Bussinesstan

GROWTH AND TECHNOLOGY FOR CROSS-BORDER MONEY MOVEMENT

DL.10 · CONSULTING · FRAMEWORK

90-day go-to-market plan for new money transfer businesses

Positioning through to first acquisition, week by week, for a remittance business taking its first corridor live.

Use this when	Time to run	Length	Category
Pre-launch, once licensing and payout partnership are in progress	Reference	13 weeks	Consulting

A new money transfer business has a narrow window between being able to operate and being able to acquire. Most spend it building a website and then discovering that ad accounts take six weeks to verify.

This plan assumes licensing and payout partnership are already progressing. It covers the commercial launch only, and it front-loads the two things with the longest lead times: verification and measurement.

> Licensing, regulatory permissions, payout partner contracting and AML programme design are outside this plan's scope entirely. They must be handled by qualified advisers and specialists before any of this becomes relevant.

The three things that decide the 90 days

Decision	When	Why it cannot wait
First corridor	Week 1	Everything downstream is corridor-specific
Verification start	Week 1	Six to eight weeks if started late, two if started first
Measurement design	Week 2	Retrofitting tracking wastes the first month of spend

If you take one thing from this plan: start ad account verification in week one, before the website exists. Platforms do not care whether your positioning is agreed.

Weeks 1 to 2 · Foundations

- [ ] First corridor selected using a scorecard, not by payout partner enthusiasm
- [ ] Diaspora concentration and search demand verified in the send market
- [ ] Competitor pricing and positioning documented
- [ ] Ideal customer defined: sender profile, amount, frequency, payout preference
- [ ] Positioning agreed in one sentence
- [ ] Pricing posture agreed: rate, speed, coverage or trust
- [ ] Ad account verification submitted to all three platforms
- [ ] Domain purchased and verified
- [ ] Analytics and event taxonomy designed before the site is built

Weeks 3 to 4 · Messaging and identity

- [ ] Value proposition written and tested with real senders from the corridor
- [ ] Messaging architecture: primary message, three supporting, objection handling
- [ ] Brand identity sufficient to launch, not a full identity programme
- [ ] Tone of voice documented
- [ ] Claim substantiation established for every rate and speed statement
- [ ] Compliance review process agreed with whoever will approve assets

Weeks 5 to 7 · Build

- [ ] Website built with tracking and compliance designed in, not added later
- [ ] Corridor page for the launch corridor
- [ ] Rate module connected to live pricing
- [ ] Signup and KYC flow tested end to end on a mid-tier Android handset
- [ ] Legal pages live: privacy, terms, cookies, complaints route
- [ ] Analytics implemented and verified through to first transfer
- [ ] Ad platform pixels and server-side APIs live and deduplicated

- [ ] App store listings prepared if launching an app

> Test the signup and KYC flow on an older Android device before launch, not after. Document capture failure on lower-tier handsets is the most common and most expensive launch defect in this category.

Weeks 8 to 9 · Pre-launch

- [ ] Ad accounts verified and campaign structure built by corridor
- [ ] Creative produced in the corridor language, natively
- [ ] Creative passed compliance review before platform submission
- [ ] Landing pages matched to campaigns, no homepage traffic
- [ ] Support prepared for corridor-specific questions
- [ ] Lifecycle triggers built: verification recovery and first transfer activation
- [ ] Community and creator contacts identified in the send market
- [ ] Soft launch to a small audience to validate the full journey

Weeks 10 to 11 · Launch

- [ ] Paid campaigns live at a controlled budget
- [ ] Organic corridor page indexed
- [ ] Community activity started
- [ ] Daily monitoring: delivery, policy flags, event volume
- [ ] First completed transfer confirmed end to end, including payout
- [ ] Support response times measured from day one

Weeks 12 to 13 · Read and decide

- [ ] Cost per first completed transfer calculated, not cost per install
- [ ] KYC completion rate measured and split by device tier
- [ ] Platform-reported conversions reconciled against your own data
- [ ] Creative performance reviewed and refreshed
- [ ] Scale, hold or rethink decision made against the plan
- [ ] Corridor two selected using the same scorecard
- [ ] Everything learned documented for the next corridor

Budget shape

Indicative allocation across the 90 days.

Area	Share	Note
Website and tracking build	30-40%	The largest line, and the one most often underestimated
Creative production	10-15%	Native language multiplies this
Paid media	25-35%	Deliberately modest. This is a learning budget, not a scaling one
Content and organic	10-15%	Compounds after the 90 days
Community and creators	5-10%	High return in most corridors
Contingency	10%	Verification delay is the most common use

What success looks like at day 90

Measure	What good looks like
First completed transfers	A real number, however small, with a known cost
Cost per first transfer	Known and trending down, not unknown
KYC completion rate	Measured and split, with the largest drop identified
Repeat sends	At least some. Zero at day 90 is a signal.
Reconciliation	Your data and platform data compared, gap known
Corridor two	Selected on evidence rather than instinct

> Ninety days is enough to learn whether a corridor works. It is not enough to scale one. A plan promising profitability at day 90 in this category is describing an outcome nobody controls.

The five most common failures

- [ ] Starting verification after the website is built
  Costs six weeks, every time
- [ ] Optimising to installs because that is what the platform reports
  Buys people who never verify
- [ ] Launching without event tracking through to transfer
  Makes the first month unmeasurable
- [ ] Choosing a corridor because a payout partner suggested it
  Partner availability is one criterion of nine
- [ ] Building for the corridor you want rather than the one you can serve
  Payout coverage decides this, not ambition

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.
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