



ACCUBITS

Pay-When-It-Works Software & AI

SaaS as a Service

Managed AI Outcomes as a Service

DOCUMENT

An introduction to OaaS

At a glance

Accubits builds the software and AI agents your business needs **at our own cost**. You start paying only once they work for you.

We offer this in two ways. You can use either one, or both together.

	OFFERING 1 SaaS as a Service	OFFERING 2 Managed AI Outcomes as a Service
What you get	Custom software built around your business	AI agents that do real work: answering, resolving, processing
Cost to build	Nothing	Nothing
When you start paying	After you accept the software as meeting the requirements we agreed	After the agent goes live and starts delivering results
How you pay	A fixed monthly subscription, like any SaaS product	A fee per result, such as per ticket resolved or per deal processed
Included in the price	Hosting, infrastructure, AI usage, maintenance, security, support and updates	Hosting, infrastructure, AI model and token costs, monitoring, changes and new capabilities
Who runs it	Accubits	Accubits

PUT SIMPLY

The first is software you subscribe to, and the second is work you pay for by the result. In both, Accubits carries the cost and the risk of building it.

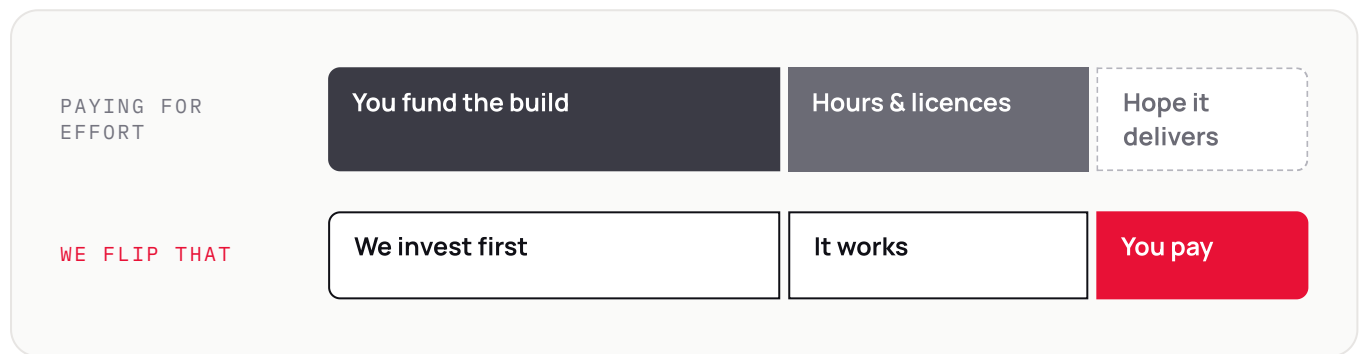
PLEASE NOTE

This document describes how Accubits typically structures engagements. It is for information only and is not an offer or a contract. The terms of any engagement are set out in the signed agreement, including its Success Definition or Outcome Definition.

Why we work this way

We take the risk of building, because the team that builds the technology is best placed to know whether it will work.

Most technology projects ask you to pay for effort. You fund the build, the hours and the licences up front, then hope the result delivers. If it doesn't, the money is already spent.



01

We invest first.

Engineering, infrastructure and AI costs are on us until the software is accepted or the agent is producing results.

02

You pay for what works.

A subscription for software you have signed off on. A fee per result for agents.

03

We stay accountable.

We run what we build, and we keep earning only while it keeps working well for you.

How can we afford this?

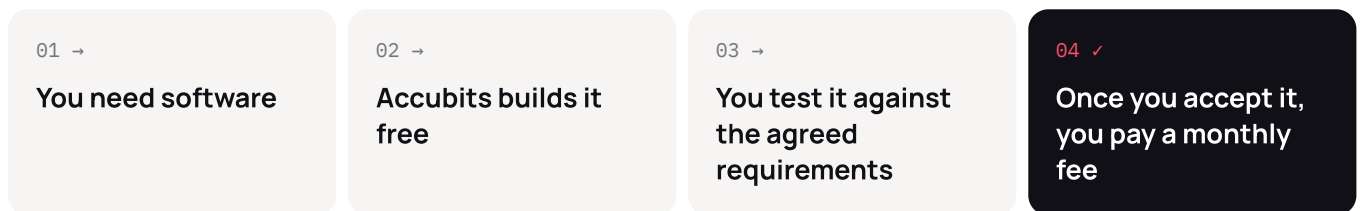
We build on our own reusable platform and component library, so no project starts from a blank page. We are also selective: we take on work we are confident we can deliver, and agree what success means with you before any building starts.

