
Office of Utilities Regulation

**Improving Information Transparency
in
Telecommunication Markets**

Determination Notice



OFFICE OF UTILITIES REGULATION

2020 June 18

DOCUMENT TITLE AND APPROVAL PAGE

DOCUMENT NUMBER: 2020/TEL/004/Det.001

DOCUMENT TITLE: Improving Information Transparency in
Telecommunication Markets
Determination Notice

PURPOSE OF DOCUMENT

This document sets out the Office of Utilities Regulation's Determinations on remedies to correct specific information asymmetry issues pertaining to products and services that local telecommunication service providers make available to the public.

ANTECEDENT DOCUMENTS

Document Number	Description	Date
2019/TEL/002/CON.001	Improving Information Transparency in Telecommunication Markets	2019 May 31

APPROVAL

The Office of Utilities Regulation approves this document, and the decisions therein become effective on 2020 June 18.

On behalf of the Office:



.....
Ansord E. Hewitt

2020 June 18

Abstract

Informed consumers play a crucial role in the functioning of markets. For this role to be realized they must have access to the right information to make informed choices about products and services. Consumers are, however, oftentimes constrained in their ability to make decisions about products and services from a fully informed position given information asymmetry in the markets. Where information transparency issues exist, consumers are not equipped to make the best choices.

Regulators and service providers both have roles to play in ensuring that consumers are empowered to make the best decisions to maximize their welfare. For service providers, full disclosure of information that is easily accessible, accurate and timely are positive reinforcements for an empowered consumer. In the case of the regulator, information asymmetry in the market can be addressed using formal or informal means, or a combination of both. Formal measures would include regulatory mandates, while the informal approach would be to secure voluntary undertakings by the service providers to provide information and tools to consumers that will help them to manage usage and expenditure.

This Determination Notice presents the Office of Utilities Regulation's (the OUR's/the Office's) comments on the responses to the Consultation Document entitled "Improving Information Transparency in Telecommunication Markets (Document No: 2019/TEL/002/CON.001). The Notice also sets out the remedies determined by the Office to correct specific information asymmetry issues.

Glossary

In this document, unless the context otherwise requires, the following terms will have the meanings specified below:

1. The ‘Act’ means the Telecommunications Act.
2. “Bill Shock” means an event in which a consumer receives an unexpectedly high bill, in the case of a post-paid services; or experience unexpected credit depletion, in the case of pre-paid services.
3. “Bundled Service” means a combination of different services that are sold together at a discounted price instead of as separate services.
4. “Licensee” has the same meaning as in the Act.
5. “OUR Act” means the Office of Utilities Regulation Act
6. “Roaming” means the ability for a customer to automatically make and receive voice calls, send and receive data, or access other mobile services while visiting another country, by means of using the infrastructure of a “visited” network.
7. “Service Provider” is as defined in the Act.

Table of Contents

Chapter 1: Introduction.....	6
Chapter 2: Legal Framework.....	8
Chapter 3: Stakeholder Comments, the OUR's Responses and Determinations	11
Annex 1: Summary of Determinations.....	35

Chapter 1: Introduction

1.1 Background

- 1.1.1 Consumers play a crucial role in the functioning of markets, and as such, it is necessary, especially in a competitive market, that they have access to accurate information to make informed choices about products and services. Consumers are however oftentimes constrained in their ability to make decisions about products and services from a fully informed position given information asymmetry in the markets. Where information transparency issues exist, consumers are not equipped to make the best choices.
- 1.1.2 The fast pace of technological advancements and innovations in the telecommunication industry, has resulted in the creation of new products and services by service providers to meet the changing landscape of the sector, and by extension to influence consumer buying choices. While innovation in the sector is encouraged, insufficient information to consumers on the varied products and services on offer can result in sub-optimal choices. In these cases, consumers may experience both pre and post purchase challenges as the products and services, as well as the manner in which they are marketed, may not have been properly understood.
- 1.1.3 The Office of Utilities Regulation (the OUR/the Office) has observed an increasing trend in consumer complaints on telecommunication services since 2017. While these complaints included quality of service issues, there was an unusual increase in complaints regarding unexpectedly high bills in the case of post-paid subscribers, and the rapid depletion of credit in the case of prepaid subscribers. Consumer complaints specific to these issues included:
- High call charges;
 - Non-receipt of notification when data credit is nearly exhausted, or has been exhausted;
 - Incidents of rapid credit depletion when credit is applied for data use;
 - Exhaustion of data plan/credit when ‘mobile data’ was disabled on their devices.
- 1.1.4 In response to the complaints, the OUR administered a “Billing Transparency Survey” online to assess the issues highlighted by consumers, with the objective of obtaining information on the level of transparency of billing practices in the sector, and the factors that may contribute to billing issues experienced by consumers. The OUR subsequently published a Consultation Document entitled “*Improving Information Transparency in Telecommunication Markets*” document No. 2019/TEL/002/CON.001, (‘the Consultation Document’) on 2019 May 31. The results of the survey were incorporated into this document to support the discussion regarding transparency and billing issues in the sector, and the role of the regulator in both the protection and empowerment of consumers.

1.2 Purpose of the Document

- 1.2.1 It is important to the OUR that telecommunication service providers make all relevant information on the products and services they provide, available and accessible to consumers. Having observed some deficiencies in the area of information provision, the OUR has determined the remedies outlined in this document to correct specific information availability asymmetry issues.

1.3 Structure of the document

- **Chapter 2** outlines the Legal Framework that underscores the remit, mandate, powers and obligations of the OUR in regard to consumer protection.
- **Chapter 3** provides a summary of the comments from stakeholders to the OUR's proposals in the consultation document, and provides the OUR's response and determination in regard to these proposals.
- **Annex 1** provides a summary of the determinations.

Chapter 2: Legal Framework

2.1 General Provisions

2.1.1 The OUR was established under the Office of Utilities Regulation Act (the OUR Act), with the power to regulate “the provision of prescribed utility services by licensees or specified organizations”. Section 2(1) and the First Schedule of the OUR Act define a “prescribed utility services” to include “*the provision of telecommunication services*”.

2.1.2 The power and authority of the OUR to regulate the telecommunications sector is governed by the provisions of the OUR Act as well as the Telecommunications Act (“the Act”).

2.1.3 Section 4(1) of the OUR Act permits the OUR to:

“ ...

