Unfunded Mandates

This rule will not impose an unfunded mandate on State, local, or Tribal governments or the private sector of more than $100 million per year. The rule does not have a significant or unique effect on State, local, or Tribal governments or the private sector. This determination is based on an analysis of the corresponding Federal regulations, which were determined to not impose an unfunded mandate. Therefore, a statement containing the information required by the Unfunded Mandates Reform Act (2 U.S.C. 1531 *et seq.*) is not required.

List of Subjects in 30 CFR Part 950

Intergovernmental relations, surface mining, underground mining.

Jeffrey Fleischman,

Acting Regional Director, Interior Regions 5, 7–11.

For the reasons set out in the preamble, 30 CFR part 950 is amended as set forth below:

PART 950—WYOMING

■ 1. The authority citation for part 950 continues to read as follows:

Authority: 30 U.S.C. 1201 *et seq.*

■ 2. In § 950.15, amend the table by adding an entry for ''February 7, 2025'' at the end of the table to read as follows:

§ 950.15 Approval of Wyoming regulatory program amendments.

* * * * *

Original amendment submission date	Date of final publication	Citation/description
*	*	*
February 7, 2025	October 26, 2026	LQD Rules, Ch XIV, §§ 2(e)(iii), 2(g), 2(h), 3(a), 3(c), 3(d), 3(e), 4(d) Minor typographical corrections.

[FR Doc. 2026–21835 Filed 10–23–26; 8:45 am]

BILLING CODE 4310–05–P

FEDERAL COMMUNICATIONS COMMISSION

47 CFR Part 64

[CG Docket No. 02–278; FCC 26–67; FR ID 373556]

Enhancing the Ability of Consumers To Control the Robocalls

AGENCY: Federal Communications Commission.

ACTION: Final rule.

SUMMARY: In this document, the Federal Communications Commission (Commission) modifies rules to ensure that consumers can revoke consent for robocalls they no longer wish to receive while continuing to receive those they still want. 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. Specifically, we allow callers to interpret a revocation request as applying only to the specific category of informational robocalls to which the revocation was directed, allow callers to designate an exclusive means to revoke consent, and 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 Bureau (CGB) in consultation with the Enforcement Bureau (EB) to review our robocall rules to ensure that those rules are clear and easy to read.

DATES: Effective November 25, 2026.

FOR FURTHER INFORMATION CONTACT: Contact Richard D. Smith *Richard.Smith@fcc.gov,* Consumer and Governmental Affairs Bureau, (717) 338–2797. For information regarding the Paperwork Reduction Act (PRA) information collection requirements contained in the PRA, contact Cathy Williams *Cathy.Williams@fcc.gov,* Office of Managing Director, (202) 418–2918.

SUPPLEMENTARY INFORMATION: This is a synopsis of the Commission's Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991, Report and Order (*Order*) in CG Docket No. 02–278; FCC 26–67, adopted September 30, 2026 and released on October 1, 2026. The full text of this document is available for public inspection during regular business hours at Commission's headquarters 45 L Street NE, Washington, DC 20554 or at the following internet address: *https://docs.fcc.gov/public/attachments/FCC-26-67A1.pdf.*

To request material in accessible formats for people with disabilities (*e.g.,* Braille, large print, electronic files, audio format) or to request reasonable accommodations (*e.g.,* accessible format documents, sign language interpreters, CART), send an email to *fcc504@fcc.gov* or call the Commission's Consumer and Governmental Affairs Bureau at (202) 418–0530 (voice).

Synopsis

I. Discussion

A. Ensuring Consumers Get the Calls They Want

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. 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.

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. Specifically, we conclude that this requirement is overinclusive and may lead to unintended consequences that do not align with the consumer's actual intent. 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. 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.

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. We note that one party has expressed opposition in an *ex parte* filing arguing that the revisions make compliance more complex. For the reasons discussed herein, however, we conclude that the industry and consumer group support is persuasive evidence that it does not.

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. One commenter expresses concern, however, with the potential compliance burdens entailed by requiring callers to provide a revoke all method. Therefore, we seek further comment in the Further Notice of Proposed Rulemaking published elsewhere in the **Federal Register** 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.

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.

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

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 § 64.1200(a)(10) of the Commission's rules. Specifically, we conclude that callers may designate any of the three methods currently described in the second sentence of § 64.1200(a)(10) of the Commission's rules as the exclusive means to make revocation requests. 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.

As a result, callers may designate an exclusive revocation method that requires: (1) using 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 § 64.1200(a)(10) of the Commission's rules as the exclusive means to revoke consent must continue to process revocation requests when made in any reasonable manner.

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. 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. 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. This ensures that callers inform consumers of the designated revocation method. We therefore decline the request to allow callers to determine when and how to inform customers of the designated method. We agree with commenters, however, that requiring text senders to include all seven standardized words in a text message when designating a reply text as the exclusive means to revoke consent would make disclosures unnecessarily lengthy given the character limitations of text messages. As a result, we clarify that text senders can satisfy the disclosure requirement by disclosing even just one of the standardized words in each text message. For example, by indicating that recipients can revoke consent by responding ''stop.'' But text senders still must honor revocation requests made using any of the standardized words as our rules recognize these as commonly used words to reflect a clear and unmistakable desire to revoke consent.

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. 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. 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.

