Your Next Customer is a Bot

A series on agentic commerce, customer contact and service changes needed when AI acts for customers.

The Service Handshake: who may agree to what?

When customers and companies are both represented by AI agents, goals, boundaries, permissions and authority need to be explicit before a refund, cancellation or settlement goes ahead.

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Publication November 2026

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Service Handshake provides a framework for handling service interactions in which one or more parties are represented by AI agents.

For customer contact leaders, its practical contribution is to make both parties' goals, boundaries, permissions and authority explicit, assess what may proceed and identify the next step when a proposal cannot go ahead.

It supports the service response to refund requests, replacements, cancellations, complaint settlements and other consequential actions. It does not replace the investigation into what went wrong, the organisation's legal obligations or the systems that deliver the remedy.

What it is

Developed by Maria McCann of Neos Wave, Service Handshake is an open interaction standard first published in March 2026. This briefing draws on SH-1.2, dated 1 October 2026. It covers four service modes.

	COMPANY: HUMAN	COMPANY: AI
CUSTOMER: HUMAN	01 **Human to human**	02 **Human to company AI**
CUSTOMER: AI	03 **Customer AI to human**	04 **Customer AI to company AI**

Its starting point is that a customer's agent brings instructions and boundaries that the receiving company did not design. The company also has limits on what its staff and agents may disclose, offer or agree. The interaction needs to establish whether a proposed action satisfies both parties' requirements.

Service Handshake can work alongside identity, communication, commerce and delegation systems. Those systems may supply relevant evidence, but the receiving service still needs to establish whether it covers the action under consideration.

> **Poppy, the Personal Agent Protocol, is one example.** It supports discovery, account access and conversations, including human handover. Its optional Operations extension supports approval of specific terms and protects against duplicate execution on retries. Poppy also provides for alternatives: another route to a task, or another task serving the same need.

These capabilities can support service recovery. Organisations still need to connect them to checks on both parties' boundaries, authority, safeguarding and the next step towards resolution. SH offers a common framework for those checks; companies can also implement service controls independently.

Poppy's Operations documentation distinguishes an agent's statement that the user approved from independent proof of approval. Where SH requires independent evidence, that statement alone is insufficient.

Why it matters

An agent can identify itself, exchange messages and request an outcome without establishing what the customer authorised or whether that authority covers the proposed action. Service Handshake gives the receiving service a framework for recording the parties' boundaries and checking what may proceed.

Its scope includes service matters such as refund requests, account changes, complaint settlements and cancellations. These may require different permissions from the original purchase.

Permission to buy does not necessarily authorise an agent to cancel an essential service or accept a settlement that waives other remedies.

The standard also separates access to help from permission to act. Missing declarations must not automatically exclude someone from service. An accessible human route must remain available, while unresolved permissions must prevent the affected protected disclosure or service action from proceeding.

Missing information is not consent.

The declaration framework

Service Handshake uses six declaration elements to establish the terms relevant to the proposed action.

1 Goals

Desired outcomes in priority order, including outcomes the party does not want.

What is the customer trying to achieve, and what must not happen?

2 Options and constraints

Permitted actions, hard limits, preferences and jurisdictional constraints.

Which remedies can each party offer or accept?

3 Data permissions

Information that may be used, permitted purposes, retention and verification conditions.

What information may be accessed or disclosed for this matter?

4 Fallback rules

Clarification and escalation triggers, automation limits and responsibility.

When must handling pause, and who owns the next step?

5 Cost parameters

Limits on interaction time, exchanges and computing resources.

How will the service avoid repeated exchanges without progress?

6 Authority level

The represented principal, affected beneficiary, claimed scope and supporting delegation evidence.

Who may authorise or accept this specific action?

The declaration records claims and boundaries; it is not proof that those claims are true. The receiving organisation must complete the checks required for the proposed action and record its decision and reasons. Staff-operated Participation can use an equivalent case record.

Preference, authority and entitlement

A goal such as "resolve the missing delivery by refund or replacement" does not prove that the agent may accept a particular refund offer. Confirmation that a declaration reflects the agent's instructions does not establish delegation or expand its authority.

Where independently verifiable approval is required, the receiving service must be able to check it against a trusted source rather than rely solely on the requesting agent's assertion.

THE EVIDENCE MUST LINK APPROVAL TO

- The principal
- The requesting agent or authenticated session
- The specific action and material terms
- Its validity conditions

A further operational distinction follows: authority to accept a remedy and entitlement to receive it are separate questions.

AUTHORITY

May the agent accept it?

An agent may be authorised to accept a refund while the service still needs to investigate whether one is due.

