

Forbidden Message Categories in the US and Canada (Short Code, Toll-Free, and 10DLC)

The messaging use cases described below are strictly prohibited on SMS and MMS platforms in the United States and Canada by the mobile carriers and CTIA (Cellular Telecommunications Industry Association). These guidelines apply to **Short Code, Toll-Free, and 10DLC** networks.

At mms, we prioritize compliance and aim to provide clear guidelines to ensure seamless communication while upholding regulatory standards. If you have any questions or need further clarification, our dedicated support team is here to assist you. Feel free to reach out to us for any assistance you may require by submitting a customer support ticket.

Forbidden Use Cases

Certain types of messages are not allowed, and we take these restrictions seriously to maintain a safe and reliable messaging environment for all users. It is essential to refrain from engaging in the following activities listed in the table below. Please note that these forbidden use cases are not only related to the content of the message but the business type itself.

Additional Restrictions

Even if your specific use case is not listed as prohibited, certain message content may still be subject to restrictions. For instance, the use of shared or free public URL shorteners is not permitted and will lead to carrier filtering. Ensure that when using a shortened URL it is company branded.

Forbidden message categories for SMS/MMS in the US/Canada

Category	Examples	Notes
High-risk financial services	Payday loans	"Third-party" means originating from any party other than the one which will service the loan.
	Short term high-interest loans	
	New loan soliciting	Examples of third-party loans could include: auto, mortgage, personal, etc..
	Third-party loans	First-party loan content is acceptable if it is not promotional messaging.
	Student loans	Businesses that solely operate in stocks, investing, or cryptocurrency are only permitted to send SMS traffic that is 2FA and/or transactional messaging. If there is a mixed-use case it may be approved based on the content.
	Cryptocurrency	
	Stocks and investing platforms	

Third-party lead generation services and marketing	Entities that buy, sell, or share consumer information.	Any third-party use case is strictly forbidden. Consent must be obtained directly from end-users.
	Affiliate lending	Political use case: It is not allowed to use voter registration databases to collect consent and outreach end-users.
	Affiliate marketing	Any business with a terms of service or privacy policy that mentions sharing or selling consumer data/opt-in information is considered non-compliant.
	Deceptive marketing	
Debt collection or forgiveness	Third-party debt collection	"Third-party" means originating from any party other than the one who is owed the debt. For example, a hospital could send messages regarding bills for its own patients, assuming they provided opt-in to receive that messaging.
	Debt consolidation	
	Debt reduction	While third party debt collection is not permitted, a debt collection business that has direct consent from end-users to send related content may do so.
	Debt relief	
	Credit/debt repair	Debt consolidation, debt reduction and credit repair programs are prohibited regardless if there is first-party consent.
"Get rich quick" schemes	Deceptive work-from-home programs	Use cases in this category pertain to minimal effort for maximum and/or guaranteed financial gains. These categories in the telecoms industry produce high consumer complaints and are not permissible on carrier routes.
	Risk investment opportunities	
	Pyramid schemes	
	Mystery Shopping	
Illegal substances/articles	Cannabis	Cannabis, CBD, Kratom, andn drug paraphernalia product businesses are prohibited from utilizing SMS/MMS messaging on carrier networks in the US and Canada, regardless of content. These restrictions apply regardless of the federal or state legality. All use cases for these are disallowed from sending SMS whether it contains cannabis content or not, even for 2FA purposes it is not permissible for such entities.
	CBD	
	Kratom	
	Paraphernalia products	
	Vape/E-cigs	
	Fireworks	

Prescription drugs	Drugs that require a prescription	Offers for drugs that cannot be sold over-the-counter in the US/Canada are forbidden regardless if the business is a licensed professional.
Gambling	Casino apps	<p>Gambling traffic is prohibited in the US and Canada on all number types (Toll Free, Short Code, Long Code).</p> <p>Bingo related messages are allowed on an approved Short Code. Community or local based Bingo related messaging are also permissible on carrier networks.</p>
	Websites that offer gambling	
	Sweepstakes	
	50/50 Raffles	
	Betting/Sports picks	
"S.H.A.F.T." use cases and electronic smoking devices	Sex	Alcohol traffic is allowed on Toll Free, Short Code, and Long Code in the US, as long as proper age gating procedures are in place. Age gating means that website users must input their date of birth. It cannot be a yes or no question.
	Hate	Firearms, Vape, and E-cigarettes are not allowed on Short Code, Toll Free, or Long Code regardless of age gating. Tobacco is allowed on Short Code with proper age gating procedures in place, but isn't allowed on Long Code or Toll Free.
	Alcohol	Gun advocacy groups/messaging does not fall under Firearms.
	Firearms	All age-gated content into Canada must be blocked across Toll Free, Short Code, and Long Code. The only way to send age-gated traffic into Canada (even with proper age-gating) is to receive a special carrier exemption. Allowed age gated content in Canada include: pocketknives, lighters, and non-alcoholic beverages
	Tobacco	
	Vape/E-cigs	