

Demo-to-Funded Account Conversion Playbook

A playbook for turning forex demo accounts into funded accounts: which demo signals to call, when, what each call is for, offers, handoff and metrics.

WHO IT IS FOR

Broker onboarding, retention and sales leads who own the demo-to-live funnel.

TIME TO COMPLETE

45 minutes to adapt

Demo accounts are the biggest pool of warm contacts most brokers never call. This playbook sets out which demo behaviours deserve a call, when to make it, what each call is for, what it's allowed to offer, when to hand off to a person, and how to tell whether any of it produced first deposits. Work through it with your CRM owner and your compliance officer and you'll have a campaign you can run on one trigger within two weeks.

1 Pick the demo signals worth a call

Not every demo registrant deserves a phone call. Rank the signals below for your book and call the top of the list first.

☐ Demo opened, no trade placed within 48 hours

The trader downloaded the platform or logged in once and stopped. A short call finds out whether it was a setup problem (MT4 or MT5 login, wrong platform) or no real interest.

☐ Ten or more demo trades in the first week

Active demo users are the closest thing to a funded trader you have. Call them before the demo expires, not after.

☐ Demo balance reset or top-up requested

A reset means the trader blew the virtual account and wants another go. They're engaged; what they need is a reason to fund a real one.

☐ Live account application started but not submitted

The trader got as far as the real account form. Treat it like an abandoned checkout and call within the hour.

☐ KYC documents approved, no deposit

Verification done, wallet empty. The blocker is usually the deposit method, the minimum, or a question nobody answered.

☐ Demo expiring within 7 days

Most platforms close the virtual account after a fixed period. The last week is when the trader decides whether to go live or disappear.

☐ Webinar or education session attended while on demo

The trader is learning on your platform. Offer the next step in that education first, then the funding conversation.

☐ Several demo accounts under the same email or phone

Often a trader testing strategies, sometimes a bot. Check the CRM before dialling and skip anything that looks automated.

2 Call when the signal fires, not on a weekly batch

Demo interest fades within days. Set the delay per trigger and fire the call from the CRM or platform event, not from a Monday export.

☐ Respect the trader's local calling window

Take the country from the phone prefix or the registration form and call between 9am and 8pm local time. A call at 3am earns a complaint, not a deposit.

☐ Cap total attempts per trader across every channel

Email, SMS and calls count against the same limit. Write the cap into the campaign settings, not into a rep's memory.

☐ Pause the sequence the moment the trader funds

Wire the deposit event back into the campaign so a trader who deposited this morning doesn't get a 'why haven't you funded yet' call this afternoon.

☐ Hold first attempts on weekends unless your desk is staffed

A trader with a question needs someone who can answer it. If handoff isn't available, don't create the question.

TRIGGER	FIRST CALL	IF NO ANSWER	STOP WHEN
Demo opened, no trade in 48h	Hour 48 to 72	Next day, different time of day	3 attempts or a trade is placed
Active demo, 10+ trades	Day 5 to 7 of the demo	2 days later	Deposit made or trader says no
Live application abandoned	Within 1 hour, inside calling hours	Same day, then next morning	Application submitted or 3 attempts
KYC approved, no deposit	Within 24 hours of approval	2 days later	First deposit or 4 attempts in 2 weeks
Demo expiring in 7 days	7 days before expiry	3 days before expiry	Expiry date or first deposit

3 Give every call one job

A call that tries to qualify, educate, sell and book at the same time does none of them well. Pick the objective per trigger and write the script around it.

☐ Stalled demos: find the one thing that stopped them

Platform install, MT4 versus MT5 confusion, leverage they didn't expect, or no time. Get the reason in the trader's own words and log it as a CRM field.

☐ Active demos: ask whether they plan to trade real money

A straight question saves everyone time. 'Are you testing before going live, or mainly learning?' splits the list in two.

☐ Abandoned applications: finish the form on the call

Most stall on a missing document or an appropriateness question. The call walks the trader to the exact step and stays on until it's submitted or the blocker is clear.

☐ Verified accounts: explain the deposit path

Name the methods you support, the minimum deposit and how long funds take to show in the account. Send the deposit link by SMS while still on the call.

☐ High-value demos: book time with an account manager

Traders running large virtual balances or many trades a day get a human appointment, not a pitch from the agent.

☐ When the answer is no: collect the reason

'Not now' with a reason is data. Log it against the trader so the next campaign doesn't repeat the same pitch.

☐ Every call: end with one agreed next step

Deposit link sent, document reminder scheduled, or a callback at a time the trader picked. No call ends on 'okay, thanks'.

4 Decide what the call is allowed to offer

The agent or rep works from a short, approved menu. Anything off the menu goes to a human and to compliance.

☐ List the deposit incentives you're permitted to mention, per country

Bonuses and promotions to retail clients are restricted or banned in several jurisdictions, including under FCA and ESMA rules. Get the per-country list from compliance before the script is written.

☐ Review which non-monetary offers are allowed where bonuses are restricted

Education sessions and platform walkthroughs may fall under an information-tool carve-out in some CFD regimes; priority support or any perk with monetary value may not. List each perk you plan to offer, mark the regime it applies to, and get compliance sign-off per market before it reaches a script.

☐ **Match the minimum deposit message to the website word for word**

If the site says one minimum and the call says another, you've got a complaint and possibly a promotion breach.