(c) *conduct such research as it thinks necessary or desirable for the purposes of the performance of its functions under this Act;*

...

(e) *subject to section 8A carry out, on its own initiative or at the request of any person, such investigations in relation to the provision of prescribed utility services as will enable it to determine whether the interests of consumers are adequately protected.*

2.1.4 Section 4(3) of the OUR Act empowers the OUR, in the performance of its functions under the OUR Act, to undertake such measures, as it considers necessary and desirable, to inter alia:

“(a) *encourage competition in the provision of prescribed utility services;*

(b) *protect the interests of consumers in relation to the supply of a prescribed utility service;*

...

(d) *promote and encourage the development of modern and efficient utility services;*
...”

2.1.5 Some of the objects of the Act as prescribed by section 3 of the Act are as follows:

“3. *The objects of this Act are –*

(a) *to promote and protect the interest of the public by-*

(i) *promoting fair and open competition in the provision of specified services and telecommunications equipment;*

(ii) *promoting access to specified services;*

...

(iv) providing for the protection of customers;

(v) promoting the interests of customers, purchasers and other users (including, in particular, persons who are disabled or the elderly) in respect of the quality and variety of telecommunications services and equipment supplied”

The term “specified services” is defined in the Act to mean telecommunications services.

2.1.6 The Act also grants specific powers to the OUR to provide regulatory oversight on certain areas of focus including, but not limited to, quality of service standards and consumer protection in the provision of telecommunications services. Some of the relevant provisions of the Act are as follows:

“4(1) The Office shall regulate telecommunications in accordance with this Act and for that purpose the Office shall –

(a) regulate specified services and facilities;

...

(d) promote the interests of customers, while having due regard to the interests of carriers and service providers;

...

(f) make available to the public, information concerning matters relating to the telecommunications industry;

(g) promote competition among carriers and service providers;

...

...(3) In exercise of its functions under this Act, the Office may have regard to the following matters –

(a) the needs of the customers of the specified services;

(b) whether the specified services are provided efficiently and in a manner designed to –

...

(iii) afford economical and reliable service to its customers;

(c) whether the specified services are likely to promote or inhibit competition....”

2.2 Enforcement

2.2.1 The 2012 amendments to the Act expanded the activities considered offences and enhanced the enforcement actions that can be taken by the OUR against Licensees who are in breach of the Act. The OUR is now empowered under Section 63(3) to, among other things:

- issue cease and desist orders,
- mandate the payment of compensation to affected persons,
- require remedial steps to be taken,
- order the termination, modification or annulment of agreements, activities or decisions of a licensee that is deemed to be in breach,
- seek an injunction against the breaching Licensee.

2.2.2 A fixed penalty scheme is established under section 63B of the Act, pursuant to which Licensees in breach may opt to pay a fine in lieu of criminal court proceedings. The failure of a Licensee to comply with the Act or regulations thereunder are among the offences to which the new enforcement and fixed penalty provisions are applicable.

Chapter 3: Stakeholder Comments, the OUR's Responses and Determinations

3.1 General

3.1.1 The OUR received comments from Cable & Wireless Jamaica Limited and/or Columbus Communications Jamaica Limited trading as FLOW (FLOW), Digicel (Jamaica) Limited (Digicel) and the Consumer Advisory Committee on Utilities (CACU), to the proposals in its consultation document. Further comments were received by the OUR in the form of FLOW's response to the comments that were provided by other stakeholders. The OUR has considered the comments submitted with respect to each proposal and now provides a summary of the stakeholder comments, its responses, and subsequent determinations below.

3.2 Information on Service Plans/Bundles

3.2.1 Rationale for the Proposal

3.2.2 The provision of information regarding service plans/bundle, that is easily understood, supports consumers in their pre or post purchase decisions for the particular service. The OUR being mindful of the numerous ways in which information can be disseminated by service providers, must also ensure that consumers have reasonable access to detailed information in their dealings with service providers.

3.2.3 The OUR's Proposal 1 (a): General Provision of Information on a Service - Unbundled

I. Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of their services. The information published shall include but not limited to the following:

- (a) A clear description of the service*
- (b) any cap that may be applicable to the particular service*
- (c) the standard tariff that is applicable*
- (d) any applicable taxes*
- (e) a breakout of the charges for access, usage and/or maintenance where applicable*
- (f) details of any discounts which may have been applied*
- (g) the standard contract conditions offered including any relevant fixed commitment period*

3.2.4 The OUR's Proposal 1(b): Provision of Information Pertaining to Bundled Services

I. Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of a bundled service. The information published shall include but not limited to the following:

- (a) A clear description of each service¹ included in the bundle.*
- (b) the details of any cap that may apply to each services in the bundle such as inclusive minutes, SMS, and data limits*
- (c) the applicable tariff for the bundled service*
- (d) any promotional/one-time discount that may have been applied*
- (e) the applicable tariffs if the services in the bundle are accessed after the allowances/caps are exhausted.*
- (f) the standard contract conditions offered including any relevant fixed commitment period.*

3.2.5 Stakeholders' Comments

3.2.6 FLOW, Digicel and CACU were in agreement with Proposals 1(a) and (b). Digicel informed that it currently provides the details outlined in these proposals for both bundled and unbundled services, which it makes available to the customer on its website and MyDigicel App. The company also stated that the information is provided through SMS when purchasing is done using a short-code.

3.2.7 FLOW informed that it currently provides clear information on most of its unbundled prepaid plans using its Unstructured Supplementary Service Data (USSD). The company is however of the view that all useful information cannot be shared through USSD, such as the fair usage policy, taxes, the breakout of charges, discounts and the terms and conditions of the service. FLOW further stated that "*to the extent that the information is publicly available it ought to be deemed as shared*".

3.2.8 The OUR's Response

3.2.9 The OUR, while noting that stakeholders agreed in principle to proposals 1(a) and (b), maintains the position that the information on the specific service must be provided in the same place. The details at proposals 1(a) and (b) should not be provided in a disjointed manner, such that, the information is at different locations on the company's

¹ This shall include information on any limitation that may apply in the use of the service. For example, if there are regions/networks where the minutes included in the bundle would not apply, this shall be stated.

website, only partly provided using a short code or partially presented in a form of print medium.

