



GROW SMARTER.
BROKER BETTER.

 zapier

EDITION • HUBSPOT

The AI Lead Reactivation Engine

An automated email, SMS and AI phone-calling system that works your dead CRM leads for you — and hands you back the ones that are ready to talk. This is the complete build, screen by screen, in Zapier.

Setup time: 35–45 minutes

No coding

HubSpot edition

v1.4 • August 2026

[START HERE](#)

What you are actually building

Every broker is sitting on a graveyard. Hundreds — often thousands — of people who once enquired about finance, never converted, and have not been contacted since.

This system goes back through them, one at a time, and restarts the conversation. It writes a personal email in your voice, follows up by SMS, and for the highest-intent leads it puts through an AI phone call. When someone replies, a second workflow reads the reply, works out what they meant, and either books them in, parks them, or removes them permanently.

You do nothing except answer the hot ones.



Email

A short, human, compliant re-engagement email written fresh for each lead — never a mail-merge blast.



SMS

A follow-up text under 300 characters with a plain-English opt-out, sent only to leads with a mobile on file.



AI phone call

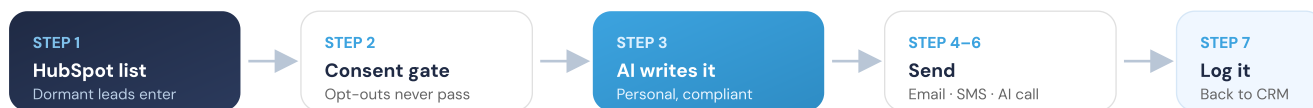
For high-priority leads only, an AI voice agent calls, has a real conversation, and books the callback.

THE ENGINE

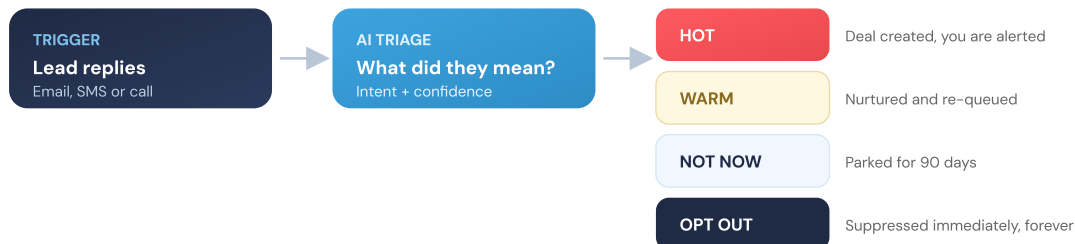
Seven steps, start to finish

Two workflows. One sends. One listens.

WORKFLOW 1 — OUTBOUND



WORKFLOW 2 — THE REPLY



COMPATIBILITY

It runs on the CRM you already have

The engine is CRM-agnostic. Only the first module and the last module touch your CRM — everything in between is identical no matter what you run. That is why one product covers the whole market.



Salesforce

NATIVE



HubSpot

NATIVE



Pipedrive

NATIVE



Zoho CRM

NATIVE



Salestrekker

API



Connective

API



LMG MyCRM

API



Effi

API



Finsure Infynity

API



ActivePipe

BRIDGE



BrokerEngine

BRIDGE



AFG Suite360

BRIDGE

● **Native** — a ready-made connector, sign in and go

● **API** — connects over the platform's API, subject to your aggregator granting access

● **Bridge** — runs through a Google Sheets staging layer you export to

How the bridge works, in one paragraph

Closed platforms will not let an automation read them directly. So you export your dormant leads to a Google Sheet — a five-minute job you repeat monthly — and the engine reads the sheet instead of the CRM. Everything downstream is untouched: same AI, same email, same SMS, same AI call, same reply triage. The only thing you lose is the automatic write-back, which you replace with a second sheet the engine fills in and you re-import.

⚠ Check before you promise

API access to aggregator-owned platforms is granted by the aggregator, not the broker, and the answer differs by group and sometimes by brokerage. Confirm access is available for a given account before quoting a native build — and default to the bridge method, which works everywhere without anyone's permission.

