

CHAPTER 05

Rules and regulations



Disallowed content

The following content categories are strictly forbidden and violating these rules can lead to your number being blocked. Any disallowed content in your campaign submission will be rejected.

Category	Forbidden Content Includes
High-Risk Financial Services	Payday loans, short-term high-interest loans, auto/mortgage/student loans, third-party lending, gambling, sweepstakes, stock alerts and cryptocurrency.
"Get Rich Quick" Schemes	Work-from-home programs, risk investment opportunities, and multi-level marketing.
Third-Party Debt Collection	Debt consolidation, debt reduction, and credit repair programs.
Illegal & Controlled Substances	Content related to federally illegal drugs (including cannabis), and prescription drug offers.
Lead Generation & Third-Party Marketing	Selling or sharing customer opt-in data with third parties. You may only send marketing from your own brand.
Deceptive Content	Phishing, spoofing, fraud, or deceptive marketing.
Gambling, Raffles, & Sweepstakes	Prohibited, except for bingo-related messages, which are allowed on approved campaigns.
SHAFT Content	(Sex, Hate, Alcohol, Firearms, and Tobacco)
Sex & Hate	Strictly prohibited (includes pornographic, sexually explicit, profane, or hate speech content).
Firearms	Not allowed: The sale of guns, other weapons, fireworks, or explosives (firearm parts sales are allowed).
Tobacco & Vaping	Allowed only if a proper age-gate is in place.
Alcohol (US Exception)	Allowed only to US destinations and only if a proper age-gate is in place.

Rules and regulations

Must-do's for your 10DLC Messaging campaign

Call to Action (CTA)

- All US 10DLC messaging programs are required to include a Call to Action.
- This is the way you advertise the program to potential users and gain consent to send messages. A call to action may be presented verbally (i.e. at point of sale), via print ad (i.e. text JOIN to 123-456-7890), or via web (i.e. mobile number entry form).
- **Your Call-To-Action must be market ready at the time of submission.**

Your call to action must include

- Clear program description (e.g. Get updates about our sales and promotions!)
- "Message and data rates may apply" disclosure (not required for FTEU)
- Link to Terms and Conditions
- Link to Privacy Policy
- Message frequency (#msgs/mo, msg frequency varies, recurring messages, etc)*
- Opt-out instructions (Reply STOP to end)*
- HELP instructions (Reply HELP for help)**

*A CTA is still required for one-time transactional campaigns, but message frequency and opt-out instructions are optional

**HELP instruction is optional if it is communicated in the Terms and Conditions

Call to Action (CTA) examples

Recurring message program examples


Want to learn more about messaging?

Text **JOIN** to 123-456-7890 to receive text messages from Brand Name.

Message frequency varies. Message and data rates may apply. Reply **HELP** for help. Text **STOP** to cancel. Terms and Conditions can be viewed at {Terms link}. Privacy Policy can be viewed at {Privacy link}

Keyword

{Brand Logo}

Text {keyword} to 123-456-7890 to receive {type of alerts} from {brand name}. Message frequency varies. Message and data rates may apply. Reply **HELP** for help. Reply **STOP** to cancel. {Terms and Conditions link} and {Privacy Policy link}

Brand Name's SMS Program
 Receive informational alerts right to your phone!