OFFERING 1

SaaS as a Service

You tell us the software you need. We build it at our cost and run it for you. You pay a monthly subscription only once it meets the requirements we agreed together.

IN ONE LINE



What we can build

- Customer, partner and supplier portals
- Internal operations tools: approvals, inventory, scheduling, field service
- Industry systems: claims, loan origination, patient intake, dealer management
- Mobile apps, dashboards and reporting
- Software with AI built in: document reading, smart search, recommendations, chat assistants

What "free until you're satisfied" means

Before we write any code, we agree a short written **Success Definition** with you. It lists the features, workflows, integrations, performance standards and design the software must meet. That is what "satisfied" means, in writing, so both sides know what done looks like.

Features

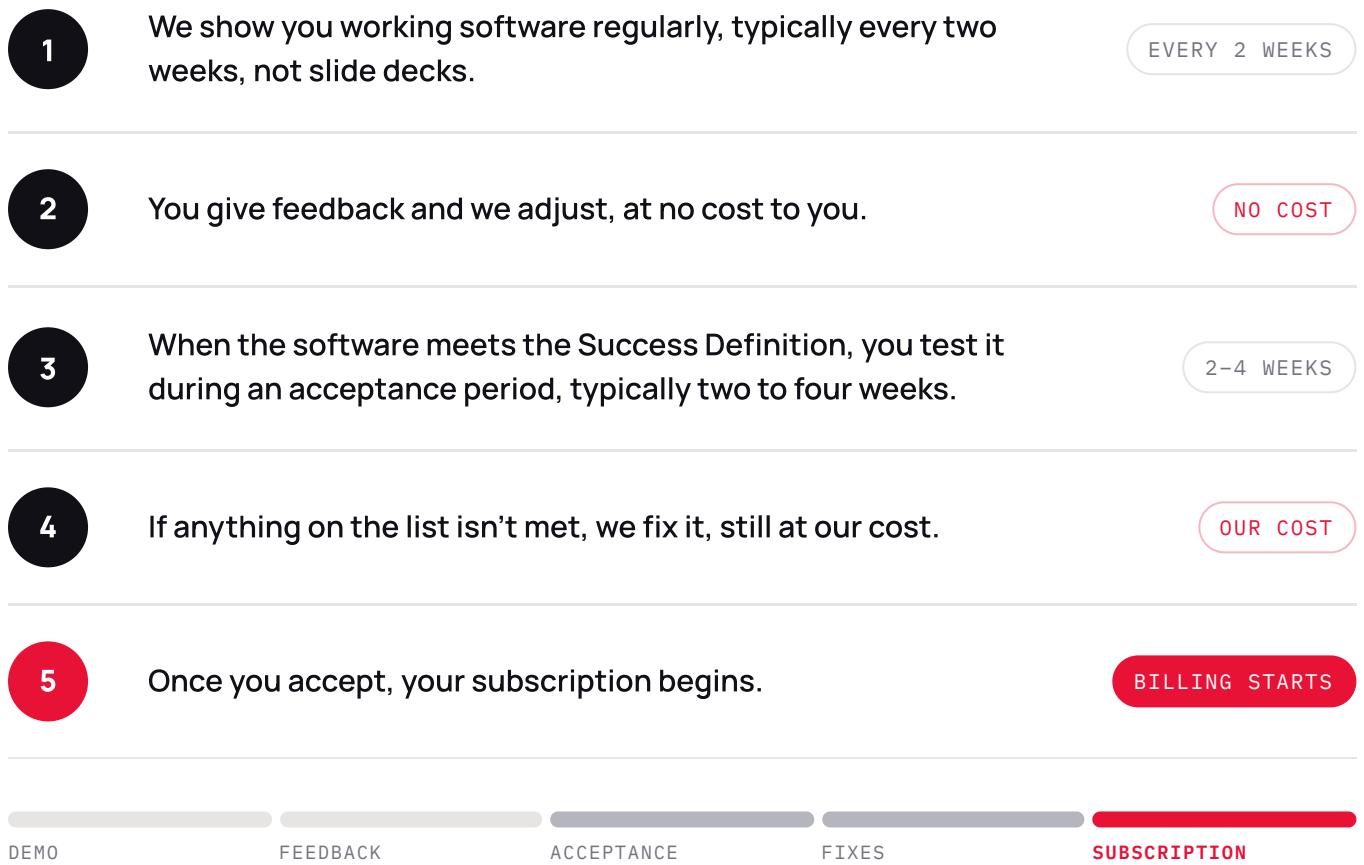
Workflows

Integrations

Performance standards

Design

During the build



OUR PRINCIPLE

If we cannot deliver what we agreed, you walk away and owe nothing.

