



## DISALLOWED CONTENT

One of Zipwhip's fundamental goals is to facilitate positive engagement between businesses and consumers via text messaging. To achieve this goal, it is imperative that the messaging ecosystem adopts policies and practices that keep the communication channel clean and continues to provide valuable engagement with the end consumer. The updates and revisions in this latest version of the Zipwhip Disallowed Content Policy provide more granular definition to some topics and expand the list of disallowed content to align with wireless carrier policies and agreements. The following content categories have been identified to be harmful or potentially deceitful to the end consumer and will not be supported on Zipwhip's network.

### High-Risk Financial Services

- Payday Loans
- Short Term- High Interest Loans
- Auto Loans
- Mortgage Loans
- Student Loans
- Debt Collection
- Gambling/Sweepstakes
- Stock Alerts
- Cryptocurrency

### Get Rich Quick Schemes

- Deceptive Work from Home Programs
- Risk Investment Opportunities
- Multi-Level Marketing

### 3<sup>rd</sup> Party

- Debt Collection or Consolidation
- Debt Reduction
- Credit Repair Programs
- Lead Generation

### Controlled Substances

- Tobacco
- Vape
- Federally Illegal Drugs

Pornography  
Profanity or Hate Speech  
Phishing  
Fraud or Scams  
Deceptive Marketing

Message senders are expected to enforce restrictions on their own networks to prevent onboarding of messaging services containing the aforementioned content. If messages are sent into the Zipwhip Network containing disallowed content, Zipwhip reserves the right to block these messages prior to delivering them to a carrier network. Categories are subject to change and traffic in other categories that are not listed may also be blocked without notice. Zipwhip sends advisory notices when certain content is blocked, however it is the sender's responsibility to monitor traffic sent into Zipwhip's network. Traffic being sent to international carriers may be subject to additional content policies. In the event that disallowed content is identified on the network, Zipwhip reserves the right to take actions including, but not limited to, the following: the suspension of sending rights; restriction of high-throughput access; suspension of provisioning rights for new phone numbers; and/or suspension of all network services.

If you have additional questions, please don't hesitate to contact us at [reportabuse@zipwhip.com](mailto:reportabuse@zipwhip.com)