Ontario Energy Board P.O. Box 2319

27th Floor 2300 Yonge Street Toronto ON M4P 1E4 Telephone: 416-481-1967 Facsimile: 416-440-7656 Toll free: 1-888-632-6273 Commission de l'énergie de l'Ontario

C.P. 2319 27º étage 2300, rue Yonge Toronto ON M4P 1E4 Téléphone: 416-481-1967 Télécopieur: 416-440-7656 Numéro sans frais: 1-888-632-6273



BY E-MAIL AND WEB POSTING

January 31, 2017

NOTICE OF PROPOSAL TO AMEND A CODE AND TO AMEND A RULE

PROPOSED AMENDMENTS TO THE ELECTRICITY RETAILER CODE OF CONDUCT AND THE CODE OF CONDUCT FOR GAS MARKETERS

OEB FILE NO.: EB-2015-0268

To: All Licensed Electricity Retailers

All Licensed Gas Marketers

All Applicants with a Pending Application for a New Electricity Retailer Licence or a New Gas Marketer Licence

All Participants in Consultation Process EB-2014-0158 (Consultation on the Effectiveness of Part II of the *Energy Consumer Protection Act, 2010*) and EB-2015-0268 (Giving Effect to the OEB's Report on the Effectiveness of the *Energy Consumer Protection Act, 2010*)

All Other Interested Parties

The Ontario Energy Board (OEB) is giving notice of a proposal to amend the Electricity Retailer Code of Conduct (Retailer Code) and the Code of Conduct for Gas Marketers (Marketer Code) (collectively, the Codes of Conduct) under sections 45 and 70.2 of the *Ontario Energy Board Act*, 1998 (OEB Act).

The purpose of the proposed amendments is to enable online verification of energy contracts with low volume consumers as an alternative to verification by telephone.

A. Background

In December, 2016, the OEB completed its consultation on amendments to the Codes of Conduct and other regulatory instruments to address certain findings and implement certain recommendations set out in the OEB's <u>Consumers Come</u> First report on the effectiveness

of the *Energy Consumer Protection Act, 2010* (ECPA). Some of those amendments were also required to support legislative changes that came into force on January 1, 2017 regarding rules governing natural gas marketers and electricity retailers (collectively, energy retailers) set out in the ECPA and Ontario Regulation 389/10 (General) (ECPA Regulation) in respect of low volume consumers. All materials related to that consultation are available on the OEB's website at

http://www.ontarioenergyboard.ca/oeb/Industry/Regulatory%20Proceedings/Policy%20Initia tives%20and%20Consultations/ECPA%20Report%20Implementation.

Some of the recent amendments to the ECPA Regulation enable the verification of energy contracts over the internet, but do so conditional on the OEB having rules in place to support that process. In a Notice of Revised Proposal issued on September 8, 2016, the OEB acknowledged that a move to online verification may be appropriate in the future, but indicated that its priority was the move to standardized contracts and the finalization of consumer-facing materials that needed to be in place by January 1, 2017. The OEB stated that it would therefore defer further consideration of rules to support online verification until after January 1, 2017. However, the OEB invited energy retailers to provide the OEB with proposals for an online verification process if they wished, noting that energy retailers should be mindful that the OEB will want to be assured that the consumer protection elements of the verification process are not lessened.

In response to the September 8, 2016 Notice of Revised Proposal, a number of energy retailers expressed strong support for online verification and for that process being available as of January 1, 2017. Two energy retailers submitted proposals for an online verification process for the OEB's consideration.

By <u>letter</u> dated November 4, 2016, OEB staff indicated that the OEB is prepared to consider advancing its timeline for the development of rules to support online verification. OEB staff invited interested energy retailers to participate in a meeting to discuss issues associated with online verification, and also invited energy retailers that had not yet done so to bring forward additional proposals for an online verification process. The meeting was attended by 7 energy retailers, whether in person or by phone. Additional proposals were provided by 3 energy retailers, one before and two after the meeting. All of the proposals received are available on the OEB's website at

http://www.ontarioenergyboard.ca/oeb/Industry/Regulatory%20Proceedings/Policy%20Initia tives%20and%20Consultations/ECPA%20Report%20Implementation.

In a <u>Notice of Amendment</u> issued on December 1, 2016, the OEB indicated that it was considering the 4 proposals received before that date, and what approach might be optimal in terms of new regulatory requirements to enable online verification while ensuring that consumers remain protected. The OEB noted that among the issues discussed at the November 14, 2016 meeting with energy retailers were: privacy and data security;

compliance with Canada's anti-spam legislation; maintaining consistency with the legal requirements pertaining to verification, including as to timing of the verification process and the automatic termination of the process where required by law; technical requirements and protocols; and generally the need to ensure that consumer protection is not lessened relative to the existing telephone verification process. The OEB also noted that some energy retailers stated that the necessary electronic process could be designed and implemented on a highly expedited basis (less than a day or so), at least as they may have envisioned it, and that the electronic process itself could be provided to the OEB for review should that be the OEB's desired approach.

The OEB further indicated in its December 1, 2016 Notice of Amendment that, although it was working towards new regulatory requirements, it did not expect the process of enabling internet verification to be in place by January 1, 2017. In a <u>letter</u> issued on December 15, 2016, the OEB confirmed that it is working towards the development of new regulatory requirements to support online verification.

On January 23, 2017, OEB staff met with representatives of a number of energy retailers to discuss staff's working proposal for requirements to enable online verification. The meeting focused on technical and functionality issues associated with staff's working proposal.

B. Proposed Amendments to the Codes of Conduct

The OEB has considered the 5 proposals for online verification received from energy retailers. While those proposals were helpful, none made provision for a comprehensive set of regulatory requirements that, in the OEB's view, are necessary to ensure compliance with the ECPA Regulation and to ensure as much as possible that the online verification process is not less protective for consumers than the existing telephone verification process.