Before you open Zapier

Fifteen minutes here saves an hour later. Get these four things ready.

- ✓ **A Zapier account on a paid plan.** The free plan does not allow multi-step Zaps, and this one has four to seven steps. Starter is enough to begin.
- ✓ **A HubSpot list called “Dormant Leads — Reactivation”.** Build it as a static list in HubSpot: contacts created more than 6 months ago, lifecycle stage not `customer`, and email address is known. This list *is* your campaign — whoever you drop in gets worked.
- ✓ **An OpenAI API key.** platform.openai.com → API keys → Create new secret key. Add about \$10 of credit; that covers thousands of leads.
- ✓ **A sending mailbox.** Gmail or Outlook connected to Zapier. Use a real, warmed mailbox on your own domain — not a brand-new address.

⚠ Do this first — two HubSpot properties

The engine stores its campaign state on the contact record. Two custom Contact properties carry it, and everything else in this guide assumes they exist. Create them **before** you import anything, or the HubSpot modules will show as invalid.

In HubSpot go to **Settings** → **Properties** → **Create property**, object type **Contact**, and add these two. Use the internal names exactly as written — the blueprints are mapped to them.

- 1 Label **TBT reactivation state** · internal name **tbt_reactivation_state** · field type **Single-line text**. Holds one of **queued** **sent** **hot** **warm** **not_now** **opt_out**.
- 2 Label **TBT last reactivation** · internal name **tbt_last_reactivation_at** · field type **Date picker**. Enforces the 90-day frequency cap.

Why this matters more than it looks. **tbt_reactivation_state = opt_out** is the suppression flag. When somebody replies STOP, workflow 2 writes that value, and the consent gate on the outbound side refuses to pass any contact carrying it. That is the entire opt-out mechanism. Without these two properties there is nothing stopping the engine contacting someone who has already asked you not to.

⚠ One rule before you touch anything

This system contacts real people who gave you their details, and only those people. It is not a cold-outreach tool and must never be pointed at a purchased list. Every message it sends carries an opt-out, and the opt-out is honoured automatically and permanently. Keep it that way — that is the difference between a reactivation campaign and a spam complaint.

THE BUILD

Workflow 1 — the outbound engine

Every screen below is the real thing. Follow them in order and you will have a working Zap.

Watch your dormant-leads list in HubSpot

In Zapier click **Create** → **Zap**. The first card on the canvas is the trigger — the thing that starts everything.

- 1 Search for and choose **HubSpot**.
- 2 Trigger event: **New Contact in List**. Note the **Instant** tag — HubSpot pushes to Zapier the moment someone is added, so there is no delay. **This trigger needs Marketing Hub Starter or above**. On free HubSpot, use *Contact Recently Created or Updated* instead and filter on a custom property in step 2.
- 3 Account: connect your HubSpot portal, or pick the one already connected.
- 4 Click **Continue**.

zapier.com — Step 1 · Setup

1. New Contact in List

Next step

Setup ✓ > Configure > Test

App *

HubSpot

Change

Trigger event *

New Contact in List

Account *

bizzloans ltd

Used in 3 Zap workflows

Change

HubSpot is a secure partner with Zapier. [Your credentials are encrypted and can be removed at any time.](#) You can [manage all of your connected accounts here](#).

Continue

What good looks like. App, trigger event and account all filled, and the *Setup* tab shows a green tick.

Now the **Configure** tab asks which list to watch. Choose the dormant list you built earlier. This is the single most important field in the whole Zap — it decides who gets contacted.

1. New Contact in List

Next step

✕

Setup > **Configure** > Test

Copilot suggestions Refresh fields Field search

Contact List ⓘ

New Zealand Lead

Properties to retrieve:

firstname, lastname, email, company, website, mobilephone, phone, fax, address, city, state, zip, salutation, country, jobtitle, hs_createdate, hs_email_domain, hs_object_id, lastmodifieddate, hs_persons, hs_language, lifecyclestage, createdate, numemployees, annualrevenue, industry

[Learn more about object's properties](#)

Specify here a list of additional properties to retrieve

Additional properties to retrieve

Choose value...

