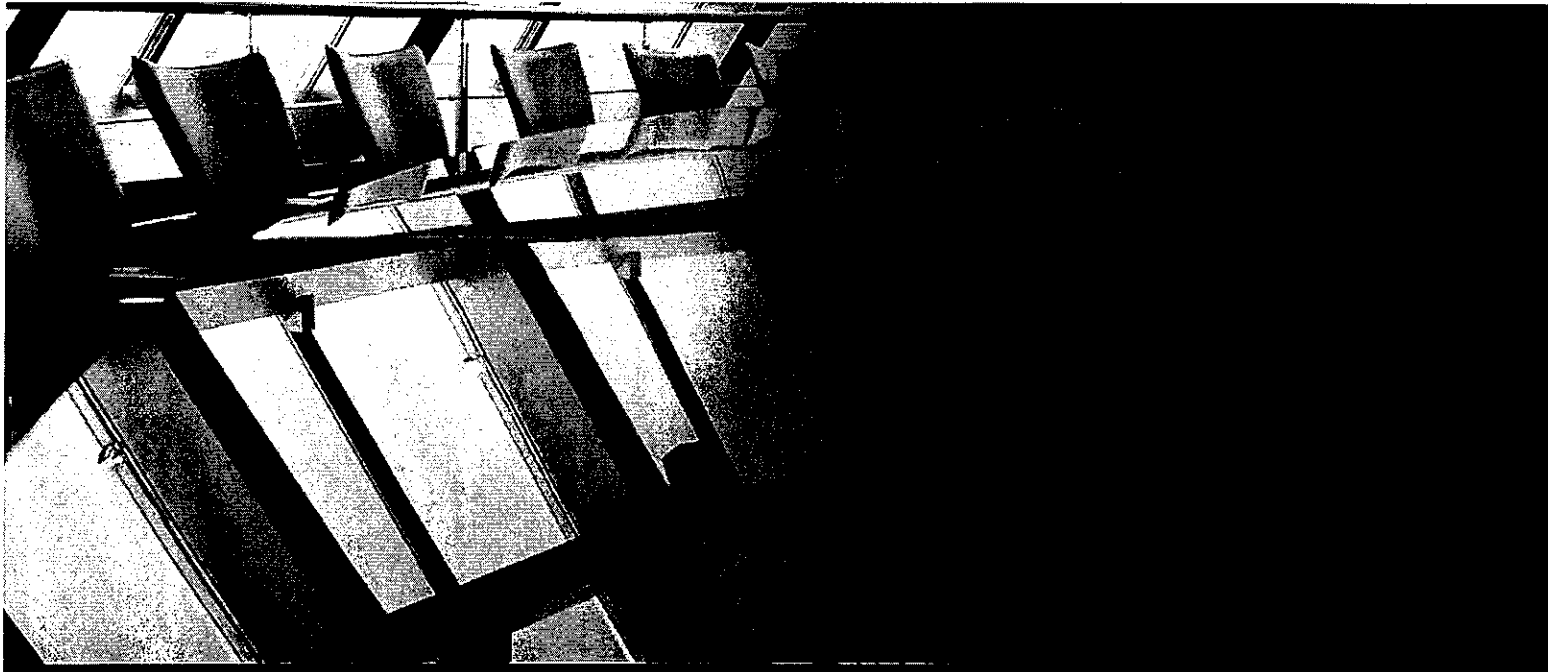


EXHIBIT

A



U.S. CONSUMER BEST PRACTICES GUIDELINES
for Cross-Carrier Mobile Content Programs

JUNE 2010
V5.2



U.S. Consumer Best Practices

Version 5.2

Publication Date: Jun 30, 2010

Effective Date: June 1, 2010*

*On **June 1, 2010** the changes in this document will take effect for all digital advertising formats & message flows. For print, radio, television media advertisements changes in this document will take effect on **September 1, 2010**.

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Introduction: US Consumer Best Practices

The Mobile Marketing Association (MMA) is the premier global non-profit trade association established to lead the growth of mobile marketing and its associated technologies. The MMA is an action-oriented organization designed to clear obstacles to market development, establish mobile media guidelines and best practices for sustainable growth, and evangelize the use of the mobile channel. The more than 750 member companies, representing over forty countries around the globe, include all members of the mobile media ecosystem. The Mobile Marketing Association's global headquarters are located in the United States and it has regional chapters including North America (NA), Europe, Latin American (LATAM) and Asia Pacific (APAC) branches.

As the primary source for mobile marketing information and expertise, the MMA is dedicated to:

- Providing an industry forum to meet, discuss, plan and work cooperatively to resolve key industry issues
- Bringing together industry-wide, global and regional work groups that focus on industry initiatives
- Providing representation for the mobile marketing industry to major legislative bodies worldwide
- Globally sharing perspectives on mobile marketing between Europe, Asia, Latin America, Africa and the U.S.
- Fueling B2B interaction through seminars, conferences and events
- Developing metrics for measuring ad delivery and consumer response
- Developing open and compatible mobile marketing technical and creative standards
- Defining and publishing mobile marketing best practices on privacy, ad delivery, ad measurement, and many others
- Providing the value and effectiveness of mobile marketing to advertisers, agencies and consumers
- Serving as the key advocate on behalf of the mobile marketing industry

The MMA US Consumer Best Practices (CBP) committee focus is on consumer protection and privacy. The CBP committee brings together numerous stakeholders in the mobile ecosystem in an on-going effort to improve the mobile subscriber experience in North America and to create greater operational efficiencies throughout the industry.

The Mobile Marketing Association's (MMA) Consumer Best Practices (CBP) Guidelines, for the United States market, provides a guide to implementing shortcode programs. Fundamentally, the Cross Carrier section of the guidelines document is a compilation of accepted industry practices, wireless carrier policies, and regulatory guidance that have been agreed upon by representative member companies from all parts of the off-deck ecosystem. While the MMA CBP committee strives to implement policies that encourage the growth of the off-net industry, the primary focus is on consumer protection and privacy, as industry growth without consumer satisfaction is not sustainable.

The US Consumer Best Practices Committee developed these guidelines in collaboration with representatives from the following member companies:

3C Interactive	mBlox, Inc.	Telcordia Technologies, Inc.
4INFO, Inc.	Mobile Messenger	Telescope, Inc.
AT&T Mobility	Motricity	Thumbplay Inc.
BANGO	MX Telecom	T-Mobile USA
Brightkite	Neustar, Inc.	Velti
Buongiorno	OpenMarket	VeriSign, Inc.
Cellfish Media LLC.	Publicis NA	Verizon Wireless
Distributive Networks	Snackable Media	Virgin Mobile USA
FOX Mobile Entertainment	Sprint-Nextel	Wells Fargo Bank
Lavalife Mobile	Sybase, Inc.	

At the beginning of each year, the MMA holds an industry forum to solicit feedback on the CBP guidelines from representatives of the Mobile Marketing ecosystem. In January 2009, more than 200 individuals, representing over 120 companies, were in attendance. The industry forum is held annually. To receive information on this event as well as other MMA related events please sign up for the newsletter here: http://mmaglobal.com/resources/newsletter_signup

For more information, please contact:
 Mobile Marketing Association
 Email: mma@mmaglobal.com
www.mmaglobal.com

Purpose: Centralize, Standardize, & Simplify

This document attempts to centralize and standardize U.S. Carrier business rules for mobile value added services that exist outside of the carrier network (also known as "off-deck" or "off-portal" services). In doing so, the purpose is to continually reduce the number of different rules between carriers to improve the consumer experience. As a first step, the Tier 1 U.S. Carriers have agreed to move all their individual rules into this document.

Scope: Standard Rate, Premium Rate, and Free to End User

From a pricing perspective, there are three categories of shortcode programs. This document groups the standards according to these categories:

- **Standard Rate** – The consumer is charged standard messaging fees (per message, or decremented from their messaging bundle) when participating in the program. Premium fees are not charged.
- **Premium Rate** – The consumer is charged premium fees in addition to standard messaging fees applying.
- **Free to End User (FTEU)** – The consumer incurs no charges at all for participating in the program. The carrier waives standard message fees for these programs. This pricing category currently applies only to SMS messaging, as FTEU MMS is currently not available.

References: MMA documents and links for reference purposes

The following documents provide additional sources of information and reference:

MMA Code of Conduct

<http://www.mmaglobal.com/codeofconduct.pdf>

MMA Glossary of Terms

<http://www.mmaglobal.com/glossary.pdf>

MMA Mobile Advertising Guidelines

<http://www.mmaglobal.com/mobileadvertising.pdf>

MMA Introduction to Mobile Coupons

<http://www.mmaglobal.com/mobilecoupons.pdf>

MMA Introduction to Mobile Search

<http://www.mmaglobal.com/mobilesearchintro.pdf>

MMA Mobile Advertising Overview

<http://www.mmaglobal.com/mobileadoverview.pdf>

MMA Mobile Applications

<http://www.mmaglobal.com/mobileapplications.pdf>

MMA Mobile Marketing Sweepstakes & Promotions Guide

<http://www.mmaglobal.com/mobilepromotions.pdf>

MMA Mobile Search Use Cases

<http://www.mmaglobal.com/mobilesearchusecases.pdf>

MMA Off Portal - An Introduction to the Market Opportunity

<http://www.mmaglobal.com/offportal.pdf>

MMA Short Code Primer

<http://www.mmaglobal.com/shortcodeprimer.pdf>

MMA Understanding Mobile Marketing: Technology & Reach

<http://www.mmaglobal.com/uploads/MMAMobileMarketing102.pdf>

Mobile Marketing Association Website

<http://www.mmaglobal.com>

Telephone Consumer Protection Act

<http://www.the-dma.org/guidelines/tcpa.shtml>

TRUSTe

<http://www.truste.org>

CAN-SPAM

<http://www.fcc.gov/cgb/policy/canspam.html>

Common Short Code Administration

<http://www.usshortcodes.com>

COPPA

<http://www.ftc.gov/ogc/coppa1.htm>

FTC Guide Concerning Use of the Word "Free" and similar representations site defining 'free'

www.ftc.gov/bcp/guides/free.htm

Recent Changes:

Version 5.2

Below is a list of changes modified between version 5.2 of this document and the previous version 5.1 released in May 2010:

Carrier Specific Sections

- Updates to the Sprint section of this document. These updates have been made to accurately reflect the recent updates for this specific operator. Changes, unless otherwise noted, are effective on June 1, 2010.

Version 5.1

Below is a list of changes modified between version 5.1 of this document and the previous version 5.0 released in April 2010:

- CCS-30: Update to the guideline to permit synonyms of the word "free". Use of the word "free" varies by carrier.
- CCS-264: MIN PIN Entry pages must be controlled by CPs. This applies for all operators, including AT&T and Tmobile.
- CCS-265: Update to the guideline: "The price must...be within a 125 pixel range of the MIN entry field *with no other text in between except text related to pricing. No marketing. No cross-sell or up-sell. Nothing distracting from pricing.*

Carrier Specific Sections

- Updates to the Sprint section of this document. These updates have been made to accurately reflect the recent updates for this specific operator.

