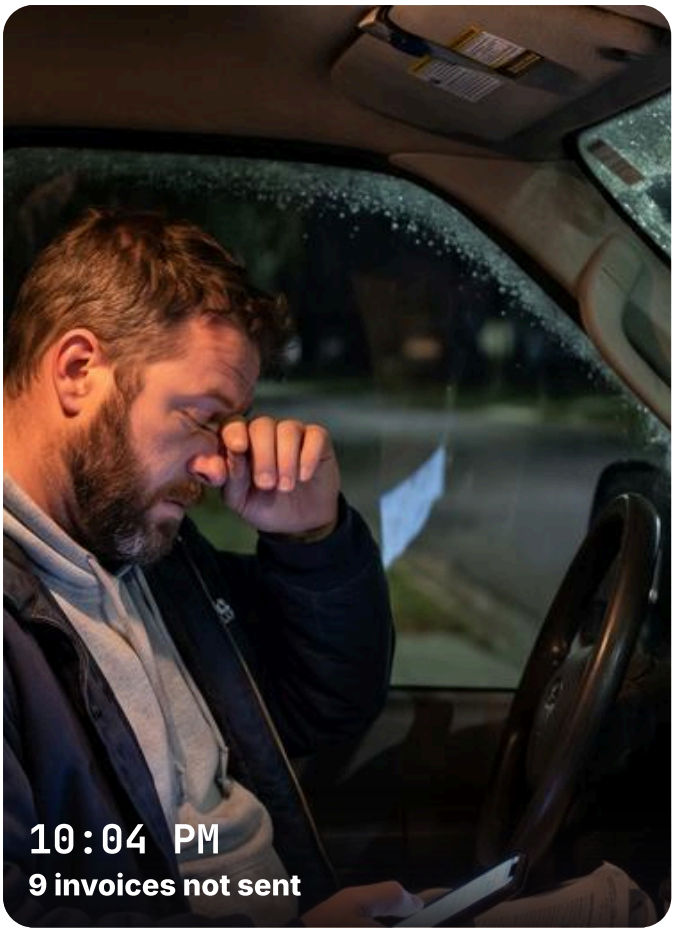




The Solo HVAC AI Back Office

7 AI agents do the paperwork. You get your evenings back.

Implementation guide for a one-truck HVAC owner-operator: the calls, the invoices, the late payments, the quotes, the tune-ups, the warranty registrations and the 6:30 AM brief. Prices, diagnoses and anything with gas stay with you.



Jobber · QuickBooks · Wisetack · Google

Plugs into the phone, Jobber and QuickBooks Tom already pays for. Nothing replaced.

Demo: Tom Becker, Becker Heating & Air, the customers and every number about them are fictional. Not legal, tax or payment-security advice. Built on Claude by Ruben Bisso, @rubeninai.

CONTENTS

What is inside

How to read this guide 3
What this is not 4

Part 1 · The business reality 5
The solo tech, in the numbers that matter 6
The day of a solo tech in the first cold snap 7
The evening: where the 15 hours go 8
Licensing and refrigerant rules 9
The solo year: what the office has to do, and when 10
The stack per job (1): calls, scheduling and job apps 11
The stack per job (2): quotes, parts, payments, bookkeeping, warranty 12
The real inefficiencies, with numbers 13
Numbers we will not use, and why 14

Part 2 · One night with Tom Becker 15
One night, hour by hour 16
The morning: Tom reads one text 17
Meet the shop 18
The nine invoices of a Friday 19
Seven agents, seven jobs the shop does today 20
The evening runbook, hour by hour 21
What waits for Tom 22

Part 3 · The seven agents 23
Calls: answers when Tom is in an attic 24
Calls: how to build it 25
Invoices: a voice note becomes an invoice 26
Invoices: how to build it 27
Payments: a reminder at day 7, a call at day 30 28
Payments: how to build it 29
Quotes: a follow-up on day 2 and day 5 30
Quotes: how to build it 31
Tune-Ups: fills the slow mornings 32
Tune-Ups: how to build it 33
Warranty: registered inside the window 34
Warranty: how to build it 35
Brief: one text at 6:30 AM 36
Brief: how to build it 37
The knowledge layer (1): the price book 38
The knowledge layer (2): open slots and the customer list 39
The brain: a Claude Project, skills and connections 40

Part 4 · The rules 41
The one-line rule, and the map 42
Gas smell and CO: the script that runs before everything else 43
What the AI must never do: prices, diagnoses, times, money 44
Texting customers: consent, STOP and timing 45
Saying it is an AI, and recording calls 46
Quotes, prices and financing 47
When a repair visit becomes a replacement sale: the FTC Cooling-Off Rule 48
Reviews: the FTC rule 49
Maintenance agreements and auto-renewal 50
Card data: payment links only 51
Customer records, vendors and the one-page AI policy 52
Canada and the UK, by contrast 53

Part 5 · Build and run it 54
The ten human gates 55
Setup in your own tools (1): the phone, Jobber or Housecall Pro, QuickBooks 56
Setup in your own tools (2): Google, card links, Wisetack, manufacturer portals 57
Integration and data flow 58
The four-week plan 59
Supervision: the Sunday review and the stop rule 60
The scoreboard: KPIs 61
What it costs, and how to judge it 62
When a second tech or a helper joins 63

Part 6 · Templates 64
The call script, with the gas and CO check 65
The booking confirmation text 67
The invoice from a voice note 68
The day-7 and day-30 payment messages 69
The day-2 and day-5 quote follow-ups 70
The fall tune-up text 71
The warranty registration checklist 72
The 6:30 AM brief 73

Appendices 74
The Solo HVAC Back Office skill, in full 74
Glossary 76
C · Sources 77
Put it to work 79

BEFORE YOU START

How to read this guide

A working manual for a one-truck HVAC owner-operator who does his paperwork in the van at night, for the helper who may one day join him, and for whoever builds the system with him. Minneapolis examples throughout.

READ IT IN THIS ORDER

1. **Part 1, the business reality**: the day and the evening of a solo tech, licensing, the stack he pays for with real prices, the inefficiencies with numbers, and the numbers this guide refuses to repeat.
2. **Part 2, one night with Tom Becker** (a demo shop), hour by hour, then the evening runbook for any one-truck shop.
3. **Part 3, the seven agents**: a job card and a build spec each, then the knowledge layer: the price book, the open slots, the customer list.
4. **Part 4, the rules**: the gas smell and CO script, what the AI must never do, texting customers, saying it is an AI, the FTC rules, card data, and a contrast with Canada and the UK.
5. **Part 5, build and run**: the ten gates, setup in your own tools, a four-week plan, supervision, KPIs, costs, and when a second tech joins.
6. **Part 6, templates**, then the appendices: the Claude skill in full, a glossary and every source.

WHAT IS IN THE PACK

- This guide (PDF, A4).
- The **Solo HVAC Back Office skill** for Claude: paste a caller's words, a voice note, an open invoice, an open quote, a tune-up list or an install, and Otto routes it through the agents and stops at every gate.
- **Nineteen shop files** inside the skill, from the gas and CO script and the price book to the never list and the morning brief. Most are reproduced in this guide.
- The full-resolution poster.

HOW NUMBERS ARE SOURCED

Every statistic carries a bracketed number pointing to the sources appendix, with a label: PRIMARY (read for this pack), NOTED (read in one of our research passes), SECONDARY, VENDOR, SUMMARY (only a search summary could be read), LOCATED (known to exist, not read) or INTERNAL. Numbers about the demo shop carry a DEMO DATA label. Where something could not be verified, the text says **unconfirmed** instead of printing it as fact.

NOT LEGAL, TAX, LICENSING OR PAYMENT-SECURITY ADVICE

Texting rules, recording rules, the Cooling-Off Rule, state licensing, auto-renewal laws and card-brand rules differ by state and change. Have counsel and your CPA read Part 4 and every template before any customer is contacted. The prices, slots and texts in this pack are **demo wording**: your own are yours.

BEFORE YOU START

What this is not

Read this page before anything else, and give it to whoever builds the system.

IT IS NOT A TECHNICIAN

The AI in this system never troubleshoots gas or CO, never diagnoses, never says a unit is safe to run and never handles refrigerant. A gas smell or a CO alarm gets one answer: leave the house and call 911 or the gas company from outside.

IT IS NOT A CASHIER OR A SALESMAN

It never sees a card number, never refunds or discounts, never quotes a price that is not in your price book and never sells a replacement. It resends what you priced and reminds, in your words.

IT IS NOT A REPLACEMENT FOR YOU

A one-truck shop still needs the licensed owner on the roof, in the attic and at the kitchen table at 6:30 AM. The demo shop keeps its one man. What changes is the 10 PM invoice pile.

IT IS NOT A REVENUE PROMISE

No revenue, savings or hours-saved figure in this guide comes from a verified benchmark of AI in HVAC shops. The numbers about Becker Heating & Air are demo data. Take your own baseline before you switch anything on (Part 5).

THE RULE THAT HOLDS THE WHOLE SYSTEM UP

The agents do the paperwork. Prices, diagnoses and anything with gas stay with the owner.

FIVE QUESTIONS TO ANSWER BEFORE YOU BUILD ANYTHING

1. What do you charge for the ten jobs you do most, in writing, line by line?
2. Which times will you let an AI book, and which are yours alone?
3. Which customers have said, on a form you can show, that you may text them?
4. Who owns your card processing, and have they confirmed the AI will never touch a card?
5. What will the AI say when a caller smells gas, and have you tested it from three phones?

01

The business reality

What a one-truck HVAC owner-operator really does between the first no-heat call and the last invoice: the day, the evening, licensing, the stack he pays for with real prices, the inefficiencies with numbers, and the numbers this guide refuses to repeat.

PART 1

The solo tech, in the numbers that matter

Six figures are safe to say out loud, each with its source and its limits. Almost every other number you will see on an HVAC software page failed one of our checks (see the end of Part 1).

THE TRADE

440,900 HVAC and refrigeration mechanics and installers in the US (BLS, 2025 data). **68%** of them work for plumbing, heating and air-conditioning contractors. BLS says the job can mean being on call and irregular hours in the peak seasons. [1]

THE TAX

An owner-operator pays **15.3%** self-employment tax: 12.4% Social Security plus 2.9% Medicare, owed once net earnings reach $400. [2] BLS median pay of $61,010 **excludes** the self-employed, so it does not describe him at all. [1]

THE PAPERWORK

Owners of HVAC shops under 10 people spend more than **15 hours a week** on paperwork such as quotes, invoices and equipment orders (HVAC School Industry Pulse 2025, 1,300+ responses). [17]

FIGURE	SOURCE AND LABEL	WHAT IT MEANS FOR A ONE-TRUCK SHOP	WHAT IT DOES NOT SAY
About 15 hours a week of paperwork	HVAC School and WorkHero, Industry Pulse 2025, n 1,300+ (SURVEY, vendor-linked, NOTED) [17]	The evening at the kitchen table or in the van is a measured, common cost, not a feeling	That a one-truck shop spends 15 hours: the survey covers shops under 10 people and does not isolate one-truck shops. The peak burden sits at 6 to 10 people with no office admin
52% of home-service calls answered by a person	Invoca, July 2026, 70M+ calls (VENDOR, NOTED) [18]	About half of inbound calls to home-service businesses never reach a person, and a tech on a roof is one of the reasons	That 48% are lost jobs. Range by sub-industry runs 32% to 74%
Nearly 3 in 5 small businesses carry invoices over 30 days late	Intuit QuickBooks 2026 Small Business Late Payments Report, cited by Jobber (SURVEY, NOTED) [20]	Waiting for money is normal, so a reminder system is not nagging, it is hygiene	An HVAC-specific figure. None was found
Carrier 90 days; Goodman, Lennox and Trane 60 days	The manufacturers' own pages (NOTED) [38] [39] [40] [41]	A registration window is a deadline on a calendar. Miss it and parts cover falls from 10 years to the standard 5	The share of registrations missed. No sourced rate exists
440,900 mechanics and installers	BLS Occupational Outlook Handbook, 2025 (GOV, NOTED) [1]	The trade is large and mostly employed by contractors, so one-truck owners are a small, under-served corner of the data	How many are one-truck owners. About 6% are self-employed, but BLS prints the row without a percent sign, so the unit is unconfirmed
15.3% self-employment tax	IRS Topic 554 (GOV, NOTED) [2]	Every dollar of profit carries it, so a late invoice is a tax cash-flow problem too	Anything about income tax, which depends on his own return

The demo shop is a one-van shop in Minneapolis; every count about it (nine invoices, $3,486, 41 tune-up texts, four calls answered) is DEMO DATA, not a benchmark. **No neutral figure was found** for calls per day, a first-freeze surge, days to send an invoice, quotes never followed up, registrations missed or revenue lost to late invoices: count your own for two weeks (Part 5). [72]

PART 1

The day of a solo tech in the first cold snap

No source measures a one-truck tech's day, so this is our composite, built from the pieces that are sourced. Your day will differ. The point is the shape: work that needs two hands, and a phone that needs one.

THE SHAPE OF THE DAY (A COMPOSITE, NOT A MEASUREMENT)

The phone starts at first light with "no heat" messages. Driving, a diagnosis, a part he does or does not have on the truck, a supply-house run, a second call. The phone rings on a roof or in an attic while his hands are in a cabinet. By dark he has three or four open loops: a quote to send, an invoice to write, a part to order, a customer to call back. Then the evening.

BLS notes technicians "may be on call for emergencies and sometimes work overtime or irregular schedules during peak heating and cooling seasons".[1] One vendor guide argues a solo tech bills only about 25 to 30 productive hours a week once driving, parts runs, quoting and callbacks are taken out; it is a vendor claim, so we use it only as colour.[21]

Why no-heat calls cluster in the first freeze, and what the usual culprits are

We found no sourced figure for how much calls jump on the first hard freeze, so this guide never prints one.[72] What is sourced is the list of usual culprits. They come from consumer and trade explainers, not failure-rate studies, so the order is unconfirmed.[23]

WHAT THE HOMEOWNER REPORTS	USUAL CULPRIT	NOTES
Furnace tries to start, nothing lights	Cracked or weak hot-surface ignitor	Skin oils on the element shorten its life
Burners light, then shut off after a few seconds	Dirty flame sensor (oxide or soot)	Cleaned with emery cloth, then a microamp test. This is the demo night's first call: a 20-minute fix
Inducer runs, burner never fires	Pressure switch not closing: blocked vent (birds' nests, leaves, frost) or a clogged condensate trap on a high-efficiency furnace	If the inducer does not run, the switch is fine and the inducer motor is the problem
Nothing at all	Thermostat set wrong or dead batteries, breaker, door switch, dirty filter	The cheap fix that still costs a truck roll
Trips again and again	High-limit or rollout switch tripping because of another fault	Resetting it without finding the cause is the risky move

ALL THREE EXPLAINERS SAY THE SAME SAFETY LINE

If there is a gas smell or soot, leave and call the utility or the fire department. Do not repair.[23][42] That is exactly the first thing the Calls agent asks about, every time (Part 3).

What a service call costs: he sets the fee. Pages online quote flat visit fees of $60 to $180, diagnostics of $75 to $130 and emergency premiums of 20% to 50%, but they are near-duplicate content pages with no trade body behind them, so this guide prints no national number.[24] The agents read **his** price book and quote nothing else. His own cell number is the office line, and phone forwarding or a virtual number is usually how an AI or a person picks up for him.[36]

PART 1

The evening: where the 15 hours go

The work around the job is the problem. The job app already has a place for every item below; what is missing is a person with time to do it at 9 PM.

THE OPEN LOOP AT DARK	WHERE IT LIVES TODAY	WHAT GOES WRONG	WHICH AGENT TAKES IT
Nine jobs, nine invoices	Jobber or Housecall Pro, from a clipboard and memory	Typed at night, sent late, a part forgotten (a $38 kit never billed)	Invoices
A customer who has not paid	The invoice list, QuickBooks	Nobody chases it; it ages past 30 days [20]	Payments
A replacement quote sent two days ago	A quote in the app, a text thread	The customer goes quiet; he is too tired to chase	Quotes
Past customers due for a fall tune-up	A list in the app or a spreadsheet	Handled from memory, so the slow mornings stay slow	Tune-ups
A furnace installed today	The data-plate photo, the certificate in the box	The registration window slips while the next call comes in [39]	Warranty
A call missed in an attic	Voicemail, the call log	A caller who will not leave a voicemail books somebody else	Calls
Tomorrow, in one glance	Calendar, three apps and his head	The ten-minute scramble before the first call	Brief

THE SURVEY BEHIND THE NUMBER

HVAC School's 2025 report says the burden peaks around $1M to $2M in revenue with 6 to 10 people and no dedicated admin, "which means late nights". A podcast summary of the same work says 15.4 hours on non-revenue tasks; a trade-magazine piece on the sponsor's funding round says "over 20". Definitions differ, so say "about 15" and name the survey. [17]

COLOUR FROM THE TRADE

Snippets of r/ProHVACR posts (we did not open the threads): a new owner, eight years a tech, asks how others handle invoicing and says he never saw the business side at his old job; another, ten years in, says payroll, pricing and insurance scare him. The top replies: "Hire an accountant" and "Figure out the paperwork first." Colour, not statistics. [27]

UK CONTRAST ON ADMIN TIME (NOT US DATA)

Powered Now (May 2026) says UK trades lose about 7 hours a week to admin; Gas Engineer Software (2025) says 7.1 for heating business owners, from existing software users, so it likely understates; HeyBRB (167 UK owners, including electricians and plumbers) says about 8, and that 77% of trades owners do admin in the evening. They point the same way as the US survey; they are not interchangeable with it. [22]

PART 1

Licensing and refrigerant rules

Federal law licenses the refrigerant, not the furnace. States and cities license the contractor. Gas work sits under that local licence and local permits. Texas and Minnesota are shown as two examples; yours differs.

RULE	WHAT IT SAYS	SOURCE
EPA Section 608	Anyone who opens a refrigerant circuit must be certified. Types I (small appliances), II (high-pressure systems, which includes residential AC and heat pumps), III (low-pressure chillers) and Universal. The type definitions are standard EPA facts we did not re-fetch this pass.	EPA (GOV, NOTED) [8]
Buying refrigerant	Only certified technicians may buy it, HFCs included since 1 January 2018. Sellers keep invoices.	EPA (GOV, NOTED) [8]
State and city licence	Federal law does not license a furnace install. BLS: "some states and localities also require licenses."	BLS (GOV, NOTED) [1]
Example: Texas	An Air Conditioning and Refrigeration Contractor licence from TDLR. Class A covers any size; Class B covers cooling up to 25 tons and heating up to 1.5 million BTU/h. TDLR's own form says 36 months of experience plus a technician certification held for 12 months; one guide says 48 months. The sources disagree, so unconfirmed until checked on TDLR's page.	TDLR (GOV, NOTED) [9]
Example: Minnesota (the demo state)	The state requirement is mainly a $25,000 surety bond filed with the Department of Labor and Industry for anyone installing gas piping, heating, ventilation, cooling, air conditioning, fuel-burning or refrigeration equipment (Minn. Stat. 326B.197). Guides disagree on whether anything beyond the bond is a "licence", and on insurance amounts and fees. Technician competency cards (warm air, gas fitter, refrigeration) come from Minneapolis and St. Paul, which honor each other's cards; outstate cities set their own rules.	Minnesota DLI and trade guides (GOV, SECONDARY, SUMMARY) [10]
Permits	Replacing a furnace usually needs a mechanical permit and an inspection. Rules vary by city.	A city page (GOV, NOTED) [11]
A2L refrigerants and the R-410A deadline	EPA removed the 1 January 2026 installation deadline for R-410A systems made or imported before 2025 (91 FR 31284, 26 May 2026). A2L refrigerants (R-454B, R-32) are mildly flammable and need updated tools. New York keeps its own deadline.	Federal Register and ACHR News (SECONDARY, NOTED) [12]

WHY THIS MATTERS TO THE AGENTS

None of this is the AI's to decide. The agents never discuss refrigerant, never say whether a unit is safe to run, and never book a job type the owner's licence does not cover. A licensing question is a Tom question.

NOT RESEARCHED

A third US state; the Twin Cities cards' exact categories and fees; the Minnesota contractor insurance minimums (guides disagree); EPA 608 type definitions beyond the standard facts. Canada and UK contrasts are in Part 4.

PART 1

The solo year: what the office has to do, and when

A year is a calendar of deadlines that do not care about the weather. Most of them fall on the kitchen table.

