

# CSR Foundations

The **CSR Foundations** book serves as the starting point for all Customer Service team members, outlining the core knowledge required to navigate daily operations effectively. It includes an overview of the client lifecycle, organizational structure, daily workflows, communication standards, and key systems used across the department. This section is designed to build a strong baseline understanding before moving into more detailed SOPs and process-specific guides. By standardizing these fundamentals, it ensures consistency, clarity, and confidence in execution across all roles.

**Keywords:** client lifecycle, daily workflow, organizational structure, communication standards, CSR responsibilities

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# Department Overview

## Customer Service at a Glance

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Welcome to the **Customer Service Department at Crowned Credit**. This team is the primary point of contact for all active clients and plays a critical role in delivering a smooth, consistent, and results-driven client experience from the moment someone signs up to the day they graduate with a transformed credit profile.

### □ Department Mission

To effectively maintain active client relationships by providing a clear, professional, and reliable experience — ensuring every client feels supported, informed, and confident in the credit repair process.

## What the CSR Department Does

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The Customer Service Department manages the **entire post-sale client relationship**. Once a client pays and enters the system, they are entirely in our hands. We are responsible for:

- **Portal Setup & Activation** — Collecting documents, setting up DisputeFox and SmartCredit, and ensuring the client is onboarded correctly
  - **Active Account Management** — Monitoring every client's dispute pipeline, reviewing results, and communicating progress on a consistent schedule
  - **Client Communication** — Responding to all inbound SMS, calls, and emails within our defined SLAs; proactively reaching out with updates
  - **Retention & Satisfaction** — Handling concerns, de-escalating frustrated clients, and keeping clients engaged in the process to reduce churn
  - **Billing Support** — Resolving payment failures, managing subscription changes, and handling billing-related disputes
  - **Escalation Management** — Routing complex issues to the appropriate team lead or department head when they fall outside standard scope
  - **Graduation & Referrals** — Celebrating client wins, closing out graduated accounts, and securing referral and review opportunities
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# Department Structure & Team Size

The Customer Service Department is composed of three specialized sub-teams, each with a defined scope and area of ownership:

Team	Headcount	Primary Responsibility	Owns
<b>Onboarding Team</b>	8-10 Specialists + 1 Lead	Convert new clients into active, engaged participants within 7 days	Docs collection, DisputeFox setup, onboarding call, SmartCredit activation
<b>Billing Team</b>	3-5 Specialists	Manage all payment and subscription-related issues	Failed payments, billing disputes, plan changes, account status (active/paused/cancelled)
<b>Credit Case Specialists (CCS)</b>	10-15 Specialists + 1-2 Leads	Manage active client accounts through the dispute journey	Dispute updates, client communication, progress monitoring, credit guidance, escalations

## 📄 About Our Team

Crowned Credit is fully remote. Our team operates across the Philippines, Nigeria, Colombia, and the Dominican Republic. All team members work in English and follow standardized SOPs to ensure consistent service regardless of timezone or location.

# Core Metrics & Performance Standards

Every CSR team member is measured against the following key performance indicators (KPIs). These metrics define what good performance looks like and are reviewed on a regular basis by team leads.

Metric	Target	Why It Matters
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<b>SMS Response Time</b>	Within 2 hours (business hours)	Clients who wait too long churn; fast responses build trust
<b>Call Answer Rate</b>	>90% of inbound calls answered	Missed calls = missed opportunities to retain clients
<b>Onboarding Completion Rate</b>	>85% within 7 days	Delayed onboarding = delayed results = early churn
<b>Client Retention Rate</b>	Target: >80% monthly	Retention is directly tied to revenue sustainability
<b>Escalation Resolution Time</b>	Same shift or within 24 hours	Unresolved escalations compound into cancellations
<b>Unread Inbox at End of Shift</b>	Zero unread during business hours	Every unread message is a client left waiting
<b>Update Call Completion</b>	100% of scheduled calls completed	Proactive communication prevents reactive complaints

# Service Standards & Expectations

All team members are expected to uphold the following standards at all times. These are non-negotiable behaviors that define how Crowned Credit operates.

