September 9, 2026

FCC FACT SHEET[*]

Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991

Report and Order and Further Notice of Proposed Rulemaking – CG Docket No. 02-278

Background: The Commission receives more complaints about illegal robocalls that defraud and annoy consumers than any other issue, and the Commission has taken a variety of measures to protect consumers from such calls. At the same time, many lawful robocalls provide important, time-sensitive information—such as a medical appointment reminder or a fraud alert—that consumers want to receive. The right to grant and revoke consent to receive such calls is fundamental to empowering consumers to decide which calls that they wish to receive. This Report and Order would modernize the TCPA rules to ensure that consumers have easily accessible ways to revoke consent while streamlining callers' ability to process revocation requests. The Further Notice of Proposed Rulemaking would seek comment on additional revisions to ensure that the Commission's TCPA rules continue to reflect advances in technology and industry practices.

What the Report and Order Would Do:

- Allow callers to interpret a revocation request as applying only to the specific category of informational robocalls to which the revocation was directed and not all robocalls for which consent was given;
- Allow callers to designate an exclusive means to revoke consent;
- Modify the exemption from the consent requirement for financial institutions to allow them to more easily alert customers to fraudulent activity on their account; and,
- Delegate authority to the Consumer and Governmental Affairs Bureau to review the rules implementing the TCPA to ensure that those rules are clear and easy to understand.

What the Further Notice of Proposed Rulemaking Would Do:

- Seek comment on updating various TCPA-related rules including revisiting the timeframe for callers to honor revocation requests, requiring two-way texting functionality to allow for revocation via reply text, requiring callers to provide a method to revoke consent to all robocalls, and the treatment of affiliates.

[*] This document is being released as part of a "permit-but-disclose" proceeding. Any presentations or views on the subject expressed to the Commission or its staff, including by email, must be filed in CG Docket No. 02-278, which may be accessed via the Electronic Comment Filing System (https://www.fcc.gov/ecfs). Before filing, participants should familiarize themselves with the Commission's *ex parte* rules, including the general prohibition on presentations (written and oral) on matters listed on the Sunshine Agenda, which is typically released a week prior to the Commission's meeting. *See* 47 CFR § 1.1200 *et seq*.

Before the
Federal Communications Commission
Washington, D.C. 20554

In the Matter of	)	
	)	
Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991	))	CG Docket No. 02-278

REPORT AND ORDER AND FURTHER NOTICE OF PROPOSED RULEMAKING[*]

Adopted: [ ] **Released: [ ]**

Comment Date: [30 days after publication in the Federal Register]
Reply Date: [60 days after publication in the Federal Register]

By the Commission:

I. INTRODUCTION

1. The Commission receives more complaints about illegal robocalls that defraud and annoy consumers than any other issue, and we have taken a variety of measures to protect consumers from such calls.[1] Robocalls also provide critical, time-sensitive information—such as medical appointment reminders or fraud alerts—that many consumers want to receive. In this Order, we ensure that consumers can revoke consent for robocalls they no longer wish to receive while continuing to receive those they still want.[2] We also modernize our rules to ensure that consumers have clear, simple, and automated ways to revoke consent while streamlining callers' ability to process revocations.

2. Specifically, we modify our rules to allow callers to interpret a revocation request as applying only to the specific category of informational robocalls to which the revocation was directed, to allow callers to designate an exclusive means to revoke consent, and to amend the exemption from the consent requirement for financial institutions to allow them to more easily alert customers to fraudulent activity on their account. In addition, we delegate authority to the Consumer and Governmental Affairs

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[*] This document has been circulated for tentative consideration by the Commission at its September 30, 2026 open meeting. The issues referenced in this document and the Commission's ultimate resolutions of those issues remain under consideration and subject to change. This document does not constitute any official action by the Commission. However, the Chairman has determined that, in the interest of promoting the public's ability to understand the nature and scope of issues under consideration, the public interest would be served by making this document publicly available. The Commission's ex parte rules apply and presentations are subject to "permit-but-disclose" ex parte rules. *See, e.g.*, 47 CFR §§ 1.1206, 1.1200(a). Participants in this proceeding should familiarize themselves with the Commission's ex parte rules, including the general prohibition on presentations (written and oral) on matters listed on the Sunshine Agenda, which is typically released a week prior to the Commission's meeting. *See* 47 CFR §§ 1.1200(a), 1.1203.

[1] For purposes of this Order, the term "robocall" means any call made or text message sent using an automatic telephone dialing system (autodialer) or any call made using an artificial or prerecorded voice message. We refer to these communications collectively as "robocalls" unless otherwise specified.

[2] The Telephone Consumer Protection Act (TCPA) requires any person making robocalls to residential telephone lines, wireless telephone numbers, or certain other specified lines or numbers, to obtain the recipient's prior express consent absent an emergency purpose or an applicable exemption. *See* 47 U.S.C. § 227(b)(1)(A), (B).

Bureau (CGB) in consultation with the Enforcement Bureau to review our robocall rules[3] to ensure that those rules are clear and easy to read. We also seek comment on updating various TCPA rules relating to the timeframe callers must honor revocation requests, requirements for two-way texting functionality, requiring a revoke all method, and the treatment of affiliates, as raised by the American Bankers Association, the National Consumer Law Center, and ACA International in a joint filing to the Commission.[4]

II. BACKGROUND

A. Breadth of Revocation

3. *TCPA Consent Order*. In 2024, the Commission released the *TCPA Consent Order*, adopting various rules governing, and issuing clarifications relating to, the ability of consumers to revoke consent to receive robocalls.[5] In so doing, the Commission adopted section 64.1200(a)(10), which requires in relevant part that "[i]f a called party uses any [reasonable] method to revoke consent, that consent is considered definitively revoked and the caller may not send additional robocalls and robotexts."[6] The Commission also clarified that, for those robocalls for which consent is required under the TCPA, "[o]nce that consent is revoked, the caller may no longer make robocalls or send robotexts to a called party absent an exemption to the consent obligation."[7]

4. *TCPA Further Notice of Proposed Rulemaking*. In 2025, the Commission sought comment, among other issues, "on ways we can modify the requirement that a caller must treat an opt-out request made in response to one type of call to be an opt-out request for *all* types of calls or to modify it to give consumers greater control over their right to stop unwanted calls."[8] The Commission took this action in response to the request of several parties, including consumer groups and financial institutions, requesting that the Commission revisit this issue.[9]

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[3] *See* 47 CFR § 64.1200.

[4] *See* Joint Letter from American Bankers Association, National Consumer Law Center, and ACA International to Brendan Carr, Chairman, FCC, CG Docket 02-278 (filed Jun. 30, 2026) (Joint Letter).

[5] *See Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, Report and Order and Further Notice of Proposed Rulemaking, 39 FCC Rcd 1988 (2024) (*TCPA Consent Order*).

[6] 47 CFR § 64.1200(a)(10).

[7] *TCPA Consent Order*, 39 FCC Rcd at 1997, para. 29. On October 11, 2024, the Commission published an announcement in the Federal Register that the effective date of the amendments and new rules set forth in the *TCPA Consent Order*, including those contained in 47 CFR § 64.1200(a)(10), is April 11, 2025. *See* Federal Communications Commission, *Strengthening the Ability of Consumers to Stop Robocalls*, 89 Fed. Reg. 82518 (Oct. 11, 2024). CGB granted waivers delaying the effective date of the "revoke all" provision of section 64.1200(a)(10) until January 31, 2027. *See Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, Order, 40 FCC Rcd 2395 (CGB 2025) (granting waiver delaying the effective date until April 11, 2026); *Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, Order, DA 26-12 (CGB Jan. 6, 2026) (granting waiver extending the effective date until January 31, 2027).

[8] *See Advanced Methods to Target and Eliminate Unlawful Robocalls, Call Authentication Trust Anchor, Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, Ninth Further Notice of Proposed Rulemaking in CG Docket No. 17-59, Seventh Further Notice of Proposed Rulemaking in WC Docket No. 17-97, Further Notice of Proposed Rulemaking in CG Docket No. 02-278, 40 FCC Rcd 8640, 8668, para. 101 (2025) (*2025 TCPA FNPRM*) (emphasis in original). The Commission sought comment on additional TCPA-related issues that are not addressed herein. Those issues remain pending for future consideration.

[9] *See* Letter from Jonathan Thessin, Vice President and Senior Counsel, American Bankers Association, and Patrick Crotty, Senior Attorney, National Consumer Law Center, to Brendan Carr, Chairman, FCC, CG Docket No. 02-278 (filed Sept. 18, 2025).

5. A broad consensus of commenters representing financial, health, utility, and consumer groups support modifying the "revoke all" rule.[10] These commenters argue that the revoke all rule unduly restricts the ability of consumers to receive informational robocalls that they may want to receive by requiring the caller to interpret a request to revoke consent to one type of informational robocall as applicable to all types of informational robocalls from that caller.[11] Numerous commenters also contend that the "revoke all" approach imposes significant compliance burdens on industries that must process opt-out requests across separate communications channels and platforms.[12] No commenter opposes modification of the "revoke all" requirement, although some assert that any such revision be conditioned on the caller offering a means for revoking consent for all types of calls which require consent.[13]

B. Method of Revocation

6. In 2015, the Commission clarified that consumers who have provided prior express consent to receive robocalls may revoke their consent in "any reasonable manner that clearly expresses his or her desire not to receive further calls, and that the consumer is not limited to using only a revocation method that the caller has established as one that it will accept."[14] In 2024, the Commission confirmed that certain methods are "reasonable" to revoke consent.[15] Specifically, the Commission adopted a rule making clear that any revocation requests made using: i) an automated, interactive voice or key press-activated opt-out mechanism in response to a robocall; ii) a response of "stop" or a similar, standard response message sent in reply to a text message, or iii) a website or telephone number provided by the caller to process opt-out requests constitute examples of a reasonable means to revoke consent.[16] In addition, the Commission adopted a standardized list of specific words that may be used to revoke consent via a reply text message to ensure that such requests can be processed by automated systems that recognize the use of these commonly used words to revoke consent.[17]

7. In the *2025 TCPA FNPRM*, the Commission sought comment on whether to permit callers to designate the exclusive means by which consumers may revoke prior express consent rather than requiring callers to honor all revocation requests made using any "reasonable means" and on whether there are less restrictive ways for consumers to revoke consent that avoid the potential ambiguity of the

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[10] *See, e.g.*, ABA Comments at 9-12; AEP Comments at 6-9; APA Comments at 1; EEI Comments at 4-6; NCTA Comments at 7-8; NCLC Comments at 13-14; REACH Comments at 4-5; RILA Comments at 3-5; Twilio Comments at 14; Vistra Comments at 1-3; NCLC Reply Comments at 10.

[11] *See, e.g.*, ABA Comments at 9; ACA Comments at 18-19; AEP Comments at 6-7; CCC Comments at 3-4; H&R Block Comments at 4-5.

[12] *See, e.g.*, ECAC Comments at 2; EEI Comments at 5; NCTA Comments at 7; Twilio Comments at 14.

[13] *See, e.g.*, ABA Comments at 12 (noting that its "proposed revisions allow the caller to interpret a revocation request as applying only to the category of messages to which the revocation was directed, while also requiring the caller to provide a means for the consumer to revoke consent with respect to all messages requiring consent"); ACA Comments at 20; EEI Comments at 6; NYSPSC Comments at 2; NCLC Comments at 14 (supporting revisions to allow "callers to construe a revocation as applying to only the type of message the prompted the revocation—but only if the call or message clearly and conspicuously discloses that the revocation will apply just to that type of message, and provides an automated method to revoke consent for all types of messages for which consent is required"); NCLC Reply Comments at 10.