- 3.2.10 The OUR is mindful of the character limitation of USSD, when the information is provided using SMS. To address any such limitation concern, the OUR has included in Determination 1 that where SMS is utilised, the company must send multiple informative SMS about the service. In such cases, the first SMS must provide information that at least includes the type of service and the associated charges. The SMS must include an option to request more information on the service, which should be provided at no cost to the customer.
- 3.2.11 The OUR does not agree with FLOW that the information should be deemed as shared to the extent that it is publicly available. The OUR finds this statement unacceptable, as the information should only be deemed shared where it is provided in specific locations and or on platforms that customers can easily locate and reasonably access to obtain the required information.
- 3.2.12 Whilst it may not be possible for all information to be disclosed in some advertising formats, efforts should be made to provide the required information in an alternative form.

Determination 1: - General Provision of Information on a Service – Bundled/Unbundled

Unbundled Service

Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of their services. Where information about the service is provided using SMS, an option to request additional information shall be included in the SMS. The utilisation of such an option shall be at no cost to the customer. As a general rule, the information provided shall include any limitation that may apply in the use of the service. For example, regions/networks where the minutes included in the bundle would not apply. The information published shall reflect current information on the service and shall include but not be limited to the following:

- (a) A clear description of the service.
- (b) Any cap that may be applicable to the particular service.
- (c) The standard tariff that is applicable.
- (d) Any applicable taxes.
- (e) A breakout of the charges for access, usage and/or maintenance where applicable.
- (f) Details of any discounts which may have been applied
- (g) The standard contract conditions offered including any relevant fixed commitment period.

Determination 1: - General Provision of Information on a Service – Bundled/Unbundled – Cont’d

Bundled Service

Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of a bundled service. Where information about the service is provided using SMS, an option to request additional information shall be included in the SMS. The utilisation of such an option shall be at no cost to the customer. As a general rule, the information provided shall include any limitation that may apply in the use of the service. For example, regions/networks where the minutes included in the bundle would not apply.

The information published shall reflect current information on the service and shall include but not be limited to the following:

- (a) A clear description of each service included in the bundle.
- (b) The details of any cap that may apply to each service in the bundle such as inclusive minutes, SMS, and data limits.
- (c) The applicable tariff for the bundled service.
- (d) Any promotional/one-time discount that may have been applied.
- (e) The applicable tariffs if the services in the bundle are accessed after the allowances/caps are exhausted.
- (f) The standard contract conditions offered including any relevant fixed commitment period.

3.2.13 The OUR’s Proposal 1(c): Provision of Information pertaining to Roaming Services

- I. Service providers shall make information available to consumers for roaming services as per proposals 1(a) and (b) where applicable.*
- II. The information on roaming prices shall include the structure and billing unit of international mobile retail rates. This information shall include at a minimum, the basis of charging for:
 - (a) voice services (for example charged on a per-minute basis);*
 - (b) SMS (for example charged on a per text message basis) and**

(c) data services (for example charged on a per megabyte basis).

III. Service providers shall make information available to all roaming customers on the risk of automatic roaming including:

(a) how to switch off data and voice roaming services on their devices and

(b) how to deactivate voicemail.

IV. Service providers shall provide customers with a contact number that may be used free of charge while roaming to access detailed usage information on:

(a) voice calls

(b) SMS and

(c) data services.

3.2.14 Stakeholders' Comments

3.2.15 FLOW and Digicel stated that they are already practicing aspects of this proposal and currently share supplementary information with customers through SMS or on their website. FLOW however cautioned against the imposition of obligations on service providers, regarding informing customers about how to switch off data and voice roaming services on their devices. FLOW prefers the approach of requiring the provision of information only in relation to devices that the service providers sell or previously sold. FLOW is of the view that some responsibility for learning about the devices should rest with customers. The CACU agrees with the stipulations of the proposal with the exception of some wording. CACU believes that Proposal 1 (c) III (a) should be reworded to state "how to switch off data and voice roaming services from their device (sic)....." because "...using "on" could imply that the operator has to give instructions specific to the device" . CACU also proposed that Proposal 1 (c) III (b) should be reworded to state "how to activate and deactivate voicemail".

3.2.16 Digicel stated that it offers roaming details on its website and its MyDigicel App, as well as a contact number free of charge, for customers to access detailed usage information while roaming. FLOW is of the view that the OUR's proposal to mandate free call centre access while roaming contradicts the principle of cost causation and seems unreasonable or "heavy handed". The CACU asked that the OUR pay attention to costs and the efficient and effective use of the system, as adding a new contact number as proposed, will mean an additional cost. The CACU is therefore of the view that customers should be encouraged to use the existing toll free numbers for the respective call centres while roaming.

3.2.17 The CACU has also requested that where there are any changes/revisions to the standard contract conditions, including tariffs and prices, notifications should be given to existing

customers and the information published as outlined in Proposal 1(d) – Method of Publication of Information on Services.

3.2.18 The OUR's Response

- 3.2.19 The OUR agrees with FLOW that an overall obligation should not be placed on service providers to inform customers of the option to switch off roaming on devices in general. We therefore consider it reasonable, that any obligation in this regard, should be limited to devices that the service providers sell or previously sold. However, the OUR will impose a general obligation on service providers for the provisioning of information on how to switch off voicemail while roaming, as this feature is controlled by the service provider's network.
- 3.2.20 In regard to the CACU's comment to encourage the use of existing toll-free numbers while roaming, the OUR is mindful that what may be utilised locally as a toll-free number may either attract a cost while roaming, or may not be accessible while roaming. Therefore, the OUR cannot encourage consumers to use a toll-free number that has not been designated for roaming purposes. The OUR has therefore included in part IV of Determination 2, the obligation on service providers to provide customers with a contact number that may be used free of charge while roaming to access detailed usage information. The OUR disagrees with FLOW's comment that the proposal to mandate free call centre access while roaming contradicts the principle of cost causation and seems unreasonable or "heavy handed". The inability of customers to obtain real-time access to bill balances while roaming can result in bill shock. The OUR is therefore of the view that it is reasonable for service providers to have a contact number that customers can access to obtain information that will help them manage their expenditure whilst roaming.

