

# Workflows

Day to day tasks and best practices.

- [Inbox Management](#)
- [Inbound and Outbound Calls](#)
- [Dispute Round Pipeline Management](#)
- [Cross-Department Support](#)
- [Loom Video Updates — No-Answer Outreach](#)

# Inbox Management

**This page covers Inbox Management inside GoHighLevel — the central hub for all client SMS, email, and chat communication — and explains how to keep it organized, responsive, and professional at all times.**

# Inbound and Outbound Calls

**This page covers how to handle all inbound and outbound client calls at Crowned Credit using Aircall and the GHL dialer, including proper protocols, call logging, and expectations for every interaction.**

# Dispute Round Pipeline Management

**This page explains how to manage the Dispute Round Pipeline in DisputeFox — tracking each client's progress from initial analysis through every dispute round — so no client falls behind and every case moves forward on schedule.**

# Cross-Department Support

**This page outlines how to provide effective cross-department support at Crowned Credit — coordinating between Sales, Onboarding, Disputes, and CSR teams to ensure a seamless client experience from signup to graduation.**

# Loom Video Updates — No-Answer Outreach

This page covers when, why, and how to record Loom video updates for clients who do not pick up during Round Results calls or failed payment follow-ups. Loom updates are a personal, high-trust touchpoint that keeps clients engaged with their file even when they cannot be reached by phone. The structure below is built for scale: a fixed scaffold + scenario-coded result scripts so any CCS can record a polished update in one take.

## 1. Objective

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- Maintain client engagement and trust when phone outreach fails.
- Make video creation **scalable** — any CCS can record a polished update at high volume.
- Reduce time-per-video by using a fixed scaffold and pre-written scenario scripts.
- Optimize content to **address churn** by reinforcing progress, strategy, and the client's role.

## 2. Scope

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This SOP applies to all **Credit Case Specialists (CCS)** handling active client communication. It is triggered after a no-answer event on either of the following:

- **Round Results — No Answer:** Client missed the live Round Results call and has not responded to the no-answer SMS within 24 hours.
- **Failed Payment Follow-up — No Answer:** Client missed the failed-payment follow-up call and has not responded to the SMS or email after the standard retry window.

The Loom replaces the second outreach attempt — more personal than a text, less intrusive than another call, and gives the client something they can rewatch on their own time.

## 3. Loom Length Rules

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Rule	Standard
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<b>Minimum length</b>	1 minute 30 seconds
<b>Maximum length</b>	2 minutes 30 seconds
<b>Target midpoint</b>	~2:00
<b>If under 1:30</b>	Re-record. Slow down, add a reminder, or close with a stronger CTA. Do not pad with filler.
<b>If over 2:30</b>	Re-record. Tighten Section B or D. Stay focused.

**Note:** Anything shorter than 1:30 feels rushed and skips important context. Anything longer than 2:30 loses the client's attention.

## 4. Before You Record

1. Open the client's file in **GHL** and **DisputeFox** side by side.
2. Review the last round of dispute results, current credit score, and any open items.
3. For failed payment cases, confirm which payment failed, the reason code, and the next retry date.
4. Identify the correct **scenario code** from Section 6 (Round Results videos).
5. Have the client's first name visible so you use it correctly on camera.
6. Check your camera, mic, lighting, and background. Be presentable — this is a client-facing touchpoint.
7. Smile before you hit record. It carries through on video.

## 5. Fixed Structure & Duration Allocation

Every Loom follows the same five-segment scaffold. Segments A, C, D, and E are **standardized**; Segment B is **scenario-coded** (see Section 6).

Segment	Purpose	Duration	Type
<b>A. Intro</b>	Name + company, acknowledge missed call, state purpose	10 - 15 sec	Standardized
<b>B. Results Summary</b>	What changed on their report (scenario-coded)	35 - 55 sec	Semi-Standardized
<b>C. What We're Doing Next</b>	Next dispute round + strategy escalation	25 - 35 sec	Standardized

Segment	Purpose	Duration	Type
<b>D. What You Should Do</b>	CM access, avoid interference, optional actions	20 - 30 sec	Standardized
<b>E. Expectations + Close</b>	Timeline, reassurance, CTA	10 - 15 sec	Standardized
<b>Total</b>		<b>1:40 - 2:30</b>	

### Segment A — Intro (10 - 15 seconds) [Standardized]

- Greet by time of day + state your name and company.
- Acknowledge the missed call.
- State the purpose of the video.

