September 23, 2026

The Honorable Brendan Carr, Chairman
The Honorable Anna M. Gomez, Commissioner
The Honorable Olivia Trusty, Commissioner
Federal Communications Commission
45 L Street, NE
Washington, DC 20554

Re: *In the Matter of Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, FCC-CIRC 2609-05, Report and Order and Further Notice of Proposed Rulemaking (draft rel. Sept. 9, 2026)

Dear Chairman Carr, Commissioner Gomez, and Commissioner Trusty:

The American Bankers Association (ABA), ACA International, American Financial Services Association, America's Credit Unions, Consumer Bankers Association, Defense Credit Union Council, Electronic Transactions Association, and Student Loan Servicing Alliance (collectively, the Associations)[1] write to express our strong support for the draft Report and Order and Further Notice of Proposed Rulemaking (Draft Order) revising the Federal Communications Commission's (Commission) "revoke all" rule.[2] We also appreciate the revisions to the "provided number" condition to the exemption granted to ABA in 2015 for fraud alerts and certain other time-sensitive messages.[3] The Associations strongly support the Draft Order and urge the Commission to vote to adopt it at its September 30 Open Meeting. We also ask the Commission to make the two modest, but important, edits requested by ABA in its *ex parte* letter submitted earlier today.

The Associations have long supported policies that protect consumers from illegally spoofed calls while ensuring consumers receive the time-sensitive and beneficial communications they expect from the financial institutions with which they do business. Regrettably, in a Report and Order issued in 2024 (2024 Order), the Commission stated that, once a consumer revokes consent under the Telephone Consumer Protection Act (TCPA) to receive autodialed or prerecorded voice calls or text messages, the caller may no longer send the consumer *any* calls or text messages that require consent – even if that was not the consumer's intent (the revoke all rule).[4] Applying this provision, if a consumer replies "stop" to revoke consent to receive one type of message – for example, future autodialed past-due text messages – the caller must stop sending all future communications by phone or text on unrelated matters, such as warnings about unusual credit card transactions (fraud alerts), low-balance alerts, multi-factor authentication (MFA) messages, or utility calls. Not surprisingly, in a poll of consumers conducted last October,

[1] A description of each Association is provided in the Appendix.
[2] *In the Matter of Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, FCC-CIRC 2609-05, Report and Order and Further Notice of Proposed Rulemaking, App. A, 47 C.F.R. § 64.1200(a)(10)-(12) (to be codified) (draft rel. Sept. 9, 2026) [hereinafter, *Draft Order*].
[3] *Id.*, App. A, 47 C.F.R. § 64.1200(a)(9)(iii)(A) (to be codified).
[4] *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, ¶¶ 29-32 (2024).

62% of respondents stated they are concerned that the revoke all rule will negatively impact them by requiring their bank to stop sending all messages, including fraud alerts.[5]

We are grateful that the Commission was receptive to the proposed revisions to the revoke all rule that ABA, the National Consumer Law Center (NCLC), and ACA International sent on June 30, 2026.[6] We believe the Draft Order addresses the intent behind the 2024 Order's provisions governing revocation of consent, while also ensuring that consumers are not inadvertently cut off from all communications from the companies with whom they do business based on sending a single "stop" message in response to one type of message from that company. Specifically, the Commission's draft revised rule appropriately revises the revoke all rule by allowing 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 notice of how revocation will be construed.

Importantly, the draft revisions also allow a caller to designate the exclusive means of revocation in the message sent to the called party. We ask the Commission to make the modest, but important, requested edit described in the *ex parte* letter that ABA submitted earlier today.[7] That edit would ensure that, if the bank or other business designates text messaging as an exclusive means to revoke consent, the business may list one standardized word – e.g., "Press 'STOP' to opt out" – and is not required to list in the text message all seven words listed in the 2024 Order ("stop," "quit," "end," "revoke," "opt out," "cancel," and "unsubscribe"). We also ask the Commission to expand the time period for a business to send a follow-up text message (to clarify the scope of the consumer's revocation request) to a "a reasonable time not to exceed the end of the next business day," as described in ABA's *ex parte* letter and in the joint letter that ABA, NCLC, and ACA International sent on June 30. Alternatively, we ask the Commission to seek comment in the Further Notice on expanding the reasonable time period to send a follow-up message.

The Associations also strongly support the Commission's draft revisions to the provided number condition. In its 2015 Declaratory Ruling and Order, the Commission granted ABA's request for an exemption from the TCPA's requirements for time-sensitive messages concerning (1) suspected fraud; (2) breach of personal information; (3) remediation action customers can take; and (4) actions needed to arrange for receipt of pending mobile money transfers (Exemption).[8] ABA petitioned for this Exemption because its members desire to contact *all* affected consumers quickly and efficiently to provide these pro-consumer messages, but fear of TCPA class action liability limits their ability to do so absent the Exemption. These calls are free to the customer—

