



# Requirements for Electronic Customer Authorisation (eCAF)

## Version Control

Version	Status	Update	Effective Date
1.1		Draft for Industry review	11 <sup>th</sup> December 2012
V2.0	Final	This document is based on V1.1 Implementation of Standardised Change Control.	16/06/2017

This document follows change control procedure:

**Proposed** is defined as a document status when the approved document is uploaded to Proposals Section of open eir Website.

**Final** is defined as a document status when the approved document is uploaded to the relevant section of the open eir Website following the publication period.

**For information:**

- Historical Document History Table located at end of Document.
- Publish means the action of uploading a document to the website regardless of status or location.
- If there are changes to the document between 'Proposed' and 'Final', change control operates.



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# 1 Introduction

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## 1.1 Overview

The purpose of this document is to outline the generic information required on an Electronic Customer Authorisation Form (eCAF) for obtaining customer consent to approve a change of service.

The Product Service Schedules govern the rules pertaining to CAFs and determines which format of CAF is allowed for each product.

Section 2 of this document outlines the generic information required for all forms of the eCAFs. Section 3 details the procedures to be followed for use of an eCAF.

## 1.2 Definitions

All relevant terms and abbreviation for the Products are defined and explained in the following documents which are published by eircom on its website [www.openeir.ie](http://www.openeir.ie):

- The respective Reference Offer
  - o Access Reference Offer (ARO)
  - o Reference Interconnect Offer (RIO)
  - o Wholesale Bitstream Access Reference Offer (WBARO)
- Migrations Product Contract
- The respective Product Descriptions
- The respective Process Manuals

## 1.3 Adherence to Data Protection Legislation

Service Providers should ensure that they are aware of and in compliance with legal requirements under relevant data protection legislation.



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## 2 eCAF

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### 2.1 eCAF – Mandatory Information

The eCAF must contain the following information:

- a) Customer Name or Company Name
- b) Customer Address or Company Address
- c) Universal Account Number (UAN) or eircom Account Number (EAN) or Service Provider Account Number (SN).
- d) Telephone Number (CLI) and/or Circuit Reference Number (CRN)

### 2.2 eCAF – Product Specific Information

The eCAF must contain product specification information outlining the features of the product they are purchasing.

The eCAF must also contain an Authorisation statement as described below.

#### Authorisation Statement

- All information was clearly explained
- Customer is authorised to act on behalf of household/company
- Interruption of service may occur and if such interruption occurs they must contact the named Service Provider in relation to interruption or progression of order
- Understanding that services provided by Gaining Operator may differ from current Operator
- Data Retention Statement and use of Data Provided

### 2.3 eCAF – Information pertaining to the format of eCAF

The Service Provider must obtain the mandatory information and product specific information as detailed in section 2.1 and 2.2 of this document. In addition to this information the Service Provider must obtain additional information depending on the format of the CAF utilised.

In the case of the paper CAF process a physical signature is required; the eCAF process requires an email address to be obtained along with Banking Details. The specific information required in relation to the eCAF format is covered in the next sections. An example of a generic eCAF is contained in Appendix 1.



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## 3 Electronic CAF

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### 3.1 Introduction

The Electronic Customer Authorisation Form (eCAF) process is an alternative mechanism to the standard paper CAF for obtaining customer authorisation and is conducted via the internet, with the details recorded **through an online form and the method of payment serving as a record of the customer's consent**. The Wholesale Service Schedules govern the products that allow utilisation of this mechanism for obtaining customer consent.

This section sets out clear rules and procedures that Service Providers intending to use eCAF must follow. The aim of the this section of the document is to ensure customers are afforded the same levels of protection from slamming and other fraudulent behaviour as has been provided under the existing paper CAF process.

### 3.2 Brief description of the eCAF process

Once the customer has agreed to purchase a product that requires the Gaining Operator to obtain formal consent through a CAF, the customer must complete an online verification script authorising the Service Provider to complete the order.

- Product Specific Information – See section 2.2 above
- Other order information
- Date of verification

### 3.4 Methods of Internet Sign Up

In addition to the mandatory information required in section 4.3 above, Service Providers must use one of three methods to sign up customers over the Internet.