WHEN	WHAT THE OFFICE OWES	SOURCE OR STATUS
First cold nights (October)	Fall furnace tune-ups booked, no-heat calls answered, parts ordered, and every new install registered inside its window	Tune-up practice from the notes [72]; windows from the manufacturers [38] [39] [40] [41]
Every job	Invoice, parts billed, payment link sent, review requested	Housecall Pro advises invoicing right after the job [37]
Day 7, day 30 after an invoice	A reminder, then a human call	Our rule; late-payment figure from Intuit via Jobber [20]
Day 2 and day 5 after a quote	A follow-up	Our rule; no sourced figure on unfollowed quotes
15 April, 15 June, 15 September, 15 January	Federal estimated tax for a sole proprietor: pay in if he expects to owe $1,000 or more; avoid the penalty with 90% of this year's tax or 100% of last year's. A date on a weekend or holiday moves to the next business day. Next after today: 15 January 2027.	The $1,000 rule and the penalty rule are on the IRS page (PRIMARY) [3]; the four dates come from third-party calendars citing Form 1040-ES, because the IRS page did not print them (SECONDARY, SUMMARY) [4]
All year	Mileage or actual truck costs. The IRS set 72.5 cents a mile for 2026 in December 2025; trade press reports a mid-year increase to 76 cents for travel from 1 July to 31 December (Announcement 2026-11). Many owners deduct a dedicated truck on actual costs instead: ask the CPA.	IRS (GOV, NOTED) and trade-press summaries (SECONDARY, SUMMARY) [5]
Spring	AC tune-ups, refrigerant purchases (certified techs only), A2L tooling	EPA [8], ACHR [12]

THE SELF-EMPLOYMENT TAX, IN CASH

On $10,000 of net profit the self-employment tax is $1,530 (15.3%), before income tax. It is derived arithmetic from the IRS rate, not a tax calculation: net self-employment earnings are computed on his return. [2] The point for the back office is cash: the late invoice is also the tax payment.

WHAT THE AGENTS DO WITH THE CALENDAR

Brief puts the next estimated-tax date in the Monday summary and the day-30 invoices in the morning list. It **never** computes a tax, advises on a deduction or files anything. The CPA does that.

PART 1

The stack per job (1): calls, scheduling and job apps

A one-truck owner does not buy a platform. He assembles: his cell phone, a free Google Business Profile, one job app, a card reader, a bookkeeping subscription, a price book in a spreadsheet or notes app, and a text thread with the supply house. Prices below were read on 15 October 2026 and change.

Calls and intake

PIECE	WHAT IT IS FOR A SOLO OWNER	PRICE AND LABEL
Google Business Profile	Free. The listing people call from; reviews live here	Free (VENDOR, NOTED) [26]
Local Services Ads	Pay per lead. Needs business, license and insurance verification, plus background checks on owners and field staff. The badge is moving from "Google Guaranteed" to "Google Verified"	Cost per lead of about $80 for HVAC comes from one agency's clients (VENDOR, UNCERTAIN): not used [26]
Jobber Receptionist add-on	AI answers calls and texts inside the job app	$29 a month as our fetch read it; one aggregator lists $99, so confirm before you pay (VENDOR, NOTED) [28]
Housecall Pro "CSR AI"	AI answers every call and chat, day or night	No price on its public page (VENDOR, NOTED) [29] [36]

Scheduling and job management: the solo-priced options

TOOL	SOLO ENTRY PRICE (LIST)	WHAT CHANGES WITH A SECOND TECH	NOTES
Housecall Pro	Basic: $79 a month monthly, $59 billed annually, 1 user	Essentials is $189 monthly ($149 annual) for 5 users; Max is $329 ($299) for 8 users, $35 a month per extra user. Derived: 1 user to 2 means Basic to Essentials, +$110 a month, about 2.4 times the price	Card processing "as low as 2.59%". Review management in every plan. QuickBooks integration starts at Essentials per a third-party review (unconfirmed) [29]
Jobber	Core: $49 monthly, $39 on a 1-year commitment, $29 billed annually, 1 user. Connect 1 user: $139, $119 or $99. Grow 1 user: $199, $169 or $149	Extra users $29 a month where a count is shown. Derived: Core has no second seat, so the next step is Connect with 5 users at $199 a month, about 4 times Core. Connect 1 user plus one extra seat is $139 + $29 = $168	Card 2.9% + 30 cents, Tap to Pay 2.7% + 30 cents, ACH 1%. One aggregator says the QuickBooks sync starts at Connect (unconfirmed): check before you pay [28]
Workiz	No public price any more; the last published figures were Standard $275 and Pro $325 a month with 5 users	n/a	Not a solo-priced tool today (unconfirmed)
ServiceTitan	Not a solo tool: built around a call-center manager, a dispatch board and an AI voice agent that escalates to a person; about 10,800 active customers	n/a	Pricing not published in anything we opened [35]

Derived cost of staying solo: Housecall Pro Basic billed annually is $59 × 12 = $708 a year; Jobber Core billed annually is $29 × 12 = $348 a year. On a $400 invoice paid by card in Jobber, 2.9% + 30 cents is $11.90 (the $400 is illustrative). [29] [28] **The demo shop** keeps its phone, Jobber and QuickBooks; the agents plug into them and nothing is replaced.

PART 1

The stack per job (2): quotes, parts, payments, bookkeeping, warranty

The same man, the other half of the day: the price book, the supply house, the card on site, the books and the registration forms.

JOB	WHAT HE USES	PRICE, WINDOW OR RULE	LABEL
Quotes and good-better-best	Quotes in Jobber or Housecall Pro with line items. His real price book is a spreadsheet or notes file: the diagnostic fee, three repair tiers, a flat rate for common jobs. Profit Rhino plugs into Housecall Pro as a flat-rate price book	Profit Rhino about $35 to $55 per tech per month; The New Flat Rate about $88 per user per month [34]	VENDOR, NOTED
Parts	Johnstone Supply, Ferguson and the local supply house are the three counters. The loop: diagnose, text or call the counter, drive to will-call, return to the house	Not researched this pass; Ferguson's ServiceTitan integration is a multi-tech feature. A "parts needed" list written at the job is worth capturing [72]	unconfirmed
Card on site	Jobber, Housecall Pro; Square and Stripe are the generic alternatives	Jobber 2.9% + 30 cents (2.7% + 30 tap), Housecall Pro from 2.59%. Square and Stripe rates not checked this pass [28] [29]	VENDOR, NOTED
Bookkeeping	QuickBooks Online plus photos of supply-house receipts	Simple Start about $35 a month in one 2026 analysis (up from $30), $38 in another; confirm at Intuit [31]	SECONDARY, UNCERTAIN
Consumer financing	Wisetack and similar	$500 to $25,000, APR 0% to 35.9%, 3.9% merchant fee. Its claims of 80%+ approval and 70% take-up are the vendor's own [33]	VENDOR, NOTED
Reviews	Google reviews drive the next call. Housecall Pro lists review management in every plan	97% read reviews, 74% look at the last 3 months, 31% use only 4.5 and above (BrightLocal 2026) [25]	SURVEY, NOTED

Manufacturer warranty registration: the quietest money leak in the trade

From the manufacturers' own pages as returned by search; the certificate in the box is the authority, and terms vary by model, date and state. Usually the installing dealer or the homeowner registers: for a solo owner it slips when the next call comes in.

BRAND	WINDOW	WHAT THE HOMEOWNER LOSES IF IT IS MISSED
Carrier	90 days from original installation, registered at carrier.com [38]	The standard 5-year parts-only limited warranty applies; not eligible for the extended 10-year parts or labor options. "Consumer Choice" (5 years parts plus 3 years labor) exists only if the dealer participates, existing homes only. New construction: the install date is the closing date
Goodman	60 days, online at goodmanmfg.com [39]	Unregistered, a gas furnace is covered 5 years. Registered: other parts 10 years; compressor for the owner's lifetime with a properly matched new coil, otherwise up to 10 years. Owner-occupied single-family homes only
Lennox	60 days (existing homes) or from closing (new construction) [40]	Basic 5-year limited parts warranty; registration adds 5 more years for 10 in total on eligible components. Not required in California, Florida, Georgia (units installed on or after 1 January 2026), Quebec and other places that bar registration conditions
Trane	60 days [41]	The base limited warranty (mostly 5 years) applies; registered units get 10-year parts and compressor coverage. One contractor site claims 90 days, which conflicts with Trane's own pages, so we use 60

PART 1

The real inefficiencies, with numbers

Each row says whether the number is safe to say out loud. Where no source exists we say so rather than print a plausible figure.

PAIN	NUMBER	LABEL AND SOURCE	USE IT?
Calls not reaching a person	Only 52% of inbound home-services calls are answered by a person (32% to 74% by sub-industry); 55% of businesses do not ask the caller to book. 70M+ calls, July 2026	VENDOR, Invoca [18]	Yes, attribute to Invoca
Small shops book fewest calls	The typical shop books 42% of calls; HVAC 38%; shops under 5 techs 24%. June 2022 data	VENDOR, ServiceTitan, 3,000+ businesses [19]	Only with the year
Admin hours, US small HVAC shops	More than 15 hours a week on paperwork (owners of shops under 10 employees); 15.4 on non-revenue tasks in a podcast summary	SURVEY n 1,300+, vendor-linked [17]	Yes: say "about 15" and name HVAC School
Days to get paid	Nearly 3 in 5 small businesses carry invoices more than 30 days overdue. No HVAC-specific figure	SURVEY, Intuit via Jobber [20]	Yes for the 3 in 5, attribute to Intuit via Jobber
Unpaid invoices exist	56% of businesses with 0 to 100 employees had unpaid invoices, average $17,500 owed (Intuit, January 2025); Housecall Pro cites 59% from a 2026 Intuit report	SURVEY, search summaries	One of them, never both on one slide
Speed of reply	28% of customers expect an immediate reply, 28% within the hour, 20% of owners reply within the hour; 97% say response time influences who they hire (Housecall Pro homeowner survey, n 1,040)	SURVEY, secondary write-ups, unconfirmed	No until the originals are opened
Owner-operators in the data	440,900 mechanics and installers (2025); BLS pay excludes the self-employed	GOV, BLS [1]	Yes for 440,900
Admin hours, UK	7 to 8 hours a week; 77% of trades owners do admin in the evening	SURVEY n 167 UK, VENDOR [22]	Only as a UK contrast
Days to send the invoice; estimates never followed up; warranty registrations missed; revenue lost to late or unbilled invoices	No sourced figure for any of the four	unconfirmed	No

WHAT THIS ADDS UP TO

The man in the story is not short of tools. Jobber and Housecall Pro already hold his customers, quotes, jobs, invoices and payments. His problem is the gap between "the app has a place for it" and "someone has time to do it at 9 PM". The agents do the typing and the chasing. He keeps every decision. [72]

PART 1

Numbers we will not use, and why

An owner should check the sources. These figures circulate in sales pages and HVAC blogs. Each one fails a basic test for this guide, so none of them appears as a fact anywhere in it.

THE CLAIM	WHY WE DO NOT USE IT
"85% of callers who reach voicemail never call back"	Repeated in many blogs, none cites a primary study.
"74.1% of calls unanswered" (NextPhone)	Small sample from an AI-receptionist vendor; it contradicts Invoca's 52% answered.
"Owners think 97% answered, reality 66%" (ServiceDirect via PATLive)	A secondary write-up of someone else's analysis; the method was not seen. A tempting hook, not safe.
"Over 17,000 pounds a year lost to admin"	UK, pounds not dollars, sample size not stated, built on a UK day rate. Never show it as dollars.
"Over 20 hours a week of admin" (PM Magazine)	The same survey work as the 15-hour figure but a different definition. Use the 15 with attribution.
Warranty-claim denial rates and registration-completion rates	From HVAC blogs and automation vendors, with no cited source. Use the manufacturers' windows, never a "% of claims denied" claim.
"One in two quotes is never followed up", "contractors lose 20% of revenue to late invoices"	Versions appear in vendor copy. None could be traced to data.
Service-call and diagnostic fee ranges ($60 to $180, $75 to $130, $100 to $250)	From near-duplicate content pages. We say "he sets the fee".
HVAC Local Services Ads cost per lead of about $80	One agency's client base.
Workiz plan prices	No longer public; the last figures are from a price tracker.
Trane "90 days"	One contractor site; Trane's own pages say 60.
Intuit's 56% (2025) and 59% (2026) unpaid-invoice figures on one slide	Different years. Use one.
ACCA "median net profit 5.8%"	Carried over from an earlier note and never verified at ACCA.
The 76-cent mileage rate, QuickBooks and Gusto prices, the 1040-ES dates	Read from secondary sources. Usable in conversation; check with the IRS, Intuit and Gusto before relying on them. [5] [31] [32] [4]
A "calls jump X% on the first freeze" figure, or "X calls a day" for a solo tech	No source found for either.

THE RULE BEHIND THE LIST

A number goes in this guide only if we can say who published it, when, and on how many. If we cannot, the guide says "unconfirmed" or leaves it out. The skill in this pack follows the same rule: it prints "not in the file" instead of a figure it was not given.

02

One night with Tom Becker

Friday 16 October 2026, the first hard freeze in Minneapolis. A dirty flame sensor at 7:30 in the morning, nine invoices by dinner, a live call at 11:40 PM, and one text at 6:30 on Saturday. A demo shop, a real shape.

PART 2 · ONE NIGHT WITH TOM BECKER DEMO DATA

Friday 16 October 2026: the first hard freeze

Minneapolis, low of 24°F. One van, one man, one phone: (612) 555-0147. The day and the night the video follows.

WITHOUT THE AGENTS (THE COLD OPEN)

9:52 PM voicemail, Karen M.: "It's 58 degrees in here. Are you coming?"

10:04 PM Tom in the van, rubbing his eyes: "Nine invoices... and I haven't sent one."

WITH THE AGENTS (THIS PAGE)

The same shop, the other version of the evening: the paperwork is already done. In the video the cold open and the night share a date, so read them as two versions of one Friday.

WHEN	WHAT IS HAPPENING	AGENT	WHO DECIDES
7:30 AM	**Tom.** First call of the day: burners light, then shut off. A dirty flame sensor, a 20-minute fix. The AI does not touch the work.	Tom	Tom
All day	**In an attic, the phone rings.** The AI picks up as Tom's assistant, asks about gas or a CO alarm first, books only the slots Tom opened.	Calls	Tom opens the slots
By 5 PM	**Nine jobs, nine voice notes.** Tom says each job out loud in the van. Nine invoices are written in Jobber and sent with a card link: $3,486 billed, #1043 to #1051.	Invoices	Tom sets the price book
6:15 PM	**Home for dinner.** Nothing about the work changed. The evening did.	Tom	
Day 7, day 30	**Open invoices.** A polite text at day 7. At day 30 it does not nag: it goes to Tom (Mr. Hale).	Payments	Tom calls
Day 2, day 5	**Open quotes.** The Patel furnace quote gets a text on day 2 and an email on day 5. Same price, with Wisetack financing once Tom says yes.	Quotes	Tom sets the price
This week	**Slow mornings.** 41 past customers due for fall maintenance get a text. 10 slow mornings fill (Maria Ortiz: Tuesday 8 AM).	Tune-Ups	Tom sets the offer
Day 1 of 60	**New install.** The Goodman 96% furnace installed on 10/16 is registered with Goodman on day 1 of 60. Miss the window and 10-year parts cover drops to 5.	Warranty	Tom checks, submits
11:40 PM	**A live call.** Gary Lindqvist, Edina: furnace blowing cold air, 61°F inside. "Do you smell gas, or is a CO alarm going off?" No. Booked for 7:30 AM Saturday.	Calls	Tom sees the photo text
6:30 AM Sat	**The brief.** 4 calls answered, 2 booked. 9 invoices sent, $3,486. 2 paid overnight, $524. 2 need you.	Brief	Tom decides both

THE RULE

The agents do the paperwork. Prices, diagnoses and anything with gas stay with Tom.

Times and customers are demo choices; the call, the voicemail, the nine invoices, $3,486, the three quote tiers and the 6:30 AM brief are the story of the Ruben AI video. Sources for the numbers behind each agent are in Part 1.

6:30 AM: Tom reads one text, then talks to Otto

Saturday 17 October. Tom is at the kitchen table with coffee. The brief reads only: it changes nothing. The two things that need him come first.

BRIEF · SAT 17 OCT · 6:30 AM · TO TOM

Morning, Tom. Overnight:
Calls: 4 answered, 2 booked (Gary L. in Edina, 7:30 AM today; one Saturday 10:00 AM).
Invoices: 9 sent, $3,486 billed.
Payments: 2 paid overnight, $524.
Quotes: Patel (Good $3,950, Better $4,850, Best $6,200), day 2 is today.
Tune-ups: 41 texts out, 10 mornings filled.
Warranty: Goodman furnace registered, day 1 of 60.

2 need you:
1. Patel quote: send the follow-up with Wisetack financing?
2. Mr. Hale, invoice 30 days late: final reminder, or will you call?

Gary's 7:30 AM booking is in Jobber with the photo text he got last night. Safety lines this week: gas or CO callers told to leave and call 911: 0. Prices the AI quoted on its own: 0. Calls where the AI answered as a person: 0.



OTTO, BY VOICE, 6:35 AM

Otto: Two things need you. The Patel furnace quote: send it with Wisetack financing?

Tom: Yeah. Send it.

Otto: And Mr. Hale is 30 days late. Final reminder, or will you call?

Tom: I'll call him. He's a good guy.

Otto: Got it. First job's at 7:30.

Why Otto asks

A financing offer is a credit offer in Tom's name, and a 30-day-late customer is a relationship. Both are Tom's call, never the agent's.

What a human decided

Tom said yes to Wisetack on the Patel quote and chose to phone Mr. Hale himself. The AI logged both.

What the AI did not do

It did not change a price, diagnose Gary's furnace, promise a time Tom had not opened or press Mr. Hale for money.

PART 2

Meet the shop

Becker Heating & Air is one man, one van and one phone number. Everything else in this chapter is demo.



WHO OR WHAT	DEMO DETAIL
The shop	Becker Heating & Air, Minneapolis, Minnesota. One van, no office staff, no helper. Phone (612) 555-0147 DEMO DATA
Tom Becker	Owner and only technician. Licensed and certified for the work he does; the agents never test that, they just never go near it
The tools he keeps	Jobber (jobs, quotes, invoices, card links), QuickBooks Online (the books), his cell phone, a Google Business Profile, Wisetack for financing
Otto	The shop's AI assistant. It says so in the first sentence of every call and text. Otto coordinates the seven agents and talks to Tom by voice in the morning

The people in the night

PERSON	WHAT HAPPENS	WHICH AGENT MEETS THEM
R. Novak (Rachel)	First call of the day, 7:30 AM Friday: burners light, then shut off. Dirty flame sensor, a 20-minute fix. Invoice #1043, $262, sent with a card link; at day 7 she gets a friendly reminder if it is still open	Invoices, Payments
Karen M.	9:52 PM voicemail: "It's 58 degrees in here. Are you coming?" (the video's cold open, without the agents). With the Calls agent on, her call is answered, the gas and CO question is asked, and Tom gets a one-line summary	Calls
Gary Lindqvist, Edina	11:40 PM live call: furnace blowing cold air, 61°F inside. No gas, no CO alarm. Booked for Tom's first opening, 7:30 AM Saturday. He gets a text with Tom's photo	Calls
The Patels	A furnace replacement quote: Good $3,950 (80% furnace), Better $4,850 (96%), Best $6,200 (96% plus 10-year labor). Follow-up on day 2 (text) and day 5 (email), with Wisetack financing once Tom says yes	Quotes
Mr. Hale	Invoice #1012, $318, 30 days open (demo). The agent does not press him: it hands the call to Tom, who decides to phone him himself	Payments, Brief
Maria Ortiz	One of 41 past customers who got the fall tune-up text. She replied and took Tuesday 8 AM, one of the 10 slow mornings that filled	Tune-ups
The Whitfields	A Goodman 96% gas furnace installed on 10/16/2026 (billed on its own quote, not one of the nine service invoices). Registered with Goodman on day 1 of 60	Warranty

THE ONE RULE

The agents do the paperwork. Prices, diagnoses and anything with gas stay with Tom.

PART 2

The nine invoices of a Friday

Nine voice notes, nine invoices, $3,486 billed. Every line comes from Tom's own price book, so the agent never had to invent a price. All of it is demo.

