Process Flowchart

This page maps the complete onboarding process step by step — from the moment a client pays to the day their first disputes go out — so every Onboarding Specialist knows exactly what to do and when to do it.

Onboarding Process — Complete Flowchart & Timeline

The Onboarding Process flowchart maps every step from client payment to active dispute status. Every Onboarding Specialist and Customer Service representative must know this flow cold — it defines the client's first impression of Crowned Credit.

> ◻◻ **Note**
> If a client is not onboarded within 21 days, account becomes qualified for suspension.

Step 1: Verify Documents (DisputeFox)

1. Log in to **DisputeFox**
2. Navigate to **Documents / POA Section**
3. Confirm all required documents are uploaded:
   - ID
   - SSN
   - Proof of Address
   - Any additional required documents
4. Verify document quality:
   - Image is clear (not blurry, cut off, or too dark)
   - All information is readable (Name, Address, DOB, ID Number)

Important:

- If any document is missing or unclear → **DO NOT proceed**
- Notify the client to upload clear and complete copies

> **⚠ Critical: First Impression Window**
> The first 2 hours after purchase are the highest-risk period for buyer's remorse. Speed and professionalism in this window directly determines whether the client stays or cancels. Never batch new client setup — handle each one immediately.

Step 2: Verify Service Agreement

1. Go to the **Overview Tab**
2. Confirm agreement status shows **SIGNED**

Important:

- If agreement is not signed → **DO NOT proceed**
- Instruct the client to log in to the portal and complete signing

Step 3: Access Credit Monitoring (SmartCredit)

1. Go to the **Account Tab** in DisputeFox
2. Locate the client’s **Credit Monitoring credentials**
3. Log in to **SmartCredit** using the provided username and password

If login fails:

- Stop the process
- Contact the client to confirm correct credentials

Step 4: Check Credit Report Status (Up-to-Date Check)

1. In SmartCredit, click the **menu (three lines)** in the upper-right corner
2. Select **Order Reports and Scores**

Determine report status:

- If report is **14 days old or less** → proceed to **Step 6**
- If report is **15 days or older** → proceed to **Step 5**

Step 5: Order Updated Report (If Needed)

1. Click **Order Updated Report and Scores**

- If **1 free update is available** → proceed with ordering
- If **no free update is available**:
  - Stop the process
  - Instruct the client to log in and order the update manually

Step 6: Import Credit Report (DisputeFox)

1. In DisputeFox, click **New: Import Credit Report** (red tab)
2. Click **Save: Import**

Step 7: Assign Account

1. Go to the **Account Tab**
2. Set **Assigned To** as:
   - **Crowned Credit 4**

Step 8: Send Onboarding Confirmation (GHL)

1. Go to **GoHighLevel (GHL)**
2. Send onboarding completion confirmation to the client
3. Ask for their **preferred due date** for the monthly invoice

Onboarding Complete SMS

> *Hi, this is [Agent] from Crowned Credit. I’m just calling to let you know that your credit reports have already been forwarded to our Dispute Team.*
>
> *You can expect updates on your file within about 30–35 days. During this time, you may receive letters from creditors or credit bureaus. You don’t need to respond to them, just upload any letters you receive to your client portal so our Dispute Team can review them for you.*
>
> *If there are any important updates during the dispute round, one of our Credit Specialists will reach out to you. You may also receive updates through email or SMS.*
>
> *If you have any questions or concerns, feel free to reach out to us anytime. We're here to help.*

Preferred Due Date SMS

> *We’re setting up your monthly billing date moving forward. What day of the month works best for you to be billed starting next month?*

You Know You're Done When...
The client is in the "Onboarding Complete" stage in GHL, all documents are uploaded, both calls are logged, DisputeFox profile is complete with the credit report saved, the transition note is written, and the CSR + Dispute Team have both been notified. Don't close out until every single box is checked.

Revision #15
Created 2026-03-20 19:19:39 UTC by Cassandra
Updated 2026-04-28 21:05:27 UTC by Admin