

Dormant Trader Segmentation Plan Template

Fill-in template to split a dormant trader book by dormancy age, deposit history, activity signals and region, score each segment and pick its message.

WHO IT IS FOR

Retention, CRM and ops leads at forex and CFD brokerages preparing a dormant account reactivation campaign

TIME TO COMPLETE

60 minutes plus the data export

This template turns a raw dormant account export into a ranked list of segments, each with a size, a priority score and a message angle. You fill it in once from your MT4/MT5 and CRM data before any reactivation calls go out, so the first campaign calls the accounts most likely to fund again and says something specific to each group. Done, it's the sheet your retention lead, your data person and your compliance officer all work from.

1 Dormant book snapshot

Before segmenting anything, agree on what dormant means at your brokerage and count the book once. Every later section splits this number.

☐ Your definition of a dormant account

Pick one rule and write it down: no closed trade in N days, no login in N days, or both. Brokers that skip this step end up with three teams counting three different books.

No trade or login in _____ days

☐ Export date and source

Name the MT4/MT5 server, the CRM report or the data warehouse view the count came from, and the day it was pulled. Segment counts drift within a week.

_____ / _____

☐ Total dormant accounts before any exclusion

_____ accounts

☐ Accounts with a valid phone number

Count numbers that pass E.164 formatting and belong to a country you're allowed to call. This is the ceiling for any calling campaign.

_____ accounts

☐ Accounts with marketing consent on file

Pull the consent flag from the CRM, not from memory. If the flag lives in two systems, take the stricter one.

accounts

☐ Accounts that clear both filters above

This is the book you segment in sections 2 to 6. Anything that fails a filter goes to section 7, not to the calling list.

accounts

2 Dormancy age bands

Time since the last trade is the strongest single split. Count the book into these bands and adjust the edges to your own product (a scalper's 30 days isn't a swing trader's 30 days).

☐ Set the field the bands are calculated from

Last closed trade date is usually better than last login, because a trader who logs in to check a balance hasn't come back. Name the exact column.

Column: _____

☐ Decide which bands this campaign calls

Most first campaigns call two bands and hold the rest for a second wave, so the results of each band stay readable.

Bands called: _____

BAND	DEFINITION	ACCOUNTS	SHARE OF BOOK	NOTE
Recently quiet	Last trade 30 to 90 days ago	___	___ %	Still remembers your platform; a check-in call works
Cooling	Last trade 91 to 180 days ago	___	___ %	Needs a real reason to come back; a reminder alone won't do
Dormant	Last trade 181 to 365 days ago	___	___ %	Lead with what changed since they left
Long dormant	Last trade over 12 months ago	___	___ %	Short courtesy call; confirm the account should stay open
Never traded live	Funded or registered but zero closed trades	___	___ %	Handle as onboarding, not reactivation

3 Deposit history

What a trader put in and what they took out tells you what to say and how much a reactivation is worth. Fill the tiers with your own thresholds.

☐ Number of deposits as well as the total

A trader with five deposits over a year behaved differently from one with a single large deposit. Add a column for deposit count if your export has it.

Deposit count column: _____

☐ Last deposit date relative to last trade

A deposit followed by silence often means a platform or KYC problem, not a loss of interest. Flag those accounts for a support-led opening rather than a sales one.

Accounts flagged: _____

☐ Net deposit position

Deposits minus withdrawals. Traders who withdrew more than they put in left as winners; the call should acknowledge that, not sell them on a bonus.

Net positive: _____ / Net negative: _____

☐ Failed or abandoned deposits in the last 90 days

Pull these from the payment provider log. They're the warmest group in the whole book and usually need a payment fix, not persuasion.

_____ accounts

TIER	DEFINITION	ACCOUNTS	AVG LIFETIME DEPOSITS	ANGLE
High value	Lifetime deposits above _____	_____	_____	Account manager call back, personal review of their conditions
Mid value	Lifetime deposits between _____ and _____	_____	_____	Ask what changed; offer a specific reason to fund again
Low value	Lifetime deposits below _____	_____	_____	Short call, single question, deposit link by SMS
Withdrew to zero	Full withdrawal, no balance left	_____	_____	Ask whether they moved brokers; note the reason given
Balance still held	Money in the account, no trades	_____	_____	Remind them the balance is there and ask what's holding them back

4 Activity signals

Signals that a dormant trader is still paying attention. Each one moves an account up the priority list. Tick the ones you can actually pull from your systems.

