

Active Client Management

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Active Client Management

This guide covers active client management — the ongoing processes for monitoring, communicating with, and delivering consistent results for current Crowned Credit clients throughout their journey.

Overview

After the initial onboarding is complete and Round 1 disputes have been sent, the client enters the Active Management phase. This phase covers everything from Round 2 through program completion — monthly touchpoints, progress reviews, expectation management, and knowing when to escalate. Silence equals churn. Active clients should hear from Crowned Credit at least three times per month, even when there is nothing new to report.

Monthly Touchpoint Schedule

Touchpoint	Timing	Channel	Purpose	Owner
Round Results Update	Every 30-35 days after each round	Phone call + SMS	Share progress, set next round expectations	CSR
Mid-Round Check-in	Day 15 of each round	SMS or call	Touch base, handle questions, re-engage	CSR
Payment Receipt Confirmation	After each monthly payment	Automated SMS (GHL)	Acknowledge payment, build trust	Auto
Credit Tip or Education	Monthly	SMS or email	Add value, stay top of mind	GHL Workflow
Review Request	After any significant deletion or score jump	SMS	Gather social proof while client is happy	CSR
Referral Ask	After first positive round results	SMS and call	Grow client base	CSR

Mid-Round Check-in SMS Template

"Hey [First Name]! Checking in from Crowned Credit — your disputes are still in process with the bureaus. We are tracking everything and will have your next round of results in about [X] days. In the meantime, keep your SmartCredit monitoring active and reach out if anything pops up! (336) 310-0090"

Round 2+ Results Call Structure

Same foundation as the Round 1 results call, with important additions:

- Reference Round 1 results first: "Remember last month when we got [X] items removed?"
- Celebrate cumulative wins: total items removed to date, total score gain since enrollment
- Continue to request Google reviews if client is happy
- At Round 2, introduce the referral program if not already done
- Begin evaluating graduation readiness starting at Round 3 (see the Client Graduation page)

Monthly Progress Review Process

Every month before the results call, CSRs must complete a structured progress review. This ensures you are never going into a results call blind.

1. **Pull SmartCredit Report — Read Only** — Never order a new report. Log into SmartCredit and pull the current 3-bureau data. Ordering a new report costs the client money — do not do it.
2. **Compare to Previous Round** — List items removed since the last round. Note which bureaus responded, which items are still pending, and any new items that appeared.
3. **Log All Changes in GHL Notes** — Format: "Round [X] Results — [Date]. Removed: [items]. Score change: +/- [X points] TU/EQ/EX. Pending: [items]. Next round: [date]."
4. **Update DisputeFox File** — Mark resolved items. Move to next round disputes. Update status if anything changed.
5. **Assess Churn Risk** — Check last portal login, payment history, complaints in GHL, response rate to SMS. If any churn signals are present, flag immediately and see the Retention Strategy page.
6. **Assess Graduation Readiness (Round 3+)** — Is the report clean enough? Score in target range for the client's stated goal? See the Client Graduation page for criteria.

Reading SmartCredit for Progress Updates

Every CSR must be able to read SmartCredit fluently. SmartCredit at smartcredit.com/crownedcredit provides the 3-bureau credit monitoring used for all program tracking.

Hard Rule: NEVER order a new credit report through SmartCredit. Read the existing most recent report only. You have read-only access for monitoring purposes.

Key Sections to Review

Section	What to Look For	What It Means
Score Summary (all 3 bureaus)	TU / EQ / EX scores and change from last month	Trend direction. All 3 matter — lenders use different bureaus.
Negative Items	Collections, charge-offs, late payments, public records	Count per bureau. Watch for new items appearing (churn risk). Watch for items disappearing (wins to celebrate).
Account Status	Open / Closed / In Collections / Derogatory	Closed and derogatory still hurts for 7 years. Active collections are high priority.
Inquiries	Hard vs soft inquiries, dates, which bureaus	Hard inquiries over 2 years old fall off naturally. Fresh hard inquiries suggest recent credit applications.
Payment History	30/60/90 day late marks on each account	Open account lates hurt more than closed. Recent lates hurt most.
Credit Utilization	Percentage of revolving credit used	Above 30% is a score drag. Above 50% is significant. Guide client to pay down if possible.
Alerts and Notifications	New accounts, new inquiries, balance changes	Flag anything unexpected to the client immediately.

Credit Karma vs SmartCredit Score Difference

Clients frequently compare Credit Karma scores to SmartCredit scores and get confused by the differences. Credit Karma uses VantageScore 3.0. SmartCredit uses FICO or VantageScore depending on the bureau. These models score differently — sometimes by 50–100 points in either direction. Always reference SmartCredit as the program baseline, not Credit Karma.

SmartCredit Disconnection Fixes

If SmartCredit shows a bureau as disconnected, use these numbers:

- Experian disconnected: 1-888-397-3742
- Equifax disconnected: 1-888-378-4329
- TransUnion disconnected: 833-806-1627
- SmartCredit general support: (877) 372-3895

Managing Client Expectations

The number one reason clients cancel is unmet expectations — not lack of results. These conversations require skill and confidence.

"Why is my score the same?"

"I completely understand why that is frustrating — you want to see the numbers move. Let me explain what is happening under the hood. Credit scores are calculated based on multiple factors — payment history is 35 percent, amounts owed is 30 percent, length of history 15 percent, new credit 10 percent, mix 10 percent.

When we remove negative items, that improves your payment history factor. But if your utilization is high or you have a recent late payment, those other factors can keep the score from moving up yet. What we are doing is building the foundation.

