



Gryphon ONE Intelligent Contact Compliance

# The Ultimate Contact Compliance Checklist for 2025

Protect your organization from costly Do Not Call and TCPA violation fines and prevent damage to your brand reputation this year.

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# The Ultimate Contact Compliance Checklist for 2025

Staying compliant can be a daunting task for companies, especially those operating in highly regulated industries. The regulatory landscape is constantly changing with new and stricter regulations, making it increasingly difficult to keep up and remain compliant.

The stakes are also extremely high: non-compliance can lead to hefty fines ranging from \$500 to \$1500 per dial, loss of consumer trust, potential litigation, and more.

That's why we created The Ultimate Contact Compliance Checklist to help navigate these challenges and safeguard your organization in 2025. This guide is designed to help enterprises understand the different laws surrounding regulatory compliance, mitigate risks, and ensure their marketing efforts are effective, compliant, and sustainable.

Use this checklist as your go-to resource to protect your organization and maintain consumer trust.

## We're Covering:

-  Telephone Consumer Protection Act
-  Federal Do Not Call Regulations
-  National Do Not Call List
-  State Do Not Call Lists
-  Internal Do Not Call List
-  State Telemarketing Regulations
-  Robocalls and ATDS Restrictions
-  Wireless Restrictions
-  Business vs. Residential Phone Numbers
-  Emergency Purposes Exemptions
-  Curfews and Holiday Calling Hours
-  Reassigned Numbers Database
-  Inquiries, Purchases, and EBRs
-  One to One Consent
-  Revocation of Consent



## Telephone Consumer Protection Act

The TCPA was established to regulate telemarketing calls and text messages in the U.S. and protect consumers from being bombarded with unsolicited and prerecorded messages by placing restrictions around the use of an automated telephone dialing system (ATDS) as well as maintaining and adhering to Do Not Call (DNC) lists. The TCPA also regulates wireless telemarketing calls, the Reassigned Numbers Database, call curfews, established business relationships, express written consent, emergency purpose exemptions, call frequency, holiday calling bans, purpose disclosures, and more.

If your organization violates the guidelines of the TCPA, you are at risk of the following:

- \$500 for each violation of the TCPA
- \$1,500 for each violation if it is proven that your business knowingly and willfully violated the TCPA

While the fines for violating the TCPA can cost up to \$500 or \$1500 depending on the violation, there is no cap on statutory damages under the TCPA so thousands of dollars of violations can result in millions of dollars of penalties.



## Federal Do Not Call Regulations

The National Do Not Call Registry allows consumers to register their residential and wireless phone numbers to prevent telemarketers from contacting them. If a consumer receives a call to their number and that number has been registered on the National Registry for at least 31 days, they can report the violation to the Federal Trade Commission (FTC).

Following DNC regulations is critical, as placing an illegal call to a consumer or making an illegal robocall can put your organization at risk for fines of up to \$43,792 per call.



## National Do Not Call List

The National Do Not Call (DNC) list is a database maintained by the United States government and lists the telephone numbers of families and individuals who have requested not to be contacted by telemarketers. Once you register your phone number on the national DNC list, it never expires, and you never have to re-register it.

Ensuring that your internal system is up to date with the National Registry and can automatically flag and block do not call phone numbers is essential, as unwanted calls made to numbers on the National Registry after 31 days can be reported to the FTC.

Having a system to automate this process can save your organization valuable time spent on manually cross-checking numbers against the DNC registry and millions of dollars in fines for DNC violations.



## State Do Not Call Lists

As of 2025, eleven states operate their own do not call lists. However, it is essential to recognize that consumers in these states can register personal phone numbers on their state's do not call list AND the National Do Not Call Registry. Ensuring that your sales organization is compliant with both the National Registry and individual state lists is critical in preventing do not call violations.

The following states operate their own do-not-call lists: Colorado, Florida, Indiana, Louisiana, Massachusetts, Missouri, Oklahoma, Pennsylvania, Tennessee, Texas, and Wyoming.



## Internal Do Not Call Lists

In addition to national and state-level do not call lists, organizations must also maintain and adhere to their own internal do not call list. Telemarketers are responsible for maintaining their own do-not-call lists, meaning full accountability falls on your team to honor a consumer's request.

If properly updating and maintaining this list with subscribers' names and phone numbers is a cause for concern with your outbound marketing efforts, an automated compliance solution may be right for your organization.



## State Telemarketing Regulations

Many states are passing their own telemarketing legislation that differs from the Federal TCPA. In most instances, state legislation differs from the Federal TCPA in the case of call frequency, consent requirements, the definition of an ATDS, as well as minimum and maximum penalties per incident.

