

Trader Retention and Churn Response Plan Template

A fill-in churn response plan for brokerages: signals, lifecycle stages, owner, channel, timing, message intent and the metric that proves it worked.

WHO IT IS FOR

Retention, account management and ops leads at forex and CFD brokerages who own the funded book.

TIME TO COMPLETE

60 minutes

Most brokerages notice churn when the account is already dormant and the trader has stopped reading emails. This template moves the response earlier. You write down the signals your MT4, MT5, CRM and payment data already produce, decide which lifecycle stage each one belongs to, and assign every signal an owner, a channel, a response time, a message intent and one success metric. Fill the tables, paste them into your CRM as rules, and the retention team runs the same plan whether the trader is 3 days or 3 months from leaving.

1 Churn signals and where they come from

A signal is a change in behaviour your systems can detect without anyone reading a report. Fill in the source and threshold for each one. If you can't name a source, the signal doesn't exist yet and the row stays out of the plan until it does.

- ☐ **Confirm every threshold is read from the trader's own baseline where the table says so, not from a book-wide average**

A scalper who drops from 60 trades a week to 20 has a problem. A swing trader who places 4 trades a month is fine at 4. Book-wide thresholds flag the wrong people.

- ☐ **Set the polling interval per source: platform events in near real time, CRM and helpdesk at least hourly, document expiry daily**

Platform _____ / CRM _____ / Compliance _____

- ☐ **Decide which signal wins when two fire on the same account within 24 hours**

Our default order: complaint first, then stop-out, then withdrawal, then everything else. A trader who just complained about execution should not receive a deposit nudge that afternoon.

- ☐ **Write the dedupe rule so one trader receives one response per signal per ____ days, not one per polling run**

☐ **Exclude accounts flagged by compliance, risk or fraud review from every automated response**

Those accounts go to the compliance owner in the escalation section and nowhere else.

SIGNAL	SOURCE SYSTEM	THRESHOLD (YOURS)	SEVERITY
Login gap	MT4 / MT5 manager API, last login timestamp	No login for ____ days	Low until ____ days, then medium
Trade frequency drop	Trading platform, closed trades per week	Weekly trades fall below ____ % of the trader's own 8-week average	Medium
Balance drawdown	Trading platform, equity vs peak	Equity down ____ % from 30-day peak	Medium
Margin call or stop-out	Trading platform event log	Any stop-out event	High
Partial or full withdrawal	Back office / PSP withdrawal record	Withdrawal above ____ % of balance, or balance below ____ after withdrawal	High
Deposit abandoned or failed	Cashier analytics, PSP decline webhook	Cashier opened, no successful deposit within ____ hours	Medium
Support complaint or dispute	Helpdesk, CRM ticket type	Any ticket tagged complaint, execution, slippage or withdrawal delay	High
Email or SMS opt-out	Marketing platform unsubscribe event	Any unsubscribe	Medium, and remove from marketing channels the same day
KYC or document expiry	Compliance system, document valid-to date	Document expires within ____ days	Low, becomes high on expiry
Demo not funded	CRM registration and deposit records	Demo active for ____ days with no live deposit	Low

2 Lifecycle stages and the exit point in each

Every trader sits in one stage at a time. Define each stage by data you can query, name the usual exit signal, and set the response tier. The same signal gets a different response at different stages.

☐ **Pick one dormancy definition for the whole company and write it in the table**

If marketing says 60 days and finance says 120, the dormant count is wrong in every report. One number, one owner.

- ☐ Store the stage as a CRM field that updates from the definitions above, so a person never has to decide which stage a trader is in

CRM field name: _____

- ☐ Draw the line between this plan and your reactivation campaign: retention responses stop the day an account turns dormant

Dormant accounts belong to the reactivation call cadence template. Running both on the same trader doubles the call volume and halves the trust.

- ☐ Record how many accounts sit in each stage today, before the plan runs, so you have a baseline to compare against next quarter

Unfunded _____ / Active _____ / Declining _____ / Dormant _____

STAGE	DEFINITION (FILL IN)	USUAL EXIT SIGNAL	RESPONSE TIER
Registered, not funded	Live account opened, no deposit, ____ days since registration	Demo not funded, deposit abandoned	Automated call or SMS, one owner for exceptions
First 30 days funded	First deposit within the last 30 days	Login gap, stop-out, failed second deposit	Priority: named account manager for high severity, automated for the rest
Active	At least ____ closed trades in the last 30 days and a login in the last ____ days	Trade frequency drop, drawdown, complaint	Automated first touch, human on high severity
Declining	Trade frequency below ____ % of the trader's baseline for ____ consecutive weeks	Withdrawal, opt-out, login gap	Account manager call within the response time in the matrix
Dormant	No trade for ____ days and balance above ____	Full withdrawal, document expiry	Reactivation campaign, not the retention plan
Closed or withdrawn	Balance at zero after withdrawal, or account closure requested	None	Exit survey only, then suppression until re-consent

3 Response matrix: owner, channel, timing, intent

This is the plan. One row per signal, filled in for your team. Timing counts from the moment the signal fires, in the trader's local time and inside the calling window. Owners are roles, not names, so the plan survives staff changes.

