D20 INVOICE AI

Terms of Service

Last updated 11 June 2026 · The agreement between D20 and the business using the Service: accounts, plans, acceptable use, liability.

1. The agreement

These Terms govern use of the D20 Invoice AI service at d20invoice.com between D20 Invoice AI ("D20", "we", "us") and the business that creates a workspace (the "Customer", "you"). By creating a workspace, accepting an invitation, or using the Service you agree to these Terms on behalf of the Customer. If you do not have authority to bind the Customer, do not use the Service.

2. The Service

D20 reads supplier invoices from uploads, photos and email, extracts their details using AI, suggests ledger codes, flags items for human review, records approvals in an audit trail, and can sync approved bills and payments to supported accounting systems. AI output is a suggestion: you remain responsible for reviewing and approving entries before they are posted to your books.

3. Accounts and security

- You must provide accurate account details and keep passwords confidential. Each person needs their own login; sharing accounts is not permitted.
- Workspace admins control who has access and can remove users at any time. You are responsible for activity under your workspace.
- Tell us immediately at the contact address below if you suspect unauthorised access.

4. Plans, trial and billing

- New workspaces receive a 14-day free trial on the Business tier. When the trial ends the workspace becomes read-only until a plan is chosen.
- Plans are billed monthly or annually in advance via Stripe at the prices shown on the Pricing page, plus per-invoice overage and extra-seat charges where usage exceeds the plan allowance in a billing period.
- Prices are shown in GBP. Where VAT applies it is stated on the Pricing page and your invoice.
- You can change or cancel your plan at any time from Billing; cancellation takes effect at the end of the current period. Fees already paid are non-refundable except where required by law.
- We may change prices with at least 30 days' notice by email; changes apply from your next renewal.

5. Acceptable use

- Only upload documents you have the right to process.
- Do not use the Service to send unsolicited email, to process data unrelated to accounts-payable, or in a way that breaks any law or third-party right.
- Do not attempt to probe, scrape, reverse-engineer or disrupt the Service, or to access another customer's workspace.
- Accounting integrations must be used in accordance with the relevant provider's terms (Xero, FreshBooks, Zoho, Sage, Google).

6. Your data

You own your invoices, extracted data and audit trail. You grant D20 a licence to host, process, display and transmit that data solely to provide and improve the Service for you. We process personal data in that content as your processor under the Data Processing Agreement. You can export your data (CSV, Excel, PDF) at any time.

7. Availability and support

We aim for the Service to be available 99.5% of the time each month excluding planned maintenance, which we announce in advance where practical. Support is provided by email on UK business days. We may release updates and new features without notice; we will give reasonable notice before removing a material feature.

8. Intellectual property

D20 and its software, design, models and documentation remain our property. Feedback you give us may be used without obligation. No rights are granted other than those expressly stated.

9. Warranties and liability

- The Service is provided with reasonable skill and care. Apart from that, it is provided "as is" and we do not warrant that AI suggestions are accurate or that the Service is error-free — review before you post.
- Nothing in these Terms limits liability for death or personal injury caused by negligence, fraud, or anything else that cannot be limited by law.
- Subject to that, neither party is liable for indirect or consequential loss, loss of profit, revenue or data, and our total liability in any 12-month period is limited to the fees you paid for the Service in that period.
- You are responsible for the accuracy of entries posted to your accounting system and for compliance with your tax and record-keeping obligations.

10. Suspension and termination

- You may close your workspace at any time from Settings or by emailing us.
- We may suspend or terminate access for non-payment after notice, for a material breach that is not cured within 14 days of notice, or immediately for unlawful use or a security risk.
- On termination we will make your data available for export for 30 days, then delete it in line with the Privacy Policy.

11. General

These Terms, the Privacy Policy, Cookie Policy and DPA are the whole agreement. They are governed by the laws of England and Wales and the courts of England and Wales have exclusive jurisdiction. If a term is unenforceable the rest remains in force. We may update these Terms; material changes will be notified to workspace admins at least 14 days in advance. Contact: privacy@d20invoice.com.

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