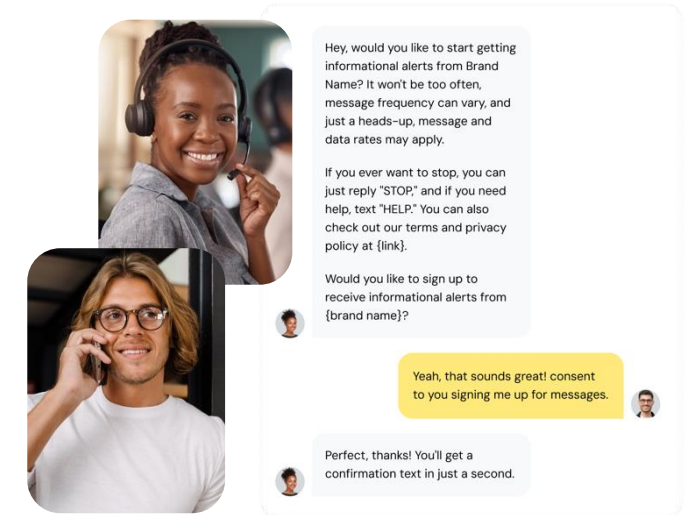
Phone number *

☐ Sign up for SMS

By submitting your mobile phone number and checking the box, you are consenting to receiving informational alerts from {brand name}. Message frequency varies. Message & data rates may apply. Reply **HELP** for help. Reply **STOP** to cancel. By leaving this box unchecked you will not be opted in for SMS messages at this time. Terms and Conditions can be viewed at {Terms link}. Privacy Policy can be viewed at {Privacy link}. By leaving the box unchecked, you will not be opted into this short code campaign.

Web

By submitting your mobile phone number and checking the box, you are consenting to receiving {type of alerts} from {brand name}. Message frequency varies. Message and data rates may apply. Reply **HELP** for help. Reply **STOP** to cancel. {Terms and Conditions link} and {Privacy Policy link}.



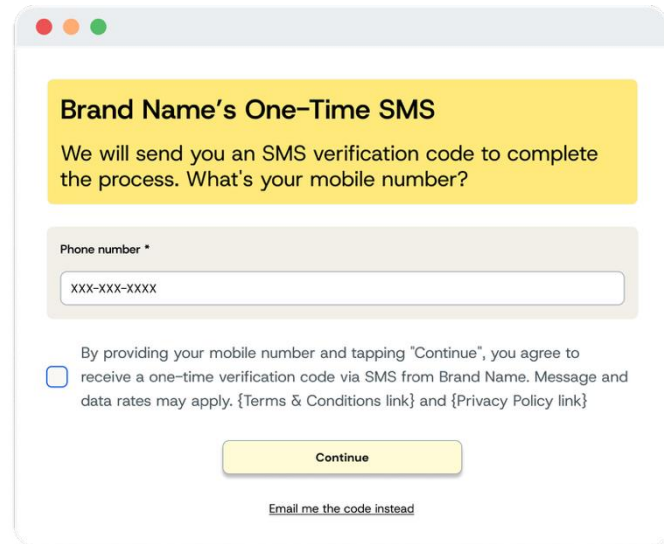
Verbal

Would you like to receive {type of alerts} from {brand name}? Message frequency varies. Message and data rates may apply. Reply **STOP** to end. Reply **HELP** for help. Privacy Policy can be found here: {link}.**

**Strongly recommend you do a double opt in to be able to prove that you have client consent and opt-in (unless done over a recorded line)

Call to Action (CTA) examples

One Time Program (OTP) examples



Brand Name's One-Time SMS

We will send you an SMS verification code to complete the process. What's your mobile number?

Phone number *

XXX-XXX-XXXX

☐ By providing your mobile number and tapping "Continue", you agree to receive a one-time verification code via SMS from Brand Name. Message and data rates may apply. [Terms & Conditions link](#) and [Privacy Policy link](#)

Continue

[Email me the code instead](#)

Keyword

{Brand Logo}

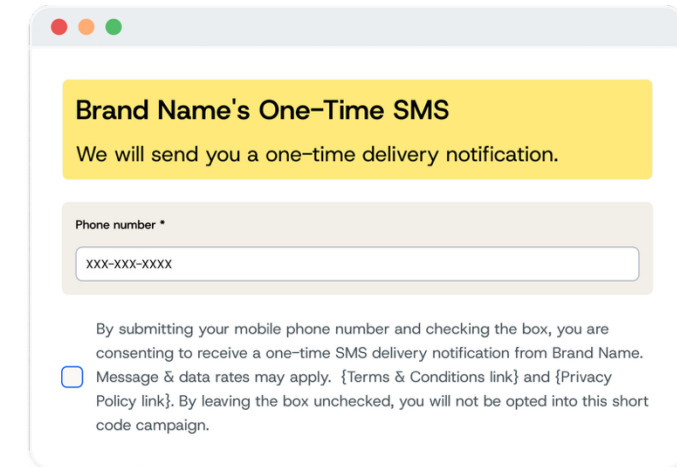
We will send you an SMS verification code to complete the process.

What's your mobile number?