**Script:** "Good [morning/afternoon]! This is [Your Name] from Crowned Credit. We tried to reach you to notify you of your recent dispute round's results. We'd love to connect further — but in the meantime, here's a quick update on your file."

### Segment B — Results Summary (35 - 55 seconds) [Semi-Standardized]

Open the client's report side-by-side. Identify the right **scenario code** from Section 6 and deliver that script, personalizing the bracketed fields. This is the heart of the video — give it room.

### Segment C — What We're Doing Next (25 - 35 seconds) [Standardized]

- Confirm the next dispute round is already in motion.
- Reassure the client that strategy escalates over time.
- Mention adaptive tactics without overpromising.

**Script:** "Our dispute team is already reviewing the results from this round and preparing the next set of disputes. Rest assured, we don't send the same letters each round. As the process continues, we use the responses from the credit bureaus and creditors to refine our strategy and challenge the remaining negative items more aggressively. If needed, we may also escalate to additional methods, such as referencing applicable sections of consumer law, past cases of consumers versus the bureaus, and exploring other channels."

### Segment D — What You Should Do (20 - 30 seconds) [Standardized]

- Remind them to access their **Credit Monitoring (CM)** through the client portal.
- Tell them what to avoid (interference: new credit, hard pulls, closing accounts) during active rounds.
- Recommend **one** small optional action that supports progress — never a list.

**Script template:** "On your end, please log into your client portal to view the full round results and keep tabs on your credit monitoring. While we're actively disputing, try to avoid applying for any new credit or making major changes to your open accounts — that gives us the cleanest path forward. One thing that would help this week: [single specific action — e.g., 'check your credit utilization on each card and try to bring any above 30% down before your next statement closes']."

**Optional actions to choose from (pick one only):**

- Check credit utilization on each card and bring any above 30% down.
- Set up autopay for at least minimum payments on open accounts.
- Log into the portal to review the items we just challenged.
- Update payment method in the portal if a card is expiring or changed.
- Confirm contact info in the portal is up to date.

**Segment E — Expectations + Close (10 - 15 seconds) [Standardized]**

- Set the timeline for the next milestone (next round, next check-in).
- Reassure briefly.
- Close with a clear CTA to reply or call back.

**Script:** "We'll check back in with you around [next milestone / next round]. You're in good hands — we'll keep pushing on this. If you have any questions in the meantime, just reply to this message or give us a call. Thanks [Name], talk soon."

## 6. Results Summary Scenario Codes (Segment B)

Identify which scenario fits the round's outcome, then deliver the matching script. Personalize the bracketed fields with the client's actual data. **Do not combine codes** — pick the one that fits best.

Code	When It Applies	Script
GREAT-01	Great results: deletions + positive score movement	"We had an excellent round of results. Several negative items were removed from your credit report, and your scores increased as well. This is exactly the type of progress we want to see and puts you in a much stronger position moving forward."

Code	When It Applies	Script
<b>GOOD-01</b>	Good: deletions + minimal positive score movement	"We were able to remove several negative items from your report. While the score increase was modest, these deletions are an important step and should continue to strengthen your credit profile over time."
<b>GOOD-02</b>	Good: minimal deletions + positive score movement	"We saw positive movement this round. Most notably, these accounts were deleted: [list account names/types]."
<b>MIXED-01</b>	Mixed: deletions + score decreased	"We saw some positive movement this round. [X] accounts were removed, which indicates that the overall changes are having a positive impact on your credit profile. Regarding the score decrease, it's likely that [reason — e.g., utilization shift, new account aging, scoring algorithm response]."
<b>MIXED-02</b>	Mixed: minimal deletions, limited movement	"We saw some movement this round, although the results were more limited than we would like. This is not unusual, and our dispute team will use the responses we received to strengthen the next round of disputes."
<b>NOMOVEMENT-01</b>	No deletions	"We're not seeing much movement yet, which is fairly common for the first round. Our dispute team reviews the responses from each round and adjusts the strategy to push more aggressively in the following rounds."
<b>NOMOVEMENT-02</b>	No significant deletions (personal info + inquiries only)	"We've been able to remove some inquiries and update your incorrect personal information so far, which safeguards you from [fraud risk / mixed file issues]. The next round will push harder on the remaining negative items."

