

Text Messaging Compliance

Navigating TCPA & FCC
Compliance in a Text-First World

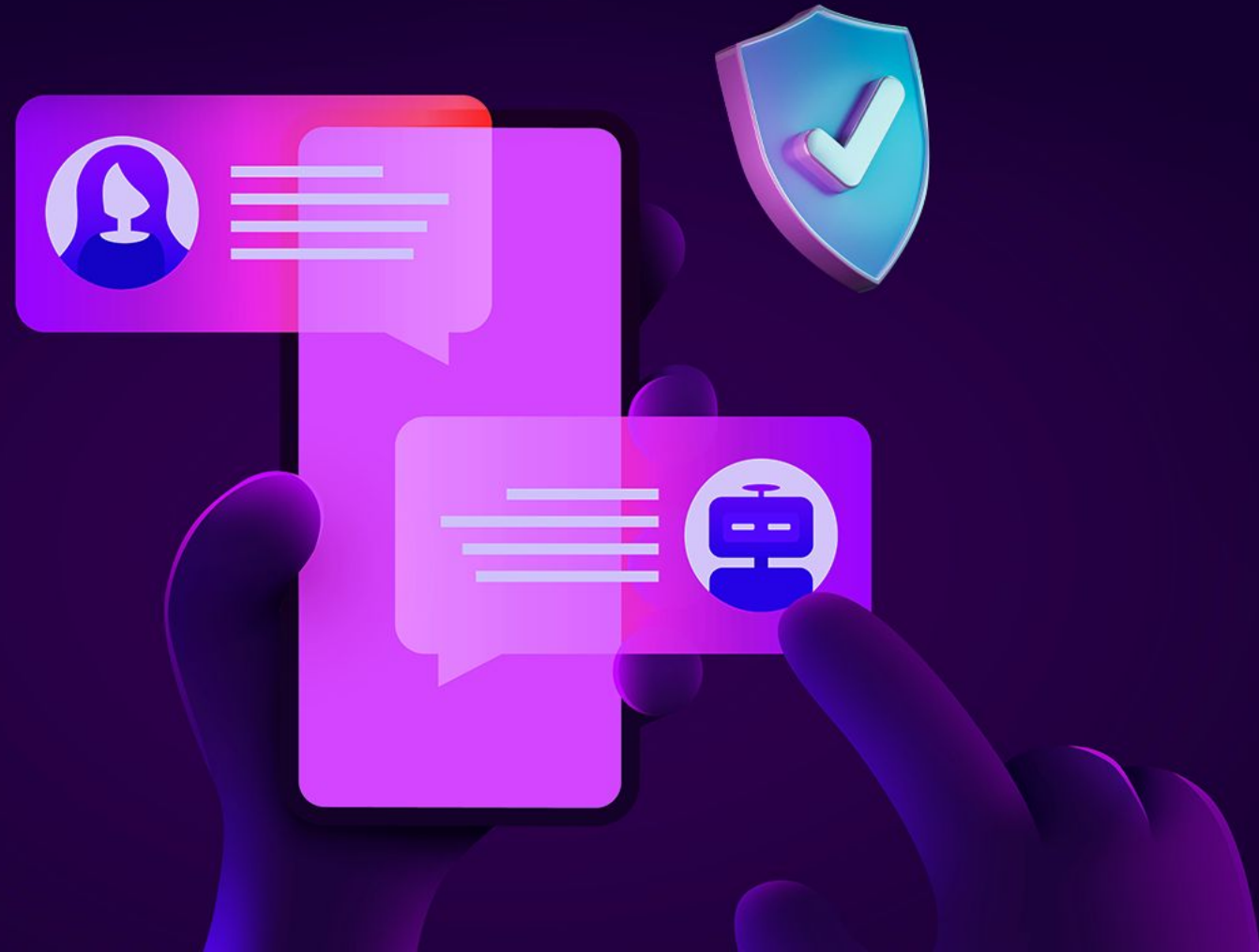
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Ashish Rathi