[14] *See Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, WC Docket No. 07-135, Declaratory Ruling and Order, 30 FCC Rcd 7961, 7999, para. 70 (2015) (*2015 TCPA Declaratory Ruling*).

[15] *See TCPA Consent Order*, 39 FCC Rcd at 1991-92, paras. 11-13.

[16] *Id.* at 1991, para. 11; *see also* 47 CFR § 64.1200(a)(10).

[17] *TCPA Consent Order*, 39 FCC Rcd at 1991-92, para. 12.

current "reasonable means" standard.[18] In response, commenters representing a variety of industries and consumer groups support the proposal to allow callers to designate the exclusive means by which consumers may revoke consent instead of requiring callers to honor all revocations that are made by any reasonable method.[19] Many of these commenters demonstrate that the requirement to process revocation requests submitted by any reasonable method creates significant operational challenges and costs.[20] Several commenters also note that allowing the use of non-designated means to revoke consent often requires callers to process such requests manually which can result in delay and increased costs.[21]

C. Fraud Alert Exemption

8. In 2015, the Commission granted an exemption from the TCPA's consent requirement to financial institutions when making certain informational robocalls to wireless telephone numbers.[22] This exemption is limited to calls or text messages for the following four purposes: transactions and events that suggest a risk of fraud or identity theft, possible breaches of the security of customers' personal information, steps consumers can take to prevent or remedy harm caused by data security breaches, and actions needed to arrange for receipt of pending money transfers.[23] In granting this exemption, the Commission imposed certain conditions, including calling only those wireless numbers provided by the customer of the financial institution.[24]

9. In the *2025 TCPA FNPRM*, the Commission sought comment on whether to eliminate the condition limiting financial institutions to calling only those wireless numbers provided by the consumer when making a fraud alert or similar call pursuant to the exemption in section 64.1200(a)(9)(iii).[25] In response, commenters argue that the provided number condition significantly restricts the use of the exemption to make time-sensitive, fraud-related communications with customers.[26] Both industry and consumer organizations request that we modify this exemption by allowing financial institutions to make exempted robocalls when the wireless number has been obtained from a reliable source.[27] For example,

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[18] *See 2025 TCPA FNPRM*, 40 FCC Rcd at 8669, para. 103.

[19] *See, e.g.*, ABA Comments at 13-14; AEP Comments at 10-11; EEI Comments at 7; EIA Comments at 11; NADA Comments at 2-3; REACH Comments at 12; NCLC Reply Comments at 8-9 (supporting allowing callers to designate an exclusive method of revocation provided that it is "easy and automated" and disclosed "clearly and conspicuously" and proposing that callers must use one of three enumerated exclusive methods).

[20] *See, e.g.*, ABA Comments at 13-15 (under the existing rule banks must develop systems to recognize non-standardized revocation requests at substantial cost); EEI Comments at 5-6 (allowing unlimited revocation variations forces reliance on human resources, increases compliance risk, and reduces efficiency); IPA Comments at 3 (the current standard creates complexity resulting in operational failures and associated burden, time, and expense); Vibes Reply Comments at 4-6 (unduly burdens businesses); Joint Letter at 2.

[21] *See* ABA Comments at 14; Vibes Reply Comments at 5-6.

[22] *See 2015 TCPA Declaratory Ruling*, 30 FCC Rcd at 8024-28, paras. 129-39; 47 CFR § 64.1200(a)(9)(iii).

[23] 47 CFR § 64.1200(a)(9)(iii)(C).

[24] *Id.* § 64.1200(a)(9)(iii)(A).

[25] *See 2025 TCPA FNPRM*, 40 FCC Rcd at 8669-70, para. 105.

[26] *See, e.g.*, ABA Comments at 15-17; NCLC Comments at 16-17; NCTA Comments at 8-9; *see also* ECAC Comments at 2 (supporting a limited expansion of the financial institution exemption "but only under strict conditions to protect consumers and prevent abuse").

[27] *See, e.g.*, ABA Comments at 16-17; NCLC Comments at 16-17; Letter from Margot Saunders, Senior Counsel, National Consumer Law Center, and Jonathan Thessin, Vice President and Senior Counsel, American Bankers Association, to Marlene Dortch, Secretary, FCC, CG Docket No. 02-278 at 3 (filed Apr. 23, 2020), https://www.fcc.gov/ecfs/document/1042401270989/1. The parties propose different versions of the first prong. The ABA Comments propose to use wireless telephone numbers provided by the "customer's spouse." ABA

(continued….)

when a telephone number is: 1) supplied by a spouse or other family member or by another cardholder on the account, 2) obtained when the consumer calls the institution (*e.g.*, using Caller ID), or 3) included in records from accounts obtained from other financial institutions.[28] In each of these circumstances, these commenters argue there is a high likelihood that the telephone number belongs to the customer, even though the customer did not directly provide the telephone number to the financial institution.[29]

III. DISCUSSION

A. Ensuring Consumers Get the Calls They Want

10. We modify our rules to allow callers to interpret a revocation request as applying only to the specific category of informational robocalls to which the revocation was directed and not all robocalls.[30] In so doing, we conclude that a requirement to treat a revocation request made in response to one type of informational robocall as applicable to all future robocalls unduly restricts consumers' ability to receive other wanted calls. We emphasize that this specific modification affects only informational robocalls.[31]

11. We agree with a broad range of commenters representing various industries and consumer groups that the current "revoke all" rule does not align with consumer expectations and poses significant risks to the delivery of essential information.[32] Specifically, we conclude that this requirement is overinclusive and may lead to unintended consequences that do not align with the consumer's actual intent.[33] For example, if a consumer revokes consent in response to payment reminders under the current rule interpretation the caller must stop all future robocalls on unrelated matters such as fraud alerts, multi-factor authentication, appointment reminders, or utility outage calls even if that was not the consumer's will. The record suggests that this is often not consistent with the consumer's intent.[34] In fact, consumers may not even be aware that by revoking consent with respect to one category of informational messages, they are revoking consent to all messages from that caller.[35]

Comments at 16. The NCLC Comments propose to use wireless telephone numbers "supplied by a family member or other cardholder who has been explicitly authorized by that customer to be on the account." NCLC Comments at 16-17.

[28] *See, e.g.*, NCLC Comments at 16-17.

[29] *Id*.

[30] We amend the text of section 64.1200(a)(10), (11), and (12) accordingly to reflect this modification.

[31] For purposes of this proceeding, an "informational robocall" is a robocall that does not contain an advertisement or constitute telemarketing. *See* 47 CFR § 64.1200(f)(1), (13) (defining "advertisement" and "telemarketing," respectively).

[32] *See, e.g.*, ABA Comments at 9-12; ACA Comments at 20; EEI Comments at 4-5; NCLC Comments at 13-14; NYSPSC Comments at 2; RESA Comments at 1-3; Wex Comments at 3. As discussed in more detail below, a few commenters condition support on providing a means to revoke consent to all types of messages. *See infra* para. 14.

[33] *See, e.g.*, ABA Comments at 9; ACA Comments at 18-19; CCC Comments at 3-4; NCTA Comments at 7-8; RMAI Comments at 3; Twilio Comments at 14; Vibes Comments at 13; Vistra Comments at 2.

[34] *See, e.g.*, ABA Comments at 10-11 (citing a survey indicating that 62 percent of respondents stated they are concerned that the "revoke all" rule will negatively impact them by their requiring their bank to stop sending all messages including fraud alerts); ACA Comments at 18-19; AEP Comments at 8; CCC Comments at 3-4; REACH Comments at 5.

[35] *See, e.g.*, ACA Comments at 18 (noting that consumers may inadvertently opt-out of critical communications); CCC Comments at 4 (contending that consumers may unknowingly opt-out of all communications when the intent is to opt-out of only a certain type); NCTA Comments at 7 ("revoke all" threatens to deprive consumers of desired communications); REACH Comments at 5; RESA Comments at 2 (noting risk that consumers inadvertently opt out of lifesaving communications).

12. We conclude that the better reading of the TCPA permits consumers to avoid an all-or-nothing revocation by opting out of only those categories of informational robocalls they do not wish to receive while continuing to receive desired communications. This flexibility allows consumers greater control over robocalls while ensuring that critical, time-sensitive communications are not inadvertently stopped by the consumer. In addition, this approach addresses the concerns of utility companies that revocation requests will inadvertently extend to communications that they are legally required to make by limiting the scope of revocation only to the specific category of robocall to which they were directed.[36] No commenter opposes this modification.

13. Currently some callers may also empower consumers to make more granular choices about the types of informational calls they wish to receive, including providing them with the option to revoke consent for all robocalls and text messages requiring consent. Some commenters request that we mandate a means by which consumers may revoke consent to all robocalls from a particular caller.[37] One commenter expresses concern, however, with the potential compliance burdens entailed by requiring callers to provide a revoke all method.[38] Therefore, we seek further comment in the attached Further Notice to inform the record on whether the benefits to consumers from requiring callers to provide a one-step means to revoke consent to all future robocalls outweigh the potential compliance burdens.

14. Revocation requests made in response to robocalls that contain an advertisement or constitute telemarketing revoke consent to *all* future robocalls containing an advertisement or that constitute telemarketing from that caller. Such calls constitute a specific category of communication for which there are no exemptions to the prior express consent requirement. As a result, consumers need only make a single revocation request to revoke consent to all future telemarketing robocalls from any caller. In that regard, we remind telemarketers that our rules require that a residential subscriber's do-not-call request shall apply to the particular entity making the call (or on whose behalf a call is made), as well as affiliated entities if the consumer reasonably would expect them to be included.[39]

B. Giving Consumers Clear, Simple, and Automated Ways to Revoke Consent

15. We modify our rules to allow callers to designate an exclusive means by which consumers may revoke consent instead of requiring callers to honor all revocation requests made "using any reasonable method," as currently provided in section 64.1200(a)(10) of our rules.[40] Specifically, we conclude that callers may designate any of the three methods currently described in the second sentence of section 64.1200(a)(10) as the exclusive means to make revocation requests.[41] This approach adequately ensures that a simple, automated, easily understood method for revocation is readily available to consumers to revoke consent while streamlining the ability of callers to process such requests and reducing compliance burdens. In addition, this ensures that callers will not demand revocations to be made by unduly complex, difficult, or cumbersome methods that could prevent or deter consumers from revoking consent effectively.

16. As a result, callers may designate an exclusive revocation method that requires: (1) using

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[36] *See* Letter from Aryeh Fishman, Associate General Counsel, Edison Electric Institute to Marlene H. Dortch, Secretary, FCC, CG Docket No. 02-278, at 2-3 (filed Sept. 1, 2026) (proposing that a customer's request to revoke consent for all future utility communications does not apply to legally or regulatorily required utility communications unless made directly in response to such communications) (EEI *Ex Parte*).

[37] *See, e.g.*, NCLC Comments at 17; NYSPCS Comments at 2.

[38] *See* REACH Reply Comments at 4-5.

[39] *See* 47 CFR § 64.1200(d)(5).

[40] 47 CFR § 64.1200(a)(10).

