FIND US · BOX 01

Discover & land

THE CLIENT

Arrives with a payment to make: reads a country or currency page, or clicks a link from an affiliate, a friend or a partner. Decides we look like people who will handle it properly, and hands over an email.

WHAT WE SEND / DO

AUTO	Affiliate / referral link sets a 30-day cookie; attribution is locked at sign-up (last touch wins)
AUTO	Campaign token tracked separately from affiliate attribution

NUMBER

Visit → sign-up rate: ? · Share of sign-ups from affiliates vs organic: ?

IDEAS ALREADY ON THE TABLE

- One clear promise per landing page: a named person handles your transfer, start to finish
- Show the journey itself on the page: sign up, quick call, verified, first transfer, so the client knows what happens next

OWNER suggested: Marketing

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 02

Create a login

THE CLIENT

Enters email + password (or Apple / social sign-in), ticks terms, lands in the onboarding wizard. On a phone this is where it has been breaking.

WHAT WE SEND / DO

AUTO	Welcome email 10 min after sign-up; wording adapts to state: "Your account is waiting" / "One step before your first transfer" / "quick call to get you started" / "We're processing your account"
AUTO	Not finished the wizard? "Let's resume where you left off" (+1 day) then "Reminder to complete your registration" (+3 days). Then silence.

NUMBER

74.6% of sign-ups go on to submit an application: 87% of personal, 73% of corporate. The rest stop somewhere in the wizard, before anyone has spoken to them.

IDEAS ALREADY ON THE TABLE

- Fix the mobile phone-selector + iOS zoom bugs found 9 Sep
- Only two abandon reminders exist; test a day-7 human touch

OWNER suggested: Product / Dev (Deyan, Toma) ____________________

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 03

Account type & details

THE CLIENT

Picks Personal or Business. Personal: name, country, date of birth, nationality, occupation, phone. Business: company, website, contact name, country, entity type, phone.

WHAT WE SEND / DO

– No messaging at this step

NUMBER

Half of everyone who abandons the wizard (2,315 of 4,647 since 2024) stops here, before picking an account type. On the web that is 14% of all sign-ups; in the iOS app, 7%. Of those who do pick a type, 19% of personal abandons and 63% of corporate abandons happen on this details screen.

IDEAS ALREADY ON THE TABLE

- Verify the phone number here with a one-time code by SMS or WhatsApp. Two payoffs: box 8 stops chasing wrong numbers (bad dial code, missing digit), and a WhatsApp confirmation opens a thread we can reply into later, which people answer when they would not pick up an unknown call
- Show "3 more steps, 2 minutes" up front

OWNER suggested: Product / Dev

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 04

Transfer requirements

THE CLIENT

Tells us what they need: currencies they sell and buy, where the money comes from and goes to.

WHAT WE SEND / DO

– No messaging at this step

NUMBER

28% of personal abandons (518) and 9.5% of corporate abandons (46) stop here. Later, 'unsupported currency' is the single biggest reason a submitted application is lost: 348 corporate and 1,109 personal since 2024.

IDEAS ALREADY ON THE TABLE

- Tell people at this step if we cannot serve their corridor: 1,457 stuck applications since 2024 are marked "unsupported currency" only after a person looked at them

OWNER suggested: Product / Dev

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 05

Personal / company details & address

THE CLIENT

Home address (personal) or company details + registered address; trading address if different. Saudi residence step appears when selling SAR; US clients get an extra personal-details step.

WHAT WE SEND / DO

– No messaging at this step

NUMBER

The biggest personal drop-out point: 51% of personal abandons (937) stop here, and 19% of corporate (94). Almost nobody fills everything in and then fails to submit (34 personal, 41 corporate). Completion by platform: iOS app 86%, Android 76%, web 71%. Web is 85% of all sign-ups.

IDEAS ALREADY ON THE TABLE

- Address lookup instead of typing
- Pre-fill company details from the registry for UK/EU companies

OWNER suggested: Product / Dev

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 06

Application submitted → dashboard

THE CLIENT

Sees the dashboard for the first time. Can look around but cannot trade. Is told documents are needed and (sometimes) offered a call.

WHAT WE SEND / DO

AUTO	We get: admin "client registered" email + Slack; person synced to Pipedrive; affiliate told their referral signed up
AUTO	Client: expected documents created as a to-do list in the app; document email sequence armed

NUMBER

Only 25.5% of submitted applications are ever sent to a partner: 26% of personal, 18% of corporate. 8,522 were never sent. Corporate has fallen every year, from 32% in 2022 to 12% in 2026. Pipedrive says why. Corporate: 52% could not be served, 28% stalled in our process. Personal: 57% never got a Pipedrive deal at all, 19% could not be served, 7% stalled.

