



Messaging Use Cases

The Dos and Don'ts of Messaging.

signalchat.io

20 October, 2023



Introduction

From the first-ever “Merry Christmas” text message sent in December 1992, communications has been through a sizable transformation, reshaping the way we connect and interact with others.

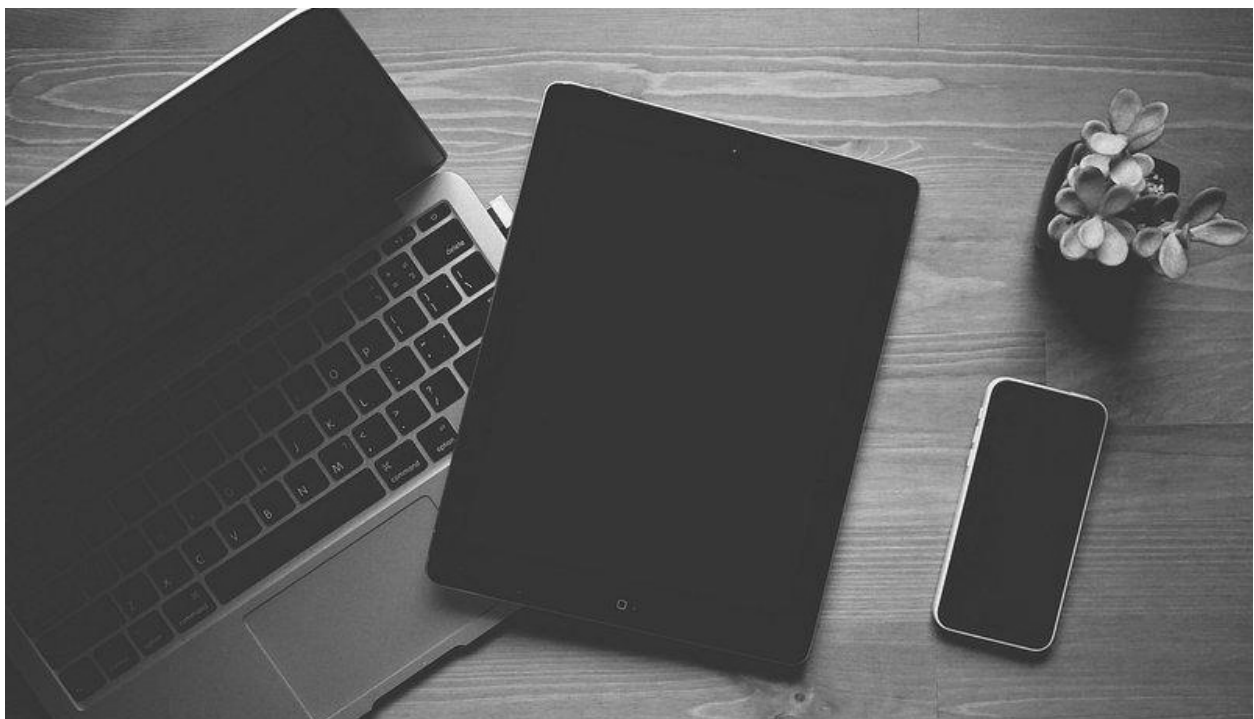
Messaging is now the preferred means of communication, personally and professionally. With anything appealing, it is also being exploited. This dual nature has led to a surge in both valuable, informative messages as well as spam and unsolicited content.

Consequently, carriers are putting stricter policies in place to curtail the proliferation of spam in SMS and MMS channels. As regulations keep getting tighter and the carrier requirements more stringent, it is more important than ever to stay on top of the dos and don'ts of messaging. Not following the rules could mean that your company's messages end up being blocked or worse yet, your company ends up on the blacklist. This ebook provides U.S. carrier requirements for the most common use cases. In it, we walk you through messages that are and are not allowed in email campaigns.

We've also included 5 important reminders about messaging. If at any time you have questions or concerns, feel free to visit <https://www.mashtech.io/contact-us>. One of our Expert Mashers will swoop in faster than your co-workers racing for the last slice of pizza and help you out. Yes, we are that good!

Message Categories with Restrictions

In order to stay off Santa's naughty list and maintain compliance with regulations and carrier requirements, you need to keep up-to-date on which message categories are allowed and which are prohibited on SMS and MMS platforms in the United States and Canada. Below are use cases spelled out simply. Keep in mind that this is a general guideline, and each network operates on an individual basis. In other words, each carrier has the right to approve or reject a messaging campaign on a case-by-case basis.



Allowed with Restrictions

Financial

Any messaging campaign with a financial component must specify whether it has the ability to initiate a financial transfer. And the campaign must include what kind of transfer is occurring. (i.e. bill payment, transfer, etc.)

