

⁴ See 47 CFR § 64.1200(a)(10).

robotexts to a called party absent an exemption to the consent obligation.”⁵ On October 11, 2024, the Commission published in the Federal Register an announcement that the effective date of the amendments and new rules set forth in the *TCPA Consent Order*, including those contained in 47 CFR § 64.1200(a)(10), would be April 11, 2025.⁶

4. *2025 Waiver Order*. On April 7, 2025, the Commission granted a waiver delaying the effective date of section 64.1200(a)(10) until April 11, 2026.⁷ The Commission did so after several associations of banks and financial institutions filed a request asking the Commission to “waive the revocation rules established by the Order for a period of one year, to April 11, 2026.”⁸ These parties argued that there is good cause under section 1.3 of the Commission’s rules to waive the effective date of the revocation rules for one year because financial institutions face numerous challenges modifying existing communications to process “a revocation sent in response to one business unit’s call or text so that all business units cease placing calls or texts to the consumer.”⁹ The Commission found that good cause existed to allow affected parties a reasonable opportunity to implement modifications to process revocation requests in accordance with this rule.¹⁰

5. *TCPA Further Notice of Proposed Rulemaking*. On October 29, 2025, the Commission sought comment, among other issues, “on ways we can modify the requirement that a caller must treat an opt-out request made in response to one type of call to be an opt-out request for *all* types of calls or to modify it to give consumers greater control over their right to stop unwanted calls.”¹¹ In so doing, the Commission delegated to the Consumer and Governmental Affairs Bureau (CGB) the authority to take action to extend the effective date should the need arise.¹² Several parties, including consumers groups and financial institutions, have requested that the Commission further extend the current effective date to allow an opportunity to revisit this issue.¹³

III. DISCUSSION

6. We find that good cause exists to extend the waiver of the effective date of section 64.1200(a)(10) of the Commission’s rules to the extent that it requires callers to apply a request to revoke consent made in response to one type of message to all future robocalls and robotexts from that caller on

⁵ *TCPA Consent Order*, 39 FCC Rcd at 1997, para. 29.

⁶ See Federal Communications Commission, *Strengthening the Ability of Consumers to Stop Robocalls*, 89 Fed. Reg. 82518 (Oct. 11, 2024).

⁷ See *2025 Waiver Order*, 40 FCC Rcd at 2397, para. 8.

⁸ Letter from American Bankers Association, ACA International, American Financial Services Association, America’s Credit Unions, Mortgage Bankers Association, to Marlene H. Dortch, Secretary, FCC, at 1-2 (filed Mar. 12, 2025) (*ABA et al. Mar. 12 ex parte*); see also Letter from American Bankers Association, ACA International, American Financial Services Association, America’s Credit Unions, Mortgage Bankers Association, to Marlene H. Dortch, Secretary, FCC, at 1 (filed Mar. 27, 2025) (*ABA et al. Mar. 27 ex parte*).

⁹ *ABA et al. Mar. 12 ex parte* at 1.

¹⁰ See *2025 Waiver Order*, 40 FCC Rcd at 2395, para. 1.

¹¹ See *2025 TCPA FNPRM* at para. 101 (emphasis in the original).

¹² *Id.* at n.123.

¹³ See Letter from Jonathan Thessin, Vice President and Senior Counsel, American Bankers Association, and Patrick Crotty, Senior Attorney, National Consumer Law Center, to Brendan Carr, Chairman, FCC, CG Docket No. 02-278 (filed Sept. 18, 2025) (*ABA/NCLC ex parte*); Letter from Brett Heather Freedson, Counsel to American Electric Power Company, Inc., Dominion Energy Inc., and Xcel Energy Services, Inc., to Marlene Dortch, Secretary, FCC, CG Docket No. 02-278 (filed Oct. 21, 2025) (*Electric Utilities ex parte*).

unrelated matters. For the reasons discussed below, we extend the effective date of any such requirement until January 31, 2027.

