

Deposit Follow-Up Workflow Template

A fill-in workflow for first-time, abandoned and failed deposit follow-up calls: triggers, wait times, call goals, CRM outcome codes and escalation.

WHO IT IS FOR

Brokerage ops, conversion and retention leads who own the deposit funnel and the CRM it feeds.

TIME TO COMPLETE

45 minutes

Three deposit events deserve a call within the hour: a first deposit that just landed, a cashier page the trader opened and left, and a payment the processor rejected. This template gives each one a trigger, a wait time, a call goal, an outcome code and an owner, so the follow-up runs the same way whether a human or an AI voice agent picks up the phone. Fill in the blanks, paste the tables into your CRM and campaign setup, and your ops team can run it on Monday.

1 Trigger events and data sources

Every follow-up starts with an event your payment processor, CRM or trading platform already emits. Write down where each one comes from, the condition that fires the call, and how long to wait.

☐ Pick the source of truth for deposit status: the PSP, not a CRM copy of it

If the CRM mirrors the processor with a delay, trigger from the processor. Otherwise the first-deposit call lands after the trader has already placed a trade, or the failed-deposit call lands after they retried.

☐ List the fields every trigger must carry: account ID, phone in E.164, language, amount, currency, payment method, failure reason code

The script branches on payment method and failure reason. Missing fields produce a generic call, and generic calls get hung up on.

☐ Set a dedupe rule so one trader gets one follow-up per event, not one per retry

Dedupe window: _____ hours

☐ Set the quiet window in the trader's local time, not the office's

No calls between _____ and _____

☐ Decide which flow wins when two events overlap, for example a failed deposit on an account with a pending KYC check

Our default order: KYC block first, then failed, then abandoned, then first-time. A trader can't retry a card while verification is pending, so the KYC reminder is the only useful call.

EVENT	SOURCE SYSTEM	FIRES WHEN	WAIT BEFORE FIRST CALL
First-time deposit confirmed	PSP webhook or CRM deposit record	First successful deposit on an account with no prior deposits	Default 15 minutes. Yours: ____
Deposit abandoned	Cashier page analytics, CRM funnel stage	Cashier opened or amount entered, no PSP transaction within ____ minutes	Default 30 minutes. Yours: ____
Deposit failed	PSP decline webhook	Transaction attempted and rejected: issuer decline, 3DS failure, limit, bank rejection	Default 10 minutes. Yours: ____
Deposit pending too long	PSP or bank transfer status	Wire or crypto deposit still pending after ____ hours	Default 24 hours. Yours: ____
Repeat failure	PSP decline webhook	Second failed attempt on the same account within ____ hours	Default 5 minutes, then escalate

2 First-time deposit follow-up

The trader just funded. This call confirms the money landed, answers the first platform questions and books a next step. It is a service call, not a sales call.

- ☐ **Call goal: the trader confirms the deposit shows in MT4 or MT5 and knows how to place a first trade**

Owner: _____

- ☐ **Timing: first call ____ minutes after confirmation, second attempt ____ hours later if no answer, stop after ____ attempts**

- ☐ **Open by naming the deposit amount and currency, then ask whether it shows in the platform**

Reading the amount back proves the call is real. A phishing caller can't do that, and traders who've been burned before listen for it.

- ☐ **Check three things: platform credentials received, first login done, funds visible in the account balance**

If any of the three is missing, fix it on the call or open a support ticket before hanging up.

- ☐ **Offer one next step, not a menu: a platform walkthrough, a booked call with an account manager, or the education hub link by SMS**

Default next step: _____

- ☐ **Log any question the call couldn't answer and route it to support the same day**

☐ Do not pitch a larger deposit or a bonus on this call

Pressure on a first-deposit call is the shortest route to a chargeback or a complaint. Under FCA financial promotion rules and MiFID II conduct requirements, any incentive to deposit more needs review before it goes in a script. Confirm with your compliance officer.

3 Abandoned deposit follow-up

The trader opened the cashier, maybe typed an amount, and left. Usually something got in the way: a verification block, a payment method that isn't offered in their country, a minimum they didn't expect. The call finds out which one.

