

Day 0-30 Onboarding Process

This document outlines the complete Day 0-30 onboarding process for new Crowned Credit clients, defining exactly who does what and when to ensure every client starts strong and stays engaged.

Overview

The first 30 days define the entire client relationship. Everything that happens from payment confirmation to Round 1 results shapes whether a client stays, refers others, or churns. This chapter covers every step of the Day 0-30 onboarding process in detail — who does what, when, and exactly how.

Own this process. Every missed step in onboarding creates confusion, distrust, and churn.

Day 0: Payment Confirmed — The 2-Hour Window

Day 0 is the most important moment in the client relationship. First impressions are permanent. Everything must happen within **2 hours** of payment confirmation.

What Triggers Automatically (GHL)

1. **GHL Payment Webhook Fires** — Payment processed. GHL contact tagged "New Client." Onboarding workflow triggered.
2. **Welcome Email Sent (Auto)** — Branded welcome email with: (1) enrollment confirmation, (2) client portal login link, (3) SmartCredit setup link at smartcredit.com/crownedcredit, (4) what to expect timeline overview.
3. **Welcome SMS Sent (Auto)** — GHL fires welcome SMS with portal link and SmartCredit link. Uses merge tag for client first name.

What CSR Must Do Within 2 Hours

1. **Create Client Portal in DisputeFox** — Set up the client account. Default credentials use Name123 format (example: John123). Send portal confirmation SMS to client using onboarding template.

2. **Confirm SmartCredit Signup** — Follow up to verify client has signed up at smartcredit.com/crownedcredit. This is their 3-bureau monitoring at monitoring fee.95 per month. If they need help, provide SmartCredit support number. If they had MFSN previously, walk them through the switching process.
3. **Send Service Agreement Link** — If not already signed during the sale, send the agreement link. Do not proceed to consultation until signed.
4. **Ask Preferred Billing Date** — Use the billing date SMS template. Log their preferred date in GHIL contact notes. Pass to Billing for recurring invoice setup.
5. **Update GHIL Pipeline Stage** — Move to "Onboarding — Active." Add tags: plan type and enrollment date. This triggers the Day 1 follow-up sequence.

Day 0 Portal Confirmation SMS Template

"Hey [First Name]! Welcome to Crowned Credit! Your client portal is now set up. Log in here: [portal link]. Your username is your email address and your temporary password is [Name123 format]. You will also want to set up your credit monitoring at smartcredit.com/crownedcredit (monitoring fee.95 per month) — this is how we track your progress. Any questions? Call or text us at (336) 310-0090."

Known Automation Bug

The initial payment automation occasionally fires again when clients make their monthly payment. If a client contacts you confused about receiving a "welcome" message after Month 2 or later, this is the known bug. Acknowledge it and reassure the client. Escalate to tech team: the fix involves adding a filter and disabling "allow reentry" on the welcome automation.

Day 1–3: Initial Consultation

The consultation is where we set expectations, walk through the credit report in full, and build the dispute strategy. This is a manual CSR task — no automation replaces this call. Aim for 30–45 minutes.

Before the Call — CSR Prep Checklist

- Confirm SmartCredit account is active and all 3 bureaus are connected
- Pull SmartCredit report — read only, do NOT order a new report (costs client money)
- Open DisputeFox — client file created, status set to Active
- Review negative items across all 3 bureaus: TransUnion, Equifax, Experian
- Note: collections, late payments, charge-offs, public records, inquiries
- Confirm service agreement is signed before the call

Consultation Structure

1. **Warm Intro and Goals (5 min)** — Introduce yourself. Ask about their credit goals: buy a home, get a car, business funding. Anchoring the program to something meaningful drives retention throughout the entire program.
2. **Full Report Walkthrough (20 min)** — Walk through every negative item. Explain each in plain English. Categories: Collections, Late Payments, Charge-Offs, Public Records, Hard Inquiries. Note which bureaus each item appears on.
3. **Dispute Strategy Explanation (10 min)** — Explain the dispute cycle. The 30–35 day bureau response window per round. Set clear expectation: results come in rounds. Round 1 results expected at approximately Day 30. Some items take multiple rounds.
4. **Next Steps and Questions (5-10 min)** — Confirm Day 7 disputes will be sent. Confirm billing date. Give them the check-in schedule. Answer all questions.

Capital One Warning — Log Every Time

Capital One tends to close low-limit accounts when disputing inquiries — even inquiries not attached to the Capital One account. This is Capital One's internal risk assessment system responding to dispute activity. Always warn clients before disputing any Capital One inquiry. Log this warning in their GHL notes.