[Phone Number field]

By providing your mobile number and tapping "Continue", you agree to receive a one-time verification code via SMS from (Brand Name). Message and data rates may apply. [Terms and Conditions link](#) and [Privacy Policy link](#)

[Continue button]/[Email me the code instead]



Brand Name's One-Time SMS

We will send you a one-time delivery notification.

Phone number *

XXX-XXX-XXXX

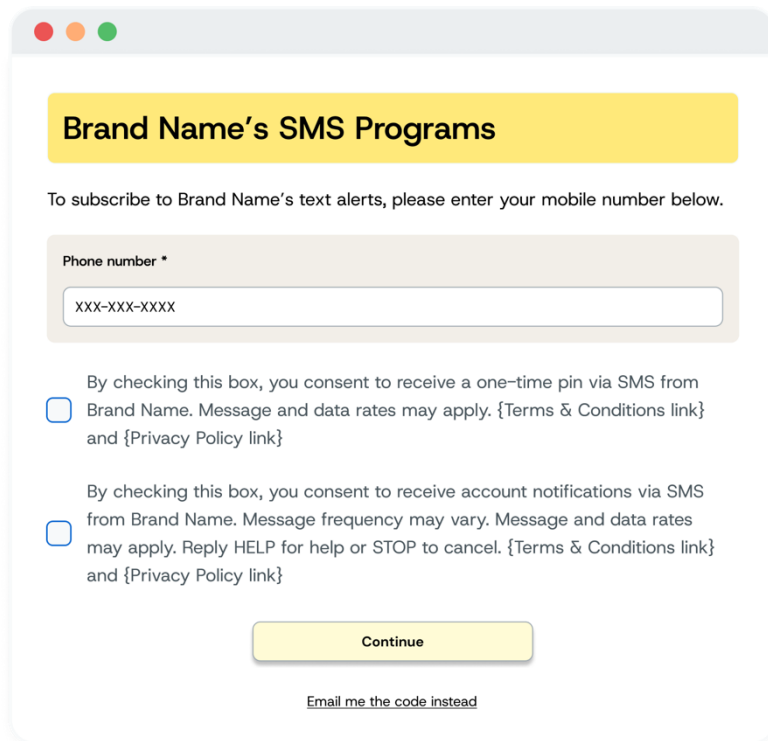
☐ By submitting your mobile phone number and checking the box, you are consenting to receive a one-time SMS delivery notification from Brand Name. Message & data rates may apply. [Terms & Conditions link](#) and [Privacy Policy link](#). By leaving the box unchecked, you will not be opted into this short code campaign.

One-Time Alert

☐ By submitting your mobile phone number and checking the box, you are consenting to receive a one-time SMS delivery notification from {brand name}. Message and data rates may apply. [Terms and Conditions link](#) and [Privacy Policy link](#). By leaving the box unchecked, you will not be opted into this 10DLC messaging campaign.

Call to Action (CTA) examples

Multiple use cases, with one being an OTP (One Time Program/Pin) example



Brand Name's SMS Programs

To subscribe to Brand Name's text alerts, please enter your mobile number below.

Phone number *

XXX-XXX-XXXX

☐ By checking this box, you consent to receive a one-time pin via SMS from Brand Name. Message and data rates may apply. [Terms & Conditions link](#) and [Privacy Policy link](#)

☐ By checking this box, you consent to receive account notifications via SMS from Brand Name. Message frequency may vary. Message and data rates may apply. Reply HELP for help or STOP to cancel. [Terms & Conditions link](#) and [Privacy Policy link](#)

Continue

[Email me the code instead](#)

Multiple use cases, with one being OTP

To subscribe to {brand name} text alerts, please enter your mobile number below.

[Phone number field]

☐ By checking this box, you consent to receive a one-time pin via SMS from {brand name}. Message and data rates may apply. [Terms and Conditions link](#) and [Privacy Policy link](#)

☐ By checking this box, you consent to receive account notifications via SMS from {brand name}. Message frequency may vary. Message and data rates may apply. Reply HELP for help or STOP to cancel. [Terms and Conditions link](#) and [Privacy Policy link](#)

[Continue]

[Email me the code instead]

Message flow

The order of your messages matter. Here's how to create a message flow that meets requirements.