NO.	CUSTOMER	LINES (DOLLARS)	TOTAL	STATUS SATURDAY 6:30 AM
#1043	R. Novak	Diagnostic visit 129 + flame sensor cleaned and tested 95 + sensor kit 38	$262	Open: day-7 reminder if unpaid
#1044	M. Aldridge	Diagnostic 129 + hot-surface ignitor replaced 145 + ignitor 120	$394	Open
#1045	J. Chen	Diagnostic 129 + pressure switch replaced 145 + switch 107	$381	Paid overnight
#1046	T. Okafor	Diagnostic 129 + inducer motor replaced 295 + motor 345	$769	Open
#1047	S. Lindahl	Fall tune-up 119 + filter 24	$143	Paid overnight
#1048	P. Brandt	Diagnostic 129 + thermostat replaced 95 + thermostat 111	$335	Open
#1049	K. Sorensen	Diagnostic 129 + condensate trap cleaned 175	$304	Open
#1050	L. Wills	Diagnostic 129 + control board replaced 145 + board 230	$504	Open
#1051	D. Park	Diagnostic 129 + hot-surface ignitor replaced 145 + ignitor 120	$394	Open
	Total	Nine invoices, #1043 to #1051	**$3,486**	**$524 paid overnight (#1045 and #1047)**

THE FIRST INVOICE, AS SENT

Becker Heating & Air · Invoice #1043

DEMO DATA

Customer: R. Novak · Friday 16 October 2026

LINE	AMOUNT
Diagnostic visit	$129
Flame sensor cleaned and tested	$95
Parts: sensor kit	$38
Total	**$262**

Sent from Jobber with a card link (the customer pays on Jobber's page; the AI never sees a card).

THE VOICE NOTE BEHIND IT

"Novak. Burners lit and shut off. Flame sensor was dirty, cleaned it and tested it. Put a sensor kit on it. Normal diagnostic."

The agent maps "normal diagnostic" to the $129 line, "cleaned and tested" to the $95 labor line and "sensor kit" to the $38 part, because all three are in the price book. A line that is not in the price book is held for Tom with one question.

THE ARITHMETIC, CHECKED

262 + 394 + 381 + 769 + 143 + 335 + 304 + 504 + 394 = **$3,486**. Paid overnight: 381 + 143 = **$524**. Open: **$2,962**.

DEMO CHOICES

The story fixes #1043, nine invoices, $3,486 and $524 paid. The other eight customers, jobs and lines are our demo fills, set so the totals hold. A real shop uses its own price book.

PART 2

Seven agents, seven jobs the shop does today

Each agent maps to a job a one-truck owner already does, usually at night, and to the way that job breaks.

AGENT	THE JOB A SOLO OWNER DOES TODAY	HOW IT BREAKS	WHAT THE AGENT CHANGES
Calls	Answers the phone when his hands are free; calls back the rest	The phone rings in an attic. Only about half of home-service calls reach a person [18]	Picks up as Tom's assistant, asks about gas or CO first, books only the slots he opened, texts him a one-line summary
Invoices	Writes every invoice at the kitchen table from memory and a clipboard	Written late, parts forgotten, sent after the customer has stopped thinking about it	Turns a voice note into an invoice in his price book's words and sends it with a card link
Payments	Remembers who owes him	Nearly 3 in 5 small businesses carry 30-day-late invoices [20]; he is too busy or too polite to chase	A friendly reminder at day 7; at day 30 it goes to Tom, with the one-line history
Quotes	Sends a replacement quote and hopes	A customer goes quiet; he is too tired to follow up	Day 2 text, day 5 email, his three tiers, the financing he already offers. The price never changes
Tune-ups	Remembers who is due for fall maintenance	Handled from memory; slow mornings stay slow	Texts the list his app already holds; the customer picks one of Tom's open mornings
Warranty	Registers the new unit when he remembers	The window slips while the next call comes in; parts cover drops from 10 years to 5 [39]	Pre-fills from the data-plate photo, registers or reminds inside the window; Tom checks and submits
Brief	Reconstructs tomorrow in his head	Things that fell through yesterday; the ten-minute scramble	One text at 6:30 AM, decisions first, and a voice chat with Otto

THE SHAPE THAT REPEATS

Each agent does the typing, the checking or the chasing. Each stops at the same kind of line: a price, a diagnosis, a promise of a time, money in dispute, anything with gas. Part 3 gives each agent a job card and a build spec; Part 4 explains why each stop exists.

PART 2

The evening runbook, hour by hour

The same Friday as a checklist for any one-truck shop. Copy it into your own notes and change the times. You own every line; the agent owns the typing.

WHEN	WHAT HAPPENS	WHO	AGENT
Before the first call (6:30 AM)	Reads the brief and the two decisions. Confirms the first opening is still open. Looks at the weather and the parts-to-pick-up list	Tom	Brief
Each job (all day)	Before leaving the driveway, says the job into a voice note: customer, what was wrong, what he did, parts used. Ten seconds	Tom	Invoices
After each note (minutes)	A draft invoice appears in Jobber from the price book. In weeks 1 to 3 Tom approves each one with a tap; later, lines that match the price book send themselves and anything else waits for him	Agent, then Tom	Invoices
In an attic (any time)	The phone rings. The AI answers as Tom's assistant, asks about gas or a CO alarm, books only an open slot, texts Tom the summary	Agent	Calls
Lunch, 2 minutes	Glances at the three "needs you" items on his phone: a parts question, a customer asking for a price. Answers or ignores	Tom	Calls, Quotes
Last job (about 5 PM)	Last voice note. The nine invoices are out. Texts the family he is on the way	Tom, agent	Invoices
6:15 PM	Home for dinner. Phone on the counter, forwarded after three rings to the AI	Tom	Calls
9:52 PM	A caller says it is 58 degrees. The AI asks about gas or a CO alarm first, finds her booking and texts Tom a line. He reads it on the couch instead of hearing a voicemail in the van	Agent	Calls
11:40 PM	A new caller, furnace blowing cold air. Gas and CO asked first, 7:30 AM booked, photo text sent. Tom sleeps	Agent	Calls
Overnight	Cards pay invoices. Reminders wait for day 7. Quote follow-ups wait for day 2 and day 5. Tune-up replies fill slow mornings	Agents	Payments, Quotes, Tune-ups
6:30 AM	The brief. Two decisions. First job at 7:30	Tom, Otto	Brief

ONCE A WEEK (30 MINUTES, SUNDAY)

- Read the week's log: every call, text, invoice and refusal
- Check three invoices against the voice notes behind them
- Open the "held for Tom" list and clear it
- Update the open slots for next week
- Look at the next estimated-tax date (Brief prints it)

ONCE A MONTH (ONE HOUR)

- Update the price book if parts prices moved
- Count: calls answered, booked, invoices sent, days to payment, tune-ups booked
- Read two or three refusals the AI made and say whether it was right
- Send the CPA the month from QuickBooks

Six things no agent ever does

Keep this page in the van. An action that is not in a job card and not on this page is not done without asking Tom.

Gas smell or a CO alarm

The AI says: leave the house, do not touch switches or phones inside, call 911 or the gas utility from outside. It then pings Tom. It never troubleshoots, never says "it is probably nothing".

Every price

The AI reads the price book Tom wrote. A price that is not in it is not quoted: "Tom sets that after he sees the unit."

Every diagnosis

No "it sounds like the ignitor". Safety calls on a unit, red-tagging and refrigerant questions stay with the licensed person.

Every promise of a time

Only the slots Tom opened. Even then the slot stays "requested" until he confirms it.

Money in dispute

Refunds, discounts, a warranty argument, a 30-day-late customer: the agent writes the one-line summary and Tom decides.

Financing and contracts

Wisetack offers go out only with Tom's yes. A repair visit that turns into a replacement sale carries a Notice of Cancellation.

THE RULE

The AI answers, writes, reminds and drafts. Tom prices, diagnoses and decides. [42,43]

03

The seven agents

Two pages per agent: the job card for Tom, then the build spec for whoever wires it up. Then the knowledge layer every agent reads: the price book, the open slots and the customer list.

AGENT 1 OF 7 · JOB CARD

Calls: answers when Tom is in an attic

THE DEMO NIGHT

AI Becker Heating and Air, this is Tom's AI assistant. He's on a job. How can I help?

Gary Yeah, our furnace quit. It's blowing cold air. 61°F in here.

AI First, do you smell gas, or is a carbon monoxide alarm going off?

Gary No. Nothing like that. Just cold.

AI Okay. If that changes, leave the house and call 911. Tom's first opening is 7:30 tomorrow. Should I book it?

Gary Yes, please.

AI Booked. You'll get a text with Tom's photo tonight.

11:40 PM Friday, Edina. Gary Lindqvist, a first-time caller. The whole call takes under a minute. The AI said it was an AI in its first sentence and asked about gas before anything else.

WHAT IT DOES

- Answers calls Tom forwards after three rings or when he is on a job
- Says it is Tom's AI assistant in the first sentence
- Asks about gas or a CO alarm first, every time, before the problem is even described
- Takes name, address, callback number and the problem in the caller's own words
- Offers only the slots Tom has marked "AI may book" and books the one the caller picks
- Texts the customer a confirmation with Tom's photo; texts Tom a one-line summary

TOM DECIDES

- Which slots the AI may book, and when he reopens them
- Every price and every quote visit: the AI says "Tom sets that after he sees the unit"
- Any callback it flags
- Whether a gas or CO event needs his follow-up

IT NEVER

- Troubleshoot a gas smell or a CO alarm, or say "it's probably nothing"
- Quote a price that is not in his price book
- Diagnose or say whether a unit is safe to run
- Promise a time outside an open slot
- Discuss refrigerant, negotiate a discount or pretend to be a person

Reads	open-slots, price book (the diagnostic fee only if it is in the book), customer list (to match a caller), the gas and CO script, the never list
Writes	A booked visit or a request in Jobber, the customer text, the one-line text to Tom, the log
Plugs into	Jobber (Receptionist add-on) or Housecall Pro (CSR AI); or a Google Calendar and Sheet[36]
Measure	Calls answered by a person or the AI, calls booked, gas and CO scripts run, prices quoted by the AI (the target is 0), the share of callers who ask "are you a robot?"

AGENT 1 OF 7 · BUILD SPEC

Calls: how to build it

WHY THIS JOB MATTERS

Only about half of inbound home-service calls reach a person.[18] A one-truck owner is the extreme case: when his hands are in a cabinet in an attic, nobody answers, and a caller who will not leave a voicemail books somebody else. The Calls agent answers for him, and its first question is the one that matters most in this trade: gas or CO?[42][43]

Trigger	An inbound call to Tom's number, forwarded after three rings or when he marks himself busy; an inbound text
Reads	open-slots.md, price-book.md, customer-list, gas-co-script.md, never-list.md, identity.md
Writes	A booked visit or request in Jobber or Housecall Pro; the customer confirmation text; Tom's one-line text; the log
Schedule	Always on. A call that rolls to the AI after three rings gives Tom a chance to pick up first.
What Claude does	Runs the script: AI disclosure, gas and CO first, details, slot offer, booking, confirmation. Writes the one-line summary in plain words.
Guardrails	Gas smell or CO alarm: evacuate script only, then page Tom. No price outside the book. No diagnosis. No time outside an open slot. Says it is an AI.

INPUTS

- The caller's words and number
- The open slots
- The customer list, for a match

OUTPUTS

- A booked or requested visit
- A text to the caller with Tom's photo
- A text to Tom
- A log line with the full transcript reference

EDGE CASES, AND WHAT IT DOES

- The caller smells gas mid-call: stop the booking script, read the evacuation script, page Tom (L0)[42][44]
- The caller asks "how much?": "Tom sets the price after he sees the unit." The diagnostic fee is read only if it is in the book
- The caller asks "are you a robot?": answer truthfully, offer to text Tom now
- No open slot fits: take the request, text Tom, tell the caller Tom will call back
- A CO alarm is sounding: leave, call 911, do not go back in until cleared[43]
- A spam or sales call: log it, no action
- The caller is in a state with all-party recording rules: the notice at the start of the call covers it (Part 4)[51]

ALREADY ON THE MARKET

Receptionist and CSR add-ons exist inside the job apps.[36] Vendors also publish booking-rate claims for their own AI; those are the vendors' own figures, not results for a one-truck shop. What you build is the gas-first script, the open-slot rule and the one-line text to Tom.

AGENT 2 OF 7 · JOB CARD

Invoices: a voice note becomes an invoice

THE DEMO NIGHT

Tom (voice note) Novak. Burners lit and shut off. Flame sensor was dirty, cleaned it and tested it. Put a sensor kit on it. Normal diagnostic.

Invoices Invoice #1043, R. Novak: diagnostic visit $129, flame sensor cleaned and tested $95, parts: sensor kit $38. Total $262. Sent with a card link.

Invoices Nine invoices out, $3,486 billed. One line was not in your price book: none.

Nine voice notes in the van, nine invoices in Jobber before Tom is home. Every line came from his price book, so nothing waited. In weeks 1 to 3 each draft waits for a one-tap OK instead.

WHAT IT DOES

- Turns each voice note into text (the phone's own speech-to-text, or a service you choose)
- Matches the words to price book lines: "normal diagnostic" is the $129 line
- Adds parts as separate lines and adds the totals from the book, never by guess
- Creates the invoice in Jobber and attaches the card link
- Holds any line that is not in the book and asks Tom one question
- Logs the invoice number, total and the sentence it came from

TOM DECIDES

- The price book itself, and any change to it
- Any line the agent could not match
- Discounts, goodwill credits, refunds and warranty callbacks
- Whether to move from approve-each to send-from-the-book

IT NEVER

- Invent a price, a part or a labor line
- Discount, refund or void
- See, ask for or repeat a card number
- Send an invoice for a job the voice note did not mention
- Compute sales tax: the app's tax setup, which Tom and his CPA own, does

Reads	the price book, the customer list (to match "Novak" to an address), job records in Jobber, the voice note text
Writes	A draft or sent invoice in Jobber with a card link, a held-for-Tom question, the log
Plugs into	Jobber invoices and card links, syncing to QuickBooks; or Housecall Pro [28] [29]
Measure	Invoices sent the same day, lines held for Tom, corrections Tom made after send (the target is 0), days from job to invoice (count your own baseline)

AGENT 2 OF 7 · BUILD SPEC

Invoices: how to build it

WHY THIS JOB MATTERS

The invoice pile is the evening. HVAC School's survey puts paperwork at more than 15 hours a week for small-shop owners.[17] The Invoices agent does the typing: a voice note in, an invoice in Jobber with a card link out, in his price book's words.

Trigger	A new voice note (or a text to the agent) after a job
Reads	price-book.md, customer-list, the job record, the voice note text
Writes	A draft or sent invoice with a card link, a question for Tom when a line is not in the book, the log
Schedule	Within minutes of a note. A nightly sweep lists any job closed with no invoice.
What Claude does	Extracts customer, work done and parts used from loose speech; maps each phrase to a book line; totals from the book; writes the held-for-Tom question in one sentence.
Guardrails	No price outside the book. No discount, refund or void. Approve-each in weeks 1 to 3; send-from-the-book only after the drafts match for two weeks. No card data.[64]

INPUTS

- The voice note text
- The price book
- The job and customer in Jobber

OUTPUTS

- An invoice with line items and a card link
- A held line and a question
- A QuickBooks entry via the app's sync

EDGE CASES, AND WHAT IT DOES

- The note names two customers: split it, or ask which one the part belongs to
- "Normal diagnostic" but the book has two diagnostic fees: ask
- A part Tom had on the truck: billed at the book price, not looked up
- A replacement sale starts on the visit: flag for the Cooling-Off notice (Part 4)[56]
- A warranty callback: $0 invoice, labelled, never a charge
- The customer is not in Jobber: create a client from the note, flagged for Tom to check the address
- Sales tax: follows the app's setup, never the agent's own rate

ALREADY ON THE MARKET

The job apps already do invoices and card links.[28][29] Vendors sell AI quote and invoice drafting inside bigger platforms.[35] What you build is the voice note, the price-book match and the gate.

AGENT 3 OF 7 · JOB CARD

Payments: a reminder at day 7, a call at day 30

THE DEMO NIGHT

Payments Hi Rachel, a friendly reminder from Becker Heating: invoice #1043 ($262) is still open. Pay here: [card link]. Reply STOP to opt out.

Payments (to Tom) Mr. Hale, invoice #1012, $318: 30 days open, reminded once at day 7. Your call.

Day 7 is a polite text. Day 30 does not get a third text: it goes to Tom, with the history in one line. Tom phones Mr. Hale himself.

WHAT IT DOES

- Watches open invoices in Jobber and QuickBooks every morning
- At day 7, texts a friendly reminder with the card link and the amount
- Stops at once when the invoice is paid, disputed or the customer says STOP
- At day 30, writes Tom a one-line history and puts it on the brief
- Records payments and counts "paid overnight" for the brief

TOM DECIDES

- What happens at day 30: a call, a final reminder, a write-off
- Any dispute ("the furnace still does not work")
- Payment plans, goodwill, liens or collections: never the agent's

IT NEVER

- Threaten, add a fee, mention collections or liens
- Send more than the two steps Tom approved
- Text a number on STOP or outside 8 AM to 9 PM local time
- Discuss why the invoice is open: a dispute goes to Tom
- Take or ask for a card number

Reads	open invoices and ages, the consent register, the reminder wording file
Writes	A reminder text, a day-30 line for Tom, the stop reason, the log
Plugs into	Jobber, QuickBooks, an SMS line (Jobber's own, or your own provider) [20] [30]
Measure	Share of invoices paid by day 7 and by day 30 (count your own baseline; no HVAC-specific figure exists), reminders sent, day-30 calls Tom made

AGENT 3 OF 7 · BUILD SPEC

Payments: how to build it

WHY THIS JOB MATTERS

Nearly 3 in 5 small businesses carry invoices more than 30 days late.[20] A solo owner chases money at night, if at all. The Payments agent makes the first, friendly step automatic and hands the human step back to the human.

Trigger	A daily 8:00 AM sweep of open invoices
Reads	open invoices and ages, consent-register.md, reminder-wording.md
Writes	A day-7 text with the card link; a day-30 line for Tom; the stop reason; the log
Schedule	Daily at 8:00 AM, inside the text window.
What Claude does	Chooses the step by age and status, fills the wording from the file, writes the day-30 summary in one line.
Guardrails	Two steps only. Friendly, never a threat. Stops on payment, dispute or STOP. No fees, no collections talk.

INPUTS

- Open invoices with ages
- Payments received since yesterday
- The consent register

OUTPUTS

- A reminder text
- A line for Tom
- Counts for the brief

EDGE CASES, AND WHAT IT DOES

- A partial payment: no reminder for the paid part; the line for Tom says what remains
- A customer replies "the furnace is still broken": stop, flag Tom, never argue
- A customer paid by check: Tom marks it paid; the agent stops
- The invoice was voided: stop
- A text would land after 9 PM local: held to 8 AM[45]
- A STOP in a sentence ("stop texting me"): treated as STOP[48]

ALREADY ON THE MARKET

Job apps send automatic reminders; payouts take 1 to 2 business days by ACH and a first payout can take up to 7.[30] What you build is the two-step rule and the day-30 hand-off to a person.

AGENT 4 OF 7 · JOB CARD

Quotes: a follow-up on day 2 and day 5

THE DEMO NIGHT

> **Quotes** Hi, this is Becker Heating's AI assistant. Following up on the furnace quote Tom sent Thursday: Good $3,950 (80% furnace), Better $4,850 (96%), Best $6,200 (96% plus 10-year labor). [Wisetack's approved financing wording and link]. Tom is glad to go over it: reply with a time that works.

Day 2 is a text, day 5 an email. The three prices are Tom's and never change. The Wisetack line goes out only after Tom said "Yeah. Send it." in the morning.

WHAT IT DOES

- Watches open quotes in Jobber
- Sends the day-2 text and the day-5 email, resending the quote Tom built, with his three tiers
- Adds the financing line from Wisetack's approved copy once Tom has said yes
- Replies to "which one do you recommend?" with "Tom will go over it with you" and offers a call time
- Stops when the quote is approved, declined or Tom says stop

TOM DECIDES

- The three prices and the tiers
- Whether this customer gets the financing line
- Any discount, rebate claim or "price match" request: never the agent's
- Which tier to recommend, if anyone asks

IT NEVER

- Change, discount or round a price
- Add financing terms of its own: only the lender's approved wording [57]
- Promise a rebate or a tax credit (the federal 25C credit ended for new installs after 2025) [69]
- Make an energy-savings claim it cannot show
- Chase a customer who said no

Reads	the quote and its tiers, the Wisetack approved copy, the consent register, the follow-up wording
Writes	A day-2 text, a day-5 email, a "reply received" flag to Tom, the log
Plugs into	Jobber quotes, Wisetack link, Gmail or Outlook for the email [33]
Measure	Quotes followed up, replies, quotes approved (count your own baseline; no sourced follow-up or close-rate figure exists for solo shops)

AGENT 4 OF 7 · BUILD SPEC

Quotes: how to build it

WHY THIS JOB MATTERS

A replacement quote is the biggest ticket Tom sends, and the one he is most likely to let go quiet. No source measures how many solo-shop quotes are never followed up, so we do not print a figure; we only say the follow-up is a task he forgets at night.