Log in GHL After Consultation

- Total number of negative items by bureau
- Priority items identified for Round 1
- Client's primary goal (home, car, funding, etc.)
- Any special concerns or flags noted
- Consultation completed date

Day 7: First Round of Disputes Sent

By Day 7, the dispute team (led by Dianna) sends the first round of dispute letters electronically to all 3 bureaus via DisputeFox. This is handled by the Philippines-based dispute team — not the CSR.

Dispute Team Workflow

1. Open client file in DisputeFox. Confirm 3-bureau report imported. Confirm status is Active. Confirm portal is enabled.
2. Select Round 1 items — prioritize collections, charge-offs, and most damaging late payments. Do not dispute everything at once — stagger to avoid frivolous dispute flags. Round 1 = highest-impact items.
3. Send electronic disputes via DisputeFox to TransUnion, Equifax, and Experian. Log dispute dates in each file.

4. Notify CSR team via WhatsApp group chat: "Round 1 disputes sent for [Client Name] — [Date]. Items disputed: [list]. Expected results: approximately [Date + 30 days]."

CSR: After Dispute Team Confirms

Send confirmation SMS to client letting them know disputes have been sent. Set expectation for the 30-day response window from bureaus.

Day 7 SMS Template

"Hey [First Name]! Great news — your first round of dispute letters has been sent to all 3 credit bureaus today! The bureaus typically respond within 30–35 days. We will be checking your results and will update you around [Date + 30 days]. Keep your SmartCredit monitoring active so we can track every change. Call or text us anytime at (336) 310-0090 with questions!"

Day 14: Proactive Check-In Call

The Day 14 check-in is a proactive retention call — not a results call. There are no results yet. This call builds the relationship, confirms engagement, and prevents early churn. The client is most vulnerable to doubt and cancellation between Days 7 and 30.

Purpose of the Day 14 Call

- Confirm they have logged into the portal at least once
- Confirm SmartCredit is active and all 3 bureaus are connected
- Handle any early confusion or questions
- Remind them that results come at approximately 30 days, not sooner
- Build emotional connection — make them feel supported and that work is being done

Day 14 Check-In Call Script

"Hey [First Name], this is [Your Name] from Crowned Credit — just calling to check in and see how you are settling into the program! We sent your first round of dispute letters to all 3 bureaus about a week ago, so we are in the monitoring window now.

It usually takes 30–35 days for the bureaus to respond, so do not worry if you have not seen any changes yet — that is completely normal. Have you been able to log into your SmartCredit account? [Listen.

If not, walk them through it.] Any questions or concerns so far? [Listen and address.] Awesome. We will be reaching back out in about two more weeks with your Round 1 results. We are in your corner — talk soon!"

If No Answer — Voicemail and SMS

"Hey [First Name]! It is [Your Name] from Crowned Credit — just doing your 2-week check-in. Everything is on track! Your disputes are in process with the bureaus and we are watching for results. Reach us anytime at (336) 310-0090 or reply to this text."

Log in GHL After Day 14 Call

- Call outcome: reached / voicemail / no answer / callback requested
- Client portal: logged in or not yet
- SmartCredit: connected or issues reported
- Any concerns or flags
- Next scheduled touchpoint: Day 30

Day 30: Round 1 Results Call

The Round 1 results call is the most anticipated moment in onboarding. How you deliver these results determines whether a client stays or churns. Be enthusiastic about wins — realistic about challenges.

Before the Call — Prep Checklist

- Pull SmartCredit — compare current report to the intake report from enrollment
- List every item removed, updated, or unchanged per bureau
- Note any score change (up, down, or flat — all have explanations)
- Prepare for "nothing happened" scenario — have the explanation ready before the call

Results Scenarios

Scenario	Likely Cause	What to Say
Items removed, score up	Disputes successful, positive accounts reporting	Celebrate! "This is fantastic progress for Round 1!" Ask for a Google review.
Items removed but score flat or down	Score model weighted another factor higher (utilization, balance, mix)	"Deletions happened — the score will catch up. Scores sometimes dip before jumping." Offer credit building advice.

Scenario	Likely Cause	What to Say
No items removed	Bureaus requesting verification, frivolous flag, or timing delay	Use the No Movement Round 1 script. Do NOT overpromise. Explain Round 2 plan.
Score went down	New late payment, high utilization, new inquiry, or balance increase	Investigate, identify the cause, address it with the client.

No Movement Round 1 — Script

"Hey [First Name], I have reviewed your reports from Round 1 and I want to be upfront with you — the bureaus have not processed all the responses yet, which can happen. Here is the thing — the credit repair process takes time and multiple rounds.