[41] *See id*. We clarify that callers can designate one or more of these three revocation methods. *See, e.g.*, REACH Comments at 13-14.

an automated, interactive voice or key-press activated opt-out mechanism in response to a robocall, (2) using specific standardized words in response to an incoming text, and/or (3) using a website or telephone number provided by the caller to process opt-out requests, so long as the caller clearly and conspicuously discloses the designated method for revoking consent on the call or in the text. Callers that designate any of these three exclusive means to revoke consent will not be required to process revocation requests made by any other means. Any caller that does not designate one of the methods listed in section 64.1200(a)(10) as the exclusive means to revoke consent must continue to process revocation requests when made in any reasonable manner.[42]

17. We agree with both industry and consumer groups that the designated use of these methods ensures that consumers can easily revoke consent while allowing callers to use cost effective, automated systems to process all incoming revocation requests.[43] This approach also provides clarity by eliminating the need to determine on a case-by-case basis whether a "reasonable means" is used to revoke consent.[44] We also agree with industry and consumer groups who contend that callers that designate an exclusive method to revoke consent should disclose that method on calls and in messages.[45] This ensures that callers inform consumers of the designated revocation method.[46] We therefore decline the request to allow callers to determine when and how to inform customers of the designated method.[47] In addition, we agree with industry and consumer groups that allowing callers to designate an automated revocation method as the exclusive means to revoke consent will incentivize more callers to make available such revocation methods and avoid delays inherent in manually processing revocation requests that result when made by non-designated methods.[48] We disagree with the commenter who argues that callers that are regulated by another agency when communicating with consumers should be allowed to designate any such revocation method established by that agency's regulations as the exclusive means to revoke consent.[49] While certain callers may be subject to such requirements, the record in this matter does not provide sufficient confirmation of the consumer protections afforded by these alternative methods to conclude that callers can designate such methods as the exclusive method for revoking consent.

18. We emphasize that this rule modification does not alter the existing opt-out methods specified in our rules for calls made pursuant to an exemption or that include an advertisement or constitute telemarketing.[50] For example, section 64.1200(b)(3) of our rules requires calls made pursuant to an exemption in section 64.1200(a)(3)(ii)-(v) or that use an artificial or prerecorded voice that introduces an advertisement or constitutes telemarketing to provide an automated, interactive voice-

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[42] We have amended section 64.1200(a)(11) accordingly. *See* Appendix A.

[43] *See, e.g.*, ACA Comments at 21-22; NCLC Comments at 12-13; NCLC Reply Comments at 8-9.

[44] *See* EEI Comments at 7-8; EIA Comments at 11 (contending that the "reasonable means" standard "has enabled a tactic where litigants intentionally bypass clear, simple, and automated opt-out instructions in favor of ambiguous phrases designed to evade recognition, thereby manufacturing lawsuits"); IPA Comments at 2; REACH Comments at 12; ACA Reply Comments at 8.

[45] *See, e.g.*, Joint Letter at 3.

[46] We note that telemarketers and exempted callers must inform call recipients of the designated revocation methods on the call or message. *See, e.g.*, 47 CFR § 64.1200(a)(9), (b)(3).

[47] *See* EEI *Ex Parte* at 4.

[48] *See* ABA Comments at 14; NCLC Comments at 12.

[49] *See* ACA Comments at 22-23 (citing regulations for debt collection calls that require consumers to notify the caller in writing that they want to stop future calls).

[50] *See, e.g.*, 47 CFR § 64.1200(a)(3)(ii)-(v), (a)(9), (b)(3).

and/or key press-activated opt-out mechanism to make a do-not-call request.[51] Callers subject to these requirements must comply with these obligations and utilize the opt-out method specified in our rules.

C. Revisiting Fraud Alert Restrictions

19. We amend the exemption for financial institutions to initiate certain informational robocalls to wireless numbers without prior consent by modifying the condition limiting financial institutions to communicating only with those customers using a telephone number they provided directly to that financial institution.[52] Specifically, we agree with commenters that exempted communications should be allowed when the wireless number is obtained from a reliable source.[53] We conclude that a "reliable source" in this context includes a telephone number: i) supplied by a spouse or other family member who is authorized to be on the account; ii) obtained when the customer calls the institution; or iii) included in the records obtained from another financial institutions.[54]

20. We agree with commenters that the current condition limiting financial institutions to communicating only with those customers who have provided their telephone numbers to that financial institution unduly restricts the ability to communicate important, often time-sensitive information to customers.[55] This includes communications related to transactions and time sensitive events informing consumers of a risk of fraud or identity theft. For similar reasons, we grant ABA's 2015 petition for reconsideration to the extent that it requests that the Commission revisit the provided number condition.[56]

21. We conclude that this modification enhances the ability of financial institutions to communicate critical information under the exemption without infringing upon consumer privacy rights. In this regard, we encourage financial institutions to make use of resources such as the Reassigned Numbers Database (RND) to prevent calls being misdirected from someone who previously held that phone number.[57] In addition, we emphasize that financial institutions making use of this exemption must honor opt-out requests from consumers to ensure that they are calling only those parties that wish to

[51] *See* 47 CFR § 64.1200(b)(3). Similarly, section 64.1200(a)(9) requires calls made to wireless numbers pursuant to an exemption to offer certain specific opt-out methods to the called party such as automated, interactive voice or key press, toll free numbers, or replying "stop" in response to text messages. *See id*. § 64.1200(a)(9)(i)(G), (ii)(E), (iii)(G), (iv)(G).

[52] *See* 47 CFR § 64.1200(a)(9)(iii)(A). This exemption contains additional conditions such as a limitation on the number of exempted calls and messages that can be made to a called party. One commenter suggests that the fraud alert exemption be extended to cover "other important customer communications" such as notifications that tax returns have been rejected. We conclude, however, that this request is vague and beyond the limited scope of the *2025 TCPA FNPRM* which sought comment on eliminating the provided number condition. *See* H&R Block Comment at 9. For similar reasons, we decline to address the request to expand the fraud alert exemption beyond financial institutions to other businesses including communications providers. *See* NCTA Comments at 9.

[53] *See* ABA Comments at 16; NCLC Comments at 16-17.

[54] *See, e.g.*, ABA Comments at 16-17; NCLC Comments at 16-17. We note that these commenters vary on the exact description of the first prong, and our rule reflects a combination of ABA's proposal to use the spouse as a reliable source and NCLC's proposal to use "a family member or other cardholder who has been explicitly authorized by that customer to be on the account." We believe this approach provides flexibility to make reasonable use of the exemption while ensuring that the number is provided by a reliable source.

[55] *See* ABA Comments at 16; NCLC Comments at 16-17.

[56] S*ee* Petition for Reconsideration of American Bankers Association, CG Docket No. 02-278, WC Docket No. 07-135 (filed Aug. 10, 2015).

[57] Callers and texters can use the RND to determine whether a telephone number may have been reassigned following a specific date so they can avoid potential liability for calling consumers who have not consented to these calls. *See* 47 CFR § 64.1200(m).

receive such communications.[58] When combined with other conditions imposed on this exemption, such as a numerical limitation on the number of calls and messages that can be made pursuant to the exemption, we believe that modifying this condition does not adversely affect consumer privacy interests while promoting the ability of financial institutions to communicate important information to their customers and others authorized on the account.[59]

D. Improving the Organization and Readability of the Robocall Rules

22. We delegate authority to CGB in consultation with the Enforcement Bureau to review the rules contained in section 64.1200 to ensure that those rules are clearly organized and comprehensible, and to invite comment at a later date on proposed changes to make these rules more transparent and easier to understand.[60] This rule section contains numerous robocall and call blocking-related rules adopted and revised over the last three decades as part of our ongoing effort to implement the TCPA and protect consumers from illegal robocalls. As a result, these rules have grown increasingly lengthy and dense. The substance of these rules will not be changed on delegated authority, instead the goal is to recast them where appropriate in plain language so as to give regulated entities, as well as the broader public, a better grasp of what is required, what is permitted, and what is prohibited under these rules. We make clear that substantive changes to these rules are excluded from this delegation of authority. We believe such revisions to make the rules easier to understand can enhance compliance, reduce transaction costs, and make it easier to identify and report violations.

E. Effective Date

23. The revised rule amendments contained herein become effective 30 days after Federal Register publication.[61] As a result, the rule modification to section 64.1200(a)(10) will go into effect at that time and supersede the delayed effective date of the relevant portion of that rule that was previously extended to January 31, 2027.[62]

F. Cost and Benefit Analysis

24. Although robocalls are most commonly associated with illegal calls that defraud and annoy consumers, and are consistently a top consumer complaint, the term includes a wide array of calls, many of which are legal and benefit consumers. For example, robocalls are used to communicate time sensitive information such as fraud alerts, appointment reminders, school closings, power outages, and public safety notifications. The efficient provision of such information via robocalls provide consumers with substantial financial, health, and safety benefits by ensuring that consumers receive critical information that allows them to take time-sensitive actions in response to such communications. As a result, the right to grant and revoke consent to receive robocalls is fundamental to empowering consumers to manage those calls they wish to receive. Unduly restricting a consumers' ability to receive the calls they wish to receive is detrimental to this goal.

25. The rule modifications contained herein enhance the ability of consumers to decide which

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[58] *See* 47 CFR § 64.1200(a)(9)(iii)(G), (H) (specifying opt-out methods and requiring financial institutions to honor opt-out requests made in response to an exempted call or message "immediately").

[59] *Id.* § 64.1200(a)(9)(iii)(F) (a financial institution may initiate no more than three messages (whether by voice call or text message) per event over a three-day period for an affected account).

[60] *Id.* § 64.1200. We anticipate that CGB will seek comment on any such proposals in an upcoming Public Notice.

[61] The Commission will release a Public Notice indicating the specific effective date when that information becomes available.

[62] We note that the Office of Management and Budget has approved the Commission's information collection requirements associated with the TCPA including all the consent-related rules contained in the *2024 TCPA Consent Order*. Notice of Office of Management and Budget Action, OMB Control No. 3060-0519, available at https://www.reginfo.gov/public/do/PRAViewICR?ref_nbr=202408-3060-009.

robocalls that they wish to receive by ensuring that they have easy access to simple methods to revoke consent for those robocalls that they do not wish to receive while allowing them to continue receiving important information from financial institutions, health care providers, and utilities. While some consumers may be required under our modified rules to make more than one revocation request in response to informational robocalls, we believe this burden is minimal and offset by the benefits of the approach adopted herein. In so doing, we also streamline existing requirements such as by allowing callers the option to designate the exclusive method to be used for revoking consent to ensure that such request can be efficiently processed by automated means rather than requiring callers to process all revocation requests made in a reasonable manner. We impose no new compliance obligation. We therefore conclude that benefits of the rule modifications contained herein to both consumers and industry, as supported by a wide variety of commenters including consumer groups, financial institutions, health care organizations, and utilities, substantially outweigh any costs.

G. Legal Authority

26. The Commission has legal authority to take the actions contained herein pursuant to sections 151-154, and section 227 of the Communications Act of 1934, as amended.[63]

IV. FURTHER NOTICE OF PROPOSED RULEMAKING

27. While this Order modifies our consent revocation framework to give consumers clearer control over the calls they wish to receive, we now seek further comment on additional revisions that can ensure these rules continue to evolve with changes in technology and industry practices.