Version 5.0

Below is a list of changes modified between version 5.0 of this document and the previous version 4.1 released in December 2009:

Structural Changes

- Reformatting of the document to provide clarity to the cross carrier section. Please note the MMA IDs have not changed.
- Removal of Advertising Disclosure (MMA ID CCS-108, CCS-109, CCS-110) in the Guidelines for Advertising Messaging Programs to eliminate redundancy
- Updated MMA ID CCS-90 to clarify terminology.
- Updated MMA ID CCS-116 to clarify terminology.
- Updated MMA ID CCS-117 to clarify terminology.

Content Changes

All Services

- Removed Nextel from the Cross Carrier Standards Matrix.

- Added new requirement to ensure "STOP" and "HELP" work in the native language of the program. (CCS-268, CCS-40, CCS-68)
- Added terminology to CCS-28 to ensure urgency is not conveyed for offer that "does not expire"
- Changed verbiage for prechecked terms & conditions to include the phrase "if a checkbox is used" (CCS-89, CCS-265)
- Changes to the Guidelines for Advertising Messaging Programs (MMA ID CCS-108.5) to separate Guidelines for advertising all programs from advertising with an Affiliate Marketer.

Premium Rate Program Changes

- New guideline to ensure all pricing is displayed in numerical format (CCS-263)
- New guideline under Premium Rate Double Opt In from Internet-MIN and PIN Entry page (CCS-264) "MIN and PIN entry pages must only be controlled by content providers"
- New guidelines for MIN and PIN entry pages under Premium Rate Double Opt In from Internet-MIN and PIN Entry page (CCS-265)
- New guidelines for the Terms and Conditions on the MIN and PIN entry pages under Premium Rate Double Opt In from Internet-MIN and PIN Entry page (CCS-266)
- Updates to Guideline CCS-167 that premium services may also be deducted from pre-paid balances.
- Updates to Guideline CCS-118 to add a definition of Jump pages and include guidelines for appropriate and inappropriate content.
- Included new Guideline CCS-267, " The word "subscription" or equivalent must be used in the advertising and T&Cs" for premium services.

Carrier Specific Sections

- Updates to the T-Mobile section of this document. These updates have been made to accurately reflect the recent updates for this specific operator.
- Update to the AT&T section of this document. These updates have been made to accurately reflect the recent updates for this specific operator. See ATT-57.5

Cross Carrier Standards/Best Practices

Cross Carrier Standards Matrix

This Cross Carrier Standards Matrix is designed to give a high level overview of the programs allowed by Carrier. These programs must comply with the CBP Guidelines and are still subject to review and approval by the Carrier.

Y = Allowed N/A = Not Available
 N = Not Allowed CBC = Case by Case Basis

General Requirements

Requirement	Verizon	AT&T	T-Mobile	Sprint
HELP/STOP Requirement	Y	Y	Y	Y
Concatenated Messages	Y	Y	Y	CBC
Short Code Extension/Suffixing	CBC	CBC	CBC	CBC
Device Discovery	Y	Y	N	Y
WAP Push	N	Y	Y	N
Deep Linking (to On Portal)	CBC	Y	Y	Y
App Download (Off Portal)	N	Y	Y	Y
App Download (On Portal)	CBC	Y	N	CBC
Wake Up (App Directed)	CBC	Y	CBC	CBC
Pricing and frequency of billing	Y	Y	Y	Y
Wording/Disclosure for charges	Y	Y	Y	Y
Advertisement/Terms rules	Y	Y	Y	Y
Unsupported devices listed	Y	Y	Y	Y
Suggestive Images	N	N	N	N
HELP/STOP in Ad	Y	Y	Y	Y
Msg&Data Rates May Apply in Ad	Y	Y	Y	Y
Terms must be in X font size	N	Y	Y	N
HELP/STOP in Ad	Y	Y	Y	Y
Pricing in Voice Over	Y	Y	Y	Y
Terms must be in X font size	N	Y	N	N
HELP in Ad	Y	Y	Y	Y
STOP in Ad	Y	Y	Y	Y
Std rates apply in voice over	Y	Y	Y	Y
No fast talking in voice over	Y	Y	N	Y

Standard Rate Services

Y = Allowed N/A = Not Available
 N = Not Allowed CBC = Case by Case Basis

Service	Frequency	Verizon	AT&T	T-Mobile	Sprint
Alerts (Single Opt In)	Subscription or One Time	Y	Y	Y	Y
Voting/Polling/Trivia	One Time	Y	Y	Y	Y
Text to Screen	One Time	Y	Y	Y	Y
Sweepstakes	One Time	Y	Y	Y	Y
Contests	One Time	Y	Y	Y	Y
Mobile Coupons	One Time	Y	Y	Y	Y
Mobile Content (Text)	One Time	Y	Y	Y	Y
Mobile Content (Text)	Subscription	Y	Y	Y	Y
User Generated Content	One Time	Y	Y	Y	Y
Alerts (Double Opt In)	Subscription or One Time	Not Required	Not Required	Not Required	Not Required
PIN or one time password	One Time	Not Required	Not Required	Not Required	Not Required
Mobile Content (Ringtones, Wallpapers, Games) (Verizon does not allow games)	One Time	N, MMS only	Y	Y	Y
(Ringtones, Wallpapers, Games) (Verizon does not allow games)	Subscription	N	Y	Y	Y
Mobile Banking Alerts	Ongoing	Y	Y	CBC	Y
Mobile Banking Transactions		CBC	CBC	CBC	CBC
Viral Marketing	One Time	CBC	Y	CBC	CBC
Gifting	One Time	CBC	CBC	N	CBC
Machine to Machine	Ongoing	CBC	CBC	CBC	CBC
Emergency Alerts	One Time	CBC	N	CBC	CBC
Promo Mobile Content	One Time	CBC	CBC	Y	CBC
Mobile Content (MMS)	One Time	Y	Y	N	Y
Mobile Content (MMS)	Subscription	Y	Y	N	Y
Promo Mobile Content	One Time	CBC	CBC	Y	CBC
Wap (Single Opt In)	One Time	Y	Y	Y	N
IVR Opt In	One Time	Y	Y	Y	CBC
Subscription	Ongoing	Y	Y	Y	Y
Chat	Ongoing	Y	Y	Y	Y

Premium Rate Services

Y = Allowed N/A = Not Available
 N = Not Allowed CBC = Case by Case Basis

Service	Frequency	Verizon	AT&T	T-Mobile	Sprint
Alerts	Subscription	Y	Y	Y	Y
Mobile Content (text)	Subscription	Y (Day, Month, In)	Y (Month)	Y (Month)	Y (Day, Month, In)
Chat	Subscription	CBC	Y	Y	Y
Mobile Content (URL)	One Time	Y, MMS Only	Y	Y	Y
Mobile Content (URL)	Subscription	Y, MMS Only	Y	Y	Y
Full Music Downloads	One Time	N	Y	N	N
PIN	N/A	Y	CBC	Not Required	Y
PTV	One Time	CBC	Y	Y	CBC
Sweepstakes	One Time	CBC	Y	CBC	N
Contests	One Time	CBC	Y	CBC	CBC
Gifting	One Time	CBC	CBC	N	CBC
Reverse Auction	One Time	CBC	CBC	CBC	N
Charity	One Time	CBC	CBC	CBC	CBC
M-Commerce	N/A	N	CBC	CBC	CBC
Micropayment	One Time	N	CBC	CBC	N
Mobile Content (MMS)	One Time	Y	Y	N	N
Mobile Content (MMS)	Subscription	Y	Y	N	N
WAP (Double Opt In)	One Time	Y	Y	Y	Y
WAP (Double Opt In)	Subscription	CBC	Y	Y	Y
Games	One Time	N	Y	Y	Y
MIM	One Time	CBC	Y	N	CBC
Streaming Video	One Time	N	N	N	N
Double Opt In	One Time	Y	Y	Y	CBC
800 Number provided	Ongoing	Y	Y	Y	Y
Subscription	Ongoing	Y	Y	Y	Y
Sweepstakes	Ongoing	CBC	CBC	CBC	N
Chat	Ongoing	CBC	Y	Y	Y

Free To End User (FTEU) Services

Service Type/Requirement	Frequency	Verizon	AT&T	T-Mobile	Sprint
Alerts (Single Opt In)	One Time	N	Y	Y	N
SMS2TV/pTV	One Time	N	Y	Y	N
MIM	Ongoing	N	Y	Y	N
Mobile Banking	Ongoing	N	Y	Y	N
Mobile Advertising	Ongoing	N	CBC	CBC	N
FTEU (Single Opt In)	One Time	N	Y	Y	N

Program Types and Definitions

Cross Carrier: General Conduct

1.0 General Guidelines

	<u>Guideline</u>	<u>MMA ID</u>
1.0-1	At a minimum, programs (including short code, IVR and WAP sites) should be run in a manner that is congruous with the letter and spirit of the MMA Global Code of Conduct for Mobile Marketing. The Code of Conduct is located at: http://www.mmaglobal.com/codeofconduct.pdf	CCS-01
1.0-2	At all times, programs must be in accordance with applicable federal and state laws, rules and regulations.	CCS-02
1.0-3	Wireless subscribers have a right to privacy.	CCS-07
1.0-4	All content must be available for all audiences.	CCS-70
1.0-5	STOP and HELP keywords must work in the native language of the program. In a non-English campaign, the English keyword must not return an error message.	CCS-268

1.1 Messaging Frequency Guidelines

	<u>Guideline</u>	<u>MMA ID</u>
1.1-1	Content providers must always be cognizant of the number of messages they are sending to participants in their programs to avoid a poor user experience.	CCS-09

1.2 Tobacco & Alcohol Programs

	<u>Guideline</u>	<u>MMA ID</u>
1.2-1	Soft alcohol marketing is generally allowed. Soft alcohol is defined as beer and wine.	CCS-71
1.2-2	Hard alcohol programs should only be marketed in locations that have age verification (bars, nightclubs).	CCS-72
1.2-3	Alcohol marketing should not directly promote the use of or consumption of alcohol.	CCS-73
1.2-4	Any reference to the abuse of alcohol, drugs, tobacco or other controlled substances is strictly prohibited. This includes verbal and non-verbal actions in which a person could conclude that promotion of drug use is intended.	CCS-74

1.3 Guidelines for Advertising Messaging Programs

	<u>Guideline</u>	<u>MMA ID</u>
1.3-1	When promoting programs, content providers should ensure that their advertising in all forms is clear and conspicuous regarding all terms and conditions associated with offers and adheres to all state and federal regulations.	CCS-12
1.3-2	Use of the word "free" varies by carrier. However, when there are no fees or charges other than standard messaging and data charges, synonyms (i.e. complimentary, promotional, no charge) are supported by all carriers and must be used with the phrase "Msg & Data Rates may apply". The communication stating that "Msg&Data Rates May Apply" should be added at the lower third of the commercial or advertisement when "free" appears in the audio or visual. The verbiage around the placement of "Msg&Data Rates May Apply" should be clear and conspicuous on the call to action/promotion/advertising and should	CCS-30