What the monthly subscription covers

One monthly fee covers everything needed to keep the software running and current:

- ✓ Cloud hosting and infrastructure
- ✓ AI model and token costs for any AI features
- ✓ Maintenance, bug fixes and security patches
- ✓ Monitoring, backups and uptime
- ✓ Support for your users
- ✓ Small enhancements and adjustments, within an agreed monthly allowance
- ✓ Updates to stay compatible with the systems it connects to

NO EXTRAS There are no separate invoices for servers, licences, development hours or AI usage.

How the subscription is priced

We agree the price before building starts, so there are no surprises at go-live. It is usually set in one of three ways:



Flat monthly fee for the whole system



Per user, per month



Tiered by usage, such as transactions, records or locations

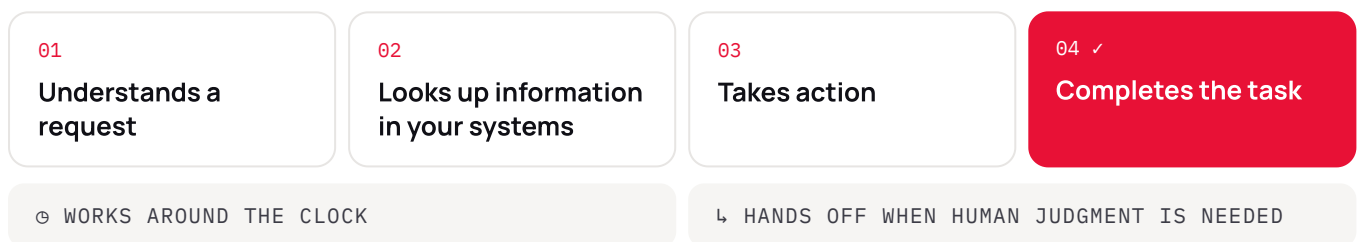
Larger additions later, such as a new module, are added as a change to your subscription, not a new project fee.

OFFERING 2

Managed AI Outcomes as a Service

We build AI agents that do specific jobs in your business, run them for you, and charge only for the results they deliver.

An **AI agent** is software that understands a request, looks up information in your systems, takes action and completes the task, much like a trained team member. It works around the clock and hands a case to your people when it needs human judgment.



What we take care of

You don't buy licences, rent servers or pay for AI tokens. We handle all of it:

Building the agent

Design, setup on your policies and knowledge, connection to your systems

Infrastructure

Hosting, compute and scaling as volumes grow

AI usage

Every model and token cost, however much the agent uses

Changes

New policies, updated rules, new workflows

New capabilities

Widening what the agent can handle over time

Quality and safety

Monitoring, guardrails, regular reviews and escalation rules

You pay per outcome

Each agent has one clear, countable outcome, agreed with you before we build. You pay a set price each time that outcome happens. If the agent doesn't deliver it, you don't pay.

OUTCOME HAPPENS

You pay a set price

AGENT DOESN'T DELIVER

You don't pay

AGENT	YOU PAY PER...	YOU DON'T PAY FOR...
HR helpdesk agent	✓ HR ticket resolved	✗ Tickets handed to your HR team, reopened tickets, duplicates
IT support agent	✓ IT ticket resolved	✗ Escalations to your IT staff, tickets reopened within the check window
Underwriting agent	✓ Deal taken through to a decision-ready file	✗ Files sent back as incomplete or wrong because of the agent

Because our revenue depends on results, we are always working to make the agent resolve more, faster and better.



Example agents

Each agent below handles a high-volume, repeatable job and is paid only for the cases it completes.

HR helpdesk agent

AGENT 01

Answers and resolves employee HR requests through chat, email or your HR portal.

