Before an AI agent answers on WhatsApp: eight questions

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How to use it. Work through these eight questions before an AI agent answers customers on a WhatsApp Business number, together with whoever administers your Meta account. Where the answer depends on how Meta classifies your set-up, Meta decides; this list reports what Meta's documents say and is not legal advice.

The eight questions

1. **Which route does the number run on?** Meta describes its own agent for numbers managed through the WhatsApp Business Platform, not for the consumer Business app. Your own agent connects through a Platform number.

   Answer and owner:

2. **Whose AI answers?** Your own agent, an agent run by a vendor, or Meta Business Agent. You may retain an AI Provider as your Solution Provider, but Platform data may not be used to train AI models, except a model for your exclusive use. Ask the vendor in writing how it handles that sentence.

   Answer and owner:

3. **Is the AI itself the product?** Section 4.7 of Meta's terms bars AI Providers whose AI is the "primary (rather than incidental or ancillary)" functionality, as determined by Meta in its sole discretion. Nothing in it names an agent that answers your own customers. Treat a "yes" as what Meta's documents show, not as an approval.

   Answer and owner:

4. **Is opt-in recorded?** People must have agreed to hear from you. Meta says the opt-in can be general rather than specific to WhatsApp if it names your business and follows local law.

   Answer and owner:

5. **Do replies stay inside the 24-hour window, with templates to start?** Only an approved template can start a conversation. You may reply without one while the 24-hour window is open; it resets with each message from the customer.

   Answer and owner:

6. **Can a customer reach a person?** The Policy expects prompt, clear and direct escalation paths when you automate: in-chat transfer to a human agent, a phone number, email, web support, in-store visits or a support form.

   Answer and owner:

7. **Does the agent ever ask for card, account or ID numbers in the chat?** The Policy bars sharing or asking for full card numbers, financial account numbers and personal ID numbers.

   Answer and owner:

8. **Is a payment method on your Meta account?** Since October 1, 2026 every service message is charged, with the first 1,000 per business phone number each month free. Meta says that without a payment method it will not deliver service messages after the free tier is used, so customers stop getting answers. Find your market's rate in the article's table.

   Answer and owner:

Where this comes from

Meta's Terms for the WhatsApp Business Platform, section 4.7, and the Business Messaging Policy (both last modified September 23, 2026), Meta's pricing pages and the Meta Business Agent overview, read November 20 and 21, 2026; Notes 1, 3, 4, 5, 12 and 13 in the article. Rates and the AI-provider list change: the article's tables carry the dates.