



# Telecom Regulatory Policy CRTC 2026-78

PDF version

References: 2024-295, 2024-295-1, and 2024-295-2

Gatineau, 24 April 2026

*Public record: 1011-NOC2024-0295*

## Enhancing self-service mechanisms

### Summary

Through its [Consumer Protections Action Plan](#), the Commission is working to help protect and empower Canadians in their dealings with Internet, cellphone, home phone, and television service providers.

The Commission created the [Wireless Code](#) and the [Internet Code](#) (the Codes) to make it easier for Canadians to understand their contracts, prevent bill shock, and switch service providers. The Codes are used by the [Commission for Complaints for Telecom-television Services Inc.](#) to help resolve customer complaints.

Recent changes to the *Telecommunications Act* (the Act), which came into force on 30 October 2025, require the Commission to implement new consumer protections. As part of its [Consumer Protections Action Plan](#), the Commission launched a series of public consultations to implement the changes, including Telecom Notice of Consultation 2024-295, which considered how to implement the requirement for self-service mechanisms in a way that would be useful to Canadians who wish to modify or cancel their plans.

As part of this consultation, the Commission received a wide range of views, including from individuals, consumer groups, accessibility groups, and service providers. Based on the public record, and in accordance with the changes to the Act, the Commission is requiring service providers to ensure customers can modify and cancel their plans through a self-service mechanism, and to provide written confirmation for any self-service action customers take, which will help foster transparency and accountability.

The Commission is providing as much flexibility as possible for service providers to comply with these regulatory requirements. This regulatory policy also builds on the self-service mechanisms that are already being offered to customers by some service providers and is another step forward in giving Canadians more control over the services they receive. Customers will be able to modify or cancel their Internet and cellphone service plans without interacting with a live customer representative in an easy and timely manner.

These new consumer protections will come into effect on **26 April 2027**.

This is the third and final Commission determination that addresses the October 2025 changes to the Act. This regulatory policy builds on the Commission’s recent determinations to remove fees that make it harder for Canadians to change or cancel Internet and cellphone plans,<sup>1</sup> and to improve notifications sent to customers before the end of their contract, before the end of a time-limited discount or promotion, and when their data usage reaches \$50 when roaming internationally.<sup>2</sup>

## Background

1. The Commission established numerous consumer protection measures in the [Wireless Code](#) and the [Internet Code](#) (the Codes).
2. The [Commission for Complaints for Telecom-television Services Inc.](#) (CCTS) is an independent, not-for-profit organization that assists in resolving issues between telecommunications and television service providers and their customers. It is also responsible for administering the Codes.
3. The October 2025 changes to the *Telecommunications Act* (the Act) included the requirement for service providers to implement a self-service mechanism that would make it easier for Canadians to make changes to their Internet and cellphone service plans on their own. As part of its ongoing work to help protect and empower Canadians, including through the Codes, the Commission issued Telecom Notice of Consultation 2024-295 (the Notice) to seek comments on how to implement the self-service requirement.

## Legal framework

4. Amendments to the Act came into force on 30 October 2025 through an [order in council](#), requiring the Commission to implement new consumer protections. These amendments include the following provisions:<sup>3</sup>

### Self-service mechanism

**27.01 (1)** A telecommunications service provider must make available to its subscribers a self-service mechanism that meets the requirements established by the Commission under subsection (2) and allows them, within the terms of the contract for telecommunications services that they have entered into with the provider, to cancel the contract or modify the telecommunications service plan established under the contract.

### Requirements

---

<sup>1</sup> Telecom Regulatory Policy 2026-43.

<sup>2</sup> Telecom Regulatory Policy 2026-67.

<sup>3</sup> See division 37 of the *Budget Implementation Act, 2024, No. 1*.

(2) For the purposes of subsection (1), the Commission must establish what constitutes self-service and the requirements in relation to self-service mechanisms. The Commission may also specify types of self-service mechanisms that are acceptable for the purposes of that subsection.

### **Exemption**

**27.05** The Commission may, subject to any conditions that it may specify, exempt any telecommunications service provider or class of telecommunications service providers from the application, in whole or in part, of sections 27.01, 27.02 and 27.04.

5. The Commission has also been directed through the Government of Canada's Policy Direction<sup>4</sup> to take measures to ensure that consumers can promptly, affordably, and easily cancel, downgrade, transfer, or otherwise change their services.

### **Issues**

6. The Commission has identified the following issues to be addressed in this regulatory policy:
  - How should "self-service" be defined?
  - Should the Commission establish any additional requirements in relation to the self-service mechanism?
  - How should the self-service requirement be applied?