☐ Logged into MT4/MT5 or the client portal in the last 30 days

Available from the platform server log or the CRM login event. A login without a trade is the clearest sign of a trader who's watching.

Available: yes / no. Accounts: _____

☐ **Opened or placed trades on a demo account recently**

Demo activity after going quiet on live usually means they're testing a new strategy or a new platform. Ask about it on the call.

Available: yes / no. Accounts: _____

☐ **Opened a marketing email or clicked a link in the last 60 days**

Take it from the email tool. Weak on its own, useful combined with a login.

Available: yes / no. Accounts: _____

☐ **Contacted support in the last 90 days**

Read the ticket subject. A pricing or withdrawal complaint changes the opening line; a password reset means they tried to come back.

Available: yes / no. Accounts: _____

☐ **Started but didn't finish a KYC renewal or document upload**

These accounts can't trade even if they want to. The call is a reminder with an upload link, and it belongs to the onboarding team.

Available: yes / no. Accounts: _____

☐ **Updated profile, payment method or phone number**

Small housekeeping actions are a reason someone is preparing to use the account again.

Available: yes / no. Accounts: _____

☐ **Still receiving daily market emails or price alerts**

Unsubscribed traders are colder and also need a consent check before any call.

Available: yes / no. Accounts: _____

☐ **Instruments they traded most**

Write the top two instruments per account into the export. An opening line that names gold or EURUSD lands better than a generic one.

Column: _____

5 Region and language

Country decides calling hours, the registry you scrub against and the language the agent speaks. One row per country in the book.

☐ **Take the language from the trader's platform or portal setting, not from the country**

A German-speaking trader registered in Spain wants German. Topcalls covers up to 78 languages, so the constraint is your data, not the agent.

Language column: _____

☐ **Confirm the phone country matches the registered address**

Where they differ, use the phone country for calling hours and registry checks, and flag the account for a compliance look.

Mismatches: _____

☐ **List countries you won't call at all**

Because you're not licensed there, because the local rules on automated calls are unclear, or because the volume is too small to justify the compliance review. Confirm the list with your compliance officer.

Excluded: _____

☐ **Note where an AI disclosure is required at the start of the call**

Rules differ by country and state. Record which rows need it and confirm the wording with compliance or counsel before the campaign is built.

Rows needing disclosure: _____

COUNTRY	LANGUAGE FOR THE CALL	ACCOUNTS	REGISTRY TO SCRUB	LEGAL CALLING WINDOW
___	___	___	___	___ to ___ local
___	___	___	___	___ to ___ local
___	___	___	___	___ to ___ local
___	___	___	___	___ to ___ local
___	___	___	___	___ to ___ local
___	___	___	___	___ to ___ local

6 Priority score

Score every account so the calling order is a rule, not a guess. Suggested weights below; change them to fit your book and keep the total at 100.

☐ **Compute the score for every account**

Score equals the sum of each factor's value multiplied by its weight, divided by 100. Do it in the export sheet or the CRM, and keep the formula visible.

Formula owner: _____

☐ **Set the score cutoff for the first wave**

Pick a number where the accounts above it fit your daily calling cap for the first two weeks. Accounts below wait for wave two.

Cutoff: _____ . **Accounts above:** _____

☐ Override rules that beat the score

Write down any account that goes first regardless of score (a high value trader with an open support ticket) and any that never gets called regardless (a complaint in the last 30 days).

Overrides: _____

☐ Sample 20 accounts by hand

Read their history and check the order feels right to an account manager. If it doesn't, the weights are wrong, not the manager.

Checked by: _____

FACTOR	SCORING RULE	WEIGHT	YOUR WEIGHT
Dormancy age	Recently quiet 100, Cooling 70, Dormant 40, Long dormant 15	30	____
Deposit tier	High 100, Mid 70, Low 40, Withdrew to zero 30	25	____
Recent activity signal	Login 100, demo trade 80, support ticket 60, email click 40, none 0	25	____
Failed or abandoned deposit	Yes in last 90 days 100, otherwise 0	10	____
Data quality	Verified phone, consent and language all present 100, one missing 50, two missing 0	10	____

7 Final segments and message angle

Combine the splits above into no more than six segments a calling campaign can act on. Each one gets its own opening line, primary action and owner.

