

CHECKLIST

15 Questions to Ask an AI Voice Vendor

15 questions for brokers evaluating AI voice vendors, what a good answer sounds like, and a 0-2 score sheet to compare shortlisted vendors side by side.

WHO IT IS FOR

Broker ops leads, retention managers and heads of sales comparing AI calling vendors for dormant-trader and deposit follow-up campaigns.

TIME TO COMPLETE

45 minutes per vendor

Most AI voice demos sound the same. The differences show up later: in the invoice, in the compliance review, and in the first week the agent talks to real dormant traders. This checklist gives you 15 questions to put to every vendor, a description of what a good answer looks like for a forex or CFD brokerage, and a score sheet so two people on your team can compare vendors with the same yardstick.

1 Pricing and contract

Get the total cost of a connected minute in writing before you compare anything else. Most surprises live here.

☐ Ask what the quoted per-minute rate includes and what gets billed on top.

A good answer is one number that covers the voice model, telephony, recording, transcription and analytics, with nothing else on the invoice. A base rate plus a telephony markup, a transcription line, per-seat licences or a setup fee means the real price is higher than the headline. For reference, Topcalls charges \$0.35/min all-inclusive.

☐ Ask how minutes are counted on unanswered calls, voicemails and 20-second hang-ups.

You want per-second billing on connected time only, with no rounding up to the next minute. Dormant lists have a lot of no-answers and short calls, so minute rounding alone can change your cost per conversation a great deal.

☐ Ask what a pilot costs and how long it takes to go live.

A good answer is a written scope within days and a first campaign on a slice of your dormant list within weeks, with no setup fee and no pre-purchased minute bundle. Topcalls sends a proposal within 48 hours of a strategy call and typically has campaigns live within about 2 weeks.

☐ Ask what happens to your recordings, transcripts, scripts and phone numbers if you leave.

Look for a plain export in standard formats, number porting, no exit fee and a contract term measured in months. A vendor that can't answer this in one sentence is planning on lock-in.

2 Compliance and data handling

Your compliance officer or counsel owns the final call on each of these. Your job is to collect the vendor's answers in writing so they have something to review.

☐ Ask how the agent discloses that it's an AI and where that disclosure is logged.

A good answer is a configurable opening line per jurisdiction that appears in every transcript and can't be removed by a campaign editor without a compliance role. Ask to see the disclosure in a real transcript, not a slide.

☐ Ask how do-not-call suppression and opt-outs work, and how fast they reach your CRM.

You want the suppression list checked before every dial, an opt-out captured on the call itself, and the flag written back to the trader's CRM record within minutes. Have the vendor name the rules they built for: TCPA, TSR and national DNC lists for US calling, GDPR for EU and UK traders. Confirm the mapping with your compliance officer.

☐ Ask where call data is stored, who can access it, and how long it's kept.

Expect named hosting regions, a data processing agreement, a sub-processor list, retention periods you set, and deletion on request. Send the answers to your DPO before you sign; they decide whether the controller side is covered, whatever the vendor promises.

☐ Ask what stops the agent from promising returns, pushing leverage or inventing bonuses.

A good answer includes hard guardrails in the agent instructions, a review step before any campaign launches, and a live test where you try to bait the agent into a profit claim and it declines. Financial promotion rules (FCA in the UK, MiFID II across the EU) put the burden on your firm, so your compliance officer signs off every script before launch.

3 Integration with MT4/MT5 and your CRM

An AI caller that runs off a nightly CSV is a robocaller with better grammar. The value is in calling on the right trigger and writing the result back automatically.

☐ Ask how the vendor connects to MT4/MT5 and your CRM, and whether you can test it in a sandbox.

Look for native connectors or an API and webhook path you can try before contract, with campaigns triggered by events such as no login in 30 days, a failed deposit or KYC left pending. Topcalls reaches 764+ tools through its Integrations catalog, plus a direct API and webhooks.

☐ Ask which fields come back to the CRM after every call.

The minimum useful set is outcome, a short summary, intent, requested callback time, transfer flag, and links to the transcript and recording, written to the trader's record without anyone copying it by hand.

