3.6.10 Reserved for Future Use.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 79

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.7 Service Order and Change Charges

Non-recurring charges apply to processing Service Orders for new service, for changes in service, and for changes in the Customer's primary interexchange carrier (PIC) code.

3.7.1 Service Order Charges

Primary Service Connection Charge - applies to requests for initial connection or establishment of telephone service to the Company.

Secondary Service Connection Charge - applies to the second or additional line of a new access line installation and connection and customer requests for an inside move, change or addition to regular service. This charge applies only when the second or additional line is ordered simultaneously with the initial connection for service.

Transfer of Service Charge, Primary Line - applies to the first line of a Transfer of Service Order, (TOS) when a customer requests a move or change in physical location. This charge applies whether a customer changes telephone number or not. If, in addition, the Customer requests the telephone number be changed, a separate charge may apply.

Transfer of Service Charge, Secondary Line - applies to the second, or third, etc., line of a Transfer of Service Order, (TOS) when a customer requests a move or change in physical location. This charge applies whether a customer changes telephone number or not. If, in addition, the Customer requests the telephone number be changed, a separate charge may apply.

Technician Dispatch Charge - A separate Technician Dispatch Charge applies, in addition to all other charges for the visit, when a visit to the Customer's premises is necessary to isolate a problem reported to the Company but identified by the Company's technician as attributable to Customer-provided equipment or inside wire. This charge also applies for visits by the Company's agents or employees, at the Customer's request, to the Premises of the Customer, when the Customer fails to meet the Company's agent or employees for the prearranged appointment as requested.

Service Order Charge - This charge, applicable to Business Customers only, applies to customer-requested changes in service not covered specifically on other identified non-recurring service order and change charges. This charge is applied in cases where Hunting is added after the initial order is placed.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 80

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.7 Service Order and Change Charges, Cont'd.

3.7.2 Change Order Charges

Change Order Charges apply to work associated with providing exchange line service or customer-requested changes to existing services. One charge applies for each change order requested by the customer. If multiple changes listed below are requested by the Customer and occur on the same order/request one charge only applies. A Change Order Service Charge applies to the following customer-initiated changes:

Feature or Feature Pack Change Order - applies when a customer requests a change, adding or removing a feature or feature pack.

Toll Restriction Fee Order - applies when a Customer requests a change, adding or removing Toll Restriction Service.

Telephone Number Change Order - applies to each telephone number change request/order.

Long Distance Minutes Pack Change Order - applies to residential Customers who request/order a change to add or delete an LD Minutes Pack.

Listing Change Charge - applies when a Customer requests/orders a change to add or delete a white leafs listing or requests a change to add/delete listings. This charge also applies to request for Non-Published or Non-Listed numbers.

Plan Change Charge - applies when a residential Customer requests/orders a change in service from one service plan to another service plan.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 81

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.7 Service Order and Change Charges, Cont'd.****3.7.3 Record Change Charges**

A Record Change charge applies when a Customer requests/orders a change to Company records such as adding/changing a name on said Customer's account, changing billing address or contact information, adding/changing the person(s) authorized to make changes on said Customer's account.

3.7.4 Miscellaneous Charges

Duplicate Invoice - applies each time a Customer requests an additional copy of a current bill or invoice.

Call Detail Report - applies each time a Customer requests local call detail for a given calendar month or billing cycle.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 82

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.7 Service Order and Change Charges, Cont'd.

3.7.5 Rates

	<u>Residence</u>		<u>Business</u>	
	Min.	Max	Min.	Max
<u>Service Order Charges</u>				
Primary Service Connection Charge	\$5.00	150.00	\$24.99	*
Secondary Service Connection Charge	\$5.00	*150.00	\$24.99	*
Transfer of Service Charge, Primary Line	\$34.95	\$200.00	\$24.99	\$200.00
Transfer of Service Charge, Secondary Line	\$27.50	\$200.00	\$24.99	\$200.00
Technician Dispatch Charge	\$34.95	\$200.00	\$39.99	\$200.00
Service Order Charge	\$2.00	\$40.00	\$ 2.00	\$40.00
<u>Change Order Service Charges</u>				
Feature or Feature Pack Change Order	\$4.99	\$20.00	\$4.99	\$20.00
Toll Restriction Fee Order	\$4.99	\$20.00	\$4.99	\$20.00
Telephone Number Change Order	\$4.99	\$20.00	\$4.99	\$20.00
Long Distance Minutes Pack Change Order	\$4.99	\$20.00	\$4.99	\$20.00
Listing Change Charge	\$4.99	\$20.00	\$4.99	\$20.00
Service Plan Change Charge	\$4.99	\$20.00	\$4.99	\$20.00
<u>Record Change</u>	n/c	\$39.00	n/c	\$39.00
<u>Miscellaneous Charges</u>				
Duplicate Invoice	\$2.50	\$10.00	\$2.50	\$10.00
Call Detail Report	\$2.50	\$10.00	\$2.50	\$10.00

