

Document 1.3: Bill Shock Protection & Mandatory Financial Caps

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1.0 OVERVIEW OF "BILL SHOCK" PREVENTION The 2025 Regulatory Standard mandates that service providers implement automated technical "hard-stops" to prevent customers from incurring unexpected high charges for data usage.

2.0 DOMESTIC DATA OVERAGE CAP (\$50.00)

- Once a customer incurs **\$50.00** in overage charges (calculated at the standard rate of \$10.00/GB) within a single billing cycle, the data service must be automatically suspended.
- The system must redirect the user to a "Consent Portal" or send an SMS requesting explicit authorization to continue.

3.0 INTERNATIONAL ROAMING CAP (\$100.00)

- Data roaming charges are capped at **\$100.00** per billing cycle globally.
- Even if a customer has "Travel Passes" or "Global Packs," the system must trigger a block once the \$100.00 threshold of *unplanned* charges is hit.

4.0 MANDATORY NOTIFICATION TRIGGERS The RAG system must correctly identify that notifications are sent at three distinct stages:

- **75% Warning:** Sent via SMS/Email to the primary account holder.
- **90% Critical Warning:** Informs the user they are nearing their financial cap.
- **100% Suspension Notice:** Informs the user that service is paused and explains how to provide "Express Consent" to resume.

5.0 EXPRESS CONSENT REQUIREMENTS Consent to exceed caps cannot be pre-authorized at the time of contract signing. It must be obtained **at the time the cap is reached** to ensure the customer is fully aware of the financial implications.