ACROSS THE TABLE

BUSINESS CONSULTING

BUSINESS JOB 02 · EPISODE 2

Fireflies vs Otter vs Fathom

Three tools that sit in your meetings and write them up — and the rule you must follow before using any of them

Knowledge Article 02

AI Stack Series · acrossthetable.biz

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THE JOB THESE THREE DO

All three sit in your calls, listen, and afterwards hand you a written record. You get a transcript of what was said, a short summary, and usually a list of what everyone agreed to do.

You take no notes. You do nothing during the call. It arrives in your email a few minutes after you hang up.

They differ in what happens to that record afterwards, and that is the only question that matters when you are choosing.

> **READ THIS BEFORE YOU USE ANY OF THEM**
> You must tell people they are being recorded, every time, before it starts. In some states the law requires everyone on the call to agree, and your customers will not all be in Arizona. Say it out loud: "I use a notetaker so I don't miss anything — is that all right with you?" If anyone objects, switch it off and take notes by hand.

WHO EACH ONE IS

Fireflies — the one that feeds your other tools

What it is: records, transcribes and summarises meetings, then pushes those notes into your other systems.

Best for: teams who keep losing decisions made on calls.

Watch out for: tell people they are being recorded, and set a rule for how long you keep recordings.

The point of Fireflies is not the transcript. It is that what was said ends up in your customer system and your task list without anyone copying it across.

Otter — the one that is best while you are still talking

What it is: live transcription and summaries, strong in the moment.

Best for: note-taking while you are still in the conversation.

Watch out for: transcript quality drops when people talk over each other, and with strong accents.

Otter is the one to pick if what you want is an accurate record of what was said, rather than a machine that does something with it afterwards.

Fathom — the one with the least admin

What it is: a meeting recorder with fast, clean summaries and customer-system sync.

Best for: sales calls where the follow-up matters more than the transcript.

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Watch out for: fewer connections to other software than the bigger platforms.

Fathom has the most generous free version of the three, which makes it the easiest one to try without a decision attached.

HOW THEY COMPARE

	Fireflies	Otter	Fathom
Best for	Meeting intelligence	Transcription and notes	Meeting summaries
Ease of use	Beginner	Beginner	Beginner
Small-business fit	High	High	High
Larger-business fit	High	Medium	Medium to high
Its main job	Turn meetings into business information	Capture conversations	Reduce meeting admin
Price	Free tier; paid per user	Free tier; paid per user	Generous free tier; paid per user

Choose Fireflies if your meetings contain valuable sales or operations information. Choose Otter if you mainly need reliable notes. Choose Fathom if you want fast summaries after the call and little else.

> **THE QUESTION TO ANSWER FIRST**
> If you are missing follow-ups and decisions after meetings, do not start by asking which product has the most features. Start by deciding what information you need after every meeting. That answer picks the tool for you.

HOW A BUSINESS ACTUALLY USES EACH ONE

Fireflies in a trades business

A quoting call happens. Afterwards the customer's details and what they asked for land in the customer system automatically, the three things that were promised become tasks with dates, and the owner sends the customer a short written summary the same day. The dispute about what was agreed never happens, because there is a record and the customer already has it.

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Otter in a consulting practice

A long client session is recorded and transcribed. The consultant wants the actual words, because the value is in what the client said and how they said it, not in a summary of it. The transcript gets read properly afterwards and the useful phrases go into the proposal.

Fathom in a sales role

Six calls in a day. Nobody has time to read six transcripts. What is needed is six short summaries and a list of who to chase, in the inbox by five o'clock. Fathom does that and does not ask for anything else.

WHAT IT COSTS

All three have a free version with a monthly limit on meetings, which is enough to find out whether you want it. Paid plans are per person per month and sit in a similar range.

Fathom's free tier is the most generous. If you are simply trying the idea out, start there — you will learn whether meeting notes change anything for you before you have spent a penny.

WORK THROUGH THE NUMBERS

Two things to count. First, how often a customer remembered an agreement differently from you last year, and what each of those cost in money given back or time arguing. Second, the time you spend writing up notes after calls.

What to work out	Example
Disagreements about what was agreed, per year	6
Average cost of giving in	$250
Annual cost of having no record	$1,500
Time writing up notes, per week	90 minutes
What the tool costs	$0 free, or roughly $18–$30 a month

Most owners underestimate the first line, because each disagreement feels like a one-off. Count last year properly before deciding this is not worth it.

WHAT THE FINANCIAL STATEMENTS REVEAL

This hides inside other numbers rather than having a line of its own. Money given back in disputes usually lands in discounts, credits or write-offs, where nobody examines it.

Look at your credits and allowances over the last year and ask how many were genuine goodwill and how many were you losing an argument you had no record of.

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There is a cash effect too. A customer who gets written confirmation the same day queries the invoice less, and an invoice that is not queried gets paid sooner.

WHERE THIS SITS IN YOUR STACK

Recording the meeting is only step one. The tool makes the summary — then important customer information goes into your customer system, action items become tasks, and your team gets the summary wherever they already talk.

Now the meeting does not end when everybody hangs up. The conversation becomes customer information, assignments and follow-up work.

That is the whole question this series keeps asking: the AI captured something — what happens to that information next?

THE CEO DECISION

- What information do you need after every meeting? Answer that before you compare features.
- Will you say the permission sentence every time? If not, do not use these tools at all. There is no safe middle ground.
- Will anyone read the summaries? A folder of recordings nobody opens is just storage.
- How long do you keep recordings, and who can see them? Decide before you have two hundred of them.

APPLY IT TO YOUR BUSINESS

Think back over the last twelve months and count the times a customer remembered an agreement differently from you. Write down what each one cost.

If the total is under a few hundred dollars, leave this alone. If you flinched while adding it up, start with whichever of the three matches the information you actually need afterwards.

YOUR QUICK REVIEW

☐ What information do I need after every meeting?

☐ How many disagreements about what was agreed did I have last year, and what did they cost?

☐ Which calls will the notetaker join, and which will it never join?

☐ What exactly will I say at the start of every call?

☐ Who gets the written summary — just me, or the customer too?

☐ How long do I keep recordings, and who else can see them?

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ADDITIONAL RESOURCES

Tool	Where to find it	What it is for
Fireflies	fireflies.ai	Meetings into business information. Free tier.
Otter	otter.ai	Live transcription and notes. Free tier.
Fathom	fathom.video	Fast summaries, CRM sync. Most generous free tier.
Recording consent by state	Your state attorney general's website	Confirm the rule where you and your customers are. It varies.
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which of the twenty jobs to start with.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

Episode 1, ChatGPT vs Claude vs Perplexity, pairs with this one. Once a call is written up you can hand the summary to an assistant and ask it to draft the follow-up email — which turns a twenty-minute job into a two-minute one.

Explore The Scaling Edge and the Across the Table Business Learning library for the rest of the series.

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