IDEAS ALREADY ON THE TABLE

- Make the dashboard a progress tracker: "3 things left, then you can trade"
- Show the expected activation time honestly

OWNER suggested: Onboarding team

THE BEST VERSION OF THIS FEELS LIKE…

SIGN UP · BOX 07

Schedule a call

THE CLIENT

Offered a Calendly slot with the onboarding team. Shown only when they have no relationship manager and trade a major pair (GBP/EUR/USD/CAD/AUD/NZD/SAR/AED/QAR).

WHAT WE SEND / DO

AUTO	If they don't book, the welcome email variant becomes "quick call to get you started"
AUTO	Calendly webhook marks the booking so we stop nudging

NUMBER

Offered → booked: ? · Booked → attended: ?

IDEAS ALREADY ON THE TABLE

- Make the call optional and doc-upload primary (the STP principle)
- Offer WhatsApp as the alternative to a call

OWNER suggested: Onboarding team

THE BEST VERSION OF THIS FEELS LIKE…

Fact-find contact

THE CLIENT

Gets a call, WhatsApp message or email from the onboarding team. We qualify the need, explain which documents we need and why, and pick the right partner. If we cannot reach them, we try again.

WHAT WE SEND / DO

PERSON	Phone call / WhatsApp / email by the onboarding team; logged in Pipedrive, not in the app
AUTO	Admin can send a document request with a personal note from the app

NUMBER

9,201 applications since 2024 are stuck with no partner submission: 8,252 personal, 949 corporate. Around 4 in 10 of them (41% personal, 45% corporate) have no completed activity in Pipedrive: no call logged, no note. Reach rate cannot be measured, because the disposition and calls-to-close fields are empty for every prospect since 2024.

IDEAS ALREADY ON THE TABLE

- Set a reach-time target (e.g. first attempt within 2 business hours)
- Reach out on the WhatsApp thread opened by the box 3 verification code, not a cold call from an unknown number
- Script the "homework": exactly which docs, with the upload link, sent while still on the call

OWNER suggested: Onboarding team

THE BEST VERSION OF THIS FEELS LIKE…

Supporting documents

THE CLIENT

Uploads photo ID, then a selfie, then proof of address (companies: more). Can hand off to their phone with a QR code. This is where most stuck applications sit: waiting on the client.

WHAT WE SEND / DO

AUTO	Email sequence: day 0 "We need some verification documents from you" · day 1 "Do you have any issues uploading documents?" · day 3 "Account activation pending – How can we help?" · day 7 "Why it's important to get verified" · day 14 "Final verification reminder". Stops once any partner account is verified.
PERSON	Onboarding team chases by call / WhatsApp / email in between

NUMBER

Of the stuck applications, 5,115 personal (63%) and 314 corporate (34%) are waiting on documents. The ones that do get through move fast: submit to sent-to-partner takes 1.4 days for personal (three quarters within 4.7) and 3.5 days for corporate (three quarters within 10.4).

IDEAS ALREADY ON THE TABLE

- Ask for docs inside the wizard, before the call (front-load)
- WhatsApp nudge with the QR / magic link, not just email
- Fix two beta bugs (found 9 Sep): the document list reads "Complete" as soon as a file is uploaded, before Submit is pressed; and the back-side step of a driving licence used as proof of address is headed "Photo ID - Back"

OWNER suggested: Onboarding team + Product

THE BEST VERSION OF THIS FEELS LIKE…

GET VERIFIED · BOX 10

Review & submit to partner

THE CLIENT

Hears nothing unless we tell them. Behind the scenes we review the file, submit it to the regulated partner, and wait. The partner may come back asking for more.

WHAT WE SEND / DO

PERSON	Admin reviews docs, submits via partner API or manually
AUTO	Partner requests more docs → internal email only; client must be told by a person
AUTO	Deal tracked in the Pipedrive "Partner Activations" pipeline

NUMBER

94.7% of files sent to a partner get activated: 97% of personal, 62% of corporate. Personal files are activated the same day they are sent, so for personal clients this gate is a formality and all the waiting is in boxes 8 and 9. Corporate files wait a median 6.9 days (three quarters within 14.8) and one in three fails. 567 corporate files sit in awaiting_processing, in other words with us, not the partner.