☐ Call goal: name the blocker and remove it on the call, or hand it to the team that can

Owner: _____

☐ Timing: first call ____ minutes after abandonment, inside calling hours for the trader's timezone

☐ Check KYC status before dialing. If verification is incomplete, this is a KYC reminder call, not a deposit chase

Use the KYC reminder call flow template for that branch. Asking a trader to deposit while their documents are stuck in review just annoys them.

☐ Check which payment methods are live for the trader's country and currency, and have the list ready before the call

☐ Ask one open question: what stopped you from finishing the deposit?

Listen for the four usual answers: verification pending, method not accepted, fee or minimum too high, wanted to think about it. Each one maps to a different outcome code in the CRM section below.

☐ If the blocker is a method or a limit, walk the trader through the alternative while they're still on the phone and send the cashier link by SMS

☐ If the trader wants time, ask for one follow-up on a date they choose, log it, and make that the last voice touch

Max follow-ups after this call: _____

☐ Never offer a bonus, fee waiver or discount to close the deposit unless compliance has approved that exact offer in writing

4 Failed deposit follow-up

A decline is the one event where the trader already decided to fund. Speed matters more here than anywhere else in the workflow, and the script has to branch on the failure reason your processor sends.

☐ Timing: first call ____ minutes after the decline, before the trader tries a third card and gets locked out by their bank

- ☐ **Send the retry link by SMS or email while the trader is still on the call, and confirm they received it before hanging up**
- ☐ **Cap automated retries: after ____ failed attempts on one account, stop calling and route it to a human**
- ☐ **Never read card numbers, CVV or full account numbers over the phone, in either direction**
The agent confirms the last four digits at most and never types card data anywhere. Check the script with your payments provider so it stays out of PCI DSS scope.
- ☐ **Check the failure reason against the processor's code list every quarter**
Processors add and rename decline codes. An unmapped code falls into the generic branch, and the generic branch converts worst.

FAILURE REASON	WHAT THE CALL SAYS	FIX ON THE CALL	IF UNRESOLVED
Card declined by issuer	Your bank declined the payment. That's usually a bank-side block, not an issue with your account here.	Suggest a second card or a bank transfer; send the cashier link by SMS during the call	Retry scheduled, date logged
3DS or OTP failed	The security step with your bank didn't complete.	Walk through a retry; check the phone number on file with the bank matches	Retry scheduled
Limit exceeded	The amount was above the limit for that payment method.	Offer a split deposit or a method with a higher limit	Handoff to payments team
Method not available in country	That method isn't supported for your region.	Name the two methods that are and send both links	Handoff to payments team
Fraud or risk flag	Nothing about the flag. The call says a specialist will be in touch.	None. Route to compliance or risk, no retry from the agent	Escalate, no further automated calls

5 Outcome codes and CRM updates

One outcome code per call, written to the CRM before the next call is dialed. Keep the list under ten codes; longer lists stop being used.

- ☐ **Map every code to a CRM field your reporting can filter on, and reject any code that has no field**
- ☐ **Write the call summary, outcome code and recording link to the contact record the moment the call ends, not in a nightly batch**
A trader who rings support ten minutes later should reach someone who can see the call. Topcalls pushes outcomes and transcripts to the CRM through Integrations, which connects to 764+ tools.

- ☐ Start the onboarding or retention sequence only on FTD_CONFIRMED, so a deposit with an open issue isn't hit with upsell emails the same afternoon
- ☐ Add the failure reason code and payment method to the CRM record on every failed-deposit call
Without them the weekly run sheet can't tell you which processor or method is losing deposits.

OUTCOME CODE	MEANING	CRM FIELD TO UPDATE	NEXT ACTION
FTD_CONFIRMED	Trader confirmed funds are visible, no open issue	deposit_followup_status = done	None. Onboarding sequence starts
FTD_QUESTION	Trader has an unanswered platform or account question	support_ticket_id	Support callback the same day
ABD_KYC_BLOCK	Deposit blocked by pending verification	kyc_status, next_call_at	Move to the KYC reminder flow
ABD_METHOD	Payment method missing, unsupported or over limit	payment_issue_reason	Payments team sends alternatives
ABD_THINKING	Trader wants time and agreed a follow-up date	next_call_at (date the trader chose)	One call on that date, then close
FAIL_RETRY_SENT	Retry link sent, trader intends to retry	retry_link_sent_at	Check the PSP in ____ hours; call again only if no attempt
FAIL_ESCALATED	Failure needs payments, risk or compliance review	escalation_owner, escalated_at	Human callback within ____ hours
NO_ANSWER	No connect after all attempts	attempts_count, last_attempt_at	Email or SMS fallback, then close
DO_NOT_CALL	Trader asked not to be called again	dnc_flag = true	Suppress from every voice campaign right away

6 Escalation and human handoff

Write down who takes each handoff and how fast, before the first call runs. An escalation with no owner is a lost deposit with extra steps.