- Answers policy questions on leave, benefits, travel, reimbursements and holidays
- Handles routine requests: leave balances, payslip copies, employment and address letters, updates to personal details
- Guides new joiners and leavers through onboarding and exit checklists
- Sends sensitive cases, such as grievances, medical or disciplinary matters, straight to your HR team

PAID OUTCOME

A ticket the agent resolves end to end without human help, which the employee does not reopen within the agreed window.

IT support agent

AGENT 02

Handles first-line IT requests inside the tools your employees already use.

- Password resets and account unlocks
- Software installation and licence requests
- Creating and updating tickets in your service desk tool
- Access requests, with approval routed to the right manager
- Troubleshooting common issues: VPN, email, printers, laptops

PAID OUTCOME

A ticket resolved by the agent and closed in your service desk, and not reopened within the agreed window.

Underwriting agent

AGENT 03

Works alongside your underwriters so each deal moves faster and arrives complete.

- Collects documents and chases anything missing
- Reads financial statements, bank statements, tax returns and property or asset reports
- Runs your underwriting rules and policy checks, and flags exceptions
- Drafts the credit or risk summary with a recommendation
- Keeps the deal's status current in your loan or policy system

HUMAN DECISION The final decision always stays with your underwriters.

PAID OUTCOME A deal the agent takes from submission to a complete, decision-ready file that your underwriter accepts.

