Bussinesstan

GROWTH AND TECHNOLOGY FOR CROSS-BORDER MONEY MOVEMENT

DL.05 · MARKETING · PLAYBOOK

First transaction activation playbook

Twelve triggers that turn a verified account into a sender, with timing, channel and what each message has to do.

Use this when	Time to run	Length	Category
When verified senders are not making a first transfer	Reference	12 triggers	Marketing

The gap between a verified account and a first transfer is the most expensive unclosed distance in a remittance business. You have paid the full acquisition cost, absorbed the verification effort, and earned nothing.

These twelve triggers are ordered by value. The first four close most of the gap. The remaining eight handle the cases the first four miss.

> Messaging consent, frequency and channel permissions vary by market. Confirm your legal basis before implementing any trigger.

Why the gap exists

Four reasons, in rough order of frequency.

Reason	Signal	Which trigger addresses it
They were researching, not ready	Verified, no quote requested	1, 2, 5
They do not trust you yet	Quote requested, no send	3, 6, 9
The recipient method is unclear	No beneficiary added	4, 7
Something blocked them mechanically	Beneficiary added, no send	8, 10, 11

The twelve triggers

1 · Verification complete, immediately

Fires within minutes of approval. Confirms they are ready, states what happens next in one sentence, and shows a live rate for a corridor they signalled interest in. This message has the highest open rate the sender will ever give you. Do not waste it on a welcome.

2 · No quote requested, 24 hours

They verified and did not look at a rate. Show the current rate for their likely corridor with the amount pre-filled at a typical send value. Channel: push if the app is installed, otherwise email.

3 · Quote requested, no send, 2 hours

The highest-intent moment in the entire funnel. They looked at a rate and stopped. Address trust directly: how the transfer is protected, what happens if it goes wrong, and the delivery expectation. Do not discount here.

4 · No beneficiary added, 48 hours

Adding a recipient is the strongest single predictor of a first transfer. If they have not, explain what is needed and how long it takes. Most senders overestimate both.

5 · Corridor education, day 3

One piece of genuinely useful content about their corridor: delivery times, payout options, what recipients typically do. Not a promotion. This message earns the right to send the next one.

6 · Social proof, day 5

Real proof from their corridor specifically. Native language where you have it. Not a five-star average, which nobody believes.

7 · Payout method explainer, day 7

Segmented by the payout methods available on their corridor. Cash pickup, bank deposit and mobile wallet raise different questions and the sender usually has a strong existing preference.

8 · Rate movement, event-triggered

Only for their corridor, only at a threshold meaningful to their likely send amount. An untargeted rate alert trains people to ignore you.

9 · Trust and security, day 10

Regulatory status, what protection exists, what happens to a held transfer. Senders who have not sent by day ten are usually hesitating on trust rather than on price.

10 · Support offer, day 12

A direct human route, not a help centre link. Some proportion of non-senders are stuck on something specific and will never tell you unless asked.

11 · Occasion trigger, event-driven

Built from the corridor calendar: festivals, school terms, pay cycles. This is the trigger most likely to convert someone who has been passively waiting for a reason.

12 · Final touch, day 21, then stop

One message acknowledging they have not sent and asking why, with a reply route. Then suppress. A verified account that has not sent in three weeks is not converted by a fourth reminder.

Sequencing rules

- [ ] Every trigger stops immediately on first transfer
- [ ] Maximum two messages in any 48-hour window across all channels
- [ ] Channel escalates rather than repeats: push, then email, then SMS or WhatsApp
- [ ] No discount before day 12
  Discounting a first send trains a habit you do not want and lowers the value of the sender permanently
- [ ] Suppression after trigger 12, recorded so they are not re-entered
- [ ] Operational messages sit outside this sequence and are never suppressed

> Twelve triggers does not mean twelve messages. A sender who converts at trigger 3 receives three. The design intent is coverage of every reason for hesitation, not volume.

What each message must contain

- [ ] A live rate or an easy route to one
- [ ] The delivery expectation, honestly stated
- [ ] One clear next action, not three
- [ ] A support route
- [ ] No claim that cannot be substantiated

Measurement

- [ ] Verified-to-first-transfer rate as the headline metric

- [ ] Time from verification to first transfer, median and 90th percentile
- [ ] Attribution by trigger, so you know which ones earn their place
- [ ] Holdout group where volume allows
- [ ] Triggers producing nothing after a full cycle are retired, not left running

> If your verified-to-first-transfer rate is below 50%, the problem may not be messaging. Check whether the send flow itself has a mechanical failure before building twelve triggers to work around it.

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