The OEB is now proposing to amend the Codes of Conduct to include regulatory requirements to support online verification, including the mandatory use of an OEB-approved online verification form. Among the regulatory requirements set out in the proposed amendments to the Codes of Conduct or the online verification form are the following:

- i. the online verification process must be conducted through a website that is secure. Website security is currently a requirement for internet contracting under section 9 of the ECPA Regulation;
- ii. the online verification process will be initiated by an e-mail to the consumer that provides a link to the online verification website. That e-mail must be sent from the energy retailer's independent third party verification representative, must

include the message approved by the OEB for that purpose and may only be sent within the verification period prescribed by section 12(3) of the ECPA Regulation that is applicable to the consumer's contract. The OEB does not agree with the proposal made by some energy retailers that the e-mail be sent to the consumer during the 10-day cooling-off period;

- iii. similar to rules applicable to internet contracting under section 9 of the ECPA Regulation, the consumer's session on the online verification website must be cancelled within a reasonable period of time if the consumer does not continue the session, and the consumer must be reminded that entering and leaving his or her personal information on a public computer is not recommended;
- iv. the online verification process must meet certain minimum functionality requirements, including a requirement that the consumer authenticate his or her identity and that a record be maintained of the device from which the consumer is undertaking the online verification process;
- v. the applicable OEB-approved verification form must be used. This form has been adapted from the OEB-approved verification call script;
- vi. in keeping with section 13.2 of the ECPA Regulation, the online verification process must be automatically terminated where required by the ECPA Regulation or the applicable OEB-approved form, and a termination message must automatically be displayed on the consumer's device advising the consumer of the reason for termination in plain language;
- vii. a contract cannot be successfully verified unless and until the consumer has provided a response to each question and statement on the applicable OEB-approved form:
- viii. where a consumer completes the online verification process and chooses to verify the contract, a message approved by the OEB for that purpose must automatically be displayed on the consumer's device; and
- ix. a limitation has been included to ensure that a consumer that has been invited to verify their contract but that has not done so at any given time does not receive repeated requests to verify.

In addition to the above, the OEB expects that the online verification process will comply with all applicable law, including Canada's anti-spam legislation.

The OEB is also proposing a number of consequential amendments to the Codes of Conduct to reflect the introduction of online verification.

The OEB understands that, at the meeting with OEB staff on January 23, 2017, energy retailers identified a small number of questions or concerns regarding the technical parameters and functionality for the process as presented to them by OEB staff, including in respect of the desirability or necessity of the following:

- any functionality that would require the transfer of customer information from the energy retailer to the energy retailer's independent third party verification representative; and
- ii. a requirement that the online verification webpage specifically identify that the online verification website allows the consumer to increase the font size (the desirability of a consumer being able to increase the font size was not questioned).

It would be of assistance to the OEB's understanding of the concerns relating to item (i) above if energy retailers that have those concerns could elaborate on them in their comments in response to this Notice. The OEB agrees with the energy retailers' comments regarding item (ii) above.

The proposed amendments to the Retailer Code are set out in Attachment A and the proposed amendments to the Marketer Code are set out in Attachment B.

Attachment C contains the proposed e-mail message inviting a consumer to proceed with online verification. Attachment D contains the proposed online verification form for dual fuel contracts entered into over the internet, one for residential consumers and another for non-residential consumers. As noted above, the form has been adapted from the OEB-approved verification call script. The OEB will prepare forms for single fuel contracts and for contracts that are not entered into over the internet based on the dual fuel forms once this consultation has been completed and finalized dual fuel forms have been approved by the OEB.

The OEB takes this opportunity to remind energy retailers that, effective January 1, 2017, verification must be performed by a third party that is independent of the energy retailer as set out in section 13 of the ECPA Regulation. This requirement applies whether verification is being done by telephone or over the internet. As also indicated in its December 1, 2016 Notice of Amendment, the OEB expects that records pertaining to the third party's verification activities will be readily available to the OEB as and when the OEB requests them.

Although the OEB does not intend to require that energy retailers submit their online verification materials for approval prior to use, the OEB does intend to direct all energy retailers offering online verification to provide their online verification materials to the OEB. Further details regarding this requirement, including the format and timing of the submission, will be made available at a later date.

C. Anticipated Costs and Benefits

As of January 1, 2017, the ECPA requires that all energy contracts with low volume consumers be verified regardless of the sales channel. For some energy retailers, this requirement carries with it an obligation to have a verification process in place for the first time. For energy retailers that have not previously needed a verification process and that prefer an online verification process, there will be cost savings in not having to arrange for a telephone verification process and then transition to an online process. Because telephone verification remains an option, energy retailers that wish to adopt online verification in addition to, or as an alternative to, telephone verification will incur costs as a result of that choice.

As indicated in the OEB's September 8, 2016 Notice of Revised Proposal, focus group testing by the OEB confirmed that consumers, particularly small business consumers, have an interest in online verification. Consumers that prefer to verify their contracts online rather than over the telephone will therefore benefit from the OEB's proposed amendments to support online verification. The OEB believes that the proposed amendments to the Codes of Conduct and the proposed online verification form on their face provide, as far as possible given the differences in modalities, an equivalent level of consumer protection as the current telephone verification process. However, online verification is an untested approach to verification not only in Ontario but in other jurisdictions as well. The OEB will monitor the implementation of online verification closely, and may remove it as an option for the industry generally or for a given energy retailer specifically if, in the OEB's view, the number or nature of complaints so warrant.

D. Coming into Force

The OEB proposes that the proposed amendments to Retailer Code and the Marketer Code, as set out in Attachments A and B respectively, come into force on the date that the final amendments are published on the OEB's website after having been made by the OEB.

E. Invitation to Comment

All interested parties are invited to submit written comments on the proposed amendments to the Retailer Code and the Marketer Code, as set out in Attachments A and B

respectively, and on the proposed e-mail message and online verification forms set out in Attachments C and D, respectively, by **February 22, 2017**, in accordance with the filing instructions set out in section F below.

The OEB will not be granting cost awards in this matter.

F. Filing Instructions

Three (3) paper copies of each filing must be provided, and should be sent to:

Kirsten Walli Board Secretary Ontario Energy Board P.O. Box 2319 2300 Yonge Street, Suite 2700 Toronto, Ontario M4P 1E4

The OEB requests that interested parties make every effort to provide electronic copies of their filings in searchable/unrestricted Adobe Acrobat (PDF) format, and to submit their filings through the OEB's web portal at https://www.pes.ontarioenergyboard.ca/eservice/. A user ID is required to submit documents through the OEB's web portal. If you do not have a user ID, please visit the "e-filings services" webpage on the OEB's website at www.ontarioenergyboard.ca, and fill out a user ID password request.