Continue

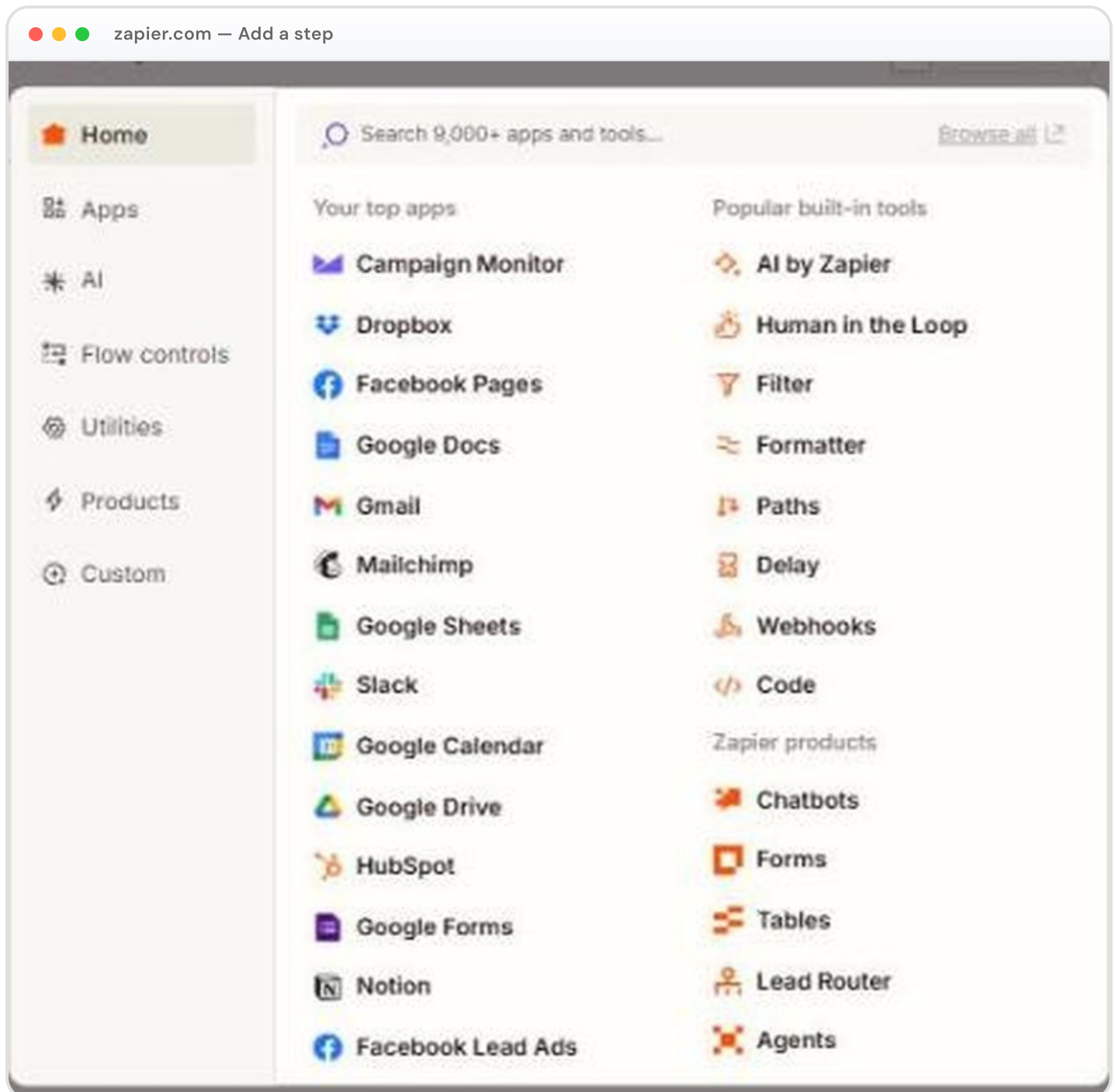
Pick your own list here. Leave *Additional properties to retrieve* empty — the default properties already include first name, email, mobile phone and lifecycle stage, which is everything the rest of the Zap needs.