*This charge not applicable where a Service Connection is listed for a specific service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 83

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.8 Reserved For Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 84

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.9 Restoration of Service**

A restoration charge applies to the restoration of suspended service and facilities because of nonpayment of bills and is payable at the time that the restoration of the suspended service and facilities is arranged. The restoration charge does not apply when, after disconnection of service, service is later re-installed.

	<u>Residence</u> *		<u>Business</u>	
	Min.	Max	Min.	Max
Per line	\$18.00	\$55.00	\$20.00	\$120.00

* Restoral charge for a Life Line Service subscriber is \$10.00.

3.10 Temporary Suspension/Restoration of Service

Upon the request of the customer, service may be temporarily suspended. Suspension of service may begin or terminate on any day of the month provided notice is given sufficiently in advance for arrangements to be made. Service will be disconnected to the extent necessary to assure than no inward or outward service will be available during the period of suspension. Customers requesting temporary suspension of their service will incur this charge at the time of the suspension. There will be no charge upon the subsequent restoral of service. In addition a, Premises Work Charges will also apply when a premises visit is required in connection with the suspension of service or equipment.

	<u>Residence</u>		<u>Business</u>	
	Min.	Max	Min.	Max
Temporary Suspension Charge	\$5.00	\$40.00	\$5.00	\$40.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 85

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.11 Reserved For Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 86

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.12 Local Operator Service**

The Company's operator services, available to presubscribed Customers, are accessible on a twenty-four (24) hour per day seven (7) days per week basis. In addition to the per call service charge, usage rates apply. The types of calls handled are as follows:

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

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

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

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

Usage charges for local operator assisted calls are those usage charges that would normally apply to the calling party's service. In addition to usage charges, an operator assistance charge applies to each call:

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 87

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.12 Local Operator Service, Cont'd.****3.12.1 Local and IntraLATA Usage Rates**

Usage charges will be billed at the rate in effect for the presubscribed service purchased by the Customer (Section 3.6).

3.12.2 Per Call Service Charge

In addition to applicable usage charges, a service charge applies to each call completed with operator assistance. When more than one service charge would apply, only the greater charge is applied.

	<u>Min.</u>	<u>Max</u>
Customer Dialed Calling Card	\$0.20	\$0.25
Operator Station-to-Station		
Collect	\$0.75	\$2.40
Third Party Billed	\$0.65	\$2.00
Person-to-Person	\$1.70	\$5.25
All other operator assisted calls	\$0.50	\$5.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 88

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.12 Local Operator Service, Cont'd.

3.12.3 Busy Line Verification and Emergency Interrupt Service

Upon request of a calling party the Company will verify a busy condition on a designated local service line. The operator will determine if the line is clear or in use and report to the calling party. At the request of the Customer, the operator will interrupt the call on the busy line.

Emergency Interruption is only permitted in cases where the calling party indicates an emergency exists and requests interruption.

If the Customer has the operator interrupt a call, both the Busy Line Verification and the Emergency Interrupt charge will apply.

No charge will apply when the calling party advises that the call is to or from an official public emergency agency. Busy Verification and Emergency Interrupt Service is furnished where and to the extent that facilities permit.

The Customer shall identify and save the Company harmless against all claims that may arise from either party to the interrupted call or any person.

	<u>Per Request</u>	
	<u>Min.</u>	<u>Max</u>
Busy Line Verification, each occasion	\$0.50	\$3.00
Emergency Interruption, each occasion and in addition to the Verification charge	\$0.50	\$5.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 89

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.13 Directory Assistance

3.13.1 Basic Directory Assistance

Provides for identification of telephone directory numbers, via an operator or automated platform. Customers are provided with a maximum of 2 listings per each call to Directory Assistance.

There are no call allowances for Directory Assistance. No credit will be given for requested telephone numbers that are not found in the directory. Customers may reach Directory Assistance by dialing direct or by having the call billed to a calling card or third number.

