## Forbidden Message & Use-Case Categories

Please Note: Any use cases that violate this policy will not be allowed on our platform, regardless of number/sender type or destination country.

Forbidden message categories for SMS/MMS in the U.S./Canada.		
Category	Examples	Notes
High-risk financial services	Payday loans, Short-term high-interest loans, Third- party auto loans, Third-party mortgage loans, Student loans, Cryptocurrency	"Third-party" means originating from any party other than the one which will service the loan.
Third-party lead generation services	Companies that buy, sell, or share consumer information	
Debt collection or forgiveness	"Third-party" debt collection, Debt consolidation, Debt reduction, Credit repair programs	"Third-party" means originating from any party other than the one owed the debt. For example, a hospital could send messages regarding bills for its patients, assuming they opted in to receive messaging.
"Get rich quick" schemes	Work from home programs, Risk investment opportunities, Pyramid schemes	This differs from outreach about employment due to compliant opt-in practices, messages from brokerages to their members, investment news alerts, or other investment-related messages.
Illegal substances	Cannabis (United States), CBD (United States), Prescription drugs	Cannabis is federally illegal in the United States. Cannabis businesses will not be permitted to use SMS/MMS messaging in the U.S., regardless of message content. CBD is federally legal but not in some U.S. states, so U.S. carriers do not permit messaging related to CBD. Offers for drugs that cannot be sold over the counter in the U.S./Canada are forbidden.
Gambling	Casino apps, Gambling websites	Gambling traffic is prohibited in the U.S. and Canada on all number types (Toll-Free, Short Code, and Long Code).
"S.H.A.F.T." use cases	Sex, Hate, Alcohol, Firearms, Tobacco	While Tobacco traffic is prohibited on Toll-Free, it is allowed on Short or Long Code, as long as proper agegating procedures are in place. Alcohol traffic is allowed on Toll-Free (U.S. only), Short Code, and Long Code, as long as proper age-gating procedures are in place. Firearms and Vaping-related traffic are prohibited.

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