### **How should "self-service" be defined?**

#### **Positions of parties**

7. Consumer groups called for a precise definition of "self-service" that would enable customers to make informed decisions easily on their own.
8. Telecommunications service providers (service providers) submitted that a restrictive definition of "self-service" would stifle innovation and impose unnecessary costs, especially if the Commission were to require specific types of self-service platforms.
9. Service providers also opposed the specific functions of a self-service mechanism as set out in the Act. Specifically, they stated that enabling cancellation and some kinds of modification to plans through self-service could lead to unintended consequences, such as losing a telephone number, and introduce security risks such as fraud.

---

<sup>4</sup> *Order Issuing a Direction to the CRTC on a Renewed Approach to Telecommunications Policy*, SOR/2023-23, 10 February 2023.

10. Consumer groups submitted that service providers can provide the necessary information to prevent unintended consequences and to incorporate security measures to mitigate risks.

### **Commission's analysis**

11. The Act requires service providers to make available a self-service mechanism that allows customers to modify or cancel their telecommunications service plans. This falls within the broader objective of increasing competition by reducing barriers to switching service providers, which is a key policy objective for the Commission. Subparagraph 17(b)(iv) of the Policy Direction states that the Commission must take “measures to ensure that consumers can promptly, affordably and easily cancel, downgrade, transfer or otherwise change their services.” In addition, paragraph 2(f) of the Policy Direction states that the Commission should also consider how its decisions would “enable innovation in telecommunications services, including new technologies and differentiated service offerings.”
12. The Commission acknowledges the security concerns raised by some interveners. It considers that it is possible to incorporate security measures into self-service mechanisms to balance these concerns with the requirements in the Act and the objectives set out in the Policy Direction. The Commission considers that the definition of “self-service” should be flexible enough to allow service providers to meet the requirement in a way that is relevant and proportionate to their circumstances. The Commission recognizes that service providers are best positioned to determine what types of mechanisms meet the needs of their customers. The Commission also acknowledges that imposing the implementation of any specific self-service mechanisms (e.g., kiosks) could represent a significant burden.
13. The Commission considers that self-service mechanisms must enable customers to perform actions on their own. This means that a customer must be able to modify (including adding or removing services) or cancel a service without interacting with a customer service representative unless additional information is reasonably required to clarify the customer’s intent. Moreover, actions a customer takes through self-service must, to the greatest extent possible, take effect immediately.
14. The Commission also considers that self-service must be transparent and enable customers to provide informed and express consent. This is in line with paragraph D.1.i. of the Codes, which states that a service provider must not change the key terms and conditions of a wireless or Internet service contract without the customer’s informed and express consent.
15. Finally, the Commission considers that the customer<sup>5</sup> must be able to make an informed decision when making a change through a self-service mechanism to the contract terms or conditions of any telecommunications service contract. In the spirit of subsection D.4. of the Internet Code, the Commission finds that making an informed decision includes being made aware of any resulting

---

<sup>5</sup> “Customer” refers to “account holder or authorized user,” as defined in the Codes.

changes to the contract and whether or not the user can return to their existing contract terms if they are unsatisfied with the changes.

16. Accordingly, the Commission establishes the following definition of “self-service”:

**Self-service** includes any mechanism that is easy to use and enables a customer to perform actions in relation to their telecommunications service plan, including modifying (e.g., upgrading or downgrading) and cancelling it, without interacting with a live customer service representative, for example, through an app, a website, or by email.

17. This definition of “self-service” will apply to individual customers and small business customers.<sup>6</sup> Although the Commission considers that self-service should be available to as many customers as possible, it recognizes that the relationship between larger businesses and service providers is often managed by an account representative, who acts as a point of contact between the two parties. Therefore, a self-service mechanism is less likely to be relevant to larger businesses in these cases.

### **Should the Commission establish any additional requirements in relation to the self-service mechanism?**

#### **Positions of parties**

##### ***Live customer service***

18. Consumer groups submitted that customers should always have the option of interacting with a live customer service representative. They also specified that self-service should not be so difficult to use or so limited in functionality that customers have no choice but to contact a live representative.

19. Service providers indicated that the question of requiring service providers to guarantee access to a live customer service representative is beyond the scope of the current proceeding.

##### ***Fees for customer service***

20. In the Notice, the Commission sought comments on whether it should limit or prohibit potential fees that could be charged for any type of customer service. Individuals and consumer groups submitted that the Commission should prohibit such fees.

21. Service providers submitted that fees are a legitimate way to recover costs. They also indicated that they do not generally charge fees for customer service.

---

<sup>6</sup> In footnote 57 of Telecom Regulatory Policy 2016-496, “small business” is defined as a business whose average monthly telecommunications bill is under \$2,500.