If the service does not allow the customer to initiate a financial transfer, it must be stated. “This service will not support financial transactions nor transfers.”

Bank Fraud Alerts

There is a TCPA exemption for bank fraud alerts where prior consent isn't required. Here are the requirements to qualify for this exemption:

- Messages must be sent only to the wireless number supplied by the customer of the financial institution.
- Messages must include the name and contact information (i.e. phone number) of the financial institution.
- Messages must be zero-rated Free to End User (FTEU).
- Messages cannot include content related to marketing, advertising or debt collection.
- The campaign has a maximum of three (3) messages over a 3-day period from a single financial institution to the owner of the affected account.
- The recipients must be informed of the ability to opt-out by replying "STOP," which is the exclusive means by which consumers may opt-out of such messages.
- Opt-out requests must be honored immediately.

Payment Reminders

- Messages alerting consumers of upcoming payment reminders are allowed if they are written similar to this: "Your bill is due on xx/xx."
- When submitting a payment reminder campaign, include this in the description field of your application: "The alerts are courtesy reminders to users for payment dates. The ability to initiate a payment cannot be made via SMS and messages may not indicate an overdue or past due notice."

Purchases via Short Code

- A URI in a text message that redirects the end-user to a web form to complete their purchase is permitted. This must occur every time a purchase needs to be completed and can't be used as a single authorization of recurring orders.
- A purchase confirmation via short code is NOT permitted. i.e. "Reply Buy to purchase this item."

Shopping Cart Reminders

Campaigns that include a shopping cart reminder are required to adhere to the shopping cart reminder policy listed below:



General Requirements

- When there is a call-to-action (CTA) on a website, the opt-in terms and conditions must state that the message program has a shopping cart reminder.
- The shopping cart message campaign must have a double opt-in by text.
- Double opt-in messages must let the user know that the message campaign includes shopping cart reminders.
- Submissions must be filed as an “account information” campaign and the description must highlight that the message campaign will include shopping cart reminders.

Additional privacy policy disclosures

- The privacy policy must include how the user’s information is collected by the commerce site and when a cart has been abandoned. For example, website cookies.
- Terms and conditions must state the new policy.

Delivery and Content Restrictions

- Text reminders must be sent within a 48-hour period and limited to one alert per abandoned cart.
- An abandoned cart notification must not result in the commerce site completing the transaction on behalf of the customer.
- An abandoned cart notification cannot collect payment information or accept approval for purchase with a keyword confirmation.
- The consumer must complete the transaction by processing the payment themselves via a direct URL link to the commerce website.

Abandoned Shopping Cart Notification (ASCN)

- The Terms and Conditions and call-to-action must state that the messaging program includes ASCN.
- This campaign requires a double opt-in and that message must inform the end-user about the ASCN.
- The Privacy Policy must explicitly state how information is captured by the e-commerce site to determine when a consumer cart has been abandoned (i.e. website cookies, plugins, etc.)
- No more than one ASCN can occur per event.
- The ASCN must be sent within 48 hours after abandonment.
- ASCN must not result in the completion of a transaction on behalf of the customer.

- Abandoned shopping cart notification must not collect payment information or accept approval for purchase via keyword confirmation from the consumer.
- Consumers must complete the transaction by processing payment themselves via a direct URL to the e-commerce site.
- Note: This use case is limited to Cart Abandonment messages. SMS messages should not be triggered based on views or clicks. SMS messages should only be triggered when a user places an item in their cart.

Emergency Alerts / Time-sensitive Alerts

- There must be a terms and conditions page on your website that states “wireless carriers are not liable for delayed or undelivered messages.”
- T-Mobile recommends submitting an emergency notification campaign as a Free to End User (FTEU) policy to override blacklisting and/or messaging bucket limitations.
- Subscribers who have enabled blacklisting or who exhausted their limited text plan won't receive emergency notifications.

Free to End User

- A Free to End User (FTEU) is free of charge to the subscriber.
- FTEU short codes, a five-digit phone number that allows you to send text messages at scale, can only be used for FTEU campaigns. In other words, they can't run concurrently with standard services on the same network.
- An FTEU campaign can't use the phrase “Message and Data Rates May Apply,” and should not be used on a website for an FTEU program.
- The message needs to begin with “Free Msg.”

Home Listings

- Real Estate alerts about home listings are allowed. For example, you can send an apartment finder alert.
- Campaigns that are tied to a realtor or property management company are evaluated more closely.
- End-user information must not be shared with third parties, which includes affiliate marketing agencies. Basically keep the information you collect private.

Insurance

- Any entity providing content must be the direct insurer and not a reseller.
- Insurance quotes must only be for the specific direct insurer.

- End-user information must not be shared with third parties, which includes affiliate marketing agencies. Again, keep the information you collect private.