## Always Do

- Communicate clearly, professionally, and promptly
- Follow established SOPs before improvising
- Set realistic expectations — never overpromise results or timelines
- Take ownership of client concerns until resolved or properly escalated
- Log every client interaction in GHL with accurate notes
- Maintain confidentiality of all client data
- Escalate when in doubt — silence is never the answer

## Never Do

- Guarantee specific score increases or removal timelines
- Ignore or delay response to upset or frustrated clients
- Give legal or financial advice outside your scope

- Log off without clearing your inbox or handoff notes
- Discuss internal team issues with clients
- Make promises you can't keep or haven't verified
- Skip escalations because you're uncomfortable asking for help

## Tools We Use Daily

Tool	Purpose	Used By
<b>GoHighLevel (GHL)</b>	CRM, inbox (SMS/email/chat), automation, tasks, pipeline tracking	All CSR teams
<b>Aircall</b>	Inbound/outbound phone calls, voicemail, call recording	All CSR teams
<b>DisputeFox</b>	Dispute pipeline management, credit report tracking, letter generation	CCS, Onboarding
<b>SmartCredit</b>	Client credit monitoring — tracks score changes and bureau updates in real-time	CCS, Onboarding
<b>Team Communication Channel</b>	Internal team updates, shift handoffs, escalation alerts	All teams

## How to Use This SOP

This wiki is your **primary reference** for daily operations. It contains every process, script, and guideline needed to perform your role effectively. If it's not in here, ask your team lead — and if the answer is valuable, it will get added.

- Use this section to understand the big picture and where your role fits
- Navigate to specific books and pages for step-by-step processes
- When in doubt, follow documented procedures before making judgment calls
- If a process is outdated or wrong, flag it — don't work around it silently

**Remember**

Understanding how the entire department operates — not just your role — makes you a better team member. The best CSRs at Crowned Credit know how onboarding, billing, and dispute work together. Learn the full picture.

# Client Lifecycle Overview

This page maps the complete journey every Crowned Credit client takes — from clicking an ad to graduating with a transformed credit profile — so you understand exactly how your role fits into the bigger picture and why each step matters.

## Client Lifecycle Overview

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This document outlines the complete client journey at Crowned Credit — from the moment a lead clicks our ad to the day they graduate with a transformed credit profile. Every team member should understand this lifecycle so they can see how their role fits into the bigger picture.

### **Core Philosophy**

At Crowned Credit, we don't just fix credit — we guide clients through a transformation. Every touchpoint matters. From the first ad impression to the final graduation call, the client experience should feel premium, professional, and empowering.

## Lifecycle at a Glance

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Phase	Stage Name	Owner	Typical Timeframe
1	Lead Generation & Acquisition	Marketing / Media Buyer	Pre-purchase
2	Onboarding	Onboarding Team	Days 1-7
3	Active Credit Repair	CCS + Dispute Team	Months 1-6+
4	Ongoing Support & Retention	CCS + Billing	Ongoing
5	Graduation & Referral	CCS	When goals achieved

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# Phase 1: Lead Generation & Acquisition

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The lifecycle begins in the digital advertising ecosystem. Crowned Credit runs Meta (Facebook & Instagram) ads targeting individuals who are credit-aware, financially motivated, and ready to take action.

## How Leads Enter the System

- **Meta Ads:** Prospective clients click on a lead form or landing page ad optimized for purchase — not just contact info
- **Landing Page:** Hosted on Shopify, presenting Crowned Credit's value proposition, pricing tiers, and a clear CTA to enroll
- **Payment:** Clients choose a plan and pay upfront:
  - **Basic Plan:** setup fee
  - **Standard Plan:** setup fee + monthly service fee
  - **Premium Plan:** premium setup fee
- **GHL Entry:** Upon payment, the contact is automatically created or updated in GoHighLevel. Automations trigger immediately.

### ⚡ Automation Note

GHL automations fire the moment a purchase is made. Welcome emails, SMS messages, and internal notifications are sent automatically. The Onboarding team is notified within minutes of a new client signing up.

