

Cayia Public Legal Terms

Website-ready, user-facing legal terms for Cayia

Last Updated: May 25, 2026

Website: cayia.app

App: <https://cayia-sync-app.web.app/>

Public Plan Summary

| Plan | Monthly Price | Included / Excluded Features |
|--------------|---------------|---|
| Solo | \$6.99/month | Dashboard, income, receipts, expenses, AI advisor with user-provided API key, PDF/CSV reports. Excludes POS, Inventory, Cloud Sync, Project Contracts, and Rental Management. |
| Business | \$14.99/month | Everything in Solo, POS/Cashier, Inventory, Barcodes, Cloud Sync for 3 devices, up to 3 users/cashiers. Excludes Project Contracts and Rental Management. |
| Pro Business | \$29.99/month | Everything in Business, Project Contracts, Rental Management, photo annexes per stage, Cloud Sync for up to 15 devices, up to 7 users/cashiers. |

Website Publishing Note: This version is intended to be public-facing. It does not include developer-only implementation instructions or internal notes.

1. Terms of Service

These Terms of Service ("Terms") govern access to and use of Cayia, including the Cayia website, Cayia web app, desktop app, progressive web app, dashboards, POS tools, inventory tools, income and expense tools, Cloud Sync, Project Contracts, Rental Management, AI-assisted features, reports, documents, and related services (collectively, "Cayia," the "App," or the "Services").

By creating an account, starting a free trial, purchasing a subscription, accessing Cayia, or using any Cayia feature, you agree to these Terms and to the additional policies referenced in this document, including the Privacy Policy, Subscription and Billing Policy, AI/BYOK Addendum, Acceptable Use Policy, Project Contracts Terms, Rental Management Terms, Data Processing Terms, End User License Terms, Cookie Policy, and Security and API Key Notice.

Cayia is designed as a business organization platform for multi-entrepreneurs, small business owners, contractors, store owners, side-hustle operators, landlords, rental operators, and users who need to organize sales, income, expenses, receipts, inventory, projects, rental information, payments, documentation, and AI-assisted business information in one place.

Cayia is not a law firm, accounting firm, tax preparer, financial advisor, real estate broker, property manager, tenant screening agency, construction professional, insurance advisor, payment processor, bank, or government agency. Cayia provides software tools only. You are responsible for reviewing all entries, records, reports, documents, notices, estimates, ledgers, AI outputs, and decisions before relying on them.

You must be at least 18 years old and legally able to enter into a binding agreement. If you use Cayia on behalf of a business or organization, you represent that you have authority to bind that business or organization to these Terms.

You are responsible for your account credentials, connected devices, API keys, cashier or team member access, employee access, permissions, uploaded records, customer information, tenant or applicant information, business data, and all activity that occurs under your account.

Cayia may modify, improve, suspend, remove, limit, or discontinue features for maintenance, security, legal compliance, technical reasons, billing enforcement, product improvement, or business reasons. Cayia will try to avoid unnecessary disruption, but uninterrupted access is not guaranteed.

Cayia retains all rights, title, and interest in the App, software, designs, logos, workflows, user interface, code, systems, databases, documentation, templates, branding, and intellectual property. You receive only a limited right to access and use Cayia according to your active plan and these Terms.

You may not copy, resell, sublicense, reverse engineer, scrape, replicate, bypass, interfere with, or misuse Cayia or any part of the Services except where expressly allowed by law or written permission from Cayia.

2. Current Plans, Trial, and Feature Access

Cayia may offer a 14-day free trial and paid monthly subscription plans. Feature access depends on the selected plan, subscription status, payment status, and any applicable promotional terms shown at the time of signup. The pricing page and checkout screen control the current public offer.

Current public plan structure:

Solo - \$6.99/month: Dashboard and analytics; income tracking; receipt and expense log; AI advisor when the user connects a compatible user-provided API key; PDF/CSV reports. Solo does not include POS/Cashier, Inventory, Cloud Sync, Project Contracts, or Rental Management.