A. Joint Letter

28. On June 30, 2026, American Bankers Association, National Consumer Law Center, and ACA International filed a joint letter expressing concerns with the Commission's *TCPA Consent Order* and proposing additional revisions to our TCPA rules.[64] As discussed in greater detail below, we seek comment on these proposals including reducing the timeframe to honor revocation requests, requiring two-way texting to facilitate revocation requests made in response to text messages, requiring a "revoke all" method, and how revocation requests should apply to affiliates, separate lines of business, or divisions of entities of which such businesses are a part.[65]

B. Timeframe for Honoring Revocation Requests

29. We seek comment on whether to reduce the timeframe for callers to honor revocation requests. Consumers are understandably frustrated when they continue to receive robocalls after revoking consent. Such delays also undermine a consumer's right to determine which robocalls that they wish to receive under the privacy protections afforded by the TCPA. Our rules currently provide that callers must honor revocation of consent requests within a reasonable time from the date that the request is made, not to exceed ten business days after receipt of the request.[66] In adopting this timeframe, the Commission noted that advances in technology over time, including the use of automated and interactive technologies, makes the processing of revocation requests more efficient and timely and reserved the right to adjust this timeframe as necessary.[67]

30. Because callers may now designate an exclusive, automated means by which consumers must revoke consent, we seek comment on whether they can now process revocation requests more

[63] *See* 47 U.S.C. §§ 151-154, 227.

[64] *See* Joint Letter at 1-2,

[65] *See generally* Joint Letter; *see also* EEI *Ex Parte* (addressing various proposals contained in the Joint Letter).

[66] *See* 47 CFR §§ 64.1200(a)(10), (d)(3).

[67] *See TCPA Consent Order*, 39 FCC Rcd at 1994, para. 20.

quickly and efficiently. As a result, we seek comment on whether to reduce the maximum timeframe for honoring revocation requests. For example, the Joint Letter suggests reducing the deadline to seven business days unless the caller demonstrates that processing a revocation beyond seven business days is reasonable.[68] Is that a reasonable timeframe for callers to process revocation requests? Should the timeframe vary between those callers that designate an exclusive means to revoke consent and those that do not? Would varying timeframes result in consumer confusion? We seek comment on the cost and benefits to reduce the maximum timeframe for honoring revocation requests including ways to minimize any burdens on smaller entities subject to this obligation. We seek comment on these and any other issues relevant to this issue.

C. Two-Way Texting

31. We seek comment on whether to eliminate the provision from section 64.1200(a)(10) of our rules that allows text senders to use a texting protocol that does not allow consumers to revoke consent by reply text.[69] Our rules currently permit text senders to utilize a texting protocol that does not allow for reply texts when the text sender: (1) provides a clear and conspicuous disclosure in each text to the consumer that two-way texting is not available due to technical limitations of the texting protocol; and (2) clearly and conspicuously provides in each text a reasonable alternative method for a consumer to revoke consent, such as a telephone number or website.[70]

32. In the 2024 *TCPA Consent Order*, the Commission concluded that while there is no mandate that texting parties transmitting an autodialed text message must provide consumers with any specific means to revoke consent, such as through reply texts, that two-way texting is a reasonable and widely recognized means for text recipients to revoke prior express consent.[71] In the Joint Letter, ABA, NCLC, and ACA International propose a rule amendment that would remove the provision from our rules that allows text senders to use one-way texting protocols by providing an alternative means in each text to revoke consent.[72]

33. We seek comment on whether to require senders of text messages subject to section 64.1200(a)(10) to provide recipients with the ability to use reply texts to revoke consent. In that regard, we seek comment on the extent to which text senders currently use texting protocols that do not allow for reply texts. Are one-way texting protocols used primarily for informational and notification purposes or are they also used for telemarketing and advertising? Should we consider allowing one-way texting for informational messages and require two-way texting only on text messages that include an advertisement or telemarketing? To what extent would requiring the use of two-way texting protocols enhance the ability of text recipients to more easily revoke consent to unwanted text messages by replying to the text? Conversely, to what extent would eliminating the ability of text senders to use one-way texting protocols increase compliance burdens or interfere with the ability to communicate with consumers? We seek comment on these and any other related issues including how we might minimize any compliance burdens for small entities as well as public institutions, such as schools that currently use one-way texting services.

D. Revoke All Method

34. We seek comment on whether callers should be allowed to treat a revocation request as applying to the type of call that prompted the revocation *only* if the caller provides a "method to revoke

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[68] *See* Joint Letter at 3; *see also* EEI *Ex Parte* at 5-6 (generally supporting the seven business day processing framework).

[69] *See* 47 CFR § 64.1200(a)(10).

[70] *Id.*

[71] *See TCPA Consent Order*, 40 FCC Rcd at1992, para. 14.

[72] *See* Joint Letter at 3 (proposing revised section 64.1200(a)(10)).

consent for all types of messages for which consent is required."[73] We also seek comment on whether we should require any such "revoke all" mechanism to be automated, and, if so, what specific forms such an automated mechanism should take. In light of our rule change allowing callers to interpret a revocation request as applying only to the specific category of informational robocalls to which the revocation was directed, we seek comment on whether consumers would benefit from a one-step option to stop all future robocalls.[74] If so, we seek comment on what methods should be mandated and how such requirements could be designed to minimize compliance burdens, including on small entities. We also seek comment on EEI's request for clarification that revocation requests apply only to the telephone number for which consent has been revoked rather than extend to all telephone numbers associated with a customer's account.[75] In that regard, we seek comment on whether this request is consistent with the TCPA's reference to obtaining consent of the "called party" and Commission precedent.[76]

35. Alternatively, we seek comment on whether the potential compliance burdens and risk of inadvertent revocation of consent to calls that they may wish to receive outweigh any such benefits and therefore should counsel against adopting such a requirement. To what extent does our clarification that revocation requests made in response to robocalls with an advertisement or that constitute telemarketing revoke consent to all similar robocalls from that caller address concerns that consumers will be burdened with multiple revocation requests? We seek comment on whether limiting this situation to informational calls adequately mitigates those concerns. In addition, we note that one commenter opposes any requirement to provide a method to revoke consent to all calls arguing that such a requirement is not required by the TCPA and would impose significant burdens on callers.[77] To the extent that the Joint Letter proposes revocation methods that effectively treat a customer's failure to respond to communications intended to clarify a revocation request as a revocation of consent for all future robocalls, we seek comment on concerns that this is an overly broad approach that may not reflect customer intent.[78] We seek comment on these and any other related issues in this context.

E. Affiliates and Separate Lines of Businesses or Divisions

36. We seek comment on whether further specificity is useful to clarify the application of the TCPA's consent and revocation requirements where an entity operates through separate affiliates, lines of business, or divisions. We note that our current rules for exempted calls to residential telephone lines and telemarketing calls provide that "[i]n the absence of a specific request by the subscriber to the contrary, a residential subscriber's do-not-call request shall apply to the particular entity making the call (or on whose behalf a call is made), and will not apply to affiliated entities unless the consumer reasonably would expect them to be included given the identification of the caller and (for telemarketing calls) the product being advertised."[79]

37. We seek comment on whether we should modify this existing standard or provide more

[73] *See* NCLC Comments at 14; NCLC Reply Comments at 8; *see also* ABA Comments at 12; Joint Letter at 3 (suggesting that "the caller or sender inform[] the recipient of an option, including a separate call or message, to revoke consent with respect to all calls and text messages requiring consent"); NYSPSC Comments at 2.

[74] We note that callers can make available a one-step method to revoke consent to all robocalls and text messages and inform recipients of these methods even absent any mandate to do so.

[75] *See* EEI *Ex Parte* at 4.

[76] *See, e.g.*, 47 U.S.C. § 227(b)(1); *see also TCPA Consent Order*, 39 FCC Rcd at 1998, para. 32 (indicating that if a called party has revoked consent, the caller no longer has consent to make further robocalls or robotexts to that called party absent instructions to the contrary from the consumer).

[77] *See* REACH Reply Comments at 4-5.

[78] *See* EEI *Ex Parte* at 3-4.

[79] *See* 47 CFR § 64.1200(d)(5).

specific guidance. If so, we seek comment on the form of such guidance. We also seek comment on whether this rule or a modified rule should be expanded to encompass all robocalls rather than limited to exempted and telemarketing calls. In that regard, we note that financial and consumer groups have suggested that we adopt a new rule governing affiliates and separate lines of businesses or divisions.[80] We seek comment on these and any other issues related to this matter.

F. Other

38. We seek comment on whether there are any additional changes that we should consider to our rules that govern revocation of consent in light of changes in technology and industry practices including any proposals contained in the Joint Letter or EEI *Ex Parte* not referenced above. For example, we note that the Joint Letter proposes to reduce the list of standardized words that can be used to revoke consent,[81] eliminates the rebuttable presumption analysis contained in the current section 64.1200(a)(11) to determine whether a reasonable revocation method has been used when a caller has not designated an exclusive means to revoke consent, and allow callers to make a confirmation call in response to a revocation request within a reasonable time, not to exceed the end of the next business day.[82] We seek comment on these and any other issues relevant to this matter.

V. PROCEDURAL MATTERS

A. Paperwork Reduction Act Analysis

39. This document may contain non-substantive modifications to approved information collections. Any such modifications will be submitted to the Office of Management and Budget (OMB) for review pursuant to OMB's non-substantive modification process. In addition, therefore, it does not contain any new or modified information collection burden for small business concerns with fewer than 25 employees, pursuant to the Small Business Paperwork Relief Act of 2002, 44 U.S.C. § 3506(c)(4).

40. This *FNPRM* may contain proposed new or modified information collection requirements. The Commission, as part of its continuing effort to reduce paperwork burdens, invites the general public and OMB to comment on these information collection requirements, as required by the PRA. In addition, pursuant to the Small Business Paperwork Relief Act of 2002, 44 U.S.C. § 3506(c)(4), we seek specific comment on how we might further reduce the information collection burden for small business concerns with fewer than 25 employees.

B. Regulatory Flexibility Act Analysis

41. *Regulatory Flexibility Act*. The Regulatory Flexibility Act of 1980, as amended (RFA),[83] requires that an agency prepare a regulatory flexibility analysis for notice and comment rulemakings, unless the agency certifies that "the rule will not, if promulgated, have a significant economic impact on a

[80] *See* Joint Letter at 4. These parties suggest a new section 64.1200(a)(13) to read as follows: "(13) ***Affiliates and separate lines of business or divisions***. If an entity operates through separate affiliates, lines of business or divisions, [and one of its affiliates, lines of business, or divisions] obtains a separate consent and holds itself out to the called party throughout all calls and texts with the called party as that particular affiliate, line of business or division rather than as the entity of which such affiliate, line of business or division is a part, then such affiliate, line of business or division will be deemed a separate caller or text sender for the purposes of this section." *Id.* (emphasis in original; bracketed language added to clarify meaning).

[81] *See also* EEI *Ex Parte* at 5 (indicating that the Commission should "recognize additional standardized revocation keywords and customer preference tools").

[82] *See* Joint Letter at 3-4 (revisions contained in sections 64.1200(a)(10)(ii), (11) and (12)).

[83] 5 U.S.C. §§ 601 *et seq*., as amended by the Small Business Regulatory Enforcement and Fairness Act (SBREFA), Pub. L. No. 104-121, 110 Stat. 847 (1996).

substantial number of small entities."[84] Accordingly, the Commission has prepared a Final Regulatory Flexibility Analysis (FRFA) concerning the possible impact of the rule and policy changes contained in this Report and Order on small entities. The FRFA is set forth in Appendix B.