Other agents we can build

Customer service

PAID OUTCOME
Customer query resolved

Accounts payable

PAID OUTCOME
Invoice processed and matched

Claims intake

PAID OUTCOME
Claim registered with complete documents

KYC and onboarding

PAID OUTCOME
Customer verification completed

Sales development

PAID OUTCOME
Qualified meeting booked

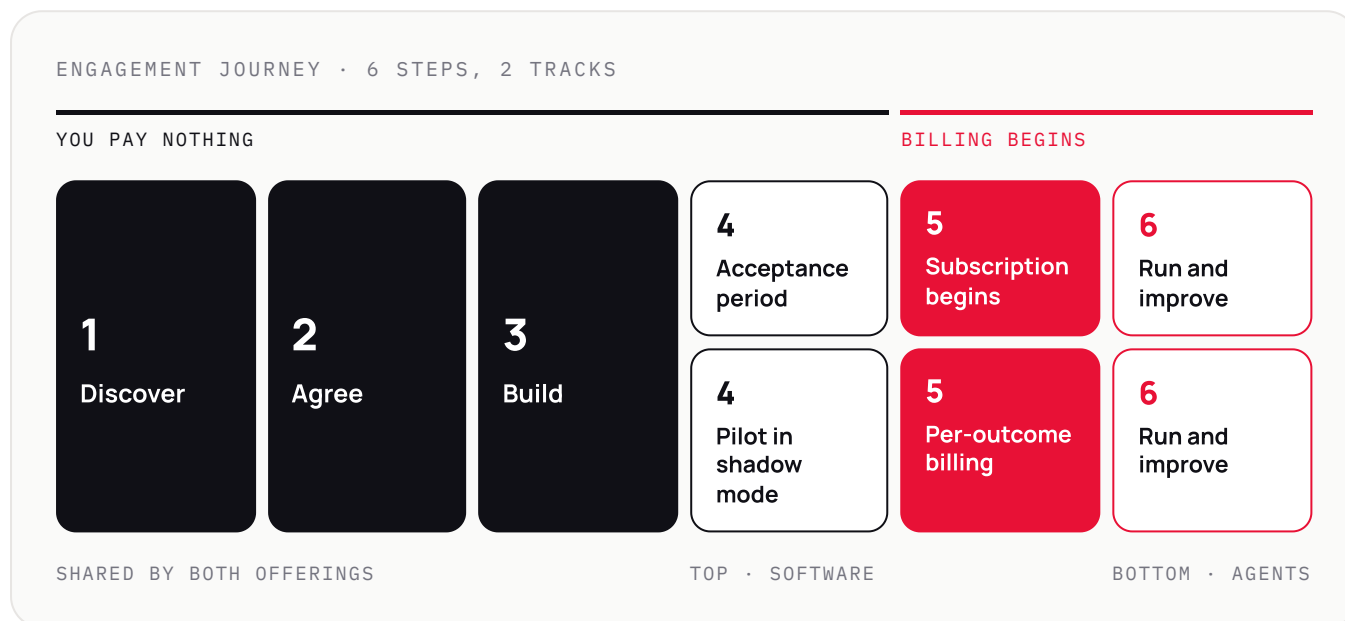
Collections

PAID OUTCOME
Payment commitment secured

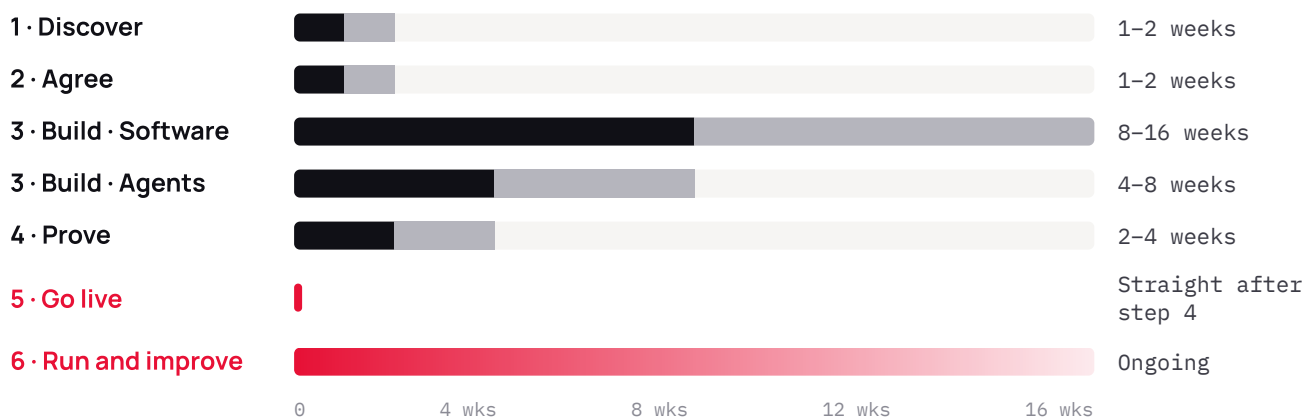
How an engagement works

Every engagement follows the same six steps, and you pay nothing until **step 5**.

Both offerings share discovery, agreement and build; they differ only in how we prove the result and how billing works.



Typical time



STEP	WHAT HAPPENS	WHAT YOU DO	TYPICAL TIME
1 Discover	A free two-hour workshop, then a short scoping study of your processes, systems and data	Explain how the work runs today; give us time with the people who do it	1–2 weeks
2 Agree	We write the Success Definition (software) or Outcome Definition (agent), with price and timeline	Review and sign	1–2 weeks
3 Build	We design, build, integrate and test at our cost, showing working versions as we go	Review demos and give feedback	Software: 8–16 weeks • Agents: 4–8 weeks
4 Prove	Software: acceptance period. Agents: a pilot in shadow mode, then a controlled start	Test against the agreed definition; check the agent's results	2–4 weeks
5 Go live	Your subscription or per-outcome billing begins	Roll it out to your teams	Straight after step 4
6 Run and improve	We host, monitor and improve it, with monthly statements and quarterly reviews	Join quarterly reviews and tell us what to tackle next	Ongoing

What's included, and what we need from you

Almost everything is included in your subscription or outcome price; what we need from you is mostly access, people's time and a decision-maker.

Included

	SaaS as a Service	Managed AI Outcomes as a Service
Design and development	✓ Included	✓ Included
Integration with your systems	✓ Included, as listed in the Success Definition	✓ Included, as listed in the Outcome Definition
Hosting and infrastructure	✓ Included	✓ Included
AI model and token costs	✓ Included	✓ Included
Maintenance and security patches	✓ Included	✓ Included
Monitoring and uptime	✓ Included	✓ Included
User support	✓ Included	✓ Included
Changes and enhancements	✓ Small changes within a monthly allowance; larger modules added as a subscription change	✓ Policy, rule and workflow changes included; a new type of outcome becomes a new agent

Not included



Licences for your own systems, such as your ERP, HR system, CRM or service desk tool



Changes inside those systems that only their vendor can make



Work well beyond the agreed Success or Outcome Definition, which we scope and price with you first

What we need from you

01	A sponsor	One decision-maker who owns the result and can sign off
02	Access	To the systems and data the software or agent needs, ideally through APIs
03	Experts' time	A few hours a week from people who know the work, to answer questions and review demos
04	Policies and knowledge	The rules, documents and FAQs an agent should follow
05	Current numbers	Today's volumes and handling times, so we can set fair prices
06	Prompt testing	Feedback during the acceptance period or agent pilot
07	Adoption	Rolling the software out to your people, and routing the work to the agent

How outcomes are counted and billed

Every paid outcome is logged, visible to you as it happens, and checked against rules we agree before the agent goes live.