On the **Test** tab, click **Test trigger**. Zapier pulls a real contact from that list so the later steps have live data to map against. Pick one and click **Continue with selected record**.

Add the consent gate

Never let the engine run without this step. It is the thing that keeps you compliant and keeps your domain reputation intact.

- 1 Click the  under step 1.
- 2 Under **Popular built-in tools**, choose **Filter**.



Built-in tools live on the right. Filter, Paths, Delay and Formatter are all free with your plan and do not need a connected account.

Set two rules, joined with **And**:

FIELD	CONDITION	VALUE	WHY
Contact information: Email	Exists	—	No email, nothing to send.
Contact information: Lifecycle Stage	(Text) Does not exactly match	customer	Never re-pitch an existing client.

zapier.com — Step 2 · Filter conditions

2. Filter conditions

Setup > Configure & test

Only continue if

1. Contact information: Email Exists

And

1. Contact information: Lifecycle Stage (Text) Does not exactly match customer

+ And

+ Add "Or" rule group

Nice work - now let's test it out!
We'll test these conditions against the example data we receive.

Continue

Add your own third rule. If you have created a custom HubSpot property such as *Reactivation Opt Out*, add it here as a third **And** rule set to *is false*. Belt and braces.

Why a filter and not a smarter list?

Lists drift. Someone edits the list criteria six months from now and suddenly a thousand customers are in it. The filter is a second lock on the door, and it sits inside the Zap where nobody will accidentally change it.

Let AI write the message

Add a step, search **ChatGPT (OpenAI)**, and choose the action event **Conversation** (the one marked *Recommended*, not Legacy). Connect your OpenAI account with the API key you created earlier.

On the **Configure** tab there are three fields that matter.

Model. Leave it on `gpt-4o`. It is fast, cheap and writes better Australian English than the mini models.

User Message. This is the lead's file. Type the fixed text, then use the `+` button to insert the HubSpot fields where shown in orange:

USER MESSAGE — PASTE THIS, THEN INSERT THE FIELDS

[COPY](#)

```
Reactivate this dormant lead. Broker business: [YOUR BUSINESS NAME].  
Broker first name: [YOUR FIRST NAME]. SMS opt out wording: Reply STOP  
to opt out. Lead first name: {{Contact information: First Name}}  
Email: {{Contact information: Email}}
```

Instructions. This is the system prompt — the rules the AI writes under. Paste it exactly:

INSTRUCTIONS — PASTE THIS EXACTLY

[COPY](#)

```
You are the AI assistant for an Australian mortgage broker. Write ONE  
short, warm, compliant re-engagement email to a dormant lead who once  
enquired about finance and then went quiet. RULES: Australian English.  
Plain, human, no hype, no emojis. Never give financial advice, never  
quote a rate, never promise approval. Never create false urgency. Under  
120 words. Sign off from the broker. End with one plain sentence giving  
an easy opt out. Return ONLY the email body as simple HTML. No subject  
line, no JSON, no commentary, no code fences.
```

3. Conversation
Next: Step 4

Setup
Configure
Test
Copilot suggestions
Refresh fields
Field search

Message and Model

Model *
gpt-4o

User Message *
Reactivate this dormant lead. Broker business: The Broker Times Finance. Broker first name: Matt. SMS opt out wording: Reply STOP to opt out. Lead first name: 1. Contact information: First Name: Cliff Email: 1. Contact information: E mail:

Instructions
You are the AI assistant for an Australian mortgage broker. Write ONE short, warm, compliant re-engagement email to a dormant lead who once enquired about finance and then went quiet. RULES: Australian English. Plain, human, no hype, no emojis. Never give financial advice, never quote a rate, never promise approval. Never create false urgency. Under 120 words. Sign off from the broker. End with one plain sentence giving an easy opt out. Return ONLY the email body as simple HTML. No subject line, no JSON, no commentary, no code fences

When testing the action, it will run for 50 seconds.