Business - \$14.99/month: Everything in Solo; full POS and cashier tools; inventory management; barcode generation; Cloud Sync for 3 devices; up to 3 users/cashiers; team access control. Business does not include Project Contracts or Rental Management.

Pro Business - \$29.99/month: Everything in Business; Project Contracts; Rental Management; photo annexes per stage; extended Cloud Sync for up to 15 devices; up to 7 users/cashiers; advanced business organization tools available in the Pro Business plan.

Project Contracts and Rental Management are exclusive Pro Business features unless Cayia expressly publishes a different plan offer in writing.

Cayia may change prices, plan names, plan limits, included features, device limits, user limits, storage limits, or trial terms. Any changes will apply according to the notice provided, the checkout terms, app store rules, payment provider rules, or applicable law.

If your plan is downgraded, canceled, expired, unpaid, or otherwise inactive, access to certain features may be limited, locked, hidden, made read-only, or unavailable. Cayia may preserve or delete data according to its retention practices, technical limits, and applicable law.

3. Subscription, Billing, Cancellation, and Refund Policy

Cayia subscriptions may renew automatically on a monthly basis unless canceled before the next billing date. By starting a free trial or purchasing a subscription, you authorize Cayia, its payment provider, app store, or billing processor to charge the selected payment method for the selected plan, applicable taxes, and any applicable fees.

If Cayia offers a 14-day free trial, you must cancel before the trial ends if you do not want to be charged. Unless canceled in time, the subscription may convert to a paid plan at the price shown during signup or checkout, plus applicable taxes.

You are responsible for reviewing the plan, price, renewal frequency, trial end date, cancellation method, and billing terms before subscribing. Cayia may send billing notices, but you remain responsible for managing your subscription.

Cancellation stops future renewals. Unless Cayia states otherwise or applicable law requires otherwise, cancellation does not automatically create a refund for the current billing period, partial month, unused time, or unused features.

If payment fails, is reversed, disputed, blocked, or not received, Cayia may suspend, downgrade, restrict, or terminate access to the account or paid features.

If you subscribe through Apple, Google, Stripe, or another third-party payment provider, billing, cancellation, refund requests, taxes, chargebacks, and subscription management may be governed by that provider's rules in addition to these Terms. Cayia does not control third-party billing systems.

Cayia may issue refunds, credits, or exceptions at its discretion unless applicable law requires otherwise. Any refund or credit issued once does not create an obligation to provide the same remedy in the future.

4. Privacy Policy

Cayia may collect and process information needed to provide, secure, support, bill, improve, and operate the Services. This may include account information, business profile information, subscription status, device information, usage information, support communications, technical logs, preferences, settings, connected device records, and security data.

Depending on how you use Cayia, the App may process business records such as income entries, expense entries, receipts, POS activity, inventory records, product information, barcode information, customer records, project records, contract records, photo annexes, rental records, tenant records, applicant records, rent ledgers, charges, payments, documents, imported files, reports, and AI prompts or outputs.

Cayia uses information to provide the App, sync authorized devices, maintain records, display dashboards, support account features, process subscriptions, troubleshoot issues, prevent abuse, improve reliability, enforce these Terms, comply with legal obligations, and communicate with users.

Cayia does not claim ownership of your business records. As between you and Cayia, you retain ownership of the content and business data you enter into the App. You grant Cayia the limited right to host, process, transmit, display, backup, and use that data as needed to provide the Services and operate Cayia.

When you use AI features, information you choose to send to your selected AI provider may be transmitted to and processed by that provider under its own terms, privacy policy, retention settings, data processing rules, and security practices. Cayia does not control third-party AI provider policies.

Cayia does not sell your business records as a product. Cayia may use service providers such as hosting providers, database providers, analytics providers, error monitoring tools, payment processors, email tools, customer support tools, app distribution platforms, and AI providers selected or connected by the user.

