

TECHREG ALERT | REGULATORY INTELLIGENCE.

Subject: Artificial Intelligence & Consumer Protection. Brazil Introduces New Requirements for AI-Powered Customer Service.

1. Why does it matter?

The central regulatory development is the establishment of operational requirements for AI-powered customer interactions.

Until now, much of Brazil's debate over artificial intelligence regulation has concentrated on broader questions involving risk classification, transparency, accountability, and data protection.

The new decree illustrates a complementary regulatory approach: addressing the practical consequences of AI deployment through sectoral and consumer protection rules.

Three implications deserve particular attention.

First. Human intervention is becoming an increasingly relevant regulatory consideration. Companies must ensure that automation does not eliminate consumers' access to human assistance where such access is legally required.

Second. AI compliance is expanding beyond data protection. Businesses must consider consumer protection, service quality, operational governance, and sector-specific requirements when deploying automated systems.

Third. Regulatory developments affecting AI may emerge independently of Brazil's broader AI legislative framework. Companies should not assume that the implementation of AI-related obligations depends exclusively on the approval of a comprehensive AI law.

2. Executive Summary.

Brazil has introduced new requirements governing customer service systems, including those powered by artificial intelligence (AI).

Decree No. 13,135/2026, published in the Diário Oficial da União on October 13, establishes operational requirements intended to ensure that the increasing



adoption of automated customer service technologies does not compromise consumers' access to human assistance.

The new framework allows companies to continue deploying AI-powered chatbots and automated service platforms while requiring them to preserve human intervention and comply with specific service standards.

The decree is scheduled to enter into force on November 2, 2026.

For companies operating in Brazil, particularly financial institutions, fintechs, technology providers, and businesses with large-scale customer service operations, the measure introduces potential operational and compliance implications.

3. What changed?

The decree introduces requirements for customer service systems within its regulatory scope.

Its principal provisions include:

Requirement	New regulatory standard
Human assistance	Access to human representatives between 8 a.m. and 8 p.m., seven days a week, subject to applicable provisions
AI-powered chatbots	Automated systems cannot prevent customers from accessing human assistance
Telephone response times	At least 80% of requests must reach a human representative within 20 seconds, unless specific sectoral rules apply
Automated service journeys	Limited to five levels
Electronic service availability	At least one electronic customer service channel must operate 24/7
Implementation	November 2, 2026

The decree does not prohibit the use of artificial intelligence in customer service. Instead, it establishes operational boundaries for automation, preserving consumers' ability to obtain human assistance.

Applicability must be assessed according to the decree's scope and any relevant sector-specific regulations.

4. Potential business impact.

The decree may require companies within its scope to review existing customer service arrangements and assess whether their technological infrastructure satisfies the new standards.

- **Financial institutions and fintechs.**

Financial institutions and fintechs that rely extensively on automated customer interactions should evaluate the decree's applicability alongside existing Central Bank regulations.

Potential implications include reviewing chatbot escalation procedures, customer service availability, operational performance indicators, and contractual arrangements with technology suppliers.

- **AI developers and technology providers.**

Companies supplying AI-powered customer service platforms may face increased demand for solutions incorporating human escalation, service monitoring, and configurable compliance features.

The measure may create opportunities for providers capable of adapting their technologies to Brazil's evolving regulatory requirements.

- **Companies operating large customer service platforms.**

Businesses covered by the decree should assess whether their existing systems can satisfy the applicable operational requirements without compromising service efficiency.

Potential adjustments may involve staffing, system architecture, automated workflows, and vendor management.

5. How can TechReg Consulting support your company?

The decree reinforces the importance of monitoring AI regulation beyond Brazil's broader legislative debate.



Regulatory obligations affecting AI deployment may emerge through decisions involving the Executive Branch, sectoral regulators, consumer protection authorities, and Congress.

TechReg Consulting helps companies anticipate these developments and translate regulatory changes into actionable business intelligence.

Our services include:

- **Regulatory Monitoring:** Tracking relevant publications and decisions from the Executive Branch, Congress, ANPD, Banco Central, and other sectoral authorities.
- **Regulatory Impact Analysis:** Assessing potential implications for business models, investment decisions, operational structures, and compliance requirements.
- **Institutional Intelligence:** Identifying relevant decision-makers, regulatory priorities, and emerging policy trends.
- **Strategic Engagement:** Supporting companies in their institutional positioning and participation in regulatory discussions.
- **Early-Warning Alerts:** Providing timely analysis of material developments and upcoming regulatory milestones.

Through continuous monitoring and direct knowledge of Brazil's institutional environment, TechReg helps companies anticipate regulatory changes rather than respond only after new obligations enter into force.

6. Strategic outlook.

The growing adoption of AI across customer-facing operations is creating new challenges for regulators and businesses.

Decree No. 13,135/2026 illustrates how Brazilian authorities may address these challenges through targeted requirements governing specific applications of automated technologies.

For businesses, the principal lesson is that AI regulation in Brazil is developing across multiple institutional and regulatory fronts.

Monitoring these developments will be essential to anticipating compliance costs, identifying business opportunities, and supporting investment decisions.

7. Official regulatory reference.

Decree No. 13,135, dated October 9, 2026.

Diário Oficial da União — October 13, 2026, Section 1.

Scheduled effective date: November 2, 2026.

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Brasília, Brazil.