If you're running a recurring program, you must send an initial message when a new customer opts in. This is called the opt-in confirmation message, or sometimes referred to as a welcome message. It's the first message that is sent to your customer confirming to them they've opted into your program. Your brand also needs to respond to HELP and opt-out keywords (STOP, QUIT, CANCEL, END, and UNSUBSCRIBE) whether your 10DLC messaging program is recurring or one-time..

Message response requirements:

Opt-in message

- Program/brand name*
- Message frequency
- "Message and data rates may apply"
- Customer care information (i.e. Reply HELP for help)
- Opt-out instructions (i.e. Reply STOP to end)

*Brand name is the only requirement for **one-time** programs

Help response

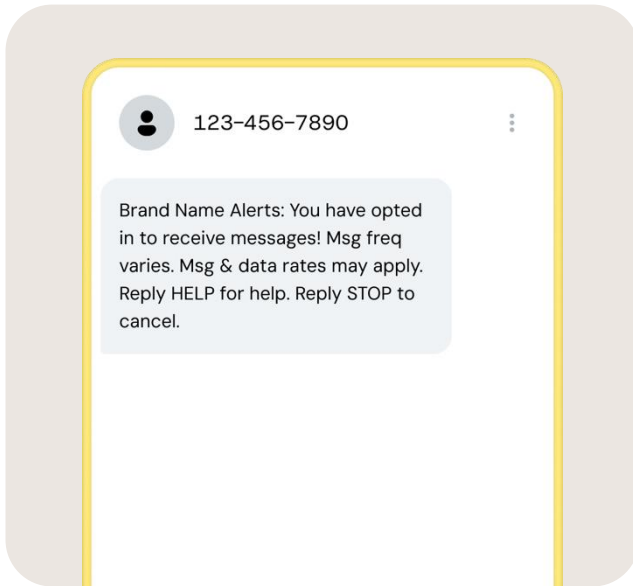
- Program/brand name
- Contact info (email/phone/support web page)

Opt-out message

- Program/brand name
- Confirmation that user has unsubscribed and will not receive any more messages

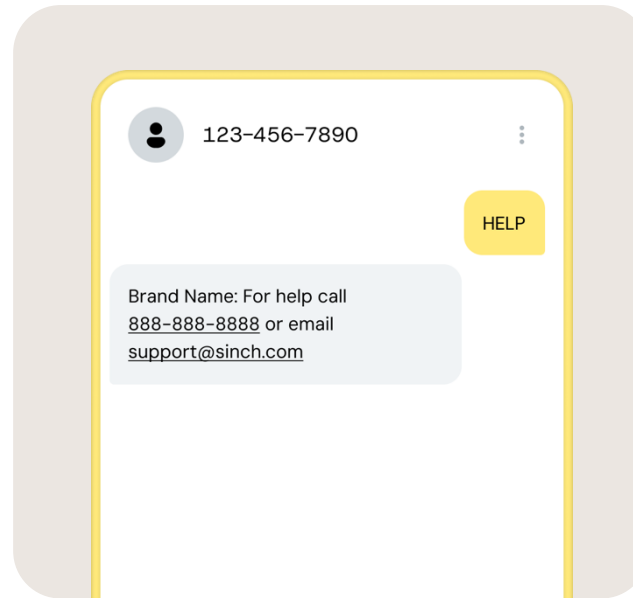
Examples

Message flow



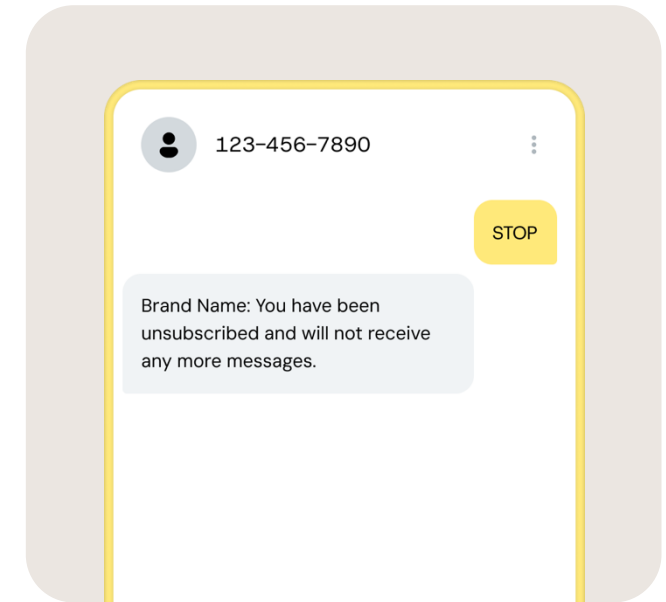
Recurring program Opt-In confirmation message