Prompt Templates

Files and images

Model Settings

The orange pills are live data. Anything with the HubSpot icon is pulled fresh for each lead. Plain text stays the same every time.

Read the last line of the prompt again

“Return ONLY the email body as simple HTML. No subject line, no JSON, no commentary, no code fences.” Without it, ChatGPT will happily wrap its answer in ````json` or add “Here's your email!” at the top — and that goes straight into the message your lead receives. This one sentence is the difference between a professional email and an obviously-automated one.

Click **Continue**, then **Test step**. You should get a green confirmation and a readable email in the output.

3. Conversation

Next: Step 4

Setup > Configure > Test

Send Conversation to ChatGPT (OpenAI)

We'll use this as a sample for setting up the rest of your Zap.

A Conversation was sent to ChatGPT (OpenAI) about in 0 seconds

Data in

Data out

Search item data...

ID

resp_0a14b7019e9e6067016a8689ce7a10819da3457853a77c2a10

Model

gpt-4o-2024-08-08

Status

completed

Error

Incomplete Details

usage

Usage Input Tokens

359

input_tokens_details

Usage Input Tokens Details Cache Write Tokens

0

Edit

Retest step

Continue

Status: completed. Scroll down to *Output Text* and actually read what it wrote. If you would not send it yourself, tighten the Instructions and retest — this is the step worth spending ten minutes on.

Send the email

Add a step and choose **Gmail** → **Send Email** (or Outlook, or Email by Zapier if you just want to see it work first). Then map three fields:

FIELD	WHAT TO PUT IN IT
To	Insert 1. Contact information: Email
Subject	Type it yourself — <code>A quick question about your finance enquiry</code> tests well. Keep it lower-case and human.
Body	Insert 3. Output Text from the ChatGPT step

Body (HTML or Plain) ⓘ

3. Output Text: `""json { *..."MEDIUM*" }""` |

Data Dynamic Formulas Beta

Search

Previous Steps In-use Data Variables

Copilot suggestions AI beta

Turn on enhanced field mappings ☐

1. New Contact in List in HubSpot

2. Filter conditions

3. Conversation in ChatGPT (OpenAI)

Force Linebreaks? ⓘ

☐ True ☐ False

Enable read receipts? ⓘ

☐ True ☐ False

To continue, finish required fields

The insert-data panel. Every previous step appears here. Step 3 is the AI — open it and pick *Output Text*. These two screens were captured on *Email by Zapier*; the Gmail step has the same To / Subject / Body fields in the same order.

 4. Send Outbound Email 

< Next step >

Setup ✓ > Configure ✓ > Test ○ Copilot suggestions Refresh fields Field search

body (HTML or Plain) ⓘ

3. Output Text: `'''json { "..."MEDIUM" }'''` | 

Attachment ⓘ

 Enter text or insert data... 

From Name ⓘ

Enter text or insert data... 

Reply To ⓘ

Enter text or insert data... 

Cc ⓘ

Enter text or insert data... 

Bcc ⓘ

Enter text or insert data... 

Force Linebreaks? ⓘ

☐ True ☐ False  

Enable read receipts? ⓘ

☐ True ☐ False  

Continue

Leave the rest blank — attachment, Cc, Bcc, read receipts. Set *From Name* to your own name if the field is available; it lifts open rates noticeably.

⚠ Don't ship on Email by Zapier

Email by Zapier needs no setup, which makes it perfect for testing — but it caps at roughly 10 emails per hour and sends from Zapier's infrastructure, not yours. For a real campaign, connect Gmail or Outlook so replies land in your inbox and your domain builds its own sending reputation.