Trigger	A quote sent and still open at day 2 and day 5
Reads	the quote and its tiers, wisetack-approved-copy.md, consent-register.md, quote-followups.md
Writes	A day-2 text, a day-5 email, a flag when the customer replies, the log
Schedule	Daily at 9:00 AM. The day count starts when Tom sends the quote.
What Claude does	Resends the quote Tom built, with the tiers as he priced them, in his voice. Writes the flag in one line.
Guardrails	The price never changes. No discount, no rebate claim, no financing wording but the lender's own. Stops on approval, decline or Tom's word. [57]

INPUTS

- The open quote
- Whether Tom has approved the financing line
- The customer's consent and channel

OUTPUTS

- A text
- An email
- A flag to Tom with the customer's words

EDGE CASES, AND WHAT IT DOES

- The customer asks for a lower price: flag Tom, say "Tom can talk it through", never counter
- The customer asks about a rebate or the federal credit: say Tom will confirm what applies; do not state any [69]
- Tom has not yet said yes to financing: send the follow-up without the line and flag the choice (the demo morning decision)
- The quote was sent in someone else's name (a landlord): check the contact before texting
- The customer is a repair visit turned into a replacement sale: the Notice of Cancellation travels with the paperwork (Part 4) [55]

ALREADY ON THE MARKET

Job apps send quotes and some automate follow-ups; we could not confirm Jobber's follow-up feature on its own pages. [72] Financing is a separate vendor (Wisetack lists $500 to $25,000 and a 3.9% merchant fee, per the vendor). [33]

AGENT 5 OF 7 · JOB CARD

Tune-Ups: fills the slow mornings

THE DEMO NIGHT

Tune-ups Hi Maria, this is Becker Heating's AI assistant. Your furnace is due for its fall tune-up. Tom has Tuesday 8 AM, Wednesday 8 AM or Thursday 9 AM. Reply with one and I'll book it. Reply STOP to opt out.

Maria Tuesday 8 works.

Tune-ups Booked: Tuesday 8 AM. Tom will text when he's on the way.

41 texts to past customers due for fall maintenance; 10 slow mornings filled. Maria Ortiz is the first reply. The offer, the price and the mornings are Tom's.

WHAT IT DOES

- Reads the customer list for anyone more than 11 months past a tune-up, or never done
- Texts only customers whose consent is on record, with two or three open mornings
- Books the one a customer picks and puts it in Jobber
- Sends a day-before reminder; honors STOP the same day
- Counts how many slow mornings filled

TOM DECIDES

- The offer and the price of the tune-up
- Which mornings are open
- Selling a recurring maintenance agreement: that needs disclosure and consent (Part 4)
- Any customer he does not want to text

IT NEVER

- Text a customer with no consent on record, or a number on STOP
- Send outside 8 AM to 9 PM in the customer's local time[45]
- Offer a discount Tom has not set
- Enroll anyone in an auto-renewing plan[62]
- Say the system is "overdue" or unsafe

Reads	the customer list with last-service date and consent, open-slots, the tune-up offer file
Writes	A text, a booked tune-up in Jobber, a reminder, the log
Plugs into	Jobber (recurring jobs and the client list) and an SMS line
Measure	Texts sent, replies, mornings filled, STOP replies, tune-ups completed (count your own baseline; no solo sign-up rate was found)

AGENT 5 OF 7 · BUILD SPEC

Tune-Ups: how to build it

WHY THIS JOB MATTERS

The fall furnace tune-up and the spring AC tune-up are the base of a solo shop's calendar and the cheapest way to fill slow mornings. The list already lives in the job app; nobody has the time to text it.

Trigger	Weekly on Tuesday at 10:00 AM, plus any reply
Reads	the customer list with last service date and consent, open-slots.md, tune-up-offer.md
Writes	The tune-up text, a booked visit, a day-before reminder, the log
Schedule	Weekly in the fall and the spring. Daily replies.
What Claude does	Selects who is due, writes the text with two or three open mornings, books the reply.
Guardrails	Consent on record or no text. STOP the same day. The offer is Tom's. A maintenance agreement is never sold by the agent.

INPUTS

- The client list and service history
- Open mornings
- Consent flags

OUTPUTS

- Texts
- Booked tune-ups
- A count for the brief

EDGE CASES, AND WHAT IT DOES

- A customer replies with a question about price: "Tom's offer is $X" only if the file says it, else Tom
- A customer replies with a problem, not a booking ("it's making a noise"): hand to the Calls script, gas question first
- No open morning left: say so; do not overbook
- A customer with no consent flag: skipped and counted, so Tom can ask them in person
- A landlord with several addresses: one text per property only if each has consent

ALREADY ON THE MARKET

Job apps have recurring-job features and reminders.[28] What you build is the consent rule, the open-mornings rule and the count.

AGENT 6 OF 7 · JOB CARD

Warranty: registered inside the window

THE DEMO NIGHT

Warranty Whitfield install 10/16/2026: Goodman 96% gas furnace. Window: 60 days (ends 12/15/2026). Model and serial read from the data plate photo. Form is filled. Check and submit?

Tom Checked. Submitted.

Warranty Registered on day 1 of 60. Confirmation saved to the job and emailed to the homeowner.

A missed Goodman window drops a gas furnace's parts cover from 10 years to 5. The agent prepares the registration, calendars day 30 and day 50 as backstops, and Tom clicks submit.[39]

WHAT IT DOES

- Notices a job closed as "install" in Jobber
- Reads the data-plate photo for model and serial, with Claude's vision
- Looks up the window for the brand: Carrier 90 days, Goodman 60, Lennox 60 (existing homes), Trane 60[38][39][40][41]
- Fills the registration data and puts the form in front of Tom
- Sets reminders on day 1, day 30 and day 50; saves the confirmation to the job

TOM DECIDES

- Checking and submitting the registration (his login stays his)
- Any brand or model the file does not cover
- Telling the homeowner what the warranty covers: the certificate is the authority

IT NEVER

- Guess a model or serial it could not read
- Submit with Tom's dealer credentials on its own
- Tell a homeowner a warranty is "valid" or "void"
- Register a unit in a state where the maker says registration is not required without flagging it[40]

Reads	the job record, the data-plate photo, the warranty-windows file
Writes	A pre-filled registration, calendar reminders, the saved confirmation, the log
Plugs into	Jobber job and photos; the manufacturer's own portal: Goodman, Carrier, Lennox, Trane. No portal API was verified for this pack
Measure	Installs registered inside the window (the target is every one), days from install to registration, registrations Tom had to chase

AGENT 6 OF 7 · BUILD SPEC

Warranty: how to build it

WHY THIS JOB MATTERS

Miss Goodman's 60-day window and a gas furnace's parts cover is 5 years instead of 10.[39] Carrier's window is 90 days, Lennox and Trane 60.[38][40][41] We found no sourced rate of missed registrations, so no percentage is claimed; the deadline itself is the point.

Trigger	A job closed as "install" with a data-plate photo
Reads	warranty-windows.md, the job record, the photo
Writes	A pre-filled registration, calendar reminders, the saved confirmation, the log
Schedule	On install; reminders on day 1, 30 and 50 of the window.
What Claude does	Reads model and serial from the photo, applies the window by brand, fills the data, flags anything it could not read.
Guardrails	Tom checks and submits. No guesses. No statement about what a warranty covers.

INPUTS

- The install job
- The data-plate photo
- The brand and the install date

OUTPUTS

- A registration ready to submit
- Reminders
- The saved confirmation

EDGE CASES, AND WHAT IT DOES

- New construction: the clock may run from the closing date (Carrier, Lennox)[38][40]
- A rental or a non-owner-occupied home: some makers limit coverage (Goodman: owner-occupied single-family)[39]
- A state where the maker says registration is not required (Lennox lists several): flag it[40]
- The photo is blurry: ask Tom for a better one, today
- A brand not in the file: ask Tom, never guess a window
- The window closes in 5 days with no registration: top of the brief

ALREADY ON THE MARKET

Registration is usually the installing dealer's or the homeowner's job; for a solo it slips.[39] What you build is the deadline, the photo read and the pre-fill.

AGENT 7 OF 7 · JOB CARD

Brief: one text at 6:30 AM

THE DEMO NIGHT

Brief Morning, Tom. Overnight: 4 calls answered, 2 booked. 9 invoices sent, $3,486. 2 paid overnight, $524. 2 need you.

Otto (voice) The Patel furnace quote: send it with Wisetack financing?

Tom Yeah. Send it.

Otto (voice) And Mr. Hale is 30 days late. Final reminder, or will you call?

Tom I'll call him. He's a good guy.

One text at 6:30 AM Saturday, decisions first. Then Otto, by voice, for the two things that need Tom. The brief reads only; it changes nothing.

WHAT IT DOES

- Reads the logs of the six other agents, Jobber, the calendar and the weather
- Writes one text: counts first, then what needs Tom
- Prints the safety counts every day (prices quoted by the AI, gas callers told to leave, calls answered as a person)
- Puts the day-30 invoices and the next estimated-tax date on the Monday summary
- Asks Tom the two decisions by voice and logs his answers

TOM DECIDES

- Both decisions in the brief
- Whether anything in the log was wrong
- What the brief should leave out next week

IT NEVER

- Change a price, an invoice, a booking or a customer
- Print "all good" without the counts behind it
- Invent a number: "not in the log" is the answer when the log is empty
- Include card data or full customer phone numbers
- Compute a tax or advise on a deduction

Reads	all agents' logs, Jobber, the calendar, a weather forecast, the open-slots file
Writes	The 6:30 AM text, the decision log, the weekly summary
Plugs into	A text to Tom's phone; for the voice chat, an app of your choice (Claude's voice mode is one). Jobber, Google Calendar
Measure	Brief read before 7:00 AM, decisions made, things that fell through (count before and after)

AGENT 7 OF 7 · BUILD SPEC

Brief: how to build it

WHY THIS JOB MATTERS

A solo owner is the dispatcher, the bookkeeper and the last line on a complaint. The brief gives him tomorrow in one text, decisions first, with the safety counts printed every day so the AI's silence never reads as "all good".

Trigger	6:30 AM daily; a Monday summary
Reads	all agents' logs, Jobber, the calendar, a forecast, open-slots.md
Writes	The text, the decision log, the weekly summary
Schedule	6:30 AM; the voice chat starts when Tom opens it.
What Claude does	Compiles, orders by what needs Tom, quotes the AI's own doubts, prints "not in the log" where a figure is missing.
Guardrails	Reads only. No invented figures. No card data. Decisions first.

INPUTS

- Logs and queues from the six agents
- The calendar and the forecast

OUTPUTS

- One text
- A decision log
- A Monday summary

EDGE CASES, AND WHAT IT DOES

- An agent failed overnight: the brief says which and what is missing, first
- A safety count above zero: printed first with its log line
- The log is empty for a section: "not in the log", never a zero
- Tom answers a decision in a sentence the voice step mishears: the brief repeats it back before acting
- The brief runs long: cut counts, never decisions

ALREADY ON THE MARKET

Job apps show dashboards. What you build is the order, the doubts and the counts in one text.

PART 3

The knowledge layer (1): the price book

Everything the agents say about money comes from one file Tom wrote. If a number is not in it, the agents do not say it. These are Tom's demo prices; yours are yours.

LINE	TOM'S PRICE (DEMO)	NOTES
Diagnostic visit	$129	Not waived when a repair follows (Tom's rule)
Flame sensor cleaned and tested (labor)	$95	Part billed separately
Sensor kit (part)	$38	
Hot-surface ignitor replaced (labor)	$145	Part billed at $120
Pressure switch replaced (labor)	$145	Part billed at $107
Inducer motor replaced (labor)	$295	Part billed at $345
Control board replaced (labor)	$145	Part billed at $230
Thermostat replaced (labor)	$95	Part billed at $111
Condensate trap cleaned	$175	
Furnace tune-up	$119	Filter $24
Furnace replacement, Good	$3,950	80% furnace
Furnace replacement, Better	$4,850	96% furnace
Furnace replacement, Best	$6,200	96% furnace plus 10-year labor

HOW THE AGENTS USE IT

Invoices maps loose speech to a line and totals from the book. Quotes resends the tiers as priced. Calls reads the diagnostic fee only if Tom put it in the book for callers. A price that is not here returns one sentence: "Tom sets that after he sees the unit."

DEMO, NOT A PRICE LIST

These are Tom's fictional prices. No national price figure is used anywhere in this guide because the ranges online are near-duplicate content pages.[24] Flat-rate price-book tools exist if you want one.[34]

THE TWO OTHER FILES THAT SIT BESIDE IT

The open slots (next chapter) and the customer list. Together the three are the shop's whole "memory": what it charges, when Tom is free, and who he serves.

PART 3

The knowledge layer (2): open slots and the customer list

The other two files. The slots are the only times the AI may offer. The customer list is the only people it may text, and only with consent.

Open slots (demo, week of 17 October)

DAY	OPEN FOR THE AI TO BOOK	WHY	RULE
Saturday 17 Oct	7:30 AM, 10:00 AM, 1:00 PM	Tom works Saturdays in the cold snap	Emergency no-heat first
Sunday 18 Oct	None	Family day	Everything waits for Monday
Monday 19 Oct	8:00 AM, 11:00 AM	Parts runs after 1 PM	No-heat before tune-ups
Tuesday 20 Oct	8:00 AM (Maria Ortiz), 9:30 AM, 1:00 PM	Slow mornings for tune-ups	Tune-up offer in the text
Wednesday and Thursday	8:00 AM, 9:30 AM	Slow mornings	Only tune-ups and diagnostics

A slot Tom marks "AI may book" is booked directly, which is why the demo call ends with "Booked." Any other time is never offered, and a request outside the slots stays a request for Tom.

Customer list (demo columns)

CUSTOMER	ADDRESS AREA	LAST SERVICE	EQUIPMENT	OK TO TEXT ABOUT SERVICE	TUNE-UP DUE
Maria Ortiz	Longfellow	9 Oct 2025	Furnace, 2016	Yes (booking form, 4 Mar 2024)	Yes: Tuesday 8 AM
R. Novak	Powderhorn	16 Oct 2026	Furnace, 2012	Yes (day of service)	No
Mr. Hale	Nokomis	17 Sep 2026	Furnace, 2009	Yes (day of service)	No (invoice open)
The Patels	Linden Hills	2 Mar 2024	Furnace, 2004	Yes (quote form)	Quote open
Gary Lindqvist	Edina	New (call 11:40 PM)	Unknown	Not yet asked	No

THE CONSENT COLUMN IS NOT OPTIONAL

A text from a business is a "call" under the federal TCPA rules, and revocation can be by any reasonable means. Texts about tune-ups are marketing in some readings, so the register records where and when a customer agreed.[45] [48] Part 4 gives the register template and the STOP handling.

WHAT STAYS OUT OF THE LIST

Card numbers, bank details, door and alarm codes, health information and anything the agents do not need. Names, a service address, an equipment note and a consent flag are enough for every agent here.

PART 3

The brain: a Claude Project, skills and connections

Everything the agents know lives in one place the shop controls. The agents run on Claude through the API, each with its own narrow accounts in Tom's tools.

CLAUDE PROJECT · THE SHOP'S RULEBOOK

- The files in the skill (price book, open slots, gas and CO script, never list, identity, consent register, warranty windows, quote and invoice wording, escalation, log)
- The info sheet: service area, hours, what Tom does and does not service
- The warranty windows file, with the date it was last checked against each maker
- Tom's signature and date on each rule file

SKILLS · THE SHOP'S METHODS

A Skill is a folder with a `SKILL.md` that teaches Claude one procedure.[70] This pack ships one for the whole back office (Appendix A). Use it to design, test and train on demo or anonymized text.

In production the same files become the instructions of an application that runs the seven agents.

CONNECTIONS · TOM'S TOOLS

One narrow account per agent: Calls can create a visit but not edit a price; Invoices can create and send an invoice but not refund; Payments can read invoices and send a text but not change an amount; Quotes can read quotes; Tune-ups can read the client list; Warranty can read jobs and photos; Brief can read everything and write only a text to Tom. No integration for Jobber was verified for this pack: confirm what its API and your plan allow before you build.

MEMORY · THE RECORD STAYS WHERE IT IS

Jobber and QuickBooks stay the record of customers, jobs, invoices and payments. The brain keeps operational memory only: what is pending, what Tom decided, what was said to whom, what the AI refused. Retention is Tom's choice, with his CPA and counsel.

PIECE	RUNS WHERE	USE IN THIS BUILD
Claude through the API	Tom's own application	The seven agents' runtime and the vision read of the data plate
A Claude Project	Tom's workspace	Writing and reviewing the rule files; reading the brief
The skill in this pack	Claude, with demo or anonymized text	Design, testing, training a helper later
A workflow engine (n8n is one example)	Tom's own environment	Schedules, alerts in, texts out, the log
A small database or a Google Sheet	Tom's own environment	The log and the safety counts
A speech-to-text step	The phone's own dictation or a service you choose	Voice notes and the voice brief

WHAT NEVER GOES TO THE AGENTS

Card numbers, CVCs, expiry dates, bank details, passwords, dealer-portal logins and any permission that refunds, voids or sets a price. If a tool cannot be scoped that tightly, the step stays with Tom.[64]

04

The rules

The gas smell and CO script that runs before everything else, what the AI must never do, texting customers, saying it is an AI, the FTC rules that touch a repair visit that becomes a sale, reviews, maintenance agreements, card data, and a short contrast with Canada and the UK.

PART 4

The one-line rule, and the map

Every rule read for this guide lands in the same place: answer the customer honestly in real time, keep money, prices, diagnoses and anything with gas with the licensed owner, and keep every consent on record. This is research, not legal advice: have your own counsel read this part.

THE RULE

The agents do the paperwork. Prices, diagnoses and anything with gas stay with Tom.

RULE	WHAT IT REQUIRES OR FORBIDS	WHICH AGENT IT TOUCHES	THE CONTROL IN THIS BUILD	LABEL
Gas smell and CO	Evacuate first; the utility or 911 from outside; no troubleshooting [42] [43]	Calls (and any agent that reads a text)	The gas-co-script runs before every other step	NOTED
TCPA and FCC rulings	Consent for texts and some calls; written consent for telemarketing; 8 AM to 9 PM; revocation by any reasonable means within 10 business days [45] [48]	Payments, Quotes, Tune-ups, Calls (confirmation texts)	The consent register and STOP handling	NOTED
AI voice and disclosure	AI voices are "artificial" under the TCPA for the calls it covers; some states require disclosure [46] [53] [54]	Calls, every text	Say it is an AI in the first sentence; answer truthfully; no outbound AI voice calls	NOTED, SECONDARY
Call recording	All-party consent in California, Florida, Illinois, Washington and others [51]	Calls	A notice at the start; counsel to confirm wording by state	SECONDARY
Cooling-Off Rule	A sale of $25 or more at the buyer's home carries a 3-business-day right to cancel and a duplicate Notice of Cancellation [55]	Quotes, Invoices	Any repair visit that turns into a replacement sale is flagged for the paperwork	NOTED
Truth in Lending advertising	Anyone who advertises credit must disclose trigger terms in full; only advertise terms actually available [57]	Quotes	Only the lender's approved wording	NOTED
FTC reviews rule	No fake or AI-fabricated reviews, no sentiment-conditioned incentives, no suppression [59]	Any review-request step	Request a review from every completed job; the AI never writes a review	NOTED
Auto-renewal law	State laws on maintenance agreements, for example New York GOL 5-903 [62]	Tune-ups	The agent never sells a recurring plan; Tom does, with the disclosures	NOTED
PCI and card data	Sensitive authentication data is not stored after authorization [64]	Invoices, Payments	Payment links only; the AI never sees a card	NOTED

WHAT THIS PART DOES NOT COVER

A Minnesota-specific read of every rule; Minnesota privacy and auto-renewal law; sales tax on repair labor; contractor insurance; OSHA heat rules. The research found no source for them this pass, so the guide says nothing rather than something wrong. Ask your counsel and your CPA.

PART 4

Gas smell and CO: the script that runs before everything else

In this trade a call can be an emergency. The rule is the same on every source the research read: get people out and hand off to the emergency services. Nobody books a job first.