	NOT be deceptive in any nature nor lead to an indirect subscription of services. Illegible font sizes or presentment (including scrolling or moving graphics) and obscuring of the disclaimer "Msg&Data Rates May Apply" are prohibited.	
1.3-3	All advertising must clearly disclose in the audio and visual that you must be 18 years or older or have permission from a parent or guardian to participate.	CCS-31
1.3-4	All advertising must clearly disclose the subscription term, billing interval and information on how the charges will be applied (i.e., that the charges will be billed on the customer's wireless phone bill or deducted from the customer's prepaid balance).	CCS-32
1.3-5	All advertising must clearly disclose all methods of canceling the service.	CCS-33
1.3-6	Advertising must include a resource (such as a website or phone number) where subscribers can reference all terms and conditions.	CCS-34
1.3-7	All advertising and promotional material should clearly display the opt-out information.	CCS-92
1.3-8	Program advertising or its placement should not be deceptive about the functionality, features, or content of the underlying program.	CCS-93
1.3-9	When promoting programs, content providers should ensure that their advertising in all forms is clear and conspicuous regarding all terms and conditions associated with offer and adheres to all state and federal regulations. All rules delineated below also apply to any affiliate marketing sites used to promote the service with the exception of web carrier-select jump pages. Guidelines specific to carrier-select jump pages can be found in the Affiliate Marketing Web-based Carrier Select Page section.	CCS-108.5
1.3-10	If a checkbox is used to indicate a consumers' acceptance of the terms and conditions, it is not permissible for the checkbox to be prechecked.	CCS-89

1.4 Advertising to Children

	Guideline	MMA ID
1.4-1	The offering of programs that engage children under 13 in the promotion/consumption of digital content of any type (including SMS and MMS) imposes important ethical obligations, responsibilities, and sensitivity that all industry participants are expected to uphold. The Consumer Best Practices Guidelines call for all participants in the ecosystem to ensure that their activities and their businesses are consistent with and supportive of the principles listed in this section.	CCS-23.5
1.4-2	All industry participants are expected to comply with all applicable laws and industry standards that apply to advertising and marketing to children. This includes compliance with the FCC's Children's Television Act as it applies to the promotion of commercial websites, the FTC's Children's Online Privacy Protection Act (COPPA), FTC advertising regulations, Children's Advertising Review Unit (CARU) guidelines and various trade organization regulations such as those set forth by the MPAA and ESRB.	CCS-24
1.4-3	All industry participants are also expected to ensure that the products being marketed are appropriate for the intended audience. As such, products that would be considered "mature" or might be considered dangerous or harmful to children (including, for example, alcohol, Rx and OTC medication, household cleaners, etc.) should not be marketed to children.	CCS-25
1.4-4	Marketing should not contain language that minimizes the price of a product or service (such as "only" or "just").	CCS-26

1.4-5	Advertisements should not contain language that exhorts children to buy or obtain a product or service.	CCS-27
1.4-6	Advertisements should not contain language that conveys a sense of urgency about an offer or service that does not expire.	CCS-28
1.4-7	Advertising must contain clear disclaimers in the audio and visual explaining, the cost of premium or other fees.	CCS-29

1.5 Viral Marketing

Viral marketing is the communication via text message or other mobile content including ringtones, games and wallpaper by a process in which consumer A receives the message, identifies consumer B who they believe will be interested in the message, and initiates a process – such as inputting a phone number – by which consumer B automatically receives the message. CCS-13

	Guideline	MMA ID
1.5-1	A viral message must disclose to the recipient (consumer B) that the message was forwarded by another consumer (consumer A), as well as the identity of that consumer.	CCS-16
1.5-2	Permitted viral marketing campaigns include those where: The originator (consumer A) is a non-commercial entity and manually intervenes to select a recipient (consumer B) to receive the message, e.g., by inputting the secondary recipient's mobile phone number (must identify the originator of the message); AND The forwarded message is directed to Consumer B's mobile telephone number. Note: If Consumer A is sending from the mobile web, Consumer A's identity must be verified prior to any message being sent from mobile web.	CCS-17
1.5-3	Some states have additional restrictions or flat prohibitions on commercial text messages. Before initiating any viral campaign, it is important to review the applicable state laws. Content providers/aggregators are responsible for ensuring compliance with all applicable laws.	CCS-18
1.5-4	Prohibited viral marketing practices include: <ul style="list-style-type: none"> • Messages forwarded by automatic means generally by means of an application, e.g., accessing a consumer's contact list or address book. 	CCS-19
1.5-5	<ul style="list-style-type: none"> • Messages forwarded to an Internet domain name assigned to a wireless operator for mobile messaging service. 	CCS-20
1.5-6	<ul style="list-style-type: none"> • Providing inducements – e.g., payments, discounts, free goods or services – in exchange for a consumer's agreement to forward a message. 	CCS-21
1.5-7	<ul style="list-style-type: none"> • Origination is from commercial source 	CCS-22
1.5-8	<ul style="list-style-type: none"> • Sending to deactivated numbers. 	CCS-23

1.6 Opt-In

	Guideline	MMA ID
1.6-1	Content providers must obtain approval from subscribers before sending them commercial SMS or MMS messages and other content.	CCS-08
1.6-2	When keywords (such as YES or STOP) are referenced in this document, use of other languages is optional depending on the target demographic for the program.	CCS-10
1.6-3	For programs that use MMS, all keywords in this document should be supported via both SMS and MMS.	CCS-11

1.6-4	Regardless of type, the goal of any opt-in is to clearly communicate to the subscriber the financial obligation they are about to incur by entering the program.	CCS-37
1.6-5	Upon entering a program, the subscriber must be told how to opt-out of the program.	CCS-39
1.6-6	Beyond violating the subscriber opt-in policy, sending messages to third-party lists is not an effective interactive mobile marketing tactic.	CCS-14
1.6-7	Selling mobile opt-in lists is prohibited	CCS-15
1.6-8	When a subscriber ports his/her telephone number between carriers, he/she should be required to re-opt-in to all shortcode programs.	CCS-105
1.6-9	Tobacco companies engaging in promotional mobile marketing programs, defined as programs that DO NOT directly advocate or promote the use or consumption of tobacco, must maintain their commitment to responsible marketing via age verification practices compatible with mobile program opt-in methods.	CCS-75
1.6-10	Any program brief submitted for carrier approval on behalf of a tobacco brand must illustrate the integration of electronic age verification methods (use of third party vendors to confirm legal age and identity) into the program opt-in process.	CCS-76
1.6-11	Program opt-in is only completed once the mobile subscriber has been verified as an adult tobacco consumer .	CCS-77

1.7 Program Termination and Opt Out

	Guideline	MMA ID
1.7-1	Directions on how to unsubscribe from the program should be included in program messaging on a regular basis.	CCS-08
1.7-2	Content providers must offer subscribers the opportunity to cancel the service at anytime. Charges for services that are billed daily may only be applied for services received up to the date of cancellation.	CCS-35
1.7-3	It is fundamental to the concept of control that a subscriber maintains the ability to stop participating and receiving messages from a shortcode program when desired. To facilitate this capability, the following general rules govern program opt-out:	CCS-38
1.7-4	A subscriber can stop participating and receiving messages from any program by sending STOP to the shortcode used for that program. <ul style="list-style-type: none"> • END, CANCEL, UNSUBSCRIBE or QUIT should also be opt-out key words for all programs; however, content providers should feature the word STOP in their advertising and messaging. • The opt out keyword STOP sent by the subscriber cannot be case sensitive • The STOP keyword must work in the native language of the program. In a non-English program, the English keyword must not return an error message. 	CCS-40
1.7-5	Programs can support other opt-out words, but at a minimum, they must support these five words outlined above.	CCS-42

1.7-6	<p>If the subscriber is participating in multiple programs on the shortcode, there are two options for the content provider when a subscriber sends an opt-out request:</p> <ul style="list-style-type: none"> • The content provider sends a menu of the programs the subscriber is subscribed to and the subscriber has the responsibility to reply with the specific keyword to the specific program they would like to be opted out of. To ensure subscribers also have a way to opt-out of all programs within this menu, STOP ALL must be added to the menu choices. The stop menu message does NOT need to contain <ul style="list-style-type: none"> i) "Msg&Data Rates May Apply" ii) Pricing iii) Sponsor contact information. • Or if the subscriber sent STOP ALL to the shortcode, they are opted-out of all programs they were enrolled in on that shortcode. 	CCS-41
1.7-7	This STOP command applies to all programs, including one-time use programs where the subscriber will not receive additional messages. This is to avoid subscriber confusion around the use of the STOP command.	CCS-43
1.7-8	The STOP command should never result in an error being sent back to the subscriber.	CCS-44
1.7-9	Short codes running MMS programs should handle the STOP keyword correctly, regardless whether the subscriber sends the keyword via MMS or SMS.	CCS-45
1.7-10	Shortcode programs should support mixed case opt-out commands and ignore subsequent non-keyword text.	CCS-46
1.7-11	When sent, these words cancel the subscriber's previous opt-in for messaging.	CCS-47
1.7-12	An MT message confirming the opt-out should be sent to the subscriber. This should not be a premium message. This message should reference the specific program the subscriber has opted-out from. No further messages should be sent to the subscriber from this program, including marketing messages for any related or unrelated programs.	CCS-48
1.7-13	Any IVR system that offers the possibility to opt-in to a mobile service must also offer the possibility to opt-out. This should be available through the IVR, customer service, a web site, or SMS.	CCS-49
1.7-14	When STOP, or any of the opt-out keywords above, is sent to a program, the program should respond with an MT message, whether or not the subscriber is subscribed to the program or not.	CCS-50
1.7-15	Content providers should periodically scan their MO logs for subscribers that are clearly trying to unsubscribe to a service, but are not following the programmed rules. And then take the action to end their subscription based on those MO logs.	CCS-51
1.7-16	The content provider (or the aggregator) should record and store all opt-out transactions.	CCS-52
1.7-17	If a subscriber is inactive in any program for six months, the opt-in should expire. At that time, it is permissible to send the subscriber one final MT message notifying them that his/her username and other subscription information will be deleted from the program. No messages to the subscriber after the expiration are permitted. This provision does not apply to programs where the subscriber may have stored value (i.e., remaining credits) with the content provider.	CCS-106