Additionally, interested parties are requested to follow the document naming conventions and document submission standards outlined in the document entitled "RESS Document Preparation – A Quick Guide" also found on the e-filing services webpage. If the OEB's web portal is not available, electronic copies of filings may be filed by e-mail at boardsec@ontarioenergyboard.ca.

Those that do not have internet access should provide a CD containing their filing in PDF format.

Filings to the OEB must be received by the Board Secretary by **4:45 p.m.** on the required date. They must quote file number **EB-2015-0268** and include your name, address, telephone number and, where available, your e-mail address and fax number.

If the written comment is from a private citizen (i.e., not a lawyer representing a client, not a consultant representing a client or organization, not an individual in an organization that represents the interests of consumers or other groups, and not an individual from a regulated entity), before making the written comment available for viewing at the OEB's

offices or placing the written comment on the OEB's website, the OEB will remove any personal (i.e., not business) contact information from the written comment (i.e., the address, fax number, phone number, and e-mail address of the individual). However, the name of the individual and the content of the written comment will be available for viewing at the OEB's offices and will be placed on the OEB's website.

This Notice, including the proposed amendments to the Retailer Code and the Marketer Code and the proposed online verification forms, as set out in Attachments A to C, and all written comments received by the OEB in response to this Notice will be available for public viewing on the OEB's web site at www.ontarioenergyboard.ca and at the office of the OEB during normal business hours.

If you have any questions regarding the proposed amendments and online forms described in this Notice, please contact Lou Mustillo at Lou.Mustillo@OntarioEnergyBoard.ca or at 416-544-5185. The OEB's toll free number is 1-888-632-6273.

DATED JANUARY 31, 2017

ONTARIO ENERGY BOARD

Original Signed By

Kirsten Walli Board Secretary

Attachments:

Attachment A: Proposed Amendments to the Electricity Retailer Code of Conduct Attachment B: Proposed Amendments to the Code of Conduct for Gas Marketers

Attachment C: Proposed E-mail Message

Attachment D: Proposed Online Verification Forms for Dual Fuel Contracts Entered

into Over the Internet (Residential and Non-residential Versions)

Attachment A

Proposed Amendments to the Electricity Retailer Code of Conduct

- 1. Section 4.10 of the Electricity Retailer Code of Conduct is amended by adding the words "by telephone" after the words "low volume consumer".
- 2. The opening paragraph of section 4.11 of the Electricity Retailer Code of Conduct is amended by adding the words "by telephone" after the words "low volume consumer".
- 3. Section 4 of the Electricity Retailer Code of Conduct is amended by adding the following after section 4.11:
 - 4.11A A retailer shall ensure that verification of a contract with a low volume consumer over the internet:
 - (a) complies with sections 4.11B and 4.11C; and
 - (b) is conducted through an internet verification website that is secure.
 - 4.11B The verification of a contract with a low volume consumer over the internet shall comply with the following requirements:
 - (a) the retailer's verification representative shall send an e-mail to the consumer, to the e-mail address provided by the consumer for internet verification purposes, that complies with paragraph (c) and that contains a link to the internet verification website that meets prevailing and generally-accepted security standards and protocols;
 - (b) the internet verification website must not be accessible by consumers other than through the link referred to in paragraph (a), and a consumer must not be permitted access to the internet verification website once the verification period prescribed by the ECPA Regulation has expired in relation to that consumer's contract;
 - (c) the e-mail referred to in paragraph (a) must comply with the following requirements:
 - (i) the e-mail may only be sent to the consumer within the verification period prescribed by section 12(3) of the ECPA Regulation that is applicable to the consumer's contract;

- (ii) the date and time of communication of the e-mail to the consumer must be verifiable;
- (iii) the e-mail shall contain the applicable message approved for that purpose by the OEB, without deviation except when and as expressly permitted by the terms of the applicable OEBapproved message, or as required to comply with paragraph (iv) or applicable law; and
- (iv) the e-mail shall contain contact information for the retailer's verification representative for purposes of making inquiries or reporting technical issues with the internet verification website;
- (d) the consumer's session on the internet verification website must be cancelled in a reasonable period of time if the consumer does not continue the session, and a message to that effect must automatically be displayed on the consumer's device;
- the consumer must be provided with the option to download or print the applicable OEB-approved verification form referred to in paragraph (g) at any time without any obligation to verify the contract;
- (f) the internet verification process must include the following functionality:
 - (i) the consumer must be required to authenticate his or her identity before being able to proceed to the applicable OEB-approved verification form referred to in paragraph (g);
 - (ii) the IP address of the device from which the consumer is undertaking the internet verification process must be recorded and maintained:
 - (iii) the consumer's responses to questions or statements on the OEB-approved verification form referred to in paragraph (g) must be saved such that the consumer may leave a session on the internet verification website and return to it later without having to start over;
 - (iv) the consumer must be able to return to his or her responses to questions or statements on the OEB-approved verification form referred to in paragraph (g) and change them at any time before completing the form;
 - (v) the internet verification website must allow the consumer to increase the font size of content on the website; and
 - (vi) the internet verification process must have such additional functionality as may be specified in the instructions on the applicable OEB-approved verification form;

- (g) the applicable verification form approved by the OEB must be used, without deviation except when and as expressly permitted by the terms of the applicable OEB-approved verification form, or as required to comply with applicable law;
- (h) the internet verification process must be automatically terminated where required by the ECPA Regulation or the applicable-OEB approved verification form, and a termination message must automatically be displayed on the consumer's device advising the consumer of the reason for the termination in plain language; and
- (i) where a consumer completes the applicable OEB-approved verification form, a message must automatically be displayed on the consumer's device at the time and in accordance with the instructions on the form.
- 4.11C A contract with a consumer is not considered verified unless the consumer has provided a response to each question or statement on the OEB-approved verification form referred to in section 4.11B(g) and the message referred to in section 4.11B(i) is displayed.
- 4.11D Where a consumer has been sent the e-mail referred to in section 4.11B(a) but has not yet completed the internet verification process, a verification representative may re-send the e-mail to the consumer or otherwise communicate with the consumer with a reminder that the contract has not yet been verified, but may do so no more than once in any seven-day period. Such communication shall not contain any statements of a promotional nature about the products, services or business of the retailer or contain any representation that is inconsistent with or contrary to the OEB-approved message referred to in section 4.11B(c) or the applicable OEB-approved verification form referred to in section 4.11B(g).
- 4. Section 4.12 of the Electricity Retailer Code of Conduct is amended by adding the words "or an internet verification process" after the words "verification call".
- 5. Section 5.3(a) of the Electricity Retailer Code of Conduct is amended by adding the words "or the requirements for internet verification as set out in sections 4.11B to 4.11D, including the OEB-approved message referred to in section 4.11B(c) and the OEB-approved verification form referred to in section 4.11B(g), as applicable to the method of verification that the verification representative will be using" after the words "section 4.11".