You should not upload sensitive personal information, protected health information, full payment card numbers, government identification numbers, unnecessary background check details, passwords, API secrets, or other highly sensitive information unless it is necessary for your lawful business purpose and permitted by applicable law.

You are responsible for having lawful authority, consent, notice, or another valid basis to upload, store, process, or share personal information about your customers, employees, contractors, tenants, rental applicants, project clients, or other third parties.

Depending on your location, you may have rights to request access, correction, deletion, portability, limitation, or opt-out rights regarding personal information. Cayia will respond to valid requests as required by applicable law and subject to identity verification, legal exceptions, account ownership, and technical feasibility.

Cayia may retain information for as long as necessary to provide the Services, comply with legal obligations, resolve disputes, enforce agreements, maintain backups, detect fraud, support billing records, and protect legitimate business interests.

5. AI / Bring Your Own Key Addendum

Cayia follows a Bring Your Own Key ("BYOK") model for advanced AI features. Cayia subscriptions do not include a built-in AI provider account or included AI usage unless Cayia expressly states otherwise in writing. To use compatible AI features, you may connect your own API key from a supported third-party AI provider.

Supported or planned providers may include OpenAI, Google Gemini, Anthropic, Mammouth AI, DeepSeek, or other providers as made available by Cayia. Provider availability may change based on technical compatibility, API changes, cost, legal compliance, or business decisions.

By connecting an API key, you represent that you are authorized to use that key and that you agree to the selected provider's terms, privacy policy, data processing terms, billing terms, usage limits, and content rules.

You are responsible for all charges, usage, rate limits, suspensions, errors, outages, billing disputes, and account actions related to your selected AI provider. Cayia does not control third-party AI pricing, model behavior, retention practices, security settings, data processing, uptime, or policy changes.

You are responsible for protecting API keys and removing or rotating keys if they may have been exposed, misused, shared, compromised, or accessed by an unauthorized person. You should never share API keys in support messages, screenshots, public forums, or documents.

AI outputs may be inaccurate, incomplete, outdated, biased, misleading, or unsuitable for your specific situation. AI outputs are generated by third-party models and/or automated systems and must be reviewed by you before use.

AI features may assist with summaries, classifications, suggestions, document drafts, business organization, ledger review, project analysis, rental organization, or other productivity tasks. AI outputs do not replace legal advice, tax advice, accounting advice, financial advice, insurance advice, construction advice, real estate advice, property management advice, tenant screening compliance review, or professional judgment.

You are solely responsible for decisions made using AI outputs, including business decisions, pricing decisions, project decisions, rental decisions, applicant decisions, tenant communications, notices, accounting entries, tax records, legal documents, and customer communications.

Cayia may limit, disable, adjust, or remove AI features if needed for safety, security, billing, provider compatibility, product reliability, or legal compliance.

6. POS, Inventory, Barcode, and Report Terms

Cayia POS and inventory tools help users create sales records, manage products, generate barcodes, review transactions, track cashiers, organize receipts, and export reports.

You are responsible for verifying product names, descriptions, prices, discounts, taxes, stock counts, cost, margins, cashier entries, receipts, refunds, and customer-facing information before completing a sale or relying on a report.

Cayia is not a certified accounting system, tax filing system, sales tax advisor, payment processor, bank, or government reporting system. Reports and exports are informational tools and must be reviewed before tax filing, accounting, payroll, legal, or financial use.

Barcode and label output may depend on product data, barcode format, printer settings, browser settings, device compatibility, label size, scanner compatibility, and user verification. Cayia does not guarantee that every generated barcode or label will work with every scanner, printer, inventory workflow, marketplace, or regulatory requirement.

If Cayia integrates with payment services, terminals, app stores, Stripe, or other processors, those payment services remain third-party services governed by their own terms, fees, disputes, chargeback rules, settlements, holds, KYC requirements, and compliance obligations.

