

AI-to-Human Handoff Workflow Template

A fill-in handoff workflow for AI voice calls to traders: trigger conditions, warm transfer vs callback, context passed, desk hours and fallbacks.

WHO IT IS FOR

Brokerage ops, retention and dealing-desk leads who own the AI calling program and the humans it hands traders to.

TIME TO COMPLETE

60 minutes

An AI voice agent should hand a trader to a person at the exact moment a human adds something the agent can't: judgment on a complaint, authority on a fee, a qualified answer on a product. This template pins down the triggers that fire a handoff, whether each one is a live warm transfer or a booked callback, what context the desk gets, when someone is actually there to take it, and what happens when nobody is. Fill in the blanks, paste the tables into your CRM and dialer setup, and your account managers and compliance team can run it next week.

1 Handoff trigger conditions

A trigger is a condition the agent can detect on the call or read from the CRM. Each one gets a handoff type and a priority, so the agent never has to guess.

☐ Write the trader-asks-for-a-person trigger first and make it unconditional

A trader who asks for a human and gets a third scripted line hangs up and remembers it. Whatever else you cut, this one stays.

☐ List the exact phrases and keywords per language that fire each trigger, and store them next to the script

Languages covered: _____

☐ Set the money threshold for an automatic handoff in the account's base currency

Threshold: _____

☐ Decide which trigger wins when two fire on the same call

Our default order: vulnerability, complaint, asks for a person, money threshold, everything else. A retention pitch into a complaint is how a call ends up in a regulator's inbox.

☐ Mark every trigger where the agent must stop selling as well as every transfer trigger

Complaint, vulnerability, regulator. The handoff line is neutral: "I'll get a colleague to help with that." No last offer, no bonus.

☐ Add a manual trigger so a supervisor listening in can pull any call to a human

Who can pull a call: _____

TRIGGER	HOW THE AGENT DETECTS IT	HANDOFF TYPE	PRIORITY
Trader asks for a person	Phrases like "let me speak to someone" or "is this a robot", in any campaign language	Warm transfer if a desk is open, else callback	High
Complaint, chargeback or regulator mentioned	Keywords: complaint, ombudsman, regulator, dispute, chargeback, lawyer	Warm transfer to compliance-trained staff; no further scripted pitch	Highest
Deposit or withdrawal above ____	Amount stated on the call or read from the CRM record	Warm transfer to account manager	High
Question that needs a qualified answer: leverage, margin call, suitability, tax	Topic keyword list; the agent doesn't answer, it hands off	Callback from a qualified person within ____ hours	High
KYC or account block the agent can't clear	CRM account status shows pending review, frozen or restricted	Callback from onboarding or compliance	Medium
Trader wants to close the account or move brokers	Intent stated on the call	Warm transfer to retention desk if open, else callback within ____ hours	High
Signs of distress, confusion or vulnerability	Confused speech, mention of illness, debt, gambling or being pressured to trade	Stop the pitch; warm transfer to a trained person, or end politely and flag for review	Highest
Agent fails to understand twice	Two fallback responses in a row	Offer a person or a callback; never loop a third time	Medium
Language switch the agent can't hold	Trader answers in a language outside the campaign's configured set	Callback from a speaker of that language	Medium

2 Warm transfer design

A warm transfer keeps the trader on the line while the agent brings a person in. It's the right choice when the trader is engaged now and a desk is open. It's the wrong choice when the hold runs longer than the call has lasted so far.

☐ Set the maximum hold time before the agent switches to a callback offer

Pick a number shorter than your average handled call. Sixty seconds is a common starting point; measure and adjust.

Max hold: _____ seconds

- ☐ **Script what the agent says while the transfer connects: who's coming, why, and that the trader won't repeat themselves**

"I'm bringing in Maria from the account team, she can see our conversation." Naming the person and confirming context is what stops the trader hanging up during the ring.