42. The Commission has also prepared an Initial Regulatory Flexibility Analysis (IRFA) concerning the potential impact of rule and policy change proposals on small entities in the *FNPRM*. The IRFA is set forth in Appendix C. The Commission invites the general public, in particular small businesses, to comment on the IRFA. Comments must be filed by the deadlines for comments on the *FNPRM* indicated on the first page of this document and must have a separate and distinct heading designating them as responses to the IRFA.

C. Congressional Review Act

43. The Commission has determined, and the Administrator of the Office of Information and Regulatory Affairs, Office of Management and Budget, concurs, that this rule is "non-major" under the Congressional Review Act, 5 U.S.C. § 804(2). The Commission will send a copy of this Report and Order to Congress and the Government Accountability Office pursuant to 5 U.S.C. § 801(a)(1)(A).

D. Filing Requirements—Comments and Replies

44. Pursuant to sections 1.415 and 1.419 of the Commission's rules, 47 CFR §§ 1.415, 1.419, interested parties may file comments and reply comments on or before the dates indicated on the first page of this document. Comments may be filed using the Commission's Electronic Comment Filing System (ECFS).[85] Electronic Filers: Comments may be filed electronically using the Internet by accessing the ECFS: https://www.fcc.gov/ecfs.

- Paper Filers: Parties who choose to file by paper must file an original and one copy of each filing.
    - Filings can be sent by hand or messenger delivery, by commercial courier, or by the U.S. Postal Service. **All filings must be addressed to the Secretary, Federal Communications Commission.**
    - Hand-delivered or messenger-delivered paper filings for the Commission's Secretary are accepted between 8:00 a.m. and 4:00 p.m. by the FCC's mailing contractor at 9050 Junction Drive, Annapolis Junction, MD 20701. All hand deliveries must be held together with rubber bands or fasteners. Any envelopes and boxes must be disposed of before entering the building.
    - Commercial courier deliveries (any deliveries not by the U.S. Postal Service) must be sent to 9050 Junction Drive, Annapolis Junction, MD 20701.
    - Filings sent by U.S. Postal Service First-Class Mail, Priority Mail, and Priority Mail Express must be sent to 45 L Street NE, Washington, D.C. 20554.
- People with Disabilities. To request materials in accessible formats for people with disabilities (braille, large print, electronic files, audio format), send an email to fcc504@fcc.gov or call the Consumer and Governmental Affairs Bureau at (202) 418-0530.

E. Ex Parte Rules

45. The proceeding this *FNPRM* initiates shall be treated as a "permit-but-disclose" proceeding in accordance with the Commission's *ex parte* rules.[86] Persons making *ex parte* presentations

[84] *Id.* § 605(b).

[85] *See Electronic Filing of Documents in Rulemaking Proceedings*, 63 FR 24121 (1998).

[86] 47 CFR § 1.1206.

must file a copy of any written presentation or a memorandum summarizing any oral presentation within two business days after the presentation (unless a different deadline applicable to the Sunshine period applies). Persons making oral *ex parte* presentations are reminded that memoranda summarizing the presentation must (1) list all persons attending or otherwise participating in the meeting at which the *ex parte* presentation was made, and (2) summarize all data presented and arguments made during the presentation. If the presentation consisted in whole or in part of the presentation of data or arguments already reflected in the presenter's written comments, memoranda, or other filings in the proceeding, the presenter may provide citations to such data or arguments in his or her prior comments, memoranda, or other filings (specifying the relevant page and/or paragraph numbers where such data or arguments can be found) in lieu of summarizing them in the memorandum. Documents shown or given to Commission staff during *ex parte* meetings are deemed to be written *ex parte* presentations and must be filed consistent with rule 1.1206(b). Written *ex parte* presentations and memoranda summarizing oral *ex parte* presentations, and all attachments thereto, must, when feasible, be filed through the electronic comment filing system in the docket established for this proceeding, and must be filed in their native format (e.g., .doc, .xml, .ppt, searchable .pdf). Participants in this proceeding should familiarize themselves with the Commission's *ex parte* rules.

F. Providing Accountability Through Transparency Act

46. Consistent with the Providing Accountability Through Transparency Act, Public Law 118-9, a summary of this document will be available on https://www.fcc.gov/proposed-rulemakings.[87]

G. Additional Information

47. For further information, please contact Richard D. Smith, Consumer and Governmental Affairs Bureau, at Richard.Smith@fcc.gov.

VI. ORDERING CLAUSES

48. For the reasons stated above, **IT IS ORDERED**, pursuant to sections 1-4 and 227 of the Communications Act of 1934, as amended, 47 U.S.C. §§ 151-154 and 227, and section 64.1200 of the Commission's rules, 47 CFR § 64.1200, that this *Report and Order and Further Notice of Proposed Rulemaking* is hereby **ADOPTED**.[88]

49. **IT IS FURTHER ORDERED** that the effective date of rule amendments contained herein is 30 days after Federal Register publication.

50. **IT IS FURTHER ORDERED** that the petition for reconsideration filed by the American Bankers Association in CG Docket No. 02-278, WC Docket 07-135 on August 10, 2015 **IS GRANTED** to the extent indicated herein.

51. **IT IS FURTHER ORDERED** that the Commission's Office of the Secretary **SHALL SEND** a copy of this *Report and Order and Further Notice of Proposed Rulemaking*, including the Final Regulatory Flexibility Analysis and Initial Regulatory Flexibility Analysis, to the Chief Counsel for the Small Business Administration (SBA) Office of Advocacy.

FEDERAL COMMUNICATIONS COMMISSION

[87] 5 U.S.C. § 553(b)(4). The Providing Accountability Through Transparency Act of 2023, Pub. L. No. 118-9 (2023), amended the Administrative Procedure Act to add a requirement to publish a short summary, in plain language, of each notice of proposed rulemaking.

[88] Pursuant to Executive Order 14215, 90 Fed. Reg. 10447 (Feb. 24, 2025), this regulatory action has been determined to be not significant under Executive Order 12866, 58 Fed. Reg. 51735 (Oct. 4, 1993).

Marlene H. Dortch
Secretary

APPENDIX A

Final Rules

For the reasons discussed in the document, the Federal Communications Commission amends 47 CFR part 64 as follows:

PART 64 – Miscellaneous Rules Relating to Common Carriers

1. The authority citation for part 64 continues to read as follows:

Authority: 47 U.S.C. 151, 152, 154, 201, 202, 217, 218, 220, 222, 225, 226, 227, 227b, 228, 251(a), 251(e), 254(k), 255, 262, 276, 403(b)(2)(B), (c), 616, 620, 716, 1401-1473, unless otherwise noted; Pub. L. 115-141, Div. P, sec. 503, 132 Stat. 348, 1091; Pub. L. 117-338, 136 Stat. 6156.

Subpart L – Restrictions on Telemarketing, Telephone Solicitation, and Facsimile Advertising

2. § 64.1200 is amended by revising paragraphs (a)(9)(iii)(A), (10), (11), and (12) to read as follows.

§ 64.1200 Delivery Restrictions

(a) *****

(9) ***

(iii) ***

(A) Voice calls and text messages must be sent only to the wireless telephone number(s) provided by the customer of the financial institution or obtained from a reliable source. In this context, a wireless telephone number obtained from a reliable source means a wireless telephone number: supplied by a spouse or other family member who is authorized to be on the account; obtained when the customer calls the financial institution; or included in records obtained from another financial institution.

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(10) A called party may revoke prior express consent, including prior express written consent, to receive calls or text messages made pursuant to paragraphs (a)(1) through (3) and (c)(2) of this section. Callers may designate any of the following methods as the exclusive means to revoke consent:

(i) an automated, interactive voice or key press-activated opt-out mechanism on a call;

(ii) replying to an incoming text message with any of the following standardized words: "stop," "quit," "end," "revoke," "opt out," "cancel," or "unsubscribe"; and/or

(iii) pursuant to a website or telephone number designated by the caller to process opt-out requests.

The caller must clearly and conspicuously disclose the designated method to revoke consent on the call or in the text. Any caller that designates any of the methods identified above as the exclusive means to revoke consent is not required to process revocation requests made by any other means. Callers may interpret a revocation request made in response to an informational call or text message (i.e., a call or text message that does not contain any advertising or telemarketing) as applying only to the specific category of informational robocalls and text messages to which the revocation was directed and not to all communications. Revocation requests made in response to calls or text messages that contain an advertisement or constitute telemarketing revoke consent to all future calls or text messages containing an advertisement or constitute telemarketing from that caller. Should the text initiator choose to use a texting protocol that does not allow reply texts, it must provide a clear and conspicuous disclosure in each text to the consumer that two-way texting is not available due to technical limitations of the texting protocol, and clearly and conspicuously provide in each text reasonable alternative ways to revoke consent. All requests to revoke prior express consent or prior express written consent made in the manner described above must be honored within a reasonable time not to exceed ten business days from receipt of such request.

(11) Callers that do not designate an exclusive means to revoke consent pursuant to paragraph (a)(10) of this section must process revocation requests made by any reasonable means. The use of any means to revoke consent not listed in paragraph (a)(10) of this section creates a rebuttable presumption that the consumer has revoked consent when the called party satisfies their obligation to produce evidence that such a request has been made, absent evidence to the contrary. In those circumstances, a totality of circumstances analysis will determine whether the caller can demonstrate that a request to revoke consent has not been conveyed in a reasonable manner. All requests to revoke prior express consent or prior express written consent made in the manner described in this paragraph must be honored within a reasonable time not to exceed ten business days from receipt of such request.

(12) A text message confirming a request to revoke consent from receiving any further calls or text messages does not violate paragraphs (a)(1) and (2) of this section as long as the confirmation text merely confirms the text recipient's revocation request and does not include any marketing or promotional information. If the confirmation text is sent within five minutes of receipt, it will be presumed to fall within the consumer's prior express consent. If it takes longer, however, the sender will have to make a showing that such delay was reasonable.

* * * * *

APPENDIX B

Final Regulatory Flexibility Analysis

1. As required by the Regulatory Flexibility Act of 1980, as amended (RFA),[89] the Federal Communications Commission (Commission) incorporated an Initial Regulatory Flexibility Analysis (IRFA) in the *2025 TCPA FNPRM*, released in October 2025.[90] The Commission sought written public comment on the proposals in the FNPRM, including comment on the IRFA. No comments were filed addressing the IRFA. This Final Regulatory Flexibility Analysis (FRFA) conforms to the RFA and it (or summaries thereof) will be published in the Federal Register.[91]

A. Need for, and Objectives of, the Rules

2. The Commission receives more complaints about illegal robocalls that defraud and annoy consumers than any other issue, and we have taken a variety of measures to protect consumers from such calls.[92] At the same time, many robocalls provide critical, time-sensitive information—such as medical appointment reminders or fraud alerts—that many consumers want to receive. The Commission believes that the right to grant and revoke consent to receive robocalls is fundamental to empowering consumers to manage the calls that they wish to receive, and unduly restricting the public's ability to receive the calls they wish to receive is detrimental to this goal.

3. This *Report and Order* modernizes our rules to ensure that consumers have simple, clear, automated and accessible ways to revoke consent for those calls they no longer want while ensuring they continue to get those they do, while helping callers process these requests efficiently and with reduced compliance burdens. In addition, we also delegate authority to the Commission's Consumer and Governmental Affairs Bureau (CGB) to review our robocall rules to ensure those rules are comprehensible to the public, all interested parties, and small business entities.