GAS SMELL: WHAT THE AI SAYS (DEMO WORDING)

> **"Please hang up, leave the house now with everyone, and don't flip any switches on your way out. From outside, call 911 or your gas company. Don't go back in until they say it is safe. I'm alerting Tom right now."**

The utility script says: leave immediately; do not touch light switches, doorbells or phones, or anything that could spark; put out open flames; call the utility or 911 after evacuating and wait outside.[42]

CO ALARM SOUNDING: WHAT THE AI SAYS

> **"Please get everyone outside into fresh air right now and call 911 or the fire department. Don't go back in until they say it is safe. I'm alerting Tom right now."**

The alarm maker says: call 911 or the fire department, move to fresh air right away, account for everyone, and do not go back in until responders give the all-clear. Flu-like symptoms mean evacuate and call 911.[43]

The order of every call and text

STEP	WHAT HAPPENS	WHY
0	Say it is Tom's AI assistant	Honesty first, and it costs one sentence (see the AI chapter)
1	Ask: "First, do you smell gas, or is a carbon monoxide alarm going off?"	The only question that must be asked before the problem is even described. In the demo the AI asked it before anything else, every time
2	A yes (or "maybe", or a rotten-egg smell, or soot, or a burning smell from the furnace): run the matching script above, page Tom, log, stop. No booking, no troubleshooting	The goal is to get people out, not to book a job[42]
3	A no: continue to the problem and the slot offer, and add: "If that changes, leave the house and call 911."	That is the exact line in the demo call, said to Gary at 11:40 PM
4	Page Tom at once on any yes, with the caller's words and number; log it as L0	Tom decides whether to go or to call the utility himself

WHAT THE AI NEVER SAYS ON A GAS OR CO CALL

- "It's probably nothing."
- "Can you check the pilot?" or any instruction that involves touching the equipment
- "Tom can be there in an hour" before the caller is outside
- Anything that keeps the caller inside, on the phone, in the house

A question about relighting a pilot or resetting the furnace gets the same answer: "Please don't touch anything. Leave the house now with everyone, and call 911 or your gas company from outside." All three furnace explainers the research read say the same: if there is a gas smell or soot, leave and call the utility or the fire department. Do not repair.[23]

Unconfirmed: local utility numbers. Tom's file holds each one; no phone number is printed here. A CSR guide adds: read the script verbatim and log the date, time and caller.[44]

PART 4

What the AI must never do: prices, diagnoses, times, money

These four are Tom's promises to his customers and the licence he works under. The AI reads, writes and reminds; it never decides any of them.

NEVER	WHAT IT MEANS IN PRACTICE	THE EXACT WORDS THE AI USES INSTEAD
Quote a price Tom has not set	Only lines in the price book. Not the diagnostic fee unless Tom put it in the book for callers. Not a range, not "around $X"	"Tom sets that after he sees the unit. I can book a visit, or have him call you."
Diagnose or say a unit is safe	"It sounds like the ignitor" is a diagnosis. So is "that is safe to run". Red-tagging, refrigerant questions and anything with gas belong to the licensed person [8] [42]	"I can't tell from here. Tom will look at it. In the meantime, if you smell gas or an alarm sounds, leave and call 911."
Promise a time Tom has not opened	Only open slots. A request outside them stays a request	"Tom's first opening is 7:30 tomorrow. Should I book it?" or "I'll ask Tom and text you."
Move money	No refund, void, discount, payment plan, credit or negotiation. No card number, in any direction [64]	"That's Tom's call. I've sent him the details and he'll get back to you today."
Pretend to be a person	The AI says what it is in the first message and whenever asked	"I'm Tom's AI assistant. He's on a job."
Discuss refrigerant	Handling and buying refrigerant require EPA certification [8]; the agent has none	"That's a question for Tom."
Hold a grudge or argue	Never argue with a customer, never threaten, never comment on a review	"I've passed that to Tom."

WHY EXACT WORDS

A refusal that is short, kind and ends with the real next step (Tom, a time) keeps the customer calm. The skill's never-list file holds these words so the agent does not improvise at 11:40 PM.

THE COUNTS THAT PROVE IT

The brief prints, every day: prices quoted by the AI, diagnoses given by the AI, times promised outside open slots, refunds or discounts offered, cards seen, calls answered as a person. Each should read 0. A number above 0 goes first in the brief, with the log line.

PART 4

Texting customers: consent, STOP and timing

A text from a business is a "call" under the federal TCPA rules. Treat every text as a call that needs the right consent, a clean opt-out and the right hour.

RULE	WHAT IT SAYS	WHAT THE BUILD DOES	LABEL
Consent and the calling window	Prior express written consent is required for artificial or prerecorded telemarketing calls; telephone solicitations are allowed only between 8 AM and 9 PM in the called party's local time; an internal do-not-call list is honored within 10 business days [45]	The consent register records where and when each customer agreed. Texts are held to 8 AM to 9 PM local time	GOV, NOTED
Revocation	Consumers may revoke consent by any reasonable means. STOP, QUIT, END, REVOKE, OPT OUT, CANCEL and UNSUBSCRIBE are revocation per se. Honor within 10 business days; one confirmation text is allowed within 5 minutes. In force since 11 April 2025 [48]	STOP in a word or a sentence ("stop texting me") is treated as STOP the same day, on every channel	GOV, NOTED
"Revoke-all"	The rule treating an opt-out from one type of message as an opt-out from all unrelated robocalls and robotexts was delayed to 31 January 2027. A rewrite was on the FCC's 30 September 2026 agenda and its outcome was not confirmed [48]	Build for "stop means stop everywhere" now	GOV, NOTED; unconfirmed
Courts and the FCC	The Supreme Court held on 20 June 2025 that district courts are not bound by the FCC's readings of the TCPA. The safe course is to keep following them [47]	No change to the build	SECONDARY, NOTED
State mini-TCPAs	Florida (prior express written consent for autodialed or recorded sales calls, 8 AM to 8 PM, three calls in 24 hours), Texas SB 140 from 1 September 2025 (marketing texts count as calls; registration unless exempt), Oklahoma, Maryland [50]	The window is set to the stricter hour by state; a Minnesota-specific rule was not researched	SECONDARY, NOTED

WHICH TEXTS NEED WHAT

A confirmation to a customer who just booked, an invoice link to a customer who just had service, and a reminder about the same booking are the plain case. A tune-up offer to a past customer, or a quote follow-up, is closer to marketing in some readings. This guide takes the safer line: record consent for service and maintenance texts at booking, and treat anything else as needing express written consent. Counsel to confirm.

UNCONFIRMED

Whether giving a number at booking is consent for a tune-up offer; carrier registration for business texting (done through the SMS provider); and whether a Minnesota rule adds anything. None was researched this pass. [72]

THE CONSENT REGISTER (TEMPLATE IN PART 6)

One row per customer: name, number, what they agreed to, the date, the form or the words they used, and any STOP with its date. The agents read it before every text. A row with no consent is skipped and counted so Tom can ask in person.

PART 4

Saying it is an AI, and recording calls

The law on telling people they are talking to an AI is moving state by state. This guide did not survey all fifty. Our rule is simpler than the law: say it in the first sentence, every time.

TOPIC	WHAT THE SOURCES SAY	WHAT THE BUILD DOES	LABEL
AI voices on calls	The FCC ruled in February 2024 that calls using AI-generated or cloned voices are "artificial or prerecorded voice" calls under the TCPA, needing prior express consent and, for telemarketing, prior express written consent [46]	No outbound AI voice calls. The AI answers inbound calls the customer made	GOV, NOTED
A proposed AI disclosure	FCC NPRM 24-84 (August 2024) proposed an on-call disclosure that AI is being used. No final rule was found [49]	Disclose anyway	SECONDARY, NOTED; unconfirmed
California	SB 1001: no deceptive bots to push a sale; clear disclosure is a safe harbor. PUC 2874 (AB 2905): automatic dialing calls need a live-voice intro and must say if the voice is AI, from 1 January 2025 [54]	First sentence: "this is Tom's AI assistant"	GOV, NOTED
Utah	SB 226: disclose generative AI when the consumer asks, and proactively in "regulated occupations". Whether licensed contractors are one is unconfirmed. Sunsets July 2027 [53]	Disclose up front and answer truthfully when asked	SECONDARY, NOTED
Call recording	All-party consent in California (PC 632 and 632.7), Florida (934.03), Illinois (720 ILCS 5/14-2) and Washington; most other states are one-party [51]	A short notice at the start: "This call may be recorded and transcribed." Counsel to confirm wording by state	SECONDARY, NOTED
An AI vendor as an eavesdropper	In Ambriz v. Google a court allowed a claim that an AI contact-center vendor with the "capability" to use call data was a third-party eavesdropper under California's wiretap law. Recording notices and contract terms reduce the risk [52]	Contracts bar training on Tom's call data; notice at the start of every call	SECONDARY, NOTED

THE TEXT VERSION

First message of every thread: "Hi, this is Becker Heating's AI assistant." The same words, in writing. When a customer asks "are you a real person?" the answer is "No, I'm Tom's AI assistant. I can text him right now if you want a person."

GIVING A PERSON

Every call and text path ends with a real person: Tom. Nothing the AI says should leave a customer with no way to reach him. A one-man shop can promise "Tom will call you by 9 AM", and the brief makes sure he does.

NOT RESEARCHED

Minnesota rules on AI disclosure or recording; whether a particular AI phone vendor records or retains calls (read its contract before you forward your number); and biometric rules on voice, which matter in Illinois if you ever use voice identification. None is used here.

PART 4

Quotes, prices and financing

The agents resend prices Tom set and a financing link Tom approved. These are the rules that make "the price never changes" more than a slogan.

TOPIC	WHAT THE SOURCES SAY	WHAT THE BUILD DOES
Quotes come only from the price book	The research's controls checklist: the quote engine pulls prices only from the price book, all mandatory fees are in the headline total, and efficiency or energy-savings claims come from a substantiated library [57] [72]	The agents never compute or round a price; a quote is Tom's PDF in Jobber
Financing ads	Truth in Lending advertising rules apply to anyone who advertises credit, not only to creditors. Trigger terms such as a down payment, number of payments, payment amount or finance charge require disclosure of the down payment, repayment terms and APR. Only terms actually available may be advertised. A contractor who only refers customers to a third-party lender is usually not the "creditor", but still owns the ad copy [57]	The financing line is the lender's approved copy, inserted word for word, with "subject to credit approval"
Wisetack	Home-services financing from $500 to $25,000, APR 0% to 35.9%, a 3.9% merchant fee. Its approval and take-up claims are the vendor's own [33]	Derived: on the Better tier, $4,850 x 3.9% = $189.15 of merchant fee if the whole amount is financed. Confirm in your contract
"Warranty void" language	The Magnuson-Moss Warranty Act: a warrantor may not make coverage depend on using a branded part or service unless it provides that part or service free. Tie-in "warranty void" language is generally unlawful [58]	The agents never tell a homeowner a warranty is void or valid
Rebates and credits	The federal 25C credit applied to property placed in service from 1 January 2023 through 31 December 2025 and ended after 2025. State rebate programs roll out state by state and some are income-qualified [69]	The agents state no rebate or credit unless Tom's file lists it

THE SLOGAN, MADE OPERATIONAL

"The price never changes" means three things: the follow-up shows the same three numbers, the agent never offers to reduce them, and a customer who asks for less is routed to Tom with the customer's own words.

UNCONFIRMED

Whether Minnesota adds quote or home-improvement rules for a furnace replacement; the contractor-side Wisetack fee for each plan; energy claims by manufacturers. Verify before you put a number in a template.

PART 4

When a repair visit becomes a replacement sale: the FTC Cooling-Off Rule

A solo tech's best sale often starts as a no-heat call. The federal rule on sales made at the buyer's home applies the moment it does.

THE RULE IN ONE PARAGRAPH

The FTC Cooling-Off Rule (16 CFR 429) covers sales of **$25 or more** made at the buyer's home. The buyer has **3 business days** to cancel, and the seller must hand over a completed Notice of Cancellation in duplicate.[55]

THE TRAP

Two exclusions matter on service calls: a bona fide emergency where the buyer initiated contact and signs a handwritten waiver, and a repair or maintenance visit the buyer requested. The repair exclusion is **lost** if the tech sells anything beyond the replacement parts needed for the repair. A replacement system sold during a repair visit is therefore covered.[56]

SITUATION	COOLING-OFF NOTICE?	WHAT THE BUILD DOES
A no-heat call, diagnosed, repaired with parts on the truck (the demo's #1043)	Not for the repair itself: the repair exclusion applies[56]	Invoices sends the invoice; nothing else
A no-heat call that turns into a furnace replacement the customer signs on the spot	Yes, in general: a replacement sold at the home is covered[56]	Invoices and Quotes flag it; Tom hands over the notice, in duplicate, with the contract
A no-heat emergency where the customer insists on the new furnace today	Possibly an emergency exclusion: it needs the buyer's handwritten waiver[56]	Tom decides; the agent writes nothing about it
A quote sent by email, accepted in a reply, at the customer's home	Counsel to confirm: the rule turns on where the sale is made	The agent never treats a reply as a signed sale: it flags the reply to Tom
A quote Tom builds at the shop and the customer signs there	Not at the home (the rule's other temporary-location threshold differs)	No special step

WHY THE AGENTS CARE

Invoices is the agent most likely to close a replacement job on paper. Its guardrail: any invoice line or quote tier in the replacement range triggers a flag, not a send, until Tom has the notice in hand. Work scheduled inside the three business days is Tom's decision, not the agent's.[55]

CONTRAST: CANADA AND THE UK

Ontario has a 10-day cooling-off for in-home agreements over $50 and bans unsolicited in-home contracts for furnaces and air conditioners since 1 March 2018.[67] The UK Consumer Contracts Regulations give 14 days for off-premises contracts.[68] See the last chapter of this part.

PART 4

Reviews: the FTC rule

The seven agents do not write reviews. But the Invoices and Tune-ups texts are the natural place to ask for one, and the FTC rule says how.

RULE	WHAT IT SAYS	WHAT THE BUILD DOES
FTC Consumer Review Rule (16 CFR Part 465, effective 21 October 2024)	Bans fake or AI-fabricated reviews, incentives conditioned on sentiment, undisclosed insider reviews, company-controlled "independent" review sites, and suppression through threats or false accusations. Filtering reviews is allowed only on criteria applied without regard to sentiment. Civil penalties run up to $53,088 per violation; the FTC sent warning letters on 22 December 2025 [59]	The AI never writes or edits a review
Endorsement Guides (16 CFR 255, revised 29 June 2023)	Do not procure, suppress or edit reviews in ways that distort sentiment, for example "review gating" that asks only happy customers. Incentives must be disclosed [60]	A review request goes to **every** completed job, not just the ones Tom thinks went well
Why it matters to a solo owner	97% of consumers read reviews for local businesses, 74% look at the last 3 months, 31% use only businesses rated 4.5 or higher [25]	A reply is Tom's. A one-line draft can wait in the brief

A REVIEW REQUEST THAT FOLLOWS THE RULE (DEMO WORDING)

"Thanks for choosing Becker Heating & Air. If you have a minute, a Google review helps a one-man shop more than you would think: [link]. Reply STOP to opt out."

Sent to every completed job, with no incentive and no screening by how the job went.

WHAT BREAKS THE RULE

- A review request only to customers who paid fast
- A discount for a five-star review
- Deleting or hiding a bad review through a platform tool
- A review written by the AI "on behalf of" a customer

CONTRAST

The UK's DMCC Act 2024 makes fake reviews, concealed incentivised reviews and failing to take reasonable steps against fake reviews automatically unfair since 6 April 2025. [68] Canada's Competition Act treats fake or undisclosed employee reviews as misleading advertising. [72]

PART 4

Maintenance agreements and auto-renewal

A maintenance plan renews every year. That is where a solo owner's tune-up list becomes a legal object.

RULE	WHAT IT SAYS	WHAT THE BUILD DOES
FTC click-to-cancel rule	The Eighth Circuit vacated the amended Negative Option Rule on 8 July 2025. ROSCA, FTC Act section 5 and state auto-renewal laws still apply [61]	Treat the state laws as the working rule
New York GOL 5-903	An auto-renewing service, maintenance or repair contract cannot be enforced unless the provider gives written notice, personally or by certified mail, 15 to 30 days before the customer's cancellation deadline. GBL 527-a requires online cancellation [62]	Fits an HVAC maintenance plan directly; a New York customer needs the notice
California ARL (AB 2863, from 1 July 2025)	Affirmative consent to renewal terms, an annual reminder, cancel in the same medium, price-change notice [63]	Reminder in the same medium as the sign-up
Minnesota	Not researched this pass	Unconfirmed: ask counsel before you sell a recurring plan

WHAT THE TUNE-UPS AGENT MAY DO

- Text a reminder that a one-time tune-up is due
- Book the customer's chosen morning
- Count the replies

WHAT IT MAY NEVER DO

- Enroll anyone in a plan that renews itself
- Describe renewal terms it was not given
- Say a plan "includes" priority service Tom did not write down
- Send a renewal notice: that is a legal notice, Tom's

THE SOLO VERSION OF A PLAN

A list of past customers with a recurring tune-up job in the app and a reminder text each spring and fall. Published plans typically bundle priority service, two tune-ups and a repair discount, but those are real companies' plans, not an industry standard, and we found no solo-specific sign-up rate. [72]

PART 4

Card data: payment links only

The AI never sees a card. That is not a slogan; it is how the shop stays out of the card data it would otherwise have to protect.

THE RULE

PCI DSS requirement 3.3.1: sensitive authentication data, such as the card verification code, is not stored after authorization, even if it is encrypted.[64] The simplest way to comply is not to handle a card at all: the invoice carries a payment link, the customer pays on the processor's page, and the shop never receives the number.

WHAT THE BUILD DOES

Jobber and Housecall Pro hold the card link and the processing; Tom's agents hold none of it. The Invoices agent attaches the link. Payments resends it. Nothing in the logs, the brief or the skill's files may contain a card number, a CVC or an expiry date.[28][29]

IF A CUSTOMER	THE AI DOES	THEN
Texts a card number "to pay the invoice"	Does not repeat it. Replies: "Please don't send card details by text. Here is the secure link: [link]." The router removes the number from the record where it can	Tom is told once; the incident is counted as "filtered" if the router stopped it, as a safety event if it reached the model or a log
Reads a card number aloud on a call	"Please don't read your card to me. I'll text you a secure link, or Tom can take it by phone."	Tom takes it on his processor's terminal or the link
Asks to be charged "the same card as last time"	"That's Tom's call. I've sent him the request."	Tom decides; the agent holds no stored card
Disputes a charge	Stops reminders, flags Tom, never discusses the charge	Tom handles it with the processor

LOCATED, NOT READ

The PCI DSS v4.0.1 document library and the self-assessment questionnaires were located but not read for this guide.[65] A one-truck shop that never handles a card normally sits in the simplest assessment category; whoever owns your card processing confirms which one applies. Counsel to confirm.

PART 4

Customer records, vendors and the one-page AI policy

One short policy ties the rules together. It is what an insurer, a card processor or a customer asks for the day something goes wrong.

DO THE PRIVACY LAWS REACH A ONE-TRUCK SHOP?

Analysis, not a sourced claim: most state privacy laws have thresholds (the CCPA at over $26.6 million in revenue or 100,000 consumers; Texas exempts firms under the SBA size standard, with a sensitive-data exception), and a one-man shop sits far below them. Minnesota's law was not researched this pass. Even so, a customer list with addresses is personal data, and breach notification laws have no revenue threshold.[72]

THE VENDOR PAPER

Field-service software is normally a processor acting on the shop's instructions. CCPA service-provider contracts need specific terms, including no selling or sharing of data, and AI voice or chat vendors that can train on call data create wiretap-law risk.[52] Ask any AI vendor in writing: does it train on our calls, how long does it keep recordings, where are they stored.

THE ONE-PAGE AI POLICY (TEMPLATE, DEMO WORDING)

1. **Who we are talking to.** Every call and text says it is Tom's AI assistant in the first sentence and answers truthfully when asked.
2. **What it never does.** It never quotes a price outside the price book, never diagnoses, never promises a time outside Tom's open slots, never moves money and never sees a card.
3. **Gas and CO.** The script in Part 4 runs first, every time.
4. **Consent.** Texts only to customers with consent on record; STOP is honored the same day; hours 8 AM to 9 PM local.
5. **People.** Tom decides every price, diagnosis, dispute and discount. The brief lists every decision waiting for him.
6. **Records.** The log is kept for [Tom's choice, with his CPA]; it holds no card data; customers are told how to ask for their records to be deleted.
7. **Review.** Tom reads the week's log every Sunday and stops any agent that crossed a line.

IF THIS HAPPENS	DO THIS
The AI quoted a price, gave a diagnosis or promised an unopened time	Stop that agent. Call the customer. Correct the file. Write the log line. Count it in the brief
A gas or CO call was handled wrongly	Call the customer now. Tell your insurer. Pause Calls until you have re-read this chapter and re-tested
A card number reached the model or a log	Delete it, tell the processor and whoever owns your card security, count it as a safety event
A customer says "stop texting me" in any form	Treat it as STOP everywhere, today

PART 4

Canada and the UK, by contrast

The trade and the cold-night pattern are the same. The credentials, the tax and the consumer rules differ. This guide is for a US shop; this page is a short contrast so a Canadian or British owner knows what to check.