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## Phase 2: Onboarding

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Onboarding is where the client relationship is truly established. A smooth, professional onboarding experience reduces churn, sets expectations, and positions the client for success in the repair process.

## Onboarding Team Responsibilities

- Send the welcome SMS and document request immediately after sign-up
- Collect all required documents: government ID, proof of address, SSN, signed agreement
- Set up SmartCredit (credit monitoring) and verify access
- Create and configure the client's DisputeFox profile
- Schedule and complete the onboarding intake call
- Set realistic expectations — timelines, what to expect from round 1, how updates work

- Hand off the file to the CCS team with a complete transition note

## Onboarding Completion Checklist

Item	Status
Welcome SMS sent	<input type="checkbox"/> GHL automation
Document request sent	<input type="checkbox"/> Manual + automation
All documents collected and verified	Manual check
SmartCredit account set up	Manual
DisputeFox profile created	Manual
Onboarding call completed	Manual — logged in GHL
CCS transition note written	Required before handoff
DisputeFox stage updated to "Credit Analysis"	Onboarding Team

## Phase 3: Active Credit Repair

Once onboarding is complete, the client enters the active repair phase. This is the longest phase — typically 3-6+ months depending on the complexity of the file. The CCS team owns the client relationship during this phase.

### What Happens in This Phase

- **Credit Analysis:** The Dispute Team pulls all 3 bureau reports and categorizes negative items by type, age, and disputable status
- **Dispute Rounds:** Letters are generated and submitted to credit bureaus (Equifax, TransUnion, Experian). Each round takes 30-45 days for bureau response
- **CCS Check-Ins:** CCS contacts each client after every dispute round to review results, explain what was removed or updated, and preview the next round
- **Score Monitoring:** SmartCredit tracks score changes in real-time. CCS reviews these and informs clients of meaningful progress
- **Retention Touchpoints:** Monthly proactive outreach to ensure clients remain engaged, satisfied, and continuing to pay

# Dispute Round Timeline

Stage	Duration	Description
Letters Preparing	2-5 days	Dispute letters generated, items selected, strategy confirmed
Letters Sent	1-2 days	Submitted to bureaus via DisputeFox
Awaiting Response	30-45 days	Bureau investigating; monitoring SmartCredit for updates
Results Review	2-5 days	CCS reviews results, contacts client, logs outcomes in DisputeFox
Next Round Preparation	Varies	Strategy adjusted based on what was removed vs. what remains

## Phase 4: Ongoing Support & Retention

Retention is not passive — it's an active effort. Between dispute rounds, clients need to feel supported and engaged. If they feel forgotten, they cancel.

### Retention Activities

- Monthly check-in calls or SMS updates — even if there's no new dispute result
- Immediate response to any inbound client contact (within 2 hours)
- Proactive outreach when SmartCredit shows a score change (positive or negative)
- Billing team intervention when payments fail — reach out before the account gets suspended
- Addressing client frustration early before it becomes a cancellation request

#### **🚩 Churn Warning Signs**

Watch for these signals: client not responding to SMS/calls for 2+ weeks, billing failure without contact, complaints about "no results," or client asking about cancellation. These require immediate escalation to your team lead.

## Phase 5: Graduation & Referral

Graduation is a milestone — for the client and for the team. A client graduates when they have achieved their credit goals or when the dispute process is complete and no further actionable items remain.

## Graduation Process

- CCS reviews the file and confirms graduation criteria are met
- Schedule a graduation call to celebrate the client's progress
- Walk through the final credit report — show what was removed and what their score looks like now
- Provide guidance on maintaining credit health going forward
- Request a Google/Facebook review while client enthusiasm is high
- Ask for referrals — "Do you know anyone else who could benefit from what we did for you?"
- Close out the DisputeFox file and update GHL to "Graduated"

### **□ Graduation = Our Best Marketing**

A graduated client who had a great experience is a walking advertisement for Crowned Credit. Every graduation call is also a referral opportunity. Make it memorable, celebrate their win, and make the ask naturally.

