

Dormant Account Revenue Recovery Business Case Template

Fill-in business case for brokerages: dormant book sizing, assumptions, cost model at \$0.35/min, three recovery scenarios, risks and the decision ask.

WHO IT IS FOR

Retention, ops and finance leads at forex and CFD brokerages who need budget approval for a dormant trader reactivation pilot

TIME TO COMPLETE

60 to 90 minutes

This is the document a retention or ops lead puts in front of the CEO, CFO or head of trading to get a dormant account reactivation pilot approved. It walks through the problem in your own numbers, sizes the callable dormant book, states every assumption with its source, builds the cost model, runs three recovery scenarios against that cost, lists the risks with an owner each, and ends with a single decision ask. Filled in, it fits on two pages and every number in it traces back to your MT4/MT5 export, your CRM or a stated guess you've flagged as one.

1 Problem statement

One short paragraph the approver can read in thirty seconds. Every blank below feeds it.

☐ Dormant accounts on the books today

Count accounts with no trade and no deposit inside your dormancy window. Pull it from MT4/MT5 or the CRM, not from memory, and write the export date next to the number.

_____ accounts, exported _____

☐ Dormancy definition used

State the window (for example no trade in 90 days) so nobody argues about the count later. If finance uses a different window for its own reporting, note both.

No trade or deposit in _____ days

☐ Lifetime deposits sitting in those accounts

Sum of deposits ever made by the dormant segment. It shows what it cost to acquire these traders once, which is the money the business case is trying to recover.

_____ (currency)

☐ What the business does with dormant accounts today

Be honest: an occasional email, a quarterly SMS, nothing. Include how many were touched by a human agent in the last 90 days, if anyone knows.

☐ Why now

A regulatory dormancy fee deadline, a new instrument launch, a quiet quarter for acquisition, an inactivity fee policy change. Pick the one that's actually true.

☐ The ask in one line

Copy it from section 7 once you've filled that in. Approvers read this line first and the scenarios second; everything else is backup.

2 Dormant book sizing

Size each segment separately. Recently quiet funded accounts and three-year-old zero-balance accounts don't answer the phone the same way, so they can't share a reactivation rate.

☐ Run the suppression pass before you size anything

Remove opt-outs, do-not-call matches, open complaints, accounts under review, deceased flags and any jurisdiction you can't call yet. The callable column is the only one that goes into the cost model.

☐ Record the consent basis per segment

Traders who registered but never funded often sit under a different consent basis than funded clients. Note which basis covers each row and have your compliance officer confirm it before the number is treated as callable.

☐ Choose which segments the pilot calls

A first pilot usually takes the top one or two rows only. Write the pilot segments and their callable count here, because that count drives sections 4 and 5.

Pilot segments: _____, callable: _____

SEGMENT	ACCOUNTS	VALID PHONE AND CONSENT	CALLABLE AFTER SUPPRESSION	AVG LIFETIME DEPOSITS
Quiet 30 to 90 days, funded	_____	_____	_____	_____
Quiet 30 to 90 days, zero balance	_____	_____	_____	_____
Dormant 90 to 365 days	_____	_____	_____	_____
Dormant over 12 months	_____	_____	_____	_____
Registered, never funded	_____	_____	_____	_____
Total	_____	_____	_____	_____

3 Assumptions

Every number in the scenarios comes from this table. Mark each one as measured, estimated or guessed, and name who owns updating it after the pilot.

☐ **Use revenue, not deposits, as the headline**

A deposit isn't income for the brokerage. The scenarios should use net trading revenue per reactivated trader over a fixed window, with the window stated. Deposits go in as a supporting figure.

☐ **Keep the guessed rows visible**

Approvers trust a business case more when it says which three numbers are guesses and what happens if they're half as good. Section 5 makes that explicit.

ASSUMPTION	VALUE	MEASURED, ESTIMATED OR GUESSED	SOURCE	OWNER
Connect rate (answered / dialed)	___ %	___	Past campaigns, dialer logs or a stated guess	___
Conversation rate (over 30 seconds / answered)	___ %	___	___	___
Attempts per callable number	___	___	Your cadence plan	___
Average billable minutes per answered call	___ min	___	Script length plus expected objections	___
Reactivation rate (deposit or trade within 30 days / answered)	___ %	___	___	___
Average redeposit per reactivated trader	___	___	Last 12 months of redeposits in the CRM	___
Net revenue per reactivated trader, first 90 days	___	___	Spread and commission revenue from your trading data, after rebates	___
Share of reactivated traders still active at 90 days	___ %	___	___	___

4 Cost model

Build the pilot cost from the callable count in section 2 and the assumptions in section 3. Calling cost is billed by the second at \$0.35 per minute, all-inclusive, so there's no separate telephony, recording or transcription line.

☐ **Unanswered attempts cost nothing in calling minutes**

Per-second billing means a ring-out or voicemail detection adds close to nothing. Model cost on answered calls, and keep attempts as a separate line so the cadence plan can change without rebuilding the sheet.

☐ Include the human hours

The AI agent handles the first conversation; your account managers handle the callbacks it books. Leaving their time out is the most common reason a pilot looks cheaper on paper than it turns out to be.

☐ Compare against the current alternative

If a human team would call the same list, show that cost on one line for comparison: agents x hours x loaded cost, plus the dialer and telephony they'd use. If nobody is calling today, say so; the comparison is against zero.