IDEAS ALREADY ON THE TABLE

- Proactive status message: "Your file is with our partner, expect an answer by ..."
- Add a second corporate partner that will take non-UK companies. Clear Treasury is the only partner for corporates today and is UK-centric, so 52% of stuck corporate applications are lost as "could not serve". Candidate to test: Airwallex, checking it can really onboard a Gulf company

OWNER suggested: Onboarding team (partner side: partner-owned) ____________

THE BEST VERSION OF THIS FEELS LIKE…

GET VERIFIED · BOX 11

Activated

THE CLIENT

Gets the email and push: "your account is live — you're ready to trade". A week later, "Helpful resources when you're ready to make your first transfer".

WHAT WE SEND / DO

AUTO	Activation email + push notification (first activation only)
AUTO	+7 days: "Helpful resources" email
AUTO	Deal moves to Pipedrive "First Trade Pending" pipeline; Slack ping
PERSON	RM / onboarding team follow-up to book the first trade

NUMBER

66.5% of activated clients make a first trade: 66% of personal, 74% of corporate. Typically within 7.8 days (personal) or 5.4 days (corporate). 15% of activated clients never request a quote at all.

IDEAS ALREADY ON THE TABLE

- Activation email that opens straight into their first transfer: their currencies pre-filled, one tap to quote

OWNER suggested: Onboarding team → RM handover

THE BEST VERSION OF THIS FEELS LIKE…

FIRST TRADE · BOX 12

Get a quote

THE CLIENT

Opens the app, picks currencies and amount, sees a live rate. Or asks their RM by phone / WhatsApp. May set a rate alert or a market order and wait.

WHAT WE SEND / DO

AUTO	Rate alert / RSI alert emails: rate reached, about to expire, expired
PERSON	RM quotes by phone / WhatsApp for larger tickets

NUMBER

76% of activated clients who request a quote go on to book. They typically request 18 quotes before they do. Only 9 first trades have ever happened without an in-app quote.

IDEAS ALREADY ON THE TABLE

- Make the quote screen feel guided: what happens after you book, who to call, how long it takes
- WhatsApp quote+book bot (spec'd Jul 2026)

OWNER suggested: Product + Dealing

THE BEST VERSION OF THIS FEELS LIKE…

Book the deal

THE CLIENT

Confirms the quote. Gets a trade confirmation with the reference, amounts, rate and what happens next.

WHAT WE SEND / DO

AUTO Trade confirmation email (client; also a copy to a second account if set)

AUTO We get: Slack, partner notified, affiliate notified, Pipedrive updated

NUMBER

First-trade ticket size: ? · Book → settle (hours): ?

IDEAS ALREADY ON THE TABLE

- Rewrite the confirmation as a receipt plus a two-step checklist, bank details and payment reference inline, and a "what happens next" list. Draft: copy/trade-confirmation-email.md in the journey-map folder

OWNER suggested: Dealing

THE BEST VERSION OF THIS FEELS LIKE…

FIRST TRADE · BOX 14

Settle (send us the funds)

THE CLIENT

Reads the settlement instructions and sends the money from their bank. GBP clients can use open-banking auto-settle. Forward contracts: pays the deposit now, balance later.

WHAT WE SEND / DO

AUTO	Settlement details pulled from the partner; alert if missing
AUTO	"Settlement received" / "Part of settlement received" / "Forward deposit received" / "Automated settlement failed"
AUTO	Forwards: "Settlement reminder" 7 days before settlement date

NUMBER

Time from booking to funds received: ? · Share of trades needing a settlement chase: ?

IDEAS ALREADY ON THE TABLE

- Bank-app-ready instructions (copy buttons, QR for mobile banking)
- No spot-trade reminder exists today: add a "we haven't received your funds" nudge

OWNER suggested: Ops

THE BEST VERSION OF THIS FEELS LIKE…

Recipient & allocation

THE CLIENT

Tells us who gets paid and allocates the bought amount. This can happen at any point: from the recipient's page before booking (which earmarks them and lands on the allocate screen after the deal), straight after booking, or after the funds have settled. Bank details are validated and verified. For some payments we ask for a purpose or an invoice. Corporates may need an approver.

WHAT WE SEND / DO

AUTO	"Reminder to allocate a recipient" on the last acceptable day and the day before
AUTO	"Additional documents required" when a payment needs proof
AUTO	Approval flow emails for corporates (approver / submitter)
AUTO	Recipient can be asked for their own bank details by email

NUMBER

Trades needing an allocation reminder: ? · Payment doc requests per 100 trades: ?