# Daily Workflow Snapshot

## Daily Workflow Snapshot

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This page outlines the standard daily schedule and task checklist for all Customer Support Representatives (CSRs) at Crowned Credit. Following this workflow ensures consistent client experience, no tasks fall through the cracks, and every shift ends with a clean handoff.

### **📌 Important**

This snapshot is based on a standard shift. Shift times vary by team member and timezone. Adjust start/end times to your assigned schedule. The order of tasks remains the same regardless of shift time.

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## Shift Start — First 30 Minutes

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The first 30 minutes of every shift are for orientation and setup.

### ? Startup Checklist

#	Task	Where	Est. Time
1	Log into GHL, Aircall, DisputeFox, SmartCredit	All platforms	5 min
2	Check GHL Inbox for unread messages (SMS, email, chat)	GHL → Conversations	10 min
3	Review missed Aircall calls and voicemails from previous shift	Aircall Dashboard	5 min

#	Task	Where	Est. Time
4	Check team communication channel for updates or announcements	Team channel	5 min
5	Pull up your task queue and call list for the day	GHL Tasks / Daily Tracker	5 min

## Morning Block — Hours 1–3

The first active working block is focused on **urgent messages and high-priority callbacks**. Start with what's most time-sensitive.

### Morning Tasks

Priority	Task	Notes
☐ <b>First</b>	Respond to urgent/upset clients from overnight	Never let these wait — churn risk
☐ <b>Second</b>	Return missed calls from previous shift	Start with most recent missed calls
☐ <b>Third</b>	Clear remaining unread GHL inbox messages	Bottom-up approach — oldest first
☐ <b>Then</b>	Begin scheduled outbound calls for the day	Check daily call list / GHL tasks

## Midday Block — Hours 3–5

The midday block is for **structured work** — update calls, special tasks, follow-ups on processing issues.

### Midday Tasks

- Complete scheduled client update calls — walk through dispute round results, answer questions
- Respond to any new inbound SMS/messages received
- Flag any billing concerns to the Billing team with GHL notes and a direct notification
- Resolve credit monitoring issues and notify the Dispute Team through Whatsapp accordingly
- Respond to any support requests from other departments in the Customer Support Discord channel

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## Afternoon Block — Hours 5–7

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The afternoon block focuses on making sure that all urgent and pending tasks are resolved and accounted for.

### Afternoon Tasks

- Follow up on any open tasks from earlier in the shift that weren't resolved
- Review your task list and close or reschedule any incomplete items
- Check GHL inbox again for any new messages that came in since morning
- Update GHL notes for any relevant client interactions that happened today
- Coordinate with team members on any shared client concerns or escalations
- Follow up on review requests from clients that had a positive experience

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## Shift End — Last 30 Minutes

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The end-of-shift routine is just as important as the startup. A clean close ensures the next shift starts without confusion.

### ? End-of-Shift Checklist

#	Task	Where
1	Clear all unread GHL inbox messages — respond or tag for follow-up	GHL → Conversations

#	Task	Where
2	Set Aircall status to "Offline" or "After Hours"	Aircall app
3	Complete all open GHL tasks or push to next shift with a note	GHL → Tasks
4	Write a handoff note for any urgent client situations	Team channel or GHL note
5	Log any pending escalations with team lead	Discord

**⚠ Never Do This at Shift End**

Do not log off with unread messages, open tasks with follow up or reschedule, or Aircall still set to "Available."

# Organizational Structure

## Organizational Structure

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Crowned Credit operates with a lean, distributed team of 45 employees across the Philippines, Nigeria, Colombia, and the Dominican Republic. This page outlines how the Customer Service department in particular is structured, who owns what, and how departments work together.

### **□ About Our Team**

Crowned Credit is a fully remote company. Our CEO (Jethro Adedeji) is based in Greensboro, NC. All 45 team members are overseas. We operate across multiple time zones, which is why strong documentation, clear roles, and reliable systems are non-negotiable.

