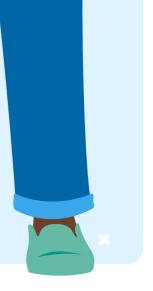
A2P Messaging in the United States

Disallowed Content Policy

Sinch's goal is to engage businesses and consumers in a mutually beneficial relationship over text messaging.

We believe that this is the backbone to growing the industry in a positive way and doing this correctly will drive adoption of business texting for everyone. To achieve this goal, it is imperative that we keep the industry clean to the best of our abilities and continue to provide value to the end consumer. This is why Sinch has updated its disallowed content policy.

The following categories have been recognized as harmful and/or deceitful to the end consumer and cannot be run on any U.S. messaging product (Long Numbers, 10DLC, Toll-Free | Numbers, or Short Codes).



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S High-risk financial services

- Payday loans
- Short-term high interest loans
- Auto loans
- Mortgage loans
- Student loans
- Debt collection
- Gambling/sweepstakes
- Stock alerts
- Cryptocurrency



Get-rich-quick schemes

- Deceptive work-from-home programs
- Risk investment opportunities
- Multi-level marketing



Others

- Phishing
- Gambling
- Pornography
- Fraud and scam
- Profanity or hate speech
- Deceptive marketing
- Lead generation (all affiliate marketing must be carrier-approved)
- Account-related messages from direct lenders is allowed with express consent. No promotional messaging or messaging from third party lenders is allowed.
- S.H.A.F.T.**

** S.H.A.F.T. is an acronym that stands for Sex, Hate, Alcohol, Firearms, and Tobacco. It outlines the categories of text messages specifically regulated due to moral and legal issues and is monitored and enforced by the CTIA and the mobile carriers.

Sex (adult content), Alcohol, Firearms, and Tobacco are federally legal and can be marketed through SMS as long as a functioning age-gate is in place and by prior approval of the wireless carriers. The age-gate needs to prompt the user to enter their birthdate, rather than just click "Yes" to approve that they're over 21.

Although not technically a law, the S.H.A.F.T. guidelines should be taken seriously by anyone using SMS to communicate with consumers to comply with the CTIA best practices and carriers' requirements.

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Debt forgiveness

- Debt consolidation
- Debt reduction
- Credit repair programs

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Controlled substances

- Cannabis and CBD
- All Schedule 1 and 2 drugs
- Tobacco and vape* Allowed with age gate



Job postings

Exceptions are permitted if the message sender is the one doing the hiring

Message senders are expected to enforce restrictions on their own networks to prevent onboarding these types of content at the intake source. Upon investigation, if determined to be a part of at least one of the categories above, Sinch will request that you stop sending the traffic. By sending traffic of this nature to Sinch, Sinch reserves the right to all of the following actions, including but not limited to: the suspension of sending rights for a provisioned phone number, the restriction of high-throughput access, the suspension of provisioning rights for new phone numbers, and/or the suspension of all network services.

If you have additional questions, please don't hesitate to contact us at support@sinch.com.

Thank you,

Sinch