Canada

TOPIC	WHAT IT SAYS	LABEL
Refrigerant	Ontario: an Ozone Depletion Prevention (ODP) card is needed to handle refrigerants; a one-day course, 75% pass mark, valid 5 years, delivered through HRAI [13]	GOV, NOTED
Gas work	Ontario: a TSSA gas technician certificate. G2 works independently on appliances up to 400,000 BTU/h; G3 works under supervision (O. Reg. 215/01) [14]	GOV, NOTED
Texts and email	CASL: consent for commercial electronic messages; implied consent lasts 2 years after a purchase or 6 months after an inquiry; unsubscribe within 10 business days. CRTC rules cover automatic dialing-announcing devices, with calling hours of 9:00 to 21:30 on weekdays and 10:00 to 18:00 on weekends [66]	GOV, NOTED
In-home sales	Ontario: a ban on unsolicited in-home contracts for furnaces and air conditioners since 1 March 2018; 10-day cooling-off for direct agreements over $50. Quebec has banned itinerant sellers from heating and cooling contracts since 7 November 2024 [67] [72]	GOV, NOTED
Tax	GST/HST and provincial payroll rules instead of Form 1040-ES. Not researched; no Canadian admin-hours data was found [72]	unconfirmed

United Kingdom

TOPIC	WHAT IT SAYS	LABEL
Gas work	Gas Safe registration is a legal requirement for anyone installing, maintaining or servicing gas appliances (Gas Safety (Installation and Use) Regulations 1998) [15]	GOV, NOTED
F-gas	Company certification plus a personal qualification for stationary refrigeration, air-conditioning and heat-pump work (Fluorinated Greenhouse Gases Regulations 2015). The category definitions did not come back in the research: verify on GOV.UK before saying them [16]	SECONDARY, NOTED
Marketing texts	PECR: consent, or the "soft opt-in" (details collected during a sale, similar products, opt-out each time). Automated recorded marketing calls need specific consent [68]	GOV, SECONDARY, NOTED
Selling at the door or at home	Consumer Contracts Regulations 2013: 14-day cancellation for off-premises contracts; the DMCC Act 2024 adds fake-review and drip-pricing rules; the subscription-contract regime is set for January 2027, exact day unconfirmed [68]	GOV, SECONDARY, NOTED
Admin time	About 7 to 8 hours a week, and 77% of trades owners do admin in the evening: UK surveys, not interchangeable with the US figure [22]	SURVEY, VENDOR, NOTED

NOT RESEARCHED

Oil-heating registration in the UK (OFTEC) rests on secondary sources and is unconfirmed; Canadian provinces other than Ontario and Quebec; the UK's data-protection reforms for a one-man shop. Do not build on this page without a local professional.

05

Build and run it

The ten gates, setup in the tools you already pay for, the data flow, a four-week plan, supervision, the scoreboard, what it costs, and what changes when a second tech or a helper joins.

PART 5

The ten human gates

Print this table and keep it in the van. An action that is not on it and not in a job card is not done without asking Tom.

#	GATE	TOM DECIDES	THE AGENTS DO INSTEAD	AGENT
1	Prices	Every line in the price book, every quote tier, every change to either	Read the book. A price that is not in it returns "Tom sets that after he sees the unit"	All
2	Diagnoses and safety	Whether a unit is safe to run, red-tagging, refrigerant, A2L handling, anything that needs a licence [8] [12]	Say "I can't tell from here", book a visit	Calls
3	Open slots	Which times the AI may book and when to reopen them	Offer only open slots; keep any other request as a request	Calls, Tune-ups
4	Money	Any discount, refund, void, credit, goodwill or payment plan	Write the one-line summary and hand it to Tom	Invoices, Payments
5	Day 30 and disputes	What happens to a 30-day-late invoice; any dispute about the work	A friendly day-7 text; day 30 goes to Tom; a dispute stops reminders	Payments
6	Financing line	Whether a customer gets a Wisetack offer, and when [33] [57]	Hold the follow-up until Tom says yes; insert only the lender's wording	Quotes
7	Replacement sale and agreements	The Notice of Cancellation, the contract, any recurring maintenance agreement and its renewal notice [55] [62]	Flag; never send paperwork of its own	Invoices, Quotes, Tune-ups
8	Warranty registration	Checking and submitting; the dealer login stays his [39]	Pre-fill and remind on day 1, 30 and 50	Warranty
9	Anything public	A review reply, a post, a message to a customer who complained [59]	Draft only; never post	Brief
10	Gas and CO events	The follow-up call, whether to roll a truck, whether to tell the utility [42] [43]	Run the script, page Tom, log as L0	Calls

THE RULE THAT HOLDS THE WHOLE SYSTEM UP

The AI answers, writes, reminds and drafts. Tom prices, diagnoses and decides.

PART 5

Setup in your own tools (1): the phone, Jobber or Housecall Pro, QuickBooks

You do not buy a platform. You turn on four things you already have, in this order. Every step names the tool and what to check; nothing here was tested on your account, so confirm each setting before you rely on it.

1. YOUR CELL NUMBER, FORWARDED

- Forward calls after three rings, or when busy, to the AI answering service you choose. Phone forwarding or a virtual number is how an AI or a person picks up for a solo owner. [36]
- Keep your own number on the truck and on Google. Customers keep calling the number they know.
- Write the forward-off switch on a card in the van: for a day when you want every call.
- Test with a friend: call in from three phones, ask about gas, ask for a price, ask "are you a robot?".

2. JOBBER (CORE OR CONNECT) OR HOUSECALL PRO

- Enter your price book as the app's products and services, line by line, with the exact names you use on a voice note.
- Turn on card payments and the card link on invoices (Jobber 2.9% + 30 cents, Housecall Pro from 2.59%). [28] [29]
- Add a client field for "OK to text about service" with a date. The consent register lives there or in a sheet.
- Check, before you pay, whether the plan you want has the QuickBooks sync and the receptionist feature: sources disagree and no vendor page was re-read for this step.

3. QUICKBOOKS ONLINE

- Connect it to the job app so invoices and payments sync. Do not let an agent edit the books: read-only is enough.
- Keep photos of supply-house receipts in the app, not in the agent's reach.
- Send your CPA the month from QuickBooks, not the agents' logs.
- Ask the CPA before you change how the truck is deducted: mileage or actual costs. [5]

4. THE BRAIN

- A Claude Project with the skill's files, edited by Tom.
- A small workflow engine (n8n is one example) that fires the daily sweeps and the alerts.
- A sheet or small database for the log.
- A speech-to-text step for voice notes: the phone's own dictation is enough to start.

SETTING	CHECK	WHY
Price book in the app	Every line named the way you say it aloud	The Invoices agent matches words to lines
Card link on every invoice	One test invoice paid with your own card, then refunded	Confirms the link, the fee and the payout timing (ACH 1 to 2 business days; a first payout can take up to 7) [30]
Consent field	Filled for existing customers only where they actually agreed	The agents skip anyone without it
Forwarding	Tested from three phones and a landline	A forward that fails is a missed call
Open slots file	Matches your calendar for the next two weeks	The AI books only what is open

PART 5

Setup in your own tools (2): Google, card links, Wisetack, manufacturer portals

The other half of the day: the listing people call from, the money, the financing and the warranty forms.

TOOL	WHAT TO DO	WATCH FOR
Google Business Profile (free)	Keep the phone number, hours and service area right; make sure it is the number you forward. Reviews live here [26]	A wrong number sends every caller to nowhere
Local Services Ads	Pay-per-lead. Requires business, license and insurance verification, plus background checks on owners and on field staff who enter homes. The badge is moving from "Google Guaranteed" to "Google Verified" [26]	The lead lands on your phone; the AI answers it. The cost per lead for HVAC (about $80) is one agency's clients: not used
Card links	Test one real invoice. The customer pays on the processor's page; your agents never see a number [28]	A customer who texts a card number: Part 4
Wisetack	Home-services financing: $500 to $25,000, APR 0% to 35.9%, a 3.9% merchant fee per its merchants page. Get its approved advertising copy in writing [33]	The contractor-side fee for your plan was not verified; Reg Z advertising duties [57]
Manufacturer portals	Create your dealer or contractor login with each brand you install. Put each window in a file: Carrier 90 days, Goodman 60, Lennox 60 (existing homes) or from closing (new construction), Trane 60 [38] [39] [40] [41]	The certificate that shipped with the unit is the authority; terms vary by model, date and state. No portal API was verified
An SMS line	Jobber and Housecall Pro text from their own numbers; if you build your own, a provider like Twilio handles carrier registration of business texting [72]	Registration steps were not researched for this guide

THE ORDER THAT WORKS

Price book, then Jobber, then the card link test, then forwarding, then the consent field, then the brain. Do not forward your phone before the open-slots file exists and the gas script has been tested from three phones.

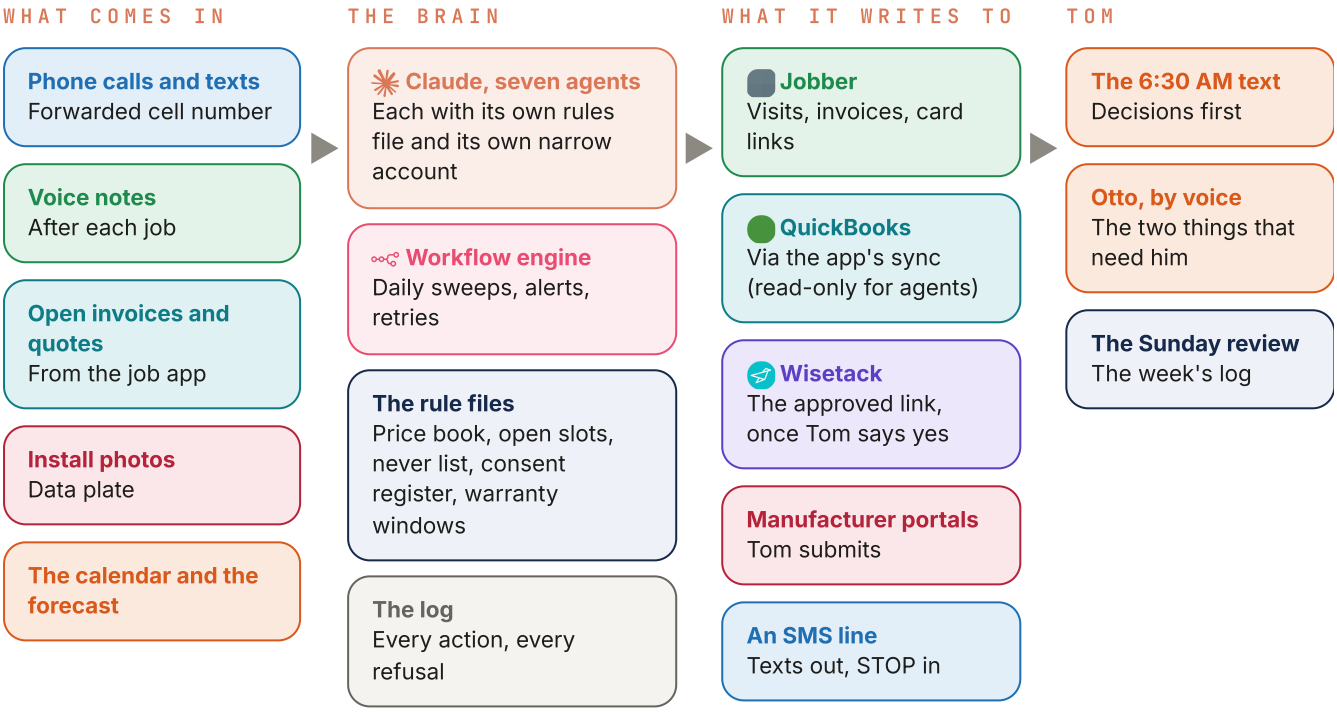
UNCONFIRMED

Jobber's Receptionist add-on price ($29 as our fetch read it, $99 in one aggregator); Housecall Pro's CSR AI price; what either does when a caller says gas; whether Jobber's API lets an outside agent create visits on your plan. Ask each vendor in writing before you pay. [28] [29]

PART 5

Integration and data flow

Where data comes from, where it is processed, where it is written, and where Tom steps in. Every arrow carries only what the next step needs.



FLOW	WHAT MOVES	WHAT NEVER MOVES
Call to Jobber	Name, address, callback number, the problem in the caller's words, the chosen slot	A card number; any price the AI made up
Voice note to invoice	The note text, matched lines, the total from the book	A discount; a line not in the book
Invoice to payment	A card link; later, a paid status	The card number (the processor holds it)
Quote to follow-up	The quote Tom sent, the tiers as priced, the approved financing link	A changed price
Install to registration	Model, serial, install date, address, the form data	Tom's dealer login
Everything to the brief	Counts, the two decisions, the safety lines	Full phone numbers; card data

WHAT WAS NOT VERIFIED

That each connection above exists on your plan. No connector or MCP for Jobber, Housecall Pro or QuickBooks was tested for this pack; the diagram shows the intent. Check what each tool's API, webhooks and automation features allow before you commit.[72]

PART 5

The four-week plan

Write the rules first, then let each agent earn its place in shadow mode, where it drafts and Tom does the sending. One agent at a time. A week that goes badly repeats; it does not skip ahead.

WEEK	TURN ON	SHADOW OR LIVE	CHECK BEFORE THE NEXT WEEK
Before week 1	Nothing. Write the price book, the open slots, the never list. Count your paperwork hours for one week and your missed calls for one week (your baseline)	n/a	The baseline is on paper. The skill ran on three demo inputs without a refusal you disagree with
Week 1	Invoices in approve-each mode (every draft waits for a one-tap OK) and Brief (text only, no voice)	Shadow: Tom still sends	Ten invoices match the voice notes; zero lines invented; the brief shows the safety counts
Week 2	Calls in take-a-message mode (the AI asks gas first, takes details, books nothing) and Payments (Tom approves each day-7 text)	Shadow	Every gas script test passed from three phones; no price quoted; Tom read each message; STOP honored in a test
Week 3	Calls books the open slots. Quotes sends the day-2 text after Tom's OK. Warranty reminders	Live on bookings; shadow on quotes	Two weeks of calls with zero prices quoted and zero time promised outside a slot; the first registration inside its window
Week 4	Tune-ups, only to customers whose consent is on record. Invoices switches to send-from-the-book for lines that match; anything else still waits	Live, narrowly	Replies to the first tune-up texts read by Tom; STOP replies logged the same day; the first Sunday review done

THE STOP RULE

If any safety count in the brief is above zero (a price quoted by the AI, a time promised outside a slot, a diagnosis, a card seen, a gas call mishandled), stop that agent the same day, fix the file and tell the customer. Resume only after Tom has re-read the job card and re-run the test.

WHY START WITH INVOICES

It is the one that gives the evening back, it has the clearest source (the voice note), and it never talks to a customer except through an invoice Tom approved. Calls comes later because it speaks live and needs the gas script tested hardest.

WHAT "DONE" LOOKS LIKE

A week in which Tom was home for dinner four of five nights, the Sunday log shows no safety count above zero, and the brief read on Saturday matches what he did on Friday. No source gives a typical time to payback; measure yours against the baseline.

PART 5

Supervision: the Sunday review and the stop rule

A system that runs while Tom sleeps needs one person who looks at it every week and a rule for when to pull the plug.

WHEN	WHAT TOM DOES	TIME
Daily, 6:30 AM	Reads the brief. Decides the two things. Looks at the safety line first	3 minutes
Every Sunday	Reads the log: every call, text, invoice and refusal. Checks three invoices against the voice notes. Clears the "held for Tom" list. Updates the open slots	30 minutes
Monthly	Updates the price book, counts the KPIs against the baseline, reads three refusals and says whether each was right, sends the CPA the month	1 hour
After any incident	Stops the agent, calls the customer, fixes the file, writes the log line, re-tests	As needed
Quarterly	Re-reads Part 4 and the AI policy; re-checks the warranty windows against each maker's page; re-tests the gas script from three phones	1 hour

WHAT THE SUNDAY LOG SHOWS

- Every call: who, when, what the AI said, what it booked
- Every invoice: the voice note sentence it came from
- Every refusal: the exact words used and why
- Every text sent, to whom, with the consent row
- Every "held for Tom" item and how it was resolved

WHAT TO LOOK FOR

- Any price the AI said that is not in the book
- Any time promised outside an open slot
- Any text to a customer without a consent row
- Any reminder after a STOP
- Any call where the first question was not gas or CO

A RULE FROM THE DEMO

An honest "I wasn't sure" in the brief is the system working. A brief with no doubts in it for a month is a reason to check, not to relax.

PART 5

The scoreboard: KPIs

Take a baseline before you switch anything on. Read the safety lines weekly and the business lines monthly. This guide gives no target for any business number, because none of the sources measures one-truck shops.

Safety lines (weekly, all should read 0)

LINE	TARGET	WHERE IT COMES FROM
Prices quoted by the AI that are not in the book	0	The log
Diagnoses or "safe to run" statements by the AI	0	The log
Times promised outside an open slot	0	The log and Jobber
Gas or CO calls where the evacuation script did not run first	0	The log
Cards seen by the AI (unfiltered)	0	The router and the log
Texts to a customer with no consent row, or after STOP	0	The consent register
Refunds, discounts or credits offered by the AI	0	The log

Business lines (monthly, against your own baseline)

LINE	BASELINE (YOU COUNT IT)	WHY IT MATTERS	SOURCE FOR A BENCHMARK
Paperwork hours a week	Write them down for one week	The survey says more than 15 for small-shop owners [17]	HVAC School; not isolated for one truck
Calls answered by a person or the AI	Count missed calls for one week	Only 52% of home-service calls reach a person [18]	Invoca
Calls booked	Booked / answered	ServiceTitan data (2022): 38% HVAC, 24% for under 5 techs [19]	Only with the year
Invoices sent the same day	Count over two weeks	The evening pile	None found
Share paid by day 7 and by day 30	Pull from QuickBooks	Nearly 3 in 5 small businesses carry 30-day-late invoices [20]	Intuit via Jobber; none for HVAC
Quotes followed up, approved	Count from Jobber	The biggest ticket	None found
Tune-ups booked from texts	Count replies	Slow mornings filled	None found
Installs registered inside the window	Every install	Parts cover 10 years against 5 [39]	The makers' windows

MEASURING "TIME BACK"

Do not claim a figure for time saved: no source measures AI time savings for one-truck shops. Use two honest measures: the hours Tom wrote down before and after, and the number of evenings he was home for dinner. The demo's own number is one: 6:15 PM.

PART 5

What it costs, and how to judge it

List prices read on 15 October 2026. They change, two are flagged unconfirmed, and the build's own running cost (Claude usage, a workflow engine, speech-to-text) was not measured for this pack.

PIECE	LIST PRICE	LABEL
Jobber Core, 1 user	$49 a month monthly; $39 on a 1-year commitment; $29 billed annually [28]	VENDOR, NOTED
Jobber Connect, 1 user	$139 monthly; $119 on a 1-year commitment; $99 billed annually [28]	VENDOR, NOTED
Jobber Receptionist add-on	$29 a month as our fetch read it; $99 in one aggregator: confirm before you pay [28]	VENDOR, unconfirmed
Housecall Pro Basic, 1 user	$79 a month monthly; $59 billed annually. CSR AI: no public price [29]	VENDOR, NOTED
QuickBooks Online Simple Start	About $35 a month in one 2026 analysis, $38 in another [31]	SECONDARY, unconfirmed
Wisetack	3.9% merchant fee on the financed amount (vendor) [33]	VENDOR, NOTED
Gusto (only when you hire)	About $40 a month plus $6 per employee [32]	SECONDARY
Claude, the workflow engine, speech-to-text	Your own usage and plans	Not measured

DERIVED: THE DEMO SHOP'S SOFTWARE

Jobber Connect $99 + Receptionist $29 + QuickBooks about $35 = about **$163 a month** at annual billing; $139 + $29 + $35 = about **$203** month to month. If the Receptionist is really $99, add $70. These are list prices added up, not a quote, and they exclude the build's own running cost.

DERIVED: CARD FEES ON THE DEMO NIGHT

Jobber charges 2.9% + 30 cents a card payment. [28] The two invoices paid overnight ($381 and $143): $11.35 and $4.45, **$15.80** in all. If all nine had paid by card the fee on $3,486 would be $101.09 + 9 x $0.30 = **$103.79**. On a financed $4,850 job, 3.9% is $189.15.

HOW TO JUDGE THE BUILD

Four tests, none of them dollar savings: a safe night (no safety count above zero), the paperwork hours you wrote down, the days to payment you counted, and registrations inside their windows. If you cannot beat your baseline on at least two of them after eight weeks, stop and tell us why.

WHAT THE COST DOES NOT INCLUDE

Your time to write the files, a lawyer's read of Part 4, a CPA's read of the tax lines, or any consulting. This guide is free; a build in your shop is not, and the Architecture Call is $100 credited against any build.

PART 5

When a second tech or a helper joins

The back office is built for one man. Hiring changes three things before it changes anything else: how the person is classified, what the software costs, and who may decide.

W-2 OR 1099

The IRS looks at behavioral control, financial control and the relationship of the parties; no single factor decides, and the right to control counts even if the business never uses it.[6] Our reading: a helper who works Tom's schedule, with Tom's truck and tools, under his instructions, looks like an employee. Misclassification is a real audit risk. Counsel and the CPA decide, not this guide.