**Note:** Bracketed fields like [X], [reason], [list account names] must be filled in with the client's actual data before recording. Never read the bracket on camera.

# 7. Failed Payment Loom — Variant

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For failed-payment no-answer videos, the scaffold stays the same but the content shifts. Use the same A → C → D → E timing.

- **A. Intro (10 - 15 sec):** Same template — swap "your recent dispute round's results" for "a failed payment on your account."
- **B. Payment Status (35 - 55 sec):** Replaces Results Summary. State which payment did not go through, the reason in plain English (card declined, insufficient funds, expired card), the impact on their file if not resolved, and the next retry date.
- **C. What We're Doing Next (25 - 35 sec):** Confirm auto-retry is scheduled, explain the grace period, mention the dispute work continues as long as payment is resolved.
- **D. What You Should Do (20 - 30 sec):** Update the payment method in the portal OR confirm the card on file is funded by the retry date.
- **E. Close (10 - 15 sec):** Confirm next retry date, reassure, CTA to reply or call back.

**Compliance:** *Never state the specific dollar amount of the failed payment on camera. Direct the client to the portal or their email for the exact figure.*

# 8. Compliance Reminders

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**CROA & Compliance — Non-Negotiable:** *These rules apply to every Loom regardless of client tier or situation.*

- Do **not** promise specific score increases, removal counts, or timelines.
- Do **not** guarantee results. Always speak in terms of what we are working on and what is typical.
- Do **not** say anything that implies "no upfront fees" or any other CROA-restricted claim.
- Do **not** show any other client's information on screen.
- Do **not** discuss specific dollar amounts of any plan or charge on camera. Refer the client to the portal or their email for the exact figure.
- Stay professional. The client may share this video with family, attorneys, or on social media.

# 9. Sending the Loom

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1. Record in **Loom** and let it process.

2. Rename the Loom with a clear title — for example: "Round 3 Update — [Client First Name]" or "Quick Update on Your Account — [Client First Name]".
3. Copy the share link.
4. Send the link via **SMS AND Email** through **GHL**. Many clients prefer to watch on a bigger screen.
5. Use a short, warm message with the link.

**Example SMS:** "Hi [Name]! I just sent you a quick 2-minute video update on your file since I missed you on the phone. Take a look when you get a chance: [Loom link]"

## 10. Logging the Loom in GHL

After sending, log a note on the contact in **GHL** using this format:

```
LOOM UPDATE - [DATE]
Type: Round Results No-Answer / Failed Payment No-Answer
Round or Payment Reference: [e.g., Round 3 results / Failedpayment retry attempt 2]
Scenario Code: [e.g., GREAT-01 / N/A for failed payment]
Loom Link: [paste link]
Length: [e.g., 2:05]
Sent Via: SMS + Email
Next Step: [next round, next retry date, or next check-in]
Notes: [Anything specific covered or to follow up on]
```

## 11. Follow-Up After the Loom

Loom Status	Timing	Action
<b>Viewed, no reply</b>	Within 3 business days	Send a short SMS asking if they have any questions
<b>Not viewed</b>	After 3 business days	Attempt one more live call
<b>No engagement after 2nd call</b>	—	Escalate per <i>Escalation Triggers &amp; Chain</i>

Set a follow-up task in **GHL** for **3 business days** out at the moment you send the Loom — do not rely on memory.

## 12. Quality Checklist Before Sending

- Length is between 1:30 and 2:30 (target ~2:00)
- Client's first name is correct
- Correct scenario code identified (Round Results) or correct failure reason stated (Failed Payment)
- Bracketed script fields filled in with client's actual data — no brackets read on camera
- No other client's information visible on screen
- No promises, guarantees, or restricted CROA language
- One optional action recommended — not a list
- Audio is clear, video is steady, background is professional
- Loom is renamed clearly before sending