Determination 2: – Provision of Information Pertaining to Roaming

- I. Service providers shall make information available to consumers for roaming services in accordance with Determination 1, and as per the applicable service plan.
- II. The information on roaming prices shall include the structure and billing unit of international mobile retail rates. This information shall include at a minimum, the basis of charging for:
 - (a) voice services (for example charged on a per-minute basis);
 - (b) SMS (for example charged on a per text message basis); and
 - (c) data services (for example charged on a per megabyte basis).
- III. Service providers shall make information available to all roaming customers on the risk of automatic roaming including:
 - (a) how to switch off data and voice roaming services on devices sold or previously sold by the company and;
 - (b) how to deactivate voicemail.
- IV. Service providers shall provide customers with a contact number that may be used free of charge while roaming to access detailed usage information on:
 - (a) voice calls
 - (b) SMS and
 - (c) data services.

3.2.21 The OUR's Proposal 1(d): Method of Publication of Information on Services

- I. Service providers shall make available to consumers, the information on its services in proposal 1(a), 1(b) and 1(c) as follows:*
 - (a) The information shall be written in plain English, and made available by the service provider or its agent at the time the service is being purchased/contracted by the customer. Where the service can be purchased*

directly from electronic platforms such as Apps, the information shall be provided to the customer on the platform before it is purchased/activated.

(b) the customer shall also have access to the information pertaining to each service from at least one of the following:

- i. the service provider's website*
- ii. SMS*
- iii. Print media*
- iv. Service provider's Apps*
- v. Bill stuffer, or*
- vi. in such manner or form as directed by the OUR*

II. Where a reasonable request is otherwise made by the customer for a copy of the information on a particular service(s), the information shall be provided free of charge.

3.2.22 Stakeholders' Comments

3.2.23 FLOW and Digicel have both stated that their current practices are generally in line with this proposal. FLOW also informed that it is prepared to expand its use of available media, to the extent that it is reasonable, technically feasible and cost effective.

3.2.24 The CACU, in its comments, encourages service providers to make provision for all consumers including those who are "differently-abled". For Proposal 1(d) (II), the CACU suggests the removal of the word "reasonable" as in its opinion, this gives the discretion to the service provider. Additionally, it is unclear to the CACU who will determine that a request is reasonable and how "reasonable" is to be defined.

3.2.25 The OUR's Response

3.2.26 The OUR agrees with the CACU that the use of the word "reasonable" in the context of the proposal is left to the discretion of the service provider. The OUR will therefore remove the word 'reasonable' from part II and has modified the section in Determination 3 to reflect that a request made by a customer for a copy of the information should be provided by the service provider using a medium agreed by both parties.

The OUR notes that whilst service providers may already be making efforts to provide information to persons with disabilities, the promotion of these methods/offers has proven to be insufficient. The OUR therefore requires service providers to publicize the plans and services that they consider best meet the needs of people with disabilities. This

should include the services that they specifically offer to persons with disabilities, and how such services can be accessed by that category of customers.

Determination 3: – Method of Publication of Information on Services

- I. Service providers shall make available to consumers, the information on its services in Determinations 1 and 2 as follows:
 - (a) The information shall be written in plain English, and made available by the service provider or its agent at the time the service is being purchased/contracted by the customer. Where the service can be purchased directly from electronic platforms such as Apps, the information shall be provided to the customer on the platform before it is purchased/activated.
 - (b) The customer shall also have access to the information pertaining to each service from at least one of the following:
 - i. the service provider’s website
 - ii. SMS
 - iii. Print media
 - iv. Service provider’s Apps
 - v. Bill stuffer, or
 - vi. in such manner or form as directed by the OUR
- II. Where a request is otherwise made by the customer for a copy of the information on a particular service(s), the information shall be provided by the service provider free of charge using a medium agreed by both parties.
- III. Service providers must also publicize services that are specifically available for persons with disabilities and how they can be accessed.

3.3 Pricing information in Advertisements

3.3.1 Rationale for the Proposal

3.3.2 As service providers commonly use advertising and marketing strategies to obtain “buy in” from consumers, the OUR needs to ensure that, among other things, consumers are not misled by how the service on offer is framed, and that key features of the product are not omitted or inaccurately represented. The following proposal was therefore established as a means to protect consumers in this regard:

3.3.3 The OUR’s Proposal 2: Clearer pricing and framing information in advertisements

- I. Service providers shall clearly disclose the following in its advertisement:*
- (a) Accurate information regarding the service (e.g. the expected download/upload speeds for broadband services)*
 - (b) full information on the price of the service*
 - (c) Any promotional discounts applied*
 - (d) The period to which the discount is applicable*
 - (e) Any terms and conditions applicable to the specific promotion*

3.3.4 Stakeholders’ Comments

3.3.5 FLOW and the CACU both agreed with this proposal. According to FLOW, the proposal is consistent with its values and the company’s ongoing effort to be transparent to customers.

3.3.6 Digicel is however of the opinion that some of the recommendations in this proposal are not practical both from a marketing and financial standpoint. According to Digicel, in terms of advertising, the level of details being required would make the cost exorbitant, especially in the case of digital advertising. It is the company’s view that such level of detail would make it difficult to advertise on the digital spaces available, and make it difficult for effective competition.

3.3.7 In FLOW’s response to the industry’s comments, FLOW agreed with Digicel’s position and further stated that the proposal should be discarded on the basis that there may be unintended consequences that would be harmful to consumer welfare.

3.3.8 The OUR's Response

3.3.9 The OUR disagrees with FLOW's comment that the proposal should be removed. The OUR, while mindful that it may not be possible for all information to be disclosed in some advertising formats due to, among other things, cost implications, is of the view that efforts should be made to provide the required information in alternative forms. The OUR has modified Determination 4 to include alternative ways of providing the information. For example, print advertisements should disclose where customers can access additional information, free of cost, on the particular product or service. In relation to electronic advertisements, these should at least provide either a URL, USSD or a form of short code that directs customers to additional information on the product or service.

Determination 4 – Clearer Pricing and Framing Information in Advertisements

- I. Service providers shall clearly disclose the following in its advertisement:
 - (a) Accurate information regarding the service (e.g. the expected download/upload speeds for broadband services)
 - (b) full information on the price of the service
 - (c) Any promotional discounts applied
 - (d) The period to which the discount is applicable
 - (e) Any terms and conditions applicable to the specific promotion
- II. Where there is a challenge to provide details of the product or service in the advertisement space, service providers shall ensure that:
 - (a) Print advertisements disclose where to access, free of cost, additional information on the product or service.
 - (b) Electronic advertisements at least provide either a URL, USSD or a form of short code that directs customers to additional information on the product or service.

