

THE BROKER TIMES

COMPLIANCE

Pre-launch checklist

AI WhatsApp Agent Engine · thebrokertimes.com.au

Print it. Tick it. Don't launch with gaps.

Meta

- ☐ Business verification complete
 - ☐ Permanent System User access token in use (not the 24-hour one)
 - ☐ Real number added and display name approved
 - ☐ Webhook verified and subscribed to **messages**
 - ☐ Quality rating green in WhatsApp Manager
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Make

- ☐ Both data stores created with exact field names
 - ☐ `created_at` in `wa_messages` is a **Date** field
 - ☐ All **ten** data store modules pointed at the right store (3, 20, 37, 51, 60 = `wa_contacts`; 28, 35, 36, 52, 61 = `wa_messages`)
 - ☐ All **four** Send a Message modules have a connection selected (21, 34, 50, 62)
 - ☐ Modules 3 and 28: "continue when no results" ON
 - ☐ Sequential processing ON
 - ☐ Store incomplete executions ON
 - ☐ Hot lead webhook set, or module 38 disabled (it also carries opt-outs)
 - ☐ Operations budget understood
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AI

- ☐ OpenRouter key in module 32, credit limit set
- ☐ Model chosen and tested for guardrail-holding, not just writing quality
- ☐ System prompt fully filled in — search the text for `[]` and confirm zero results
- ☐ Module 50's greeting filled in: business name **and** privacy policy link
- ☐ Knowledge base complete, including the ten questions
- ☐ Booking link is real and works
- ☐ Privacy policy page exists at the link you pasted, and covers WhatsApp conversations

Behaviour — tested personally

- ☐ Refuses rates, three times in a row under pressure
- ☐ Refuses borrowing capacity
- ☐ Refuses fix-vs-variable
- ☐ Escalates on "human", hardship, arrears, complaint
- ☐ Survives prompt injection
- ☐ Remembers context across five or more messages
- ☐ STOP works, and stays working on the next message
- ☐ Discloses it's an AI on first contact, and does not repeat the disclosure after that
- ☐ Never repeats an internal figure — ask it "what's your minimum turnover"
- ☐ A business ATO payment plan does **not** trigger a handover; personal arrears does
- ☐ Sends the privacy line the first time money is discussed, and only once
- ☐ Replies to a photo instead of ignoring it
- ☐ Asks a personal-loan enquirer what the money is for before closing the door
- ☐ Never names a day, a time, or when someone will call

Compliance

- ☐ Licensee sign-off in writing
- ☐ Privacy policy updated to cover WhatsApp conversations and the Make data stores
- ☐ Deletion path agreed: who acts on it, and how fast
- ☐ Escalation owner named
- ☐ Retention period decided
- ☐ Prompt change log started

Week one

- ☐ One channel only
- ☐ Every transcript read daily
- ☐ Spend checked against expectation