Add the SMS follow-up

Email alone gets you maybe a 2–4% reply rate on dead leads. SMS roughly triples it. Add these two steps:

- 1 **Delay by Zapier** → **Delay For**, set to `2 days`. Give the email a chance to land first.
- 2 **Filter by Zapier** — only continue if **Contact information: Mobile Phone Number** *Exists*.
- 3 Your SMS app — **Kudosity (formerly Burst SMS)**, Twilio, or ClickSend — action **Send SMS**.

SMS MESSAGE FIELD

[COPY](#)

```
Hi {{Contact information: First Name}}, it's [YOUR FIRST NAME] from  
[YOUR BUSINESS NAME]. You enquired with us a while back about finance -  
are you still looking? Happy to help either way. Reply STOP to opt out.
```

The opt-out is not optional

Under the Spam Act 2003, every commercial message needs a functional unsubscribe.

`Reply STOP to opt out` costs you eight words and removes your single biggest compliance risk. Workflow 2 processes those STOPS automatically.

The AI phone call

This is the step that makes people sit up. For your highest-priority leads, an AI voice agent rings them, has a genuine back-and-forth conversation, and books the callback into your diary.

- 1 Create a voice agent at **retellai.com** and give it the script from your pack. Copy the Agent ID, the phone number and your API key.
- 2 In Zapier add **Webhooks by Zapier** → **POST**.
- 3 URL: `https://api.retellai.com/v2/create-phone-call`
- 4 Payload Type: **Json**. Headers: `Authorization` = `Bearer YOUR_RETELL_API_KEY`

DATA FIELDS FOR THE WEBHOOK

[COPY](#)

```
from_number      YOUR_RETELL_NUMBER
to_number        {{Contact information: Mobile Phone Number}}
override_agent_id YOUR_RETELL_AGENT_ID
first_name        {{Contact information: First Name}}
broker_name      [YOUR FIRST NAME]
business_name     [YOUR BUSINESS NAME]
```

⚠ Calling rules apply

Check numbers against the Do Not Call Register, keep calls inside 9am–8pm weekdays and 9am–5pm Saturdays, and have the agent identify itself as an assistant calling on your behalf within the first sentence. Put a Zapier **Delay Until** step in front of this if your campaign runs overnight.

7

HOUSEKEEPING

Log the touch back to HubSpot

Add a final step: **HubSpot** → **Create Engagement** (type: Note), associated to the contact ID from step 1.

NOTE BODY

COPY

TBT Reactivation Engine - contacted `{{zap_meta_human_now}}`.
Email sent. SMS sent. Message: `{{3. Output Text}}`

Skip this and your CRM has no memory of what the robot said. Do it, and any broker in your team can open a contact and see the whole conversation in one place.

THE BUILD

Workflow 2 — the reply handler

The first workflow starts conversations. This one is where the money is: it reads every reply and decides what happens next, in seconds, at any hour.

1

TRIGGER

Catch the reply

Create a second Zap. Trigger: **Webhooks by Zapier** → **Catch Hook**. Zapier gives you a URL — paste it into your SMS provider's inbound-reply callback and your Retell agent's webhook settings so every reply from every channel lands here.

For email replies, use **Gmail** → **New Email Matching Search** instead, searching your reactivation sender address.

Ask the AI what they meant

Add **ChatGPT (OpenAI)** → **Conversation** again, with this prompt in **Instructions**:

REPLY CLASSIFICATION PROMPT

[COPY](#)

You classify replies from dormant finance leads for an Australian mortgage broker. Classify the reply into exactly one intent:

HOT - wants to talk now, asks about next steps, gives availability, or asks a specific finance question.

WARM - interested but later, asks to be contacted in a few weeks or months, or is curious but non-committal.

NOT_NOW - not interested right now, already sorted elsewhere, or asks to be left alone for now without an explicit opt-out.

OPT_OUT - explicitly asks to be removed or unsubscribed, or replies STOP.

Also write a one-line summary and a suggested next action for the broker.
Return ONLY a JSON object with these exact keys:
intent, confidence, summary, suggested_next_action, sentiment

In **User Message**, insert the reply text from the webhook plus the lead's name and contact ID.

Four paths, four outcomes

Add **Paths by Zapier** and create four. Each path's rule reads the `intent` value from step 2.

