

SMS Guidelines

This page covers everything you need to know about communicating with clients over SMS — our primary channel — including tone, approved templates, compliance rules, and the standards that keep our brand professional and trustworthy.

SMS Guidelines

SMS is the primary communication channel between Crowned Credit and our clients. It is fast, direct, and personal — and that means how you write matters. This guide covers tone, templates, compliance rules, and everything you need to communicate effectively and professionally over text.

▣ Core Principle

All SMS communication should be **professional but conversational, clear but not robotic**, and **confident without overpromising**. Every message represents Crowned Credit — write like the client's results depend on it, because they do.

Tone & Messaging Standards

? What Good SMS Looks Like

- Easy to understand — no jargon, no credit industry buzzwords
- Acknowledges the client's concern first, then responds
- Sets clear expectations — what will happen, and when
- Always includes a next step or call to action
- Reassures without making guarantees
- Under 160 characters when possible — keep it clean and readable

? What to Avoid

- Overly formal or robotic tone — clients should feel like a person, not a ticket
- Vague responses with no clear next action
- Overpromising outcomes (e.g., "This will definitely be removed")
- Dismissive, rushed, or one-word replies

- Sending multiple fragmented messages — compose complete thoughts
- Leaving a client's message on read without a response

The A.C.T.S. Framework

Use this framework for every SMS response — especially for concerned or complex messages:

A.C.T.S. = Acknowledge → Clarify → Take Action → Secure Next Step

Step	What It Means	Example
A — Acknowledge	Show you heard and understood the client	"Hi [Name], I got your message and completely understand your concern."
C — Clarify	Restate or ask for more info if needed	"Just to make sure I have the full picture — are you referring to the Equifax dispute or TransUnion?"
T — Take Action	Tell them what you're doing about it	"I'm pulling up your file right now and will review the latest results."
S — Secure Next Step	End with a clear commitment or follow-up	"I'll send you an update within the hour. Does that work for you?"

SMS Templates — Common Scenarios

? Welcome / First Contact

Hi [First Name]! Welcome to Crowned Credit ? We're excited to get started on your credit journey. I'm [Your Name], your Credit Case Specialist. I'll be your main point of contact throughout the process. Expect to hear from me regularly with updates. Any questions, just text here anytime!

? Dispute Round Update

Hi [First Name], great news – we just received the results from your Round [X] disputes! [X] items were removed from your report. Your score has moved to approximately [Score] ?. I'd love to walk you through the details – are you available for a quick call?

? Awaiting Bureau Response

Hi [First Name], just checking in! Your Round [X] dispute letters were sent to the bureaus. They have up to 30 days to respond. We're monitoring everything closely and will reach out as soon as results come in. Hang tight – the process is moving! ?

? Failed Payment Notice

Hi [First Name], we noticed your payment of \$[Amount] on [Date] didn't go through. We want to make sure your account stays active so we can keep working on your credit! Could you update your payment info or let us know how you'd like to proceed? We're here to help work something out.

? Frustrated / Upset Client

Hi [First Name], I completely understand your frustration, and I want to make this right. I'm personally reviewing your file right now. Can we schedule a call so I can walk you through everything and address your concerns directly? I want to make sure you feel supported every step of the way.

? Document Request

Hi [First Name]! To get your dispute process started, we need a couple of documents from you: a copy of your government-issued ID and a recent proof of address (utility bill, bank statement, etc.). You can reply directly to this message with photos or upload them to your client portal. Let me know if you need help!

? Missed Call Follow-Up

Hi [First Name], I tried reaching you earlier but missed you! I wanted to share an update on your account. Feel free to call us back at your convenience or let me know a good time and I'll call you then. Talk soon!

? Graduation Message

Hi [First Name], congratulations – you've completed your credit repair journey with Crowned Credit! ? Your score has improved significantly and we're so proud of the progress you've made. We'd love to schedule a graduation call to celebrate and go over your final results. You've earned it!