6. The table in Appendix A of the Electricity Retailer Code of Conduct is amended by adding the following after item (H) under the heading that reads "The channels that the Retailer intends to use for the purpose of retailing electricity as of the Effective Certification Date are the following":

The methods of verification the Retailer intends to use as of	Yes	No
the Effective Certification Date are the following:		
(A) Telephone		
(B) Internet		

- 7. Section 4 ("Verification") of the table in Appendix A of the Electricity Retailer Code of Conduct is amended as follows:
 - (a) item (C) is amended by deleting the word "acting" and replacing it with the words "conducting verification by telephone";
 - (b) a new item (C.1) is added after item (C) as follows: "(C.1) All verification representatives conducting internet verification on behalf of the Retailer have been instructed to do so using the e-mail message and verification form approved by the OEB"; and
 - (c) a new item (D.1) is added after item (D) as follows: "(D.1) Adequate processes and controls, designed to ensure that all communications over the internet between the Retailer's verification representative and a consumer are recorded and that the record of such communications can be retrieved and provided to the consumer upon request in accordance with all applicable legal and regulatory requirements, are in place."
- 8. The table in Appendix B of the Electricity Retailer Code of Conduct is amended by adding the following after item (H) under the heading that reads "The channels that the Retailer intends to use for the purpose of retailing electricity as of the Effective Date are the following":

The methods of verification the Retailer intends to use as of	Yes	No
the Effective Date are the following:		
(A) Telephone		
(B) Internet		

- 9. Section 4 ("Verification") of the table in Appendix B of the Electricity Retailer Code of Conduct is amended as follows:
 - (a) item (C) is amended by deleting the word "acting" and replacing it with the words "conducting verification by telephone";
 - (b) a new item (C.1) is added after item (C) as follows: "(C.1) All verification representatives conducting internet verification on behalf of the Retailer have

- been instructed to do so using the e-mail message and verification form approved by the OEB"; and
- (c) a new item (D.1) is added after item (D) as follows: "(D.1) Adequate processes and controls, designed to ensure that all communications over the internet between the Retailer's verification representative and a consumer are recorded and that the record of such communications can be retrieved and provided to the consumer upon request in accordance with all applicable legal and regulatory requirements, are in place."

Attachment B

Proposed Amendments to the Code of Conduct for Gas Marketers

- 4. Section 4.10 of the Code of Conduct for Gas Marketers is amended by adding the words "by telephone" after the word "consumer".
- 5. The opening paragraph of section 4.11 of the Code of Conduct for Gas Marketers is amended by adding the words "by telephone" after the word "consumer".
- 6. Section 4 of the Code of Conduct for Gas Marketers is amended by adding the following after section 4.11:
 - 4.11A A gas marketer shall ensure that verification of a contract with a consumer over the internet:
 - (b) complies with sections 4.11B and 4.11C; and
 - (b) is conducted through an internet verification website that is secure.
 - 4.11B The verification of a contract with a consumer over the internet shall comply with the following requirements:
 - (a) the gas marketer's verification representative shall send an e-mail to the consumer, to the e-mail address provided by the consumer for internet verification purposes, that complies with paragraph (c) and that contains a link to the internet verification website that meets prevailing and generally-accepted security standards and protocols;
 - (b) the internet verification website must not be accessible by consumers other than through the link referred to in paragraph (a), and a consumer must not be permitted access to the internet verification website once the verification period prescribed by the ECPA Regulation has expired in relation to that consumer's contract;
 - (c) the e-mail referred to in paragraph (a) must comply with the following requirements:
 - (i) the e-mail may only be sent to the consumer within the verification period prescribed by section 12(3) of the ECPA Regulation that is applicable to the consumer's contract;

- (ii) the date and time of communication of the e-mail to the consumer must be verifiable;
- (iii) the e-mail shall contain the applicable message approved for that purpose by the OEB, without deviation except when and as expressly permitted by the terms of the applicable OEBapproved message, or as required to comply with paragraph (iv) or applicable law; and
- (iv) the e-mail shall contain contact information for the gas marketer's verification representative for purposes of making inquiries or reporting technical issues with the internet verification website;
- (d) the consumer's session on the internet verification website must be cancelled in a reasonable period of time if the consumer does not continue the session, and a message to that effect must automatically be displayed on the consumer's device;
- (e) the consumer must be provided with the option to download or print the applicable OEB-approved verification form referred to in paragraph (g) at any time without any obligation to verify the contract;
- (f) the internet verification process must include the following functionality:
 - the consumer must be required to authenticate his or her identity before being able to proceed to the applicable OEB-approved verification form referred to in paragraph (g);
 - (ii) the IP address of the device from which the consumer is undertaking the internet verification process must be recorded and maintained;
 - (iii) the consumer's responses to questions or statements on the OEB-approved verification form referred to in paragraph (g) must be saved such that the consumer may leave a session on the internet verification website and return to it later without having to start over:
 - (iv) the consumer must be able to return to his or her responses to questions or statements on the OEB-approved verification form referred to in paragraph (g) and change them at any time before completing the form;
 - (v) the internet verification website must allow the consumer to increase the font size of content on the website; and
 - (vi) the internet verification process must have such additional functionality as may be specified in the instructions on the applicable OEB-approved verification form;