IDEAS ALREADY ON THE TABLE

- Show the allocation deadline on the trade page and in the confirmation email. It is computed in code today (settlement date minus the currency's delivery offset) but only surfaces as a reminder the day before

OWNER suggested: Ops + Product

THE BEST VERSION OF THIS FEELS LIKE…

FIRST TRADE · BOX 16

Payment released

THE CLIENT

Gets "Your payment has been sent". The recipient gets a tracked "payment sent" email with a timeline. Money lands, usually within 24 hours.

WHAT WE SEND / DO

AUTO	"Trade ID ...: Your payment has been sent" to client
AUTO	"Trade payment sent" to the recipient with a payment timeline

NUMBER

Payments failed / returned: ? · Arrival-time promise met: ?

IDEAS ALREADY ON THE TABLE

- Real-time tracking screen ("sent, in transit, arrived")
- Ask "did it arrive?" one day later

OWNER suggested: Ops

THE BEST VERSION OF THIS FEELS LIKE…

After the first trade

THE CLIENT

Two days later gets a "Personal message from Stevan, CEO & Co-Founder". Two working days later, at 17:30, gets asked for a review (Trustpilot, or a Google review for Gmail users).

WHAT WE SEND / DO

AUTO	CEO welcome email, +2 days at 09:xx
AUTO	Review request, 2 working days after the trade settles, at 17:30. Today it is triggered by the FIRST settled trade. The rule we want is after the second successful trade, so this needs a code change
AUTO	Refer & Earn reward events triggered

NUMBER

84.7% of first-time traders trade again: 84% of personal, 92% of corporate. Typically after 20 days (personal) or 11 days (corporate).

IDEAS ALREADY ON THE TABLE

- Move the review ask to the 2nd settled trade (code change)
- CEO email asks one question and invites a reply

OWNER suggested: RM + Marketing

THE BEST VERSION OF THIS FEELS LIKE…

Second trade & habit

THE CLIENT

Comes back when they next need to move money. Sets rate alerts, talks to their RM, or just books. This is where a client becomes a client.

WHAT WE SEND / DO

AUTO	Rate / RSI alerts, market order notifications
PERSON	RM check-ins (top accounts co-RM'd)
PLANNED	WhatsApp quote+book channel (spec'd, awaiting dev slot)

NUMBER

10.1% of sign-ups (1,552 of 15,318) reach a second trade. Clients with two trades within 100 days: ? Revenue per active client: ?

IDEAS ALREADY ON THE TABLE

- Post-trade "next time" prompt: save recipient, set an alert
- Scheduled / recurring transfers

OWNER suggested: RM

THE BEST VERSION OF THIS FEELS LIKE…

COME BACK & REFER · BOX 19

Review nudge

THE CLIENT

Asked for a public review once they have had two successful trades (neither closed). Today the ask lands after the first.

WHAT WE SEND / DO

AUTO Trustpilot invitation (via Trustpilot AFS) or Google review email; Apple private-relay emails skipped

NUMBER

Review asks → reviews: ? · Trustpilot score trend

IDEAS ALREADY ON THE TABLE

- Trigger on 2nd settled trade, and only if the payment arrived without a support ticket

OWNER suggested: Marketing

THE BEST VERSION OF THIS FEELS LIKE…

Refer a friend

THE CLIENT

Invited to refer. Gets "Thank you for being a loyal customer!" 6 hours after their 3rd settled trade; app users get a referral push 2 days after a trade (SAR sellers with ≥2 trades) and a monthly push. Refer & Earn: £50 for both.

WHAT WE SEND / DO

AUTO	Invite-friend email after 3rd settled trade (+6h)
AUTO	Referral push notifications (post-transfer +2 days, monthly)
AUTO	Reward earned / reward paid / claim-your-reward emails

NUMBER

Referral earns within 100 days of referrer's first trade (dashboard) · Referral revenue

IDEAS ALREADY ON THE TABLE

- Ask right after "your payment has been sent" — the moment of relief
- Make the referral link visible on every confirmation

OWNER suggested: Marketing

THE BEST VERSION OF THIS FEELS LIKE…

COME BACK & REFER · BOX 21

Gone quiet → win back

THE CLIENT

Stops trading. Today nothing automated happens except an occasional partner-inactivity notice; an RM may or may not call.

WHAT WE SEND / DO

AUTO	Partner "account inactivity reminder" email exists (manually triggered)
PERSON	RM outreach, unscheduled

NUMBER

Clients with no trade in 6 / 12 months: ? · Win-back rate: ?

IDEAS ALREADY ON THE TABLE

- Define "dormant" (e.g. 90 days after expected next trade) and a 3-touch win-back
- Exit interview for lost corporates: service, need, or something we could have done?

OWNER suggested: RM + Marketing

THE BEST VERSION OF THIS FEELS LIKE…