Head M&A,
Eltropy

Julie Linarte

Paralegal,
Eltropy



Agenda

Speaker Introductions

Overview of Session Objectives

Why Texting Compliance Matters

The TCPA Landscape

Impact of the 2024 FCC rules (Order FCC 24-24)

April 7, 2025 Waiver by FCC - What's changed

Platform Features

Key Takeaways

Call to Action





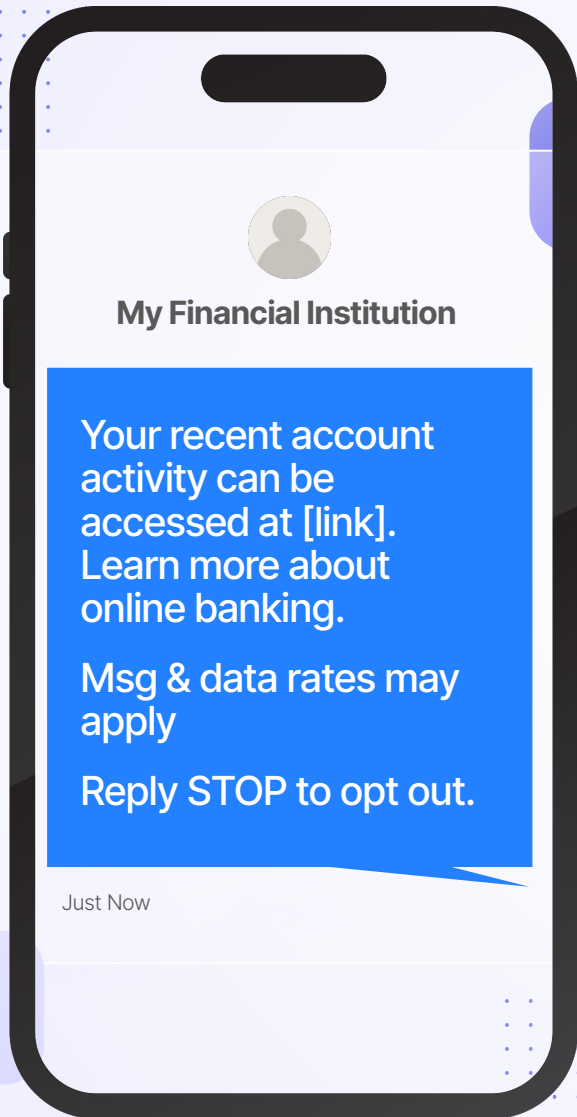
**At my financial institution, we have a
Texting compliance strategy.**

Yes

No

Unsure

Scenario 1



Q: Does TCPA apply?

Yes, an automated Text directed at customers of a FI.

Q: What is the purpose of the message?

Informational

Q: What consent is required?

Implied consent

95%

of Text Messages

- opened within

3 mins

- responded to within

90 sec



Why Texting Compliance Matters

Our Text-First World

High Litigation Risk

Regulatory Curveballs: FCC Order 24-24



Text Messaging Use Cases for Community Financial Institutions





**I'm comfortable creating compliant
Texting campaigns for my financial
institution.**

Yes

No

Neither

The TCPA Landscape



Legislature

US Congress

The Telephone Consumer Protection Act (TCPA) became law in 1991.



Executive

Federal Government

Through FCC (Federal Communications Commission) Rules & Orders



Judiciary

Federal Courts

Through interpretations of the original text and the FCC Rules & Orders

Key TCPA Concepts

Robotext v. User Initiated Messages



Telemarketing v. Informational

Consent (Implied v. Written)