A business or residence main telephone exchange line may be registered for exemption from Directory Assistance charges where one of the users of the line is considered to be legally blind, visually or physically handicapped, or where the user's handicap prevents the dialing of a telephone in a conventional manner or permits only the dialing of "0". Requests for exemption must be accompanied by certification of the handicap. Acceptable certifications include those signed by a physician, issued by a state agency qualified to certify such handicaps or pre-existing certifications establishing visual or physical inability to use a directory such as those which qualify the handicapped person for an income tax exemption or social security benefits on the basis of blindness or physical disability or for use of the facilities of an agency for the blind.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 90

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.13 Directory Assistance, (Cont'd.)

3.13.2 Directory Assistance Call Completion

A. General

Directory Assistance Call Completion (DACC) is a service that provides customers the option of having their local or intraLATA calls automatically completed when they request a telephone listing from the Directory Assistance operator. The call may be completed automatically or by the Directory Assistance operator.

B. Regulations

- .1 DACC will be provided only where facilities and operating conditions permit and only when billing requirements can be met.
- .2 The DACC charge will apply in addition to normal usage and Directory Assistance charges.
- .3 The DACC charge will be billed directly to the telephone number to which the Directory Assistance charge applies. In addition, the calling party will incur normal usage charges for all calls completed between the calling station and the station connected via DACC.
- .4 In situations where the calling number cannot be billed directly, the call will be completed automatically only as a calling card, bill to third number or collect call. The charge appropriate to the billing option used will apply in addition to the DACC charge.
- .5 DACC is not provided for:
 - 1.1 interstate calls
 - 1.2 interLATA calls
 - 1.3 non-published telephone numbers
 - 1.4 Audiotex Services numbers
 - 1.5 Circuit 9 numbers
 - 1.6 700, 800 or 900 numbers
 - 1.7 calls from Public Access Lines

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 91

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.13 Directory Assistance, (Cont'd.)

3.13.2 Directory Assistance Call Completion

B. Regulations

- .6 IntraLATA calls completed through the use of DACC will be carried by the Company, notwithstanding the identity of the presubscribed intraLATA carrier selected by the customer.
- .7 When a caller requests more than one number from Directory Assistance, DACC is offered only for the last number requested.
- .8 The DACC charge applies only to calls actually completed.
- .9 The DACC charge will be credited for completion of calls to the wrong number, incomplete connections or calls with unsatisfactory transmission.
- .10 There are no allowances for DACC, however, the Directory Assistance portion of the call is still governed by the appropriate call allowances or exemptions as stated in Section 5.5.2.
- .11 Customers may request that their line(s) be restricted to deny alternate billing (e.g., third number billing) and DACC charge billing. No recurring or nonrecurring charges will apply.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 92

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.13 Directory Assistance, (Cont'd.)

3.13.3 National Directory Assistance Service

A. General

National Directory Assistance Service is provided to customers of the Company for the purpose of requesting telephone numbers of individuals or businesses who are located outside the customer's local Directory Assistance service area.

B. Regulations

- .1 National Directory Assistance is provided subject to the availability of facilities and is access by dialing 411 or such number(s) as the Company may designate.
- .2 The NDA charge applies whether or not an number or listing information is provided, including requests for numbers that are non-published, non-listed or not found. No charge applies for NDA listing requests which result in the calling party receiving a wrong number provided that the calling party reports the wrong number to the Company.
- .3 Customers will be charged for each NDA call. A maximum of two (2) requests for listings will be allowed per call. No discounts or allowances apply on charges for NDA service.
- .4 A customer may request both an NDA listing and a listing located within the customer's local Directory Assistance area on the same call. The customer will be charges for the NDA request and for the local Directory Assistance area request.
- .5 There are no allowances for NDA, however, the Directory Assistance portion of the call is still governed by the appropriate call allowances or exemptions as stated in Section 5.5.2.
- .6 The Company shall not be liable for any errors or omissions, whether arising through negligence or otherwise, in the information furnished and the customer shall save the Company harmless against all claims that may arise from the use of such information.
- .7 NDA is available on a direct dialed basis and may not be alternately billed.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 93

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.13 Directory Assistance, (Cont'd.)****3.13.4 Rates****A. Residential**

	<u>Minimum</u>	<u>Maximum</u>
Basic Directory Assistance		
Local, per call	\$0.20	\$0.95
Toll, per call	\$0.45	\$1.50
Directory Assistance Call Completion		
Per completed call	\$0.15	\$0.55
National Directory Assistance		
Direct dialed, per call	\$0.45	\$1.50

B. Business

	<u>Minimum</u>	<u>Maximum</u>
Basic Directory Assistance		
Local, per call	\$0.20	\$1.50
Toll, per call	\$0.45	\$1.50
Directory Assistance Call Completion		
Per completed call	\$0.15	\$0.95
National Directory Assistance		
Direct dialed, per call	\$0.45	\$2.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 94

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.14 Listing Services

For each Customer of Company-provided Exchange Service(s), the Company shall arrange for the listing of the Customer's main billing telephone number in the directory(ies) published by the dominant Local Exchange Carrier in the area at no additional charge. At a Customer's option, the Company will arrange for additional listings for an additional charge.