☐ **Decide whether the call may mention spreads, leverage or execution**

These are product claims. Anything the agent says about them has to match the approved risk disclosures and the product page or key information document.

☐ **Attach the risk warning to every offer**

Where the call counts as a financial promotion, the standard CFD risk warning applies to it. Confirm the exact wording and where in the call it belongs with compliance.

☐ **Ban promises of returns, win rates or 'easy' anything**

Put the banned phrases into the agent's instructions as a hard rule and test the agent against them before launch.

☐ **Write down what has to be true before an offer is made**

For example: intent to go live confirmed and the account verified. An offer to an unverified demo user is wasted and can look like an inducement.

5 Hand off to a human at the right moment

The AI call qualifies and clears blockers. A person closes and handles anything sensitive. Draw the line before the first call goes out.

☐ **Transfer live when the trader raises suitability, losses or a complaint**

These conversations need a trained person and, in most jurisdictions, a record. The agent warm-transfers with a one-line summary and stays out of the rest.

☐ **Transfer live when the demo crosses your VIP threshold**

Set the number (virtual equity above a set amount, or more than a set number of trades) and route those calls to a named account manager.

☐ **Book a callback instead of transferring outside desk hours**

Offer two slots, confirm by SMS and create the CRM task automatically.

☐ **Send the deposit or document link during the call, not after**

Text the link while the trader is still on the phone and confirm they got it. A link sent an hour later gets buried.

☐ **Push the outcome, transcript and reason code into the CRM record**

The account manager who picks up should see why the trader stalled and what's already been offered before they dial.

☐ **Define what 'done' means for the human**

First deposit landed, application submitted, or a logged 'no' with a reason. Anything else goes back into the sequence.

6 Clear the script with compliance before launch

Demo registrants gave you a number to open a demo. Whether that covers a funding call depends on the consent you captured and where the trader lives. Review each item with your compliance officer or counsel.

☐ Confirm the consent captured at demo signup covers marketing calls

Check the registration form wording and the stored consent flag. Under GDPR you need a lawful basis for the call and a record of it.

☐ Check US numbers against TCPA consent and Do Not Call rules

Marketing calls to US numbers with an automated or AI voice need prior express written consent. Scrub against the national and internal DNC lists before every run.

☐ Treat the call as a financial promotion where the rules say so

For UK traders the FCA's financial promotion rules apply to a call that invites someone to fund and trade. Compliance signs off on the script as a financial promotion, not merely as a call script.

☐ Confirm appropriateness is handled before any funding push

Under MiFID II a trader who hasn't completed the appropriateness assessment, or who was warned the product may not be appropriate, shouldn't be pushed to deposit on a call.

☐ Disclose the AI and keep the disclosure on the recording

The agent says it's an automated assistant at the start of the call where required, and the recording captures it.

☐ Set recording and retention per jurisdiction

Decide where recordings and transcripts live, for how long, and who can access them. Confirm with your data protection officer.

☐ Keep a suppression list for traders who said stop

Any opt-out on a call lands on the suppression list within the hour and applies to every channel.

☐ Get a named, dated sign-off on the script, offers and calling hours

Compliance officer or counsel, before the first call. Re-sign whenever any of the three changes.

7 Measure funding, not call volume

Calls answered is a vanity number here. The funnel below tells you whether the campaign pays for itself. Fill in your own numbers after the first 14 days.

☐ Compare against a holdout

Hold back a slice of each trigger group (10% is workable) that gets no call. The difference in funded rate is the campaign's real effect.

☐ Split every metric by trigger

Abandoned applications and expiring demos convert at very different rates. A blended number hides which trigger to put more volume behind.

☐ Track time from demo signup to first deposit

If calls work, this shrinks. If it doesn't move, you're reaching traders who would've funded anyway.

☐ Log the top three reasons for no

Deposit method missing, minimum too high, platform confusion. Each is an onboarding or product fix, not a script fix.

☐ Review weekly for the first month, then monthly

Change one thing per review: the delay, the offer, or the script. Two changes at once and you won't know which one moved the number.

METRIC	HOW TO WORK IT OUT	YOUR NUMBER
Contact rate	Traders reached / traders dialled	___ %
Intent confirmed rate	Traders who said they plan to go live / traders reached	___ %
Application completion rate	Applications submitted after a call / abandoned applications called	___ %
Demo-to-funded rate	First deposits within 14 days of a call / demo accounts called	___ %
Cost per funded account	Total call minutes x \$0.35 / first deposits	\$___
Average first deposit	Sum of first deposits / number of first deposits	\$___
Time to first deposit	Average days from demo signup to first deposit, called vs holdout	___ days

How to use this playbook

1. Map your CRM and platform events to the triggers in the first section, and drop any trigger you can't detect automatically.
2. Fill in the timing table with your own delays and attempt caps, then have compliance initial it.
3. Write one script per trigger with a single objective and the approved offer menu.
4. Run the first two weeks on one trigger, with a holdout, before switching on the rest.
5. Fill in the metrics table after 14 days and decide which trigger gets more volume.

Book a 30-minute call with a Topcalls co-founder

We'll map your demo and deposit events to call triggers, size the demo backlog, and scope a pilot on one trigger group.

topcalls.ai/book