The Outcome Definition

For each agent, we write down together:

The outcome

What counts, such as "HR ticket resolved"

Qualifying rules

What it takes to count, such as resolved without human help, marked closed in your system, and not reopened within seven days

Exclusions

What never counts, such as escalations, duplicates, spam, test traffic and reopened items

Quality checks

A sample of completed work reviewed each month; any item that fails is not billed

The price per outcome

Including any volume tiers

A live dashboard

You can see every outcome as it happens: the request, what the agent did, the result, and whether it qualified. You can open any single ticket or deal to check it.

● LIVE			
THE REQUEST	WHAT THE AGENT DID	THE RESULT	QUALIFIED
			✓
			✓
			×

The monthly cycle

1

MONTH END

At month end, we send an **Outcome Statement**: billable outcomes, excluded items with the reason for each, and the amount due.

2

REVIEW WINDOW

You have 10 business days to review it and question any item.

10

BUSINESS DAYS

3

QUESTIONED ITEMS

Items you question are billed at the lower figure until they are resolved.

4

JOINT REVIEW

We review questioned items together, using the agent's logs.

5

INDEPENDENT REVIEWER

If we still can't agree, an independent reviewer decides.

FULL TRANSPARENCY

You can audit the outcome logs and the counting method at any time.

How pricing works

You never pay to build. Billing starts only after acceptance or go-live, at a price agreed before we start.

The figures below are illustrative; real prices are set for each engagement.

WORKED EXAMPLE SaaS as a Service

A services company needs a field-service app for 200 technicians: job scheduling, digital checklists, photo capture and AI route suggestions.

- 01 Accubits builds the app at no cost, showing progress every two weeks.
- 02 The company tests it against the Success Definition and accepts it.
- 03 From acceptance, the company pays \$25 per technician per month: $200 \times \$25 = \$5,000$ a month.
- 04 That covers hosting, AI usage, maintenance, support and small enhancements.