1.8 Customer Care and HELP Guidelines

	Guideline	MMA ID
1.8-1	It is important for subscribers to understand and be in control of their participation in shortcode programs; therefore, program information should be transparent. Regardless of manner of entry for a subscriber, help messaging commands, phone numbers, URL's, and email address' should result in the subscriber receiving help with their issue. Dead ends that do not result in the ability for subscribers to resolve their issues are not acceptable.	CCS-53
1.8-2	Subscribers must be able to reach customer service through the IVR for assistance with the IVR mobile program.	CCS-67
1.8-3	A subscriber can receive help information by sending the word HELP to any program. HELP or HLP key words should work for all subscriber requests. HLP is optional for HELP, but not required. <ul style="list-style-type: none"> The HELP keyword sent by the consumer cannot be case sensitive The HELP keyword must work in the native language of the program. In a non-English program, the English keyword must not return an error message. 	CCS-68
1.8-4	For short codes running MMS programs, a help response should be returned whether the subscriber sends in HELP to the shortcode via MMS or SMS.	CCS-54
1.8-5	HELP messages should not result in premium charges to the subscriber's bill.	CCS-56
1.8-6	Responses to HELP requests should be available to anyone who requests help information from the shortcode via SMS.	CCS-57
1.8-7	To help subscribers understand their participation, each program should respond with the program details listed below when the subscriber sends the keyword HELP to the program shortcode if they are only subscribed to one service.	CCS-57.5
1.8-8	<ul style="list-style-type: none"> Identity of program sponsor—This is defined as the program name, company name, or brand associated with the campaign. 	CCS-58
1.8-9	<ul style="list-style-type: none"> Customer support info — Either a toll-free number or Web address. 	CCS-59
1.8-10	<ul style="list-style-type: none"> Service description of program — For example, Fun Stuff Premium Chat. 	CCS-60
1.8-11	<ul style="list-style-type: none"> Service price—For example, \$0.99 per mobile originated message; \$3.99 per month. 	CCS-61
1.8-12	<ul style="list-style-type: none"> Opt-out information 	CCS-62
1.8-13	<ul style="list-style-type: none"> Privacy statement, if applicable. 	CCS-63
1.8-14	Help messages do not need to contain renewal date information.	CCS-64
1.8-15	If the shortcode has multiple programs (keywords) on the same shortcode, the application should respond in one of two ways: If the subscriber has opted in to only one program, the application should supply the information for the program the subscriber is opted-in to. If the subscriber is opted-in to multiple programs, the application should present a multiple-choice question asking the subscriber what program they would like help on. The help menu does NOT need to include: "Msg&Data Rates May Apply", STOP, Pricing, Or Sponsor Contact Information The menu should contain a question of what the subscriber seeks help with and a list of options for the user to get help on.	CCS-55
1.8-16	Should there be multiple programs running on the shortcode, the subscriber can be directed to a Web site, WAP site, SMS quiz session, or toll-free number that provides a better customer care experience, as long as basic information about the program is in the help reply message. A help menu is preferred over sending the consumer to these places for help. The help menu content descriptions are outlined above.	CCS-65

1.8-17	Where there is no shortcode initiating access to the service, help must be provided as a link from WAP payment presentation pages. This page containing help should, at a minimum, identify services that are currently opted into, opt-out (cancellation) information, pricing and payment terms. It is recommended that a PC-accessible web site is provided into which a user entering their cell phone number can retrieve detailed information on all live services provided by that program sponsor.	CCS-66
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1.9 Customer Record Maintenance

	Guideline	MMA ID
1.9-1	To the extent that carriers supply deactivation and recycled number information, content providers and aggregators are required to have appropriate and effective systems and processes for managing deactivation and recycled number information. These systems and processes should be designed to ensure that mobile content programs subscribed to by previous holders of a specific phone number do not continue to be delivered or billed to a subsequent holder of that number when it is reassigned. Content providers and aggregators should process deactivation information within three business days of receipt.	CCS-69
1.9-2	Independent of method of entry (SMS, MMS, Web, WAP, IVR) opt-in and opt-out records - including single, double and triple opt-in records - should be retained from the time the subscriber opts-in until a minimum of six months after the subscriber has opted-out of the program (minimum opt-in archiving period is one calendar year). These records should be made available to the aggregator or carrier upon request.	CCS-107
1.9-3	The content provider/aggregator is responsible for tracking program opt-in information by subscriber.	CCS-123

1.10 Promotional Content

	Guideline	MMA ID
1.10-1	This section describes the use of promotional content. Regardless of the descriptions of pricing below, all marketing and promotion of content must comply with the Best Practices articulated in the Advertising section of this document, specifically the use of the word FREE.	CCS-78
1.10-2	<i>Marketers sometimes want to use mobile content as a marketing technique to entice consumers to participate in mobile programs. Mobile Marketing content falls into two different categories: Promotional Content, Premium Content</i>	CCS-79
1.10-3	Promotional Content - <i>This content is usually proprietary (e.g., a corporate mascot logo as a wallpaper, or a promotional wallpaper from a content provider) and not for sale elsewhere in the mobile channel. Since it is not possible to purchase this content, and offering it to consumers promotes the use of data services, programs that include this type of content are generally approved by the carriers.</i>	CCS-80
1.10-4	Premium Content - <i>This is content that consumer pays associated fees to obtain, and is generally available for sale elsewhere in the mobile channel. There are two possible uses of free of charge premium content in a mobile marketing context:</i> Premium Content Given Away - <i>To Increase Content Sales – An example of how Premium Content may be used to increase content sales is a program where a content provider gives away Premium Content to entice the consumer to purchase additional content, or to enter a content subscription. These programs are usually run by the content provider themselves, or by other service providers whose main goal is to increase premium content sales. Programs that provide</i>	CCS-81

	<p><i>content without charge to entice consumer to participate in the program will be approved by the carriers on a case-by-case basis.</i></p> <p><i>Premium Content Used In Advertising</i> - An example of how Premium Content may be used in advertising is a program where the advertiser is not a content provider and gives away content that is also for sale elsewhere in the mobile channel. An example is a consumer packaged goods (CPG) company that gives away a ringtone from a recording artist they have a relationship with. These programs will be approved by the carriers on a case-by-case basis.</p>	
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2.0 Standard Rate Program Guidelines

2.1 Standard Rate Single Opt In

	Guideline	MMA ID
2.1-1	Standard rate programs – require single opt-in	CCS-37
2.1-2	For standard rate programs, subscribers should indicate their willingness to participate in a program and receive messages from the program as follows:	CCS-100
2.1-3	<ul style="list-style-type: none"> • 1. Subscriber initiates opt-in to Standard Rate Program through a call to action (CTA) <ul style="list-style-type: none"> i.) Subscriber may send a Mobile Originated (MO) message from their handset to the short code. ii.) Subscriber may initiate opt-in from a web interface iii.) Subscriber may initiate opt-in from a WAP interface iv.) Subscriber may initiate opt-in from an IVR system • Program responds with pertinent phone, program, and contact information via a Web/WAP/IVR/handset application-based form. 	CCS-101
2.1-4	If web-based opt-in is used for a standard rated campaign the PIN code sent to the subscriber for confirmation may be placed anywhere in the message. For web-based opt-ins, the use of a PIN code, although not required, is suggested to confirm possession of the handset.	CCS-102
2.1-5	This opt-in applies only to the specific program a subscriber is subscribed to and should not be used as a blanket approval to promote other programs, products, and services. However, after the subscriber has been given the complete details about the opt-in scope, the subscriber may opt-in to receive other messages. A content provider may, however, communicate with existing opted-in subscribers through non-premium messages that a) notify subscribers of updates to their existing service or b) are part of a retention program for that particular service. Directions to unsubscribe from these messages must be clearly available with the delivery of each message. An example of a standard rate opt-in is Example CCS-EG-03 , below.	CCS-103
2.1-6	Program flow and information must not be misleading in any way.	CCS-104

2.2 Help

	Guideline	MMA ID
2.2-1	For Standard Rate programs, all Help messages should clearly display the opt-out information.	CCS-92

2.3 Terms and Conditions

	Guideline	MMA ID
2.3-1	Terms and Conditions at a minimum must contain the following:	
2.3-2	<ul style="list-style-type: none"> • STOP instructions in BOLD lettering 	CCS-82
2.3-3	<ul style="list-style-type: none"> • HELP instructions in BOLD lettering 	CCS-83
2.3-4	<ul style="list-style-type: none"> • Program sponsor information, defined as the program name, company name, or brand associated with the campaign 	CCS-84

2.3-5	<ul style="list-style-type: none"> • "Msg&Data Rates May Apply". The text "standard rates may apply" is no longer being used. To better inform consumers that message and data changes may be applicable the new terminology above has been adopted. Different forms of the above text include: Message and Data Rates May Apply, Msg&data rates may apply, Msg&data rates may apply. 	CCS-85
2.3-6	For video advertising, Terms and Conditions must be legible.	CCS-86
2.3-7	If space is not available for the full terms and conditions, the location where the full terms and conditions may be accessed without charge to the consumer must be disclosed (e.g. via a website address and/or toll free phone number).	CCS-87
2.3-8	All material terms and conditions of the program should be clearly communicated with the offer.	CCS-88
2.3-9	Carrier compatibility - clearly and conspicuously disclose (in T&Cs above the fold for web pages) that content is not available on all carriers, as applicable. Include list of supported carrier names whilst excluding all other carrier names.	CCS-90
2.3-10	If the content provider offers multiple services, separate T&C's per service should be provided instead of generic T&C's that cover all offered services.	CCS-91

2.4 Sweepstakes & Contests

Sweepstakes and contests, including those conducted on the mobile platform, are among the most regulated of marketing tactics. CCS-94

Mobile Sweepstakes and Contests definitions: CCS-95

Sweepstakes - A sweepstakes is a legal game that includes a prize, and a game of chance. No consideration is allowed.

Contest - A contest is a promotional mechanism that includes a prize, and a game of skill. Consideration is allowed, but there cannot be any element of chance.

Lottery - A lottery is a game that includes a prize, a game of chance, and consideration. Federal legislation and State laws govern (and disallow) all lotteries for promotional purposes.

Consideration - Although the definition of consideration varies from state to state, generally, consideration means that a willing participant is required to purchase something or pay for access to be eligible to enter a game.

	Guideline	MMA ID
2.4-1	Consideration may be monetary or non-monetary (an example of non-monetary consideration is a sweepstakes where the participant is required to provide detailed consumer information to be eligible).	CCS-96
2.4-2	All sweepstakes must offer a free Alternative Method Of Entry (AMOE). Allowing participants to enter via mail, internet, fax or Interactive Voice Recognition (IVR) via a toll free number are all forms of AMOE, but are not the only forms of free AMOE.	CCS-97
2.4-3	Anyone running a sweepstakes should seek legal guidance when drawing up rules. This is especially important if premium SMS is being considered as part of the sweepstakes.	CCS-98
2.4-4	Poorly written and/or incomplete sweepstakes rules can, and will, result in delays in carrier program approval and/or carrier rejection, even for non-premium sweepstakes.	CCS-99