Every deletion we get is progress, even when the score number has not moved yet. It will move — we just need the other factors to cooperate. Here is what I would recommend in the meantime: [credit advice based on their report]."

"Why is my score going down?"

"Let me pull up your report right now so I can see exactly what happened — because a score drop always has a specific reason. [Pull SmartCredit.] Okay, I can see what happened. [Explain specific cause: new late payment, balance increase, new account, collection, etc.] The good news is we can address this. [Explain action plan.] The disputes we already filed are still in process and those deletions will help offset this. Scores can be volatile month to month — what matters is the trend over 3-6 months."

"Why is it taking so long?"

"Great question — and I want to be honest with you because I would rather set the right expectation than overpromise. The bureau process is 30-35 days per round. Some items get removed quickly — some take 2-3 rounds. On average, our clients see meaningful progress within 3-6 months, with the most dramatic results coming later in the program as we build the case round by round. Is there a specific goal or timeline we should be working toward? Like a home purchase

date or car loan application? That helps me prioritize for you."

Credit Building Advice for Active Clients

When clients ask how to boost their score while disputes are in process, you can share these recommendations:

- **Installment accounts:** SelfLender, Kikoff, CreditStrong, RentReporters, Kovo
- **Revolving accounts (secured cards):** Discover Secured, US Bank, Bank of America, Navy Federal
- **Utilization target:** Keep all balances below 30 percent of the credit limit (ideally below 10 percent)
- **Payment timing:** Pay before the statement date to report lower balances
- **Do not apply for multiple accounts at once** — hard inquiries stack up and can trigger new disputes

Escalation Matrix

Situation	Escalate To	Urgency
Client threatening cancellation after 3+ months	Senior CSR / Team Lead	Immediate
Client disputing a charge or claims unauthorized billing	Billing (Khryzza)	Immediate
Client mentions legal action or attorney	Jethro / Management — stop all contact until reviewed	Immediate
Identity theft confirmed or suspected	Senior CSR, then legal protocol	Immediate
Refund request	Billing (Khryzza) plus Team Lead	Same day
Client claims results were promised beyond what is in contract	Team Lead then Management	Same day
Payment extension request over 7 days late	Billing (Khryzza)	Within 2 hours
Three or more consecutive rounds with zero results	Dispute Team Lead (Dianna)	Within 24 hours
Score dropped 50+ points unexpectedly	Senior CSR plus Dispute Team	Within 24 hours

Situation	Escalate To	Urgency
Client has not logged in or responded in 30+ days	Retention Team Lead	Flag for retention workflow

Client Contact Info Update SOP — Phone Number & Email Changes

This SOP covers the step-by-step process for updating a client's phone number or email address across all Crowned Credit systems when a client reports a change.

“ **Why This Matters:** If contact info is not updated across ALL systems, the client will miss important communications — onboarding messages, dispute updates, payment reminders, and follow-ups. This directly causes churn and client complaints.

When to Use This SOP

- Client calls in with a new phone number or email
- CSR discovers a bounced email or undeliverable SMS
- Client reports they are not receiving messages
- Sales/closer notes a different number than what is in the system

Step-by-Step Process

Step 1: Verify the Client's Identity

Before making any changes, confirm the client is who they say they are:

- Ask for their **full name** and **date of birth**
- Confirm the **last 4 digits of their SSN** or the **email address on file**
- If the request comes via text/email (not a live call), call the client's **existing number on file** to confirm

Step 2: Update GoHighLevel (GHL)

1. Open the client's contact record in GHL
2. Update the **Phone** or **Email** field with the new information

3. Add the old number/email to the **Notes** field with today's date: "*Previous phone: (xxx) xxx-xxxx — updated [DATE]*"
4. **Check Active Workflows:** Go to the contact's workflow history. If any active automations are running, verify they will now send to the new contact info. If a workflow is mid-sequence and already sent to the old number, manually trigger the missed step to the new number.

Step 3: Update DisputeFox

1. Open the client's profile in DisputeFox
2. Update the phone number and/or email
3. Confirm the client portal login still works (email-based logins may need updating)

Step 4: Update SmartCredit (If Applicable)

If the client's email changed, their SmartCredit login may need updating. Direct the client to update their email in SmartCredit settings, or contact SmartCredit support if needed.

Step 5: Notify the Team

Post in the **#customer-support** Discord channel:

“ 📄 **Contact Update:** [Client Name] — new phone: (xxx) xxx-xxxx (was: old number). Updated in GHL + DisputeFox. Active workflows verified.

This ensures anyone working with this client knows the info has changed.

Step 6: Confirm with the Client

Send a test SMS or email to the **new** contact info confirming the update was successful. Example:

“ "Hi [First Name], this is Crowned Credit confirming your contact info has been updated. You'll receive all future communications at this number/email. Let us know if you need anything!"

Common Mistakes to Avoid

- **Only updating GHL but not DisputeFox** — Client gets texts but portal communications go to the old email

- **Not checking active workflows** — The automation keeps sending to the old number and the client thinks they are being ignored
- **Not noting the old info** — If there is ever a dispute about who authorized the change, the old info is gone
- **Skipping identity verification** — Security risk. Always verify before changing contact info.

Systems Checklist

System	What to Update	How
GoHighLevel	Phone, Email, Notes	Contact record → edit fields
DisputeFox	Phone, Email	Client profile → edit
SmartCredit	Email (client self-service)	Direct client to settings or SmartCredit support

Created by Peter (AI) — April 15, 2026. Triggered by team Discord observation: client not contacted after signup due to outdated phone number on file.