7. The Commission's rules may be waived for good cause shown.¹⁴ The Commission may exercise its discretion to waive a rule where the particular facts make strict compliance inconsistent with the public interest.¹⁵ In addition, the Commission may take into account considerations of hardship, equity, or more effective implementation of overall policy on an individual basis.¹⁶ Waiver of the Commission's rules is therefore appropriate if special circumstances warrant a deviation from the general rule, and such a deviation will serve the public interest.¹⁷

8. As discussed above, the Commission recently initiated a rulemaking proceeding to "seek comment on ways we can modify the requirement that a caller must treat an opt-out request made in response to one type of call to be an opt-out request for all types of calls or to modify it to give consumers greater control over their right to stop unwanted calls."¹⁸ Given the possibility the Commission may modify the existing requirement, we find that good cause exists and the public interest is served by extending the waiver. This extension will allow the Commission to fully assess the record compiled in response to this request for comment on this matter.¹⁹ Multiple organizations have indicated that, absent a delay, they will face significant hardship and resource burdens to comply with the rule.²⁰ For example, several electric utilities report that they would need to invest "substantial funds, personnel resources, and time" to modify "communications systems and coordinate with third-party vendors."²¹ A further extension of the rule's effective date until the Commission decides whether to change the rule will avoid premature and potentially unnecessary compliance efforts and costs.

9. As a result, we find that the public interest is served by providing a reasonable opportunity for the Commission to review these issues while relieving financial institutions and other businesses of the necessity to design and implement systems to comply with the rule. We, therefore, extend the effective date until January 31, 2027.

10. We emphasize that this waiver extends only to section 64.1200(a)(10) to the extent discussed herein and does not alter the status quo relating to any other prior Commission rules or rulings addressing revocation of consent.

IV. ORDERING CLAUSES

11. For the reasons stated above, **IT IS ORDERED**, pursuant to sections 1-4 and 227 of the Communications Act of 1934, as amended, 47 U.S.C. § 151-154 and 227, and sections 1.3 and 64.1200 of the Commission's rules, 47 CFR §§ 1.3, 64.1200, and the authority delegated in footnote 123 of the 2025 *TCPA FNPRM* and sections. 0.141 and 0.361 of the Commission's rules, 47 CFR §§ 0.141, 0.361, that

¹⁴ 47 C.F.R. § 1.3.

¹⁵ *Northeast Cellular Telephone Co. v. FCC*, 897 F.2d 1164, 1166 (D.C. Cir. 1990).

¹⁶ *WAIT Radio v. FCC*, 418 F.2d 1153, 1157 (D.C. Cir. 1969).

¹⁷ *WAIT Radio*, 418 F.2d at 1159; *Northeast Cellular*, 897 F.2d at 1166.

¹⁸ See 2025 *TCPA FNPRM* at para. 101.

¹⁹ *Id.* at paras. 101-04; see also *ABA/NCLC ex parte* at 2.

²⁰ See *ABA/NCLC ex parte* at 2; Letter from ACA International, American Bankers Association, America's Credit Unions, American Financial Services Association, Defense Credit Union Council, Bank Policy Institute, Mortgage Bankers Association, Student Loan Servicing Alliance, to Marlene H. Dortch, Secretary, FCC, at 1-2 (filed Oct. 20, 2025) (*ABA et al. Oct. 20 ex parte*).

²¹ See, e.g., *Electric Utilities ex parte* at 2; see also *ABA et al. Oct 20 ex parte* at 2 (noting that businesses must begin deploying resources very soon to comply with the current compliance date and these resources may be wasted if the Commission eliminates or modifies the rule).

this Order is hereby **ADOPTED**.

12. **IT IS FURTHER ORDERED** that the effective date of section 64.1200(a)(10) is extended to January 31, 2027 to the extent discussed herein.

13. **IT IS FURTHER ORDERED** that, pursuant to section 1.3 of the Commission's rules, 47 CFR § 1.3, this Order shall be effective upon release.

FEDERAL COMMUNICATIONS COMMISSION

Eduard Bartholme III
Chief
Consumer and Governmental Affairs Bureau