What we are doing is building a case with each round. The bureaus have up to 35 days to respond and sometimes they are slow. What this means is we go into Round 2 with even stronger disputes. A lot of our clients who saw no movement in Round 1 saw significant deletions in Rounds 2 and 3.

This is part of the process — not a failure. We are not stopping — we are doubling down. Are you okay with moving forward to Round 2?"

Excellent Results — Script and Review Request

"Hey [First Name]! I have your Round 1 results and I am so excited to share them with you! You had [X] negative items removed from your report in just 30 days. Your score has moved from [start score] to [current score] — that is a [X]-point increase in one month! We are just getting started.

Round 2 is going to be even bigger. Hey — would you be willing to share your experience on Google? It would mean so much to us and helps other people find us who need the same help you did. I will text you the link right now — it takes about 30 seconds."

Automated vs Manual Breakdown

Step	Type	Owner	Details
Payment confirmation received	Automated	GHL	Webhook; no CSR action needed
Welcome email	Automated	GHL Workflow	Fires immediately on payment tag

Step	Type	Owner	Details
Welcome SMS	Automated	GHL Workflow	Fires 5 minutes after email
Client portal creation in DisputeFox	Manual	CSR	Within 2 hours of payment
SmartCredit setup confirmation	Manual	CSR	Follow up within 24 hours
Service agreement send	Manual	CSR	If not signed at sale
Billing date request	Manual	CSR	SMS template; log in GHL
Billing date setup	Manual	Billing (Khryzza)	After CSR sends preferred date
Consultation call (Day 1-3)	Manual	CSR	Scheduled outbound call
Day 7 dispute team alert	Automated	GHL Workflow	GHL sends internal notification to dispute team
Sending dispute letters	Manual	Dianna's Team	Done in DisputeFox; electronic disputes
Disputes confirmation SMS to client	Manual	CSR	After dispute team confirms
Day 14 check-in	Manual	CSR	Outbound proactive call
Day 14 reminder to CSR	Automated	GHL Workflow	GHL sends task to CSR on Day 14
Day 30 results pull	Manual	CSR	Pull SmartCredit, prep for call
Round 1 results call	Manual	CSR	Outbound, scripted

Common Onboarding Issues and Fixes

Issue	Cause	Fix
"I did not get my welcome email"	Wrong email on file / spam folder	Verify email in GHL. Resend manually. Ask client to check spam. Update if wrong.

Issue	Cause	Fix
Cannot log into client portal	Wrong credentials or not created yet	Confirm portal created in DisputeFox. Resend credentials. Reset if needed.
SmartCredit will not connect a bureau	Security freeze, wrong SSN, verification required	TransUnion: 833-806-1627. Equifax: 1-888-378-4329. Experian: 1-888-397-3742. Walk client through removing freeze if needed.
Client missed consultation call	No-show	Send reschedule SMS and attempt 3 more calls within 48 hours. If no contact by Day 5, escalate to supervisor for early churn risk.
"The bureau said no disputes are on file"	Phone reps only see mail disputes; ours are electronic	Explain electronic dispute limitation. Confirm our disputes are active in E-Oscar. Use CSR Script 1.
Client getting welcome messages after Month 2	GHL automation reentry bug	Acknowledge and reassure the client. Escalate to tech team for the filter fix.

? How to Stop Onboarding Reminder Automations

The onboarding reminder automation sends periodic messages to clients who have not completed their onboarding steps. Once onboarding is complete (or once Round 1 disputes have been sent), these reminders should stop. Here is how to disable them:

Method 1: Add the "ort-done" Tag

1. Open the client's contact in GoHighLevel.
2. Add the tag: **ort-done**
3. This signals to the automation that the orientation/onboarding is complete and stops further reminder messages.

Method 2: Move Pipeline Stage

1. Move the contact from "**Onboarding Incomplete**" to "**Onboarding Complete**" in the GHL pipeline.
2. The automation checks the pipeline stage — once moved to "Onboarding Complete," reminders will cease.

?? Known Issue

If neither step is done, clients will continue receiving onboarding reminder messages even after they are fully onboarded and active. This causes confusion — clients think they still need to do something. Always complete one of the above steps as soon as onboarding is finished.

For Switching Clients

Clients being switched between plans or services may also receive erroneous onboarding reminders. Until the automation is updated with better filtering, add the **ort-done** tag to any switching client to prevent duplicate onboarding messages during the transition.

Revision #15

Created 2026-03-23 18:28:54 UTC by Admin

Updated 2026-04-28 21:05:58 UTC by Admin