- ☐ **Whisper the handoff reason and a trader summary to the human before the line joins**

Ten seconds of whisper or a screen pop with the summary. The human should open with the trader's name and the issue, not "how can I help you".

- ☐ **Route by trigger, not to a general queue**

Complaint _____ / **Money** _____ / **Retention** _____ / **Other** _____

- ☐ **Decide whether the AI agent stays on the line after the human joins**

Usually no. Drop the agent and log the handoff timestamp. A three-way call confuses both the recording and the trader.

- ☐ **Confirm the recording notice covers the human's part of the call, even if the desk runs on a different phone system**

The notice at the top of the call usually covers the whole call, but two phone systems can mean two recordings under two policies. Confirm with your compliance officer.

- ☐ **Define what happens when the transfer fails mid-ring: the agent comes back, apologises once, and books a callback**

Don't let the trader hear dead air. Failed transfers happen; unhandled failed transfers are what get complained about.

3 Scheduled callback design

A callback is a booked promise. It's the right handoff outside desk hours, for questions that need a qualified person, and whenever the trader would rather pick the time. Its whole value is that it happens when promised.

- ☐ **Offer two slots, not an open question**

"Tomorrow at 10 or at 3, your time?" gets a cleaner answer than "when suits you?" and produces a clean CRM entry.

- ☐ **Confirm the slot in the trader's local time and read it back**

Timezone source: CRM field / phone prefix / asked _____

- ☐ **Send a confirmation by SMS or email within ____ minutes of the call, naming who'll call and about what**

- ☐ **Set the window the human must hit around the slot**

Within _____ **minutes of the slot**

- ☐ **Set the promised turnaround per trigger**

Complaint _____ **h / Qualified** _____ **h / KYC** _____ **h / Other** _____ **h**

☐ **Decide who owns a missed callback and what the trader hears**

A missed promise is worse than no promise. If the human misses the window, the system reassigns and sends an apology with a new slot, or the AI agent calls to rebook, in that order.

☐ **Check the callback lands in a live queue or calendar, not a spreadsheet nobody opens on a Friday**

☐ **Block the AI agent from calling that trader on any campaign until the callback closes**

The reactivation campaign shouldn't ring a trader who's waiting on a compliance callback. Use a hold flag in the CRM that every campaign list respects.

4 Context passed to the human

The human should know the trader's name, the reason and the story before the line joins. This table is the screen pop. Anything not on it, the trader ends up repeating.

☐ **Write the one-line reason in words a human reads in three seconds, not a code**

The code goes in the CRM. The human needs the sentence.

☐ **Put the summary in the screen pop or whisper, and the transcript one click away**

Nobody reads a transcript during a ring. They read it when the trader says "like I told your machine".

☐ **Push the same context to the CRM record at the moment of handoff, not after the human finishes**

Topcalls sends call outcomes and transcripts to your CRM through Integrations, which connects to 764+ tools. The human should see the record before the line joins.

☐ **Never pass full card numbers, passwords or one-time codes, even if the trader said them on the call**

Redact them from the summary and mark the transcript segment. Check the redaction rule with your payments provider and compliance officer.

☐ **Decide who can see the handoff context and for how long**

Retention: _____ **days, access:** _____

☐ **Test with a real transfer and check every field arrived, in the order the human needs it**

FIELD	WHERE IT COMES FROM	FORMAT	REQUIRED
Trader name and account ID	CRM	Text, ID as stored in the CRM	Yes
Phone number	Dialer	E.164	Yes
Handoff trigger	AI agent	One code from the trigger table	Yes
One-line reason in plain words	AI agent summary	"Trader disputes a \$250 withdrawal fee charged on 3 May"	Yes

FIELD	WHERE IT COMES FROM	FORMAT	REQUIRED
Call summary so far	AI agent summary	Three to five sentences, most recent first	Yes
Full transcript link	Call platform	URL into the call record	Yes
Campaign and script version	Dialer	Campaign name plus version tag	Yes
Language of the call	AI agent	Language code	Yes
Account status and KYC state	CRM or trading platform	Verified / pending / restricted	Yes
Balance, last trade date, open positions	MT4/MT5 or CRM	Numbers with currency	Money and retention triggers
Prior complaints or handoffs	CRM	Count and date of the last one	Yes
Distress or vulnerability flag	AI agent	Low / medium / high, plus the phrase that set it	When set
Promised callback slot	AI agent	Date and time in the trader's local time	Callbacks only

5 Agent availability windows

The AI agent calls whenever the campaign schedule says. The humans it hands off to have shifts, languages and seat counts. Fill this in for every desk a trigger can route to.

☐ Fill the table in trader-local hours and check it against every market the campaign dials

A campaign calling Dubai, Lagos and Sao Paulo from a London desk has three different open windows. The AI agent works all of them; the humans don't.

☐ Restrict any campaign with a high warm-transfer rate to the hours a desk is open

Campaigns restricted to desk hours: _____

☐ Set a rule for the desk being open but every seat busy

Hold up to the max hold time, then offer a callback. Never park a trader behind a queue they can't see.

☐ Feed live seat availability to the AI agent, or at least a desk-open flag by hour

A calendar the agent can read beats a static table. If your phone system exposes queue status, connect it through Integrations.

☐ List which languages each desk can take, not which ones the AI agent speaks

The agent can run in up to 78 languages; a human desk usually covers three. A handoff in a language nobody on shift speaks is a callback, and the table should say so before launch.

- ☐ Name the person who updates this table when shifts change

Owner: _____

DESK OR QUEUE	HOURS (TRADER LOCAL)	LANGUAGES	SEATS	OVERFLOW TO
Account management	___ to ___, Mon to Fri	___	___	___
Retention desk	___ to ___	___	___	___
Compliance or complaints	___ to ___	___	___	___
Onboarding and KYC	___ to ___	___	___	___
Payments	___ to ___	___	___	___
Night and weekend cover	___ to ___	___	___	Callback queue

6 Fallbacks when nobody can take the call

Every handoff route needs a next route. Write them here so the agent never ends a call with "someone will be in touch" and nothing behind it.

- ☐ Warm transfer fails or nobody picks up: the agent apologises once, offers a callback, books it, ends the call

- ☐ Trader declines a callback: send a written summary and a direct number or email for the right desk

Channel: SMS / email / both _____

- ☐ Trader asks for a person outside all desk hours: the agent states the next opening in the trader's time and books the earliest slot

- ☐ Complaint or regulator mention outside hours: stop the call, log it as a complaint, notify the compliance owner the same night

Notify via: _____

- ☐ Distress or vulnerability outside hours: end politely, no further automated contact, human review next morning

Write down who reviews and what they do. Under the FCA's consumer protection expectations and equivalent conduct rules elsewhere, how you treat a vulnerable customer gets reviewed, and a written process is what you show. Confirm with your compliance officer or counsel.

- ☐ Trader hangs up during the transfer: one callback attempt by a human, then a text, then close

Max attempts: _____

- ☐ CRM, dialer or phone system down: the agent gives a direct number and the campaign pauses

Fallback number: _____

- ☐ Cap total handoff attempts per trader per week, across all campaigns

Cap: _____ per week

7 Outcome codes and CRM logging

One handoff record per call, opened by the agent and closed by the human on the same record. Keep the code list short enough that people use it.

- ☐ Write the handoff record before the human picks up, and have the human close it on the same record

Two records for one call is how handoffs go missing from reporting.

- ☐ Log the time from trigger to human on every warm transfer

Target: under _____ seconds

- ☐ Log the time from call end to callback done on every callback

Target: under _____ hours

- ☐ Set an expiry on the hold flag so a callback nobody closes doesn't suppress the trader for good

When it expires with no CALLBACK_DONE, log CALLBACK_MISSED and reassign; don't just silently release the trader back into the campaign.

Expires after: _____ days

- ☐ Keep the handoff reason as a fixed picklist so the weekly review can count by reason

OUTCOME CODE	MEANING	CRM FIELD TO UPDATE	NEXT ACTION
HANDOFF_WARM_OK	Warm transfer connected, human took over	handoff_type, handoff_at, handoff_owner	Human logs the outcome on the same record
HANDOFF_WARM_FAIL	Transfer attempted, no human joined	handoff_failed_reason	Callback booked or fallback route fired
CALLBACK_BOOKED	Trader accepted a slot	callback_at, callback_owner, hold_flag = true	Confirmation sent, campaign hold applied
CALLBACK_DONE	Human completed the callback	callback_done_at, hold_flag = false	Trader returns to normal campaign rules
CALLBACK_MISSED	Slot passed with no human call	missed_at	Reassign, apology sent, new slot offered
COMPLAINT_FLAG	Complaint or regulator mentioned	complaint_flag, complaint_owner	Compliance review within ____ hours, no further automated calls

OUTCOME CODE	MEANING	CRM FIELD TO UPDATE	NEXT ACTION
VULNERABLE_FLAG	Distress or vulnerability signs	vulnerability_flag	Human review, contact rules changed per policy
DO_NOT_CALL	Trader asked not to be called	dnc_flag = true	Suppress from every voice campaign the same day

8 Weekly review and sign-off

Fill this in every Monday for the previous week. The point is to catch triggers firing too early, too late, or not at all.

- ☐ **Read ten handed-off transcripts a week and check whether the trigger fired at the right moment**
Too early and the humans are doing work the agent could finish. Too late and you'll find it in the complaint log.
- ☐ **Read ten calls that didn't hand off and should have**
Search for "speak to someone", "is this a robot" and the local equivalents. Every miss becomes a new phrase in the trigger list.
- ☐ **Review every COMPLAINT_FLAG and VULNERABLE_FLAG with the compliance owner**
Signed off by: _____
- ☐ **Check the handoff wording still meets your recording and AI disclosure requirements under GDPR, TCPA and FCA rules where they apply**
The AI call disclosure checklist covers wording by region. This item is the weekly confirmation it survived the last script edit.
- ☐ **Change one threshold or one trigger per week at most, so the numbers tell you what moved**
- ☐ **Send any trigger that fires more than ____ times a week to product or payments as a root-cause item, not a handoff item**

METRIC	HOW TO GET IT	THIS WEEK
Handoffs by trigger	Count per trigger code	____
Handoff rate	Handoffs divided by connected calls	____ %
Warm transfer success	HANDOFF_WARM_OK divided by all warm attempts	____ %
Median trigger-to-human time	handoff_at minus trigger time	____ s
Callbacks kept on time	CALLBACK_DONE inside the window divided by CALLBACK_BOOKED	____ %
Outcome after handoff	Deposits, retained accounts and resolved complaints, as your CRM defines them	____

METRIC	HOW TO GET IT	THIS WEEK
AI minutes before handoff	Sum of agent minutes on handed-off calls x \$0.35	___ min, \$___

How to use this template

1. Fill the trigger table first and get the order of precedence agreed by ops, retention and compliance in one meeting.
2. Fill the desk availability table in trader-local hours for every market you dial.
3. Decide warm transfer or callback per trigger, and write the max hold time into the dialer config.
4. Paste the context fields into your CRM screen pop and the outcome codes into the picklist.
5. Run five test calls that trigger a handoff and check every context field arrives before the human says hello.
6. Walk the fallback and review sections with your compliance officer before the first live campaign.
7. Fill the weekly review table every Monday and read twenty transcripts.

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

We map your handoff triggers to your desk hours, wire the context fields into your CRM screen pop, and scope a pilot that measures trigger-to-human time on real calls.

topcalls.ai/book