

# Forbidden Message & Use-Case Categories

## Forbidden message categories for SMS/MMS in the U.S./Canada

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

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	
"Get rich quick" schemes	Work from home programs, Risk investment opportunities, Pyramid schemes	
Illegal substances	Cannabis (United States), CBD (United States), Prescription drugs	
Gambling	Casino apps, Gambling websites	
"S.H.A.F.T." use cases	Sex, Hate, Alcohol, Firearms, Tobacco	

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