### ***Other self-service requirements***

22. In the Notice, the Commission sought comments on whether it should consider additional self-service requirements, in particular regarding privacy and accessibility.
23. Service providers broadly opposed the imposition of additional requirements in relation to self-service, emphasizing that flexibility is essential to innovation and service differentiation. Accessibility groups called for a wide range of specific additional accessibility requirements including sign-language instruction videos, screen reader-friendly interfaces, and video relay service integration. Service providers submitted that the existing accessibility requirements and privacy rules already apply to self-service.
24. Other interveners called for a range of additional requirements. In particular, the CCTS submitted that the Commission should require service providers to provide customers with a written record of actions they take through self-service. According to the CCTS, this documentation would help in processing complaints and preventing unintended consequences. Consumer groups supported this submission in their replies.

### **Commission's analysis**

25. The Commission considers that service providers should offer customer service through a range of channels so that customers can choose the channel that best suits their needs. However, the Commission recognizes that not all service providers offer live customer service. In addition, the Commission is of the view that requiring service providers to offer customer service through any specific channel other than self-service is beyond the scope of this proceeding.
26. The Commission considers that customers should not have to pay a fee to access customer service. Accordingly, the Commission prohibits any fees from being charged to customers for accessing any type of customer service. This also aligns with the Commission's policy objective to promote affordability and lower prices as set out in section 2 of the Policy Direction.
27. The Commission notes that while fees should not be charged to access self-service, fees may still be charged for actions taken through self-service. Telecom Regulatory Policy 2026-43 sets out the Commission's determinations regarding the prohibition of fees related to activating or modifying a service plan.
28. With regard to other self-service requirements, the Commission considers that providing customers with a written record of actions taken through self-service would protect both customers and service providers. This would ensure customers receive a written confirmation of the selections they made through self-service. In case of a dispute, this record would demonstrate what the service provider and the customer agreed to, which would foster transparency and accountability.
29. Accordingly, the Commission is requiring service providers to deliver a written confirmation (e.g., a system-generated email) to customers for any action they take through self-service. Service providers must also specify within the self-service mechanism the timeframe within which customers can expect to receive this confirmation. For example, the screen that appears at

the end of a self-serve action could specify that the customer will receive a confirmation by email within 24 hours. This way, customers will know when to follow up if they do not receive a written confirmation.

30. The Commission notes that existing consumer protections regarding accessibility<sup>7</sup> and privacy<sup>8</sup> apply to self-service mechanisms and considers that they are sufficient. Accordingly, the Commission is not imposing additional requirements in this regard.
31. The Commission encourages service providers to ensure their self-service mechanisms are accessible and not to rely exclusively on live customer service for customers who require accommodations.

### **How should the self-service requirement be applied?**

#### **Positions of parties**

##### ***Exemptions***

32. In the Notice, the Commission sought comments on whether any service providers should be exempt from the requirement to offer self-service mechanisms. Many interveners assumed that the self-service requirement would be applied through the Codes and did not provide further comment.
33. Most service providers argued that the exemptions set out in the Codes should apply to self-service so that smaller service providers are not required to implement it. Individuals and consumer groups opposed any kind of exemption to the self-service requirement, claiming that self-service technology is simple and inexpensive to implement.

##### ***Timeline for implementation***

34. Intervenors noted that existing telecommunications self-service mechanisms do not generally provide the ability to downgrade or cancel service plans. Service providers emphasized that incorporating these functionalities into their backend systems would be complex, costly, and time-consuming. They called for an implementation timeline of at least 18 months.

#### **Commission's analysis**

##### ***Exemptions***

35. The CCTS is responsible for resolving issues between customers and service providers stemming from their contracts and to resolve complaints related to the Codes. While the Codes generally

---

<sup>7</sup> See Broadcasting and Telecom Regulatory Policy 2009-430 and the [Accessible Canada Act](#).

<sup>8</sup> See the Commission's confidential customer information rules rooted in Telecom Decision 86-7 and clarified in subsequent decisions such as Telecom Decision 2003-33 and Telecom Regulatory Policies 2009-657 and 2017-11, as well as the [Personal Information Protection and Electronic Documents Act](#).

cover issues that affect this contractual relationship, self-service mechanisms are not part of that contractual relationship. Therefore, self-service mechanisms are not part of the CCTS's mandate and the CCTS is not in a position to administer the requirement. Accordingly, the self-service requirement will not be integrated into the Codes and will be administered directly by the Commission. This will include receiving complaints from customers and ensuring service providers are making self-service mechanisms available as set out in this regulatory policy.