Inbox Management Best Practices

- **Bottom-up approach:** When clearing the GHL inbox, start with the oldest unread messages — clients who've been waiting longest get priority
- Maintain awareness of unread message count throughout your shift — check every 30-60 minutes
- Never skip a message because the client seems upset — that's exactly when they need a response most
- If you are unsure how to respond to a complex question, ask your team lead before guessing

SMS Compliance — Blocked & Restricted Words

Certain words and phrases will get your messages flagged, filtered, or blocked by mobile carriers. These filters exist because of spam regulations (TCPA, FTC, CROA). Violating these rules can result in our messages being blocked company-wide — which directly impacts client communication and results.

? High-Risk Words (Carrier Spam Filters)

These trigger marketing spam filters and should NEVER appear in any client SMS:

Blocked Word / Phrase	Why It's Risky
Guaranteed / Guarantee	Triggers spam filters + CROA compliance issue
100% (in context of results)	Marketing spam trigger
Instant approval / Instant results	High-risk spam term

Blocked Word / Phrase	Why It's Risky
No credit check	Carrier flag + compliance issue
Pre-approved	Marketing spam
Risk-free	Blocked by major carriers
Act now / Limited time offer	Spam trigger
Urgent!!! (multiple exclamation)	Spam pattern
Congratulations, you've been selected	Classic spam phrase — auto-blocked

? Credit Repair Trigger Words (VERY Important)

These phrases create both carrier filtering AND legal compliance risk under FTC and CROA regulations:

Phrase to Avoid	What to Say Instead
Fix your credit fast	"Work toward improving your credit profile"
Remove all negatives	"Dispute inaccurate or unverifiable items"
Erase bad credit	"Address negative items on your report"
Improve your score instantly	"Work to improve your credit over time"
Delete collections guaranteed	"Dispute collections that may be inaccurate or unverifiable"
Wipe your report / clean slate	"Work through the dispute process"

? SHAFT Words (Carrier-Specific Blocks)

"SHAFT" is an industry term for categories carriers heavily filter regardless of context. Even if used innocently, these will flag your message:

- Sex / adult content terms
- Hate speech or discriminatory language
- Alcohol references (in certain contexts)

- Firearms / weapons terms
- Tobacco / vape / cannabis terms (e.g., CBD, vape, weed)

⚠ Critical Compliance Note

If your message gets filtered or blocked, the client never sees it — but your account may be flagged. Enough violations can get our GHL SMS number suspended. When in doubt, keep language simple, professional, and results-focused. Never promise what you can't guarantee.

Response Time Standards

Client Type	Target Response Time	Notes
☐ Upset / threatening to cancel	30 minutes	Priority 1 — escalate to lead if needed
☐ Failed payment / billing issue	1 hour	Loop in Billing team
☐ General questions / status checks	2 hours	Standard response window
☐ Non-urgent info requests	Same shift	Before end-of-shift clearance

? DND Keywords — Stop & Start

GoHighLevel uses SMS keywords to manage Do Not Disturb (DND) on client contacts. Understanding these keywords is **critical** — they can silently block all outbound communication to a client.

How It Works

Keyword	What Happens	Effect
STOP	Client sends "Stop" to our number	DND is activated on their contact — all outbound SMS and automations are blocked
START	Client sends "Start" to our number	DND is removed — outbound SMS resumes normally

?? Common Scenario

A client sends "Stop" (sometimes accidentally, or trying to stop a specific message). This activates DND on their entire contact record. From that point, **no SMS messages will be delivered to the client** — including manual messages, automated follow-ups, and dispute updates.

How to Fix It

1. **Identify the issue:** If a client says they are not receiving texts, check their GHL contact for a DND flag or "Unsubscribed" status.
2. **Tell the client:** Ask them to send the word "**Start**" (exactly) to our number: (336) 310-0090.
3. **Important:** "start" must be the exact keyword — "Stop" activated it, only "Start" clears it. Variations like "Begin" or "Resume" will not work.
4. Once the client sends "Start", verify in GHL that DND has been removed from their contact.

Prevention Tips

- When onboarding clients, let them know that texting "Stop" will disable all text communication from us.
- If a client wants to reduce messages (not stop entirely), adjust their contact preferences or automation tags instead — do NOT instruct them to text "Stop."

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