

# Simplifying TCPA compliance for lenders

The compliant lending and credit platform

Enacted in 1991, the [Telephone Consumer Protection Act \(TCPA\)](#) places some restrictions on how companies communicate with consumers over the phone.

To help you stay compliant, here's a summary of the main points of the TCPA that affect LoanPro clients, as well as a list of LoanPro tools that help maintain compliance with TCPA.

## TCPA requirement

Before texting borrowers, you need to get their consent to receive texts from you.

Debt collectors are limited to three autodialed or prerecorded calls to a consumer overall, even if they are regarding different debts. Calls to wireless numbers must have prior written or verbal consent.

Calls can't be made to residences outside of 8:00 a.m. to 9:00 p.m. in the residence's time zone.

No automatic dialing system or artificial or prerecorded voices can be used to call emergency service lines, hospital rooms, or phone numbers for which the called party is charged for the call.

## LoanPro solution

Interactive SMS can send opt-in messages and record borrowers' responses, automatically restricting text messaging until borrowers agree.

The Automation Engine allows users to create rules that ensure telecommunications are only sent out when they meet the requirements of the TCPA, while also allowing communications to be triggered automatically for agent convenience

You can set do not disturb windows that automatically adjust to individual borrowers' time zones, ensuring calls are only made in the approved windows.

LoanPro provides the option to mark phone numbers as do-not-call, ensuring calls are only made to authorized numbers.

## Ancillary features

LoanPro also offers helpful ancillary features that step in to help with tracking and manual processes related to compliance.

- » **Communication Suite.** Reach out to borrowers through multiple communication methods, including SMS messages. LoanPro customers use SMS templates that meet the TCPA requirements for phone communications.
- » **Automation Engine.** Prevent mistakes and drive efficiency through the Automation Engine, sending out TCPA compliant telecommunications personalized with dynamic account and borrower information.
- » **Audit Trail.** Save time and make audits easier with Audit Trail, which tracks and records each action taken on an account, including sent notifications and calls.



Prior to LoanPro, I couldn't show anything to an auditor.  
Now I can just go right into LoanPro and say, here's a  
screenshot and here's how it works.

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Senior Director of Operations, **Best Egg**

## See it in action

Learn more about how LoanPro can help you stay compliant.

Schedule demo →