

THE RECURRING WORK AUTOMATION REMOVES

What we take off your plate.

Credit Repair

Every business has a set of tasks that repeat forever. None of them are hard. All of them have to happen. And every one competes with the work that actually earns money.

The average client relationship in this business runs about five months, which means roughly 20% of the book leaves every month, and the two controllable causes are card declines and silence between rounds. Meta leads get a 42-hour average response across industries and 23% never hear back. Meanwhile the carriers forbid credit repair on 10DLC and toll-free with no resubmission path, so the texting most operators lean on is one audit away from losing the number.

BY INDUSTRY · CREDIT REPAIR

The Dispute-Cycle Engine

Enrollment, rounds, declines and saves, inside CROA and the TSR

RECURRING TASK	HOW OFTEN	AUTOMATE?	WHAT CHANGES
Answer new leads (Meta, site, QR, partner)	Every lead, mostly evenings	Full	Email and a call-back attempt fire in under 60 seconds and the lead round-robins to a rep; the 42-hour average and the 23% never-answered go away.
Book the free credit consult	Daily	Full	Calendar link in the instant response, self-booking, reminders, no-show re-book; the rep only shows up to the call.
Collect the tri-merge and monitoring login	Per new client	Partial	Checklist step and automated chase until enrollment is confirmed; a human reviews the report.
Enrollment: CROA contract, information statement, notice of cancellation	Per enrollment	Full	Packet on Sold, chased at 1h/24h/72h, cancellation clock tracked, first bill after work starts.
Collect ID, proof of address, SSN card or utility bill	Per enrollment	Full	Per-document upload links and reminders; staff see who is stuck where.
Schedule dispute rounds and tell the client a round went out	Every 30-45 days per client	Partial	Round date and letters-mailed pushed from the dispute software; branded email to the client; task if a round is late.
Progress reports to clients	Monthly per client	Partial	Result fields sync and trigger a compliant email; no score in the message.
Failed payments and expired cards	Daily	Full	Decline triggers a 3-step recovery with a self-serve update link; a pre-bill notice cuts disputes.
Cancellation saves	Weekly	Partial	Hold stage, call task inside the hour, what-was-disputed summary; the owner sees a saves report.
Re-activate old leads and past clients	Quarterly, usually never	Full	Ramped email campaign with re-engagement detection back into New Leads.
Referral partner statements	Monthly per partner	Full	Attributed link per partner, sign-ups counted, statement emailed with fee lines; no credit data inside.
Greenlight handback to the dealer or LO	Per client, on threshold	Partial	Threshold met in the dispute software flags the CRM, adds a ready-to-return line, and tasks the rep to call; the score never leaves.
Partner recruiting outreach	Weekly	Partial	Ramped email and LinkedIn queue with 7/21/45-day follow-ups and a no-fee variant for RESPA-covered partners.
Weekly numbers and consent record keeping	Weekly / continuous	Full	Owner's report replaces four logins; every consent and sent agreement is filed without anyone doing it.
Typical reclaim	15-25 hours a week — mostly lead response, the enrollment and document chase, decline recovery and the partner statements		

THE MONTH THIS ADDS

The average client stays about five months. Each extra month is \$79 to \$149 you already earned.

ScoreCEO's 2026 model puts the average relationship at five months, about \$495 of lifetime value at \$99, which implies roughly 20% of the book leaving every month. On a 200-client book, one point of monthly churn is about \$1,000 a month of preserved revenue. Ask the buyer for their own book data before quoting; this is a single operator-side source.

WHATEVER THE INDUSTRY

The work that stops being yours.

Not features. Tasks — the ones currently done by you, done badly by someone else, or not done at all.

Every new lead

- Answered within seconds by text and email, day or night
- Assigned to the right person automatically
- Every missed call texted back
- The quiet ones chased on a schedule that doesn't annoy them
- The appointment booked without a phone-tag loop

Your existing list

- Old leads re-activated after being written off
- Anyone who re-engages detected and routed to a human
- A long-term nurture running in the background
- Unsubscribes and bounces handled automatically
- The list kept clean and deliverable

Clients in progress

- Onboarding sequence and document collection
- Status updates so nobody has to ask
- Invoices and payment links
- Review requests at the right moment
- Referral asks after a win

Partners and referral sources

- Tagged links so every referral is credited automatically
- Printable materials for their counter or desk
- Monthly statements sent without you touching them
- Recruitment outreach to bring on more partners

YOU, ON MONDAY MORNING

One email with the numbers that matter: what came in and from where, what closed, what stalled, how the campaigns did, which partners sent business, and what got built or fixed that week. Plus a dashboard you can open on your phone. Written for an owner, not a technician.