B. Summary of Significant Issues Raised by Public Comments in Response to the IRFA

4. No comments were filed in response to the IRFA addressing the impact of the proposed rules on small entities. Several commenters expressed support for the rules modification contained herein due, in part, to the reduction in compliance burdens associated with eliminating or streamlining our existing rules.[93] Specifically, commenters argue that applying revocation requests made in response to one type of informational robocalls to all future communications and being required to process revocation requests made by any reasonable means as required under our existing rules instead of designating the exclusive means to revoke consent places significant burdens on callers.[94]

[89] 5 U.S.C. §§ 601 *et seq*., as amended by the Small Business Regulatory Enforcement and Fairness Act (SBREFA), Pub. L. No. 104-121, 110 Stat. 847 (1996).

[90] *See 2025 TCPA FNPRM*, 40 FCC Rcd at 8667-82, App. B.

[91] 5 U.S.C. § 604.

[92] For purposes of this Order, the term "robocall" means any call or text made using an autodialer or any call that contains an artificial or prerecorded voice. We refer to these communications collectively as "robocalls" unless otherwise specified.

[93] *See, e.g.*, ECAC Comments at 2; EEI Comments at 4-5; H&R Block Comments at 5-6; IPA Comments at 3 (noting operational challenges).

[94] *See, e.g.*, ABA Comments at 9; ACA Comments at 18; CCC Comments at 3; NCTA Comments at 7; RMAI Comments at 3; Twilio Comments at 14.

C. Response to Comments by the Chief Counsel for the Small Business Administration Office of Advocacy

5. Pursuant to the Small Business Jobs Act of 2010, which amended the RFA,[95] the Commission is required to respond to any comments filed by the Chief Counsel for the Small Business Administration (SBA) Office of Advocacy, and also provide a detailed statement of any change made to the proposed rules as a result of those comments.[96] The Chief Counsel did not file any comments in response to the proposed rules in this proceeding.

D. Description and Estimate of the Number of Small Entities to Which the Rules Will Apply

6. The RFA directs agencies to provide a description of, and where feasible, an estimate of the number of small entities that may be affected by the adopted rules.[97] The RFA generally defines the term "small entity" as having the same meaning as the terms "small business," "small organization," and "small governmental jurisdiction."[98] In addition, the term "small business" has the same meaning as the term "small business concern" under the Small Business Act.[99] A "small business concern" is one which: (1) is independently owned and operated; (2) is not dominant in its field of operation; and (3) satisfies any additional criteria established by the SBA.[100] The SBA establishes small business size standards that agencies are required to use when promulgating regulations relating to small businesses; agencies may establish alternative size standards for use in such programs, but must consult and obtain approval from SBA before doing so.[101]

7. Our actions, over time, may affect small entities that are not easily categorized at present. We therefore describe three broad groups of small entities that could be directly affected by our actions.[102] In general, a small business is an independent business having fewer than 500 employees.[103] These types of small businesses represent 99.9% of all businesses in the United States, which translates to 34.75 million businesses.[104] Next, "small organizations" are not-for-profit enterprises that are independently owned and operated and are not dominant in their field.[105] While we do not have data

[95] Small Business Jobs Act of 2010, Pub. L. No. 111-240, 124 Stat. 2504 (2010).

[96] 5 U.S.C. § 604 (a)(3).

[97] 5 U.S.C. § 604.

[98] *Id*. § 601(6).

[99] *Id*. § 601(3) (incorporating by reference the definition of "small-business concern" in the Small Business Act, 15 U.S.C. § 632). Pursuant to 5 U.S.C. § 601(3), the statutory definition of a small business applies "unless an agency, after consultation with the Office of Advocacy of the Small Business Administration and after opportunity for public comment, establishes one or more definitions of such term which are appropriate to the activities of the agency and publishes such definition(s) in the Federal Register."

[100] 15 U.S.C. § 632.

[101] 13 CFR 121.903.

[102] 5 U.S.C. § 601(3)-(6).

[103] *See* SBA, Office of Advocacy, *Frequently Asked Questions About Small Business* (July 23, 2024), https://advocacy.sba.gov/wp-content/uploads/2024/12/Frequently-Asked-Questions-About-Small-Business_2024-508.pdf.

[104] *Id*.

[105] 5 U.S.C. § 601(4).

regarding the number of non-profits that meet that criteria, over 99 percent of nonprofits have fewer than 500 employees.[106] Finally, "small governmental jurisdictions" are defined as cities, counties, towns, townships, villages, school districts, or special districts with populations of less than fifty thousand.[107] Based on the 2022 U.S. Census of Governments data, we estimate that at least 48,724 out of 90,835 local government jurisdictions have a population of less than 50,000.[108]

8. The rules adopted in the *Report and Order* will apply to small entities in the industries identified in the chart below by their six-digit North American Industry Classification System (NAICS)[109] codes and corresponding SBA size standard.[110] Where available, we also provide additional information regarding the number of potentially affected entities in the identified industries below.

Table 1. 2022 U.S. Census Bureau Data by NAICS Code

Regulated Industry (Footnotes specify potentially affected entities within a regulated industry where applicable)	**NAICS Code**	**SBA Size Standard**	**Total Firms**[111]	**Total Small Firms**[112]	**% Small Firms**
Wired Telecommunications Carriers[113]	517111	1,500 employees	3,403	3,027	88.95%
Wireless Telecommunications	517112	1,500 employees	1,184	1,081	91.30%

[106] *See* SBA, Office of Advocacy, *Small Business Facts, Spotlight on Nonprofits* (July 2019), https://advocacy.sba.gov/2019/07/25/small-business-facts-spotlight-on-nonprofits/.

[107] 5 U.S.C. § 601(5).

[108] *See* U.S. Census Bureau, 2022 Census of Governments –Organization, https://www.census.gov/data/tables/2022/econ/gus/2022-governments.html, tables 1-11.

[109] The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. *See* www.census.gov/NAICS for further details regarding the NAICS codes identified in this chart.

[110] The size standards in this chart are set forth in 13 CFR 121.201, by six digit NAICS code.

[111] *U.S. Census Bureau*, "*Selected Sectors: Employment Size of Firms for the U.S.: 2022*." Economic Census, ECN Core Statistics Economic Census: Establishment and Firm Size Statistics for the U.S., Table EC2200SIZEEMPFIRM, 2025.

[112] *Id.*

[113] Affected Entities in this industry include Cable Television Distribution Services, Carrier RespOrgs, Competitive Access Providers, Cable Companies and Systems (Rate Regulation), Cable System Operators (Telecom Act Standard), Competitive Local Exchange Carriers (CLECs), Competitive Local Service Providers, Direct Broadcast Satellite (DBS), Facilities-Based Carriers (International Telecom Carriers), Home Satellite Dish (HSD) Service, Incumbent Local Exchange Carriers (Incumbent LECs), Interexchange Carriers (IXCs), Local Exchange Carriers (LECs), Open Video Systems, Operator Service Providers (OSPs), Operators of Common Carrier Non-Common Carrier Undersea Cable Systems, Other Toll Carriers, Providers of International Telecommunications Transmission Facilities, Satellite Master Antenna Television (SMATV) Systems aka Private Cable Operators (PCOs), and Wired Broadband Internet Access Service Providers.

Regulated Industry (Footnotes specify potentially affected entities within a regulated industry where applicable)	NAICS Code	SBA Size Standard	Total Firms[111]	Total Small Firms[112]	% Small Firms
Carriers (except Satellite)[114]					
Commercial Banks	522110	$850 million in assets	3,917[115]	2,897	73.96%
Credit Unions	522130	$850 million in assets	4,411[116]	3,671	83.22%
Savings Institutions and Other Depository Credit Intermediation	522180	$850 million in assets	569[117]	375	65.91%
Sales Financing	522220	$47 million	2,180	1,690	77.52%
Consumer Lending	522291	$47 million	2,918	2,292	78.55%
Mortgage and Nonmortgage Loan Brokers	522310	$15 million	4,603	3,966	86.16%
Offices of Real Estate Agents and Brokers	531210	$15 million	150,558	100,559	66.79%
Marketing Consulting Services	541613	$19 million	50,507	34,127	67.57%
Other Services Related to Advertising	541890	$19 million	7,067	4,850	68.63%
Facilities Support Service	561210	$47 million	2,941	2,402	81.67%

[114] Affected Entities in this industry include 1.4 GHz Band Licensees, 1670–1675 MHz Services, 2.3 GHz Wireless Communications Services, 218-219 MHz Service, 220 MHz Radio Service – Phase I and Phase II, 3650-3700 MHz Band, 39 GHz Service, 600 MHz Band, 700 MHz Guard Band Licensees, Advanced Wireless Services - AWS Services, Aeronautical en route Services, Aeronautical Fixed Radio Services, Air-Ground Radiotelephone Services, Aviation and Marine Radio Services, Broadband Personal Communications Service, Broadband Radio Service and Educational Broadband Service, Carrier RespOrgs, Cellular Radiotelephone Service, Experimental Radio Service (Other Than Broadcast), Fixed Microwave Services, Future 24 GHz Licensees, Government Transfer Bands, Incumbent 24 GHz Licensees, Local Multipoint Distribution Service (LMDS), Location and Monitoring Service (LMS), Low Power Auxiliary Station (LPAS) Licensees, Lower 700 MHz Band Licenses, Marine Radio Services, Multichannel Video Distribution and Data Service (MVDDS), Multiple Address Systems, Narrowband Personal Communications Services, Offshore Radiotelephone Service, Paging Services, Personal Radio Services, Private Land Mobile Radio - 900 MHz Band, Private Land Mobile Radio Licensees (PLMR), Public Safety Radio Licensees, Rural Radiotelephone Service, Specialized Mobile Radio Licenses, Upper 700 MHz Band Licenses, Wireless Broadband Internet Access Service Providers, Wireless Carriers and Service Providers, Wireless Communications Services, Wireless Telephony.

[115] Federal Deposit Insurance Corporation, BankFind Suite: Find Institution Financial & Regulatory Data Search Tool,(Commercial Banks, Reporting Period 1st Quarter 2025, Max Assets 850,000,000).

[116] National Credit Union Administration Quarterly Credit Union Data Summary, 1st Quarter 2025 at i, iii. https://ncua.gov/files/publications/analysis/quarterly-data-summary-2025-Q1.pdf.

[117] Federal Deposit Insurance Corporation, BankFind Suite: Find Institution Financial & Regulatory Data Search Tool, (Savings Institutions, Reporting Period 4th Quarter 2025 Max Assets 850,000,000); and National Association of Industrial Bankers (NAIB), Comparative Safety and Soundness, The Industrial Banking Industry, Year Ended December 31, 2024, prepared Utah Center for Financial Services at the University of Utah at 3, https://stena.utah.edu/wordpress/wp-content/uploads/2025/03/UtahFSDReport_123124_1.pdf.