☐ One primary action per segment

The agent asks for exactly one thing. A second ask muddies the answer to the first and makes the outcome harder to report by segment.

Confirmed: yes / no _____

☐ Segment code written to the calling list and the CRM

Name the column the calling platform reads and the CRM field the outcome writes back to, so results report by segment without a manual join.

Column: _____ . CRM field: _____

☐ Owner of the follow-up for each segment

Account managers for the funded segments, onboarding for KYC, payments or support for blocked deposits. A call that ends in a handoff nobody owns is a wasted minute.

Owners: _____

☐ Smallest segment you'll still report separately

Below a few hundred accounts the numbers swing too much to compare. Merge small segments into the closest larger one and note it.

Minimum size: _____

SEGMENT	DEFINITION	ACCOUNTS	PRIMARY ACTION	MESSAGE ANGLE
Warm and funded	Recently quiet, balance held, login in last 30 days	____	Place a trade or book an account manager call	You still have ____ on the account; anything we can help with?
Payment blocked	Failed or abandoned deposit in last 90 days	____	Complete the deposit	Your deposit didn't go through; want a hand finishing it?
KYC stalled	Any band, KYC renewal incomplete	____	Upload the missing document	Your account is paused until we get one document; here's the link
Cooling, mid or high value	91 to 365 days, deposit tier mid or high	____	Accept a call back from an account manager	What changed since you last traded? Here's what's new on our side
Withdrew as winners	Net positive withdrawals, any band	____	Fund again on current conditions	You closed out ahead; the account's open if you want to come back
Long dormant courtesy	Over 12 months, low or unknown value	____	Confirm keep open or close	Still trading? Want us to keep the account open?

8 Exclusions and sign-off

Everything removed from the calling list, and who confirms the plan before the first call.

☐ Accounts with an opt-out or do-not-call flag in any system

Take the union of the CRM flag, the calling platform's list and the email tool's unsubscribe where it covers calls. Record the count removed.

Removed: _____

☐ Numbers on the national registry for each country in section 5

Scrub against every registry that applies (US DNC, UK TPS and their equivalents) and note the scrub date. Confirm how old a scrub may be with your compliance officer.

Removed: _____ . Scrub date: _____

☐ Accounts with an open complaint, dispute or chargeback

A reactivation call into an open dispute reads as pressure. Hold them until support closes the case.

Removed: _____

☐ **Accounts under a regulatory restriction, closed by compliance, or flagged for AML review**

These never enter a marketing list. Get the list from compliance rather than inferring it from account status.

Removed: _____

☐ **Deceased, vulnerable or self-excluded client markers**

Check whatever markers your CRM carries and exclude on any match. Ask compliance which markers apply in each jurisdiction.

Removed: _____

☐ **Final calling list size after exclusions**

_____ **accounts**

☐ **Compliance officer has reviewed sections 5 and 8 and the message angles in section 7**

Consent basis, registries, calling windows, disclosure and offer wording. Confirm with counsel where the list crosses into a country you haven't called before under GDPR, TCPA or FCA financial promotion rules.

Name and date: _____

☐ **Retention lead has signed off on the segment order and owners**

Name and date: _____

How to use this template

1. Export the dormant book from MT4/MT5 and the CRM with last trade date, deposit history, login date, phone, country, language and consent flag in one sheet.
2. Fill section 1 to agree the dormancy rule and the callable base, then count the bands and tiers in sections 2 and 3 from the sheet.
3. Tick the signals in section 4 you can actually pull, fill the country rows in section 5, and send section 5 to your compliance officer.
4. Set the weights in section 6, compute the score in the sheet, and hand-check 20 accounts with an account manager before you trust the order.
5. Build the final segments in section 7, apply every exclusion in section 8, and collect both sign-offs before the list goes into the calling platform.

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

We'll size your dormant book by segment, map the MT4/MT5 and CRM fields the agent needs, and scope a pilot on your top segments.

topcalls.ai/book