3.0 Premium Rate Program Guidelines

3.1 Premium Rate Double Opt In via SMS

	Guideline	MMA ID
3.1-1	Premium rate programs require double opt-in	CCS-37
3.1-2	Premium subscribers must positively acknowledge the acceptance of a premium charge before premium charges are applied to their account.	CCS-120
3.1-3	Content providers must provide the following information to users before applying any premium charges: <ul style="list-style-type: none"> • The costs and conditions of the service • How to cancel the service • Where to find all the terms and conditions (website and/or toll free number) Sample Language: Msg&Data Rates May Apply. Call 888-888-8888/Text Help to XXX/www.XXX.com for terms. You will be charged \$X.XX. Call 888-888-8888/Text HELP to XXX.www.XXX.com for terms. Msg&Data Rates May Apply. Call 888-888-8888/Text HELP to XXX/www.XXX.com for terms. [Disclose add'l charges in message chain] "You must be 18 or older or have a parent or guardian's permission before downloading." "Call 888-888-8888 or text STOP to cancel."	CCS-36
3.1-4	The first time a subscriber participates in any premium program, they should be required to double opt-in. This requirement should apply to the first time a subscriber tries a specific program on a specific shortcode and is subject to specific carrier guidelines.	CCS-121
3.1-5	Separate programs, even if they are offered on the same shortcode, require a separate double opt-in.	CCS-122
3.1-6	If a match notification service is offered as part of a chat program, and the service generates premium charges, an additional opt-in should be obtained from the subscriber for this service.	CCS-214
3.1-7	There are three mechanisms for acceptable opt-in activity: Web-based, IVR, and handset-based. In all instances, however, the subscriber must take affirmative action to signify acceptance of the program criteria, and the content provider or aggregator should record and store the acceptance (i.e. the IVR system must store the opt-in). While there are different methods of subscriber opt-in and many ways to say the same thing, the basic tenet should be that all of the required information listed above is delivered to the subscriber in a clear and unambiguous manner.	CCS-124
3.1-8	Within the double opt-in flow, the following information (at a minimum) must be provided to the subscriber:	CCS-125.5
3.1-9	<ul style="list-style-type: none"> • Identity of program sponsor—Defined as the program name, company name or brand associated with the campaign. 	CCS-125
3.1-10	<ul style="list-style-type: none"> • Contact details for the program sponsor— Either a toll free number, HELP via text message or a website address. 	CCS-126
3.1-11	<ul style="list-style-type: none"> • Short description of program—For example, Fun Stuff Premium Chat. 	CCS-127
3.1-12	<ul style="list-style-type: none"> • Pricing terms for the program—For example, \$0.99 per mobile originated message; \$3.99 per month. 	CCS-128

3.1-13	<ul style="list-style-type: none"> Opt-out information. Opt-out information does not need to be in the initial PIN (or Reply Y) MT message. In replacement of STOP, HELP must be included in the initial PIN (Or Reply Y) MT message. 	CCS-129
3.1-14	Examples of affirmative double opt-in responses include these: YES, Y, GO, OKAY, OK, K, O.K., SURE, YEP, YEAH	CCS-130
3.1-15	Content providers should not redirect subscribers from one type of program (i.e. Ringtone subscription) to another type of program (i.e. Horoscope alert subscriptions) due to handset or account limitations. The two offers cited above are materially different and should be treated as such in all advertising and promotion.	CCS-146
3.1-16	In all materials (advertising, opt in, terms and conditions) the price must be in numerical format including the "\$" sign.	CCS-263

3.1.1 Use of 'Free' and 'Bonus' Terminology

	Guideline	MMA ID
	<p>The FTC defines the use of 'free' in its 'FTC Guide Concerning Use of the Word "Free" and Similar Representations'. The FTC defines 'Free' as:</p> <p><i>(Excerpt) The public understands that, except in the case of introductory offers in connection with the sale of a product or service (See paragraph (f) of this section), an offer of "Free" merchandise or service is based upon a regular price for the merchandise or service which must be purchased by consumers in order to avail themselves of that which is represented to be "Free". In other words, when the purchaser is told that an article is "Free" to him if another article is purchased, the word "Free" indicates that he is paying nothing for that article and no more than the regular price for the other. Thus, a purchaser has a right to believe that the merchant will not directly and immediately recover, in whole or in part, the cost of the free merchandise or service by marking up the price of the article which must be purchased, by the substitution of inferior merchandise or service, or otherwise.</i></p>	
3.1.1 - 1	<p>The program is not promoted as "free" when premium fees are associated with the program that the subscriber will pay with a reasonable level of participation in the program.</p> <p>If there are obligations associated with the term 'free', the full commercial offer should be disclosed in the same manner at point of offer as the 'free' promotion. The entire offer must be presented in same place (i.e. banner ad, top of ad, etc). It is important that if the word FREE is used in promoting the service that it be accompanied by WITH SUBSCRIPTION for premium subscription content, or FREE with transport charges. Free should never be promoted alone and should always have an indication or means of transport. 'Bonus' or 'Complimentary' are acceptable alternative terms to the word 'free' provided there is terminology that indicates the consumer is signing up for a program in order to receive the bonus or complimentary content.</p>	CCS-119

3.1.1.1 Premium Rate Double Opt In from Internet-MIN and PIN Entry Page

	Guideline	MMA ID
3.1.1.1-1	Many consumers prefer to provision and interact with SMS programs using the Internet. Initial opt in may be performed at the content provider hosted web MIN entry page. MIN and PIN entry pages must only be controlled by content providers.	CCS-264

3.1.1.1-2	If the second opt-in is from the Internet, the content provider must positively confirm that the authorized subscriber is acknowledging the opt-in. This can be done by the user inputting on the website a PIN code sent via an MT message to the mobile phone number that the consumer has provided on the website ("PIN Confirmation Message"), or by the consumer responding via an MO message, such as replying Y or YES, to an MT message that is sent to the mobile phone number the consumer has provided.	CCS-131
3.1.1.1-3	This PIN message must also include program pricing and terms.	CCS-132
3.1.1.1-4	For premium campaigns the PIN code, or "reply Yes" type text, must be after the program pricing information.	CCS-133
3.1.1.1-5	In addition, the content provider should use this channel to provide more detailed information about the program. Regardless of the web opt-in details, the goal is that the entire terms of the offer must be clear to the subscriber through the process.	CCS-134
3.1.1.1-6	<p>The following guidelines apply to MIN and PIN entry pages:</p> <ul style="list-style-type: none"> • The price must: <ul style="list-style-type: none"> ○ be within a 125 pixel range of the MIN entry field with no other text in between except text related to pricing. No marketing. No cross-sell or up-sell. Nothing distracting from pricing. (Sprint/Nextel individual carrier rules apply) ○ be at least size 12 font (Sprint/Nextel individual carrier rules apply) ○ have a color contrast of 125 (Sprint/Nextel individual carrier rules apply) ○ be in numerical format including the "\$" sign. ○ The total price must be shown as it will appear on the customer's bill. ○ The price and term must not contain any other text besides the price and term. See example CCS-EG-11. • Disclosure of actual product/service, quantity, whether it is a subscription service and renewal term must be present as part of the main offer; • There must not be unapproved or inappropriate content on the page as defined by individual carriers. • Display only carrier logos distributed from or approved by carriers; • The word 'free' must not be used inappropriately as per CCS-119 • When using a checkbox, no pre-checked T&Cs boxes are allowed. Pre-checked boxes are allowed by all carriers except Sprint when differentiating between different premium offers (i.e. subscription at \$9.99 or single purchase at \$2.99); There must be a link to the privacy policy on the MIN entry or PIN entry page or both. • Indication that games/applications are not available for specific carriers, as applicable • Do not promote binary programs for non-binary carriers 	CCS-265
3.1.1.1-7	<p>The following guidelines apply to the Terms and Conditions on the MIN and PIN entry pages:</p> <ul style="list-style-type: none"> • Wording should be identical if both pages are used in the purchase flow • Website MIN and PIN entry pages must display at least the first three lines above the fold of the screen as viewed on a 1024x768 resolution monitor. If the full terms of service are not displayed, then there must be a link to them as part of the summary T&Cs. • Information must apply to the specific product(s) being sold. • Carrier compatibility should be stated • If not all content is compatible with all handsets, that should be stated • Give notice that would be participant is the account holder or has the account holder's permission to participate 	CCS-266

	<ul style="list-style-type: none"> • T&Cs can not be in scrolling box • State price, billing frequency and "message and data rates may apply" • If the service is a subscription, indicate the billing term, that renewal occurs automatically and that charges continue until cancelled by the customer • Disclose that the premium charge will be added to the subscriber's wireless phone bill or deducted from their prepaid balance account • Give help instructions and toll free customer care number where available 	
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3.1.2 Premium Rate Double Opt In via IVR

	Guideline	MMA ID
3.1.2-1	Some consumers prefer to initiate new SMS services from an IVR (Interactive Voice Response) platform. The IVR phone number is used in the providers call to action. The caller dials into the IVR system initiating the first opt-in. The IVR prompts must clearly explain the service, pricing and/or billing and offer details to the consumer. After the details of the program have been relayed to the subscriber via the IVR system, the subscriber is prompted to press a key to enter into the IVR program. This key press is recorded by the system and constitutes the caller's second opt-in to the program. Regardless of the opt-in process, the goal is that the entire terms of the offer must be clear to the subscriber through the process. An example of Opt-in via IVR can be found at CCS-EG-04	CCS-135
3.1.2-2	Some mobile related services are initiated from an IVR (Interactive Voice Response) platform. An IVR phone number (800 number, local number, premium rate number, pound (#) code or other) is used in the providers' call to action.	CCS-136
3.1.2-3	When the consumer dials into the IVR system (initial opt-in), the IVR should outline the service and offer details	CCS-137
3.1.2-4	The IVR system should then subsequently ask the consumer to confirm their purchase with a key press (secondary opt-in).	CCS-138
3.1.2-5	The user's input must be captured to record his consent (double opt-in).	CCS-139
3.1.2-6	The IVR should then send a confirmation MT message to the user's handset.	CCS-140
3.1.2-7	In cases where the number the user is calling from differs from the number the service will be billed to (for example in the case of land-line callers); a PIN verification message has to be sent out by the IVR to the mobile number the service will be billed on.	CCS-141
3.1.2-8	The consumer must input the PIN into the IVR system prior to the provider initiating and billing the service	CCS-142
3.1.2-9	The above confirmation step should be recorded and stored by the IVR system.	CCS-143
3.1.2-10	In the case where content is purchased, users should be informed of the next steps to download and install their new content on their phone.	CCS-144
3.1.2-11	Consumers should be re-informed of how to call back and get help in case of problems downloading or installing their content.	CCS-145

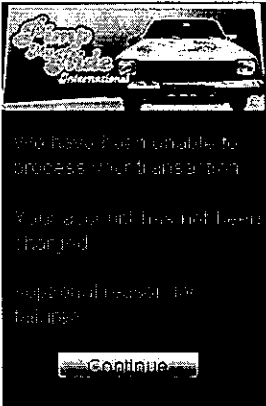
3.1.3 Premium Rate Double Opt In via Participation TV (PTV)

Participation TV allows home viewers to interact with the TV program via their mobile device. There are three types of PTV programs. Participation TV programs can be FTEU, Standard Rate, or Premium Rated.