Purpose of Text Messaging



Promotional

Loan Offers

Credit Card Promotions

Deposit Account Promotions

Investment Opportunities

Referral Programs

Mortgage or Home Equity Promotions

Rewards and Loyalty Programs



Purpose of Text Messaging





Informational

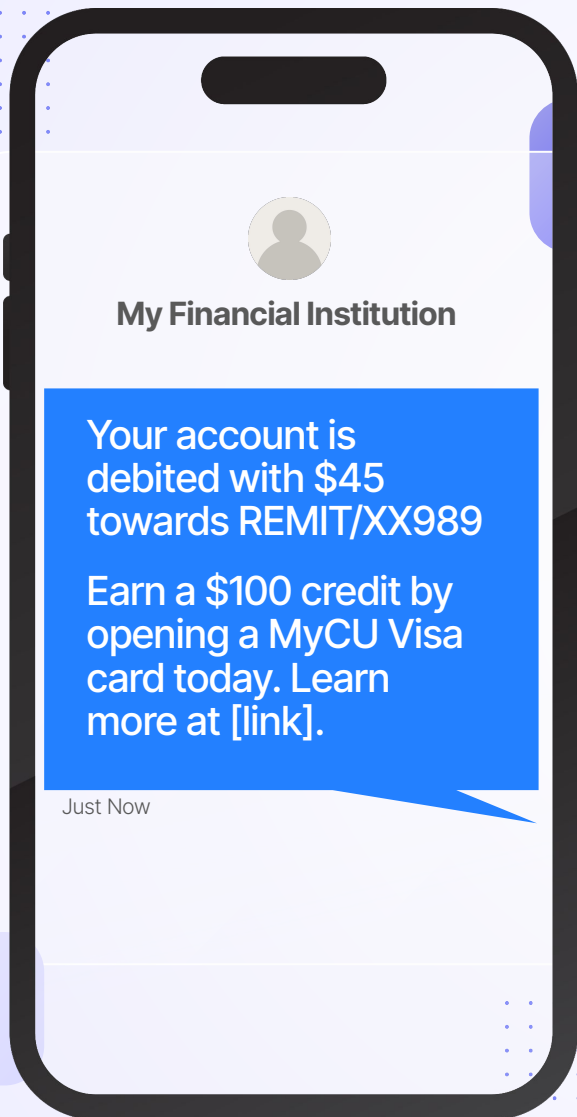
Loan Processing/Servicing
Account Alerts
Service Updates
Security Updates
Transaction Verification



Types of Consent

	 Informational	 Promotional ("Telemarketing")
Use Cases	Contact Center, Lending, Collections, Emergencies, Letters & Statements	Marketing & Sales
TCPA Rule	Implied Consent	Written Consent

Scenario 2



Q: Does TCPA apply?

Yes, it is a robotext regarding a debit.

Q: What is the purpose?

BOTH. Not recommended.

Q: What consent is required?

Prior express written consent



**I understand the changes made
by the Feb. 2024 FCC Order and
its impact on opt outs.**

Agree

Disagree

Unsure

Impact of the New FCC Rules On the Eltropy Platform

Order "FCC 24-24"



Adopted: February 15, 2024

Released: February 16, 2024

Compliance Date: April 11, 2025 (Extended compliance date for section 64.1200(a)(10): April 11, 2026)

Impact of the New FCC Rules (Order FCC 24-24)

Keywords that
can be used
for revocation
of consent

1

10 day timeline
for honoring
revocation requests

2

Revocation
on Text applies
to phone calls &
vice-versa*

3

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1. Keywords that can be used for Revocation of Consent