☐ Ask how a live handoff to an account manager works when a trader wants to talk.

A good answer is a warm transfer during the call with the context passed along, a callback booking path when nobody on the desk is free, and desk hours you set per region. Ask what the trader hears while they wait.

- ☐ **Ask which languages the agent handles end to end, and whether you can set the language per lead.**

Get a written list where each language is tested for both listening and speaking, with the language picked from a CRM field rather than a separate campaign per country. Topcalls supports up to 78 languages end to end on a call.

4 Call quality and proof

Recorded demos are edited. Insist on hearing the agent live, on your number, with you interrupting it.

- ☐ **Ask the vendor to call your mobile right now and interrupt the agent mid-sentence.**

The agent should stop, listen and answer the new question without a pause you'd notice. Change topic twice and ask about a spread or a withdrawal to see how it handles something off-script. A slow reply feels like a bad phone line to a trader.

- ☐ **Ask what uptime is committed in writing and how you find out about an outage.**

Look for an SLA figure, a public status page, alerts into your ops channel, and a clear statement of what happens to calls queued during an outage: dropped, retried, or held.

- ☐ **Ask for a reference customer in financial services or a pilot on your own dormant list.**

A named broker you can phone beats any case study. If none exists, agree a pilot on a slice of your dormant book with success metrics set up front: connect rate, conversations held, callbacks booked and redeposits within 30 days.

5 Score sheet

Score every answer 0, 1 or 2. Zero means no answer or a red flag, one means partial or on the roadmap, two means a clear answer backed by something you saw or received in writing. Maximum is 30.

#	QUESTION	SCORE (0-2)	NOTES
1	What the per-minute rate includes		
2	How minutes are counted on short and unanswered calls		
3	Pilot cost and time to go live		
4	Data and number export if you leave		
5	AI disclosure and where it's logged		
6	DNC suppression and opt-out write-back		
7	Data location, access and retention		
8	Guardrails on returns, leverage and bonuses		
9	MT4/MT5 and CRM connection, sandbox access		
10	Fields written back after each call		

#	QUESTION	SCORE (0-2)	NOTES
11	Live handoff to an account manager		
12	Languages handled end to end		
13	Live call with interruptions		
14	Uptime commitment and outage alerts		
15	Reference broker or pilot on your list		
	Total out of 30		

6 Reading the score

☐ Drop any vendor that scores 0 on questions 6, 7 or 8, whatever the total.

Suppression, data handling and financial promotion guardrails aren't things you fix after signing. A weak answer here becomes your regulatory problem, not theirs.

☐ Shortlist vendors at 24 or above and run a pilot with the top two.

Use the same slice of your dormant list, the same script and the same two-week window so the results compare. Question 15 already set the metrics.

☐ Send the compliance section answers to your compliance officer before the pilot starts.

Attach the vendor's written replies, a sample transcript with the disclosure, and the data processing agreement. Get sign-off in writing.

☐ Recalculate cost per connected minute using the answers to questions 1 and 2.

Take the headline rate, add every extra line item the vendor named, then adjust for how they round minutes. Compare that number, not the price on the website.

☐ Have two people score each vendor separately and reconcile the gaps.

Where the scores differ by 2 on one question, go back to the vendor with that question in writing. The reply usually settles it.

How to use this checklist

1. Print one copy per vendor and put the same 15 questions to each of them, in the same order, on a call rather than by email.
2. Write down the answer, then score it 0, 1 or 2 straight away while the reply is fresh.
3. Ask for anything the vendor claims (a transcript, an SLA, a data processing agreement) to be sent in writing before you give a 2.
4. Add up the score, apply the drop rules in the last section, and shortlist the top two for a pilot on your own dormant list.
5. Hand the compliance section to your compliance officer or counsel with the vendor's written answers attached.

Book a 30-minute call with a Topcalls co-founder

A 30-minute call where we answer all 15 questions, size your dormant book, and map the MT4/MT5 and CRM flow for a pilot.

topcalls.ai/book