The following states have telemarketing legislation that differs from the regulations outlines in the Federal TCPA: **Arizona, Connecticut, Florida, Maine, Maryland, New Jersey, New York, Oklahoma, Oregon, Tennessee, Utah, and Washington.** The Federal TCPA does not preempt state laws. If your organization is calling or texting consumers in any of the above states, it is important to be aware of these different restrictions to avoid costly fines.

Eight states have additional telemarketing legislation in conjunction with the federal TCPA: Florida, Maryland, Michigan, Missouri, Pennsylvania, Tennessee, Utah and Wisconsin.



## Robocalls and ATDS Restrictions

If your organization is utilizing an automatic telephone dialing system (ATDS), or a phone system with the capacity to be an ATDS for outbound calling, the TCPA requires that you obtain prior express written consent for telemarketing calls and text messages to residential phone numbers, and prior express written consent for informational calls and text messages to these numbers.

It is significant to note that the TCPA's definition of ATDS has changed over time and varies by state. The law currently defines an ATDS as "equipment which has the capacity – (A) to store or produce telephone numbers to be called, using a random or sequential number generator, and (B) to dial such numbers."



## Wireless Restrictions

As more people are choosing remote or hybrid work and using their personal wireless numbers to conduct business, organizations must be more cognizant than ever of wireless restrictions. The TCPA prohibits telemarketers from calling wireless phone numbers using an ATDS unless the caller has obtained prior express consent, or if the call is being placed for emergency purposes.

Seems straightforward enough, right? Not so much. TCPA wireless restrictions apply to all wireless numbers, residential and business. This means that even if a number is being used for business purposes and is provided to you as such, you are at risk of a violation if you do not have prior express consent.



## Business vs. Residential Phone Numbers

Contacting a business number does not enact TCPA or DNC restrictions. However, under the TCPA, it is prohibited to make calls to wireless numbers using an ATDS even if a wireless number is being used for business purposes.

Your organization can look up a number to identify whether it is a business or consumer line. However, how much time and resources are you willing and able to expend double-checking every number? And how will this slow down your sales process?



## Emergency Purpose Exemptions

Under the TCPA's emergency purposes exemptions to consent requirements, calls made to both residential landlines and mobile phones for "emergency purposes" do not require consent, with "emergency purposes" defined as "calls made necessary in any situation affecting the health and safety of consumers." For example, a state of emergency may be triggered in the case of a hurricane or a public health emergency.

Additionally, it is important to be aware of individual state guidelines. In New York, the New York Disaster Emergency Restrictions under the Nuisance Call Act mandate that it is unlawful for telemarketers doing business in the state to knowingly place an unsolicited telemarketing call to any person during a declared state of emergency.

What does this mean for your business? Like Federal and State do not call lists, it is important to keep up with both federal and state emergency purpose exemptions that may impact your outbound telemarketing efforts.



## Curfews and Holiday Calling Hours

Be aware that the TCPA prohibits businesses from calling consumers before 8 am or after 9 pm local time. However, call curfews vary by state, so it's essential that you know each state's individual call curfews before dialing. Currently, 20 states have curfews that differ from the federal TCPA.

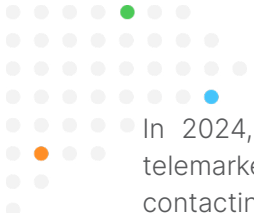
In addition to call curfews, there are also regulations surrounding contacting consumers on both federal and state holidays. Calls to phone numbers in certain states could result in violations of that specific state's holiday calling solicitation restrictions. Different states have restrictions on various holidays each month, so it is critical that your organization stays in-the-know with these monthly changes.

Trying to figure out who you can and can't call on your own can expend countless time and resources. Having a software solution to automatically run every phone number against TCPA, state, federal, and other do-not-call lists can help so you don't have to worry about it or slow down your sales process.



## Reassigned Numbers Database

The Reassigned Numbers Database (RND) was created by the FCC to prevent consumers from receiving unwanted calls intended for previous owners of their phone numbers. Under the TCPA, consent is associated with the consumer being called, not the phone number. If your organization previously obtained consent to contact a consumer at a specific number, and that number gets reassigned to someone new, then you can be held liable for unsolicited calling. To avoid calling reassigned numbers, organizations must scrub their contact databases using the RND to identify these numbers before calling or texting.



In 2024, the state of Maine passed legislation mandating that telemarketers must scrub every number against the RND before contacting them in an effort to further reduce unwanted calls. This puts a huge burden on telemarketers calling or texting consumers in Maine, elevating the potential for fines, penalties, and audits due to non-compliance.