3.4 Financial Caps

3.4.1 Rationale for the Proposal

3.4.2 The purpose of the financial cap is to help customers better manage the expenses associated with the use of a service. Customers can be negatively affected where unplanned expenditure on a service(s) results in either the disconnection of the service or the receipt of a very high bill. Unlike usage notifications or usage monitoring tools, a financial cap prevents consumers from unintentionally incurring additional charges over a set amount in a billing cycle.

3.4.3 In an effort to protect both the customers and the service providers from any financial burden that may arise due to unplanned expenditure, the OUR is of the view that financial caps should be established.

3.4.4 The OUR's Proposal 3: The Establishment of Financial Caps

Service providers shall set financial caps for all new post-paid contracts.

I. At the time the service is being contracted the service provider shall:

(a) request information from the customer pertaining to the financial cap to be applied to the service.

(b) Inform the customer that the financial cap established shall be applicable when roaming.

(c) Inform the customer of the option to 'opt out' of the financial cap prior to roaming if a separate roaming plan is purchased.

II. Service providers shall allow existing customers to 'opt in' to a financial cap.

3.4.5 Stakeholders' Comments

3.4.6 FLOW accepts that the setting of a financial cap may be helpful to many customers but is of the view that the proposal is incomplete. In this regard, FLOW is of the opinion that customers should be allowed to opt out of a financial cap for both roaming and local calls.

3.4.7 Digicel is of the view that this proposal is only relevant to post-paid mobile customers. The company informed that it currently provides financial caps to post-paid customers based on deposits made. Digicel stated however that given the delay to receive call detail records (CDR) from overseas partners, it excludes roaming services from these caps. The company is therefore of the opinion that the inclusion of roaming charges in a financial cap would require system upgrades which Digicel would not be able to consider until the next financial year.

3.4.8 The CACU has requested clear guidelines on how often the cap can be changed as well as the minimum percentage change that can be effected. They also questioned the logic of postpaid customers having to opt out of a financial cap versus being able to opt in. The CACU further cautioned the OUR regarding the possible imposition of unreasonable requirements on service providers, highlighting that account management should be an equal and shared responsibility between service providers and their customers.

3.4.9 The OUR's Response

3.4.10 The OUR agrees with FLOW that customers should have the option to opt out of financial caps for all services. This provision will be included in Determination 5. The OUR does not agree with the CACU in regard to establishing a restriction for the amount of times a change to the financial cap can be effected. The OUR is mindful that customers' financial positions can change periodically, and as such, they should be allowed to make adjustments to the financial cap as necessary. This would also include the option to remove the cap. In regard to the CACU's question on the logic of customers opting out of a financial cap instead of the reverse, we remind the CACU that based on the OUR's proposal, it will be mandatory for all new contracts to have a financial cap. Accordingly, the only option that would be immediately available under a new contract is to 'opt out' of the cap that was established with the contract. Notwithstanding this explanation, upon further review the OUR has decided to adjust the proposal to make it mandatory for service providers to offer financial caps when a new contract is being established. Note also that part II of this proposal specifies that existing customers shall be allowed to opt in to a financial cap.

3.4.11 The OUR notes the concern expressed in regard to the delay in receipt of CDRs for roaming services which would make it challenging for the applicability of financial caps to these services. We also note the request made for additional time to implement the necessary system upgrades in relation to this issue. In light of the foregoing, the OUR will delay the obligation for service providers to establish financial caps on roaming services for eighteen (18) months. In the event that there remains a challenge in the receipt of the CDRs in a timely manner at the end of the eighteen-month period, the OUR will further review this timeline.

Determination 5 – The Establishment of Financial Caps

- I. Service providers shall offer financial caps for all new post-paid contracts.
 - i. At the time the service is being contracted, the service provider shall request information from the customer pertaining to the financial cap to be applied to the service.
- II. Service providers shall allow existing customers to ‘opt in’ to a financial cap.
- III. Customers shall have the right to opt out of financial caps for all services.
- IV. The OUR will delay the implementation of financial caps on roaming services, for eighteen (18) months.

3.5 Notifications on Usage and Limits

3.5.1 Rationale for Proposal

3.5.2 The OUR is concerned with respect to the adequacy and effectiveness of the operation of the ‘automatic’ usage alerts/notifications that are sent to consumers. While consumers should have a vested interest in engaging in self-monitoring of their usage, improvements in the application of usage alerts by service providers can assist in controlling overage charges especially in relation to data usage. Consumers can exercise greater control over their usage if alerts are automatically and consistently sent by service providers at specific intervals prior to and at the exhaustion of the service plan.

3.5.3 The OUR’s Proposal 4: Automatic usage notification alerts

- I. *Service providers shall automatically send usage notification alerts to customers without a requirement to ‘opt in’ to this provision. Notifications shall:*
 - (a) be free of charge;*
 - (b) be provided in an electronic format such as a SMS;*
 - (c) contain the date and time the notification was sent*
 - (d) remain for the customer’s review as required*
- II. *Usage notification alerts shall be sent in relation to the following services:*

- (a) Data*
- (b) Voice*
- (c) SMS*

III. *Whether the service is purchased as a standalone or as a bundle, separate usage notification alerts shall be sent for each of the services listed for the following usage/expenditure thresholds:*

- (a) The customer shall receive the first usage alert at the 60% usage/expenditure threshold.*
- (b) The customer shall receive the second usage alert at the 80% usage/expenditure threshold.*
- (c) The customer shall receive the third usage alert at 100% indicating that the allotment for the service(s) has been exhausted or that the expenditure on the service has reached the financial cap established.*

IV. *Where the service is purchased as a standalone, the alerts shall be based on the financial cap established.*

V. *In the case of bundled services, the customer shall receive a second notification at the 80% usage threshold providing an option to ‘opt in’ to the ‘out of bundle’/standard rate for the service(s).*

VI. *Where the bundle or an individual allotment is exhausted, the customer shall only incur additional charges where the option to ‘opt in’ was accepted.*

VII. *Where the customer ‘opts in’ to the ‘out of bundle’/standard rate, charges incurred for the additional use of the service(s) shall be subject to the financial cap established by the customer. (see Proposal 3 on financial caps)*

VIII. *Roaming Activation and Usage Notification Alerts*

(a) Service providers shall send notification via text to consumers upon activation of a roaming plan and upon the start of roaming (landing).