7. Cloud Sync, Devices, Team, and Cashier Access

Cloud Sync allows supported plans to sync records across approved devices. Business includes Cloud Sync for up to 3 devices. Pro Business includes Cloud Sync for up to 15 devices unless the public pricing page states otherwise.

Business includes up to 3 users/cashiers. Pro Business includes up to 7 users/cashiers unless the public pricing page states otherwise. The account owner is responsible for assigning access only to authorized people and removing access when it is no longer needed.

You are responsible for permissions, staff activity, cashier activity, employee entries, device access, lost devices, shared devices, and unauthorized access caused by weak passwords, shared credentials, failure to remove a user, or failure to secure a device.

Sync may be affected by internet connection, browser storage, device settings, app updates, cloud service availability, conflicts, duplicate entries, offline use, or user behavior. You should review synced records before relying on dashboards, reports, ledgers, statements, or exports.

Cayia may impose storage, sync, device, account, or usage limits to protect system performance, prevent abuse, or enforce plan boundaries.

8. Project Contracts Terms - Pro Business Only

Project Contracts is available only on the Pro Business plan unless Cayia publishes a different offer in writing. Project Contracts helps users organize project records, client information, contract prices, estimates, budgets, expenses, stage payments, progress notes, photo annexes, project documents, and project financial summaries.

Project Contracts does not create an attorney-client relationship and does not replace contracts prepared by an attorney, professional estimating, accounting review, tax advice, construction management, engineering review, inspection, permitting, insurance review, lien compliance, or licensed professional services.

Templates, letters, invoices, estimates, reports, AI Project Advisor outputs, payment schedules, and photo annexes are software-generated or user-generated tools. You must review and adapt them for your location,

scope of work, client relationship, payment terms, licensing requirements, permits, inspections, lien laws, consumer protection laws, insurance requirements, and applicable law.

You are responsible for verifying client information, project address, scope, pricing, materials, labor, timeline, change orders, payment stages, deposits, completion dates, photos, attachments, and any document shared with a client or third party.

Cayia is not responsible for construction disputes, payment disputes, defects, delays, change orders, scope disagreements, client claims, contractor licensing issues, permit issues, lien issues, insurance disputes, inspection failures, or legal enforceability of documents created or stored in Cayia.

9. Rental Management Terms - Pro Business Only

Rental Management is available only on the Pro Business plan unless Cayia publishes a different offer in writing. Rental Management helps users organize rental properties, units, tenants, applicants, lease dates, rent amounts, rent ledgers, charges, payments, balances, documents, screening notes, daily rental records, letters, reports, and AI-assisted rental organization.

Cayia is not a property manager, real estate broker, attorney, court, collection agency, tenant screening company, consumer reporting agency, credit bureau, accounting firm, tax preparer, escrow provider, insurance advisor, or government housing agency. Rental Management provides software tools only.

You are solely responsible for complying with all federal, state, local, municipal, and housing laws that apply to your rental activity. This may include landlord-tenant laws, fair housing laws, anti-discrimination laws, consumer protection laws, rent control or rent stabilization rules, security deposit laws, notice requirements, eviction procedures, habitability rules, repair obligations, short-term rental rules, hotel/motel taxes, licensing rules, registration requirements, and recordkeeping obligations.

Cayia may provide rent ledgers, balances, month status, payment records, charge records, applicant organization, tenant records, daily rental summaries, document storage, letter drafts, report templates, or AI rental suggestions. These tools are for organization and drafting only. You must verify every amount, date, notice, fee, balance, due date, rent period, payment, charge, deposit, lease term, tenant name, property address, and legal deadline before sending a notice, charging a fee, making a decision, filing a case, withholding a deposit, or relying on a report.

Rental Management does not determine whether a tenant should be approved, denied, evicted, charged, reported, sued, renewed, terminated, or offered a lease. Any rental decision is made solely by you.