- ☐ Hand off live, during the call, when the trader asks about a fraud flag, disputes a charge, mentions a complaint or a regulator, or asks for a person
- ☐ Hand off after the call on FAIL_ESCALATED, ABD_METHOD with no alternative available, or a second failed attempt on the same account in one day

- ☐ Name an owner and a response time for each route

Payments _____ h, compliance _____ h, account manager _____ h

- ☐ Give the human the transcript, outcome code and failure reason before they call back, so the trader doesn't repeat the story
- ☐ Set the stop condition across all three flows: after _____ total call attempts in _____ days, the account leaves voice follow-up and gets email only
- ☐ Review escalations every week. Any reason code that escalates more than _____ times a week is a payments or product fix, not a calling problem

7 Compliance checks before the first dial

These are review items, not legal conclusions. Each one names what to check and who signs it off.

- ☐ Record the lawful basis for calling a depositing trader in each jurisdiction you serve: GDPR for EU and UK residents, TCPA and TSR for US numbers, local rules elsewhere

A service call about a transaction the trader started is treated differently from a marketing call in most regimes, but the line moves the moment the script mentions a bonus. Confirm with your compliance officer or counsel.

Signed off by: _____

- ☐ Screen every number against your internal do-not-call list and the relevant national registry before each run, and honor DO_NOT_CALL outcomes the same day
- ☐ Disclose in the first sentence that the call is automated or AI-assisted where the jurisdiction requires it
See the AI call disclosure checklist for the wording by region.
- ☐ Announce call recording at the start and keep recordings under your written retention policy
Retention period: _____
- ☐ Apply calling hours per trader timezone, not per office timezone, and block weekends where local rules require it
- ☐ Get a separate compliance sign-off on the script for each of the three flows
A first-deposit script and a failed-deposit script carry different financial promotion risk under FCA rules. One sign-off doesn't cover both.
FTD _____ / Abandoned _____ / Failed _____
- ☐ Confirm the script never asks for full card or bank details, and that the agent can't be talked into it

8 Weekly run sheet

Fill this in every Monday for the previous week. The last two rows are the only ones that tell you whether the workflow pays.

- ☐ **Compare cost per recovered deposit against the average first-year value of a funded account**
Use your own number for account value. At \$0.35 per minute all-inclusive, a four-minute call costs \$1.40, so the maths usually favours calling everyone who failed or abandoned.
- ☐ **Move any failure reason that stays in the top spot for three weeks to the payments team as a product issue**
- ☐ **Adjust one wait time per week at most, so you can tell which change moved the numbers**

METRIC	HOW TO GET IT	THIS WEEK
Deposit events by type	Count of triggers fired: first-time / abandoned / failed	___ / ___ / ___
Calls placed and connected	From the campaign dashboard	___ placed, ___ connected
Connect rate	Connected divided by placed	___ %
Deposits completed within 48 hours of the call	PSP success on the same account, abandoned and failed flows only	___
Value of those deposits	Sum of deposit amounts, base currency	___
Voice cost	Total call minutes x \$0.35	___
Cost per recovered deposit	Voice cost divided by deposits completed	___
Top failure reason	Most frequent failure reason code on failed-deposit calls	___
Escalations by route	Count per owner: payments / compliance / account manager	___ / ___ / ___

How to use this template

1. Fill the trigger table with the systems you actually have. If an event has no source, skip that flow until it does.
2. Keep the default wait times for the first two weeks, then adjust from outcome data.
3. Paste the outcome codes into your CRM as a picklist before the first call runs.
4. Give each escalation route a named owner and a response time.
5. Walk the compliance section with your compliance officer before the first dial.
6. Fill the run sheet every Monday and send repeated failure reasons to the payments team.

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

We map your deposit events to call triggers, size the abandoned and failed volume from your PSP data, and scope a pilot on one of the three flows.

topcalls.ai/book