- ☐ Choose the channel by what the response needs, not by what's cheapest: a stop-out gets a person, a login gap gets an automated call

An AI voice agent at \$0.35 per minute all-inclusive makes calling every medium signal affordable. It doesn't make a margin-call conversation something to automate.

- ☐ Set the response time per row and make it a CRM task deadline, so a missed response shows up as an overdue task rather than a lost trader

☐ **Give every automated call a live handoff path to the owner in the same row**

Topcalls hands the call to a person during the call when the trader asks for one or when the script detects a complaint. The human handoff workflow template covers the routing.

☐ **Cap total voice contacts per trader per month across every row**

Max calls per trader per 30 days: _____

☐ **Send the outcome, transcript and next step to the CRM contact record the moment each call ends**

Topcalls pushes call outcomes to the CRM through Integrations, which connects to 764+ tools, so the account manager sees the automated call before they pick up the phone.

SIGNAL	OWNER	CHANNEL	RESPOND WITHIN	MESSAGE INTENT
Login gap (low)	Automated	Email, then SMS	___ days after threshold	Reminder of what's in the account and one useful thing that changed on the platform
Login gap (medium)	Automated voice, account manager on connect request	AI voice call	___ hours	Check in: is anything blocking access, does the trader want a walkthrough
Trade frequency drop	Retention team	AI voice call, human follow-up on request	___ hours	Ask what changed. Listen for market view, execution issue, life event. No pitch.
Balance drawdown	Account manager	Human call	___ hours	Service call: risk settings, education resources, no encouragement to deposit or trade more
Margin call or stop-out	Account manager	Human call	___ hours, same working day	Service call. Explain what happened, confirm the trader understands margin, offer risk tools.
Partial withdrawal	Account manager	Human call or AI voice call	___ hours	Confirm the withdrawal is processing, ask if anything prompted it, nothing else
Full withdrawal	Account manager	Human call	___ hours	Exit conversation. Capture the reason, close cleanly, ask permission for future contact.
Deposit abandoned or failed	Automated voice, payments team on escalation	AI voice call, SMS retry link	___ minutes	Find the blocker: method, limit, verification. See the deposit follow-up workflow.

SIGNAL	OWNER	CHANNEL	RESPOND WITHIN	MESSAGE INTENT
Complaint or dispute	Support lead	Human call	___ hours	Acknowledge, own the fix, give a date. Never argue execution on the call.
Opt-out	Automated	None for marketing. Service messages only.	Same day	Suppress from marketing channels, keep transactional and regulatory notices
Document expiry	Automated voice, compliance on failure	AI voice call, then email	___ days before expiry	Which document, how to upload it, what happens to trading if it lapses
Demo not funded	Automated	AI voice call	___ days after demo start	Ask what the trader wants from the demo, offer a platform walkthrough, no deposit pressure

4 Message intent and script boundaries

Intent is what the call is for in one sentence. Boundaries are what the call must not do. Write both before anyone drafts a script, and hand both to compliance with the script.

☐ Write the intent for each response as one sentence starting with a verb

"Find out why trading stopped and remove the blocker if there is one" is an intent. "Re-engage the client" is not, because nobody can tell whether the call did it.

Intent for your highest-volume signal: _____

☐ Open every call with the brokerage name, the reason for the call in plain words, and the automated disclosure where the jurisdiction requires it

A trader who hears "I'm calling because your account showed a stop-out yesterday" knows the call is real. Vague openers sound like the scam calls traders already get.

☐ Ban deposit prompts on service responses: drawdown, stop-out, complaint, withdrawal

Asking a trader who just lost money to deposit more is the fastest route to a complaint and, under FCA financial promotion rules and MiFID II conduct requirements, a script review. Confirm the boundary with your compliance officer.

☐ Keep any offer, bonus or fee change out of every script unless compliance has approved that exact wording in writing for that jurisdiction

Approved offers on file: _____

- ☐ **Give each call one question the trader can answer in a sentence, and one next step the caller can complete on the call**

Walkthrough booked, document link sent, ticket opened, callback scheduled. If the next step needs another department, the call ends with a date, not a promise.

- ☐ **Write the stop phrases: what the trader says that ends the call and updates the record**

"Don't call me", "I've moved to another broker", "I'm making a complaint" and "I want to close my account" each map to an outcome code and a suppression or escalation rule.

- ☐ **Record the language the trader signed up in and run the call in that language**

Topcalls runs calls in up to 78 languages. A retention call in the wrong language is a churn signal of its own.

5 Owners, response times and escalation

Every owner in the matrix needs a backup, a working window and a rule for what they pass upward. Fill this in per role.