{Brand name} alerts: You have opted in to receive messages! Msg freq varies. Msg and data rates may apply. Reply HELP for help. Reply STOP to cancel.



Help response

{Brand name}: For help call 123-456-7890 or email example@example.com



Opt-out response

{Brand name}: You have been unsubscribed and will not receive any more messages.

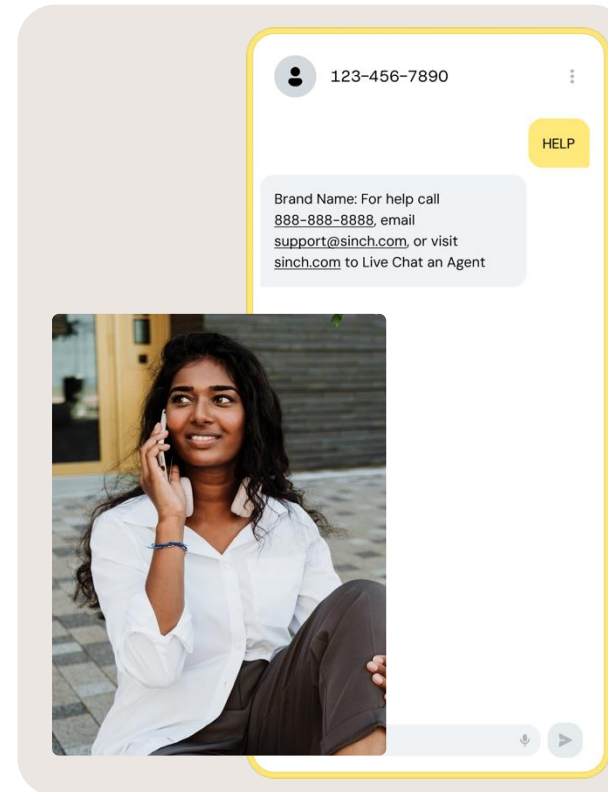
Rules and regulations

Want to get your 10DLC Messaging campaign approved the first time? Follow these guidelines:

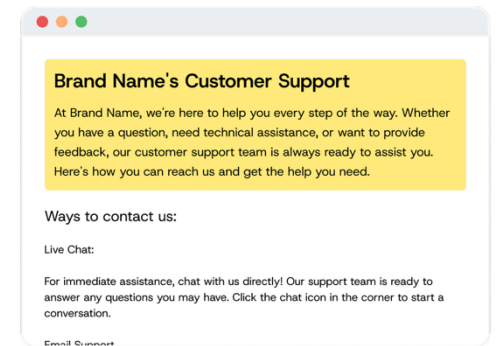
Terms and conditions

Your terms and conditions page will be checked for:

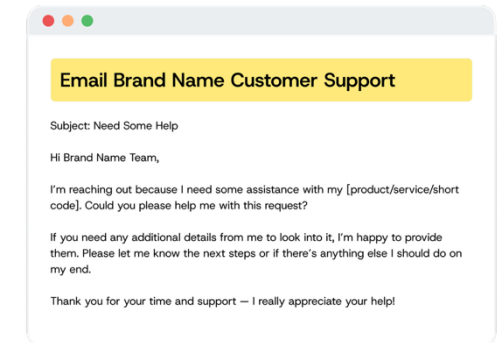
- Program name and description
- Message frequency
- "Message and data rates may apply"*
- Customer care contact information (reply HELP for help) and another form of customer support (phone number, email or a direct link to the customer support page)
- Opt-out instructions (i.e. Reply STOP to end)*
- Link to Privacy Policy
- Terms and Conditions and Privacy Policy URLs should match the brands domain