CCS-147

	Guideline	MMA ID
3.1.3-1	When there is a premium SMS rate associated with the PTV program there is a possible exception to the double opt-in rule. To qualify for the exception, the following pricing elements should exist and the call to action should contain the following conditions:	CCS-148
3.1.3-2	<ul style="list-style-type: none"> The interaction is transaction-based messaging, not subscription. 	CCS-149
3.1.3-3	<ul style="list-style-type: none"> A thank you message, including advice of charge, should be sent following the MO. This is also where textual content can be added as well as the opportunity to ask if the participant would like to receive more information from the show. This message can be truncated not to exceed 320 characters (2 SMS messages). 	CCS-150
3.1.3-4	<ul style="list-style-type: none"> If there is a limit to the number of votes a subscriber may submit to the program, this limit needs to be communicated once the subscriber has passed the limit. 	CCS-151
3.1.3-5	The on-air call to action and advice of charge needs to be clear and conspicuous, and needs to contain the following elements:	CCS-152
3.1.3-6	<ul style="list-style-type: none"> Premium charges must be included in the first line of the CTA. 	CCS-153
3.1.3-7	<ul style="list-style-type: none"> The first call to action must include both verbal and visual instruction on program pricing. Subsequent calls to action may be visual only given that if the program extends beyond 60 minutes, one verbal call to action must be included every half hour. 	CCS-154
3.1.3-8	<ul style="list-style-type: none"> If there is a time frame to enter it should be included in verbal and visual instructions. 	CCS-155
3.1.3-9	<ul style="list-style-type: none"> The call to action (CTA) should communicate the location of legal terms and conditions and FAQs (Frequently Asked Questions). 	CCS-156
3.1.3-10	<ul style="list-style-type: none"> Visual call to actions should use a minimum of 22 or 23 scan lines or font size of 12 in order to ensure the details are legible in the CTA, when used in conjunction with a verbal call to action and be onscreen for 3 seconds for the first line of text and 1 second for each additional line. A minimum of 23 scan lines should be used when the call to action does not include a verbal call to action. 	CCS-157
3.1.3-11	The call to action shall clearly identify verbally and textually any charges the consumer will incur on their mobile invoice by interacting with participation TV program. Examples of verbal scripts or textual language that should be included in the CTA by tariff type can be found (Location).	CCS-158

3.1.4 Premium Rate Double Opt In via Mobile Web/ WAP

	Guideline	MMA ID
3.1.4-1	Best practice includes ensuring that the consumer is advised of any failures in the WAP payment flow. A payment failure page should be presented in the event that the billing request is unsuccessful. 	CCS-169
3.1.4-2	The page should contain the text set out in the items below.: <ul style="list-style-type: none"> Clicking "Continue" from this failure page should take the user back to the content provider site." 	CCS-170
3.1.4-3	<ul style="list-style-type: none"> There is an optional field to provide more detail on the reasons for failure (out of funds, unsuccessful connection, etc.) where the billing platform provides this information in real-time. 	CCS-171
3.1.4-4	<ul style="list-style-type: none"> Carrier ability to waive double opt-in—In certain instances, carriers may waive the double opt-in on a program-by-program basis. 	CCS-172
3.1.4-5	Because opt-in and opt-out messages are administrative in nature, they should not result in any premium charges for the subscriber.	CCS-173

3.2 Premium Programs Opt Out

	Guideline	MMA ID
3.2-1	In addition to the Opt-out requirements listed in the General section of this document, the following rules apply for premium programs: rules for opt-out:	
3.2-2	No additional premium charges should be applied to the subscribers account after the opt-out command is received from the subscriber.	CCS-174
3.2-3	Subscribers should be able to terminate their participation in a subscription program as specified in the opt-out section. Below are additional requirements for terminations of subscription programs:	
3.2-4	<ul style="list-style-type: none"> When a subscriber opts-out of a program, no further premium charges should be submitted by that program for that subscriber. 	CCS-198
3.2-5	<ul style="list-style-type: none"> There should be no minimum subscription periods for any program. For clarity, this does not mean that pro-ration is required. 	CCS-199
3.2-6	<ul style="list-style-type: none"> For subscription services that do not originate from an MO text message, but originate for example from a direct URL entry or search link to a WAP site, the payment advice page must clearly and conspicuously present the following program details: 	CCS-200
3.2-7	<ul style="list-style-type: none"> Identification of the program as a subscription and the billing interval. 	CCS-201
3.2-8	<ul style="list-style-type: none"> Contact details for the program sponsor—Either a toll-free number or a Web site address for opt-out details. 	CCS-202
3.2-9	This should include use of the STOP command or its variants, as set out above, and a mobile or PC website where the user can list live subscriptions and cancel any or all of these.	CCS-203

3.2-10	For chat programs , the subscriber should be opted-out after 90 days of inactivity. An informational message informing the subscriber of the opt-out may be sent.	CCS-213
3.2-11	Regardless of the subscriber's status, he/she should be able to opt-out of the program at any time.	CCS-225

3.3 Help

	Guideline	MMA ID
3.3-1	In addition to the HELP requirements listed in the General section of this document, the following apply to help for premium programs :	CCS-175
3.3-2	For premium rated programs, HELP should be advertised in the confirmation and second MT message.	CCS-176

3.4 Terms & Conditions

	Guideline	MMA ID
3.4-1	Terms and Conditions must contain the following: <ul style="list-style-type: none"> Carrier pricing and messaging frequency 	CCS-111
3.4-2	<ul style="list-style-type: none"> If the service is a subscription 	CCS-112
3.4-3	<ul style="list-style-type: none"> Information disclosing that the premium charge will be added to the subscriber's wireless phone bill or deducted from their prepaid account 	CCS-113
3.4-4	<ul style="list-style-type: none"> Contact info (#800, email address, or website) 	CCS-114
3.4-5	<ul style="list-style-type: none"> The above terms apply to WAP sites IF the subscriber is charged for accessing the WAP site home (or landing) page. Otherwise, all advice of charges must be clearly and conspicuously presented within the site, as shown in the example CCS-EG-06. 	CCS-115
3.4-6	<ul style="list-style-type: none"> That the payment will be made to the subscriber's wireless phone bill. 	CCS-165
3.4-7	<ul style="list-style-type: none"> That the user will be advised of all charges before being billed. 	CCS-166
3.4-8	<ul style="list-style-type: none"> The description that will appear on the subscriber's phone bill or deducted from their pre-paid balance. 	CCS-167
3.4-9	<ul style="list-style-type: none"> There should be a link providing customer care contact information and advice that other ancillary charges, such as carrier data charges, that may be incurred. 	CCS-168

3.5 Bill Face Descriptors

	Guideline	MMA ID
3.5-1	Where applicable, the content provider or vendor may remind the subscriber of the bill-face descriptor that will appear on their wireless phone bill. This reminder could take the form of a text message, web based copy, an audio prompt or text within a print ad. The ability of vendors to provide this information accurately depends upon the disclosure and accuracy of the carrier bill-face formats provided by the carriers.	CCS-236
3.5-2	Bill Face Descriptor: Carriers may choose to include bill face descriptors for FTEU messages, consistent with those described in the section "Customer Care" in this document. In this case, the descriptors should be clearly denoted as free of charge.	CCS-251

3.6 Premium Billing Dispute Resolution

Customer satisfaction is essential to the ongoing health of the mobile ecosystem, and is a key to the continued growth of mobile marketing. As such, we understand the importance of establishing a mechanism that empowers consumers to address questions or concerns regarding a mobile transaction.

	Guideline	MMA ID
3.6-1	<p>Potential Scenarios requiring Dispute Resolution:</p> <ul style="list-style-type: none"> Subscriber cannot cancel text messaging service. Subscriber ordered content (e.g., Ringtone, Games and Movies), but content either did not stream, download or does not load properly. Subscriber disputes a PSMS charge on his phone bill (one-time). Subscriber disputes a SMS subscription service. Subscriber feels he has been deceived by a mobile marketing message and/or program. <p>Dispute Resolution Principle:</p> <ul style="list-style-type: none"> Dispute resolution is in the sole discretion and management of each wireless carrier for their respective customers. 	CCS-237

3.7 Affiliate Marketing

Affiliate Marketing is a process whereby a content provider provides financial consideration to one or more persons or entities in exchange for their agreement to offer content providers' products and/or services to consumers.

CCS-116.5

	Guideline	MMA ID
3.7-1	<p>To ensure that advertising of mobile products and services offered via Affiliate Marketing is clear and accurate, content providers engaging in Affiliate Marketing agree that:</p> <ul style="list-style-type: none"> Marketing via the email channel shall comply with the CAN-SPAM Act of 2003 (Controlling the Assault of Non-Solicited Pornography & Marketing Act) and any and all implementing regulations promulgated by the Federal Trade Commission and the Federal Communications Commission, and; 	CCS-116
3.7-1	<ul style="list-style-type: none"> Mobile Identification Number (MIN) entry, and Personal Identification (PIN) entry pages (including but not limited to pages that provide a mechanism for users to make a purchase of content providers' products and services) must be controlled and monitored by the applicable 3.7-content provider for compliance to applicable law and MMA Guidelines. 	CCS-117

3.7.1. Affiliate Marketing Web-based Carrier Select Page

	Guideline	MMA ID
3.7.1-1	<p>Content providers should terminate their relationship with any party engaged in Affiliate Marketing on their behalf that is found to be non-compliant. Web pages used for affiliate marketing are commonly known as Jump Pages. Jump pages which are third party hosted pages that redirect a consumer to one or more content provider's websites are known as Carrier-Select Jump Pages. The following describes what is required and not allowed on Carrier-Select Jump Pages:</p> <p>Required</p> <ul style="list-style-type: none"> If the service is binary then the following must also be displayed prominently and exactly as "Content charges may apply"; If any alternative wireless content is being advertised it must be disclosed 	CCS-118

	<p>in a font no smaller than 1/2 the font size of the primary offer description and no further than 20 pixels from the primary offer description with a minimum of 25 point font size</p> <ul style="list-style-type: none"> Carrier logos distributed from or approved by carriers. <p>This information must all appear above the fold.</p> <p>Not allowed</p> <ul style="list-style-type: none"> Purchase flow; Request/take MIN or PIN information; Inappropriate or unapproved content per individual carrier guidelines Inappropriate use of the word 'free' (CCS-30) Use of carrier logo or name if advertising any service when that service is not supported by that carrier. 	
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3.8 Premium WAP Sites

	Guideline	MMA ID
3.8-1	Access to content presented in the form of browse-able WAP sites may be initiated by SMS shortcode, by WAP push from a PC website, by direct entry of a URL, by clicking a search link, etc. While opt-in may not originate through an SMS shortcode, subscribers are still billed "on-net" through PSMS or direct carrier billing connections, placing such sites under the governance of these Consumer Best Practice Guidelines.	CCS-159
3.8-2	The same opt-in rules apply for WAP sites as for SMS program double opt-in IF there is any charge associated with accessing the first page of a WAP site presented when the subscriber selects a service message (embedded link or WAP push message), or browses to that page by any other means.	CCS-160
3.8-3	There is no requirement for opt-in text messages IF the first page of a WAP site presented to the user does not incur a charge, and any subsequent charges are clearly setout, requiring an explicit user action as described below.	CCS-161
3.8-4	Before any billing events can be generated, the advice of charge must be presented clearly to the customer, in substantially the same format as the payment flow shown below.	CCS-162
3.8-5	There must be an explicit "Buy" button visible to the user on the first screen of the payment details page. Only when the user clicks this button should a billing event be generated. "Buy" may be replaced with "Subscribe" or "Purchase" terminology.	CCS-163
3.8-6	There must be an explicit "Cancel" button available to the user on the first screen of the payment details page immediately below the Buy button and visible without requiring the user to scroll down the screen.	CCS-164
3.8-7	There must be an explicit "Terms and conditions" link available to the user, listed directly after the "Cancel" button. The Terms and conditions page shown to the user should contain at a minimum the following information:	CCS-166.5
3.8-8	<ul style="list-style-type: none"> That the payment will be made to the subscriber's wireless phone bill. 	CCS-165
3.8-9	<ul style="list-style-type: none"> That the user will be advised of all charges before being billed. 	CCS-166
3.8-10	<ul style="list-style-type: none"> The description that will appear on the subscriber's phone bill or deducted from their pre-paid balance. 	CCS-167
3.8-11	<ul style="list-style-type: none"> There should be a link providing customer care contact information and advice that other ancillary charges, such as carrier data charges, that may be incurred. 	CCS-168

3.9 Subscription Programs

A **subscription program** is any program the subscriber opts-in to where the result is that the subscriber passively incurs premium or standard charges over time for content delivery. There are two kinds of subscription programs:

- 1) A program for a set period of time, such as one month.
- 2) A program for a set number of uses, after which the subscriber may be charged for another "bucket" of uses.

