

DebtDev — 38■Point Lead Funnel Checklist (Debt & Credit)

Use this checklist to baseline your funnel, fix conversion leaks, and harden compliance. Designed for lenders, debt consultants, and call-center ops.

A. Traffic & Landing (1–6)

- UTM taxonomy defined; server-side event tracking in place for submit/schedule.
- Landing speed < 2.5s on mobile; CLS < 0.1; all images lazy-loaded.
- Above-the-fold value prop, social proof, and primary CTA visible on first scroll.
- Form fields minimized (≤6 fields initial); progressive profiling used post-opt-in.
- Variant testing live for headline/CTA; control vs. treatment tracked.
- Privacy links (Privacy, TCPA/DNC) within footer and near form submit.

B. Forms & Consent (7–14)

- Explicit consent checkbox required; copy references TCPA and opt-out language.
- Timestamp, IP, user agent, and page URL logged with each consent event.
- Phone/Email validation with masks; disposable/role emails blocked.
- CAPTCHA/anti-bot enabled; honeypot field present.
- Opt-in scope stored (voice/SMS/email) with channel-level preferences.
- Double opt-in supported for SMS where applicable.
- Opt-out endpoints working; suppression lists enforced in real time.
- Versioned consent copy stored (for future audits).

C. Lead Routing & CRM (15–21)

- Webhook delivers leads to CRM in < 2s with retry/backoff on failures.
- Lead source/medium/campaign preserved end-to-end (no overwrites).
- DNC check on create; auto-flag and halt attempts if listed.
- Assignment logic defined (round-robin/skills/priority) with SLA timers.
- Duplicate detection & merge policy configured; dedupe keys set (email/phone + hash).
- Lifecycle stages mapped (New → Contacted → Qualified → Offer → Enrolled).
- Error queue & alerting for failed webhooks/field mapping.

D. Dialer & Agent Ops (22–27)

- Dialer integrated (Five9/Twilio) with consent scope enforced per channel.

- Click-to-call & click-to-SMS from CRM; templated scripts available.
- Whisper/coaching hooks enabled; calls recorded with notice (where legal).
- QA scorecards active; random-sample review and calibration scheduled weekly.
- Dispositions standardized and mapped to CRM stages.
- No-call windows & frequency caps enforced (per regulations & policy).

E. Offers, Payments & Docs (28–33)

- DTI/Hardship calculator outputs saved with inputs and decision rationale.
- Side-by-side offer comparator with disclosures and risk notes.
- Payment planner calculates min, program, and savings with realistic assumptions.
- e-Sign provider integrated; docs templated; envelope status written back.
- PCI-aware payment capture; PAN redaction; tokenization with provider.
- Chargeback prevention: confirmation emails/SMS + audit trail links.

F. Analytics & Governance (34–38)

- Source-to-enrollment dashboard with cohort analysis by week/month.
- Agent productivity and QA correlation tracked on a TV board and exec board.
- Attribution model documented (first-touch/last-touch or data-driven).
- Data retention & deletion policy implemented (consent/logs/payment artifacts).
- Access control/least privilege applied; admin actions audited.
- Runbook for incidents: who, what, when; monthly review cadence set.

Notes:

This checklist is informational and not legal advice. Always consult your counsel for jurisdiction-specific requirements.