- ☐ **Name the role, the backup role and the working hours for each owner in the matrix**

Account manager: backup _____, hours _____

- ☐ **Set the escalation trigger: a response overdue by ____ hours moves to the backup, overdue by ____ hours moves to the retention lead**

- ☐ **Route complaints, regulator mentions, fraud flags and disputes to the support lead or compliance officer only, never to a sales-facing role**

- ☐ **Define what an automated call escalates live: request for a person, complaint language, mention of a regulator, distress, or a question outside the script**

- ☐ **Give every escalation the transcript, the signal that fired, the trader's stage and the last three outcomes, so the human doesn't start the story again**

- ☐ **Set the weekly review owner for overdue responses and for signals that fired but produced no response**

Review owner: _____, day: _____

6 Success metric per response

One metric per row, measured in a fixed window after the response. Targets are yours to set from your own baseline; write the number in and revisit it after the first month.

- ☐ **Measure each metric against a holdout of ____ % of signals that get no response, so you know the response caused the outcome**

Without a holdout, every trader who would have come back anyway counts as a win for the plan.

- ☐ **Track connect rate and cost separately from outcome: calls placed, calls connected, minutes, minutes x \$0.35 for voice cost**

Cost per retained account is voice cost plus human time divided by successes in the window. Compare it against your own average revenue per active account, which the dormant trader lifetime value post walks through.

- ☐ **Report the numbers by stage as well as by signal, so you can see whether first-30-day responses or declining-stage responses are doing the work**
- ☐ **Move any target that's been missed for ____ consecutive weeks to the review sheet as a script or timing question, not a target change**

RESPONSE	SUCCESS METRIC	WINDOW	TARGET (YEARS)
Login gap call	Logged in and placed at least one trade	14 days	____ %
Trade frequency drop	Weekly trades back above ____ % of baseline	30 days	____ %
Drawdown or stop-out call	Account still funded, no complaint filed	30 days	____ %
Partial withdrawal call	No further withdrawal, still trading	30 days	____ %
Full withdrawal call	Exit reason captured and coded	Same call	____ %
Deposit abandoned or failed	Successful deposit on the same account	48 hours	____ %
Complaint call	Ticket resolved and trader confirms it	____ days	____ %
Document expiry call	Document uploaded before expiry	Before expiry	____ %
Demo not funded	First live deposit	30 days	____ %

7 Compliance checks before the plan runs

These are review items with a sign-off, not legal conclusions. Walk them with your compliance officer or counsel and record who signed each one.

- ☐ **Record the lawful basis for each response type per jurisdiction: service calls about the trader's own account versus marketing calls, under GDPR for EU and UK residents and TCPA and TSR for US numbers**

The line moves the moment a script mentions a deposit, an offer or a product. Mark each row in the matrix as service or marketing and get both categories reviewed.

Signed off by: _____

- ☐ Screen every number against your internal do-not-call list and the relevant national registry before each run, and apply opt-outs to marketing responses the same day
- ☐ Confirm the automated-call disclosure and the recording notice at the start of every AI voice call, worded per jurisdiction
The AI call disclosure checklist has the wording by region.
- ☐ Send every script that mentions trading, risk, deposits or offers through financial promotion review where FCA rules or the local equivalent apply
Scripts reviewed: _____ of _____
- ☐ Set the calling window per trader timezone and the retention period for recordings and transcripts under your written policy
Window _____ to _____ , retention _____ months
- ☐ Confirm no script asks for card numbers, passwords, platform credentials or full account numbers, and that the agent can't be talked into it
- ☐ Log the reason for contact on every call record so a data subject request or a regulator query can be answered from the CRM

8 Monthly review sheet

Fill this in on the first working day of each month for the previous month. Change one thing per month so you can tell what moved the numbers.

- ☐ Retire any signal that fired more than ____ times with a success rate under ____ % for two months running, or change its threshold
- ☐ Add a signal only when you can name its source, its threshold and its owner in the same meeting
- ☐ Send complaint and opt-out counts caused by a response to compliance with the script attached, even when the numbers are small
- ☐ Compare cost per retained account against your own revenue per active account and cut any row where the maths doesn't hold

QUESTION	WHERE TO LOOK	THIS MONTH
Signals fired, by type	Signal log or CRM rule history	_____
Responses sent on time, by owner	CRM task report, overdue filter	_____ %
Signals with no response	Signals fired minus responses sent	_____
Accounts per stage at month end vs last month	CRM stage field	_____

QUESTION	WHERE TO LOOK	THIS MONTH
Accounts that moved from declining to dormant	Stage change log	—
Best and worst success metric vs target	Metrics table	— / —
Voice minutes and cost	Campaign dashboard, minutes x \$0.35	— min, \$ —
Escalations by reason	Escalation log	—
Opt-outs and complaints raised by a response	Helpdesk, unsubscribe events tagged to a response	—
One change for next month	This sheet	—

How to use this template

1. Fill the signals table with the sources you actually have. Skip any signal you can't detect today.
2. Agree one dormancy definition across marketing, finance and ops and write it in the lifecycle table.
3. Complete the response matrix row by row: owner, channel, response time, intent.
4. Write the intent and boundaries for each script before anyone drafts the words.
5. Walk the compliance section with your compliance officer and record each sign-off.
6. Set targets from your own baseline, hold out a share of signals, and fill the review sheet monthly.

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

We map your churn signals to the calls an AI voice agent can take, size the declining and dormant segments from your CRM, and scope a pilot on one response row.

topcalls.ai/book