3.14.1 Non-Published Service

This optional service provides for suppression of printed and recorded directory listings. A Customer's name and number do not appear in printed directories or Directory Assistance Bureau records.

3.14.2 Non-Listed Service

This optional service provides for suppression of printed directory listings only. Parties may still obtain the Customer's number by calling the Directory Assistance Bureau.

3.14.3 Additional Listing

Additional listings are confined to the names of those who are entitled to use the customer's service.

3.14.4 Toll-Free Directory Listing

Where available, a listing which references the Toll Free Number for a Business customer will be made available.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 95

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.14 Listing Services

3.14.4 Rates and Charges

<u>Monthly Charges</u>	<u>Minimum</u>	<u>Maximum</u>
Primary Listing,		
Business	\$ 0.95	\$ 3.00
Residence	\$ 0.95	\$ 3.00
Additional Listings,		
Business	\$ 0.95	\$ 3.00
Residence	\$ 0.95	\$ 3.00
Non-Listed,		
Business	\$ 0.50	\$ 10.00
Residence	\$ 0.50	\$ 10.00
Non-Published,		
Business	\$ 1.00	\$ 3.00
Residence	\$ 1.00	\$ 3.00
Toll-Free Directory Listings,		
Business	\$ 0.95	\$ 30.00
Residence	\$ 0.95	\$ 30.00

For non-recurring charges associated with a customer-initiated change in a directory listing, see Section 3.7.5 of this tariff.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 96

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.15 IDT Travel Card Public Telephone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all intrastate calls that originate from any pay telephone, not presubscribed to the Company, used to access Company provided services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with service, applies for the use of the instrument used to access Company provided service and is unrelated to the service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (e.g., using the "#" symbol). The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

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

	<u>Minimum</u>	<u>Maximum</u>
Rate Per Call	\$0.20	\$1.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 97

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.16 Carrier Presubscription

3.16.1 General

Carrier Presubscription is a procedure whereby a Customer designates to the Company the carrier which the Customer wishes to be the carrier of choice for intraLATA and interLATA toll calls. Such calls are automatically directed to the designated carrier, without the need to use carrier access codes or additional dialing to direct the call to the designated carrier. Presubscription does not prevent a Customer who has presubscribed to an IntraLATA or InterLATA toll carrier from using carrier access codes or additional dialing to direct calls to an alternative long distance carrier on a per call basis.

3.16.2 Presubscription Options - Customers may select the same carrier or separate carriers for intraLATA and interLATA long distance. The following options for long distance Presubscription are available:

Option A: Customer selects the Company as the presubscribed carrier for IntraLATA and InterLATA toll calls subject to presubscription.

Option B: Customer may select the Company as the presubscribed carrier for IntraLATA calls subject to presubscription and some other carrier as the presubscribed carrier for interLATA toll calls subject to presubscription.

Option C: Customer may select a carrier other than the Company for intraLATA toll calls subject to presubscription and the Company for interLATA toll calls subject to presubscription.

Option D: Customer may select the carrier other than the Company for both intraLATA and interLATA toll calls subject to presubscription

Option E: Customer may select two different carriers, neither being the Company for intraLATA and interLATA toll calls. One carrier to be the Customer's primary intraLATA interexchange carrier. The other carrier to be the Customer's primary interLATA interexchange carrier.

Option F: Customer may select a carrier other than the Company for no presubscribed carrier for intraLATA toll calls subject to presubscription which will require the Customer to dial a carrier access code to route all intraLATA toll calls to the carrier of choice for each call.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 98

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.16 Carrier Presubscription, (Cont'd.)

3.16.3 Rules and Regulations

Customers of record will retain their primary interexchange carrier(s) until they request that their dialing arrangements be changed. Customers of record or new Customers may select either Options A, B, C, D, E or F for intraLATA Presubscription. Customers may change their selected Option and/or presubscribed toll carrier at any time subject to charges specified in 3.16.5 below:

3.16.4 Presubscription Procedures

A new Customer will be asked to select intraLATA and interLATA toll carriers at the time the Customer places an order to establish local exchange service with the Company. The Company will process the Customer's order for service. All new Customers initial requests for intraLATA toll service presubscription shall be provided free of charge.

