



Data Security & Privacy Policy

How Own Your Numbers protects your accounting and financial data

Version: 3.0

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1. WHAT WE DO WITH YOUR DATA

Own Your Numbers ("OYN") connects to your Xero account with **read-only access** to produce cash flow analysis reports. We never create, edit, or delete records in Xero.

Data we use

- Accounting reports and transaction data from Xero (read-only)
- Company name, reporting periods, and account classifications
- Your email address for authentication

Data we do not collect

- Payment card information or banking passwords
- Raw accounting data beyond what is needed to run the analysis

2. HOW IT WORKS

When you run a report, OYN reads your Xero data, runs the analysis, and produces a cash report. If AI narrative is enabled, a summary of the numbers (not the raw ledger) is sent to **Google Vertex AI Enterprise (Gemini)** to write the commentary. The PDF is created for download and then deleted.

3. DATA RETENTION

We keep data only as long as needed to provide the service.

Data Type	Retention Period	Notes
Raw Xero data	Not retained	Used during analysis only
PDF reports	Deleted after download	Scheduled cleanup as safety net
Analysis results	24 hours	Auto-deleted by retention system
Processing logs	30 days	High-level metadata only, no accounting detail
Account records	Until account deletion	Email, connection state, invitations

Our retention system runs hourly to delete expired data. You can request immediate deletion by emailing support@ownyournumbers.com.

4. AI HANDLING

OYN uses **Google Vertex AI Enterprise (Gemini)** to write the narrative in your report. We only send it the numbers — aggregated cash figures, aging summaries, and derived metrics — never the raw ledger. Your data is not used to train any models.

5. INFRASTRUCTURE & SECURITY

OYN does **not keep your raw Xero data**. We pull it, run the analysis, and discard it. What we do keep are the short-lived results of that analysis, plus the basics needed to run the service — your account, connection state, and high-level logs. Retention periods for each are in section 3.

- Hosted on **Google Cloud Platform, UK region**
- Encrypted in transit (TLS) and at rest
- Read-only Xero access — we never request write permissions
- Only the connection owner can share, revoke, or disconnect a Xero organisation
- GCP infrastructure is independently certified to **SOC 1, SOC 2, SOC 3, ISO 27001, ISO 27017, and ISO 27018** — covering physical security, access controls, encryption, and data protection

6. THIRD-PARTY SERVICES

Service	Purpose	Location
Xero	Identity sign-in and accounting data access	Per Xero terms
Google Cloud Platform	Hosting, compute, storage	UK
Mailgun	Transactional emails	EU
Google Vertex AI Enterprise (Gemini)	Financial narrative generation	EU

7. YOUR RIGHTS & CONTACT

You have the right to access, correct, or delete your data. To make a request or ask a question:

support@ownyournumbers.com

Incident Response

If we identify a security incident affecting customer data, we will investigate, contain, and notify affected parties as required by law.

End of Policy Document