

KYC Reminder Call Flow Template

KYC reminder call flow template for forex and CFD brokers: trigger, identity check, script points, objection branches, handoff and CRM disposition.

WHO IT IS FOR

Onboarding, compliance and CRM leads at forex and CFD brokerages with a backlog of unverified accounts

TIME TO COMPLETE

45 minutes

This template lays out one KYC reminder call from the CRM trigger to the disposition written back. You fill in the trigger rules, the identity check, what the agent says, where it branches on objections, when it hands off to a human and which code lands in the CRM. The outcome is a call flow your onboarding, compliance and CRM leads can sign off together, then hand to an AI voice agent or a human team without rework.

1 Trigger and eligibility

Decide which accounts get a call, when, and which never do. Every trigger comes from a CRM or onboarding-platform event, not a manual export.

☐ **Pick the trigger events your CRM can fire**

Typical events: account opened with no documents after a set number of days, a document rejected by the KYC provider, a document about to expire, or a deposit held pending verification.

☐ **Set a wait period per trigger**

Calling an hour after registration feels pushy. Calling three weeks later means the trader has forgotten why they signed up. Write the number down per trigger and revisit it after the first 200 calls.

☐ **Write the exclusion list**

Accounts flagged by compliance, traders on your internal do-not-call list, anyone who withdrew marketing consent, and anyone already in a live conversation with a human agent.

☐ **Cap attempts per trigger**

State the maximum attempts and the minimum gap between them. A trader who didn't pick up twice should get a message or an email, not a fourth call.

☐ **Confirm the calling window per country**

Use the trader's country from the CRM, not the office timezone. Local calling-hour rules differ, so add a review item for your compliance officer.

TRIGGER EVENT	WAIT BEFORE FIRST CALL	MAX ATTEMPTS	CALL GOAL
Registered, no documents uploaded	___ days	___	Get the trader to upload ID and proof of address
Document rejected by KYC provider	___ hours	___	Explain the reason and get a corrected upload
Document expiring within ___ days	___ days before expiry	___	Get a renewed document before the account is restricted
Deposit held pending verification	___ hours	___	Unblock the deposit by completing verification

2 Identity and privacy check

The agent confirms it's talking to the account holder before saying anything about the account. This part of the flow needs a compliance sign-off.

☐ Open with the broker name and the reason for the call

Say who's calling and that it's about finishing account verification. Don't mention balances, deposits or document types until the identity check is done.

☐ Disclose that the caller is an AI agent where required

Some jurisdictions and some regulators expect this up front. Write the exact sentence into the flow and confirm the wording with your compliance officer or counsel.

☐ Ask for one soft identifier the account holder would know

Examples: the email address used at signup or the month the account was opened. Never ask for a full date of birth, a document number, a password or a card number.

☐ Define the wrong-person branch

If the person says the account isn't theirs, the agent apologises, doesn't confirm an account exists, and ends the call. Disposition: wrong number, and the CRM flags the phone field for review.

☐ State the recording notice if calls are recorded

Recording rules vary by country, and MiFID II firms have their own record-keeping duties. Put the notice in the script and log where the recording is stored.

☐ Never collect documents or document data on the call

The call points the trader to the secure upload page or app. The agent can send a link by SMS or email through your CRM, but it doesn't read document numbers back or take them down.

3 Reminder script points

Write talking points, not a word-for-word script. The agent needs the facts and the limits, and the trader needs to hear one clear next step.

☐ Fill in your own review time and restriction rule

The agent should quote the same review time your KYC team publishes in the client portal. If they don't match, traders call support twice.

Review time: _____ **hours / days**

☐ Decide the tone for rejected-document calls

Most rejections are blurry photos or a cropped corner. The agent should sound like it's helping fix a small problem, not like the trader failed a check.

STEP	WHAT THE AGENT COVERS	MUST NOT
1. Why we're calling	The account is open but verification isn't finished, and what that blocks (trading, deposits or withdrawals).	Threaten closure with a deadline you haven't confirmed with compliance.
2. What's missing	Name the document category still outstanding: photo ID, proof of address, or both. For a rejected document, give the rejection reason in plain words.	Read out personal data that came from the document.
3. How to finish	Explain where to upload: client portal, mobile app or the link the agent can send now. Say how long review usually takes at your broker.	Promise approval or a review time your KYC team hasn't agreed to.
4. Send the link	Offer to send the upload link by SMS or email to the contact details on file. Confirm which one the trader prefers.	Ask for a new email or phone number and change the record on the call.
5. Close	Repeat the one next step, thank the trader, and say what happens if nothing arrives (another reminder, then a restricted account).	Pitch products, bonuses or trading ideas. This is a service call, not a promotion.

4 Objection branches

Each branch has one response and one next action. If the trader raises something outside this table, the agent goes to the handoff section.

TRADER SAYS	AGENT BRANCH	NEXT ACTION
I already uploaded it	Thank them, say the system shows it as pending or missing, and offer to send a fresh link so they can check the status.	Disposition: says uploaded. Task for the KYC team to check the queue within the working day.
Why do you need this?	Explain that regulated brokers have to verify identity before trading or withdrawals, and that it protects their account.	Continue to the upload step.
I don't have the document with me	Ask when it'd be convenient and offer to send the link now so they can do it later.	Disposition: callback requested, with the date and time captured.