If a new Customer is unable to make selection at the time the new Customer places an order to establish local exchange service, the Company will read a random listing of all available intraLATA and interLATA carriers to aid the Customer in selection. If selection is still not possible, the Company will inform the Customer that he/she will be given 90 calendar days in which to inform the Company of his/her choice for primary toll carrier(s) free of charge. Until the Customer informs the Company of his/her choice of primary toll carrier, the Customer will not have access to long distance services on a presubscribed basis, but rather will be required to dial a carrier access code to route all toll calls to the carrier(s) of choice. Customers who inform the Company of a choice for toll carrier presubscription within the 90 day period will not be assessed a service charge for the initial Customer request. Customers of record may initiate a intraLATA or interLATA presubscription change at any time, subject to the charges specified in 3.16.5 below. If a Customer of record inquires of the Company of the carriers available for toll presubscription, the Company will read a random listing of all available intraLATA carriers to aid the Customer in selection.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 99

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.16 Carrier Presubscription, (Cont'd.)

3.16.5 Presubscription Charges

A. Application of Charges

After a Customer's initial selection for a presubscribed toll carrier and as detailed in above, for any change thereafter, an Presubscription Change Charge, as set for the below will apply. Customers who request a change in intraLATA and interLATA carriers with the same order will be assessed a single charge per line.

B. Nonrecurring Charges

	<u>Minimum</u>	<u>Maximum</u>
Per business or residence line, trunk, or port:	\$2.50	\$7.50

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 100

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.17 Referral Service

3.17.1 General

Referral Services announce to the calling party the status of a called party's number and, when appropriate, refers the calling party to a number(s) where the called party can be reached for a specified time period. These services are provided either through a recorded announcement or by a special operator. Customers can choose between having their numbers referred or having a disconnect message provided to the calling party. Customers whose telephone services are permanently disconnected because of nonpayment are placed on Disconnect Announcement Service without a referral to another number.

Services described are provided to Customers when and where facilities and numbers are available.

Disconnect Announcement Service - Provides the caller of a disconnected, suspended or changed number a recorded announcement that states the number's status without giving a referral number. Provided to Customers without additional charge and are normally available for a minimum of one (1) month.

Basic Referral Service - Uses a recorded announcement to give the caller of a disconnected, suspended or changed number, the number's status and a referral number. Provided to Customers without additional charge and are normally available for a minimum of one (1) month.

Corrective Referral Service - Provides the caller of a number that has been printed or announced incorrectly through a media source a recorded announcement of its status and a referral number. This service applies to media errors involving a number that has not been assigned to another customer. Available for periods ranging from a minimum of one (1) month to a maximum of fifteen (15) months.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 101

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.17 Referral Service, (Cont'd)

3.17.1 General

Split Referral Service - Routes a call which was placed to a disconnected, suspended or changed number(s) to a special operator who will state the called number's status and provide one or more referral numbers to the calling party. This service could also apply to a working number that has been printed or announced incorrectly through a media source. Service is available for periods ranging from a minimum or one (1) month to a maximum of fifteen (15) months.

Number-To-Number - Provides the caller of a disconnected, suspended or changed residence or business line number, a recorded announcement that states the line number status and a referral number. For residence, and business line numbers not eligible for basic referral, the minimum period for this service is one (1) month and the maximum period is one (1) year. For business line number eligible for a basic referral, the minimum period for this service is one (1) month and the maximum period is three (3) months.

3.17.2 Rates - Residence

	<u>Minimum</u>	<u>Maximum</u>
Basic Referral Service	\$2.00	\$6.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 102

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.**3.17 Referral Service, (Cont'd)****3.17.3 Rates - Business**

	<u>Minimum</u>	<u>Maximum</u>
Basic Referral Service	\$3.50	\$11.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 103

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.18 Toll Restriction Service

At the Customer's request, the Company will restrict an individual residence or business line, from access to the interexchange carrier toll network, where facilities permit. The nonrecurring charge will apply to each line at the time of restriction. A nonrecurring Toll Service Restoral Charge will apply to each line when the customer requests that toll service be restored.