Before

1. STOP
2. QUIT
3. END
4. CANCEL
5. UNSUBSCRIBE

After

1. STOP
2. QUIT
3. END
4. CANCEL
5. UNSUBSCRIBE
6. REVOKE NEW
7. OPT-OUT NEW

2. Addition of “Essential Messages” Department



Fraud Alerts

Data Security and Data Breach Notifications

Emergency Messages

Branch Closures due to inclement weather

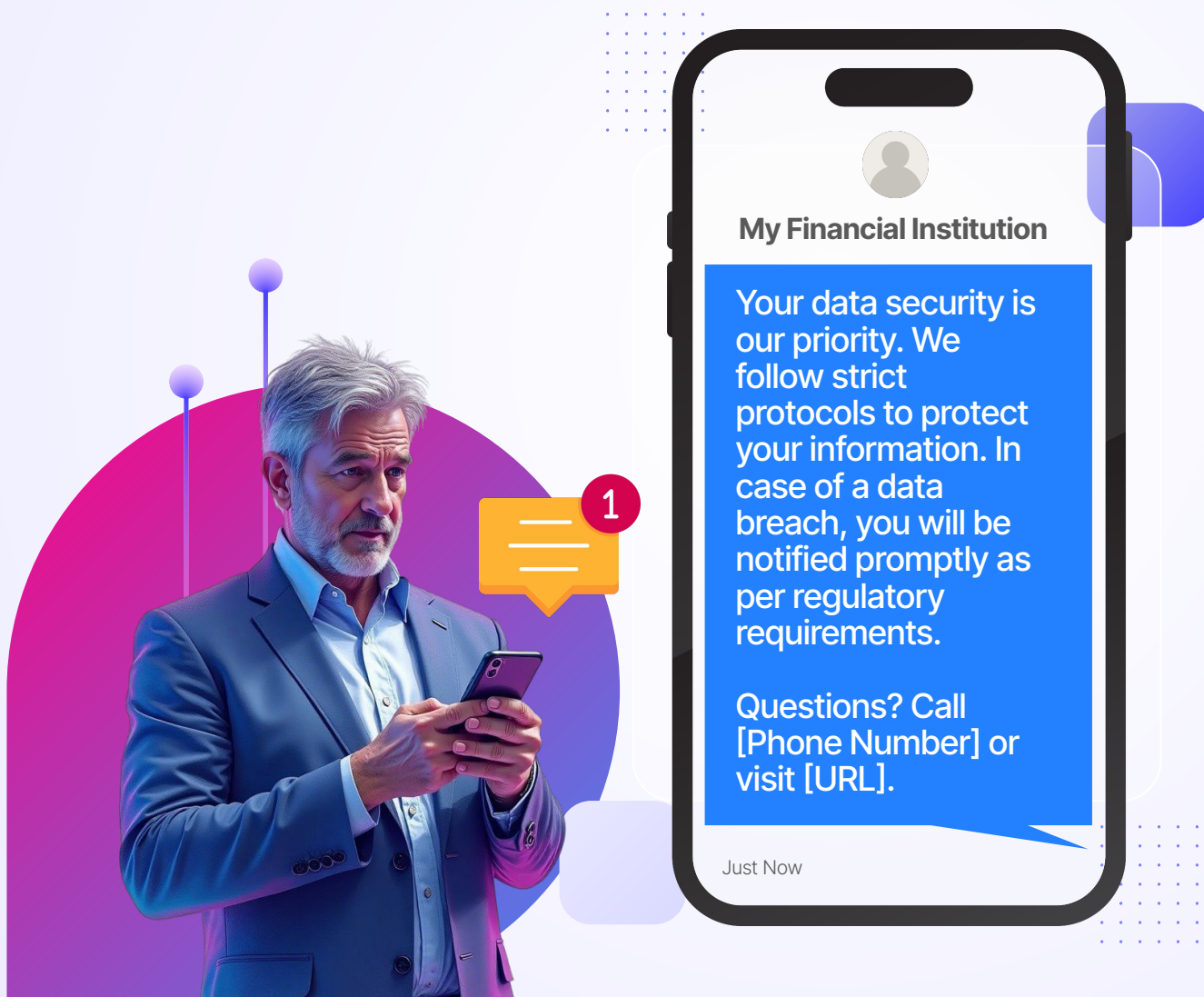
Reputation Management



Fraud Alerts



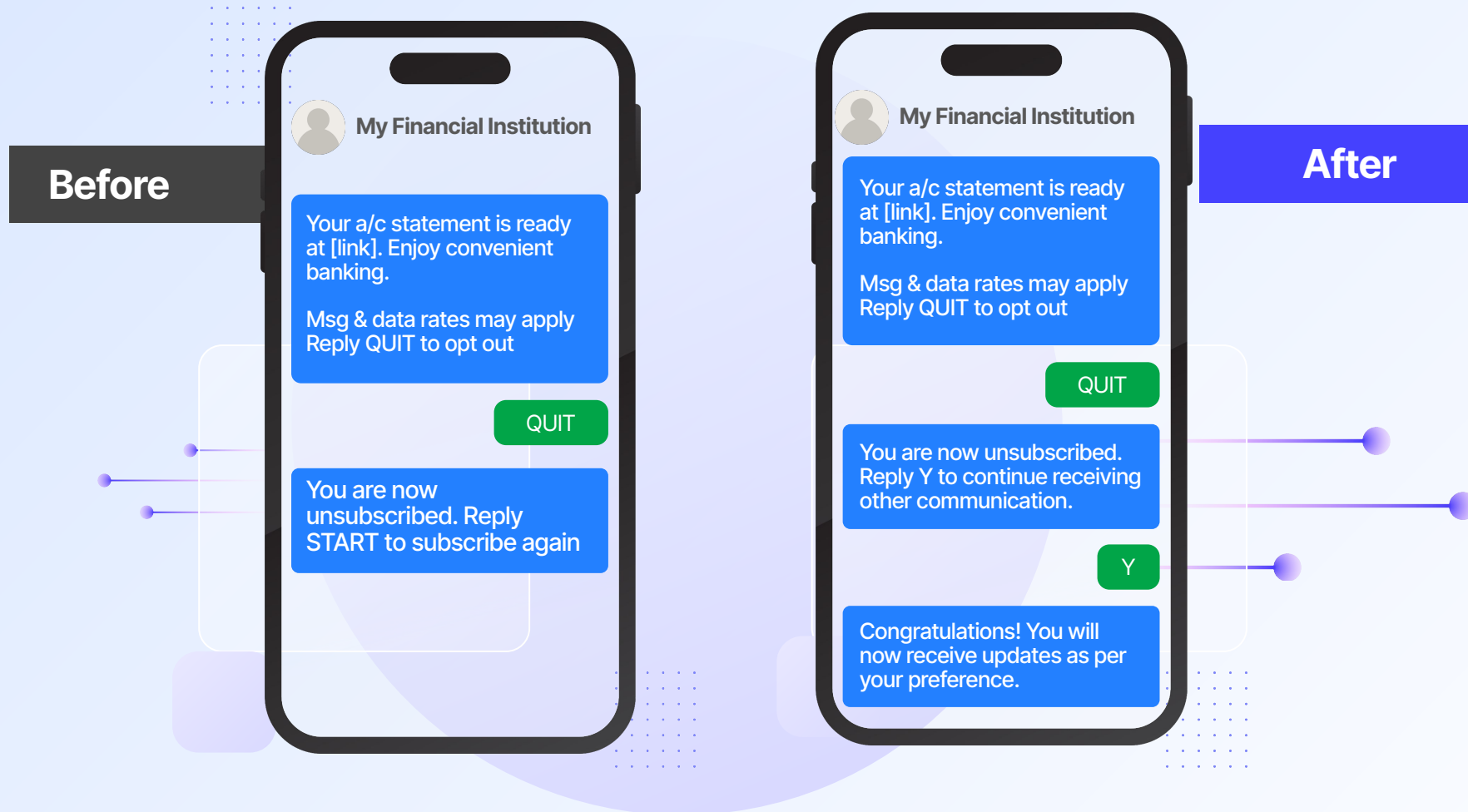
Data Security and Data Breach Notifications



Emergency Messages



3. Updated Opt-out Flow



4. Exporting Opt-Outs



```
MobilePhone,Email,FirstName,LastName,OptinStatus
+1234567890,johndoe@example.com,John,Doe,OptedIn
+9876543210,janesmith@example.com,Jane,Smith,OptedIn
+1112223333,alexbrown@example.com,Alex,Brown,OptedOut
+4445556666,emilydavis@example.com,Emily,Davis,OptedIn
```

In addition to the existing options to manage opt-outs, Eltropy provides the ability to export opt out lists.

Eltropy Opt-Out List:

FCC's Limited Waiver - What's changed?

