

Searching for and understanding credit, billing, and disconnection issues is a major undertaking for any competitive telcom provider. Why spend hours trying to find and organize this information when TMI has done it for you in this handbook?

Credit, Billing, and Disconnection Rules Handbook

TMI's **Credit, Billing, and Disconnection Rules Handbook** is a comprehensive survey of the consumer protection and billing rules in each state and at the FCC as they apply to telcom providers. The **Handbook** includes public utility/public service commission rules applicable to competitive CLECs, IXCs, and OSPs.

All entries in the **Handbook** are quoted verbatim from the actual rule or statute text. Information is clearly identified as pertaining to IXCs, OSPs, or CLECs and Residential or Business customers. Appropriate rule citations are provided.

TMI has designed this electronic handbook so that you will understand *credit, deposit, and advance payment policies* and conditions for *disconnection of service*. Each state's requirements for *bill form and content, billing frequency* and the handling of *billing inquiries* and *payment disputes* are included.

Organized by state, the **Credit, Billing, and Disconnection Rules Handbook** is available by RBOC region or for the entire country. Buy only the region in which you operate, or customize a region based on your operating area.

BONUS SECTION:

As a special bonus, the **Handbook** also includes two at-a-glance appendices: TMI's *State Non-Deniable Charges Matrix* and our 50-state *Deposit and Interest Rate Table*.

The *Non-Deniable Matrix* assists telecom service providers in identifying which charges may need to be marked on customer bills in order to comply with FCC and state Truth-In-Billing rules for CLECs.

The *Deposit and Late Payment Interest Rate Table* includes CLEC and IXC customer deposit and late payment charges for all 50 states and the District of Columbia, pursuant to state commission rules.

The Handbook is updated semi-annually.

This Handbook is a must-have tool for regulatory departments, customer service organizations, and billing personnel. Any carrier that does its own billing will find it indispensable!

TMI makes locating rules and statutes easy because we have reorganized each state's rules into seven categories!

Handbook Categories

Regulatory Framework/Definitions

Service Initiation

- Establishment of Credit
- Re-establishment of Credit
- Refusal/Denial of Service
- Customer Disclosures

DA Exemptions & Disabled Discounts

- DA Call Allowance
- All Customers*
- Disabled*
- Disabled Discounts
- Toll Discounts*

Deposits/Advance Payments

- When Allowed: Includes additional deposits
- Amount
- Form of Payment: Includes installment payments
- Receipt/Records
- Interest
- Refunds
- Advance Payments

Bill Detail

- Form/Content
- Required Text

Billing and Collection

- Billing Frequency
- Bill Due Date
- Late Fees
- Past Due Date
- Partial Payments
- Return Check Charge
- Aging/Backbilling

Billing Inquiries

- Payment Disputes
- Investigation
- Record Retention
- Service Interruption Credits

Disconnection of Service

- When Allowed: Includes notice time periods
- When Prohibited
- Notice Form/Content
- Fees
- Warm Line