



# TCPA Compliance



## Table of Contents

Ushur Overview	1
TCPA (Telephone Consumer Protection Act) What is it?	1
Features in Ushur to ensure TCPA compliance	2
Opt In	2
Opt-in Keywords	2
Verbal Opt-in	2
Sign-up Page	3
Email-based Opt-In	3
Opt Out	3
Blacklist	4
Custom whitelist and blacklist messages	4
API Access to Update Customer Opt-In Preferences	6
Updating Customer Opt-Out Preference	6
Updating Customer Opt-In Preference	7
Do Not Disturb (DND)	8



## Ushur Overview

Ushur is an AI-powered platform that combines process automation and conversational interfaces to automate enterprise workflows. In doing so Ushur delivers great value to those enterprises by eliminating manual work and freeing up human capital for higher valued business needs.

Ushur's platform offers a template-based approach to solving specific use-cases for companies. The platform offers a state-of-the-art linguistics engine, together with a drag and drop process and conversation builder, invisible apps that deliver app-like experiences without asking customers to download an app and integration hooks into standard and proprietary systems of record. Along with this infrastructure, Ushur offers real-time monitoring, audit capabilities and a powerful analytics engine.

## TCPA (Telephone Consumer Protection Act)

### What is it?

TCPA is a federal law that regulates the use of automatic dialing systems, artificial or prerecorded voice messages, SMS text messages, and fax machines. It also specifies several technical requirements for fax machines, auto-dialers, and voice messaging systems:

- Prohibits solicitors from calling residences before 8 a.m. or after 9 p.m., local time.
- Requires solicitors maintain a company-specific "do-not-call" (DNC) list of consumers who asked not to be called; the DNC request must be honored for 5 years.
- Requires solicitors honor the National Do Not Call Registry.
- Requires solicitors to provide their name, the name of the person or entity on whose behalf the call is being made, and a telephone number or address at which that person or entity may be contacted.
- Prohibits solicitations to residences that use an artificial voice or a recording. Prohibits any calls made using automated telephone equipment or an artificial or prerecorded voice to an emergency line (e.g., "911"), a hospital emergency number, a physician's office, a hospital/health care facility/elderly room, a cellular telephone, or any service for which the recipient is charged for the call.
- Prohibits autodialed calls that engage two or more lines of a multi-line business.
- Prohibits unsolicited advertising faxes.



## Features in Ushur to ensure TCPA compliance

To be compliant with TCPA Ushur provides mechanisms to allow customers to manage their communications with end users. Some of the most important features are:

### Opt In

TCPA regulations require that Enterprises obtain consumers' consent before SMS messages can be sent to consumers. Once the consent has been received, the consumer is said to have "opted in".

Ushur supports comprehensive mechanisms for enterprises to have their customers opt in to receive messages. Broadly, the opt-in could be implicit or explicit.

Implicit opt-in occurs whenever a consumer initiates a message to the Enterprise. For example, the Enterprise could publish a number to which customers could send a specific message that will begin an interaction. Since this is user initiated, the consent is implicit.

Ushur provides a "pull" mechanism with hashtags to initiate Ushur workflows. For example, customers could text *#mybalance* to a published phone number which will initiate the workflow to retrieve balances. This would also opt the customer in to receive text messages.

Customers could also explicitly opt-in by one of the following methods:

### Opt-in Keywords

TCPA specifies certain key words such as *ALLOW*, *START*, *OPTIN* that customers can send one of these keywords to a published virtual number. The caveat is that the message should contain just the opt-in word, is case-sensitive and cannot be part of a sentence. For example, sending "*Start my subscription*" will not qualify as an opt-in request but "*ALLOW*" or "*OPTIN*" will.

