

Texting in Bridge-Magellan / Agency Zoom

Before You Start Texting: Quick Facts

Texting through Bridge-Magellan runs over the same carrier rules every business in America has to follow — it is not a Bridge limit, it's a T-Mobile, AT&T, and federal rule limit. Please read this before you send your first bulk text or connect a lead list. It'll save you a frustrating day later.

- Texting is not free or unlimited, even though it feels that way on your personal phone. Every business number is capped by the carriers, and the cap is *lower* than most people expect.
- Bridge texting is built for one-to-one, conversational texting — following up with a lead, confirming an appointment, answering a client question. It is not a mass-texting or blast platform, and it is not designed or intended to be used as one.
- If a third-party platform connected to your Bridge number — including tools like Agency Zoom — is used for mass or bulk sends, that traffic still goes out under your Bridge-registered Brand and is subject to the same carrier limits described above. Not every connected platform enforces those limits or warns you before a send puts you over your daily cap, so it's worth checking with the platform's provider on how they handle rate limiting before running a large campaign. If your Brand takes a carrier penalty from a bulk send, it affects your Brand's standing regardless of which platform initiated it.
- New accounts start at the lowest tier. This is set by TCR (The Campaign Registry), the industry body every texting platform answers to — not a Bridge decision, not something you did wrong.
- T-Mobile caps you at 2,000 messages a day by default. Hit it, and outbound texting to T-Mobile customers (including replying to inbound texts) pauses until the cap resets that night Pacific Time.
- Purchased lead lists cannot be texted. Not on Bridge, not through Agency Zoom, not anywhere. Texting someone who hasn't opted in to hear from *your* agency specifically is treated as spam by the carriers and can get your number flagged — for everyone on that carrier, not just the people who complained.
- You can request a higher limit, but it costs money, takes a few weeks, and isn't guaranteed. Budget for this if you plan to text at volume.

Think of your daily texting limit the way you'd think of any other capped resource in your agency — it's real, it's shared, and blowing through it in one bad week affects your ability to operate for the rest of it.

☐ *I've read this and understand Bridge does not control carrier texting limits.*

Full Reference: How Texting Works in Bridge-Magellan / Agency Zoom

1. **Initial Onboarding Limits:** When you first sign up for a Brand and Campaign during onboarding with Bridge, The Campaign Registry (TCR) — the industry body that vets every business for every texting platform, not just Bridge — typically assigns the lowest-tier limits for texting. This is a TCR/carrier decision, not something Bridge sets or controls, and it's normal for standard businesses that are not massive Fortune 500 corporations.
2. **Brand vs. Campaign Limits:** The campaign is controlled by the Brand limit. This limit is set by TCR, not Bridge, based on your business history — how long you have been in business, how many employees you have, and other background factors TCR's automated vetting checks. Independent insurance agencies in particular tend to land in the lower tiers by default — TCR's vetting criteria favor large, well-established, high-web-presence businesses, which most agencies simply aren't. This is a limit imposed by the carriers' registry, not a decision Bridge makes about your agency.
3. **T-Mobile Daily Restrictions:** T-Mobile — not Bridge — assigns new Brands its default "Low" tier: a maximum of 2,000 messages per day. If you exceed this, T-Mobile will pause your Brand's ability to send until the cap resets that night at midnight. During this window, you will not be able to send any outbound correspondence to a T-Mobile customer, including replying to inbound text messages. This is a carrier-side restriction; Bridge has no ability to override or bypass it.
4. **Compliance and Spam Policies:** Sending mass text messages to individuals who have not directly consented to receive messages from you is considered spam. Purchasing lead lists for texting is strictly prohibited on Bridge/Magellan and should not be done on third-party sites like Agency Zoom. The law prohibits sending texts to consumers who have not directly opted in with your specific company. Third-party sharing and buying or selling leads is not permissible for texting campaigns. A note on connected third-party platforms: mass texts sent through tools like Agency Zoom still deliver through Bridge's system under your

registered Brand, and are subject to the same daily and per-minute limits described above. Not all connected platforms enforce carrier rate limits before sending, so if you're running a large campaign through a third-party tool, check with that provider on how they handle rate limiting — a mass send that exceeds carrier limits will affect your Brand's standing regardless of which platform initiated it.

5. **Network Spam Blocks:** If your number is marked as spam by enough customers on a particular network (especially AT&T or T-Mobile), that carrier may suspend all your outbound messages to anyone on their network, not just the individuals who reported the spam.
6. **Message Segmentation and Rejection:** Carriers will reject excessively long messages, and each segment your message is divided into counts as a full message against your limit:
 - **Standard (GSM-7) Text:** Limited to 160 characters for the first segment, and 153 characters for each additional segment.
 - **Unicode (UCS-2) Text:** (Messages containing emojis, special symbols, or non-Latin alphabets) Limited to 70 characters for the first segment, and 67 characters for each additional segment.
 - **Note:** Any message exceeding 10 segments will fail to be sent entirely.
7. **Additional Brand Vetting:** You can request additional Brand vetting through Bridge — Bridge submits and manages the request on your behalf, but TCR is the one that scores your Brand and decides the outcome. There is a fee for this service — it varies by use case and agency reputation, so talk to your Bridge sales contact for current pricing. It takes approximately 2–4 weeks to receive a new Brand score. Please note that this vetting is a non-refundable cost, and it may or may not result in an increased sending limit — that outcome is determined by TCR and the carriers, not Bridge.

Standard Carrier Limits (Set by the Carriers — Not Bridge)

- **AT&T:** Throughput is not a flat number — it scales with your Brand's TCR vetting score. Unvetted or low-scoring Brands are throttled to a small handful of messages per minute; well-vetted Brands can send meaningfully more. This is why two agencies on the same platform can see very different sending speeds — it reflects each agency's individual TCR score, not anything Bridge is doing differently for them.

- **T-Mobile: Allows no more than 2,000 messages per day by default (Low tier), a limit T-Mobile sets and enforces directly. Higher-vetted Brands receive a higher daily allotment, again as determined by T-Mobile and TCR.**

Every one of our customers has started at the lowest tier. That's not a Bridge decision — it's the standard outcome of TCR's automatic vetting process for independent agencies, applied the same way regardless of which platform you text through. If you expect to text at real volume, plan for enhanced vetting from day one rather than after you hit the wall.