

— FOR IMMEDIATE RELEASE

Telemarketing industry insider creates a game-changing app that lets consumers turn unwanted calls into cash

Updated October 22, 2026: DNC to MONEY is now free, with an optional Full subscription for the recorder and demand letter.

DNC to MONEY hands the public the script, the evidence log and the demand letter that a do-not-call claim needs — written by someone who spent a career on the other end of the line. Free on Google Play, with an optional Full upgrade.

Anaheim, Calif. — October 21, 2026 — Justin Humble spent his working life inside call centers — the rooms the industry itself calls boiler rooms. He knows which laws those rooms actually fear. Today he is firing a kill shot straight at the heart of predatory telemarketing, and he is handing the weapon to the people who have been on the receiving end of it.

DNC to MONEY is a free Android app that turns an illegal sales call into a documented claim — while the caller is still on the line. The app is Humble's own idea; he tasked OCWEN, a consulting, marketing and software development company, with its development and distribution.

The scale of the problem is not in dispute. Americans filed more than 2.6 million do-not-call complaints with the Federal Trade Commission in fiscal 2025, and more than 258 million numbers now sit on the National Do Not Call Registry ([FTC, January 2026](#)). Almost none of those calls ever become a claim. The law is already on the consumer's side. The evidence is not.

How the app works

It talks you through the call. The app opens on a nine-step script and gives the user the exact words to say, one question at a time, with a box for what the caller answers. The questions are not small talk. They establish that the call was a sales call, the full legal name of the company and the party it is calling on behalf of, a phone number and street address, a do-not-call request with the time it was made, and the caller's response when asked for the written do-not-call policy that telemarketers are legally required to keep and produce on demand. Each step names the federal rule it exists to prove.

It scores what happened. After the call, the user ticks what actually occurred — a call to a registered number, a call that arrived after a previous do-not-call request, a refusal to identify the company, a call outside legal hours, a blocked caller ID. The app tags each one with the regulation behind it, tracks the ten-business-day window in which a do-not-call request must be honored, and knows that the request stands for five years.

It can record, legally. Android does not let any third-party app tap the call audio stream, and Google Play has removed apps that work around that restriction since 2022. DNC to MONEY records the device microphone instead, with the call on speakerphone. Before the button will do anything it checks the user's state consent law, flags the states where everyone on the call must agree, and supplies the sentence to say out loud.

It does the arithmetic, honestly. The Telephone Consumer Protection Act allows \$500 per violation, which a court may treble to \$1,500 where the violation was knowing or willful. The app also tells the user that a private claim needs more than one call from the same company inside twelve months, and that courts disagree about whether several violations inside a single call stack — a caveat most consumer tools leave out.

It writes the letter. From the log, the app produces a demand letter: the calls and their violations, a demand to stop, a request for the written policy, a litigation hold on the company's call records, and a settlement figure. The user prints it and sends it certified mail.

Why an insider built it

“Every, and I mean every, company that makes their money over the phone respects the power of TCPA and do-not-call laws,” said Justin Humble, a former call center manager. “Think about it — there are basically only four major cell carriers. And if you violate the law, they will cut you off so quick your head would spin. I have seen people, the most morally bankrupt operators, Cash App a customer immediately, on the spot.

“Look, in my youth I would say that I was very — let's say money-minded — and looking back, I pressured good people into bad deals. Hopefully, giving the customer a tool to take back their power and make some money will even out the scale a little.”

The free version covers the script, the scored call log, the damages ledger and a plain-language guide to the rules, and is supported by ads from Google. DNC to MONEY Full — \$1.99 a month after a seven-day free trial — adds the call recorder and the demand letter and removes the ads. Anyone who bought the app when it was \$0.99 keeps Full at no charge.

The case file stays on the device. The app has no account and no server, and call logs and recordings are never uploaded; the user exports their own case file as JSON or CSV when they choose to. The app states plainly that it is not a lawyer and does not give legal advice, and makes no prediction about what any individual will recover.

DNC to MONEY is available now, free, on Google Play:

play.google.com/store/apps/details?id=com.dnctomoney.app

About OCWEN

OCWEN is a consulting, marketing and software development company building consumer and business applications. More at ocwencorp.com.

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