## Company Leadership

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Role	Name	Location	Responsibilities
<b>CEO &amp; Founder</b>	Jethro Adedeji	Greensboro, NC, USA	Strategy, vision, final decisions, growth, partnerships
<b>CSR Manager</b>	Les Jimenea	Philippines	Day-to-day ops, team management, escalations, reporting to CEO
<b>Billing Manager/Team Lead</b>	Khryzza Castillo	Philippines	Billing operations, payment processing, account status management, failed payment follow-ups, reactivation handling, and billing-related escalations

Role	Name	Location	Responsibilities
<b>Onboarding Team Lead</b>	Marjorie Mercadero	Philippines	Client onboarding process, agreement and document verification, credit monitoring setup, team management, and ensuring clients are properly set up before disputes begin
<b>Credit Case Specialists Team Lead</b>	Cassandra Aldana	Philippines	Team management, client file reviews, escalation handling for complex cases, and coordination with dispute team to ensure progress and results

# CSR Department Overview

Crowned Credit's Customer Service Department is organized into 3 core departments, each with a defined scope and team lead:

## 1. Onboarding Department

Detail	Info
<b>Mission</b>	Convert new clients into active, engaged service participants within the first 7 days
<b>Headcount</b>	~8-10 Onboarding Specialists + 1 Team Lead
<b>Key Tools</b>	GoHighLevel, DisputeFox, SmartCredit
<b>Primary KPI</b>	>85% of clients fully onboarded within 7 days of signup
<b>Escalates To</b>	Onboarding Team Lead for failed onboarding, missing docs after 7 days

## 2. Billing Department

Detail	Info
<b>Mission</b>	Ensure all client accounts are in good financial standing and payment issues are resolved quickly
<b>Headcount</b>	~3-5 Billing Specialists
<b>Key Tools</b>	GoHighLevel, Payment processor
<b>Primary KPI</b>	Failed payment recovery rate >70%; billing response time <4 hours
<b>Escalates To</b>	Billing Team Lead for chargebacks, complex refund requests

## 3. Credit Case Specialists (CCS)

Detail	Info
<b>Mission</b>	Manage active client accounts through client communication, maintain retention, and drive measurable credit improvement
<b>Headcount</b>	~10-15 CCS + 1 Team Lead
<b>Key Tools</b>	GoHighLevel, Aircall, DisputeFox, SmartCredit
<b>Primary KPI</b>	Client retention rate >80%; SMS response time <2 hours; 100% update call completion
<b>Escalates To</b>	Team Lead for complex credit questions, legal threats, or urgent client concerns

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## Reporting Structure

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Role	Reports To	Direct Reports
CEO	—	Operations Manager, Media Buyer, all leads
CSR Manager	CEO	All department team leads
Onboarding Team Lead	CSR Manager	Onboarding Specialists
CCS Team Lead	CSR Manager	Credit Case Specialists
Billing Team Lead	CSR Manager	Billing Specialists
CSR	Corresponding Team Lead	—

## Team Distribution by Location

Country	Est. Headcount	Primary Roles
Philippines	~30	CSR, CCS, Onboarding, Billing, Dispute (outsourced)
Nigeria	7-10	CSR support roles, misc operations
Colombia	~1	Specialized role
Dominican Republic	Few	Support roles
USA	1 (CEO)	Leadership, strategy, final decision-making

## Escalation Flow

All escalations follow a clear path. Never skip levels without cause.

1. **CSR / CCS** — Attempt to resolve using SOPs and available resources

2. **Team Lead** — Escalate if outside standard scope, client is threatening to file complaints or escalate the situation, or legal/compliance concern arises
3. **CSR Manager** — Escalate for cross-department issues, billing disputes over threshold, systemic problems
4. **CEO** — Reserve for major legal threats, refund decisions over a set amount, or company-level decisions

**☐ When in Doubt — Escalate Up, Not Around**

Never route around your team lead to go directly to the CEO unless it is genuinely urgent and your lead is unavailable. Document the reason for escalation in GHL before reaching out.