Regulated Industry (Footnotes specify potentially affected entities within a regulated industry where applicable)	**NAICS Code**	**SBA Size Standard**	**Total Firms**[111]	**Total Small Firms**[112]	**% Small Firms**
Telemarketing Bureaus and Other Contact Centers	561422	$25.5 million	2,380	1,798	75.55%
Collection Agencies	561440	$19.5 million	2,549	1,827	71.68%
Schools	611110	$20 million	14,088[118]	14,087	99.99%
Offices of Physicians Except Mental Health Specialists	621111	$16 million	138,120	104,486	75.65%
Offices of All Other Miscellaneous Health Practitioners	621399	$10 million	29,775	18,206	61.15%
General Medical and Surgical Hospitals	622110	$47 million	2,280	501	21.97%
Business Associations[119]	813910	$15.5 million	14,599	13,134	89.97%

Table 2. Telecommunications Service Provider Data

2025 Universal Service Monitoring Report Telecommunications Service Provider Data [120] **(Data as of December 2024)**	**SBA Size Standard (1500 Employees)**		
Affected Entity	**Total # FCC Form 499A Filers**	**Small Firms**	**% Small Entities**
Competitive Local Exchange Carriers (CLECs)[121]	4,049	3,853	95.16
Incumbent Local Exchange Carriers (Incumbent LECs)	1,175	920	78.30
Interexchange Carriers (IXCs)	112	92	82.14
Local Exchange Carriers	5,224	4,773	91.37

[118] U.S. Census Bureau, Annual Survey of School System Finances Tables, 2023 Public Elementary-Secondary Education Finance Data, https://www.census.gov/data/tables/2023/econ/school-finances/secondary-education-finance.html, 2023 Tables, "Individual Unit Tables" (Excel Spreadsheet).

[119] Affected Entities in this industry include Frequency Coordinators, National Regional Planning Council, Regional Planning Committees.

[120] Federal-State Joint Board on Universal Service, Universal Service Monitoring Report at 25, Table 1.12 (2025), https://docs.fcc.gov/public/attachments/DOC-418505A1.pdf.

[121] Affected Entities in this industry include all reporting local competitive service providers.

2025 Universal Service Monitoring Report Telecommunications Service Provider Data [120] **(Data as of December 2024)**	**SBA Size Standard (1500 Employees)**		
Affected Entity	**Total # FCC Form 499A Filers**	**Small Firms**	**% Small Entities**
(LECs)[122]			
Operator Service Providers (OSPs)	26	24	92.31
Other Toll Carriers	72	69	95.83
Paging & Messaging	56	56	100.00
Payphone Service Providers	25	24	96.00
Prepaid Card Providers	47	45	95.74
Telecommunications Resellers	655	630	96.18
Wired Telecommunications Carriers[123]	4,971	4,531	91.15
Wireless Telecommunications Carriers (except Satellite)[124]	608	522	85.86
Wireless Telephony[125]	336	262	77.98

E. Description of Economic Impact and Projected Reporting, Recordkeeping and Other Compliance Requirements for Small Entities

9. The RFA directs agencies to describe the economic impact of adopted rules on small entities, as well as projected reporting, recordkeeping and other compliance requirements, including an estimate of the classes of small entities which will be subject to the requirement and the type of professional skills necessary for preparation of the report or record.[126]

10. This *Report and Order* modernizes our rules to ensure that consumers have simple, automated and accessible ways to revoke consent for those calls they no longer want while ensuring they continue to get those they do, while helping callers process these requests efficiently and with streamlined compliance burdens. In addition, we eliminate outdated rules and delegate authority to CGB to review our robocall rules to ensure those rules are comprehensible to interested parties. We impose no new reporting, recordkeeping or other compliance requirements on small entities. Rather, we eliminate and streamline existing rules to reflect changes in technologies and industry practices to allow small entities to more efficiently process revocation requests.

F. Discussion of Steps Taken to Minimize the Significant Economic Impact on Small Entities, and Significant Alternatives Considered

[122] Affected Entities in this industry include all reporting fixed local service providers (CLECs & ILECs).

[123] Local Resellers fall into another U.S. Census Bureau industry (Telecommunications Resellers) and therefore data for these providers is not included in this industry.

[124] Affected Entities in this industry include all reporting wireless carriers and service providers.

[125] Affected Entities in this industry include Cellular/PCS/SMR - Specialized Mobile Radio Licensees and SMR (Dispatch).

[126] 5 U.S.C. § 604(a)(5).

11. The RFA requires an agency to provide "a description of the steps the agency has taken to minimize the significant economic impact on small entities…including a statement of the factual, policy, and legal reasons for selecting the alternative adopted in the final rule and why each one of the other significant alternatives to the rule considered by the agency which affect the impact on small entities was rejected."[127]

12. In this *Report and Order* we take steps to modernize our rules to ensure that consumers have easily accessible ways to revoke consent. We have eliminated and streamlined requirements to make the processing of revocation requests more efficient. For example, we modify our rules to allow callers to interpret a revocation request to apply only to the specific category of informational robocalls to which the revocation was directed and not all communications. This modification streamlines the ability to process revocation requests.[128] We also modify our rules to allow callers to designate the exclusive means to process revocation requests making it clearer to consumers how to request such revocations and easier for callers to process such requests by allowing callers to avoid processing incoming revocation requests made through other methods. These modifications minimize the economic impact of our existing rules on small entities by streamlining those rules.

G. Report to Congress

13. The Commission will send a copy of the *Report and Order*, including this Final Regulatory Flexibility Analysis, in a report to Congress pursuant to the Congressional Review Act.[129] In addition, the Commission will send a copy of the *Report and Order*, including this Final Regulatory Flexibility Analysis, to the Chief Counsel for the SBA Office of Advocacy and will publish a copy of the *Report and Order*, and this Final Regulatory Flexibility Analysis (or summaries thereof) in the Federal Register.[130]

[127] 5 U.S.C. § 604(a)(6).

[128] *See, e.g.*, ECAC Comments at 2; EEI Comments at 5; NCTA Comments at 7; Twilio Comments at 14.

[129] 5 U.S.C. § 801(a)(1)(A).

[130] *Id.* § 604(b).

Appendix C

Initial Regulatory Flexibility Analysis

1. As required by the Regulatory Flexibility Act of 1980, as amended (RFA),[131] the Federal Communications Commission (Commission) has prepared this Initial Regulatory Flexibility Analysis (IRFA) of the policies and rules proposed in the *Further Notice of Proposed Rulemaking* (*Further Notice*) assessing the possible significant economic impact on a substantial number of small entities. The Commission requests written public comments on this IRFA. Comments must be identified as responses to the IRFA and must be filed by the deadlines for comments specified on the first page of the *FNPRM*. The Commission will send a copy of the *FNPRM*, including this IRFA, to the Chief Counsel for the Small Business Administration (SBA) Office of Advocacy.[132] In addition, the *FNPRM* and IRFA (or summaries thereof) will be published in the Federal Register.[133]

A. Need for, and Objectives of, the Proposed Rules

2. In the *Further Notice*, the Commission seeks to update various TCPA rules that govern consumer's revocation of consent to receive robocalls. This *Further Notice* seeks comment on reducing the maximum timeframe for honoring revocation requests, requiring the use of two-way texting protocols that allow consumers to revoke consent via reply text message, offering a means to revoke consent to all robocalls, and providing greater specificity to affiliates. Our objective is to ensure that our rules reflect advances in technology and regulatory changes that permit callers to process revocation requests in a timely and cost efficient manner to ensure that consumers can exercise their right to control which robocalls they wish to receive.

B. Legal Basis

3. The proposed action is authorized pursuant to sections 1-4, and 227 of the Communications Act of 1934, as amended, 47 U.S.C. §§ 151-154, and 227.

C. Description and Estimate of the Number of Small Entities to Which the Proposed Rules Will Apply

4. The RFA directs agencies to provide a description of and, where feasible, an estimate of the number of small entities that may be affected by the proposed rules, if adopted.[134] The RFA generally defines the term "small entity" as having the same meaning as the terms "small business," "small organization," and "small governmental jurisdiction."[135] In addition, the term "small business" has the same meaning as the term "small business concern" under the Small Business Act.[136] A "small business concern" is one which: (1) is independently owned and operated; (2) is not dominant in its field of

[131] 5 U.S.C. §§ 601 *et seq*., as amended by the Small Business Regulatory Enforcement and Fairness Act (SBREFA), Pub. L. No. 104-121, 110 Stat. 847 (1996).

[132] *Id.* § 603(a).

[133] *Id*.

[134] *Id.* § 603(b)(3).

[135] *Id*. § 601(6).

[136] *Id*. § 601(3) (incorporating by reference the definition of "small-business concern" in the Small Business Act, 15 U.S.C. § 632). Pursuant to 5 U.S.C. § 601(3), the statutory definition of a small business applies "unless an agency, after consultation with the Office of Advocacy of the Small Business Administration and after opportunity for public comment, establishes one or more definitions of such term which are appropriate to the activities of the agency and publishes such definition(s) in the Federal Register."

operation; and (3) satisfies any additional criteria established by the SBA.[137] The SBA establishes small business size standards that agencies are required to use when promulgating regulations relating to small businesses; agencies may establish alternative size standards for use in such programs, but must consult and obtain approval from SBA before doing so.[138]

5. Our actions, over time, may affect small entities that are not easily categorized at present. We therefore describe three broad groups of small entities that could be directly affected by our actions.[139] In general, a small business is an independent business having fewer than 500 employees.[140] These types of small businesses represent 99.9% of all businesses in the United States, which translates to 34.75 million businesses.[141] Next, "small organizations" are not-for-profit enterprises that are independently owned and operated and not dominant in their field.[142] While we do not have data regarding the number of non-profits that meet that criteria, over 99 percent of nonprofits have fewer than 500 employees.[143] Finally, "small governmental jurisdictions" are defined as cities, counties, towns, townships, villages, school districts, or special districts with populations of less than fifty thousand.[144] Based on the 2022 U.S. Census of Governments data, we estimate that at least 48,724 out of 90,835 local government jurisdictions have a population of less than 50,000.[145]

6. The rules proposed in the *FNPRM* will apply to small entities in the industries identified in the chart below by their six-digit North American Industry Classification System (NAICS)[146] codes and corresponding SBA size standard.[147] Where available, we also provide additional information regarding the number of potentially affected entities in the industries identified below.

Table 1. 2022 U.S. Census Bureau Data by NAICS Code

[137] 15 U.S.C. § 632.

[138] 13 CFR 121.903.

[139] 5 U.S.C. § 601(3)-(6).

[140] *See* SBA, Office of Advocacy, *Frequently Asked Questions About Small Business* (July 23, 2024), https://advocacy.sba.gov/wp-content/uploads/2024/12/Frequently-Asked-Questions-About-Small-Business_2024-508.pdf.

[141] *Id*.

[142] 5 U.S.C. § 601(4).

[143] *See* SBA, Office of Advocacy, *Small Business Facts, Spotlight on Nonprofits* (July 2019), https://advocacy.sba.gov/2019/07/25/small-business-facts-spotlight-on-nonprofits/.

[144] 5 U.S.C. § 601(5).

[145] *See* U.S. Census Bureau, 2022 Census of Governments –Organization, https://www.census.gov/data/tables/2022/econ/gus/2022-governments.html, tables 1-11.

[146] The North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. *See* www.census.gov/NAICS for further details regarding the NAICS codes identified in this chart.

[147] The size standards in this chart are set forth in 13 CFR 121.201, by six digit North American Industrial Classification System (NAICS) code.