(b) These notifications shall be free of charge and shall include information on any charges to consumers for:

- i. receiving a call from the home country;*
- ii. receiving a call from within the visited country;*
- iii. receiving a call from other international numbers;*
- iv. calling the home country;*
- v. calling within the visited country;*
- vi. calling other international numbers;*

- vii. *sending and receiving SMS/MMS from the home country;*
 - viii. *sending and receiving SMS/MMS within the visited country;*
 - ix. *sending and receiving SMS/MMS from other international numbers;*
 - x. *data usage and*
 - xi. *accessing voicemail.*
- (c) *The emergency services numbers of the visited country must be provided upon landing*
- (d) *The customer shall receive usage alerts during roaming as set out at 6.5.2(II) to 6.5.2(VII)*
- (e) *Where the roaming service is billed on a per usage charge, the alerts shall be sent based on the financial cap established.*
- (f) *Service providers shall send alert notification when a customer will incur roaming charges for services that are accessed that were not included in their roaming plan, or where the customer does not have a roaming plan but whose device(s) has registered on a network while travelling abroad. The alert shall include:*
- i. *the option to “opt in” to the service;*
 - ii. *the charges that will be incurred for the roaming service.*

3.5.4 Stakeholders’ Comments

- 3.5.5 FLOW and Digicel informed that they have already implemented some elements of this proposal. Digicel has stated that it currently provides notifications for several reasons, some of which are sent using SMS. The company also stated that some parts of proposal 4 I(c) & 4 I(d) will require further review, as there may be difficulty in complying. Digicel indicated that system upgrades may be required in order to provision for additional storage.
- 3.5.6 FLOW stated that it currently sends notifications to some of its prepaid and postpaid customers. The company stated that it sends data usage notifications at 75%, 95% and 100% usage, and on some voice plans, a usage notification is sent at 100%. Digicel reportedly sends notifications for mobile customer usage at 75%, 95% and 100% usage and expressed that it has no difficulty changing its current thresholds.
- 3.5.7 Digicel is of the view that for prepaid usage, the option to show caps based on the allocation or value remaining is more useful to this platform as opposed to percentage used.

- 3.5.8 Regarding roaming notifications, both service providers have mentioned that a breakout of prices and other information is available from their website, and would be too lengthy to send via SMS. With respect to the provision of emergency services numbers whilst roaming, Digicel is of the view that as a Jamaican telecommunications company, it is unreasonable for it to be tasked with the responsibility of providing travel advice to consumers. Digicel is of the view that consumers should have a responsibility to educate themselves with safety information when travelling.
- 3.5.9 Both Digicel and FLOW are concerned about the potential cost implications of some elements within the proposal, and have suggested a closer review. The CACU has suggested that this proposal be drafted in conjunction with service providers to ensure that the additional network resources required, do not negatively impact quality of service or impose additional compliance costs, which would be passed on to the customer. The CACU and FLOW are also concerned that customers may already be ignoring notifications, which they believe reduce the effectiveness of sending additional notifications.
- 3.5.10 FLOW is of the opinion that the mandates that the proposal seeks to impose, require more detailed study. The company is concerned that if implemented as is, it will have the effect of determining the business model of a service provider, which it views is outside the scope of the OUR. According to FLOW, the emphasis should instead be on ensuring that customers receive accurate information, and so can choose the service provider and plan that best meets their needs.
- 3.5.11 The OUR's Response**
- 3.5.12 Despite the concern expressed by Digicel that it will need to undertake system upgrades to comply with sections I(c) & I(d) of this proposal, the OUR is not of the view that major system upgrades would be necessary. Having indicated that some notifications are sent using SMS, the use of this medium for usage alerts would satisfy the requirements of I(c) & I(d), as SMS allows for the registration of the date and time when the message is delivered. The SMS message is also stored on the customer's phone until the customer deletes it. Accordingly, Digicel may need to review how it currently sends usage alerts.
- 3.5.13 The OUR notes the claim of service providers in regard to notification thresholds sent to customers. However, from our observations, threshold levels have been inconsistent with these claims, and notifications are not sent on a consistent basis. Additionally, we find FLOW's response to the OUR that it only sends notifications to some customers unacceptable.
- 3.5.14 As it relates to the prepaid platform, we agree with Digicel that service providers should be given the option to show alerts based on, for example, number of minutes, SMS, and data remaining on the plan as opposed to percentage used. This provision is included at part V of Determination 6.

- 3.5.15 The OUR, having regard for the concerns expressed on cost implications that would arise for compliance with some of the elements of this proposal, has taken the decision to remove the obligation for service providers to include the provisions to customers for ‘opting in’ ‘out of bundle’/ standard rates’ when bundles are exhausted. The OUR is of the view that the removal of such provision reduces the complexity of the requirements. However, with the removal of the ‘opt in’ provision, service providers will be mandated to inform customers at the 100% usage notification that they can renew the existing plan or purchase another plan, otherwise, standard rates would apply where applicable. This new provision is included in part III (c) (i) of Determination 6. Note that the notification should also provide information on the standard rates that would apply. This can be done by for example, including in the notification a URL at which the customer can access the information free of charge, or sending the information through additional SMS.
- 3.5.16 With respect to the provision of emergency numbers whilst roaming, the OUR, upon further review, has decided to remove this obligation from the proposal.
- 3.5.17 As it relates to roaming, similar to concerns expressed regarding the delay in receipt of CDRs to ensure the efficacy of financial caps, the OUR is minded to delay the requirement for usage notifications for roaming services. Notwithstanding such instances of billing delays, service providers should make every effort to provide customers with the latest available information on roaming usage.
- 3.5.18 The OUR does not agree that the Proposal is attempting to determine the business model of service providers, as suggested by FLOW. The OUR is mindful of the need for customers to obtain accurate information on a consistent basis from service providers to assist in managing their expenditure. Accordingly, Determination 6 seeks to address this and other concerns.