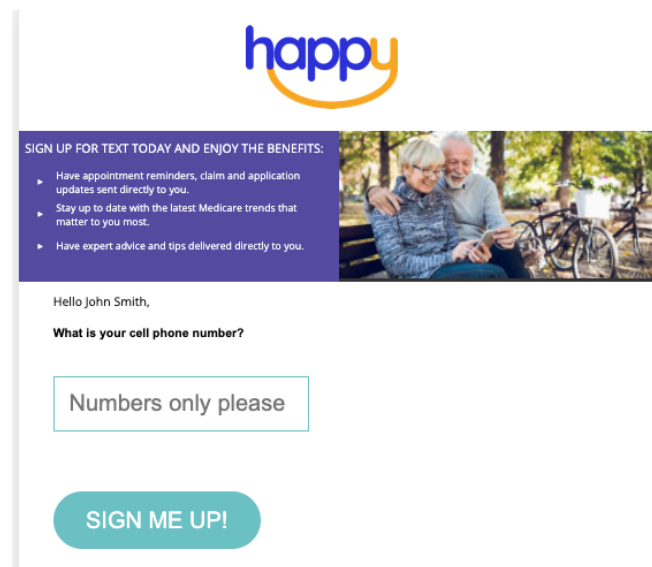
Ushur platform offers flexibility in customizing the opt-in keywords.

### Verbal Opt-in

Opting in can be done over a phone call, say, with an agent. The verbal consent could be recorded and annotated in the system of records.

## Sign-up Page

Enterprises can create a web page providing visitors a way to sign up for SMS alerts. The website could collect customers' contact information and allow them to choose their methods of communication (email, SMS or voice calls).



The screenshot shows a sign-up page for 'happy'. At the top is the 'happy' logo. Below it is a purple banner with the text 'SIGN UP FOR TEXT TODAY AND ENJOY THE BENEFITS:' followed by three bullet points: 'Have appointment reminders, claim and application updates sent directly to you.', 'Stay up to date with the latest Medicare trends that matter to you most.', and 'Have expert advice and tips delivered directly to you.' To the right of the banner is a photo of an elderly couple sitting on a bench. Below the banner, the text reads 'Hello John Smith,' followed by 'What is your cell phone number?'. There is a text input field with the placeholder text 'Numbers only please'. At the bottom is a teal button that says 'SIGN ME UP!'.

## Email-based Opt-In




When only an email is known about a user, they can be opted in by sending them an email via Ushur and inviting them to click on a link and enter their phone number. Once they enter their phone number, a verification code is then sent to that phone and the user is asked to enter that code on the page where they first entered their phone number. This verifies the legitimacy and reachability of the phone number for that user.

Once the user successfully completes the 2FA (Two-Factor Authentication) process, their phone number is opted in into the current campaign, and also at the enterprise level.





## Opt Out

A user can at any time remove themselves from texting by responding with "STOP". Opting out puts the user phone number on the blacklist maintained by Ushur. Once a user is blacklisted, even if the Ushur platform is instructed by the enterprise to push some information to that phone number, Ushur will restrict sending that information to that phone number until the user texts in "ALLOW" to have themselves opted-in again. This allows customers to use Ushur as an additional safety layer to engage with the end user.

Retrieved 24 of 24 total contacts

Show 50 entries   

Search:

Name	Phone	Actions
Contact 1  	+1408- 196	 

Enterprises must provide clear instructions on opting-out or unsubscribing. In the SMS messages sent to the customer, the opt-out instruction should be included. E.g., “Reply STOP to unsubscribe”.

## Blacklist

Ushur supports enterprises to blacklist user phone numbers and to remove them off the blacklist. Only those users who had been blacklisted by the enterprise can be removed from the blacklist. If the user had blacklisted themselves by texting in “STOP”, they can be removed from the blacklist only if they text in “ALLOW” again. These safety procedures are instituted to protect the customers from unwanted text messages and information, as well as to offer a reliable and efficient service to enterprises.