Keywords that can be used for revocation of consent



1

Addition of "Essential Messages" Department



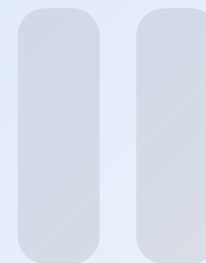
2

Updated Opt-Out Flow



3

Revocation on Text applies to phone calls & vice-versa*

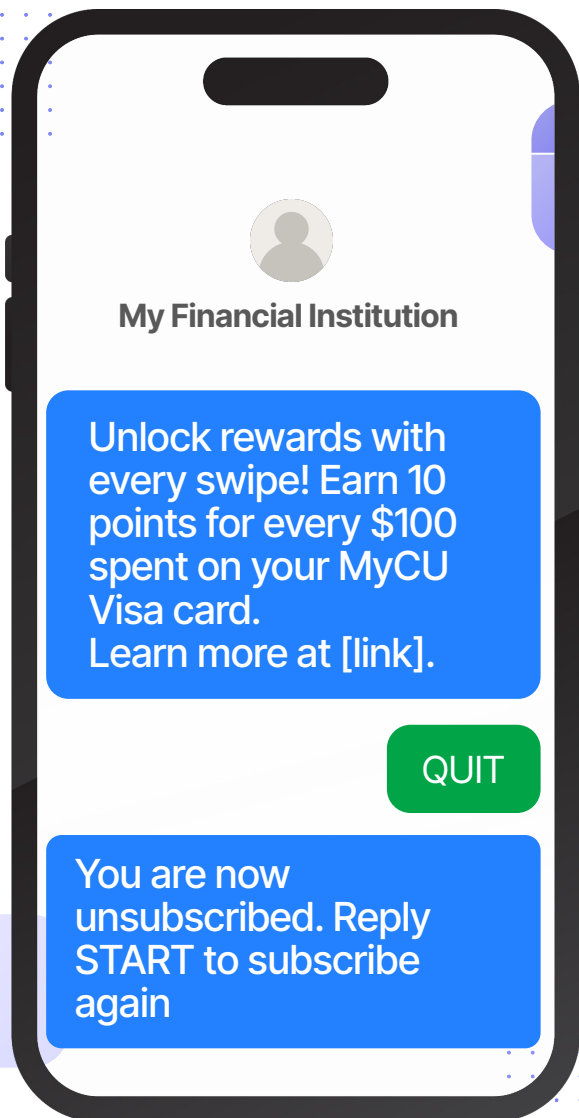


4

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Scenario 3



Q: Does TCPA apply?

Yes, it is a robotext about an offer.

Q: What is the purpose?

Promotional

Q: What consent is required?

Prior express written consent

Q: Anything else?

Eltropy is here to help.



Consent Tracking



Opt-out Management



Contact Scrubbing (RND, DNC)



Tiered support model: DIY vs Managed Services



Audit Logs & Exportable Opt-out Lists



Text Messaging is extremely effective

40x

Response Rate v/s
phone calls

Collections

44x

Faster Document
Collection

Consumer Lending

3 Days

Additional Interest

Mortgage Lending

\$4.8M

Collected in 3 months

Payments

500%

Response Rate
v/s E-mail

Marketing

300%

Faster Auth v/s
out-of-wallet Q's

Contact Center

20%

Reduction in call
volume

Contact Center





**The Best Text Messaging
Provider in the Industry**



Response Rate (by Department)

Period of Analysis - Jan 01, 2018 - March 31, 2025 (117M Texts)

Contact Center

51%

Lending

51%

Collections

27%

Others

49%



Opt-out Rate

Department	Unique Contacts	Opt-Outs	Opt-Out Rate (%)
All Departments	23,455,345	890,633	3.7%
Collections	13,602,847	109,659	.81%

Note: Heuristic Analysis with the name of departments



**Send us your
Questions
ashish.rathi@eltropy.com**

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Key Takeaways

- 1 Text Messaging is an extremely effective medium
- 2 The latest FCC rules clarify consumer's rights to opt out; Eltropy is here to help.
- 3 Since CFIs (CUs + CBs) are conservative in using Texting, the rewards outweigh the risks
- 4 Eltropy is committed to stay on top of these regulatory changes by enhancing its software



Call To Action

- 1 Review your current Texting strategy
- 2 Explore Eltropy's Texting features
- 3 Book a consultation or demo with our team to hear more!

Let's Connect!