Determination 6 – Automatic Usage Notification Alerts

- I. Service providers shall automatically send usage notification alerts to customers without a requirement to ‘opt in’ to this provision. Notifications shall:
 - (a) be free of charge;
 - (b) be provided in an electronic format such as a SMS;
 - (c) contain the date and time the notification was sent
 - (d) remain for the customer’s review as required

- II. Usage notification alerts shall be sent in relation to the following services:
 - (a) Data
 - (b) Voice
 - (c) SMS

- III. Whether the service is purchased as a standalone or as a bundle, separate usage notification alerts shall be sent for each of the services listed for the following usage/expenditure thresholds:
 - (a) The customer shall receive the first usage alert at the 60% usage/expenditure threshold.
 - (b) The customer shall receive the second usage alert at the 80% usage/expenditure threshold.
 - (c) The customer shall receive the third usage alert at 100% indicating that the allotment for the service(s) has been exhausted or that the expenditure on the service has reached the financial cap established. This notification shall:
 - i. inform the customer that the existing plan can be renewed or a new plan purchased, otherwise standard rates would apply where applicable.
 - ii. provide at minimum, a link, free of charge, to where information pertaining to the standard rates may be accessed.

- IV. Where the service is purchased as a standalone, the alerts shall be based on the financial cap established.

- V. Usage alerts for prepaid services may be sent in the format (e.g. remaining value of minutes, data and SMS) deemed most suitable by the service provider.

Determination 6 – Automatic Usage Notification Alerts - Cont'd

VI. Roaming Activation and Usage Notification Alerts

- (a) Service providers shall send notification via text to consumers upon activation of a roaming plan and upon the start of roaming (landing).
- (b) These notifications shall be free of charge and shall include information on any charges to consumers for:
 - i. receiving a call from the home country;
 - ii. receiving a call from within the visited country;
 - iii. receiving a call from other international numbers;
 - iv. calling the home country;
 - v. calling within the visited country;
 - vi. calling other international numbers;
 - vii. sending and receiving SMS/MMS from the home country;
 - viii. sending and receiving SMS/MMS within the visited country;
 - ix. sending and receiving SMS/MMS from other international numbers;
 - x. data usage and
 - xi. accessing voicemail.
- (c) Service providers shall send alert notification when a customer will incur roaming charges for services that are accessed that were not included in their roaming plan, or where the customer does not have a roaming plan but whose device(s) has registered on a network while travelling abroad.

3.6 Time for Implementation of Remedies

3.6.1 Proposed Timelines

1. Alerts and Usage Notifications

The OUR considers that a period of (3) months may be reasonable for implementation of alerts and usage notifications.

2. Modification of information on websites and Apps

The OUR considers that a period of six (6) months may be reasonable for the modification of information on websites and Apps.

3.6.2 Stakeholders' Comments

3.6.3 Digicel has stated that the 3-month timeline for alerts and notifications is not feasible for all proposals, and in some cases, the implementation timeline will have to be extended based on the constraints indicated.

3.6.4 FLOW has stated that given the uncertainty around some of the OUR's proposals and the implications to a service provider's business model, network systems, website and service Apps, the requirements may be reasonably implemented no sooner than 6 months after they are finalized.

3.6.5 The OUR's Response

The OUR is mindful of the concerns expressed by the service providers in relation to additional time that may be required for the implementation of some of the proposed requirements, and challenges that they may encounter to implement other proposals. The OUR in recognition of some of these concerns, has since removed or has adjusted some of the proposed remedies. In addition to the foregoing, the Office has adjusted the timeline for implementation in relation to Alerts and Usage Notifications.

Determination 7 – Timeline for Implementation

1. Alerts and Usage Notifications

The OUR has determined that a period of four (4) months after publication of this Determination Notice is reasonable for implementation of the determination on alerts and usage notifications.

2. Establishment of Financial Caps

The OUR has determined that a period of four (4) months after publication of this Determination Notice is reasonable for implementation of the determination on financial caps for non-roaming services.

The OUR will delay the implementation of financial caps on roaming services, for eighteen (18) months.

3. Modification of information on websites and Apps

The OUR has determined that a period of six (6) months after the publication of this Determination Notice is reasonable for the modification of information made available by service providers on websites and Apps.

Determination 7– Timeline for Implementation - Cont'd

Table 1. Implementation Timeline

Determination #	Subject	Implementation Date
Determination 1	General Provision of Information on a Service – Bundled/Unbundled	Six months after publication of the Determination Notice.
Determination 2	Provision of Information Pertaining to Roaming	Six months after publication of the Determination Notice.
Determination 3	Method of Publication of Information on Services	Six months after publication of the Determination Notice.
Determination 4	Clearer Pricing and Framing Information in Advertisements	Six months after publication of the Determination Notice.
Determination 5	The Establishment of Financial Caps	Four months after publication of the Determination Notice for non-roaming services and eighteen months after publication for roaming services.
Determination 6	Automatic Usage Notification Alerts	Four months after publication of the Determination Notice.

Annex 1: Summary of Determinations

Determination 1: - General Provision of Information on a Service – Bundled/Unbundled

Unbundled Service

Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of their services. Where information about the service is provided using SMS, an option to request additional information shall be included in the SMS. The utilisation of such an option shall be at no cost to the customer. As a general rule, the information provided shall include any limitation that may apply in the use of the service. For example, regions/networks where the minutes included in the bundle would not apply. The information published shall reflect current information on the service and shall include but not be limited to the following:

- (a) A clear description of the service
- (b) any cap that may be applicable to the particular service
- (c) the standard tariff that is applicable
- (d) any applicable taxes
- (e) a breakout of the charges for access, usage and/or maintenance where applicable
- (f) details of any discounts which may have been applied
- (g) the standard contract conditions offered including any relevant fixed commitment period

Bundled Service

Service providers shall make available to consumers, information that is clear and current pertaining to applicable prices and tariffs of a bundled service. Where information about the service is provided using SMS, an option to request additional information shall be included in the SMS. The utilisation of such an option shall be at no cost to the customer. As a general rule, the information provided shall include any limitation that may apply in the use of the service. For example, regions/networks where the minutes included in the bundle would not apply.

The information published shall reflect current information on the service and shall include but not be limited to the following:

- (a) A clear description of each service included in the bundle.
- (b) the details of any cap that may apply to each service in the bundle such as inclusive minutes, SMS, and data limits
- (c) the applicable tariff for the bundled service

- (d) any promotional/one-time discount that may have been applied
- (e) the applicable tariffs if the services in the bundle are accessed after the allowances/caps are exhausted.
- (f) the standard contract conditions offered including any relevant fixed commitment period.