3.18.1 Rates - Residential

	<u>Minimum</u>	<u>Maximum</u>
Toll Restriction Charge, per line	\$4.99	\$15.00
Toll Resotral charge, per line	\$4.99	\$15.00

3.18.2 Rates - Business

	<u>Minimum</u>	<u>Maximum</u>
Toll Restriction Charge, per line	\$4.99	\$15.00
Toll Resotral charge, per line	\$4.99	\$15.00

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 104

SECTION 3 - BASIC SERVICE DESCRIPTION AND RATES, CONT'D.

3.19 Reserved for Future Use

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 105

SECTION 4 – LONG DISTANCE SERVICES

4.1 General

Rates and regulations for the Company's Long Distance Services may be found in Company's New York Tariff No. 2.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 106

SECTION 5 – ACCESS SERVICES

5.1 General

Rates and regulations for the Company's Access Services may be found in Company's New York Tariff No. 4.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 107

SECTION 6 – SPECIAL SERVICES AND PROGRAMS

6.1 Special Equipment for the Hearing or Speech Impaired Customer

- 6.1.1** As required by Section 102-a of New York State Public Service Law, the Company will provide, upon request, specialized telecommunications equipment for a Customer certified as hearing or speech impaired.
- 6.1.2** A Customer can be certified as hearing or speech impaired by a licensed physician, otolaryngologist, speech-language pathologist, audiologist or an authorized representative of a social agency that conducts programs for persons with hearing or speech impairments in cooperation with an official agency of the State of New York.
- 6.1.3** The Company will make every reasonable effort to locate and obtain equipment for a certified Customer.
- 6.1.4** The Customer may purchase equipment at a price not to exceed the actual purchase price (including any applicable shipping costs) the Company pays.
- 6.1.5** The Company will also advise the Customer who requests this equipment of the applicable terms for purchase.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 108

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.2 Discounted Service for the Hearing or Speech Impaired Customer

6.2.1 General

A handicapped person who has been certified to the Company as having a hearing or speech impairment which requires that he or she communicate over telephone facilities by means other than voice, and who either use non-voice equipment or make calls through an interpreter, will receive, upon application to the Company, a 50% discount on local message rate service.

6.2.2 Certification

Acceptable certifications are:

1. Those made by a licensed physician, otolaryngologist, speech-language pathologist or audiologist or an authorized representative of a social agency that conducts programs for persons with hearing or speech impairment in cooperation with an official agency of the State of New York, or
2. A pre-existing certification establishing the impairment of hearing or speech such as those which qualify the handicapped person for social security benefits on the basis of total hearing impairment or for the use of facilities of an agency for a person with hearing or speech impairment.

6.2.3 Qualification

A Customer qualifying for the discount is one whose impairment is such that competent authority would certify him or her as being unable to use a telephone for voice communication.

6.2.4 Billing

The reduction in charges is applied only at one location, designated by the impaired person.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 109

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.3 Universal Emergency Telephone Number Service

Universal Emergency Telephone Number Service (911 Service) is an arrangement of Company central office and trunking facilities whereby any telephone user who dials the number 911 will reach the emergency report center for the telephone from which the number is dialed or will be routed to an operator if all lines to an emergency report center are busy. If no emergency report center Customer exists for a central office entity, a telephone user who dials the number 911 will be routed to an operator. The telephone user who dials the 911 number will not be charged for the call.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 110

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.4 New York Relay Service

6.4.1 General

The Company will provide access to a telephone relay center for New York Relay Service. The service permits telephone communications between hearing and/or speech impaired individuals who must use a Telecommunications Device for the Deaf (TDD) or a Teletypewriter (TTY) and individuals with normal hearing and speech. The Relay Service can be reached by dialing an 600 number. Specific 600 numbers have been designated for both impaired and non-impaired Customers to use.

6.4.2 Regulations

- .1 Only intrastate calls can be completed using the New York Relay Service under the terms and conditions of this tariff.
- .2 Charges for calls placed through the Relay Service will be billed as if direct distance dialed (DDD) from the point of origination to the point of termination. The actual routing of the call does not affect billing.
- .3 Calls through the Relay Service may be billed to a third number only if that number is within New York State. Calls may also be billed to calling cards issued by the Company or other carriers who may choose to participate in this service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 111

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.4 New York Relay Service, (Cont'd.)

6.4.2 Regulations, (Cont'd.)

- .4 The following calls may not be placed through the Relay Service:
1. calls to informational recordings and group bridging service;
 2. calls to time or weather recorded messages;
 3. station sent paid calls from coin telephones; and
 4. operator-handled conference service and other teleconference calls.

