Bussinesstan

GROWTH AND TECHNOLOGY FOR CROSS-BORDER MONEY MOVEMENT

CL.07 · MARKETING · CHECKLIST

Email and lifecycle trigger map for remittance

Every trigger available in remittance data, from an abandoned KYC screen to a rate move on a corridor a sender uses monthly, with the sequence to build them in.

Use this when	Time to run	Length	Category
Building lifecycle from scratch, or replacing a calendar-based programme	Half a day	7 pages	Marketing

A remittance business does not earn on signups. It earns on the first transfer and then on send frequency. Lifecycle is where that second number is won, and almost every programme we inherit is firing on calendar dates instead of on what the sender did.

Build these in the order given. The second-send sequence is first because the gap between first and second transfer is usually the largest single loss in the business.

> Consent, suppression and messaging rules vary by market. Confirm your permissions and opt-in basis with a qualified adviser before building.

1 · Before building anything

- [ ] Every event below available in your data and queryable
- [ ] Consent status and opt-in basis confirmed per market
- [ ] Suppression list live and respected across every channel
- [ ] Sending domain authenticated: SPF, DKIM and DMARC
- [ ] A holdout group defined if volume allows
  Without one you cannot prove incrementality
- [ ] Frequency cap agreed across email, SMS and WhatsApp combined
  Senders do not experience your channels separately

2 · The trigger inventory

Everything available, before you decide what to build.

Trigger	Signal	Priority
Signup without KYC start	Registered, no verification begun	High
KYC started, not completed	Verification abandoned mid-flow	Highest
KYC failed	Rejected with a reason	High
KYC pending	In manual review	Medium
Verified, no first transfer	Ready to send, has not	Highest
First transfer completed	Onboarded properly	High
Second transfer completed	Habit forming	Medium
Elapsed time since last send	Beyond that sender's own pattern	High
Rate movement on a used corridor	Favourable move on their route	Medium
Occasion or festival on their corridor	Known sending moment	Medium
Transfer held or delayed	Operational event	Highest
Payout method unavailable	Operational event	High
Referral eligible	Post second transfer	Low
Dormant beyond 180 days	Lapsed	Medium

3 · Build order

Sequence matters more than volume.

Sequence 1 · Verification recovery

- [ ] Fires on KYC started but not completed, within hours not days
- [ ] Names the specific step they stopped at
- [ ] Explains why the document is needed in plain language
- [ ] Offers a direct return link to the failed step, not to the start
- [ ] Second touch on a different channel if the first is unopened
- [ ] Stops immediately on completion

Sequence 2 · First transfer activation

- [ ] Fires on verified with no first transfer
- [ ] Explains what happens on a first send, step by step
- [ ] Addresses the specific hesitation: trust, speed or recipient method
- [ ] Includes a live rate for a corridor they have shown interest in
- [ ] Escalates to a different channel after the second touch

Sequence 3 · Second send

- [ ] Fires at the sender's own interval, not at a fixed day count
  Someone who sends fortnightly is lapsed at week three; someone monthly is not
- [ ] References their corridor specifically
- [ ] Timed to the corridor's pay or send cycle where known
- [ ] Does not offer a discount by default
  Discounting the second send trains a habit you do not want

Sequence 4 · Rate and occasion

- [ ] Rate alerts fire only for corridors that sender has actually used
- [ ] Threshold meaningful to that sender's typical amount
- [ ] Occasion messages built from a per-corridor calendar
- [ ] Frequency capped so alerts do not become background noise

Sequence 5 · Win-back

- [ ] Fires at a genuine lapse point for that sender's pattern
- [ ] Asks a question rather than making an offer on the first touch
- [ ] Maximum two touches, then suppression
- [ ] Suppressed contacts recorded so they are not re-entered

4 · Operational messages

These are not marketing, and they carry the most trust.

- [ ] Transfer initiated, with a stated expectation
- [ ] Transfer delivered, confirmed to the sender

- [ ] Transfer held, with a reason and a next step
  Silence here produces a support contact and a lost sender
- [ ] Payout method unavailable, with alternatives
- [ ] Written in plain language, not in operational shorthand

5 · Measurement

- [ ] Judged on incremental completed transfers, not on opens or clicks
- [ ] Holdout maintained where volume allows
- [ ] Frequency and unsubscribe monitored as a health metric
- [ ] Deliverability reviewed monthly
- [ ] Sequences retired when they stop producing, not left running

> A well-built lifecycle programme usually sends fewer messages than the one it replaces. If volume goes up and repeat rate does not, the triggers are wrong.

Want us to run this for you?

A fixed-fee growth audit covers acquisition, KYC completion, retention and tracking across your corridors. Two weeks, a written roadmap, and you keep it whether or not we work together.
bussinesstan.com/growth-audit · hi@bussinesstan.com