TRADER SAYS	AGENT BRANCH	NEXT ACTION
Is this a scam?	Give the broker name, say the agent won't ask for passwords, card numbers or document numbers, and invite them to log in to the portal directly instead of using any link.	Disposition: verification concern. No further calls until the trader logs in or contacts support.
I'm no longer interested in trading	Acknowledge it, ask whether they'd like the account closed or left as is, and don't argue.	Disposition: not interested. Hand to the account-closure or retention process per your policy.
I want to talk to a person	Agree immediately and either transfer or book a callback with a named team.	Handoff. See the handoff section.
Stop calling me	Confirm the request, say it'll be actioned, and end the call politely.	Disposition: do not call. Suppress the number in the CRM the same day.

5 Handoff to a human

The agent hands off on a fixed set of triggers. A vague 'if the trader gets upset' rule produces inconsistent calls and inconsistent CRM data.

☐ List the automatic handoff triggers

The trader asks for a person, raises a complaint, disputes a held deposit, mentions a regulator or a lawyer, or asks a question about their document status the agent can't see.

☐ Choose warm transfer or callback per trigger

Warm transfer works for deposit disputes during office hours. Callbacks work for document questions the KYC team answers from the queue. Write the choice next to each trigger.

Office hours for warm transfer: _____ to _____

☐ Define what the agent says while handing off

Name the team, give a realistic wait or callback time, and repeat that the trader won't need to explain everything again because the notes go with the transfer.

☐ Pass the call summary and disposition with the transfer

The human agent should see the trigger event, what the trader said and which branch fired before picking up. Topcalls posts the transcript and summary to the CRM through Integrations or a webhook.

☐ Set a fallback when nobody is available

Out of hours, the agent books a callback slot and sends a confirmation. The CRM task goes to a named queue with a due time, not to a shared inbox.

6 CRM disposition codes

One disposition per call, written back automatically. Every code maps to a CRM field and one follow-up, so the KYC queue and the calling campaign stay in step.

DISPOSITION	MEANING	CRM UPDATE	FOLLOW-UP
Link sent	Trader agreed to upload and the link went out	KYC status: reminder sent. Timestamp and channel logged.	Check for upload after ____ hours. If nothing, one more reminder by SMS or email.
Says uploaded	Trader believes documents are already in	Task to KYC team: check the queue	KYC team confirms or re-requests within the working day.
Callback requested	Trader wants to finish later	Callback date and time on the record	Call at the agreed time. Max ____ callbacks per trigger.
Handoff	Transferred or booked with a human team	Owner set to the receiving team, summary attached	Owned by the human team. No more automated calls for this trigger.
Verification concern	Trader worried the call was a scam	Flag on the record, calls paused	Support sends a note from the official email. No calls until the trader responds.
Not interested	Trader doesn't want to continue	Lifecycle stage updated per your policy	Route to closure or retention. Remove from KYC reminder triggers.
Do not call	Trader asked for no more calls	Phone suppressed, consent field updated	Suppressed the same day. Compliance officer reviews the log weekly.
No answer / voicemail	No conversation happened	Attempt count incremented	Retry per the attempt cap, then switch channel.
Wrong number	Person reached isn't the account holder	Phone field flagged for review	Onboarding team verifies the number through the client portal.

7 Review and sign-off

The flow ships when the people below have read it. Keep the signed copy with the campaign record.

☐ Compliance officer reviews the identity check, disclosures and recording notice

Cover AI disclosure, consent basis for the call, calling hours and recording rules for every country you'll call. Where GDPR applies, confirm the lawful basis for a service call is documented. Confirm with your compliance officer or counsel.

☐ **Compliance officer reviews the script against financial promotion rules**

A KYC reminder shouldn't read as a promotion. If any line mentions offers, bonuses or trading, check whether FCA financial promotion rules or the local equivalent apply and remove or approve it.

☐ **US numbers in scope: review consent and calling rules under the TCPA**

Automated or AI-voiced calls to US numbers carry consent and do-not-call obligations. Ask counsel whether the trigger and the consent captured at signup are enough before adding US traders.

☐ **Head of onboarding signs off the triggers, wait periods and attempt caps**

Name: _____ **Date:** _____

☐ **CRM owner confirms every disposition writes to a real field**

Run one test call per disposition and check the record. A code that doesn't land in the CRM is a call nobody follows up.

Test calls completed: _____ / 9

☐ **Set the review date for the flow**

Revisit after the first batch and after any change to your KYC provider, upload page or regulator guidance.

Review date: _____

How to use this template

1. Print the template or open it beside your CRM and fill in the blanks in the trigger table first.
2. Pull ten recent KYC support tickets and check every objection they contain has a branch in the objections table. Add any that are missing.
3. Write your own review time, restriction rule and office hours into the script and handoff sections.
4. Map each disposition code to an existing CRM field or create the field before the first call.
5. Route the flow to compliance, onboarding and the CRM owner for sign-off, then run one test call per disposition.
6. Load the flow into your AI voice agent or hand it to the calling team, and set the review date.

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

On a 30-minute call we size your unverified-account backlog, map the CRM triggers and dispositions, and scope a pilot on the \$0.35/min all-inclusive rate.

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