



Disallowed Messaging Content and Use Cases

United States and Canada | Short Code, Toll-Free, 10DLC, and RCS

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1. Purpose and scope

This document is operational guidance, not legal advice. Restrictions may apply to the sender's business type, not only to individual message content. A neutral message or recipient consent does not automatically make a prohibited business or use case eligible.

2. General restrictions

- **Direct Consent:** Obtain consent directly from end users; do not rely on purchased, sold, or shared opt-in information.
- **URL Shorteners:** Use company-branded shortened URLs. Shared or free public URL shorteners are not permitted under carrier guidance and can result in filtering.

3. Disallowed categories and conditional exceptions

High-risk financial services

Examples: Payday loans; short-term high-interest loans; new loan solicitation; third-party loans; student loans; cryptocurrency; stocks and investing platforms.

Third-party means a party other than the loan servicer; examples include auto, mortgage, and personal loans. First-party loan content is acceptable when nonpromotional; promotional content requires an approved short code. Businesses solely focused on stocks, investing, or cryptocurrency are limited to 2FA and/or transactional SMS. Mixed-business use cases may be reviewed based on their other content.

Third-party lead generation and marketing

Examples: Buying, selling, or sharing consumer information by businesses, NGOs, or political campaigns; affiliate lending; affiliate marketing; deceptive marketing.

Carriers prohibit third-party use cases and requires direct end-user consent. Voter registration databases do not establish consent for political outreach. Carriers treat terms or privacy policies mentioning the sharing or sale of consumer data/opt-in information as noncompliant.

Debt collection or forgiveness

Examples: Third-party debt collection; debt consolidation; debt reduction; debt relief; credit/debt repair.

First-party billing reminders may be permitted with opt-in, such as a hospital contacting its own patients. Carriers prohibit third-party debt collection. Debt consolidation, debt reduction, and credit repair remain prohibited even with first-party consent.



Get-rich-quick schemes

Examples: Deceptive work-from-home programs; risky investment opportunities; pyramid schemes; mystery shopping.

Schemes promising maximum and/or guaranteed financial gain for minimal effort are prohibited.

Illegal substances and articles

Examples: Cannabis; CBD; kratom; drug paraphernalia; vaping/e-cigarettes; fireworks.

Cannabis, CBD, kratom, and drug-paraphernalia businesses are prohibited from SMS/MMS regardless of message content or federal/state legality. Carriers explicitly include 2FA messages within this business-level prohibition.

Prescription drugs

Examples: Drugs requiring a prescription.

Promotional messaging for drugs that cannot be sold over the counter is prohibited, including when sent by licensed professionals. Carriers additionally specify that an 18+ age gate using a date-of-birth entry field at consent capture; a checkbox or yes/no response is insufficient. This age gate does not override the promotional prohibition.

Gambling

Examples: Casino apps; gambling websites; sweepstakes; 50/50 raffles; betting and sports picks.

Prohibited in the United States and Canada across toll-free, short code, 10DLC, and RCS. Carriers allow bingo messaging on approved short codes and also permit community- or local-based bingo messaging. Confirm eligibility before launch.

Phishing and simulated phishing

Examples: Social engineering; deceptive account/security alerts; government or financial institution impersonation; fake delivery notices; requests for sensitive personal information.

Prohibited across all sender types. Look-alike domains and obfuscated URLs used to hide link destinations violate the carrier's anti-spam and phishing rules. Simulated phishing and simulated scam services are also prohibited and may face the same enforcement as actual phishing or fraud.

S.H.A.F.T. and electronic smoking devices

Examples: Sex; hate; alcohol; firearms; tobacco; vaping/e-cigarettes.

These categories are restricted or prohibited, with specific exceptions described in Section 4. Do not treat age verification as blanket permission.

Academic fraud

Examples: Essay mills; exam-taking services; ghostwriting; sale of unauthorized test materials.

Academic dishonesty and plagiarism-enabling messaging are prohibited on all sender types. Legitimate tutoring, test-preparation software, and licensed career counseling are excluded when they do not facilitate academic dishonesty.



4. Age-restricted content and destination rules

Alcohol - United States

Allowed on toll-free, short code, and 10DLC when proper age verification is in place. Website users must enter their date of birth; a yes/no question is not sufficient.

Firearms, vaping, and e-cigarettes

Not allowed on short code, toll-free, or 10DLC regardless of age gating. Gun advocacy messaging is not classified as firearms content by the carriers.

Tobacco

Allowed on short codes with proper age gating; not allowed on 10DLC or toll-free.

Age-gated content - Canada

Carriers direct that age-gated content be blocked on toll-free, short code, and 10DLC unless a special carrier exemption is obtained. It lists pocket knives, lighters, and nonalcoholic beverages as allowed age-gated content. Confirm the precise scope and approval requirements before sending.

6. Contact and document control

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