200 × **\$25** =

TECHNICIANS PER MONTH

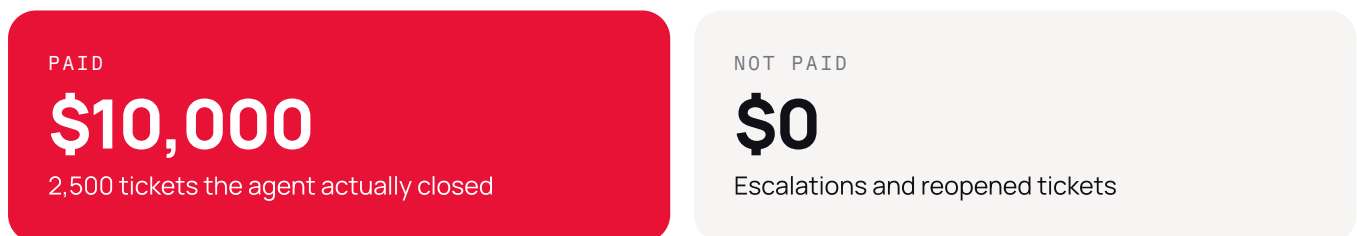
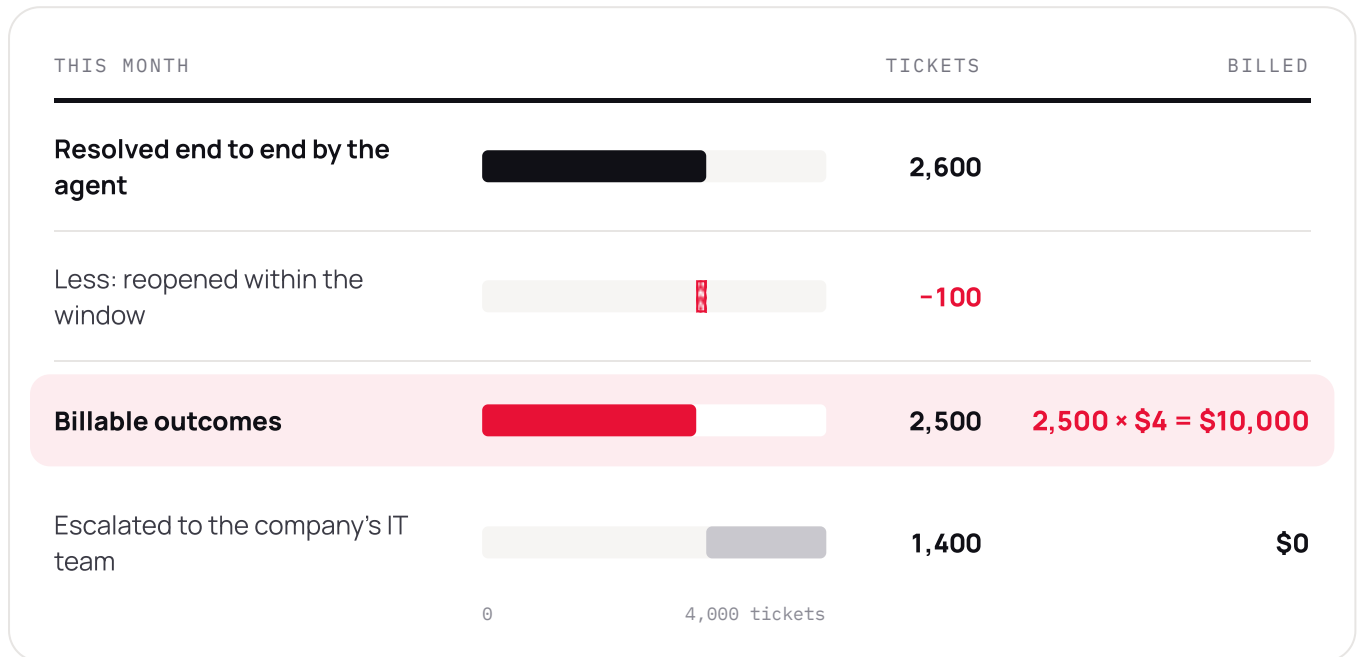
\$5,000

A MONTH • BUILD COST \$0

WORKED EXAMPLE

Managed AI Outcomes as a Service

A company receives 4,000 IT tickets a month and deploys the IT support agent at \$4 per resolved ticket.



The company pays only for the 2,500 tickets the agent actually closed. Every escalation and reopened ticket costs nothing.

Typical engagement structure

TERM	SaaS as a Service	Managed AI Outcomes as a Service
Cost to build	\$0	\$0
Billing starts	On acceptance	On go-live, after the pilot
Billing basis	Fixed monthly subscription: flat, per user or tiered by usage	Price per outcome, with lower rates at higher volumes
Minimum term	Typically 24–36 months from acceptance 	Typically 12–24 months from go-live 
Monthly minimum	The subscription itself	An optional minimum after ramp-up, counted toward outcome fees rather than added on top
Spending cap	Not needed: the fee is fixed	An optional monthly cap, so your bill never passes a set amount
Price review	Once a year, as set in the agreement	Once a year; the price per outcome can step down as volume grows
Buyout	Option to buy the software outright after an agreed period, at a price set in the agreement	Option to buy out the agent on the same basis

Why a minimum term?

We fund the build, and the term is how we recover that investment. You only commit after you have seen working software or a working agent.

Ownership, data, security and exit

Your data always stays yours; Accubits owns the underlying platform and code, and you can buy the software outright if you prefer to own it.

YOURS

All your data, plus your configurations and business rules

ACCUBITS

The platform, code and reusable components we build on

Your data

- ✓ All your data, including what the software or agent creates, belongs to you.
- ✓ You can export it at any time in standard formats.
- ⊗ It is never shared with, or used to serve, any other customer.
- ⊗ It is never used to train public AI models.

The software and agents

Accubits owns the platform, code and reusable components we build on. That is what lets us build faster and carry the cost. You have the right to use the software or agent in your business for as long as your agreement runs. Your configurations and business rules remain yours.