	Guideline	MMA ID
3.9-1	In addition to the information required in the double opt-in mechanisms in section 3.1 Premium Rate Double Opt In via SMS, the opt-in flow for a subscription program must also include the following: <ul style="list-style-type: none"> • Identification of the program as a subscription and the billing interval. 	CCS-178
3.9-2	<ul style="list-style-type: none"> • The word "subscription" or equivalent must be used in the advertising and T&Cs. 	CCS-267
3.9-3	<ul style="list-style-type: none"> • Contact details for the program sponsor—Either a toll free number or a Web site address for opt-out details. 	CCS-179
3.9-4	Subscription periods should not be longer than one month.	CCS-180
3.9-5	Regardless of the subscription period (daily, weekly, monthly, for example), the subscriber should be notified of the subscription pricing in conjunction with the subscription period	CCS-181
3.9-6	Before the program is renewed, or at a minimum of once per month, a renewal message must be sent to the participating subscriber's handset containing these details:	CCS-193.5
3.9-7	<ul style="list-style-type: none"> • The name of program 	CCS-192
3.9-8	<ul style="list-style-type: none"> • The fact that the program is a subscription and is being renewed 	CCS-193
3.9-9	<ul style="list-style-type: none"> • Billing period and advice of charge for the program 	CCS-194
3.9-10	<ul style="list-style-type: none"> • Opt-out details 	CCS-195
3.9-11	This information may be supplied in other program-related messaging to the handset but should coincide with the subscription anniversary.	CCS-196
3.9-12	Each subscription service must be renewed independently of when the subscription was originally ordered.	CCS-197

3.9.1 Subscription Double Opt In via Mobile Web/ WAP

	Guideline	MMA ID
3.9.1-1	For subscriptions opted-in to through the WAP flow, the advice of charge page shown below must be presented to the subscriber by the content provider. This page describes the purchase terms of the subscription including the billing frequency and the purchase link name is changed from "Buy" to "Subscribe".	CCS-182
3.9.1-2	The payment advice page should include the following content: <ul style="list-style-type: none"> • "Click <Subscribe> to confirm your purchase of <content description> for <price> per <billing period>." 	CCS-183
3.9.1-3	<ul style="list-style-type: none"> • A link or button that activates the subscription. The name of this link should clearly convey to the subscriber that clicking on the link will activate the subscription. e.g. "Subscribe", "Buy Now", "Charge my phone bill" 	CCS-184
3.9.1-4	<ul style="list-style-type: none"> • A link or button directly below the activation link that says "Cancel". 	CCS-185

3.9.1-5	<ul style="list-style-type: none"> A link saying "Terms & Conditions". This link must lead to a page listing detailed terms and conditions of the service, including at a minimum the name and contact details of the content provider. 	CCS-186
3.9.1-6	<ul style="list-style-type: none"> A link saying "Msg&Data Rates May Apply". This link must lead to a page describing the standard rate data and messaging charges that may apply, depending on a subscriber's plan 	CCS-187
3.9.1-7	<p>When the subscriber clicks the "Subscribe" or subscription activation link, the page to which they are re-directed containing the content for download should display the following confirmation text:</p> <ul style="list-style-type: none"> Thank you for your payment of <price>. Your subscription has been activated 	CCS-188
3.9.1-8	<p>This confirmation page must also state how to use the HELP and STOP text commands to the relevant short code.</p>	CCS-189
3.9.1-9	<p>Once a subscriber has successfully opted into the program via a Mobile Web browser, an MT message should be sent notifying the subscriber of the purchase, serving as the notice of charge for the transaction. This message should be sent to the subscriber within twelve hours of opting in and should include the following information: program name, price of subscription, billing period, HELP to receive help, and STOP to opt-out.</p>	CCS-190
3.9.1-10	<p>Example of WAP Subscription</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="324 840 560 1291"> <p>Take your pick from these great services:</p> <p>Download Page 1 of 2</p> <p>Full \$1.99 per month and get the logo, plus 20 credits per month and 10 credits each additional month</p> <p>Terms and Conditions Msg & Data Rates May Apply</p> </div> <div data-bbox="576 840 836 1291"> <p>Click "Subscribe" to confirm your purchase of 20 hours My Radio content for \$9.99 per month</p> <p>Subscribe Cancel</p> <p>Terms and Conditions Msg & Data Rates May Apply</p> </div> <div data-bbox="852 840 1112 1291"> <p>Thank you for your payment of \$9.99 your subscription has been activated</p> <p>Text: STOP to 33333 to end help call 1-800-411-1111</p> <p>Download</p> <p>Enlarge by 200%</p> <p>Back Home Help Search</p> </div> </div> <p style="text-align: center; margin-top: 10px;"> First Opt-in Second Opt-In Confirmation Page </p>	CCS-191

3.10 Spending Cap Limits – Non Chat Programs

	Guideline	MMA ID
3.10-1	Spending Cap Limits for non-chat programs (Chat programs use spending cap limits as defined in the Chat section): The policy on spending cap limits is set by individual carriers. These guidelines are intended to support policy synchronization to enable a consistent customer experience and enable more efficient compliance and monitoring. The guidance is as follows:	CCS-230
3.10-2	<ul style="list-style-type: none"> Spending cap limits are set on a per short code basis. 	CCS-231
3.10-3	<ul style="list-style-type: none"> Spending cap limits are based on an operational month based on date of initial sign up (example: user signs up on April 4th, all months will end on the 4th of each month). 	CCS-232
3.10-4	<ul style="list-style-type: none"> There should be an additional opt-in required from the subscriber once they have reached \$50 of premium charges on a shortcode, with additional opt-ins required from the subscriber every \$25 of premium charges incurred thereafter. These additional opt-ins are referred to as triple opt-ins. 	CCS-233
3.10-5	<ul style="list-style-type: none"> Each carrier may have their own policy regarding hard spending caps (i.e. spending limits that cannot be exceeded, regardless of additional triple opt-ins), check with your aggregator for details. 	CCS-234
3.10-6	<ul style="list-style-type: none"> Triple opt-in messages should express cumulative premium charge dollar amounts reached (for example \$50, \$75), not the number of messages billed. 	CCS-235

3.11 Chat Programs

There are two types of chat: **one-to-one** and **group (or community) chat**.

CCS-204

These chat programs come in two types: **Peer to Peer** or **Operator Assisted**.

CCS-205

Peer-to-Peer chat programs include interactions between two individuals, neither of whom are paid "chat professional".

Group chat programs are typically designed so that multiple chat participants may interact with each other during a chat session. As a result, many premium messages are distributed to an end user after the end user has initiated interaction with a member of the group

CCS-207

	Guideline	MMA ID
3.11-1	Group chat programs must be monitored 24x7 by chat providers for compliance with the specific carrier agreements, policy, and all applicable laws and regulations.	CCS-208
3.11-2	The number of participants in a group chat session should be limited to provide a good subscriber experience.	CCS-209
3.11-3	Bots should not be used in chat. This does not apply to registration or administrative chats or to match interactions.	CCS-210
3.11-4	Chat participants should have the ability to report and block members whose activities are perceived as abusive, threatening, or inappropriate, or that promote illegal activity.	CCS-211
3.11-5	Administrative messages associated with opting into a Chat program and setting up profiles should not incur premium charges.	CCS-212

3.11.1 Chat Programs- Messaging Frequency

	Guideline	MMA ID
3.11.1-1	At a maximum, two premium chat messages—or five standard rate chat messages—may be sent in a 24-hour period.	CCS-215
3.11.1-2	While the subscriber is in PAUSED status, no premium charges should be applied to their account.	CCS-226
3.11.1-3	The content providers should not be allowed to queue messages to send to the PAUSED subscriber for re-transmission later.	CCS-227
3.11.1-4	Operator Assisted chat programs are all chat programs that are not peer-to-peer. For Operator Assisted chat, the interaction should be a one-to-one message ratio.	CCS-206

3.11.2 Advertising for Chat Programs

	Guideline	MMA ID
3.11.2-1	Advertising for chat programs should not imply unapproved content.	CCS-228
3.11.2-2	For operator-assisted chat, appropriate disclosure should be made in the advertising and terms and conditions of the program. Example disclosure wording: This program employs operators who are paid to participate in chat.	CCS-229

3.11.3 Spending Cap Limits –Chat Programs

	Guideline	MMA ID
3.11.3-1	Subscription, bundle, or per-message billing are billing options given when the subscriber is notified and opts in for \$25 in premium charges. The policy on spending cap limits is set by individual carriers. These guidelines are intended to support policy synchronization to enable a consistent customer experience and enable more efficient compliance and monitoring. The guidance is as follows:	CCS-216
3.11.3-2	<ul style="list-style-type: none"> Spending cap limits are set on a per shortcode basis. 	CCS-217
3.11.3-3	<ul style="list-style-type: none"> Spending cap limits are based on an operational month based on date of initial sign-up (example: user signs up on April 4th, all months will end on the 4th of each month). 	CCS-218
3.11.3-4	There should be an additional opt-in required from the subscriber once they have reached \$25 of premium charges on a shortcode, with additional opt-ins required from the subscriber every \$25 of premium charges incurred thereafter. These additional opt-ins are referred to as triple opt-ins.	CCS-219
3.11.3-5	Triple opt-in messages should express cumulative premium charge dollar amounts reached (for example \$25, \$50), not the number of messages billed.	CCS-220
3.11.3-6	No MTs should be sent to the subscriber other than a continuation message until the subscriber has replied affirmatively. If the subscriber tries to chat without opting in, additional continuation messages or solicitations may be sent. If the subscriber does not attempt to chat, no additional messages should be sent. This chat participant should be considered in a PAUSED status.	CCS-221
3.11.3-7	HELP and OPT OUT keywords should be included in the continuation message.	CCS-222
3.11.3-8	If the subscriber does not reply affirmatively to the continuation message, the system should pause until the subscriber's anniversary date.	CCS-223
3.11.3-9	Suggested keywords are the same as the opt-in keywords defined earlier in this paper. In addition, MORE, ADD or CONTINUE should be supported as re-opt-in words.	CCS-224