1. Download of Direct Debit Form
2. Internet Sign Up with Online Direct Debit validation
3. Internet Sign Up with Credit Card or Debit Card validation

A Service Provider may choose to offer one or all three of these methods of sign up on their Website. Whatever method the Customer chooses at the point of sign up will dictate the method of payment and source of funds for

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that Customer. Service Providers may not transfer the order to any prior billing arrangement with that Customer.

### 3.4.1 Download of a Direct Debit Form

Customers who sign up for service can opt to pay their bills by Direct Debit. The customer can download a **Direct Debit form from the Service Provider's website and fill in the appropriate service request and banking details**. The customer in this case can be taken through an online script before downloading and printing the direct debit form or the customer can download a standard form and can physically complete the script. In either case the, the Direct Debit form will be treated as a standard CAF and must contain the appropriate mandatory information and the Customer signature to confirm authorisation. The Customer will manually return the form to the Service Provider who will process the order in the usual manner. The Service Provider is not entitled to act on the Customers Order until they have received the signed form.

### 3.4.2 Internet Sign Up with Online Direct Debit validation

Alternatively, the customer can sign up by completing an online script containing the appropriate mandatory information and utilising a Direct Debit as a method of payment. In this case, the Direct Debit details are validated online. The Service Provider must **capture the customer's email address as part of the script**. Information held by the Service Provider on a particular Customer must not be pre populated at the point of Customer sign up.

The customer completes the details online including the Direct Debit details. The Service Provider will perform **online validation of the Direct Debit request. The validated Direct Debit details will suffice as the customer's electronic signature**. The Service Provider is not entitled to act on the Customers Order until they have validated Direct Debit details.

### 3.4.3 Internet Sign Up with Debit/Credit Card Validation

Similarly to section 4.2.2, the customer can sign up by completing an online script containing the appropriate mandatory information and utilising a Debit/Credit card as a method of payment. In this case, the Debit/Credit **card details are validated online. Again, the Service Provider must capture the customer's email address as part of the script**. Information held by the Service Provider on a particular Customer must not be pre populated at the point of Customer sign up.

The customer completes the details online. The Service Provider will perform online validation of the Debit/Credit card request. The validated Debit/Credit card details will suffice as the customer's **electronic signature. The**



Service Provider is not entitled to act on the Customers Order until they have validated Debit/Credit card Details.

### 3.4.4 Notes on Direct Debit and Credit/Debit Card Validation

In order to validate a particular Customer order, the Service Provider must perform online validation of the information provided.

#### Direct Debit Online

- The customer should provide their Bank Name, Customer Account Name, Customer Account No., Sort Code
- The Service Provider performs online validation **of the customer's account details through their banking interface** e.g. Originator Plus validation tool. Operators may, at their discretion, also chose **to perform a further credit check on the customer's account details.**

#### Credit / Debit Card

- The customer should provide Card Number, Type & Expiry Date (name on credit/debit card must match Customer / Company name stated above)
- Validation must include confirmation that the information provided is for a valid credit card and that the card is not out of date or stolen. Any further validation e.g. for credit checks is at the discretion of the individual Service Provider.
- There are a number of checks, which can be applied to the card number to ensure validity. For example Visa and MasterCard numbers have fixed lengths (i.e. Visa cards are either 13 or 16 digits long) and start with a specific number (i.e. all Visa cards start with a 4). Also MasterCard, Visa and Debit card numbers are generated using a specific algorithm and checksum, which can be applied to check the validity of card.

### 3.5 Recording of Information

- The recording must be retained for the period defined in the Product Service Schedule.
- In the case of alleged slamming the Service Provider must provide a copy of the eCAF emailed to the customer along with a copy of the delivery notification.

### 3.6 Order Verification and Rejection

After the online verification script has been completed the order should be coded as having the following outcomes:

#### A. Verified order



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An order should be verified if the customer answers all questions positively and has supplied all the requested information.

B. Rejected order

An order should be rejected if the customer does not answer all questions positively or has not supplied all the requested information.