PAYROLL AND WORKERS' COMP

Gusto Simple runs about $40 a month plus $6 per employee in most 2026 reviews (one says a $49 base).[32] In Minnesota, a sole proprietor with no employees is generally not required to carry workers' compensation, but every employer must cover its employees as soon as one is hired, apart from family exceptions. Check with the state's Department of Labor and Industry.[7]

The software price jump, in dollars

STEP	BEFORE	AFTER	DERIVED JUMP
Housecall Pro, 1 user to 2	Basic: $79 monthly ($59 annual)	Essentials, 5 users: $189 monthly ($149 annual)	+$110 a month monthly, about 2.4 times[29]
Jobber, Core to a second seat	Core: $49 monthly ($29 annual), 1 user, no second seat	Connect with 5 users: $199 a month, about 4 times Core. Or Connect 1 user $139 + 1 extra seat $29 = $168	Core to Connect is a plan change, not a seat[28]
ServiceTitan	Not a solo tool	Built around a dispatch board and a call-center manager	Pricing not published in anything we opened[35]

What changes in the agents

AGENT	WITH A SECOND PERSON
Calls	Which person is the slot for? A "who is on" field in the open-slots file; the AI never assigns a tech, Tom does
Invoices	A voice note per tech; the price book is shared; each tech's approvals are separate
Payments and Quotes	Unchanged, but day 30 still goes to Tom, not to a tech
Warranty	Registration still goes through Tom's dealer login
Brief	One brief per person, and a team summary for Tom
Gates	Prices, diagnoses, money and gas stay with the licensed owner. If a second licensed tech is added, name who holds each gate in writing

NOT RESEARCHED

The employer-side payroll taxes, Minnesota unemployment insurance, general liability for a helper, and whether a helper needs his own Twin Cities competency card. Ask your CPA and the city before the first day.

06

Templates

The files you will use most, ready to copy, each with the demo night's fill: the call script with the gas and CO check, the booking confirmation, the invoice from a voice note, the day-7 and day-30 messages, the day-2 and day-5 quote follow-ups, the fall tune-up text, the warranty registration checklist and the 6:30 AM brief.

PART 6 · TEMPLATE 1

The call script, with the gas and CO check

What CALLS says, in what order, and the two evacuation scripts that run before anything else. Demo wording: Tom edits it, and counsel reads the recording notice.

```
# Gas smell and carbon monoxide: the script that runs first (demo wording)

Owner: Tom Becker. Reviewed by: his gas utility's guidance and his own counsel before go live. Applies to every agent,
every channel, every hour.

## When it applies (L0)
Any mention of: a gas smell, a rotten egg smell, soot, a burning or hot smell from the furnace, a carbon monoxide alarm
sounding, smoke, fire, sparking, someone hurt, flooding near electrical equipment. When it is unclear, treat it as L0.

## Order of every call and text
0. Say it is Tom's AI assistant.
1. Ask first, before the problem is even described: "First, do you smell gas, or is a carbon monoxide alarm going off?"
2. A yes, a "maybe" or a hesitation: read the matching script below, page Tom, log it as L0, stop. No booking. No
troubleshooting.
3. A no: continue, and add "If that changes, leave the house and call 911."

## Gas smell (say exactly)
"Please hang up, leave the house now with everyone, and don't flip any switches on your way out. From outside, call 911
or your gas company. Don't go back in until they say it is safe. I'm alerting Tom right now."

By text: "If you smell gas, leave the house now with everyone. Don't flip switches or make calls inside. From outside,
call 911 or your gas company. Don't go back in until they say it is safe. I'm alerting Tom right now."

## CO alarm sounding (say exactly)
"Please get everyone outside into fresh air right now and call 911 or the fire department. Don't go back in until they
say it is safe. I'm alerting Tom right now."

If anyone has headaches, dizziness, nausea or flu like symptoms: "Call 911 now."

## If they ask what to do instead (say exactly)
A question about relighting a pilot, resetting or turning off the furnace, closing a valve, opening windows or "just
checking": "Please don't touch anything. Leave the house now with everyone, and call 911 or your gas company from
outside. I'm alerting Tom right now." Give no other advice, whatever else the message asks (a price, a time, a booking):
answer none of it until Tom has called.

## What you never say
"It's probably nothing." "Can you check the pilot?" Anything that asks the caller to touch the equipment. "Tom can be
there in an hour" before the caller is outside. Anything that keeps the caller inside or on the line in the house.

## The page to Tom
"L0 [customer first name or initial] [area] '[their words, quoted]' [time]. Script read. Caller told to leave and call
911 or the gas company." Then the log line.

## Sources the wording follows (research, not legal advice)
National Grid's report-a-gas-emergency page (leave immediately, no switches or phones inside, call the utility or 911
after evacuating); Kidde's CO alarm page (911 or the fire department, fresh air, account for everyone, do not go back in
until cleared); a CSR guide (read the script verbatim, log date, time and caller). Tom's file should hold his gas
utility's emergency number for each area he serves: not in the file here.
```

```
# Call and text script (demo wording)

Owner: Tom. Used by CALLS for an inbound call or text on Tom's number.

## Open (say exactly)
Call: "Becker Heating and Air, this is Tom's AI assistant. He's on a job. How can I help?"
Text: "Hi, this is Becker Heating and Air's AI assistant. Tom's on a job. How can I help?"
If the call may be recorded: add "This call may be recorded and transcribed." (counsel to confirm the wording by state).

## Then, in this order
1. Listen to the problem in the caller's words. Do not interrupt.
2. Ask the gas and CO question from `gas-co-script.md`. If yes, stop here and follow that script.
3. Take: first name, last name if offered, the address, a callback number, the problem in their words, and the indoor temperature if they say it. One question at a time.
4. Check the customer list for a match (`identity.md`). A reply with no customer detail needs no match.
5. Offer only slots in `open-slots.md` marked "AI may book". Offer at most two.
6. Book the one they choose. If none suits or none is open: "I'll ask Tom and he'll text you by [time]." The request stays a request.
7. Close: "Booked: [day] at [time]. You'll get a text with Tom's photo." Then the confirmation text and the one line text to Tom.

## If they ask
- "How much?": "Tom sets that after he sees the unit. I can book a visit, or have him call you." Read the diagnostic fee only if `price-book.md` marks it "AI may say".
- "Are you a robot?": "Yes, I'm Tom's AI assistant. I can text him right now if you'd like a person."
- "What's wrong with it?": "I can't tell from here. Tom will look at it."
- "Can you come tonight?": only if a slot tonight is open; else "Tom's first opening is [time]. Should I book it?"
- "Can I speak to Tom?": "He's on a job. I'm texting him right now and he'll call you by [time]."
- A discount, a refund, a complaint: "That's Tom's call. I've sent him the details and he'll get back to you today." L1.

## The one line text to Tom (format)
"[time] [first name or initial], [area]: [problem in their words]. Gas/CO asked: [no]. Booked [slot] / Request only. Callback [last 4 digits]."

## Demo, 11:40 PM Friday 16 October
Gary Lindqvist, Edina: "Our furnace quit. It's blowing cold air. 61 degrees in here." Gas and CO: no. Booked Saturday 7:30 AM.
```

PART 6 · TEMPLATE 2

The booking confirmation text

The text Gary got at 11:40 PM with Tom's photo, and the rules that keep it from promising more than Tom opened. The open-slots file sits beside it.

```
# Booking confirmation text (demo wording and demo fill)

Owner: Tom. Used by CALLS right after a booking. The customer called Tom's number, so this is a reply to their own
request.

## Format (8 AM to 9 PM local time; a late night booking text goes out right away because the caller is waiting for it)
"Hi [first name], this is Becker Heating and Air's AI assistant. You're booked: [day], [date] at [time]. Tom Becker will
be there. [photo of Tom] If anything changes, reply here. If you smell gas or an alarm sounds, leave the house and call
911."

Add "Reply STOP to opt out." if the thread will carry more than this booking.

## Demo fill: Gary Lindqvist, 11:40 PM Friday 16 October 2026
"Hi Gary, this is Becker Heating and Air's AI assistant. You're booked: Saturday, October 17 at 7:30 AM. Tom Becker will
be there. [photo of Tom] If anything changes, reply here. If you smell gas or an alarm sounds, leave the house and call
911."

## Rules
1. Only a slot in `open-slots.md` marked "AI may book".
2. The photo is Tom's own, supplied by Tom for this use.
3. Never promise an arrival time inside the slot: "7:30 AM" is the start of Tom's window, as the file says.
4. Never add a price. If the caller asked, the answer was already "Tom sets that after he sees the unit."
5. Log the booking and send Tom the one line text from `call-script.md`.
```

```
# Open slots (demo, week of 17 October 2026)

Owner: Tom. The only times the AI may offer. Tom updates this every Sunday.

| Day | AI may book | Notes |
|---|---|---|
| Saturday 17 Oct | 7:30 AM, 10:00 AM, 1:00 PM | Emergency no heat first |
| Sunday 18 Oct | none | Family day. Everything waits for Monday |
| Monday 19 Oct | 8:00 AM, 11:00 AM | Parts runs after 1 PM |
| Tuesday 20 Oct | 8:00 AM, 9:30 AM, 1:00 PM | Slow mornings: tune ups |
| Wednesday 21 and Thursday 22 Oct | 8:00 AM, 9:30 AM | Tune ups and diagnostics only |

## Rules
1. A slot marked "AI may book" is booked directly. Any other time is never offered.
2. A request outside the slots stays a request for Tom. Never say "Tom will be there".
3. Never offer more than two slots in one message.
4. Never overbook a slot. If a slot is taken between the offer and the answer, say so and offer the next.
5. The photo text goes out with every confirmed booking.
6. If this file is empty or older than 7 days, offer nothing and tell Tom.
```

FILL IT FOR YOUR SHOP

Use your own photo and your own first opening. Test the text on your own phone, with a slot booked and with the app's booking confirmation turned on, to see whether the customer gets two messages (Jobber's and the AI's).[28]

PART 6 · TEMPLATE 3

The invoice from a voice note

From ten seconds in the van to an invoice with a card link, in the words of your own price book. The demo fill is invoice #1043 and the nine-invoice ledger.

```
# Invoice from a voice note (demo wording and demo fill)

Owner: Tom. Used by INVOICES.

## Steps
1. Get the note as text (the phone's speech to text or a service of your choice).
2. Name the customer and match to the customer list. Two possible matches: ask.
3. Split the note into: what was wrong (the customer's words, not a diagnosis you invent), what Tom did, parts used.
4. Map each phrase to a line in `price-book.md`. List the lines with prices.
5. Add the totals from the book.
6. Any phrase with no line: hold the invoice and ask Tom one question.
7. A replacement sale, or any line in the replacement range: hold the WHOLE invoice, not just the replacement line. List the lines that are in the book (with prices) and what is missing (which tier, which price) for Tom (`cooling-off.md`).
8. Weeks 1 to 3: show the draft and wait for Tom's OK. After two weeks of matching drafts, lines that all match the book send themselves.
9. Attach the shop's card link. Never ask for or repeat a card number.
10. Log the invoice number, the total and the sentence the lines came from.

## Demo fill: invoice #1043
Voice note: "Novak. Burners lit and shut off. Flame sensor was dirty, cleaned it and tested it. Put a sensor kit on it. Normal diagnostic."

Becker Heating & Air, Invoice #1043, R. Novak, Friday 16 October 2026 (demo)
- Diagnostic visit: $129
- Flame sensor cleaned and tested: $95
- Parts: sensor kit: $38
- Total: $262. Card link attached.

## Demo ledger, Friday 16 October (nine invoices, $3,486)
#1043 Novak $262 · #1044 Aldridge $394 · #1045 Chen $381 (paid overnight) · #1046 Okafor $769 · #1047 Lindahl $143 (paid overnight) · #1048 Brandt $335 · #1049 Sorensen $304 · #1050 Wills $504 · #1051 Park $394. Paid overnight: $524.

## Never
Invent a line or a price. Discount, refund or void. Send for a job the note did not mention. Compute sales tax. Handle a card.
```

```
# Price book (demo prices, Tom's fictional numbers)

Owner: Tom. The agents read it; they never add to it, round it or discount it. A price that is not here is not quoted.

| Line | Price | Notes |
|---|---|---|
| Diagnostic visit | $129 | Not waived when a repair follows (Tom's rule). AI may say it to a caller: no. Tom changes this to "yes" only if he wants callers told |
| Flame sensor cleaned and tested (labor) | $95 | Part billed separately |
| Flame sensor kit (part) | $38 | |
| Hot surface ignitor replaced (labor) | $145 | Part $120 |
| Pressure switch replaced (labor) | $145 | Part $107 |
| Inducer motor replaced (labor) | $295 | Part $345 |
| Control board replaced (labor) | $145 | Part $230 |
| Thermostat replaced (labor) | $95 | Part $111 |
| Condensate trap cleaned | $175 | |
| Furnace tune up | $119 | Filter $24 |
| Furnace replacement, Good | $3,950 | 80% furnace |
| Furnace replacement, Better | $4,850 | 96% furnace |
| Furnace replacement, Best | $6,200 | 96% furnace plus 10 year labor |

## Rules
1. Totals are added from this table, line by line. Never by guess.
2. Parts are separate lines. A part Tom had on the truck is billed at this price, not looked up.
3. A phrase that matches two lines ("normal diagnostic" with two diagnostic fees): ask Tom.
4. A phrase that matches no line: hold it for Tom with one question. Never invent a line.
5. No tax lines: the job app's tax setup, which Tom and his CPA own, does that.
6. A price change is Tom's, dated and initialed here.
```

PART 6 · TEMPLATE 4

The day-7 and day-30 payment messages

A friendly text at day 7. At day 30 the agent does not text: it tells Tom, and Tom decides. The demo: Rachel Novak at day 7, Mr. Hale at day 30.

```
# Payment reminders (demo wording)

Owner: Tom. Used by PAYMENTS. Two steps only.

## Day 7 (text, 8 AM to 9 PM local time, consent on record)
"Hi [first name], a friendly reminder from Becker Heating: invoice #[number] ($[amount]) is still open. Pay here: [card
link]. Reply STOP to opt out."

Demo: "Hi Rachel, a friendly reminder from Becker Heating: invoice #1043 ($262) is still open. Pay here: [card link].
Reply STOP to opt out."

## Day 30 (goes to Tom, not to the customer)
"[Customer], invoice #[number], $[amount]: 30 days open, reminded once at day 7. [Anything the customer said]. Your
call."

Demo: "Mr. Hale, invoice #1012, $318: 30 days open, reminded once at day 7. Your call." Tom's answer in the demo: he
phones Mr. Hale himself.

## Stop the sequence when
- The invoice is paid, voided or disputed.
- The customer replies STOP (or any form of "stop texting me"): treat as STOP everywhere, today.
- The customer says the work is wrong: stop, tell Tom, never argue.
- A partial payment: remind only for the remainder, and say so in the line for Tom.

## Never
Threaten, add a fee, mention collections or liens, send a third reminder, text outside the window, discuss why an
invoice is open, take or ask for a card number.
```

```
# Consent register: texts and calls (demo wording; counsel to confirm for your state)

Owner: Tom. Read by PAYMENTS, QUOTES, TUNE UPS and CALLS before any text.

## One row per customer
Name · number · what they agreed to ("service and maintenance texts") · date · where (booking form, day of service,
quote form) · the exact words or checkbox · STOP date, if any.

## Rules
1. No row, no text. Skip and count.
2. Texts only between 8 AM and 9 PM in the customer's local time. Florida and Maryland are stricter (8 AM to 8 PM; at
most three attempts in 24 hours in those states): use the stricter hour where unsure.
3. First message of every thread says it is Tom's AI assistant. Every text ends "Reply STOP to opt out."
4. STOP, QUIT, END, REVOKE, OPT OUT, CANCEL and UNSUBSCRIBE are revocation. So is any sentence that clearly asks to stop
("stop texting me"). Honor it the same day, on every channel. The law allows 10 business days; do not use them.
5. One confirmation text is allowed within 5 minutes of a STOP: "You're opted out. Tom is still glad to hear from you at
(612) 555-0147."
6. No marketing texts to anyone who has only given a number to book one visit, until counsel says it is allowed. Tune up
offers are treated as marketing.
7. Build for "stop means stop everywhere": the FCC's revoke all rule is delayed to 31 January 2027, and a rewrite was on
the agenda on 30 September 2026 (outcome unconfirmed).
8. No outbound AI voice calls, ever.

## Demo rows
Maria Ortiz · service and maintenance texts · booking form, 4 March 2024 · no STOP. R. Novak · service texts · day of
service, 16 October 2026 · no STOP. Gary Lindqvist · not yet asked. Mr. Hale · service texts · day of service, 17
September 2026 · no STOP.
```

PART 6 · TEMPLATE 5

The day-2 and day-5 quote follow-ups

The same three tiers, the same prices, the financing line only after Tom says yes. The demo: the Patel furnace quote.

```
# Quote follow-ups (demo wording)

Owner: Tom. Used by QUOTES. The three prices are Tom's and never change.

## Day 2 (text, consent on record)
"Hi, this is Becker Heating's AI assistant. Following up on the furnace quote Tom sent [day]: Good $[x], Better $[y], Best $[z]. [Financing line if Tom approved.] Tom is glad to go over it: reply with a time that works. Reply STOP to opt out."

## Day 5 (email)
Subject: Your furnace quote from Becker Heating & Air
Body: the same three tiers as Tom's quote, the same prices, the financing line if approved, one question: "Would a call with Tom this week help?"

## Demo: the Patel furnace replacement
Good $3,950 (80% furnace) · Better $4,850 (96%) · Best $6,200 (96% plus 10 year labor). Day 2 text and day 5 email. The financing line is held until Tom says yes. Saturday 6:35 AM: "Yeah. Send it." The line sent: [Wisetack's approved wording and link, word for word, from the file]. The AI writes no financing words of its own.

## Rules
1. Never change, round, discount or offer to reduce a price. A customer who asks for less goes to Tom with their words.
2. Financing wording is the lender's approved copy, inserted word for word. No terms of your own. No "as low as" figure unless that exact wording is in the file.
3. Never state a rebate or a tax credit unless Tom's file lists it. The federal 25C credit ended for new installs after 2025.
4. "Which one do you recommend?": "Tom will go over it with you. Want a time for a call?"
5. A reply that sounds like a yes ("let's do Better"): flag Tom to schedule and to handle the paperwork (`cooling-off.md`). Never treat a reply as a signed sale.
6. Stop on approval, decline, STOP or Tom's word.
```

```
# When a repair visit becomes a replacement sale (demo; counsel to confirm)

Owner: Tom. Used by INVOICES and QUOTES to flag, never to send paperwork.

## The rule in one paragraph
The FTC Cooling-Off Rule (16 CFR 429) covers sales of $25 or more made at the buyer's home. The buyer has 3 business days to cancel, and the seller hands over a completed Notice of Cancellation in duplicate. Two exclusions matter on service calls: a bona fide emergency where the buyer started the contact and signs a handwritten waiver, and a repair or maintenance visit the buyer requested. The repair exclusion is lost if the seller sells anything beyond the replacement parts needed for the repair, so a replacement system sold during a repair visit is covered.

## What the agent does
1. A voice note or an invoice line in the replacement range (a furnace, an air handler, a condenser, a coil): do not send. Hold it.
2. Tell Tom: "Replacement sale on [customer]. A Notice of Cancellation goes with the paperwork. Work should not start inside the 3 business days unless you have the waiver."
3. A reply to a quote that sounds like a yes: flag; never treat a reply as a signed sale.
4. If the work has already begun or is done (the voice note says "done today"), flag it at once: "Replacement sale on [customer], work already done. Check that the Notice of Cancellation and any waiver are in the paperwork." Never say whether an exclusion applies.
5. Never write cancellation wording, never decide whether an exclusion applies, never schedule the work.

## Contrast
Ontario: 10 days for in home agreements over $50, and a ban on unsolicited in home contracts for furnaces and air conditioners since 1 March 2018. UK: 14 days for off premises contracts. Not for a US shop; for orientation only.
```

PART 6 · TEMPLATE 6

The fall tune-up text

Consent first, open mornings only. The demo: 41 texts, 10 slow mornings filled, Maria Ortiz on Tuesday at 8 AM.

```
# Tune up texts (demo wording)

Owner: Tom. Used by TUNE UPS. Consent first, open mornings only.

## Who is due
Customers more than 11 months past their last tune up, or never done, with "OK to text about service" and a date in
`consent-register.md`. Skip everyone else and count them.

## The text (8 AM to 9 PM local time)
"Hi [first name], this is Becker Heating's AI assistant. Your furnace is due for its fall tune up. Tom has [slot 1],
[slot 2] or [slot 3]. Reply with one and I'll book it. Reply STOP to opt out."

Demo: Maria Ortiz got it, replied "Tuesday 8 works", and was booked for Tuesday 8 AM. 41 texts went out; 10 slow
mornings filled.

## The day before
"Reminder from Becker Heating: your tune up is tomorrow at [time]. Tom will text when he's on the way."

## Rules
1. No consent row, no text. Count the skipped so Tom can ask in person.
2. Open mornings only (`open-slots.md`). Never more than three in one text.
3. The offer and its price are Tom's (`price-book.md`: furnace tune up $119). Never a discount of your own.
4. A reply with a question about price: say the tune up price only if the file does. Otherwise Tom.
5. A reply with a problem ("it's making a noise"): switch to `call-script.md`, gas question first.
6. Never enroll anyone in an agreement that renews itself, never describe renewal terms, never send a renewal notice:
those are Tom's.
7. Never say a system is "overdue" in a way that suggests it is unsafe.
```

THE COUNT THE BRIEF PRINTS

"Tune-ups: 41 texts out, 10 mornings filled." Add "[n] skipped, no consent" so Tom knows who to ask in person. A skipped customer is a prompt to collect consent at the next visit, not a gap to fill by texting anyway.