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[5] Press Release, Am. Bankers Ass'n, *National Survey: U.S. Consumers Rank Banks Above Other Industries for Fraud Protection, Support Consistent Rules for Data Sharing* (Oct. 20, 2025), https://www.aba.com/about-us/press-room/press-releases/fall-2025-morning-consult-survey-results-consumer-satisfaction. The poll was conducted by Morning Consult on behalf of ABA from October 1-6, 2025, among a national sample of 4,403 adults.
[6] Letter from Am. Bankers Ass'n, Nat'l Cons. L. Ctr., & ACA Int'l, to Brendan Carr, Chairman, Fed. Commc'ns Comm'n *et al.* (June 30, 2026), https://www.fcc.gov/ecfs/document/26109961847/1.
[7] *See* Letter from Jonathan Thessin, Am. Bankers Ass'n, to Marlene H. Dortch, Sec., Fed. Commc'ns Comm'n 2 (Sept. 23, 2026).
[8] *In the Matter of Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991*, CG Docket No. 02-278, Declaratory Ruling and Order, ¶¶ 138-39 (2015).

as is required by the TCPA for any calls exempted under the Commission's exemption authority provided in section 227(b)(2)(C) of title 47.[9]

Unfortunately, in granting the Exemption, the Commission required financial institutions to send alerts *only* to a wireless number *provided by* the customer of the financial institution (the provided number condition). Largely as a result of the provided number condition, few banks are utilizing the Exemption. And for the few banks that use it, removal or modification of the provided number condition would encourage them to place a greater number of exempted calls, as removal of the condition would reduce banks' litigation risk.

We support the Commission's draft provision that allows a caller to place an exempted call to a number that it acquired through a "reliable source," which the Commission defines as 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."[10]

We urge the Commission to vote to adopt the Draft Order at its September 30 Open Meeting.

Sincerely,

American Bankers Association
ACA International
American Financial Services Association
America's Credit Unions
Consumer Bankers Association
Defense Credit Union Council
Electronic Transactions Association
Student Loan Servicing Alliance

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[9] The exemption authority provided in 47 U.S.C. § 227(b)(2)(C) provides the Commission with authority to exempt from the TCPA calls to wireless numbers "that are not charged to the called party."

[10] *Draft Order*, *supra* note 2, at App. A (47 C.F.R. § 64.1200(a)(9)(iii)(A); *see In the Matter of Advanced Methods to Target and Eliminate Unlawful Robocalls, Call Authentication Trust Anchor, Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991, Dismissal of Outdated or Otherwise Moot Robocalls Petitions*, CG Docket Nos. 17-59, 02-278, & 25-307, WC Docket No. 17-97, Comments of the Am. Bankers Ass'n *et al.*, 15-18 (filed Jan. 5, 2026), https://www.fcc.gov/ecfs/document/10106019480304/1 (explaining that a bank may have acquired a customer's number through reliable means, but still cannot satisfy the provided number condition).

APPENDIX

The American Bankers Association is the voice of the nation's $26.5 trillion banking industry, which is composed of small, regional and large banks that together employ over 2 million people, safeguard $20.7 trillion in deposits and extend $13.9 trillion in loans.

ACA International (ACA) represents approximately 1,400 members, including credit grantors, third-party collection agencies, asset buyers, attorneys, and vendor affiliates, in an industry that employs more than 113,00 people worldwide.

Founded in 1916, AFSA is the primary trade association for the consumer credit industry, protecting access to credit and consumer choice. AFSA members provide consumers with many kinds of credit, including direct and indirect vehicle financing, traditional installment loans, mortgages, payment cards, and retail sales finance. AFSA members do not provide payday or vehicle title loans.

America's Credit Unions is the national trade association for consumers' best option for financial services: credit unions. America's Credit Unions advocates for policies that allow credit unions to effectively meet the needs of their nearly 146 million members nationwide.

The CBA is a member-driven trade association, and the only national financial trade group focused exclusively on retail banking—banking services geared toward consumers and small businesses. As the recognized voice on retail banking issues, CBA provides leadership, education, research, and federal representation for its members. CBA members operate in all 50 states. They include the nation's largest bank holding companies as well as regional and super-community banks. Eighty-seven percent of CBA's members are financial institutions holding more than $10 billion in assets.

The Defense Credit Union Council (DCUC) is a national trade association and trusted resource for credit unions serving military and veteran communities. Since 1963, DCUC has championed the interests of America's credit unions through advocacy, education, collaboration, and engagement on legislative and regulatory matters that affect financial readiness, access, and support for servicemembers, veterans, and their families.

The Electronic Transactions Association (ETA) is the world's leading advocacy and trade association for the payments industry. Its members—from global incumbents to emerging fintech innovators—process approximately $56.75 trillion annually in purchases and person-to-person payments worldwide.

The Student Loan Servicing Alliance (SLSA) is the nonprofit trade association that focuses exclusively on student loan servicing issues. Our membership is responsible for servicing all federal student loans and the vast majority of private loans, and our membership is a mix of companies, state agencies, non-profits and their service partners. Our servicer members and affiliate members provide the full range of student loan servicing operations, repayment support, customer service, payment processing, and claims processing for tens of millions of federal and private loan borrowers across the country.