Determination 2: – Provision of Information Pertaining to Roaming

- I. Service providers shall make information available to consumers for roaming services in accordance with Determination 1, and as per the applicable service plan.
- II. The information on roaming prices shall include the structure and billing unit of international mobile retail rates. This information shall include at a minimum, the basis of charging for:
 - (a) voice services (for example charged on a per-minute basis);
 - (b) SMS (for example charged on a per text message basis) and
 - (c) data services (for example charged on a per megabyte basis).
- III. Service providers shall make information available to all roaming customers on the risk of automatic roaming including:
 - (a) how to switch off data and voice roaming services on devices sold or previously sold by the company and
 - (b) how to deactivate voicemail.
- IV. Service providers shall provide customers with a contact number that may be used free of charge while roaming to access detailed usage information on:
 - (a) voice calls
 - (b) SMS and
 - (c) data services.

Determination 3: – Method of Publication of Information on Services

- I. Service providers shall make available to consumers, the information on its services in Determinations 1 and 2 as follows:
 - (a) The information shall be written in plain English, and made available by the service provider or its agent at the time the service is being purchased/contracted by the customer. Where the service can be purchased directly from electronic platforms such as Apps, the

information shall be provided to the customer on the platform before it is purchased/activated.

- (b) the customer shall also have access to the information pertaining to each service from at least one of the following:
 - i. the service provider's website
 - ii. SMS
 - iii. Print media
 - iv. Service provider's Apps
 - v. Bill stuffer, or
 - vi. in such manner or form as directed by the OUR
- II. Where a request is otherwise made by the customer for a copy of the information on a particular service(s), the information shall be provided by the service provider free of charge using a medium agreed by both parties.
- III. Service providers must also publicize services that are specifically available for persons with disabilities and how they can be accessed.

Determination 4 – Clearer Pricing and Framing Information in Advertisements

- I. Service providers shall clearly disclose the following in its advertisement:
 - (a) Accurate information regarding the service (e.g. the expected download/upload speeds for broadband services)
 - (b) full information on the price of the service
 - (c) Any promotional discounts applied
 - (d) The period to which the discount is applicable
 - (e) Any terms and conditions applicable to the specific promotion
- II. Where there is a challenge to provide details of the product or service in the advertisement space, service providers shall ensure that:
 - (a) Print advertisements disclose where to access, free of cost, additional information on the product or service.
 - (b) Electronic advertisements at least provide either a URL, USSD or a form of short code that directs customers to additional information on the product or service.

Determination 5 – The Establishment of Financial Caps

- I. Service providers shall offer financial caps for all new post-paid contracts.

- i. At the time the service is being contracted the service provide shall request information from the customer pertaining to the financial cap to be applied to the service.
- II. Service providers shall allow existing customers to ‘opt in’ to a financial cap.
- III. Customers shall have the right to opt out of financial caps for all services.
- IV. The OUR will delay the implementation of financial caps on roaming services, for eighteen (18) months.

Determination 6 – Automatic Usage Notification Alerts

- I. Service providers shall automatically send usage notification alerts to customers without a requirement to ‘opt in’ to this provision. Notifications shall:
 - (a) be free of charge;
 - (b) be provided in an electronic format such as a SMS;
 - (c) contain the date and time the notification was sent
 - (d) remain for the customer’s review as required
- II. Usage notification alerts shall be sent in relation to the following services:
 - (a) Data
 - (b) Voice
 - (c) SMS
- III. Whether the service is purchased as a standalone or as a bundle, separate usage notification alerts shall be sent for each of the services listed for the following usage/expenditure thresholds:
 - (a) The customer shall receive the first usage alert at the 60% usage/expenditure threshold.
 - (b) The customer shall receive the second usage alert at the 80% usage/expenditure threshold.
 - (c) The customer shall receive the third usage alert at 100% indicating that the allotment for the service(s) has been exhausted or that the expenditure on the service has reached the financial cap established. This notification shall:
 - i. inform the customer that the existing plan can be renewed or a new plan purchased, otherwise standard rates would apply where applicable.
 - ii. provide at minimum, a link, free of charge, to where information pertaining to the standard rates may be accessed.
- III. Where the service is purchased as a standalone, the alerts shall be based on the financial cap established.

- IV. Usage alerts for prepaid services may be sent in the format (e.g. remaining value of minutes, data and SMS) deemed most suitable by the service provider.
- VI. Roaming Activation and Usage Notification Alerts
- (a) Service providers shall send notification via text to consumers upon activation of a roaming plan and upon the start of roaming (landing).
 - (b) These notifications shall be free of charge and shall include information on any charges to consumers for:
 - i. receiving a call from the home country;
 - ii. receiving a call from within the visited country;
 - iii. receiving a call from other international numbers;
 - iv. calling the home country;
 - v. calling within the visited country;
 - vi. calling other international numbers;
 - vii. sending and receiving SMS/MMS from the home country;
 - viii. sending and receiving SMS/MMS within the visited country;
 - ix. sending and receiving SMS/MMS from other international numbers;
 - x. data usage and
 - xi. accessing voicemail.
 - (c) Service providers shall send alert notification when a customer will incur roaming charges for services that are accessed that were not included in their roaming plan, or where the customer does not have a roaming plan but whose device(s) has registered on a network while travelling abroad.

Determination 7: Timeline for Implementation

1. Alerts and Usage Notifications

The OUR has determined that a period of four (4) months after publication of this Determination Notice is reasonable for implementation of the determination on alerts and usage notifications.

2. Establishment of Financial Caps

The OUR has determined that a period of four (4) months after publication of this Determination Notice is reasonable for implementation of the determination on financial caps for non-roaming services.

The OUR will delay the implementation of financial caps on roaming services, for eighteen (18) months.

3. Modification of information on websites and Apps

The OUR has determined that a period of six (6) months after the publication of this Determination Notice is reasonable for the modification of information made available by service providers on websites and Apps.

Table 1. Implementation Timeline

Determination #	Subject	Implementation Date
Determination 1	General Provision of Information on a Service – Bundled/Unbundled	Six months after publication of the Determination Notice.
Determination 2	Provision of Information Pertaining to Roaming	Six months after publication of the Determination Notice.
Determination 3	Method of Publication of Information on Services	Six months after publication of the Determination Notice.
Determination 4	Clearer Pricing and Framing Information in Advertisements	Six months after publication of the Determination Notice.
Determination 5	The Establishment of Financial Caps	Four months after publication of the Determination Notice for non-roaming services and eighteen months after the publication for roaming services.
Determination 6	Automatic Usage Notification Alerts	Four months after publication of the Determination Notice.