Phone call option



Website for customer support page

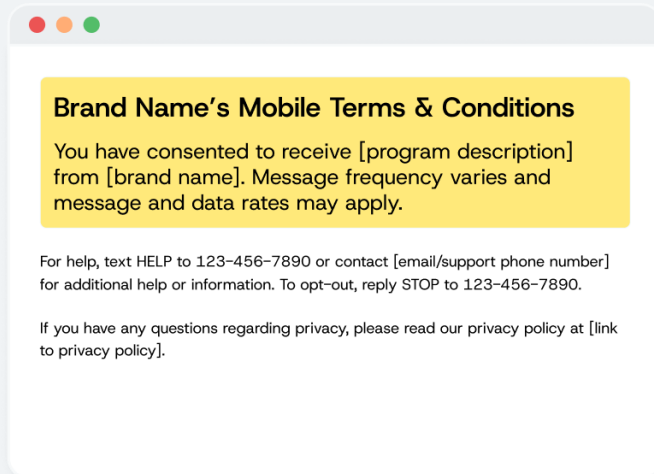


Reaching out via e-mail

*Terms and Conditions are still required for one-time transactional campaigns, but opt-out instruction is optional

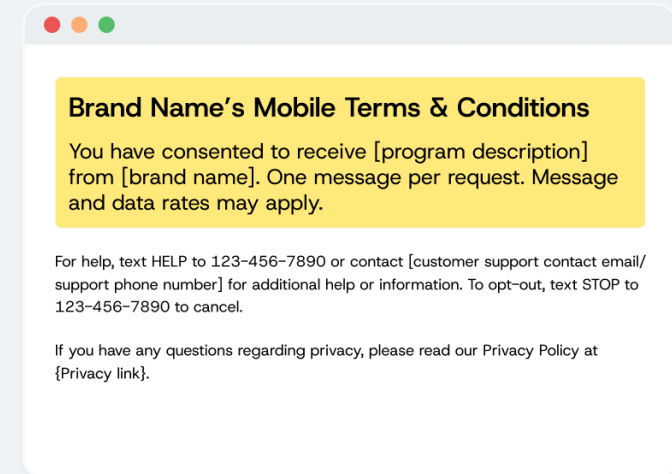
Examples

Terms and Conditions (T&C) examples



Recurring programs

[Brand Name] Terms and Conditions
 [Program description]. Message frequency varies and message and data rates may apply.
 [Customer care contact information (reply HELP to 123-456-7890 for help and another form of customer support)]. To opt out, reply STOP. For our privacy policy, see here: [link to privacy policy].