4.0 Free to End User Programs (FTEU)

4.1 Free To End User Opt In

	Guideline	MMA ID
4.1-1	FTEU programs – require single opt-in	CCS-37
4.1-2	As with standard rate programs, FTEU programs should be subject to single opt-in mechanisms. The mechanism should be sufficient to establish the subscriber's willingness to participate in the program and possession of the handset. The opt-in applies to the specific program and should not be used as a blanket approval to promote other programs, products or services. An example interaction for a permitted FTEU opt-in channel is located (location)	CCS-246
4.1-3	See CCS-EG-08 for an example of FTEU opt-in	CCS-252

4.2 Free to End User Pricing Disclosure

	Guideline	MMA ID
4.2-1	The following guidelines apply to FTEU program messages:	CCS-247
4.2-2	Charging Disclosure: FTEU Mobile Terminate (MT) messages sent to subscribers by the program should be disclosed as such. The prefix "Free msg:" should be added to the message text. These characters consume part of the total character limit for the message.	CCS-248

4.3 Free to End User Opt Out

	Guideline	MMA ID
4.3-1	Subscribers should be able to stop participation in a FTEU program when desired, except for messages related to their underlying mobile service, as per the guidelines in the section "Opt-out" in this document.	CCS-250

4.4 Free to End User Terms & Conditions

	Guideline	MMA ID
4.4-1	For FTEU programs, the advertised Terms and Conditions should: <ul style="list-style-type: none"> Disclose that standard carrier messaging charges do not apply to messages received as part of the service (where relevant, listing on a carrier-by-carrier basis whether this applies). 	CCS-239
4.4-2	<ul style="list-style-type: none"> Include guidance on the frequency with which the subscriber may expect to receive messages for the duration of the program. Note that for many applications, this cannot be precisely predetermined by the content provider. In this case, the guidance should relate to the expected message frequency under normal circumstances. 	CCS-240

4.5 Free to End User HELP

	Guideline	MMA ID
4.5-1	Subscribers should be able to receive information about FTEU programs , as per the guidelines in the section "Help" in this document.	CCS-249

5.0 Program Approval

5.0-1	Shortcodes are approved and provisioned based on the specific program that was presented to the aggregator and carrier.	CCS-03 CCS-256
5.0-2	If the content provider wishes to run new, modified, or additional programs on the shortcode, they should submit the additional program for approval to the aggregator/carrier.	CCS-04 CCS-257
5.0-3	For example, here are some changes and additions that should be submitted for carrier approval (for a comprehensive list, please refer to specific carrier policies): <ul style="list-style-type: none"> • Pricing modification • Addition or modification of sweepstakes to the program • Opt-in/opt-out logic change (not including keywords) • Deviations from Consumer Best Practices • Material change in content 	CCS-05 CCS-258
5.0-4	Finally, here are modifications that should trigger a notification to the carrier via the aggregator within five business days: <ul style="list-style-type: none"> • Content provider care contact information • Brand name changes • Early termination of program 	CCS-06 CCS-259

5.1 Free to End User (FTEU)

5.1-1	FTEU programs are approved based on the following information submitted by the content provider through the carrier:	CCS-241 CCS-260
5.1-2	<ul style="list-style-type: none"> • The information submitted to the carrier for program approval should include the estimated frequency with which end users will receive FTEU messages. 	CCS-242 CCS-261
5.1-3	<ul style="list-style-type: none"> • A formal restriction should not be placed on the number of messages which may be sent as part of an individual FTEU program. However, carrier approval may be given on a case by case basis for programs where the estimated number and frequency of FTEU messages is determined by the carrier to be appropriate for the application and approved by carrier. Note that many potential FTEU applications will involve event-triggered alert messages, the frequency of which cannot precisely be predetermined. 	CCS-243 CCS-262
5.1-4	Not all carriers support FTEU messaging.	CCS-244
5.1-5	An individual program may be set up as FTEU on carriers which support the functionality and standard rate (SR) on carriers who do not support FTEU, provided that the application does not inherently have to be delivered as FTEU (for example, for legal reasons), and further provided that Content Providers ensure that all advertising, marketing and other consumer materials regarding the program clearly indicate on which carriers the program is offered as a standard rate program. The guidelines for FTEU programs and SR programs should apply on each carrier as appropriate.	CCS-245

5.2 Charitable Giving

5.2-1	The approval of charitable giving programs is at each carrier's discretion.	CCS-238
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Cross Carrier Examples

EXAMPLES: HELP Messages (CCS-EG-01)

Cross Carrier Examples:

Legend

Web, TV, In-Store, Promotional Poster	Text Message
Mobile Web/ WAP	

Help (Single Service)

User receives the following Mobile Terminating (MT) Message:

Program sponsor → Farm League Baseball Alerts!
 Service Description → Txt us your zip, we send local game day for \$3.99/month.
 Additional Carrier Costs → Msg&Data Rates May Apply.
 Frequency of Messaging → Get 4 msgs/month.
 Customer Support Info → Contact: flb.com/help or 800-888-8888.
 Opt Out Info → To stop txt STOP.

Help (Standard Rate)

User receives the following Mobile Terminating (MT) Message:

Program sponsor → Farm League Baseball Alerts!
 Service Description → Local game day text alerts.
 Additional Carrier Costs → Msg&Data Rates May Apply.
 Frequency of Messaging → Get 4 msgs/month.
 Customer Support Info → Contact: flb.com/help
 Opt Out Info → To stop txt STOP.

Help (Multiple Services)

Step 1: User sends HELP Mobile Originating (MO) Msg

Step 2: Help menu MT response to a HELP MO from a user

Program sponsor → Farm League Baseball: which service would you like help on?
 Option A → 4 Sports txt HELP SPORT or
 Option B → 4 Horoscope txt HELP HORO

Step 3: User responds HELP SPORT.

Program sponsor → Farm League Baseball sports service:
 Service Description → Txt us your zip, we send local game day for \$3.99/month.
 Additional Carrier Costs → Msg&Data Rates May Apply.
 Frequency of Messaging → Get 4 msgs/month.
 Customer Support Info → Contact: flb.com/help
 Opt Out Info → To stop txt STOP.

Step 3: User responds HELP HORO.

Program sponsor → Farm League Baseball horoscope service:
 Service Description → Txt us your bday, we send your horoscope for \$3.99/month.
 Additional Carrier Costs → Msg&Data Rates May Apply.
 Frequency of Messaging → Get 4 msgs/month.
 Customer Support Info → Contact: flb.com/help or 800-888-8888.
 Opt Out Info → To stop txt STOP.

EXAMPLES: STOP Messages (CCS-EG-02)
Stop (Single Service)

User receives the following
 Mobile Terminating (MT)
 Message:

Program sponsor →	Farm League Baseball Alerts.
Discontinuation of Service →	You have opted out. You will not receive additional messages.
Customer Support Info →	Questions, Contact: flb.com/help

Stop (Multiple Services)

Step 1: User sends STOP Mobile Originating (MO) Msg

Step 2: Help menu MT response to a STOP MO from a user

Program sponsor →	Farm League Baseball: which service to stop?
Option A →	4 Sports txt STOP SPORT or
Option B →	4 Horoscope txt STOP HORO

Step 3: User responds STOP SPORT.

Program sponsor →	You will receive no more charges From Farm League Baseball: Sports service.
Discontinuation of Service →	You have opted out.
Customer Support Info →	Contact: flb.com/help or 800-888-8888.

Step 3: User responds STOP HORO.

Program sponsor →	You will receive no more charges from Farm League Baseball: horoscope service.
Discontinuation of Service →	You have opted out.
Customer Support Info →	Contact: flb.com/help or 800-888-8888.

EXAMPLE: Standard Rate Single Opt In – Alert Subscription (CCS-EG-03)

Call to Action The following is advertised on web, television, in-store promotional poster, etc.:

Program sponsor →	Upmobile Ski Alerts!
Service Description →	Send us the resort name, we'll send you the snow conditions. Txt 'Mammoth' to 12345 to receive ongoing alerts for Mammoth resort.
Frequency of Messaging →	Get 10 msgs/month.
Customer Support Info →	Text HELP for help.
Opt Out Info →	To stop text STOP.
Additional Carrier Costs →	Msg&Data Rates May Apply.
Terms & Conditions →	T&Cs avail at www.mammoth.com/mobile .

Step 1: User responds to Call to Action and sends an MO "Mammoth"

Step 2: Confirmation MT User receives the following MT Message:

Service description→	Welcome to Upmobile: Mammoth Ski Alerts!
Additional carrier costs→	Msg&Data Rates May Apply.
Frequency of messaging→	Get 2 msgs/week.
Customer Support Info →	Text HELP for help.
Opt Out Info →	To stop text STOP.

Step 3: Alert MT User receives the following MT Message:

Alert →	UpMobile: Mammoth Ski Alert @ 5pm PST! 12" of fresh powder fell! Roadways are open with light traffic. Reply Help for Help.
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EXAMPLE: Standard Rate IVR (Initial Opt In IVR) (CCS-EG-04)

Call to Action The following is advertised on web, television, in-store promotional poster, etc.:

- | | |
|----------------------------|---------------------------------------------------------------------------------------------|
| Program sponsor → | WOD: Weather on Demand. |
| Service Description → | Call 888-222-2222 to get current weather for your area sent to your phone. Dial 0 for help. |
| Customer Support Info → | Txt HELP for help. |
| Opt Out Info → | To stop txt STOP. |
| Additional Carrier Costs → | Msg&Data Rates May Apply. |

Step 1: User responds to Call to Action User calls 888-222-2222 [Mobile subscriber calls and is prompted to select SMS to phone]

Step 2: Mobile Content MT User receives the following MT Message:

- | | |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Mobile Content → | WOD: Partly sunny with chance of showers in late afternoon. Highs in the 70 during the day, and 62 at night. Reply Help for Help. |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------|

EXAMPLE: Premium Rated Double Opt In- Alert Subscription (CCS-EG-05)

Call to Action The following is advertised on web, television, in-store promotional poster, etc.:

- | | |
|----------------------------|----------------------------------------------------------------------------|
| Program sponsor → | Farm league baseball! |
| Service Description → | Txt us your farm town zip code. Txt <Your Zip Code> to 12345. |
| Service Cost → | We send game day reminder for \$3.99/month, charged to your wireless bill. |
| Frequency of Messaging → | Get 4 msg/month. |
| Customer Support Info → | Txt HELP for help. |
| Opt Out Info → | To stop txt STOP. |
| Additional Carrier Costs → | Msg&Data Rates May Apply. |

Step 1: User responds to Call to Action Text '44521' to 12345.

Step 2: Call to Action User receives the following MT Message:

- | | |
|----------------------------|----------------------------------------------|
| Program sponsor → | Farm League Baseball Alerts! |
| Service price → | To confirm \$3.99 monthly alerts, reply YES. |
| Frequency of messaging → | Get 4 msgs/month. |
| How to get help → | Txt HELP for help. |
| Additional carrier costs → | Msg&Data Rates May Apply. |

Step 2: Double Opt In User sends MO message "YES"