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. For example, § 64.1200(b)(3) of the Commission's rules requires calls made pursuant to an exemption in § 64.1200(a)(3)(ii) through (v) of the Commission's rules or that use an artificial or prerecorded voice that introduces an advertisement or constitutes telemarketing to provide an automated, interactive voice- and/or key press-activated opt-out mechanism to make a do-not-call request. 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

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. Specifically, we agree with commenters that exempted communications should be allowed when the wireless number is obtained from a reliable source. 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.

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. 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.

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. 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 receive such communications. 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.

D. Improving the Organization and Readability of the Robocall Rules

We delegate authority to CGB in consultation with the Enforcement Bureau to review the rules contained in § 64.1200 of the Commission's rules to ensure that those rules are clearly organized and comprehensible, invite comment at a later date on proposed changes, and issue an order implementing these changes to make these rules more transparent and easier to understand. 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

The revised rule amendments contained herein become effective November 25, 2026. As a result, the rule modification to § 64.1200(a)(10) of the Commission's rules 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. We decline the request of one party to extend the effective date up to 12 months after **Federal Register** publication to ensure that callers can begin utilizing the modernized consent methods as soon as possible.

F. Cost and Benefit Analysis

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.

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

The Commission has legal authority to take the actions contained herein pursuant to sections 1–5, and section 227 of the Communications Act of 1934, as amended.

II. Procedural Matters

H. Paperwork Reduction Act Analysis

This document contains non-substantive modifications to approved information collections that have been reviewed and approved by the Office of Management and Budget (OMB) pursuant to OMB's non-substantive modification process. Because these modifications are non-substantive, they do not impose any new or modified

information collection burdens on the public subject to the Paperwork Reduction Act of 1995, Public Law 104–13.

I. Regulatory Flexibility Act Analysis

The Regulatory Flexibility Act of 1980, as amended (RFA), 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 substantial number of small entities.'' Accordingly, the Commission has prepared a Final Regulatory Flexibility Analysis (FRFA) concerning the possible impact of the rule and policy changes contained in the Report and Order on small entities.

J. Congressional Review Act

The Commission sent a copy of document FCC 26–67 to Congress and the Government Accountability Office pursuant to the Congressional Review Act, 5 U.S.C. 801(a)(1)(A).

Final Regulatory Flexibility Analysis

As required by the Regulatory Flexibility Act of 1980, as amended (RFA), the Federal Communications Commission (Commission) incorporated an Initial Regulatory Flexibility Analysis (IRFA) in the 2025 TCPA FNPRM, released in October 2025. 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**.

A. Need for, and Objectives of, the Report and Order

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. 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.

This *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 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

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. 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.

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

Pursuant to the Small Business Jobs Act of 2010, which amended the RFA, 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. 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

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. The RFA generally defines the term ''small entity'' as having the same meaning as the terms ''small business,'' ''small organization,'' and ''small governmental jurisdiction.'' In addition, the term ''small business'' has the same meaning as the term ''small business concern'' under the Small Business Act. 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. 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.

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. In general, a small business is an independent business having fewer than 500 employees. These types of small businesses represent 99.9% of all businesses in the United States, which translates to 34.75 million businesses. Next, ''small organizations'' are not-for-profit enterprises that are independently owned and operated and are not dominant in their field. 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. Finally, ''small governmental jurisdictions'' are defined as cities, counties, towns, townships, villages, school districts, or special districts with populations of less than fifty thousand. 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.

The rules adopted in the *Order* will apply to small entities in the industries identified in the chart below by their six-digit North American Industry Classification System (NAICS) codes and corresponding SBA size standard. 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	Total small firms	Percent small firms
Wired Telecommunications Carriers	517111	1,500 employees	3,403	3,027	88.95
Wireless Telecommunications Carriers (except Satellite).	517112	1,500 employees	1,184	1,081	91.30
Commercial Banks	522110	$850 million in assets	3,917	2,897	73.96
Credit Unions	522130	$850 million in assets	4,411	3,671	83.22
Savings Institutions and Other Depository Credit Intermediation.	522180	$850 million in assets	569	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
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	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	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 (data as of December 2024)	SBA size standard (1,500 employees)		
Affected entity	Total number FCC Form 499A filers	Small firms	Percent small entities
Competitive Local Exchange Carriers (CLECs)	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 (LECs)	5,224	4,773	91.37
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	4,971	4,531	91.15
Wireless Telecommunications Carriers (except Satellite)	608	522	85.86
Wireless Telephony	336	262	77.98

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

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.

This *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. Steps Taken To Minimize Significant Economic Impact on Small Entities, and Significant Alternatives Considered

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.''

In this *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. 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.

List of Subjects in 47 CFR Part 64

Communications common carriers, Reporting and Recordkeeping requirements, Telecommunications, Telephone.

Federal Communications Commission.

Marlene Dortch,

Secretary.

Final Rules

For the reasons discussed in the preamble, 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.

■ 2. Amend § 64.1200 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.

* * * * *

(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 one 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. Text senders that designate a reply text message as the exclusive means to revoke consent can satisfy the disclosure obligation by including at least one of the standardized words contained in paragraph (a)(10)(ii) of this section in each text message so long as the text sender recognizes the use of any of the standardized words as a valid revocation request. 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.

* * * * *

[FR Doc. 2026–21821 Filed 10–23–26; 8:45 am]

BILLING CODE 6712–01–P