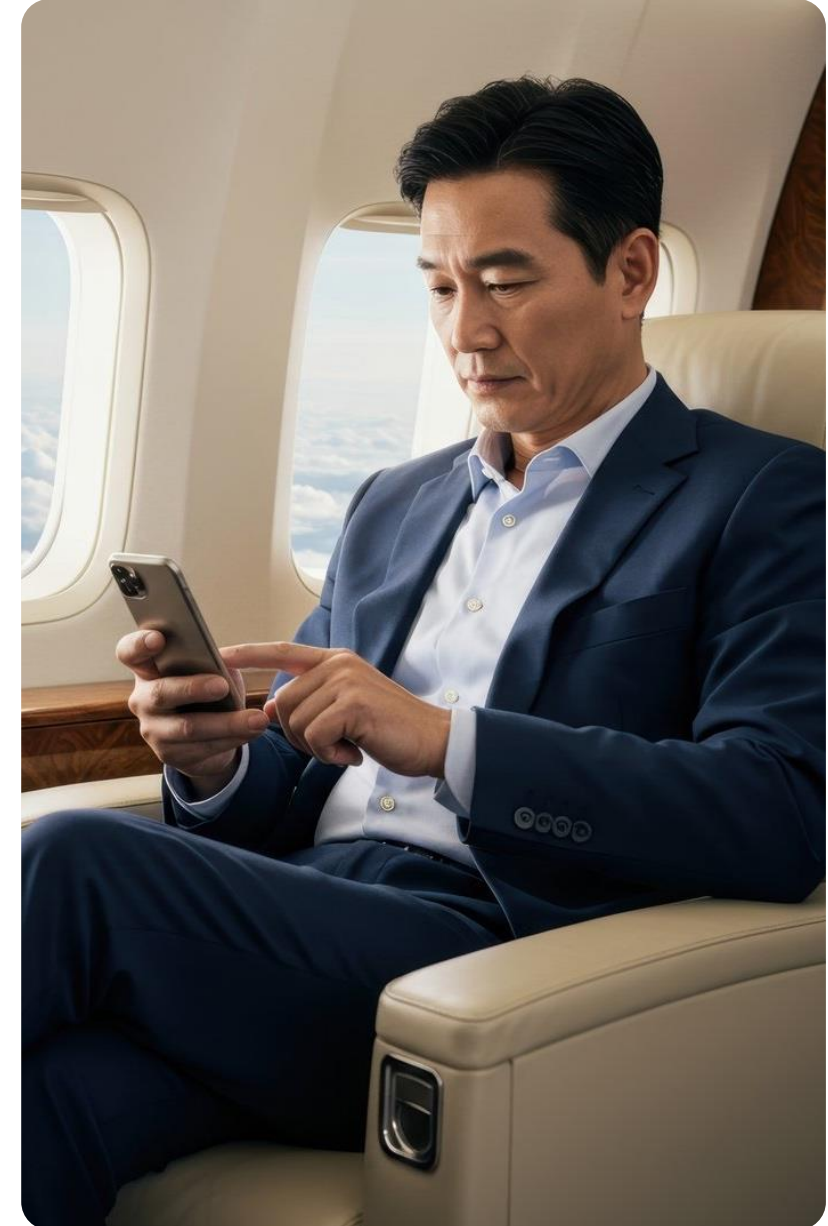
One-time programs

[Brand Name] Terms and Conditions
 [Program description]. One message per request. Message and data rates may apply.
 [Customer care contact information (reply HELP to 123-456-7890 for help and another form of customer support)]. For our privacy policy, see here: [link to privacy policy].

Rules and regulations

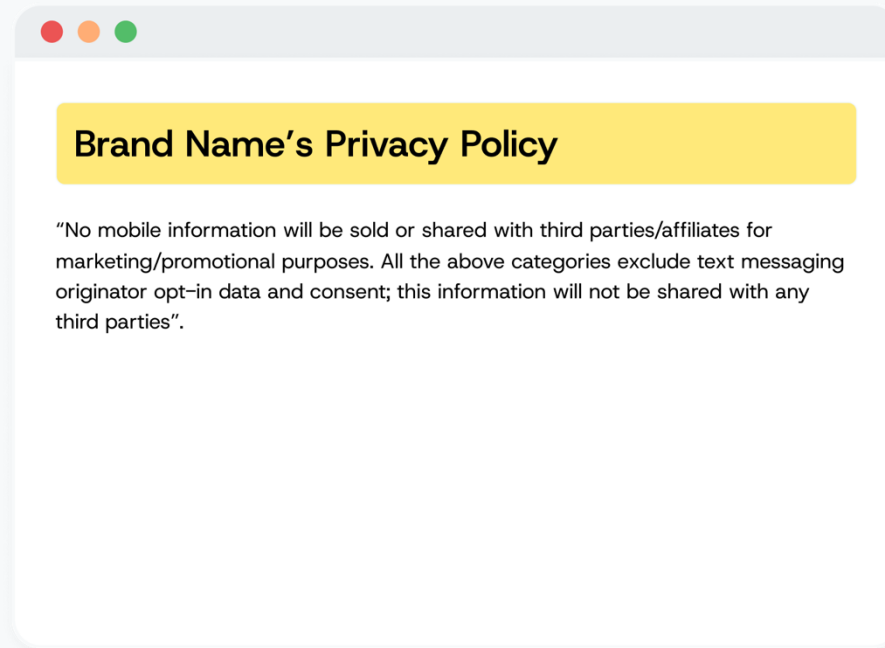
Privacy policy

It must be clear that the end user's personal information will not be shared or sold to third parties for the purpose of marketing. In other words, only the brand that the user specifically provides consent to may send messages to that user. Lead generation is not permitted.



Examples

Privacy policy example



Privacy policy

[Program/Brand Name] Privacy Policy

"No mobile information will be sold or shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties".