
THE TPV BUYER'S CHECKLIST



What to measure, and what to make any
third party verification vendor prove.

including us.

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THE NUMBER THAT MATTERS

total verification-program cost

retained, compliant enrollments

COUNT EVERYTHING:

- attempts and retries
- transfers to live verifiers
- manual review time
- integrations and record storage
- every closed sale lost before an outcome

per-call price is not this number. the two regularly point in opposite directions.

MAKE EVERY VENDOR SEPARATE THESE NINE NUMBERS

1

Verifications initiated

2

Customers reached

3

Verifications completed to a decision

4

Approved, rejected, sent to manual review

5

Time from call end to final decision

manual review is a stage, not an outcome.

...AND THE FOUR THEY WOULD RATHER NOT

6

Abandonment rate, and the exact step where customers leave

7

Live-transfer rate

8

False passes found on audit: approvals where the recording does not support consent

9

Post-verification cancellations, disputes, compliance failures

number 8 is the one to ask about first.

ONE COMPLETION RATE, THREE OUTCOMES



ABANDONMENT

Ends before a defensible decision. Some are valid customers lost to a queue or a rigid system. You want this low.



REJECTION

Reached a substantive problem: price, comprehension, authorization. May be the verifier doing its job. Near zero means the control never fires.



FALSE PASS

The report says confirmed. The recording says the customer did not agree. It counts as a success in every number the vendor shows you.

THE FALSE PASS IS THE ONE YOU HAVE TO GO FIND

You cannot get it from vendor reporting. A false pass is logged as a success. Two ways in:

SAMPLE

Pull a random sample of your own approved calls every month. A person listens to each one and answers a single question: is the answer on this recording actually consent?

WORK BACKWARD

Cancellations, disputes, and complaints where the customer says they never agreed. Every one of them started life as an approval.

Ask every vendor: do you audit your own approvals, at what sample size, who does the listening, and how would we audit the calls you approve on our behalf?

your approved calls are your records and your risk.

FIVE THINGS TO MAKE THEM PROVE

☐ **INDEPENDENCE**

Who controls the verifier, and what is it paid per? Payment per confirmed enrollment is an incentive to confirm.

☐ **CONTROLLED SCRIPT**

Exact disclosures, approved clarification paths. With AI: how changes are tested, approved, versioned.

☐ **PORTABLE EVIDENCE**

Recording, timestamps, structured results. Retrieval speed, export format, and what happens if you leave.

☐ **HONEST FAILURE**

Silent, confused, coached, off-script customers get rejected, escalated, or transferred. Never improvised toward approval.

☐ **RESILIENCE**

When the system degrades, does it stop approving or start approving? Fail-open is worse than an outage.

TWO QUESTIONS THAT SORT VENDORS FASTEST

01 Who holds the recordings, and what happens to them if we leave?

02 Will you price per attempt instead of per completed verification?

if either answer is complicated, the rest does not matter much.

REGULATORY ANCHOR

In telecom, where TPV started, federal rule requires the verifier to be independent of the seller with no financial incentive to confirm the sale (47 CFR 64.1120). Energy rules are set state by state. Map your own footprint and make regulatory fit every finalist's problem to prove.

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