36. Given that the Commission is not building these requirements into existing Codes, it must determine which providers these requirements apply to separately. Under section 27.05 of the Act, the Commission may exempt any service provider or class of service providers from the requirement to offer a self-service mechanism.
37. In this case, the Commission considers that defining and administering any exemption from these requirements under section 27.05 of the Act would cause confusion for both service providers and customers. Moreover, the Commission considers it to be in the public interest to ensure that self-service mechanisms are available to as many customers as possible. In addition, it considers that the definition of self-service established at paragraph 16 is flexible enough to allow all service providers to meet the requirements in relation to self-service without it being a significant burden.
38. Therefore, the Commission determines that the self-service requirement set out in this regulatory policy will apply to all service providers.

#### ***Timeline for implementation***

39. The Commission recognizes that it may take time to create a compliant self-service mechanism. Accordingly, the Commission will enforce the self-service requirement starting on **26 April 2027** to allow service providers the time to implement their own version.

#### **Red tape reduction**

40. In this regulatory policy, the Commission has implemented the amendments to the Act by establishing a definition of "self-service" and setting out the requirements that service providers must meet in relation to self-service mechanisms. This will enable customers to modify or cancel their plans on their own, limiting the need to interact with a customer representative.
41. The definition of "self-service" established in this regulatory policy is flexible enough to allow service providers to meet the new regulatory requirement in a way that is relevant and proportionate to their circumstances. In doing so, the Commission has balanced the potential administrative burden of this consumer protection while also meeting the policy objectives set out in section 7 of the Act.

#### **Conclusion**

42. In light of all of the above, the Commission establishes the following definition of "self-service":

**Self-service** includes any mechanism that is easy to use and enables a customer to perform actions in relation to their telecommunications service plan, including modifying (e.g.,

upgrading or downgrading) and cancelling it, without interacting with a live customer service representative, for example, through an app, a website, or by email.

43. The Commission directs all service providers to make available to their customers a self-service mechanism as defined in paragraph 42 by **26 April 2027**.
44. In addition, the Commission directs service providers to deliver a written confirmation to customers for any action they take through self-service. The Commission also prohibits any fees from being charged to customers for accessing any type of customer service.
45. Finally, the Commission encourages service providers to ensure their self-service mechanisms are accessible and not to rely on live customer service for customers who require accommodations.

### **Policy Direction**

46. The Policy Direction states that the Commission should consider how its decisions would promote competition, affordability, consumer interests, and innovation.
47. This regulatory policy aligns with paragraphs 2(d) and (f) and subparagraphs 17(b)(i), (iii), and (iv) of the Policy Direction. It will ensure that customers can cancel, downgrade, and otherwise modify their telecommunications service plans through self-service without having to navigate practices used by customer service representatives. Further, the requirements in relation to self-service are flexible enough to allow service providers to implement them in innovative and differentiated ways.

Secretary General

### **Related documents**

- *Enhancing customer notifications*, Telecom Regulatory Policy CRTC 2026-67, 13 April 2026
- *Prohibition of fees that are a barrier to switching cellphone and Internet plans*, Telecom Regulatory Policy CRTC 2026-43, 12 March 2026
- *Call for comments – Making it easier to choose a wireless phone or Internet service – Enhancing self-service mechanisms*, Telecom Notice of Consultation CRTC 2024-295, 22 November 2024, as amended by Telecom Notices of Consultation CRTC 2024-295-1, 20 December 2024, and 2024-295-2, 14 February 2025
- *Application of regulatory obligations directly to non-carriers offering and providing telecommunications services*, Telecom Regulatory Policy CRTC 2017-11, 17 January 2017, as amended by Telecom Regulatory Policies CRTC 2017-11-1, 10 July 2017, and 2017-11-2, 17 July 2017
- *Modern telecommunications services – The path forward for Canada’s digital economy*, Telecom Regulatory Policy CRTC 2016-496, 21 December 2016

- *Review of the Internet traffic management practices of Internet service providers*, Telecom Regulatory Policy CRTC 2009-657, 21 October 2009
- *Accessibility of telecommunications and broadcasting services*, Broadcasting and Telecom Regulatory Policy CRTC 2009-430, 21 July 2009, as amended by Broadcasting and Telecom Regulatory Policy CRTC 2009-430-1, 17 December 2009
- *Confidentiality provisions of Canadian carriers*, Telecom Decision CRTC 2003-33, 30 May 2003, as amended by Telecom Decision CRTC 2003-33-1, 11 July 2003
- *Review of the general regulations of the federally regulated terrestrial telecommunications common carriers*, Telecom Decision CRTC 86-7, 26 March 1986