If this sounds complicated to manage, it's because it is. According to the FCC, approximately 37 million telephone numbers in the United States are reassigned to new subscribers each year. This means that about 100,000 phone numbers are reassigned every day. Utilizing a compliance solution that can identify reassigned numbers is the only way to play it safe and avoid violations.



### **Inquiries, Purchases and EBRs**

If your organization is placing outbound calls to existing customers, note that exemptions for established business relationships (EBRs) can override the national Do Not Call list. There are two types of EBRs: a transaction EBR and an inquiry EBR. An EBR exemption can be used to place calls to do-not-call numbers in the following scenarios:

- Transaction EBR: Calls placed to do-not-call numbers where there is a relationship between the entity making the call and a consumer, based on the consumer's purchase or transaction with the entity making the call within the 18 months immediately preceding the date of the telephone call, and neither party has previously terminated the relationship.
- Inquiry EBR: Calls placed to do-not-call numbers on the basis of the consumer's inquiry or application regarding products or services offered by the entity making the call within the 3 months immediately preceding the date of the call, and neither party has previously terminated the relationship



In addition to existing business relationships, calls made to numbers that have given prior express written consent will also be exempt from TCPA violation penalties.



## One to One Consent

Effective on January 27, 2025, the FCC is requiring organizations that purchase leads to obtain individual, “one-to-one” consent from consumers before contacting them. This eliminates the ability to leverage leads from mass marketing campaigns based on generic consent forms. Under this new law, consent only applies to services aligned with the interest a consumer originally expressed. For example, someone who signs up for mortgage quotes can’t be contacted about car loans, insurance, credit cards, etc.

The TCPA’s prior stance on express written consent did not explicitly address the use of lead generation. This new rule puts that same burden on the lead buyers to gain such consent on a 1:1 basis, and solely for “logically and topically related” services the consumer expressed an interest in receiving. If an organization purchases leads, they will be prevented from contacting anyone without specific, documented consent from the person they are contacting.



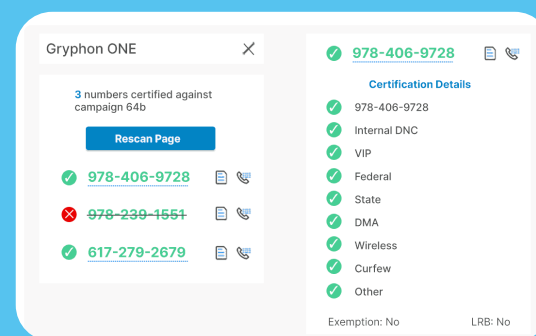
## Revocation of Consent

The FCC passed a new law in 2024 that marks a pivotal shift in respecting consumer choices faster. Effective April 11, 2025, organizations will be required to honor opt-out requests within 10 days or sooner. Organizations need to facilitate changes to their compliance processes that support this new, stricter consent revocation requirement.

Is your business prepared to comply with this new law?

## Is your organization protected from dangerous TCPA and DNC violation fines and penalties?

With rules and regulations constantly changing, it can be tricky for leaders who are managing sales and marketing outreach for their organizations to stay up to date with the latest legislation, including federal- and state-specific calling hours, holiday and state of emergency restrictions, internal do-not-call data, and exemption criteria. Don’t run the risk of trying to navigate the ever-evolving TCPA and DNC landscape on your own. Instead, let Gryphon help.



## Gryphon ONE Automated Compliance

The Gryphon platform delivers the visibility and automated actions that combine regulatory knowledge with interaction insights in real time.

With Gryphon, customers:

- Prevent and track contact interaction risks before, during, and after customer interactions- across all channels
- Monitor their regulatory risk exposure in real-time
- Identify how much audience reach they are losing (and the cost) due to over-suppression
- Access audit-ready logs at any time
- Gain visibility across the entire contact compliance process- and flexibility integrate data where needed

## About Gryphon

Gryphon is the gold standard for Intelligent Contact Compliance. We safeguard businesses from costly regulatory risks and unnecessary constraints on audience reach by delivering real-time insights and automated protection across every interaction.

Our platform offers real-time contact compliance insights before, during, and after every interaction to proactively identify vulnerabilities and opportunities. Because Gryphon integrates seamlessly with your existing systems and solutions, you'll reduce complexity and ongoing costs while enhancing your compliance capabilities.

With two decades of experience serving highly regulated industries such as financial services, insurance, healthcare, and retail, we have maintained an impeccable record of \$0 in fines while achieving a remarkable 97% customer satisfaction rate. Choose Gryphon and transform compliance from a fragmented challenge into a catalyst for growth.

Request a complimentary assessment today by visiting [gryphon.ai/contact](https://gryphon.ai/contact).