Regulated Industry (Footnotes specify potentially affected entities within a regulated industry where applicable)	NAICS Code	SBA Size Standard	Total Firms[148]	Total Small Firms[149]	% Small Firms
Wired Telecommunications Carriers[150]	517111	1,500 employees	3,403	3,027	88.95%
Wireless Telecommunications Carriers (except Satellite)[151]	517112	1,500 employees	1,184	1,081	91.30%
Commercial Banks	522110	$850 million in assets	3,917[152]	2,897	73.96%
Credit Unions	522130	$850 million in assets	4,411[153]	3,671	83.22%

[148] *U.S. Census Bureau*, "*Selected Sectors: Employment Size of Firms for the U.S.: 2022*." Economic Census, ECN Core Statistics Economic Census: Establishment and Firm Size Statistics for the U.S., Table EC2200SIZEEMPFIRM, 2025.

[149] *Id.*

[150] Affected Entities in this industry include Cable Television Distribution Services, Carrier RespOrgs, Competitive Access Providers, Cable Companies and Systems (Rate Regulation), Cable System Operators (Telecom Act Standard), Competitive Local Exchange Carriers (CLECs), Competitive Local Service Providers, Direct Broadcast Satellite (DBS), Facilities-Based Carriers (International Telecom Carriers), Home Satellite Dish (HSD) Service, Incumbent Local Exchange Carriers (Incumbent LECs), Interexchange Carriers (IXCs), Local Exchange Carriers (LECs), Open Video Systems, Operator Service Providers (OSPs), Operators of Common Carrier Non-Common Carrier Undersea Cable Systems, Other Toll Carriers, Providers of International Telecommunications Transmission Facilities, Satellite Master Antenna Television (SMATV) Systems aka Private Cable Operators (PCOs), and Wired Broadband Internet Access Service Providers.

[151] Affected Entities in this industry include 1.4 GHz Band Licensees, 1670–1675 MHz Services, 2.3 GHz Wireless Communications Services, 218-219 MHz Service, 220 MHz Radio Service – Phase I and Phase II, 3650-3700 MHz Band, 39 GHz Service, 600 MHz Band, 700 MHz Guard Band Licensees, Advanced Wireless Services - AWS Services, Aeronautical en route Services, Aeronautical Fixed Radio Services, Air-Ground Radiotelephone Services, Aviation and Marine Radio Services, Broadband Personal Communications Service, Broadband Radio Service and Educational Broadband Service, Carrier RespOrgs, Cellular Radiotelephone Service, Experimental Radio Service (Other Than Broadcast), Fixed Microwave Services, Future 24 GHz Licensees, Government Transfer Bands, Incumbent 24 GHz Licensees, Local Multipoint Distribution Service (LMDS), Location and Monitoring Service (LMS), Low Power Auxiliary Station (LPAS) Licensees, Lower 700 MHz Band Licenses, Marine Radio Services, Multichannel Video Distribution and Data Service (MVDDS), Multiple Address Systems, Narrowband Personal Communications Services, Offshore Radiotelephone Service, Paging Services, Personal Radio Services, Private Land Mobile Radio - 900 MHz Band, Private Land Mobile Radio Licensees (PLMR), Public Safety Radio Licensees, Rural Radiotelephone Service, Specialized Mobile Radio Licenses, Upper 700 MHz Band Licenses, Wireless Broadband Internet Access Service Providers, Wireless Carriers and Service Providers, Wireless Communications Services, Wireless Telephony.

[152] Federal Deposit Insurance Corporation, BankFind Suite: Find Institution Financial & Regulatory Data Search Tool,(Commercial Banks, Reporting Period 1st Quarter 2025, Max Assets 850,000,000).

[153] National Credit Union Administration Quarterly Credit Union Data Summary, 1st Quarter 2025 at i, iii. https://ncua.gov/files/publications/analysis/quarterly-data-summary-2025-Q1.pdf.

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Consumer Lending	522291	$47 million	2,918	2,292	78.55%
Mortgage and Nonmortgage Loan Brokers	522310	$15 million	4,603	3,966	86.16%
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[154] Federal Deposit Insurance Corporation, BankFind Suite: Find Institution Financial & Regulatory Data Search Tool, (Savings Institutions, Reporting Period 4th Quarter 2025 Max Assets 850,000,000); and National Association of Industrial Bankers (NAIB), Comparative Safety and Soundness, The Industrial Banking Industry, Year Ended December 31, 2024, prepared Utah Center for Financial Services at the University of Utah at 3, https://stena.utah.edu/wordpress/wp-content/uploads/2025/03/UtahFSDReport_123124_1.pdf.

[155] U.S. Census Bureau, Annual Survey of School System Finances Tables, 2023 Public Elementary-Secondary Education Finance Data, https://www.census.gov/data/tables/2023/econ/school-finances/secondary-education-finance.html, 2023 Tables, "Individual Unit Tables" (Excel Spreadsheet).

Regulated Industry (Footnotes specify potentially affected entities within a regulated industry where applicable)	NAICS Code	SBA Size Standard	Total Firms[148]	Total Small Firms[149]	% Small Firms
Business Associations[156]	813910	$15.5 million	14,599	13,134	89.97%

Table 2. Telecommunications Service Provider Data

2025 Universal Service Monitoring Report Telecommunications Service Provider Data [157] (Data as of December 2024)	SBA Size Standard (1500 Employees)		
Affected Entity	**Total # FCC Form 499A Filers**	**Small Firms**	**% Small Entities**
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Incumbent Local Exchange Carriers (Incumbent LECs)	1,175	920	78.30
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Operator Service Providers (OSPs)	26	24	92.31
Other Toll Carriers	72	69	95.83
Paging & Messaging	56	56	100.00
Payphone Service Providers	25	24	96.00
Prepaid Card Providers	47	45	95.74
Telecommunications Resellers	655	630	96.18

[156] Affected Entities in this industry include Frequency Coordinators, National Regional Planning Council, Regional Planning Committees.

[157] Federal-State Joint Board on Universal Service, Universal Service Monitoring Report at 25, Table 1.12 (2025), https://docs.fcc.gov/public/attachments/DOC-418505A1.pdf.

[158] Affected Entities in this industry include all reporting local competitive service providers.

[159] Affected Entities in this industry include all reporting fixed local service providers (CLECs & ILECs).

2025 Universal Service Monitoring Report Telecommunications Service Provider Data [157] **(Data as of December 2024)**	**SBA Size Standard (1500 Employees)**		
Affected Entity	**Total # FCC Form 499A Filers**	**Small Firms**	**% Small Entities**
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Wireless Telecommunications Carriers (except Satellite)[161]	608	522	85.86
Wireless Telephony[162]	336	262	77.98

D. Description of Economic Impact and Projected Reporting, Recordkeeping, and Other Compliance Requirements for Small Entities

7. The RFA directs agencies to describe the economic impact of proposed rules on small entities, as well as projected reporting, recordkeeping and other compliance requirements, including an estimate of the classes of small entities which will be subject to the requirements and the type of professional skills necessary for preparation of the report or record.[163]

8. In this *Further Notice*, we seek comment on whether to reduce the maximum timeframe for callers to honor revocation requests. This may require callers to take compliance measures to ensure that revocation requests are processed within a shorter timeframe than under our current rules. We have also sought comment on eliminating the existing rule provision that allows text senders to utilize one-way texting protocols that do not allow for reply text messages by disclosing this limitation and providing a reasonable alternative way for a consumer to revoke consent. Eliminating this provision may require some text senders to change their current texting protocol to a two-way texting protocol that allows for reply text messages. We also seek comment on whether to require callers to offer a means to revoke consent to all robocalls including whether the compliance burdens outweigh benefits. These may entail some compliance burdens and costs on small entities if adopted such as requiring callers to alter existing communications systems to accommodate these requirements. In this *Further Notice*, we specifically seek comment on these compliance burdens that may impact small entities.

E. Discussion of Significant Alternatives Considered That Minimize the Significant Economic Impact on Small Entities

9. The RFA directs agencies to provide a description of any significant alternatives to the proposed rules that would accomplish the stated objectives of applicable statutes, and minimize any

[160] Local Resellers fall into another U.S. Census Bureau industry (Telecommunications Resellers) and therefore data for these providers is not included in this industry.

[161] Affected Entities in this industry include all reporting wireless carriers and service providers.

[162] Affected Entities in this industry include Cellular/PCS/SMR - Specialized Mobile Radio Licensees and SMR (Dispatch).

[163] 5 U.S.C. § 603(b)(4).

significant economic impact on small entities.[164] The discussion is required to include alternatives such as: "(1) the establishment of differing compliance or reporting requirements or timetables that take into account the resources available to small entities; (2) the clarification, consolidation, or simplification of compliance and reporting requirements under the rule for such small entities; (3) the use of performance rather than design standards; and (4) an exemption from coverage of the rule, or any part thereof, for such small entities."[165]

10. In this *FNPRM*, we seek comment on alternatives that minimize the economic impact of any rule medication on small entities. For example, we seek comment regarding whether the timeframe for honoring revocation requests should vary between those callers that designate a method to revoke consents and those that do not. This may lessen the compliance burdens on smaller entities by reducing the timeframe only in those instances in which the caller has designated the method to revoke consent and thereby avoid the necessity to process all reasonable revocation requests. We have also sought comment on whether only those text senders that send messages containing telemarketing should be required to utilize two-way texting protocols. This would allow interested parties, including smaller entities, that use one-way text messaging for informational and notification purposes to continue doing so without the necessity to change to a two-way texting protocol. Finally, we seek comment on the compliance burdens associated with requiring callers to provide a means for consumers to revoke consent to all robocalls including ways to minimize the burdens on smaller entities.

F. Federal Rules that May Duplicate, Overlap, or Conflict with the Proposed Rules

11. None.

[164] 5 U.S.C. § 603(c).

[165] *Id.* § 603(c)(1)-(4).

Appendix D

List of Commenters[166]

American Bankers Association, American Financial Services Association, America's Credit Unions, Bank Policy Institute, Consumer Bankers Association, Defense Credit Union Council, Mortgage Bankers Association, and Student Loan Servicing Alliance	ABA
ACA International, Inc.	ACA
American Electric Power Company, Inc. et al.	AEP
American Pharmacists Association	APA
Contact Center Compliance	CCC
Ecommerce Innovation Alliance	EIA
Edison Electric Institute	EEI
Enterprise Communication Advocacy Coalition	ECAC
HRB Tax Group, Inc.	H&R Block
Innovative Payments Association	IPA
Insurance Marketing Coalition	IMC
Ron Johnson	Johnson
National Automobile Dealers Association	NADA
National Consumer Law Center, Electronic Privacy Information Center and National Association of Consumer Advocates	NCLC
NCTA-The Internet & Television Association	NCTA
New York State Department of Public Service	NYSPSC
Nicole Rasbach	Rasbach
Receivables Management Association International	RMAI
Responsible Enterprises Against Consumer Harassment	REACH
Retail Energy Supply Association	RESA
Retail Industry Leaders Association	RILA
Kelly Subbaiah	Subbaiah
The Enrollment Coalition	Enrollment Coalition
Twilio, Inc. and Twilio US Technology Inc.	Twilio
USTelecom—The Broadband Association	USTelecom
Vibes Media, LLC	Vibes
Vistra Corp	Vistra
WEX, Inc.	WEX
Marjorie Williams	Williams

[166] The *2025 TCPA FNPRM* referenced CG Docket Nos. 02-278, 17-59, 25-307 and WC Docket No. 17-97. Some of the above comments were filed in all of these dockets while others were not. For example, the IPA and NADA comments were filed only in CG Docket No. 17-59.