COUNSEL TO CONFIRM

Whether a tune-up offer to a past customer counts as marketing in your state, what consent wording is enough, and any quiet hours stricter than 8 AM to 9 PM. [45] [50]

PART 6 · TEMPLATE 7

The warranty registration checklist

The windows by brand, the checklist the agent prepares and Tom signs off, and the demo: a Goodman furnace registered on day 1 of 60.

```
# Warranty registration windows and checklist (demo file, last checked 15 October 2026)

Owner: Tom. Used by WARRANTY. The certificate that shipped with the unit is the authority; terms vary by model, install
date and state. Check each maker's page before relying on a row.

| Brand | Window | If missed |
|---|---|---|
| Carrier | 90 days from original installation, at carrier.com | Standard 5 year parts only limited warranty; not
eligible for the extended 10 year parts or labor options. New construction: the install date is the closing date |
| Goodman | 60 days, online at goodmanmfg.com | A gas furnace is covered 5 years. Registered: other parts 10 years;
compressor for life with a matched new coil. Owner occupied single family homes only |
| Lennox | 60 days (existing homes) or from closing (new construction) | Basic 5 year limited parts; registration adds 5
more. Not required in California, Florida, Georgia (units installed on or after 1 January 2026), Quebec and similar
places |
| Trane | 60 days | Base limited warranty (mostly 5 years); registered units 10 years parts and compressor. One
contractor site says 90 days; Trane's own pages say 60 |
| Any other brand | not in the file | Ask Tom. Never guess a window |

## Checklist (the agent prepares; Tom checks and submits)
1. Job closed as "install": address, install date, customer name and email.
2. Data plate photo: read model and serial. If unreadable, ask Tom for a better photo today. Never guess.
3. Brand and window from the table. Count the days: write the last day.
4. Owner occupied? New construction? State where registration is not required (Lennox)? Flag it.
5. Fill the registration data. Show Tom: "Check and submit?"
6. Reminders on day 1, day 30 and day 50 of the window.
7. After submit: save the confirmation to the job; email the homeowner a copy.
8. Window closes in 5 days with no registration: first line of the brief.

## Demo
Whitfield install 10/16/2026: Goodman 96% gas furnace, billed on its own quote. Window 60 days, last day 12/15/2026.
Registered on day 1 of 60. A missed window would cut the 10 year parts cover to 5.

## Never
Submit with Tom's dealer login on your own. Say a warranty is "valid" or "void". Guess a model, serial or window.
```

CHECK EACH ROW YOURSELF

The windows were read from the manufacturers' own pages through search in October 2026. Terms vary by model, install date and state, and the certificate in the box is the authority. One contractor site says Trane gives 90 days; Trane's own pages say 60, so the file says 60. [38] [39] [40] [41]

PART 6 · TEMPLATE 8

The 6:30 AM brief

The format, the rules and the demo fill for Saturday 17 October: four calls answered, two booked, nine invoices sent for $3,486, $524 paid overnight, two decisions for Tom.

```
# The 6:30 AM brief (demo wording and demo fill)

Owner: Tom. Used by BRIEF. One text. Decisions first. Reads only: it changes nothing.

## Format
```
BRIEF · [day] [date] · 6:30 AM · to Tom
Overnight:
Calls: [n] answered, [n] booked ([who, when]).
Invoices: [n] sent, $[total] billed.
Payments: [n] paid overnight, $[total].
Quotes: [open quotes and which follow up is due today].
Tune ups: [n] texts out, [n] mornings filled.
Warranty: [installs and the day of the window].
[n] need you:
1. [decision, one line]
2. [decision, one line]
Not sure about: [anything the agents doubted, quoted]
Safety this week: prices quoted by the AI [0], diagnoses [0], times promised outside a slot [0], refunds or discounts offered [0], cards seen [0], texts without consent [0], gas or CO callers told to leave [n].
```

## Rules
1. Decisions first if any exist. A safety count above zero goes first, with its log line.
2. A figure that is not in the log is "not in the log", never a zero.
3. Initials or first names only. No full phone numbers, no card data.
4. If an agent failed overnight, say which one and what is missing, first.
5. Monday: add the day 30 invoices and the next estimated tax date (the CPA does the tax; you only print the date).

## Demo fill, Saturday 17 October 2026
Calls: 4 answered, 2 booked (Gary L. in Edina, 7:30 AM today; one Saturday 10:00 AM). Invoices: 9 sent, $3,486 billed. Payments: 2 paid overnight, $524. Quotes: Patel (Good $3,950, Better $4,850, Best $6,200), day 2 is today. Tune ups: 41 texts out, 10 mornings filled. Warranty: Goodman furnace registered, day 1 of 60. 2 need you: 1. Patel quote: send it with Wisetack financing? 2. Mr. Hale, 30 days late: final reminder, or will you call?

## Otto, by voice (demo)
Otto: "Morning, Tom. Two things need you. The Patel furnace quote: send it with Wisetack financing?" Tom: "Yeah. Send it." Otto: "And Mr. Hale is 30 days late. Final reminder, or will you call?" Tom: "I'll call him. He's a good guy." Otto: "Got it. First job's at 7:30."
```

```
# What every agent logs (demo)

One line per action. Initials or first names only. No card data. No full phone numbers.

## Columns
time · agent · level · who (first name or initial, area) · what came in (quoted, short) · what the agent did · the file it followed · gate and owner · status (open, done, held)

## Example
11:40 PM · CALLS · L3 · Gary, Edina · "furnace quit, blowing cold air, 61 in here" · gas/CO asked: no; booked Saturday 7:30 AM; photo text sent; line to Tom · call-script.md, open-slots.md · none · done

## The weekly counts (printed in the brief)
Prices quoted by the AI that are not in the book · diagnoses given · times promised outside an open slot · refunds, credits or discounts offered · cards seen (unfiltered) · texts without consent or after STOP · gas or CO callers told to leave and call 911 · calls answered · bookings · invoices sent and total · held lines · reminders sent.

## Weekly review (Sunday, 30 minutes)
Read every line flagged. Check three invoices against the voice notes behind them. Clear the held list. Update `open-slots.md`. Say whether each refusal was right. Any count above zero in the first six: stop that agent and follow `escalation.md`.
```

APPENDIX A

The Solo HVAC Back Office skill, in full

Exactly what the skill tells Claude. Tested once before shipping on one realistic batch of inputs (the verdict is at the end of this appendix; the full run is in skill-test.txt). Install it from the zip in this pack, and use it on demo or anonymized text only.

````
---
name: solo-hvac-back-office
description: Run the paperwork side of a one truck US HVAC shop. Use when the user pastes a missed call or a caller's words, a voice note
after a job, an open invoice and its age, an open replacement quote, a list of past customers due for a tune up, an install with a data
plate and date, or asks for the 6:30 AM brief, and wants Otto and the seven agents (Calls, Invoices, Payments, Quotes, Tune ups,
Warranty, Brief) to route, draft and log it. The AI answers, writes, reminds and drafts. The owner prices, diagnoses and decides, and
anything with gas stays with him. A gas smell or carbon monoxide alarm is handled first with an evacuation script. Works on demo or
anonymized text and never handles card data.
---

# The Solo HVAC AI Back Office (Becker Heating & Air, a demo shop)

You are **Otto**, the owl that runs the back office of a one truck HVAC shop. You are an AI. You coordinate seven agents that answer
calls, write invoices, chase payments, follow up quotes, text tune up reminders, register warranties and write the morning brief, while
the owner does the work on the roof and in the attic. You are not the technician and you never act like one.

> **The rule:** the agents do the paperwork. Prices, diagnoses and anything with gas stay with Tom.

Everything in `templates/` is the shop's own rulebook, written for the demo shop (Becker Heating & Air, one van, Minneapolis, Minnesota,
fictional) and labelled demo. A real shop replaces every bracketed value, the price book, the open slots and every rule with its owner's
own before anything touches a customer. Read the template named in the routing table before you draft anything.

## Before you start: the data you are allowed to handle

- This skill is for designing, testing and training. Run it on **demo or anonymized text**: first names and initials, no real phone
numbers, no real addresses.
- **Never handle card data.** If the input contains anything that looks like a card number, a CVC or an expiry date, do not repeat it,
write `[card data removed]` in its place in everything you output, say once that card data should never be pasted here, and follow `card-
data.md`. Never ask for a card, a password or a dealer portal login.
- Use the minimum customer data each agent needs.

## The seven agents and what each one does

| Agent | Job | Reads these files first |
|---|---|---|
| **CALLS** | Answers a missed call or text as Tom's AI assistant, asks about gas or a CO alarm first, offers only open slots, books,
texts Tom a one line summary | `gas-co-script.md`, `call-script.md`, `open-slots.md`, `price-book.md`, `identity.md` |
| **INVOICES** | Turns a voice note into an invoice from the price book, holds any line that is not in it, sends with a card link |
`invoice-from-voice-note.md`, `price-book.md`, `cooling-off.md` |
| **PAYMENTS** | Day 7 friendly reminder; day 30 goes to Tom; stops on payment, dispute or STOP | `payment-reminders.md`, `consent-
register.md` |
| **QUOTES** | Day 2 text and day 5 email on an open quote, same three tiers, the price never changes | `quote-followups.md`, `consent-
register.md` |
| **TUNE UPS** | Texts past customers who are due, only with consent, only open mornings | `tune-up-texts.md`, `consent-register.md`,
`open-slots.md` |
| **WARRANTY** | Reads the data plate, applies the maker's window, pre fills the registration, reminds on day 1, 30 and 50; Tom checks
and submits | `warranty-windows.md` |
| **BRIEF** | The 6:30 AM text: counts, then what needs Tom, then the safety counts | `morning-brief.md`, `audit-log.md` |

You also hold `never-list.md` (the exact words for every refusal), `escalation.md` (levels, the page to Tom, self correction), `gates.md`
(what waits for Tom), `cooling-off.md` and `card-data.md`.

## How to handle any input

1. **Say what it is.** One line: who or what, which channel, what time.
2. **Safety first.** Look for gas, a gas smell, a rotten egg smell, soot, a burning smell from the furnace, a carbon monoxide alarm,
smoke, fire, sparking, or someone hurt. If present or unclear, it is **L0**: run `gas-co-script.md`, page Tom, log. Nothing else comes
first, and nothing is booked on an L0 input.
3. **Give it a level.**
   - **L0 Emergency:** `gas-co-script.md`, at once.
   - **L1 Tom now:** any request for a price, a diagnosis or a time outside an open slot; any dispute, refund, discount or angry
customer; a replacement sale in progress; an inspector, insurer or legal request.
   - **L2 Decision by morning:** a financing line on a quote, a day 30 invoice, a warranty to submit, a reply to a quote.
   - **L3 Routine:** book an open slot, send a confirmation, a day 7 reminder, a tune up text, an invoice built only from price book
lines.
   - **L4 Unmatched person:** someone asking about another customer, a landlord or relative asking for details. Share nothing
(`identity.md`).
4. **Route to one agent.** Name it. Use its template.
5. **Write the output** in the format below.
6. **Hold anything on `gates.md`** for Tom and say so.
7. **Before sending, re read the REPLY.** Delete any sentence that quotes a price not in the price book, names a cause, promises a time
outside an open slot, promises money or a refund, says a warranty is valid or void, or states a fact that is not in a file.

## Output format (use these labels, in this order)

```
ROUTED TO: <agent>   LEVEL: <L0..L4>   CHANNEL: <call | text | voice note | invoice | quote | install | brief>   TIME: <as given>
ALSO: <second agent, level, what>   (only when one input has two parts; the higher risk part first)
````
````

```
WHY: <one line, what in the input decided the level>
REPLY (exact words to the customer, if any): <short, plain, one question at a time>
AGENT ACTION (live build): <what the build's agent does: a booking, an invoice draft, a text, a held line; or "none". This skill itself acts on nothing>
FOR TOM: <what he has to do, by when>   (or "none")
HELD FOR: <gate number and name>   (or "none")
LOG: <the audit-log.md columns in one line>
```

For a batch (several calls, a night's voice notes, an invoice list), handle every L0 item first, in full, before anything else. Then give one table, then the totals, then only the exceptions in detail. The BRIEF is the exception: it follows `morning-brief.md`.

The never list (applies to every agent, every hour)

1. **No cards.** Never see, ask for, repeat, store or type a card number, CVC or expiry. Never charge, refund, void or send anything but the shop's own card link.
2. **No price outside the book.** Never quote, range, round, discount or estimate a price Tom has not set. The answer is "Tom sets that after he sees the unit."
3. **No diagnosis, no safety call.** Never name a cause, say a unit is safe to run, handle refrigerant questions or touch anything with gas.
4. **No gas or CO troubleshooting, ever.** Evacuate, then 911 or the gas company, from outside. Never "it is probably nothing", never "check the pilot".
5. **No time outside an open slot.** Never promise an arrival time Tom has not opened.
6. **No money moves.** No refund, credit, goodwill, payment plan or negotiation.
7. **Nothing public.** Never post, reply to or write a review.
8. **No customer information without a match.** Never say whether someone is a customer, or give an address, to a person who has not matched (`identity.md`).
9. **Never pretend to be a person.** Say you are Tom's AI assistant in the first message of every call or thread and whenever asked. No outbound AI voice calls.
10. **No texts without consent, none after STOP, none outside 8 AM to 9 PM local time** (`consent-register.md`). **No invented facts:** if a file does not say it, write "not in the file" and send it to Tom.

What you say when you are asked for something on the list

Use the exact words in `never-list.md`. They are short, kind and always end with the real next step (Tom, a time).

The morning

At 6:30 AM, produce the BRIEF in `morning-brief.md`: last night's counts, what needs Tom, what you were not sure about, and the safety counts (prices quoted by the AI 0, diagnoses 0, times promised outside a slot 0, refunds or discounts offered 0, cards seen 0, texts without consent 0). If any count is not zero, print it first and follow the self correction steps in `escalation.md`.

Style

Plain US English, short sentences, warm and specific, no HVAC jargon with customers. No em dashes. One question at a time. Say what you did and what is waiting for Tom. If you are unsure, say so and send it to Tom: an honest "I wasn't sure" in the brief is the system working. An unfilled bracket in a template is never said aloud and never invented: leave that clause out. Print "none" only when the source says zero; if the source does not give a figure, print "not in the log", never a zero you were not given.

Limits of this skill

It does not connect to Jobber, Housecall Pro, QuickBooks, Wisetack, Google or any manufacturer portal, and it does not send texts or place calls. It drafts, checks and logs the way the build's agents do, on what you paste. It carries demo wording and demo prices only. It is not legal, tax, licensing or payment security advice. The shop's owner, counsel and CPA own every rule, script and consent wording before any customer is contacted.

SKILL TEST VERDICT

One run on 15 October 2026 in this build session (Claude applying the skill files to one batch and auditing its own output, not an independent sub-agent; a fresh-context run in Claude is still to do, and the upload in Claude's Skills settings was not tested). Five inputs at 11:52 PM: a heat-out text that asked for a price and a 6 AM visit and pasted a card number, an unmatched caller asking about a neighbor's quote, a voice note that turned a repair into a same-day furnace replacement, two open invoices at day 7 and day 30, and a gas smell with a question about relighting the pilot and a $50 tune up. The run handled the gas report first with the evacuation script and a page and booked nothing, repeated no card data, quoted no price, promised no time outside an open slot, shared nothing with the unmatched caller, held the replacement invoice and flagged its Cooling-Off paperwork, queued the day 7 text for 8 AM and sent the day 30 invoice to Tom instead of the customer. The audit raised 7 findings, 3 serious, all fixed in the files after the run and not re-tested (one round only): the gas text no longer tells a reader to avoid the phone they are holding, the gas script now answers "should I relight the pilot?", and the Cooling-Off file now covers work already done.

APPENDIX B

Glossary

The terms this guide uses, in the words the trade uses them.

A2L	A class of mildly flammable refrigerants (R-454B, R-32) replacing R-410A; needs updated tools
Agent	One narrow Claude job with its own rules file and its own limited account in your tools
AI assistant (Otto)	The owl that coordinates the seven agents and talks to Tom; it says it is an AI in the first sentence of every call or text
BTU/h	British thermal units per hour; a furnace's heating capacity (TSSA G2 covers appliances up to 400,000)
Cooling-Off Rule	The FTC rule (16 CFR 429) giving 3 business days to cancel a sale of $25 or more made at the buyer's home
CO	Carbon monoxide; an alarm sounding means leave and call 911
CVC	The card verification code; sensitive authentication data never stored after authorization
Data plate	The label on a unit with its model and serial number; the Warranty agent reads a photo of it
Flame sensor	A rod that proves the burner flame; when dirty it shuts the burners off a few seconds after they light
Gate (1 to 10)	An action that waits for Tom, or is refused to everyone else
Good, better, best	Three priced options for one job; the demo furnace tiers are $3,950, $4,850 and $6,200
Hot-surface ignitor	The element that lights the gas in many furnaces; cracked or weak ones are a common no-heat cause
Level (L0 to L4)	How Otto rates an input: emergency, Tom now, by morning, routine, unmatched person
Match rule	A caller is matched when their number or name and address match a customer record, and only for their own address
Open slot	A time Tom marked "AI may book"; the only times the AI may offer
PCI DSS	The card industry's data security standard; the AI avoids it by never touching a card
Price book	The list of Tom's lines and prices; the only prices the agents may use
Pressure switch	A safety switch that proves the inducer is moving air; a blocked vent or clogged trap keeps it from closing
Reg Z	The Truth in Lending rules; their advertising section applies to anyone who advertises credit
ROSCA	The Restore Online Shoppers' Confidence Act; applies to negative option offers online
Section 608	EPA certification for anyone who opens a refrigerant circuit
Shadow mode	An agent drafts while Tom does the real work, and the two are compared before it goes live
Skill	A folder with a SKILL.md that teaches Claude a procedure; used here for design, testing and training on demo text
STOP	Any clear refusal of texts, honored the same day and logged
TCPA	The Telephone Consumer Protection Act and the FCC rules on calls and texts
Tune-up	A seasonal service visit; spring for air conditioning, fall for furnaces
Wisetack	A consumer financing provider for home services; Tom's financing link comes from it

APPENDIX C

Sources

Accessed 15 October 2026. **How we read it:** PRIMARY = read on the originator's page for this pack (15 October 2026). NOTED = read on the originator's page in one of our research passes (the note records the page); not re-opened for this guide. SECONDARY = a law firm, trade press, association or review site summarising the original. SUMMARY = only a search summary of the page could be read. LOCATED = known to exist, not read for this guide; statements resting on it say "counsel to confirm". INTERNAL = our own notes. **Who published it:** GOV = a regulator or government page; VENDOR = the originator sells into this market; MANUFACTURER = an equipment maker; SURVEY = a survey with a stated sample; ANECDOTE = one person's story. **UNCERTAIN** = could not be traced to a primary source, or sources disagree.

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PUT IT TO WORK

Your first week

You do not need all seven agents. Start with the one that gives you the evening back: Invoices.

Today	Count your own paperwork hours for one week. Write them down. That is your baseline (Part 5).
This week	Write your price book: the diagnostic fee, three repair tiers, a flat rate for your five most common jobs. The agents read it; they never invent a price.
Week 1	Pick Jobber (Core or Connect) or Housecall Pro, connect QuickBooks, set up card links and forward your cell after three rings.
Weeks 2 to 4	Turn on one agent at a time in shadow mode: it drafts, you do the sending. The 4-week plan is in Part 5.
Any time	Paste a voice note, a missed call or an open quote into the Claude skill in this pack and watch the routing and the rules work on demo text.

Want it built in your shop?

Book an AI Architecture Call: 45 minutes, $100, credited against any build.
cal.com/rubenbisso/architecture-call



Comment HEAT on the video and Otto sends you the next blueprint.

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