6.4.3 Liability

The Company contracts with an outside provider for the provision of this service. The outside provider has complete control over the provision of the service except for the facilities provided directly by the Company. In addition to other provisions of this tariff dealing with liability, in the absence of gross negligence or willful misconduct on the part of the Company, the Company shall not be liable for and the Customer, by using the service, agrees to release, defend and hold harmless for all damages, whether direct, incidental or consequential, whether suffered, made, instituted or asserted by the Customer or by any other person, for any loss or destruction of any property, whatsoever whether covered by the Customer or others, or for any personal injury to or death of, any person. Notwithstanding any provision to the contrary, in no event shall the Company be liable for any special, incidental, consequential, exemplary or punitive damages of any nature whatsoever.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 112

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.5 Lifeline Telephone Service Options

6.5.1 General

.1 Flat Rate Life Line Service

This service provides a full waiver of the \$3.50 federal subscriber line charge for flat rate Customers.

.2 Basic Lifeline Service

This low priced individual message rate service provides a full waiver of the \$3.50 federal subscriber line charge. There is no monthly allowance for local calls. Primary area and Home Region calls are untimed. Extended area calls (where available) are timed.

6.5.2 Eligibility

This service is restricted to low income residential Customers. To qualify for Lifeline service a Customer must be income eligible for benefits from any one of the following Entitlement Programs administered by the New York State Department of Social Services:

Aid to Families with Dependent Children (AFDC)
Food Stamps
Home Energy Assistance Program (HEAP)
Home Relief
Medicaid
Supplemental Security Income (SSI)

The applicant must provide proof to the Company that he or she is certified as income eligible to receive one or more of the above benefits. After initial contact the Customer is sent an application form to be completed by the Customer or authorized representative of the Customer, as designated by the New York State Department of Social Services and identified as so authorized on the Customer's card for any of the above benefits.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 113

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.5 Lifeline Telephone Service Options, (Cont'd.)

6.5.2 Eligibility, (Cont'd.)

In addition, applicants are eligible for discounted Life Line rates when approved to receive either a Veterans Disability Pension or a Veterans Surviving Spouse Pension. Applicants must provide proof to the Company that they are receiving one of these pensions.

Life Line services are effective upon receipt of a completed and signed form or an application form certified from an entity authorized by the Company. If the form is not returned, no further action is taken by the Company to establish eligibility. The Life Line discount is credited as of the service connection date.

An individual's eligibility may be documented by information obtained by the Company as a result of enrollment programs, including but not limited to confidential computerized matching programs, conducted by the Company in conjunction with the New York State Department of Social Services (DSS) and/or the New York City Community Development Agency (CDA).

The Company, in coordination with appropriate agencies, will periodically verify each Lifeline Customer's eligibility. If a Customer is identified as being ineligible, the Customer will be notified that unless the information is shown to be in error, the Lifeline discount will be discontinued.

The Customer will be billed for discounts received for any period in which he or she is proven to be ineligible for the service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 114

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.5 Lifeline Telephone Service Options, (Cont'd.)

6.5.3 Charges

A qualified Customer may choose one of the Lifeline services as described. For connection of new service, service connection charges apply unless the Customer qualifies for connection assistance under the Link Up America plan as outlined in Section 6.6, following.

Service connection charges do not apply to change existing service from:

- a. Message Rate Service to Basic Lifeline service;
- b. Basic Lifeline service to Message Rate Service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 115

SECTION 6 – SPECIAL SERVICES AND PROGRAMS, CONT'D

6.6 Link Up America

The Link Up America program is a connection assistance plan which provides for the reduction of one-half of the charges associated with connection of telephone service, up to \$30.00, subject to the following eligibility criteria:

- a. The applicant must meet the requirements for qualification for Lifeline Telephone Service stipulated in Section 6.5, above;
- b. The assistance can only apply for a single telephone line at the principal place of residence of the applicant;
- c. The applicant must not be a dependent for federal income tax purposes, unless he or she is more than 60 years old.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 116

SECTION 7 - PROMOTIONAL OFFERINGS

7.1 Special Promotions

The Company may, from time to time, offer services in this Tariff at special promotional rates and/or terms. Such promotional arrangements shall be filed with the Commission when so required. All rates and terms contained in this Tariff shall continue to apply unless specifically addressed in the promotional agreements. Notice of such promotional offerings will be filed with the New York Department of Public Service.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 117

SECTION 8 - SERVICE AREAS

8.1 Local Calling Areas

Local Calling Areas mirror those defined in the tariffs of New York Telephone Company d/b/a Bell Atlantic with the exception of LATA 132.

