

Before an AI answers your phone

Cost line, handover, greeting and a seven-step test, for the US and Europe. Prices and rules checked on 15 October 2026. The test is our method, not an industry standard.

1. Work out the monthly cost

Calls per month × average minutes per call × price per minute (or calls × price per call), plus set-up and weekly checking time. Compare prices with the same tax treatment.

Published prices, October 2026: Vapi \$82–129 per 1,000 minutes · Retell from about \$0.07/minute · Smith.ai AI Receptionist (US) \$150/month for 75 calls, then \$2.50 a call · fonio (Germany) €99/month for 1,000 minutes, annual billing, before VAT · IONOS (Germany) €39/month for 30 calls, or €99 for all calls, including VAT · Copilot Studio GenAI Voice 35 credits/minute (\$0.28–0.35).

2. Handover routes

1. Live transfer when someone is free, with the caller's number and reason.
2. Callback list when nobody is free; one person owns it every morning.
3. Emergency route: forward to the on-call number or tell the caller to ring 911 (US) or 112 (EU).
4. The summary carries name, number, reason, urgency and anything the assistant promised.

Medical practices: a HIPAA business associate agreement in the US; a GDPR processor contract in the EU, plus a secrecy obligation under §203 StGB in Germany. Keep symptoms and client matters away from the assistant.

3. The first sentence of the call

1. Says that an AI is answering (required in the EU by AI Act Article 50 from 2 August 2026; good practice everywhere).
2. Says whether the call is recorded. US federal law: one party's consent; California: all parties (Penal Code §632); Germany: §201 StGB. Follow the strictest.
3. Offers a way to a person, and to decline recording.
4. In the EU: what the caller's details are used for and where their rights are; send the full privacy notice afterwards by email or link (WP260, para. 38).
5. Example: “Good morning, this is the digital assistant of [business]. I am an AI. This call is not recorded. How can I help, or shall I put you through?”

Also, in the EU: tell callers who processes their data (GDPR Art. 13), sign a processor contract (Art. 28), and take legal advice before health data reaches an AI (Art. 9).

4. Test before customers call

1. List the 20 reasons people called last month, in their words.
2. Spell names, phone numbers and local street names; check what was written down.
3. Call from a car, street or workshop on a mobile line; listen for pauses and interruptions.
4. Ask for a discount, raise a complaint, describe an emergency: the answer must be a handover.
5. Say “I want to speak to someone” at different points; it must reach a person or a callback list.
6. Check the greeting: AI notice, recording status, a way to decline.
7. After launch, listen to ten calls a week and fix the list of what it may say.

Why: McDonald's ended its IBM voice-ordering test in 100+ restaurants by 26 July 2024, with accuracy reported in the low-to-mid 80% range (CNBC, 17 June 2024).