

# Cancellation and Retention Strategies

*The purpose of this document is to provide a structured approach for handling cancellation requests, improving client retention while maintaining transparency and trust.*

## Retention Protocol: Handling Cancellation Requests

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### Overview

When a client requests to cancel, the goal is to:

- Understand the root concern
- Address it with the appropriate solution
- Reinforce value without being overly pushy
- Offer retention options in a structured order

### Retention Flow

1. Identify reason for cancellation: *"Just so I can better assist — what's the main reason you're considering canceling?"*
2. Acknowledge and empathize
3. Reframe expectations and highlight progress
4. Offer appropriate retention option
5. Confirm next steps or proceed with cancellation if needed

📌 **Quick Tip:** Make sure to use your own discretion as well to see if the compensation we are offering is appropriate based on their reason for cancellation. Always try to address the root cause first, and do not jump immediately to offering the save options.

## Retention Strategies by Scenario

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Reason for Cancellation	Approach/Talking Points	Offers (In order)
<p><b>Financial Concerns</b></p>	<ul style="list-style-type: none"> <li>• Acknowledge and empathize with situation without assumption</li> <li>• Position flexibility, not pressure</li> </ul> <p><b>Talking Points</b></p> <ul style="list-style-type: none"> <li>• “I completely understand — situations change, and we want to make this manageable for you.”</li> </ul>	<ol style="list-style-type: none"> <li>1. <b>One-Time Discount</b> <ul style="list-style-type: none"> <li>• Essentials Plan: \$25 off next month</li> <li>• Accelerated Plan: \$50 off next month</li> </ul> </li> <li>2. <b>Downgrade Option</b> <ul style="list-style-type: none"> <li>• Position as a <b>50% cost reduction</b>, not a downgrade</li> <li>• Example: “We can also move you to a lower-cost option that still keeps your progress going, just at a reduced pace.”</li> </ul> </li> </ol> <p><b>Important Notes:</b></p> <ul style="list-style-type: none"> <li>• If downgrading from Accelerated: <ul style="list-style-type: none"> <li>◦ Clarify disputes will shift to <b>bureau-only (no direct creditor disputes)</b></li> <li>◦ Changes apply starting next billing cycle</li> </ul> </li> </ul>

Reason for Cancellation	Approach/Talking Points	Offers (In order)
<p><b>Slow Progress/Perceived Lack of Results</b></p>	<ul style="list-style-type: none"> <li>• Rebuild confidence through education and transparency</li> <li>• Anchor on work already completed</li> <li>• Provide proof if necessary (Resend the progress report through DF or send the screenshot of internal disputes status from DF)</li> </ul> <p><b>Talking Points</b></p> <ul style="list-style-type: none"> <li>• Reassure progress made so far</li> <li>• Explain: <ul style="list-style-type: none"> <li>◦ Credit repair is a <b>round-based process</b></li> <li>◦ Bureaus have up to <b>30 days per investigation</b></li> <li>◦ Strategy evolves each round</li> </ul> </li> </ul> <p>Example: "I completely understand how it can feel slow. Based on what I'm seeing, we've already made progress on [X items], and each round allows us to apply more targeted strategies."</p>	<ol style="list-style-type: none"> <li>1. <b>One-Time Discount</b> (same as above)</li> <li>2. <b>Downgrade (Position as 50% Discount)</b></li> <li>3. <b>Upgrade Opportunity (if applicable)</b> <ul style="list-style-type: none"> <li>◦ If client is on Essentials with minimal movement after multiple rounds: <ul style="list-style-type: none"> <li>◦ Offer <b>free upgrade to Accelerated</b></li> <li>◦ Frame as: "We can increase the intensity of disputes to try to generate more movement."</li> </ul> </li> </ul> </li> </ol> <p><b>Important Notes</b></p> <ul style="list-style-type: none"> <li>• Always <b>educate before offering discounts</b></li> <li>• Avoid making it sound like progress is guaranteed</li> <li>• If free upgrade is offered, notify TL and Dispute Team and adjust DF status to "Accelerated"</li> </ul>

Reason for Cancellation	Approach/Talking Points	Offers (In order)
<p><b>Lack of Communication</b></p>	<ul style="list-style-type: none"> <li>• Clarify first before assuming failure</li> <li>• Claim ownership, make sure they feel heard and acknowledged</li> <li>• Reinforce availability and process</li> </ul> <p><b>Talking Points</b></p> <ul style="list-style-type: none"> <li>• “I appreciate you bringing that up — let’s make sure we’re aligned moving forward.”</li> </ul> <p><b>Key Actions</b></p> <ul style="list-style-type: none"> <li>• Check: <ul style="list-style-type: none"> <li>◦ Portal updates</li> <li>◦ Missed communications</li> <li>◦ Contact preferences</li> </ul> </li> </ul> <p><b>Resolution</b></p> <ul style="list-style-type: none"> <li>• Set expectations for: <ul style="list-style-type: none"> <li>◦ Update frequency (every ~30 days post-round)</li> <li>◦ Where to check updates (client portal)</li> </ul> </li> </ul>	<p><b>Note:</b> Only offer as a last resort, at this stage it is more appropriate to claim ownership of being more timely in responding and managing client expectations</p> <p>1. <b>One-Time Discount</b></p> <ul style="list-style-type: none"> <li>• Essentials Plan: \$25 off next month</li> <li>• Accelerated Plan: \$50 off next month</li> </ul>

**Important Note:** If the client has just signed up (In their first month), or they do not have a current outstanding invoice, the discount would apply to the next payment. If the client has an outstanding invoice, it can be applied to the current one.

**What qualifies as a Cancellation Request:** Explicit intent to cancel or to request for a refund from the client, either communicated through SMS/Email or verbally

# Positioning Guidelines

**Do:**

- Stay calm, confident, and solution-oriented
- Normalize concerns (“a lot of clients feel this way early on”)
- Emphasize progress and process

## Avoid:

- Sounding desperate to retain
- Over-apologizing
- Promising guaranteed results
- Jumping straight to discounts

# Closing the Conversation

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## If Retained

“Let’s go ahead and move forward with this adjustment so we can keep your progress going.”

## If Client Still Wants to Cancel

- Respect decision professionally

### Confirm:

- Cancellation request
- Billing team will process cancellation and reach out with confirmation once done
- Notify Billing accordingly

### Leave door open:

“If you decide to revisit this in the future, we’ll be here to help.”

# Key Reminders for CS Team

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1. Retention is about **guidance, not pressure**
2. Discounts are tools, not default responses
3. The strongest retention driver is **confidence in the process**
4. Always maintain compliance: no guarantees, no misleading claims

☐ Be sure to **log the cancellation request** with appropriate details in the Crowned Masterlist sheet.

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