C. Cancelled order

A cancelled order is a verified order that is cancelled by the customer prior to the order being submitted to the Access Provider.

### 3.7 Grounds for Order Rejection

The following are considered grounds for rejection of an order, if the Customer:-

- (a) Does not complete all the required information
- (b) Answers negatively to any of the authorisation checks
- (c) Fails to give the required information or gives an obviously false response.

### 3.8 eCAF and Order Receipt

#### Acceptance of Terms and Conditions

- The Service Provider must provide the Customer with a copy of the Terms and Conditions of the contract they are entering into.
- The Service Provider must acquire explicit confirmation that the Customer has read and understood the Terms and Conditions. This confirmation can be provided via a tick box on the online form.

#### Order Receipt

On completion of the online form, the Service Provider will validate the details that the Customer has provided. The Service Provider will then forward an email to the Customer, at the email address provided, to **confirm the Customer details that they have received. This email will serve as a surrogate CAF, an “eCAF”**

The following process will apply:-

- **An “eCAF” will be sent to the customer as a substitute CAF with all appropriate Product order information contained within.**
- A flag will be set on the eCAF email, so that a delivery note is received by the Service Provider.
- If the eCAF delivery fails, the Service Provider will ring Customer to confirm that they have the correct email address and resend the eCAF by email or post the eCAF to the Customer at the address provided.





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- The eCAF should include text on the significance of the email with respect to the Customers service.



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## APPENDIX 1 – Example of an eCAF Confirmation Email

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The following is an example of the eCAF Confirmation that the Service Provider will send to the Customers email address in order to confirm receipt of their online request.

-----Original Message-----

From: <Gaining Operator> Services [<mailto:support@gainingoperator.com>]

Sent: Date / Time

To: Test

Subject: Information about your application for <Gaining Operator> service

<Gaining Operator> Services

Dear customer,

The Gaining operator selects text 1, 2 or 3 below as appropriate.

1. The email is to confirm that you have requested that your line and telephone number to be switched to <Gaining Operator>.
2. The email is to confirm that you have requested that your line be switched to <Gaining Operator>.
3. The email is to confirm that you have requested that services excluding standard voice and call management be switched to <Gaining Operator>.
4. This email is to confirm that you have requested that broadband services be provided by <Gaining Operator>.

The Gaining operator selects text 1, 2 or 3 below as appropriate.

1. The customer understands that by switching Service Provider there may be a short interruption of service.
  2. The customer understands that by switching Service Provider there may be a short interruption of broadband service.
  3. The customer understands that by switching Service Provider there may be an interruption of non-voice services.
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Any queries regarding the progression of your order should be made to “[Gaining Operator Name] at [Insert Telephone Number].

From our records you provided the following unique information:

- o Email: customer@email.ie
- o Customer / Company Name
- o Customer / Company Name Address
- o telephone number and/or CRN -- as applicable
- o Account Number (EAN/UAN/SN)
- o e-mail address

Reference payment details

- o Credit Card / Debit Card Number & Type Visa e.g. XXXXXXXXXXXX0000 (full number masked for security) & Expiry Date

or

- o Bank Account Details -Acc. Name & Number, Bank Name & Sort Code A/C e.g. xxxx0000

**Note: Only the last four digits of the customer’s bank account number or credit card number should be included in the email for security purposes.**

Your <Gaining Operator> account number is xxxxxx or order reference number xxxxxxxx. Your <Credit/Debit card/Bank Account> account will be debited on a <billing cycle> basis.

If any of the above information is incorrect or if for any reason you have changed you mind or you are not happy with the Terms & Conditions as set out in [www.gainingoperator.com/terms&conditions](http://www.gainingoperator.com/terms&conditions), please contact us at the number our team on 1800 XXXXXXXX immediately.

Thank you for choosing <Gaining Operator>!



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Version Control History

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Version 1.0		Published as part of part of ARO Version 2	26 <sup>th</sup> May 2011
1.1		Draft for Industry review	11 <sup>th</sup> December 2012
V2.0	Final	This document is based on V1.1 Implementation of Standardised Change Control.	30/06/2017