

SMALL BUSINESS · VIRTUAL PHONE SYSTEMS · 2026

Virtual Phone Systems With AI, for Small Business

A business number, an app, and something intelligent answering when you cannot. What that buys a business of one to twenty people, what to check before buying, and where it stops.

A virtual phone system is a business number plus routing intelligence, delivered as software. No lines, no equipment on your premises, no cabling, and no handsets unless somebody wants one. What it deliberately keeps is **the brain**: hours, ring groups, overflow, an after hours path, outbound number control, and a record of every call. Remove that too and you have a second phone number with an app, which is a different thing at a different price.

■ It is not the same as diverting your number to a mobile

A diversion cannot	Which costs you
Tell you whose call it is	You answer a customer the way you answer family, or the reverse.
Fix outbound	Every call you make advertises your personal number. Customers save it and ring it on Sundays, permanently.
Know what time it is	It behaves the same at 2am as at 2pm. Turning it off at night is a habit that lasts a fortnight.
Involve a second person	A flat battery, a pocket, or another call is the end of that enquiry.
Remember anything	No missed call log, no transcript, no record of what was agreed.
Survive a departure	The person holding the mobile is holding the customer relationships.

■ Twelve things it must do. Under ten and it is not a phone system

- ☐ Present the business number on outbound calls made from a mobile
- ☐ Ring more than one person, in an order you set
- ☐ Understand real opening hours, including public holidays
- ☐ Have a defined after hours path, not a default
- ☐ Let a caller reach a person at any point, without guessing a phrase
- ☐ Capture every call, answered or not
- ☐ Transcribe and summarise
- ☐ Send and receive SMS from the business number
- ☐ Port your existing number
- ☐ Hold a registered address for emergency calls
- ☐ Write into the calendar or CRM where work actually happens
- ☐ Let you change a greeting or an hour yourself, in two minutes

Which AI earns its place at one to twenty people

Capability	Verdict
Answering every call	Transformative. Nothing rings out. This alone is the business case.
Your twenty most asked questions	Transformative. Hours, address, service areas, rough pricing, how to book.
Booking into a calendar	High value where you sell appointments. Converts the 8pm enquiry before it cools.
Transcription and summaries	High value, and consistently underrated until people have it.
SMS confirmations	Cheap, and measurably reduces no shows.
Call scoring and sentiment	Built for supervising agents. Premature below about twenty people.

Four honest limits

- It needs usable mobile data. In one bar coverage, enable native dialling fallback so the call uses the carrier voice network instead.
- It depends on the device. Flat batteries and notifications never enabled look like faults and are not. Ring two people.
- Emergency calls behave differently from the handset dialler. Register an address and tell staff plainly.
- It has no supervision layer. Queues, service levels and coaching are a different product tier.

Three signs you have outgrown it

- Callers are waiting and nobody knows how long. You have queue behaviour without queue management.
- Somebody is supervising the phones. You now need live queue visibility and a way to review a call.
- You are asked for numbers you cannot produce: service level, speed to answer, resolution rates.
- None of these are failures. Choose a provider whose contact centre tier runs on the same platform and it is a plan change, not a migration.

What it costs, and the one pricing question that matters

Budget roughly **\$20 to \$35 per user per month** for an app seat including AI answering, transcription and business SMS, plus nothing to about \$150 one off for porting. Then ask how the AI is charged. Per minute suits low, steady volume. If your calls are lumpy, a busy season or a campaign, per seat or bundled removes the month where the invoice becomes an argument. Ask for a worked example at your real call count, then the same table with volume doubled.

The six mistakes that waste the first month

Ring one person instead of two. Leaving the AI answers generic instead of writing what you actually say. Skipping the custom vocabulary list of your suburbs, products and staff names, which is ten minutes and prevents most transcription errors. Never testing after hours. Not verifying notifications with a real call rather than a question. And not reading week one's transcripts, which tell you what customers actually ask, reliably different from what you assumed.