Loan Campaigns

- The sender of the message must be the loan originator and only campaigns for the direct lender will be considered.
- The call-to-action (CTA) and web opt-in must be separate from the end-user applying for the loan.
- Please provide a complete description of your process, including screenshots.
- Verbal opt-in is NOT allowed for campaigns regarding loans.
- End-user information must not be shared with third parties, which includes affiliate marketing agencies. Again, keep the information you collect private.
- The campaign must include a completed loan questionnaire.

Donation Campaigns

If your campaign uses messaging to support, remind, request or advertise “donation” or “giving” requests, then it is considered a donation campaign. Please note:

- The campaign should be run through a mobile giving-aggregator if the donation is not facilitated via short code (where the end-user is directed to a URL to donate). The reason is that mobile giving-aggregators have a different vetting process.
- T-Mobile does not support mobile giving outside of the approved direct carrier billing channel. They are working on a policy that allows donations via a URL included in a text. Until a policy is in place, an exception approval request is required and must include the following:
 - Name of organization
 - Tax Identification Number (EIN)
 - Explanation of use case
 - Confirmation of a dedicated short code
 - Forecasted monthly traffic volume

Political Campaigns

It goes without saying that political campaigns with a donation URL require an opt-in policy that is transparent:

- Example MT for donation messaging, including the URL.
- Politician / organization name.

- Politician / organization website.
- FEC ID - required if a candidate / organization is involved in a federal-level election.
 - Note: if the politician / organization doesn't have an FEC ID, the campaign will be reviewed on a case-by-case basis. In this case, provide:
 - An explanation of why the politician / organization doesn't have an FEC ID.
 - Details of which fundraising platform is securing the donation. i.e. ActBlue, WinRed.
- The Privacy Policy needs to include that end-user information will not be shared with third parties. Here is suggested carrier language: "The above excludes text messaging originator opt-in data and consent; this information will not be shared with any third parties."

Age Gated Campaigns

- Age gated campaigns require information from the user such as their birthdate. I.e. "Reply with your birthdate xx/xx/xxxx."
- Messaging content for controlled substances or distribution of adult content might be subject to additional carrier review. Such messaging should include robust age verification. I.e. electronic confirmation of age and identity.
- Asking a user to "Reply Yes to confirm you are over [age]" is not considered a robust age verification.

Job Alerts

- The content provider must be the direct hiring agency or head-hunting firm.
- A complete description of the process and/or screenshots must be provided.
- End-user information must not be shared with third parties.
- These job alerts are NOT allowed:
 - Work-from-home (WFH) programs.
 - Job alerts from third party recruiting firms.
 - Risk investment opportunities.

Gambling

- Any campaigns focused around gambling or casinos must have the proper age range. ie. Over 18 or M17.
- Age gating is not required if the call-to-action is in an already age-gated location, such as point-of-sale (POS) or in a casino.
- Lottery campaigns are allowed if they are not promoting gambling.

- This means that Powerball jackpot results are allowed. i.e. “Powerball jackpot results are xyz.”
- Sending end-users to a gambling site is NOT allowed. i.e. “Play Powerball jackpot at www.xyz.com to win now.”

Sweepstakes & Contests

A **sweepstakes** is a type of contest or promotional event in which participants can enter for a chance to win prizes, typically without having to pay an entry fee. It is a legal game that includes a prize, and is a game of chance. No consideration is allowed. Sprint defines sweepstakes as anything with a prize component regardless of the method of prize delivery.

A **contest** is a promotional mechanism that includes a prize, and a game of skill. Consideration is allowed but there cannot be any element of chance.

There are a few things to note:

- For sweepstakes, the sender must provide a copy of all official rules and guidelines as well as the “in market” call-to-action that was used.
- Services viewed as sweepstakes or contests include: any service where points or prizes are awarded, reverse auction, skills games (Sprint), IVR voting (Sprint).
- Sweepstakes and contest rules must be present on the website and must include (but not limited to):
 - Rules must be prominently displayed on the website associated with the sweepstakes.
 - Rules must relate to an actual sweepstakes and not be generic. Therefore, rules cannot cover multiple sweepstakes.
 - Name and contact details for a sponsor.
 - Any restrictions applicable to participate or winners, such as state of residence.
 - Description of means of entry.
 - Date(s) prizes will be awarded.
 - Description of prize(s).
 - Description of who is eligible for sweepstakes.
 - How the winner is selected.
 - Method for obtaining a list of winners.
 - Method of awarding prize(s).
 - How the winner(s) will be contacted.
 - Age restrictions.
 - Free method of entry.



Location-based services

T-Mobile and Verizon have different location-based service requirements as noted below:

T-Mobile

- Provide the LBS aggregator and details about the LBS functionality.
- Does not support network-based LBS campaigns.