Security and compliance

HOSTING

Hosting in the cloud region you choose, or in your own cloud account where required

ENCRYPTION & ACCESS

Encryption of data in transit and at rest, role-based access and full audit logs

DATA PROTECTION

Data protection terms in line with GDPR, CCPA and India's DPDP Act, as applicable to you

GDPR

CCPA

DPDP

AI GUARDRAILS

AI guardrails built into every agent: content filtering, prompt-injection protection and policy checks

HUMAN-IN-THE-LOOP

Human-in-the-loop control: agents escalate when unsure, and you decide which decisions always go to a person

SLA

A service-level agreement covering uptime, response times and support

If you decide to leave

After the minimum term, you can end the agreement with notice. We then export all your data in standard formats and support the handover for an agreed period. Alternatively, you can use the buyout option to own the software and run it yourself.

PATH A

End with notice → data export + handover

OR

PATH B

Buyout → own it and run it yourself

Using both together

Many problems need both: software where the work happens, and agents that do much of the work. You subscribe to the software and pay per outcome for the agents inside it.

BUSINESS	SOFTWARE (MONTHLY SUBSCRIPTION)	AGENTS INSIDE IT (PAID PER OUTCOME)
A lender	Loan origination portal for brokers and borrowers	Underwriting agent, per deal taken to a decision-ready file
A mid-size employer	Employee service portal	HR agent and IT agent, per ticket resolved
An insurer	Claims portal for policyholders	Claims intake agent, per claim registered complete

Working with one partner for both means agents are designed into the software from day one. You get one team, one security model, and one monthly statement showing the subscription and every billed outcome.

1

team

1

security model

1

monthly statement

How this compares

The main difference is who carries the risk: with Accubits, you pay nothing until the software is accepted or the agent delivers.

	Custom development project	Off-the-shelf SaaS	In-house team	
Upfront cost	Large project fee	Low	Hiring and salaries	None
Built around your process	Yes	No; you adapt to the product	Yes	Yes
Who carries delivery risk	You	Shared	You	Accubits
Hosting, infrastructure, AI usage	Billed separately	Usually included; AI usage often extra	You pay directly	Included
When you start paying	Before and during the build	From sign-up	From the first hire	After acceptance, or per result
Ongoing changes	New change requests, billed	On the vendor's roadmap	Limited by team capacity	Included within the agreed allowance

Frequently asked questions

Q01 What's the catch?

There are three things to know. We are selective about the work we take on. Once you accept software or an agent goes live, there is a minimum term. And Accubits keeps ownership of the underlying platform and code, with a buyout option if you want to own it.

Q02 What if we're never satisfied?

Satisfaction is measured against the Success Definition we both signed. If we can't meet it, you walk away owing nothing. If the acceptance period ends with no open issues against that definition, the software is treated as accepted.

Q03 Can we change our requirements during the build?

Yes. Small changes are absorbed at no cost. Bigger changes are added to the Success Definition in writing, and may adjust the timeline or the subscription price.

Q04 How do you set the price per outcome?

We look at your volumes, how complex the work is, and what it costs you to handle today. The price is agreed before we build, and should leave you clearly better off than your current cost per case.

Q05 What if the agent gets something wrong?

Guardrails and escalation rules limit mistakes, and monthly quality checks catch the rest. Any outcome that fails because of the agent is not billed, and we fix the cause.

- Q06**

What about cases the agent only partly handles?

By default, if a person has to finish the job, you don't pay. Where it helps you, we can agree a lower rate for assisted cases instead.
- Q07**

Will the agent replace our staff?

The agent takes on repetitive, high-volume work. Your people keep the cases that need judgment, empathy or authority, and you decide where that line sits.
- Q08**

What happens if our volumes spike?

The agent scales automatically, with no extra setup. An optional monthly cap keeps your bill predictable.
- Q09**

Which AI models do you use?

We pick the best model for each task, from leading commercial models to open-source ones. As better models arrive, we switch at no cost to you.
- Q10**

Will it work with our existing systems?

In most cases, yes, through APIs and standard connectors. We confirm every integration during discovery, before anything is agreed.
- Q11**

How long until we're live?

Agents typically go live two to four months after the first workshop. Software depends on scope, typically three to six months. The exact timeline is written into your agreement.



Next steps

The first step is a **free, two-hour discovery workshop** with your leadership team.

01

Discovery workshop

We learn how your business runs and where software or agents would help most.

02

Opportunity summary

We come back with one to three recommended builds, the expected results, and indicative pricing.

03

Agreement

We sign the Success Definition or Outcome Definition, with the price and timeline.

04

Build

We start work, at our cost.

To book a workshop, speak to your Accubits contact or reach us through accubits.com.

