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AUTOMATDO BUYER FIELD GUIDE

The TPV Vendor Evaluation Guide

Four voice-verification models, an outcome-based cost framework, and the proof every provider should produce before you sign.

- COMPARE THE OPERATING MODEL
- MEASURE COMPLIANT OUTCOMES
- TEST THE EDGE CASES
- SCORE THE EVIDENCE

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August 2026 | automatdo.com

01 | OPERATING MODEL

Know What You Are Comparing

TPV vendor is a business category, not a uniform service. First identify what conducts the verification and what happens when the standard path breaks.

MODEL	HOW IT WORKS	WHERE IT CAN FIT	WHAT TO TEST
Live agent, offshore	A human verifier in an offshore operation follows an approved script.	High volume that needs human comprehension and can support the operating model.	Language match, queues, turnover, coaching, recording location, peak capacity.
Live agent, onshore	A domestic human verifier conducts the scripted interview.	Complex or higher-risk cases where judgment and escalation access matter.	Peak staffing, weekends, script drift, quality monitoring, surge cost.
Automated IVR	Recorded prompts collect keypad entries or a fixed set of spoken responses.	Stable, repeatable flows with tightly constrained answers and fallbacks.	Silence, barge-in, ambiguous answers, questions, retries, live-person access.
Conversational voice	A voice agent follows the approved flow while interpreting natural responses.	Automation that must handle permitted clarification without a rigid input sequence.	Boundaries, ambiguity, model changes, versioning, rollback, human handoff.

HYBRID ROUTING

A strong program may start with automated voice, move defined exceptions to a live verifier, and use digital confirmation where permitted. Choose the combination that fits the customer, sales channel, jurisdiction, and risk level.

Digital confirmation and e-signature can also be valid paths where the applicable rules permit them. This guide treats them as a separate channel because they change the customer journey rather than the voice operating model.

02 | OUTCOME ECONOMICS

Measure Outcomes, Not Attempts

A per-attempt or per-minute quote answers the vendor's billing question. It does not answer your economic question.

TOTAL TPV PROGRAM COST

divided by

RETAINED, COMPLIANT ENROLLMENTS

COUNT THE WHOLE COST

- Attempts, retries, and transfers
- Setup, integrations, script changes, and minimums
- Manual review and exception handling
- Recording, metadata, retention, and retrieval
- Audit support and evidence export
- Enrollments lost before a defensible decision
- Post-verification disputes and remediation

SEPARATE THE FUNNEL

- Verifications initiated and customers reached
- Completed decisions: approved, rejected, manual review
- Abandonment rate and the exact exit step
- Retry rate and attempts per final decision
- Live-transfer rate and transfer outcome
- Post-verification cancellations or disputes

Do Not Confuse Abandonment With Rejection

ABANDONMENT	REJECTION
The process ends before a defensible decision. Some are valid customers lost to queue or friction; others need investigation.	The process reaches a substantive problem: unclear consent, failed authorization, or another approved rule. A valid rejection may prove the control worked.

Do not optimize for the highest approval rate. Optimize for the correct, defensible outcome with as little avoidable abandonment as possible. Define every metric in the contract before accepting a benchmark.

03 | VENDOR PROOF

Five Things Every TPV Vendor Should Prove

Including Automatdo. Treat claims as invitations to inspect evidence.

1	**Independence and regulatory fit** Map the workflow to the jurisdiction, product, and sales channel. Identify who controls the verifier and whether compensation could influence approval.
2	**Controlled script behavior** Demonstrate exact disclosures, approved clarification paths, and clear boundaries. Show how scripts, prompts, models, and tools are tested, approved, versioned, and rolled back.
3	**Complete, portable evidence** Produce the recording, timestamps, script version, disposition, and structured result. Define retention, retrieval time, ownership, export, and the contract-exit process.
4	**Honest failure handling** Show what happens after silence, ambiguity, confusion, suspected coaching, a failed authorization check, or an out-of-scope question. The system must follow policy, not improvise toward approval.
5	**Operational resilience** Show capacity assumptions, monitoring, security controls, outage procedures, live-person routing, incident communication, and escalation support. Test production behavior, not only the happy path.

A vendor can say its service is compliant, accurate, and reliable. Your selection process should reveal who approved the requirements, which controls enforce them, and what evidence proves the controls worked.

04 | DEMO AND SCORECARD

Make Every Finalist Run the Same Test

Provide the same approved script and edge cases. For each scenario, inspect the call, recording, transcript, structured result, audit metadata, and downstream update.

01 Silence after a required disclosure	**02** Ambiguous confirmation such as 'I guess so'
03 A question about a contract term	**04** Audible coaching from the salesperson
05 A caller who is not authorized	**06** A language change during the call
07 Automated-path failure and live transfer	**08** A duplicate enrollment submission

Agree on the Weighting Before the Demo

AREA	WEIGHT	EVIDENCE
Regulatory fit and independence	25%	Requirement map, roles, incentives
Evidence and data control	20%	Sample package, retention, export, exit
Controlled behavior	15%	Versions, approvals, tests, rollback
Customer completion experience	15%	Defined funnel and step-level exits
Exception handling	10%	Edge-case results and transfer rules
Integration and reporting	10%	Payload, reconciliation, monitoring
Commercial terms	5%	All-in price and excluded costs

Score demonstrated evidence, not roadmap promises. Treat mandatory requirements as pass/fail before applying the weighted score. Adjust the weights to match your actual program risk.

05 | REQUEST FOR PROPOSAL

Put These Questions in Writing

1. Which jurisdictions, products, and channels do you support in production today?	**2.** Who owns and controls each verification path?
3. How are scripts, prompts, models, and workflow rules versioned and rolled back?	**4.** What happens after silence, ambiguity, confusion, or suspected coaching?
5. What evidence is created for approved, rejected, abandoned, and reviewed attempts?	**6.** How quickly can we retrieve and export a complete record?
7. Who owns the records, and how do we receive them when the contract ends?	**8.** How do you report retries, transfers, abandonment, and final dispositions?
9. What costs are excluded from the quoted attempt, minute, or completion rate?	**10.** Will you run our edge cases and provide the evidence before signature?

Compare Your Current TPV Funnel

Bring us your script, funnel definitions, and three difficult call scenarios. We will use this framework to show where the process creates avoidable abandonment or audit exposure - and whether conversational voice is the right fit.

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REGULATORY SOURCES

Texas: Public Utility Commission of Texas, Rule 25.474
Ohio: Ohio Administrative Code, Chapter 4901:1-21
Pennsylvania: 52 Pa. Code, Chapter 111
Telecommunications: 47 CFR 64.1120

Reviewed August 3, 2026. This guide provides general operational information, not legal advice. Verification requirements change and vary by jurisdiction, product, and sales channel. Have qualified counsel approve your workflow and script.