PATH	RULE	WHAT IT DOES
 Hot	intent contains <code>HOT</code>	HubSpot → Create Deal in your first pipeline stage, then Gmail → send you an alert with the reply and the AI's suggested next action.
Warm	intent contains <code>WARM</code>	HubSpot → Update Contact. Lead status <code>OPEN</code> , <code>tbt_reactivation_state</code> = <code>warm</code> , <code>tbt_last_reactivation_at</code> = today. Add them to your nurture list.
Not now	intent contains <code>NOT_NOW</code>	HubSpot → Update Contact. Lead status stays <code>OPEN</code> , <code>tbt_reactivation_state</code> = <code>not_now</code> , <code>tbt_last_reactivation_at</code> = today. Not a no — a not yet, and the date is what parks them for 90 days.
Opt out	intent contains <code>OPT_OUT</code>	HubSpot → Update Contact. <code>tbt_reactivation_state</code> = <code>opt_out</code> , lead status <code>UNQUALIFIED</code> . Both are conditions on the consent gate in workflow 1, so this contact can never be selected again.

⚠ How suppression actually works

The opt-out path does not delete anybody and it does not touch HubSpot's own `hs_email_optout` property, which the API cannot write to. It sets `tbt_reactivation_state` to `opt_out`, and the consent gate in workflow 1 filters out any contact carrying that value. Your dormant-leads list filter must include that condition — if it does not, nothing is suppressing anyone.

✓ Test the opt-out path first

Before you turn anything on, send yourself a test reply saying just *"STOP"*, confirm it lands in the opt-out path, then open the contact in HubSpot and check `tbt_reactivation_state` now reads `opt_out`. Then re-run workflow 1 and confirm that contact is **not** contacted a second time. That last step is the one that matters.

Turning it on without blowing anything up

- 1 **Publish both Zaps** but leave the HubSpot list empty.
- 2 **Add yourself** to the dormant list. Watch the email and SMS arrive. Reply to each one and check the triage sends you the right alert.
- 3 **Add ten real leads.** Read every message that goes out for the first ten. You are checking tone, not mechanics.
- 4 **Scale in batches of 50 a day** for the first week. This protects your sending reputation and gives you time to actually answer the hot replies.
- 5 **Then open the tap.** Add the whole list.

What to expect from 1,000 dead leads

Across brokers running this pattern, a well-written reactivation sequence on a genuinely dormant list typically produces a reply rate in the mid single digits, of which roughly a quarter to a third are worth a real conversation. Your numbers will depend entirely on how old the list is and how good the original enquiry was — run your first batch, measure it, and use your own figures from then on. The leads cost you nothing; they are already in the CRM.

Troubleshooting

SYMPTOM	CAUSE	FIX
Zap never fires	The list is a HubSpot <i>active</i> list, or nobody has been added since you published	Use a static list, and re-add one contact to trigger it
Email contains <code>```json</code> or "Here's your email"	The Instructions prompt was edited	Re-paste the last line of the prompt from step 3 word for word
"Account connection is expired"	Gmail or HubSpot OAuth token lapsed	Click Reconnect this account and sign in again
SMS step is skipped every time	Mobile numbers are stored in Phone, not Mobile Phone	Point the filter and the SMS step at whichever field your CRM actually uses
Replies never trigger workflow 2	Webhook URL not saved in the SMS provider	Re-paste the Catch Hook URL and send a test reply
Task limit warnings	Each lead consumes roughly 4–6 Zapier tasks (triggers and filters are free; every action is billed)	Budget 4–6 tasks per lead when you size your plan

ONE LAST THING

Prefer this built for you?

The same engine, configured against your CRM, your voice and your compliance settings — installed and tested, with the first batch running before you hang up.

Talk to The Broker Times



AI Lead Reactivation Engine · Zapier Edition · v1.1

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Not financial, legal or compliance advice. Check your own obligations under the Spam Act 2003, the Privacy Act 1988 and the Do Not Call Register Act 2006.