



BASED ON

TCPA
FTC
FCC
OLA
CTIA

SMS Compliance Guide

12 March, 2024



01 Overview

As a Stop Go Networks affiliate, you need to follow the practices outlined in this document. Your **SMS communications need to be compliant with the TCPA, FCC, CTIA and FTC regulations.**

This Guide was created to help guide our affiliates with up to date **compliance requirements.** The checklist will help keep your SMS communications compliant.

We strongly recommend you **consult your legal counsel** before you start SMS marketing, as any violation can cost you up to \$1,500/message in penalties.

02 Requirements

01

OPT IN

Ensure that you have **clear and explicit opt-in processes** in place, where customers provide **written consent** to receive text messages.

Your first message **MUST** include the following information:

- Business name
- Reason for messaging
- Message frequency
- Rates disclaimer
- Privacy policy and terms
- Opt-out instructions

E.g.: "Hi [Name], thanks for signing up for the [Company] Loan Offers! We'll send you exclusive offers every week. Up to 4 msgs/month. Msg & data rates may apply. Reply HELP to review terms, STOP to cancel."

02

OPT OUT

Each SMS or text message **MUST** include a clear **immediate unsubscribe option through direct reply**, such as "Text STOP to stop." Inform them that standard messaging and data rates will apply.

Immediately honor requests in any form from a consumer wanting to opt out of future messages (including letters or phone calls to you).

03

IDENTIFICATION

Commercial entities must identify themselves and clearly state their reason for contact.

04

TIME ZONE

Only send marketing messages between **8 AM – 9 PM** based on the recipients' time zone.

05

LANGUAGE

Make sure your message is accurate and concise and avoids any misleading, confusing or deceptive terms. For a full list, please refer to our Website Compliance Guide.

Avoid terms such as:

- **best** lender;
- **lowest** rate;
- **match** you with a lender;
- no credit check;
- we will **approve / fund** your loan

05

RECORDS

Keep accurate and complete records of each:

- Advertisement (SMS, text message or recorded call scripts)
- Consent disclosures (what the consumer agreed to)
- Consumer consents (how the consumer agreed)



GOT QUESTIONS?

Get in touch with your
account manager today.

This document does not constitute legal advice. Information is for educational purposes only. You are solely responsible for your conduct as a publisher. If you have specific legal questions, please consult with your attorney.