ENTITLEMENT

Is the customer owed it?

The customer may be entitled to redress while their agent lacks authority to accept a particular settlement.

This is an interpretation of the standard's separate treatment of authority, remedy conditions and continuing legal obligations; it is not a verbatim SH requirement.

How it applies to a recovery request

The paper's missing-delivery example shows why refusing one offer need not end the service request.

THE CUSTOMER'S BOUNDARIES

- Wants a full refund or equivalent replacement.
- Refuses vouchers.

THE COMPANY CAN OFFER

- A refund to the original payment method.
- A replacement.
- Referral to an authorised role.

The service assesses each proposed remedy against both parties' boundaries and the required evidence. SH-1.2 defines four decisions.

ALLOW

All required checks are satisfied.

Next: **Carry out the authorised action while those conditions remain valid, and record the outcome.**

DENY

The proposal conflicts with a known boundary or prohibition.

Next: **Explain why and offer compatible alternatives where available.**

HOLD

Required information, permission or evidence is missing, stale or unresolved.

Next: **Pause that action and identify what is needed to reassess it.**

ESCALATE

A designated person or specialist must take over.

Next: Transfer the matter with its restrictions, reasons and outstanding requirements.

IN THE MISSING-DELIVERY EXAMPLE

Voucher	DENY	The customer has ruled it out.
Refund or replacement	HOLD → ALLOW	Acceptable, but held while required approval is missing. A new assessment can allow it once the checks are satisfied.
Human or specialist route	ESCALATE	The transfer does not remove a denial or hold.

The hold applies to the affected action, not automatically to the whole conversation. The customer's agent may continue discussing permitted alternatives within its authority. A suitable remedy can proceed under existing authority where that authority and the applicable approval requirements cover it; SH does not require a new customer confirmation for every exchange.

These are decisions made by the people and systems implementing the framework. The framework does not execute the remedy itself. A changed proposal or expired evidence requires reassessment. A hard boundary cannot be bypassed by asking for approval: an authorised change by the party that set it must be recorded and assessed.

Both sides matter. The customer's agent needs authority to accept the remedy, and the company representative needs authority to offer it. Neither party's declaration automatically supplies the other's permission.

Safeguarding requirements can take precedence over continuing to explore alternatives.

What changes in operations

SH-1.2 has two levels of requirements. Both require authority checks.

LEVEL 1

Participation

- AI disclosure.
- Assistance where a declaration is needed.
- No inferred consent.
- Preservation of boundaries.
- Prevention of unauthorised actions.
- An accessible human route.
- Applicable safeguarding.
- Data use limited to the service purpose.

LEVEL 2

Verified authority

Everything in Participation, plus:

- Independently checkable evidence of authority linked to the specific action.
- Checks that the evidence remains valid and has not been withdrawn.
- Controls against improper reuse of approval.
- A record of the action assessment.

1 Participation

Participation establishes the minimum requirements. A contact centre can begin through staff conversations and structured case records; customers do not need to prepare JSON or install software.

Where a customer or agent lacks a usable declaration, staff can help record the relevant terms and present a summary for correction and confirmation. Unknowns and refusals must remain visible. Staff must not fill gaps with permissive assumptions.

Irreversible actions require independently verifiable delegation or principal approval under Participation too. An existing trusted staff or account procedure may provide this evidence; the company must be able to check it independently of the requesting agent.

2 Verified authority

Existing trusted staff or account procedures may supply the required evidence. Participation is not permission to skip checks: if required evidence is unavailable, the affected action must be held or referred to a process capable of completing them.

The checks must operate where protected information is disclosed or a service action is executed.

Storing a declaration in a CRM, displaying it to an adviser or including it in an agent's prompt does not enforce its restrictions. The implementation must prevent the action from proceeding when the required checks have not been satisfied.

Human handover must preserve unresolved work

A HANDOVER MUST CARRY

- The proposed action.
- The evidence or decision needed next.
- The accountable role.
- Every unresolved restriction and the reason for each block.
- Relevant data-use limits.

A staff member must not remove a restriction without the required evidence or authorised decision. Opening another contact or changing channel must not reset an unresolved restriction on the same case or action. Restrictions also need a stated scope, review point and route to resolution; they must not become unexplained, indefinite blocks on service.

For example, a cancellation awaiting required evidence of authority remains on hold after transfer to an adviser. If cancellation is expressly prohibited by an applicable boundary, the proposal is denied instead.

Escalation changes who handles the matter; it does not grant permission.