Verizon

- LBS application provider needs a direct agreement with Verizon prior to submitting the campaign in the SCAT.
- In the “Additional Information” field, include a statement if the LBS application provider has a direct agreement with Verizon.

SHAFT

- SHAFT (Sex, Hate, Alcohol, Firearms, Tobacco) messages require a Robust Age Gate.
 - A Robust Age Gate requires a user reply via MT with a birthdate (xx/xx/xxxx) or a web opt-in form field where the user includes their birthdate
 - Asking a user to “Reply Yes/Agree” to confirm that they are over a certain age is not considered robust age verification.
- As a standard, direct promotion of the sale or consumption of these products is typically not allowed. I.e. “Use code DRINK15 for 15% off our newest vodka at xyz.com.”
- Indirect promotion of these items are approved on a case-by-case basis.
- Cart reminders, shipping notifications, exclusive coupon codes for the website and other similar messages are approved on a case-by-case basis. I.e. “Brand: Hey did you leave something in your cart? Complete your checkout now by clicking xyz.com.”
- Hate or hate speech is NEVER allowed.
- Messages relating to adult content (sex), alcohol, firearms and tobacco are reviewed on a case-by-case basis by each of the U.S. Mobile Network Operators in accordance with all applicable laws.



Not Allowed

As you know, any campaign related to phishing, fraud or scams, deceptive marketing or unlawful or illicit content are prohibited. Here are common use cases of disallowed messaging.

CBD & Cannabis

- US carrier networks do not support any messaging related to CBD and cannabis.
- The regulations on this vary from state to state and from federal to state level.

Debt Collection

- Debt collection messages related to debt forgiveness, debt consolidation, debt reduction and credit repair programs are NOT allowed.

High Risk Loans

- Messages related to high risk loans are NOT allowed including but not limited to: payday loans, short-term high-interest loans, auto loans by a third party, mortgage loans by a third party and student loans.

Lead Generation

- Campaigns that are used for lead generation or indicate the sharing of collected information with third parties are NOT allowed.

Shared Short Codes

- Shared short codes are NOT allowed. Carriers want to phase out P2P long codes and shared short codes to increase security, deliverability and to protect the messaging ecosystem.

5 Important Reminders About Messaging

When you send application-to-person (A2P) messages, the CTIA guidelines should be followed to ensure the best possible chance of delivery. The most important ones to follow include:

1: User Consent

Getting user consent is arguably the most important guideline to follow. This means having a clear way for your audience to opt-in and opt-out. Make sure that you keep track of their consent in a database or CRM in case there is ever a dispute.

2: Avoid Number Cycling & Snowshoeing

In the sports world, cycling and snowshoeing are fun and encouraged. In the world of telecom, these two things are to be avoided. Snowshoeing describes the spreading of communications traffic over many outbound phone numbers to avoid traffic filtering and spam blocking. We work with mobile carriers and our partners to enhance capabilities for companies to verify their identity, monitor their reputation and get support if there is an inadvertent blocking of legal calls.

3: Identify Your Company

One of the best and easiest ways to avoid being misidentified as spam is to have your business name at the top of the message. And it is also smart to provide STOP reminders and HELP keywords.

4: Maintain Privacy Policy

Your privacy policy should be easily accessed by your audience through clearly labeled links. It should describe how you may collect, use and share information from them. According to CTIA, all applicable privacy policies should be referenced in and accessible from the initial call-to-action.

5: Conduct Regular Security Audits

On a regular basis, your company should regularly conduct a comprehensive risk assessment of privacy and security procedures for messaging campaigns. It is smart to take appropriate action to address foreseeable risks.

In Summary

Here's a quick recap to refer to when you are prepping for your messaging campaigns.

Allowed with Restrictions

- ✓ Financial
- ✓ Bank Fraud Alerts
- ✓ Payment Reminders
- ✓ Shopping Cart Reminders
- ✓ Emergency Alerts / Time Sensitive Alerts
- ✓ Free to End User
- ✓ Home Listings
- ✓ Insurance
- ✓ Loan Campaigns
- ✓ Donation Campaigns
- ✓ Political Campaigns
- ✓ Age Gated Campaigns
- ✓ Job Alerts
- ✓ Gambling
- ✓ Sweepstakes & Contests
- ✓ Location-based services

Not Allowed

- ✗ Debt Collection
- ✗ High Risk Loans



 Cannabis & CBD

 Lead Generation

 Shared Short Codes

Happy to Help

We hope you found this ebook useful. When you know which use cases are allowed and not allowed, you can confidently navigate the messaging scene. Signalchat wants you to avoid potential pitfalls and penalties while keeping communications with your customers and prospective customers compliant and smooth. If you have any questions, hit us up at <https://www.mashtech.io/contact-us>. We're always happy to help you out.

Keep Mashing!



CONTACT AN EXPERT MASHER