- (g) the applicable verification form approved by the OEB must be used, without deviation except when and as expressly permitted by the terms of the applicable OEB-approved verification form, or as required to comply with applicable law;
- (h) the internet verification process must be automatically terminated where required by the ECPA Regulation or the applicable-OEB approved verification form, and a termination message must automatically be displayed on the consumer's device advising the consumer of the reason for the termination in plain language; and
- (i) where a consumer completes the applicable OEB-approved verification form, a message must automatically be displayed on the consumer's device at the time and in accordance with the instructions on the form.
- 4.11C A contract with a consumer is not considered verified unless the consumer has provided a response to each question or statement on the OEB-approved verification form referred to in section 4.11B(g) and the message referred to in section 4.11B(i) is displayed.
- 4.11D Where a consumer has been sent the e-mail referred to in section 4.11B(a) but has not yet completed the internet verification process, a verification representative may re-send the e-mail to the consumer or otherwise communicate with the consumer with a reminder that the contract has not yet been verified, but may do so no more than once in any seven-day period. Such communication shall not contain any statements of a promotional nature about the products, services or business of the gas marketer or contain any representation that is inconsistent with or contrary to the OEB-approved message referred to in section 4.11B(c) or the applicable OEB-approved verification form referred to in section 4.11B(g).
- 4. Section 4.12 of the Code of Conduct for Gas Marketers is amended by adding the words "or an internet verification process" after the words "verification call".
- 5. Section 5.3(a) of the Code of Conduct for Gas Marketers is amended by adding the words "or the requirements for internet verification as set out in sections 4.11B to 4.11D, including the OEB-approved message referred to in section 4.11B(c) and the OEB-approved verification form referred to in section 4.11B(g), as applicable to the method of verification that the verification representative will be using" after the words "section 4.11".

6. The table in Appendix A of the Code of Conduct for Gas Marketers is amended by adding the following after item (H) under the heading that reads "The channels that the Gas Marketer intends to use for the purpose of marketing gas as of the Effective Certification Date are the following":

The methods of verification the Gas Marketer intends to use as	Yes	No
of the Effective Certification Date are the following:		
(A) Telephone		
(B) Internet		

- 7. Section 4 ("Verification") of the table in Appendix A of the Code of Conduct for Gas Marketers is amended as follows:
 - (a) item (C) is amended by deleting the word "acting" and replacing it with the words "conducting verification by telephone";
 - (b) a new item (C.1) is added after item (C) as follows: "(C.1) All verification representatives conducting internet verification on behalf of the Gas Marketer have been instructed to do so using the e-mail message and verification form approved by the OEB"; and
 - (c) a new item (D.1) is added after item (D) as follows: "(D.1) Adequate processes and controls, designed to ensure that all communications over the internet between the Gas Marketer's verification representative and a consumer are recorded and that the record of such communications can be retrieved and provided to the consumer upon request in accordance with all applicable legal and regulatory requirements, are in place."
- 8. The table in Appendix B of the Code of Conduct for Gas Marketers is amended by adding the following after item (H) under the heading that reads "The channels that the Gas Marketer intends to use for the purpose of marketing gas as of the Effective Date are the following":

The methods of verification the Gas Marketer intends to use as of the Effective Date are the following:	Yes	No
(A) Telephone		
(B) Internet		

- 9. Section 4 ("Verification") of the table in Appendix B of the Code of Conduct for Gas Marketers is amended as follows:
 - (a) item (C) is amended by deleting the word "acting" and replacing it with the words "conducting verification by telephone";
 - (b) a new item (C.1) is added after item (C) as follows: "(C.1) All verification representatives conducting internet verification on behalf of the Gas Marketer

- have been instructed to do so using the e-mail message and verification form approved by the OEB"; and
- (c) a new item (D.1) is added after item (D) as follows: "(D.1) Adequate processes and controls, designed to ensure that all communications over the internet between the Gas Marketer's verification representative and a consumer are recorded and that the record of such communications can be retrieved and provided to the consumer upon request in accordance with all applicable legal and regulatory requirements, are in place."

Attachment C

Proposed E-mail Message

Thank you for signing up for a contract to buy [insert one of the following, as applicable: electricity; natural gas; electricity and natural gas] from [insert name of energy retailer] for your [insert "home" or "business", as applicable].

Below is a link to the online verification website where you will be asked to confirm whether you want to continue with the contract(s). The process will take you through key points about the contract and ask you to answer some questions. You can't complete the process unless you answer all of the questions.

<[insert link to the online verification website]>

You can access the online verification website at any time until [insert date]. [The date must be within the verification period prescribed by section 12(3) of the ECPA Regulation]

[An energy retailer that also allows telephone verification shall include the following: If you would prefer to confirm your contract(s) by telephone, please contact [insert name of telephone verification representative] at [insert telephone number and any other contact information for the telephone verification representative].

If you have changed your mind and do not want to continue with the contract(s), click <here> [insert hyperlink that allows the consumer to communicate their decision not to verify the contract]. You will not have to pay a cancellation fee, and your [insert one of the following, as applicable: electricity; natural gas; electricity and natural gas] service will continue without interruption.

Attachment D

Proposed Online Verification	ation Forms for D	Dual Fuel Contra	icts Entered into	Over the
Internet	(Residential and	Non-residential	Versions)	

(Separate documents attached)

Online Verification Form Dual Fuel Contract Entered into Over the Internet: Residential Consumers

Instructions for using this form:

- 1. This form must only be used for residential consumers that have entered into a contract or contracts for natural gas and electricity over the internet.
- 2. In this form, the term "energy retailer" is used to refer to the gas marketer / electricity retailer. If the consumer has entered into two separate contracts rather than one contract for both gas and electricity, the form may be altered to refer to "contracts" instead of "contract" where appropriate.
- 3. The online verification process must be automatically terminated if Ontario Regulation 389/10 (General) made under the Energy Consumer Protection Act, 2010 (the ECPA Regulation) or this form so requires. Among other things, the online verification process must be terminated if at any time it appears that verification is taking place on a date that is outside the window allowed by the ECPA Regulation. Where the online verification process must be terminated by reason of the above, a termination message must automatically be displayed on the consumer's device advising the consumer in plain language the reason why that is the case. The message cannot contain any statements regarding any benefit to the consumer that may be lost as a result of the termination of the online verification process, but must indicate in neutral terms that the contract will become invalid if it is not verified within the time allowed by the ECPA Regulation and that the consumer's energy supply arrangements will remain as they are on the date of the consumer's online verification session.
- 4. The online verification process must be automatically terminated if the consumer clicks any of the boxes in the form that are presented in red font.
- 5. Additional instructions are embedded in the form, in italics.

Section 1: Consent		
I understand that my responses and information provided during this	□ Yes	□ No
online contract verification session are being recorded and maintained	res	
for regulatory purposes.		
		= No
I understand that entering and leaving my personal information on a	Yes	□ No
public computer is not recommended.	162	
Section 2: What this Online Contract Verification Session is For	•	
I confirm that I signed up for a contract over the internet to buy	□ Yes	□ No
electricity and natural gas for a home from [insert energy retailer		
name].		

I understand that this online contract verification session is to confirm that I want to continue with the contract with [insert energy retailer name].	□ Yes	□ No	
I understand that if I confirm that I want to continue with the contract, I will be buying my electricity and natural gas from [insert energy retailer name].	□ Yes	□ No	
I understand that I don't have to continue with the contract with [insert energy retailer name]. I also understand that if I don't confirm the contract:	□ Yes	□ No	
(a) I will keep buying my electricity and natural gas like I do today; and(b) I won't have to pay any cancellation fees.			
[The following to be included by an energy retailer that also makes telephone verification available] I would prefer to confirm the contract by telephone. Please have someone call me.	□ Yes	□ No	
I would like to continue with my online contract verification session. [If the consumer clicks "Yes", a message inviting the consumer to download or print a copy of their contract, the disclosure statement and price comparisons must automatically be displayed on the consumer's device.]	□ Yes	□ No	
Section 3: Information We Have About You			
Below is information that we have about you and the home. Please review it carefully to make sure it is accurate.			
My name is: [insert consumer name]			
The address of the home that will be supplied with electricity and the contract is: [insert service address]	natural ga	as under	
The address where electricity and natural gas bills are sent for the be supplied with electricity and natural gas under the contract is: address]			
I confirm that all of the above information is accurate.	□ Yes	□ No	
[The following additional information and confirmation question is optional, and can be included if desired]			
Below is information that we have about the gas and utility accounts for the home. Please review it carefully to make sure it is accurate.			
My electricity utility is [insert name of electricity utility]			

The electricity utility account number for the home is [insert account number]		
My natural gas utility is [insert name of natural gas utility]		
The natural gas utility account number for the home is [insert acc	ount num	ber]
I confirm that all of the above information is accurate.	□ Yes	□ No
Section 4: Confirmation that You Were Authorized to Sign Up for the	ne Contra	ict
Please check only one of a, b, or c. If none apply, check here: □ None	apply	
I confirm that:		
a. I am the person whose name is on the electricity and natural gas bills for the home that will be supplied with electricity and natural gas under the contract OR	□ Yes	
 I am the spouse of the person whose name is on the electricity and natural gas bills for the home that will be supplied with electricity and natural gas under the contract OR 	□ Yes	
c. I have been authorized to sign up for the contract by the person whose name is on the electricity and natural gas bills for the home that will be supplied with electricity and natural gas under the contract	□ Yes	
Section 5: Getting the Contract, Disclosure Statement and Price Co		ns
When you signed up for the contract over the internet, was someone from [insert energy retailer name] or from a company that acts for [insert energy retailer name] with you?	□ Yes	□ No
Did you get a copy of the contract by e-mail from [insert energy retailer name] on [insert month, day, year]?	□ Yes	□ No
Did the e-mail also include a disclosure statement that explains basic information about energy contracts and your rights and responsibilities as an energy consumer?	□ Yes	□ No
Did the e-mail also include an electricity price comparison and a natural gas price comparison that explain how the prices in [insert energy retailer name's] contract for electricity and natural gas compare to the prices charged by your electricity utility and your natural gas utility?	□ Yes	□ No
Section 6: Contract Length and Contract Price [Version for use with has a combined price for both electricity and natural gas]	h a contr	act that
I understand that if I confirm the contract. I will be buying electricity and	□ Yes	□ No

natural gas from [insert energy retailer name] for [insert contract term].		
I understand that the price for electricity and natural gas under the contract is [insert details of the combined price for electricity and natural gas under the contract].	□ Yes	□ No
I understand that the price for electricity and natural gas under the contract only covers part of my electricity and natural gas bills. I will still be responsible for paying other charges like delivery charges and taxes in order to have electricity and natural gas delivered to the home. I also understand that I will still be responsible for paying my share of the Global Adjustment in addition to the price for electricity under the contract. For more information about the Global Adjustment, click <here>. [If the consumer clicks "<here>", the following text must be displayed on the consumer's device: Most electricity generating companies get a guaranteed price for the electricity that they produce. The Global Adjustment is the difference between that guaranteed price and the money the generators earn in the wholesale marketplace. The Global Adjustment also covers the costs of some conservation programs. The amount of the Global Adjustment can change every month. Although it can be a credit, the Global Adjustment has been a charge almost all the time since 2006. Under the law all electricity consumers have to pay a share of the Global Adjustment. The electricity prices charged by your electricity utility already include an estimate of the Global Adjustment. If you confirm that you want to continue with the contract for electricity, you will have to pay your share of the Global Adjustment on top of the contract price.]</here></here>	□ Yes	□ No
I understand that there is no guarantee that the contract with <i>[insert energy retailer name]</i> will save me any money on my electricity or natural gas.	□ Yes	□ No
Section 6: Contract Length and Contract Price [Version for use with has separate prices for electricity and natural gas]	th a contr	act that
I understand that if I confirm the contract, I will be buying electricity and natural gas from [insert energy retailer name] for [insert contract term].	□ Yes	□ No
I understand that the price for electricity under the contract is [insert details of the electricity contract price].	□ Yes	□ No
I understand that the price for natural gas under the contract is [insert details of the natural gas contract price].	□ Yes	□ No
I understand that the price for electricity and natural gas under the contract only covers part of my electricity and natural gas bills. I will still be responsible for paying other charges like delivery charges and	□ Yes	□ No

taxes in order to have electricity and natural gas delivered to the home.			
I also understand that I will still be responsible for paying my share of the Global Adjustment in addition to the price for electricity under the contract. For more information about the Global Adjustment, click <here>.</here>			
[If the consumer clicks " <here>", the following text must be displayed on the consumer's device: Most electricity generating companies get a guaranteed price for the electricity that they produce. The Global Adjustment is the difference between that guaranteed price and the money the generators earn in the wholesale marketplace. The Global Adjustment also covers the costs of some conservation programs. The amount of the Global Adjustment can change every month. Although it can be a credit, the Global Adjustment has been a charge almost all the time since 2006. Under the law all electricity consumers have to pay a share of the Global Adjustment. The electricity prices charged by your electricity utility already include an estimate of the Global Adjustment. If you confirm that you want to continue with the contract for electricity, you will have to pay your share of the Global Adjustment on top of the contract price.]</here>			
I understand that there is no guarantee that the contract with [insert energy retailer name] will save me any money on my electricity or natural gas.	□ Yes	□ No	
Section 7: Where to Get More Information You can get information about energy contracts, energy prices and your rights and responsibilities as an energy consumer from the Ontario Energy Board. The Ontario Energy Board is the independent government agency that oversees the electricity and natural gas sectors in Ontario. To learn more, click <here>. [If the consumer clicks <here>, the homepage of the OEB's consumer website must open in a new window.]</here></here>			
Section 8: Confirming Whether you Want to Continue with the Contract Not yet, I need more time. I want more time to think about the contract. I understand that I can come back and finish this online contract verification session later. I understand that the online contract verification process will remain available to me until [insert date].			
□ I Need More Time			
No, I don't want the contract. I understand that if I check the box beside My Mind About the Contract" below, the contract to buy electricity and na [insert energy retailer name] will become invalid. I will still have electricity gas service for the home. I will not have to pay any cancellation fees.	atural gas	from	

□ I Have Changed My Mind About the Contract

Yes, I want the contract. I understand that if I check the box "I Confirm that I want to Continue with the Contract" below, I am agreeing to buy electricity and natural gas from [insert energy retailer name] at the price set out in Section 6 and for the length of time set out in Section 6.

□ I Confirm that I want to Continue with the Contract

To finish this online contract verification session and confirm your contract, please read about your right to cancel the contract below.

I understand that I can cancel the contract up to 30 days after I receive the second bill that shows the contract price. If I cancel the contract less than 30 days after I receive the second bill that shows the contract price, I won't have to pay any cancellation fees. I understand that, if I cancel after that, I may have to pay a cancellation fee.

□ I have read about my right to cancel the contract after receiving our second bill.

[The consumer cannot be allowed to check this box unless the consumer has (i) provided a response in respect of each question or statement in sections 1 to 7; and (ii) the consumer has checked the "I Confirm that I want to Continue with the Contract..." box in section 8. If the consumer attempts to check this box without having done both (i) and (ii), an automatic message must be displayed on the consumer's device inviting the consumer to complete the missing information. If the consumer has done both (i) and (ii) and is able to and does check this box, the following must then be displayed on the consumer's device: Your contract to buy electricity and natural gas from [insert energy retailer name] has been confirmed. Please contact [insert name of, and telephone number for, the energy retailer] if you have any questions about your contract or about when electricity and natural gas will start to be supplied under the contract.]

Online Verification Form Dual Fuel Contract Entered into Over the Internet: Non-Residential Consumers

Instructions for using this form:

- 1. This form must only be used for non-residential consumers that have entered into a contract or contracts for natural gas and electricity over the internet.
- 2. In this form, the term "energy retailer" is used to refer to the gas marketer / electricity retailer. If the consumer has entered into two separate contracts rather than one contract for both gas and electricity, the form may be altered to refer to "contracts" instead of "contract" where appropriate.
- 3. The online verification process must be automatically terminated if Ontario Regulation 389/10 (General) made under the Energy Consumer Protection Act, 2010 (the ECPA Regulation) or this form so requires. Among other things, the online verification process must be terminated if at any time it appears that verification is taking place on a date that is outside the window allowed by the ECPA Regulation. Where the online verification process must be terminated by reason of the above, a termination message must automatically be displayed on the consumer's device advising the consumer in plain language the reason why that is the case. The message cannot contain any statements regarding any benefit to the consumer that may be lost as a result of the termination of the online verification process, but must indicate in neutral terms that the contract will become invalid if it is not verified within the time allowed by the ECPA Regulation and that the consumer's energy supply arrangements will remain as they are on the date of the consumer's online verification session.
- 4. The online verification process must be automatically terminated if the consumer clicks any of the boxes in the form that are presented in red font.
- 5. Additional instructions are embedded in the form, in italics.

Section 1: Consent		
I understand that my responses and information provided during this	□ Yes	□ No
online contract verification session are being recorded and maintained		
for regulatory purposes.		
	2.5	
I understand that entering and leaving my personal information on a	□ Yes	□ No
public computer is not recommended.		
Section 2: What this Online Contract Verification Session is For		
I confirm that I signed up for a contract over the internet to buy	□ Yes	□ No
electricity and natural gas for a business from [insert energy retailer		
name].		

I understand that this online contract verification session is to confirm that I want to continue with the contract with [insert energy retailer name].	□ Yes	□ No
I understand that if I confirm that I want to continue with the contract, the business will be buying its electricity and natural gas from [insert energy retailer name].	□ Yes	□ No
I understand that I don't have to continue with the contract with [insert energy retailer name]. I also understand that if I don't confirm the contract: (a) The business will keep buying electricity and natural gas like it does today; and	□ Yes	□ No
(b) We won't have to pay any cancellation fees.		
[The following to be included by an energy retailer that also makes telephone verification available] I would prefer to confirm the contract by telephone. Please have someone call me.	□ Yes	□ No
I would like to continue with my online contract verification session. [If the consumer clicks "Yes", a message inviting the consumer to download or print a copy of their contract, the disclosure statement and price comparisons must automatically be displayed on the consumer's device.]	□ Yes	□ No
Section 3: Information We Have About You Below is information that we have about you and the business. Please it make sure it is accurate.	eview it ca	refully to
My name is: [insert name of the person that entered into the cont	tract]	
The name of the business: [insert name of the business]		
The address of the business that will be supplied with electricity a under the contract is: [insert service address]	nd natural	gas
The address where electricity and natural gas bills are sent for the be supplied with electricity and natural gas under the contract is: address]		
I confirm that all of the above information is accurate.	□ Yes	□ No
[The following additional information and confirmation question is option included if desired]	al, and can	be
Below is information that we have about the gas and utility accounts for Please review it carefully to make sure it is accurate.	the busine:	SS.

The electricity utility for the business is [insert name of electricity utility]					
The electricity utility account number for the business is [insert account number]					
The natural gas utility for the business [insert name of natural gas	The natural gas utility for the business [insert name of natural gas utility]				
The natural gas utility account number for the business is [insert account number]					
I confirm that all of the above information is accurate.	□ Yes	□ No			
Section 4: Confirmation that You Were Authorized to Sign Up for the	ne Contrac	t			
Please check only one of a or b. If neither applies, check here: Deith					
I confirm that:					
 a. I am the person whose name is on the electricity and natural gas bills for the business that will be supplied with electricity and natural gas under the contract OR 	□ Yes				
b. I have been authorized to sign up for the contract by the person whose name is on the electricity and natural gas bills for the business that will be supplied with electricity and natural gas under the contract	□ Yes				
Section 5: Getting the Contract, Disclosure Statement and Price Co	omparison	S			
Did you get a copy of the contract by e-mail from [insert energy retailer name] on [insert month, day, year]?	□ Yes	□ No			
Did the e-mail also include a disclosure statement that explains basic information about energy contracts and your rights and responsibilities as an energy consumer?	□ Yes	□ No			
Did the e-mail also include an electricity price comparison and a natural gas price comparison that explain how the prices in [insert energy retailer name's] contract for electricity and natural gas compare to the prices charged by the electricity utility and the natural gas utility that serve the business?	□ Yes	□ No			
Section 6: Contract Length and Contract Price [Version for use with a contract that has a combined price for both electricity and natural gas]					
I understand that if I confirm the contract, the business will be buying electricity and natural gas from [insert energy retailer name] for [insert contract term].	□ Yes	□ No			
I understand that the price for electricity and natural gas under the contract is [insert details of the combined price for electricity and natural gas under the contract].	□ Yes	□ No			

I understand that the price for electricity and natural gas under the contract only covers part of the electricity and natural gas bills for the business. We will still be responsible for paying other charges like delivery charges and taxes in order to have electricity and natural gas delivered to the business. I also understand that the business will still be responsible for paying its share of the Global Adjustment in addition to the price for electricity under the contract. For more information about the Global Adjustment, click <here>. [If the consumer clicks "<here>", the following text must be displayed on the consumer's device: Most electricity generating companies get a guaranteed price for the electricity that they produce. The Global Adjustment is the difference between that guaranteed price and the money the generators earn in the wholesale marketplace. The Global Adjustment also covers the costs of some conservation programs. The amount of the Global Adjustment can change every month. Although it can be a credit, the Global Adjustment has been a charge almost all the time since 2006. Under the law all electricity consumers have to pay a share of the Global Adjustment. The electricity prices charged by the electricity utility that serves the business already include an estimate of the Global Adjustment. If you confirm that you want to continue with the contract for electricity, the business will have to pay its share of the Global Adjustment on top of the contract price.]</here></here>	□ Yes	□ No	
I understand that there is no guarantee that the contract with [insert energy retailer name] will save the business any money on its electricity or natural gas.	□ Yes	□ No	
Section 6: Contract Length and Contract Price [Version for use with a contract that has separate prices for electricity and natural gas]			
I understand that if I confirm the contract, the business will be buying its electricity and natural gas from [insert energy retailer name] for [insert contract term].	□ Yes	□ No	
I understand that the price for electricity under the contract is [insert details of the electricity contract price].	□ Yes	□ No	
I understand that the price for natural gas under the contract is [insert details of the natural gas contract price].	□ Yes	□ No	
I understand that the price for electricity and natural gas under the contract only covers part of the electricity and natural gas bills for the business. We will still be responsible for paying other charges like delivery charges and taxes in order to have electricity and natural gas delivered to the business. I also understand that the business will still be responsible for paying	□ Yes	□ No	

its share of the Global Adjustment in addition to the price for electricity under the contract. For more information about the Global Adjustment, click <here>.</here>					
[If the consumer clicks " <here>", the following text must be displayed on the consumer's device: Most electricity generating companies get a guaranteed price for the electricity that they produce. The Global Adjustment is the difference between that guaranteed price and the money the generators earn in the wholesale marketplace. The Global Adjustment also covers the costs of some conservation programs. The amount of the Global Adjustment can change every month. Although it can be a credit, the Global Adjustment has been a charge almost all the time since 2006. Under the law all electricity consumers have to pay a share of the Global Adjustment. The electricity prices charged by the electricity utility that serves the business already include an estimate of the Global Adjustment. If you confirm that you want to continue with the contract for electricity, the business will have to pay its share of the Global Adjustment on top of the contract price.]</here>					
I understand that there is no guarantee that the contract with [insert energy retailer name] will save the business any money on its electricity or natural gas.	□ Yes	□ No			
Section 7: Where to Get More Information					
You can get information about energy contracts, energy prices and your rights and responsibilities as an energy consumer from the Ontario Energy Board. The Ontario Energy Board is the independent government agency that oversees the electricity and natural gas sectors in Ontario. To learn more, click <here>. [If the consumer clicks <here>, the homepage of the OEB's consumer website must open in a new window.]</here></here>					
Section 8: Confirming Whether you Want to Continue with the Con					
Not yet, I need more time. I want more time to think about the contract. I understand that I can come back and finish this online contract verification session later. I understand that the online contract verification process will remain available to me until [insert date].					
□ I Need More Time					
No, I don't want the contract. I understand that if I check the box beside "I Have Changed My Mind About the Contract" below, the contract to buy electricity and natural gas from [insert energy retailer name] will become invalid. The business will still have electricity and natural gas service. We will not have to pay any cancellation fees.					
Yes, I want the contract. I understand that if I check the box "I Confirm the	nat I want to)			

Continue with the Contract" below, I am agreeing to buy electricity and natural gas for the business from [insert energy retailer name] at the price set out in Section 6 and for the length of time set out in Section 6.

□ I Confirm that I want to Continue with the Contract

To finish this online contract verification session and confirm your contract, please read about your right to cancel the contract below.

I understand that I can cancel the contract up to 30 days after the business receives the second bill that shows the contract price. If I cancel the contract less than 30 days after the business receives the second bill that shows the contract price, we won't have to pay any cancellation fees. I understand that, if I cancel after that, we may have to pay a cancellation fee.

□ I have read about my right to cancel the contract after receiving the second bill.

[The consumer cannot be allowed to check this box unless the consumer has (i) provided a response in respect of each question or statement in sections 1 to 7; and (ii) the consumer has checked the "I Confirm that I want to Continue with the Contract..." box in section 8. If the consumer attempts to check this box without having done both (i) and (ii), an automatic message must be displayed on the consumer's device inviting the consumer to complete the missing information. If the consumer has done both (i) and (ii) and is able to and does check this box, the following must then be displayed on the consumer's device: Your contract to buy electricity and natural gas from [insert energy retailer name] has been confirmed. Please contact [insert name of, and telephone number for, the energy retailer] if you have any questions about your contract or about when electricity and natural gas will start to be supplied under the contract.]