

# Designing Handoffs: When and How to Escalate an Automated Interaction to an Advisor

As contact centres deploy more self-service, AI and agentic capability into the customer journey, the moments where an interaction passes from automation to a human advisor are becoming more consequential. This Good Practice Guide sets out what makes handoff design work in practice and how contact centre leaders can build approaches that protect compliance, while supporting the frontline and customers alike.

Our research<sup>1</sup> shows that willingness to self-serve has grown in recent years across the majority of customer query types. However, payments, vulnerability, complex resolution, identity verification, complaint handling and sensitive disclosures are all examples of the interactions that continue to demand a human touch. They are also points in a customer journey where handoff design either works or has the potential to damage a relationship.

## Why Handoffs Matter More

The scenario is increasingly familiar – an automated tool speaks or writes something akin to “let me transfer you to an adviser” followed by a wait and then a human advisor asking for a customer’s details all over again.

It’s one of the most significant reasons customers lose faith in automation and AI tools. Customers today are well-informed, attuned to their specific need, the context behind it and where they are in their contact journey. They are increasingly willing to start with self-service, but only when the system delivers.

The core of good handoff design is understanding customer needs more acutely, and the cost of getting it wrong is not just operational but can be reputational too. If a customer must repeat themselves to an advisor after navigating a chatbot or Interactive Voice Response (IVR), research suggests they are far less likely to try to self-serve in the future.

## Knowing When to Hand Over

Escalations broadly fall into two primary drivers – those where the automation or AI system cannot resolve the customer’s need, and those where the customer has a legitimate right or preference to speak with a human. Good handoff design can account for both and treat them differently.

The most common categories of interaction that should always escalate share a few common features. They carry high emotional stakes – i.e. bereavement, financial difficulty or distress. They involve regulatory or compliance considerations – i.e. vulnerability or complaint handling. They also require judgement that cannot reasonably be encoded into a system, or they are moments where the customer has a clear right to a human voice.

A useful starting point for escalation logic, drawn from years of IVR design, is a three-attempt rule for intent capture before automatic escalation – tuned up or down depending on task complexity and customer experience goals. Override routes for vulnerable customers, those in financial difficulty, or those on premium products should sit outside any retry logic entirely, allowing direct human access from the first signal.

Critically, handoff decisions should be informed by data rather than assumption. Analysing call transcripts at scale as opposed to small-scale sampling is what tells contact centre leaders which segments are being escalated too soon, too late or are unnecessarily. Emotion monitoring can supplement this, but cautiously, as customers quickly learn to game systems that respond to escalation triggers. Legislation such as the EU AI Act is also applying more stringency<sup>2</sup> in their measures towards customer emotion recognition.

## What Good Looks Like

From the customer’s perspective, a good handoff is one they barely notice. The advisor opens the conversation with an understanding of the intent, acknowledges what has already been completed and asks for a brief moment to read a summary rather than requiring the customer to repeat their entire story.

<sup>1</sup> CCMA (2026) Voice of the Contact Centre Consumer 2026 <https://www.ccma.org.uk/voice-of-the-contact-centre-consumer-2026/>

<sup>2</sup> Winston Taylor (2026) Article 50 EU AI Act – what the European Commission’s draft transparency guidelines mean for your business <https://www.winstontaylor.com/insights/article-50-eu-ai-act-what-the-european-commission-s-draft-transparency-guidelines-mean-for-your-business>

From the advisor's perspective, the experience is shaped by what arrives with the contact. Applying process that provides the customer's intent, a summary of the automated conversation, the full transcript and access to previous interaction summaries without having to navigate more than one screen to start the conversation, are all favourable requirements. Providing recommended next actions, surfacing relevant business process documents and embedding any task-specific tools into the advisor's workflow are also beneficial, but require comprehensive knowledge management design to guarantee success.

A handoff is one of the most cognitively demanding in an advisor's day, picking up an interaction that has already been attempted, often with a customer whose patience is finite, and often involving complexity that automation or AI could not resolve. Designing the moment well means reducing the friction around the advisor as much as around the customer.

A useful frame from the regulated aspect of industry is payment handoffs governed by the security framework PCI-DSS, which encourages that their principles are transferable. Establish the moment, limit what's exposed, build in evidence from the start and build before any regulation forces it. These same principles apply to vulnerability disclosure, identity verification and complaint handling. Compliance maturity in one area is a useful template for the others.

## The Regulatory Direction

The EU's AI Act is now in force, and although the UK has taken its own path, the spillover effect on UK organisations operating across European markets is significant. For contact centre leaders, this points to three immediate actions:

- If AI is incorporated into your self-service, treat the handoff as a designed, auditable safeguard and pass the intent, summary and transcript so any reviewer can see what happened.
- Build vulnerability detection and override routes into the automation, not bolted on at the end.
- Using transcript data as the evidence base can be critical – the same analysis that improves customer experience is also what proves good customer outcomes to a regulator.

<sup>3</sup> CCMA (2026) Voice of the Contact Centre Consumer 2026  
<https://www.ccma.org.uk/voice-of-the-contact-centre-consumer-2026/>

## Steps to Better Handoff Design

The most effective contact centre leaders are now treating handoff design as a strategic capability, not a defaulting one. There are five key steps:

- 1. Map your existing handoff moments.** Identify every point in the customer journey where automation passes to a human. Note which are by design and which are by failure.
- 2. Define the handoff principles.** What information must always reach the advisor? What decisions are rules-based, AI-driven or customer-led? Set the design rules before the technology dictates them.
- 3. Reduce advisor friction.** Embed context, summaries and tools into a single workflow. The handoff can often be one of the most cognitively demanding moments of the day, so design around that.
- 4. Build vulnerability and override paths first.** Treat these as design fundamentals. The customers who most need a human are also the ones automation most often fails.<sup>3</sup>
- 5. Treat transcripts as evidence.** Use the data both to improve customer experience and to demonstrate good outcomes for compliance and regulation. This is one investment, but provides two returns.

Effective handoff design is not simply an operational necessity, it is a critical component of customer experience, trust and compliance. By designing escalation routes intentionally, contact centre leaders can ensure automation and human expertise work together seamlessly to deliver better outcomes for all involved.