The Local Calling Areas for LATA 132 are the Home Region areas for LATA 132 as defined by New York Telephone d/b/a Bell Atlantic. Calls terminating outside the Home Region are rated as long distance calls.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 118

SECTION 9 – SPECIAL ARRANGEMENTS

9.1 Special Construction

9.1.1 General

Basis for Charges where the Company furnishes a facility or service for which a rate or charge is not specified in the Company's tariffs, charges will be based on the costs incurred by the Company (including return) and may include:

- a) nonrecurring charges;
- b) recurring charges;
- c) termination liabilities; or
- d) combinations of (a), (b), and (c).

9.1.2 Basis for Cost Computation

The costs referred to in 9.1.1 preceding may include one or more of the following items to the extent they are applicable:

- .1 Costs to install the facilities to be provided including estimated costs for the rearrangements of existing facilities. These costs include:
 - a) equipment and materials provided or used;
 - b) engineering, labor, and supervision;
 - c) transportation; and
 - d) rights of way and/or any required easements.
- .2. Cost of maintenance.
- .3 Depreciation on the estimated cost installed of any facilities provided, based on the anticipated useful service life of the facilities with an appropriate allowance for the estimated net salvage.
- .4 Administration, taxes, and uncollectible revenue on the basis of reasonable average cost for these items.
- .5 License preparation, processing, and related fees.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 119

SECTION 9 – SPECIAL ARRANGEMENTS

9.1 Special Construction, (Cont'd.)

9.1.2 Basis for Cost Computation, (Cont'd)

- .6 Tariff preparation, processing and related fees.
- .7 Any other identifiable costs related to the facilities provided; or
- .8 An amount for return and contingencies.

9.1.3 Termination Liability

To the extent that there is no other requirement for use by the Company, a termination liability may apply for facilities specially constructed at the request of a Customer.

- .1 The period on which the termination liability is based is the estimated service life of the facilities provided.
- .2 The amount of the maximum termination liability is equal to the estimated amounts (including return)
 - 1. Costs to install the facilities to be provided including estimated costs for the rearrangements of existing facilities. These costs include:
 - a) equipment and materials provided or used;
 - b) engineering, labor, and supervision;
 - c) transportation; and
 - d) rights of way and/or any required easements;
 - 2. license preparation, processing, and related fees;
 - 3. tariff preparation, processing and related fees;
 - 4. cost of removal and restoration, where appropriate; and
 - 5. any other identifiable costs related to the specially constructed or rearranged facilities.
- .3 The termination liability method for calculating the unpaid balance of a term obligation is obtained by multiplying the sum of the amounts determined by a factor related to the unexpired period of liability and the discount rate for return and contingencies. The amount determined shall be adjusted to reflect the redetermined estimated net salvage, including any reuse of the facilities provided. This amount shall be adjusted to reflect applicable taxes.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000

PSC No. 3
IDT AMERICA, CORP.
Initial Effective Date: 08/17/03

Original Leaf 120

SECTION 9 – SPECIAL ARRANGEMENTS

9.2 Non-Routine Installation and/or Maintenance

9.2.1 General

At the Customer's request, installation and/or maintenance may be performed outside the Company's regular business hours, or (in the Company's sole discretion and subject to any conditions it may impose) in hazardous locations. In such cases, charges based on the cost of labor, material, and other costs incurred by or charged to the Company will apply. If installation is started during regular business hours but, at the Customer's request, extends beyond regular business hours into time periods including, but not limited to, weekends, holidays, and/or night hours, additional charges may apply.

9.2.2 Individual Case Basis (ICB) Arrangements

Rates for ICB arrangements will be developed on a case-by-case basis in response to a bona fide request from a Customer or prospective Customer for service which vary from tariffed arrangements. Rates quoted in response to such requests may be different for tariffed service than those specified for such service in the Rate Attachment. ICB rates will be offered to Customers in writing and will be made available to similarly situated Customers. A summary of each ICB contract pricing arrangement offered pursuant to this paragraph will be filed as an addendum to this Tariff within 30 days after the contract is signed by both the Company and the Customer. The following information will be included in the summary:

- 1) LATA and type of switch
- 2) The V&H distance from the central office to the Customer's premises
- 3) Service description
- 4) Rates and charges
- 5) Quantity of circuits
- 5) Length of the agreement.

Issued by:

Carl Wolf Billek, Associate General Counsel
IDT America, Corp.
520 Broad Street
Newark, New Jersey 07102-3111
(973) 438-1000