Safeguarding remains applicable when an agent represents the customer. Vulnerability may arise from the situation, not only membership of a recognised customer group. Defined harm indicators must trigger the relevant response, including concerns relayed by an agent. The record must distinguish a relayed concern from an independently established fact, with sensitive information shared only where needed.

What the organisation still needs to supply

Service Handshake does not automatically make external records available or create permission to release them. Organisations still need to identify who holds the evidence, who may obtain it and who owns the next step when it is missing. The standard can reference external identity and delegation evidence, but those references must connect to usable verification and service procedures.

It also does not replace the legal, contractual or sector-specific rules used to determine liability. A declaration does not remove the receiving company's obligations, establish compliance or waive a person's rights.

Completion needs attention too. In the paper's appointment example, the agent confirms a booking only when the person has agreed, the action is within authority and the booking system confirms completion. Otherwise, the request remains pending.

For recovery, organisations should apply the same discipline by defining what counts as completion, which system supplies the evidence and who follows up a failure. For a refund, these are three different states.

Approved
The remedy is agreed.

→

Initiated
The payment is sent.

→

Received
The customer has the money.

This is an implementation recommendation informed by the example; the paper does not specify the complete cross-platform mechanism for verifying refund receipt.

What leaders can do first

The paper recommends starting with one service matter and an accountable role. For that pilot:

1. Define the company's goals, permitted actions, data purposes, authority limits and fallback rules.
2. Prepare an invitation and case record for customers or agents without declarations.
3. Train staff to distinguish claims, confirmation and verified authority.
4. Connect protected actions to the procedures that approve and execute them.
5. Test refusals, missing delegation, safeguarding and human handover alongside successful resolutions.

Test the Handshake controls and the surrounding recovery process together. Check whether customer boundaries are preserved, acceptable alternatives remain available, missing evidence has an owner and restrictions survive retries and channel changes. Also define who confirms that the agreed remedy completed.

MEASURES PROPOSED BY SH-1.2 INCLUDE

- Repeat contacts
- Resolution time
- Escalation quality
- Staff workload
- Unresolved authority
- Unnecessary refusals
- Actions permitted without sufficient permission

As an additional evaluation step, record the current performance of the same process before introducing the changes. Compare both service effort and decision errors.

Faster handling is not an improvement if it increases unauthorised actions or unnecessary refusals.

Evidence and maturity

SH-1.2 is an early framework to implement and evaluate. The paper's three earlier retail calls involved services without company-side declarations. They did not test bilateral declarations or validate the revised controls in live operation.

The paper explicitly presents stakeholder benefits as intended outcomes to test, rather than measured results of SH-1.2.

Its value for contact leaders is therefore a structured basis for specifying and testing controls, not a demonstrated guarantee of lower workload or faster resolution.

USE THE PILOT RESULTS TO DECIDE WHICH ACTIONS

- Can proceed under the tested controls.
- Still need additional approval.
- Require evidence or execution gaps to be resolved first.

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ABOUT THIS BRIEFING

This briefing summarises and interprets The Service Handshake, Version 1.2, and its Technical Specification, by Maria McCann, Neos Wave Ltd, dated 1 October 2026. It reorganises the source material for customer contact leaders and adds implementation commentary, particularly on entitlement, completion verification and pilot evaluation. It is not the official standard or a conformance assessment and does not certify any implementation.

The source paper is licensed under Creative Commons Attribution 4.0 International. Its schemas, examples and tests have a separate Apache License 2.0 licence. Those licences do not grant general rights to use Service Handshake branding or imply endorsement or certification.

SOURCES AND READING GUIDE

Maria McCann, *The Service Handshake*, SH-1.2, and *The Service Handshake Technical Specification*, SH-1.2. Both are available in the published SH-1.2 record.

- **Two levels of requirements and assisted participation:** Technical Specification §§1.2 and 2.4.
- **Declarations, boundaries and data use:** Technical Specification §§2–5.
- **Fallback, safeguarding and handover:** Technical Specification §§6.3–6.5.
- **Authority and approval evidence:** Technical Specification §8.
- **Allow, deny, hold, escalate and alternatives:** Technical Specification §9.3; main paper §3.2.
- **Enforcement and decision records:** Technical Specification §§10 and 12.
- **Earlier observations and evaluation:** main paper §§5.1 and 9.

The entitlement distinction, refund-completion recommendations and baseline comparison are practical commentary. They are not additional SH-1.2 requirements.

The Poppy description refers to draft 0.3 of the specification, particularly §§8–9, and Operations version 2, particularly §§5–8.1, checked on 3 November 2026. These documents are evolving. This briefing does not claim a tested integration or protocol endorsement.

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