## Custom whitelist and blacklist messages

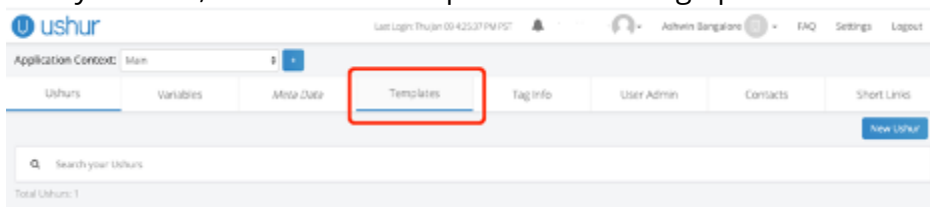
Ushur allows enterprises to customize their whitelist and blacklist messages with templates. Customers can import these templates and customize the message they want their users to see when they opt in or opt out. Without the templates, a standard, predefined message is sent out.

The following are the steps to create a custom whitelist or blacklist campaign. The process is similar for both.

Please note, there can be only one “blacklistcampaign” and one “whitelistcampaign” ushur per enterprise account, regardless of the context in which the ushurs are created.

Step 1: Import the template

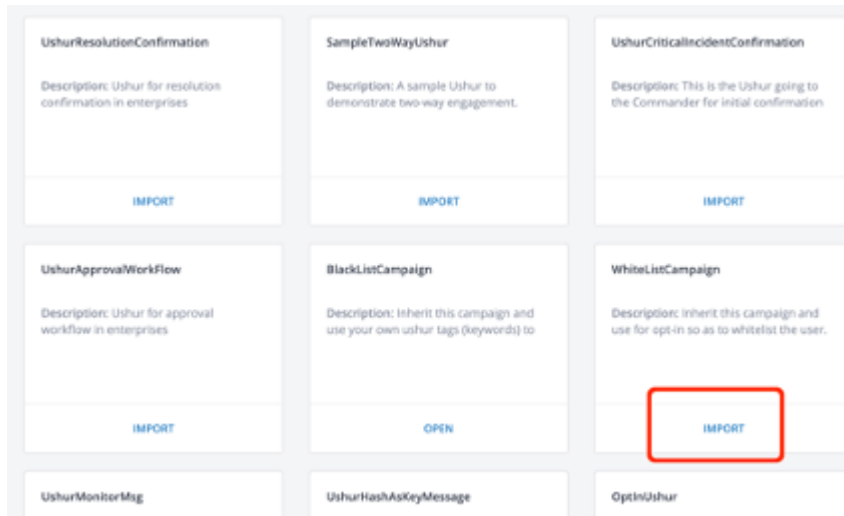
In any context, click on the “Template” tab to bring up the list of available templates.



Step 2:

Locate the template called WhiteListCampaign or BlackListCampaign and click import.

# ushur

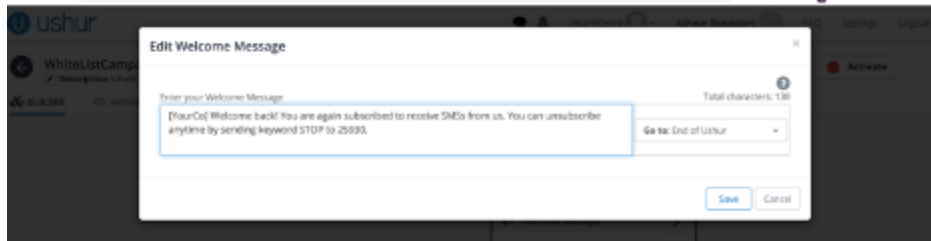


## Step 3:

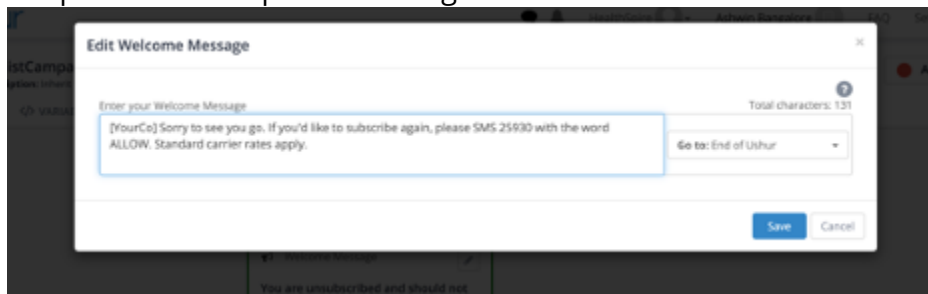
The imported templates will be available as BlackListCampaign and WhiteListCampaign ushurs in the same context where the import was done.