Human calling alternative: _____

LINE	FORMULA	AMOUNT
Callable numbers in the pilot	From section 2	—
Total dial attempts	Callable numbers x attempts per number	—
Answered calls	Total attempts x connect rate	—
Billable minutes	Answered calls x average minutes per answered call	— min
AI calling cost	Billable minutes x \$0.35	\$—
List preparation and suppression work	Hours x internal hourly cost	—
Compliance review of script, consent and recording	Hours x internal hourly cost	—
Account manager follow-up on callbacks and deposit links	Expected callbacks x minutes each x hourly cost	—
CRM and MT4/MT5 write-back setup	One-time internal or vendor hours	—
Offer cost, if any	Reactivated traders x offer value (bonus, spread rebate, fee waiver)	—
Total pilot cost	Sum of the lines above	—

5 Recovery scenarios

Three scenarios, same cost, different reactivation rates. The conservative row should be one you'd be embarrassed to miss.

☐ Reactivated traders = answered calls x reactivation rate

Answered calls come from the section 4 cost model, so a change in connect rate moves both cost and revenue at once. That's the behaviour you want the approver to see.

☐ Net revenue = reactivated traders x net revenue per reactivated trader

Use the 90-day figure from section 3. If you want a 12-month view, add a second column rather than swapping the window, so the two aren't confused.

☐ Break-even reactivation rate as a percentage of answered calls

Divide the break-even trader count by answered calls. If the conservative scenario sits below this line, either the segment is wrong, the offer is too weak, or the pilot is too small to be worth reading. Fix that before asking for budget.

_____ %

☐ Redeposit volume as a supporting line

Reactivated traders x average redeposit. It matters to the treasury and sales teams even though it isn't revenue, so show it underneath the table rather than inside it.

☐ Cost per reactivated trader in each scenario

Total pilot cost divided by reactivated traders. Put it next to your current cost per funded account from acquisition so the approver sees both on one line.

Conservative _____ / Base _____ / Upside _____

SCENARIO	REACTIVATION RATE	REACTIVATED TRADERS	NET REVENUE (90 DAYS)	NET RESULT AFTER COST
Conservative (half your section 3 rate)	____ %	____	____	____
Base (section 3 rate as stated)	____ %	____	____	____
Upside (section 3 rate x 1.5)	____ %	____	____	____
Break-even	____ %	Total pilot cost / net revenue per reactivated trader	Equal to total pilot cost	0

6 Risks and mitigations

Name the owner for each risk. A risk with no owner is a risk the approver assumes you haven't thought about.

☐ Add the risks specific to your licence and regions

FCA financial promotion rules, MiFID II recording obligations, GDPR and TCPA each add their own review items. List which apply, who reviewed them, and confirm the position with your compliance officer or counsel before the pilot starts.

RISK	LIKELIHOOD (L/M/H)	IMPACT (L/M/H)	MITIGATION	OWNER
Consent basis doesn't cover marketing calls for a segment	____	____	Compliance officer reviews consent per segment before upload; segment is dropped if unclear	____

RISK	LIKELIHOOD (L/M/H)	IMPACT (L/M/H)	MITIGATION	OWNER
Complaint or opt-out rate above the stop line	—	—	Daily monitoring, reduced daily cap for the first five days, automatic pause at the stop line	—
Reactivated traders go quiet again within 90 days	—	—	Account manager follow-up within an agreed window; track 90-day activity as a pilot metric	—
CRM or MT4/MT5 write-back fails and outcomes are lost	—	—	Test write-back with internal numbers before launch; reconcile call outcomes against CRM daily	—
Segment sizing is wrong because the export was stale	—	—	Re-export the day before launch and re-run suppression	—
Offer cost exceeds the revenue it generates	—	—	Run one segment with no offer as a control; cap total offer spend	—
Regulator or auditor asks for recordings and disclosures	—	—	Retention and recording policy confirmed with compliance before launch; AI disclosure in the opening line	—
Calling into a jurisdiction with rules nobody checked	—	—	Restrict the pilot to jurisdictions your compliance officer has cleared in writing	—

7 Decision ask

One page, one decision. The approver should be able to say yes or no to this section without reading the rest.

☐ Pilot scope

Which segments, how many callable numbers, which jurisdictions, and how many calendar weeks of calling. Keep it small enough to read results within a month.

_____ numbers, _____ segments, _____ weeks

☐ Budget requested

The total pilot cost line from section 4, rounded up to a figure that survives a 20 percent overrun on minutes.

☐ Expected outcome at base case

Reactivated traders, net revenue and cost per reactivated trader from the base row in section 5.

_____ traders, _____ revenue, _____ per trader

☐ Stop conditions

The complaint rate, opt-out rate or connect rate at which the pilot pauses without a meeting. Write the numbers, not the words 'if performance is poor'.

Pause if _____

☐ Decision after the pilot

State what happens at each outcome: below break-even stops, between break-even and base continues with changes, above base scales to the next segment. Put the review date on the calendar now.

Review on _____

☐ Sign-offs required

Usually the budget owner, the compliance officer and whoever owns the CRM. List names and get them before the meeting rather than during it.

_____/_____/_____

☐ Setup and timeline

Who builds the campaign, when the list is ready, when compliance signs off, when the first call goes out. Live campaigns typically take around two weeks, most of which is your list and sign-off work.

List ready _____, sign-off _____, first call _____

How to use this template

1. Export the dormant book from MT4/MT5 or your CRM, run suppression, and fill the sizing table in section 2 before touching anything else.
2. Fill section 3 with your finance and retention leads in the room, marking each number as measured, estimated or guessed.
3. Build the cost model in section 4 from the callable count and the assumptions, then run the three scenarios and the break-even line in section 5.
4. Assign an owner to every risk in section 6 and send sections 2, 3 and 6 to your compliance officer for review.
5. Write section 7 last, copy its first line into the problem statement, and send the two pages to the approver 48 hours before the decision meeting.

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

We'll size your dormant book by segment, pressure-test the assumptions and cost model, and scope a pilot you can take to your budget owner.

topcalls.ai/book