Open the ushur then click on the edit button to be able to edit the custom message.

## Sample WhiteList/Opt-In message:



## Sample BlackList/Opt-out message:



## Step 4:

Click "Replace" button and click "activate" to make the ushur active.



## API Access to Update Customer Opt-In Preferences

Ushur provides APIs for enterprises to update their customers' opt-in preferences when the opt-in choices are made outside of Ushur. For example, the customer can make that choice while on a call with an agent, or on a webpage that allows customers to sign up for SMS alerts.

Among other features the two important APIs relevant for opt-in and opt-out are listed below.

NOTE: For the latest API information, please consult the API documentation at:

<https://community.ushur.me/docs/api/>

## Updating Customer Opt-Out Preference

API:

{URL}/infoSet/blackListPhone

Request Body:

```
{
  "userPhoneNo": "<phone no>",
  "tokenId": "<tokenId>",
  "acctUserName": "<username>",
  "acctUserFullName": "<name>",
  "apiVer": "3.1"
}
```

Response:

```
{
  "status": "success",
  "gbSuccess": true,
  "blackListed": true, ("AlreadyBlackListed": true),
  "userPhoneNo": "<phone no>"
}
```



```
}
```

Sample Request:

URL: <https://community.ushur.me/infoSet/blackListPhone>

Content-Type: application/json

```
{
  "userPhoneNo": "+12345678900",
  "tokenId": "<token>",
  "acctUserName": "acctname@ushurdummy.me",
  "acctUserFullName": "Account Owner",
  "apiVer": "3.1"
}
```

## Updating Customer Opt-In Preference

API:

{URL}/infoSet/removePhoneFromBlackList

Request Body:

```
{
  "userPhoneNo": "<phone no>",
  "tokenId": "<tokenId>",
  "acctUserName": "<username>",
  "acctUserFullName": "<name>",
  "apiVer": "3.1"
}
```

Response:

```
{
  "status": "success",
  "gbSuccess": true,
  "blackListed": true, ("AlreadyBlackListed": true),
  "userPhoneNo": "<phone no>"
}
```

Sample Request:

URL: <https://community.ushur.me/infoSet/removePhoneFromBlackList>

Content-Type: application/json

```
{
```





```
"userPhoneNo":"+12345678900",  
"tokenId":"<token>",  
"acctUserName":"acctname@ushurdummy.me ",  
"acctUserFullName":"Account Owner ",  
"apiVer":"3.1"  
}
```

### Do Not Disturb (DND)

As mentioned above in the TCPA requirements, enterprises cannot send text messages to consumers during specific time periods. Ushur allows enterprises to set up a “Do not Disturb” window during which no outbound messages will be sent out. The DND feature can also be utilized to prevent communications from taking place during holidays and weekends. If a message is pushed during the DND window, Ushur will hold this message and place it in a queue, then send it at the first allowable time. (Note: if you don’t see these features, please contact your customer success manager at Ushur).

Availability

**Inactive**

Do Not Disturb - Times

\*Times during the week when Ushurs cannot be pushed.

Everyday 05:00 pm - 09:00AM

Everyday 05:00PM 09:00AM Add Hours

**Active**

Do Not Disturb - Dates

\*Dates during the year when Ushurs cannot be pushed.

« December 2019 »

Su	Mo	Tu	We	Th	Fr	Sa
24	25	26	27	28	29	30
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

December 25 Holiday

Time Zone US/Eastern