If you use Cayia to store or import applicant information, screening notes, background information, credit information, income information, eviction history, criminal history, references, identification, pay stubs, bank statements, or third-party screening documents, you are solely responsible for obtaining all required consent, providing all required notices, having a lawful permissible purpose, protecting the information, limiting access, and complying with the Fair Credit Reporting Act, fair housing laws, state screening laws, adverse action notice rules, privacy laws, and any third-party screening provider terms.

You may not use Cayia to discriminate or assist discrimination based on protected characteristics, including race, color, religion, sex, disability, familial status, national origin, or any other category protected by applicable law. You are responsible for applying lawful, consistent, written rental criteria and for documenting decisions appropriately.

AI Rental Advisor, AI Risk Suggestions, letter generator tools, applicant summaries, tenant summaries, ledger summaries, and rental reports may be incomplete or incorrect. They do not replace attorney review, property management expertise, accounting review, tax advice, fair housing compliance review, or court-specific legal guidance.

Notices, letters, reports, ledgers, payment histories, deposit statements, and lease-related documents generated or stored in Cayia may not satisfy your jurisdiction's legal requirements. You must verify all legal wording, notice periods, delivery methods, service requirements, cure periods, late fee rules, deposit rules, and filing requirements before using them.

Security deposit tracking, rent ledger balances, late fees, utility charges, maintenance charges, daily rental charges, waived charges, credits, partial payments, and payment allocations are user-controlled records. Cayia does not guarantee that a balance is legally collectible, accurate, enforceable, or court-ready.

Daily Rental tools are for recordkeeping and organization. They do not replace lodging compliance, short-term rental compliance, hotel tax compliance, occupancy tax compliance, local registration, guest screening, insurance review, or rental licensing requirements.

You are responsible for securing tenant and applicant data, limiting staff access, removing former employees or unauthorized users, exporting or backing up critical rental records, and protecting sensitive documents.

Cayia is not liable for rental disputes, denied applicants, tenant claims, housing complaints, fair housing claims, eviction outcomes, court outcomes, collection outcomes, deposit disputes, lease disputes, screening disputes, inaccurate notices, missed deadlines, accounting errors, or damages arising from your rental decisions or use of Rental Management.

10. Acceptable Use Policy

You may not use Cayia to violate law, infringe rights, misrepresent records, create false documents, facilitate fraud, evade taxes, harass others, process unlawful content, upload malicious code, attempt unauthorized access, bypass plan limits, abuse sync systems, scrape data, reverse engineer the App, resell access, or interfere with Cayia operations.

You may not use Cayia to generate, store, or send deceptive invoices, fake receipts, false rent ledgers, false contracts, discriminatory housing decisions, fraudulent tax records, fake screening records, unlawful notices, or documents intended to mislead customers, tenants, applicants, courts, lenders, payment processors, insurers, government agencies, or other third parties.

You may not share API keys, passwords, or employee credentials in unsafe ways or use Cayia in a manner that creates unreasonable security, legal, financial, or operational risk.

Cayia may investigate suspected violations and may suspend, restrict, remove, or terminate accounts, features, data access, sync, or subscriptions if Cayia believes there is fraud, abuse, security risk, illegal activity, payment abuse, violation of these Terms, or risk to Cayia or others.

11. Data Processing and Customer Data Terms

When you enter data about your customers, clients, employees, contractors, tenants, applicants, guests, vendors, or other third parties, you are responsible for determining what information is lawful, necessary, and appropriate to collect and store.

You represent that you have all rights, notices, consents, permissions, and legal bases needed to upload, store, process, transmit, or use third-party information in Cayia.

Cayia processes customer data to provide the Services, maintain security, troubleshoot, sync data, provide support, enforce Terms, comply with law, and improve reliability. Cayia may use subprocessors and service providers to support hosting, storage, backup, analytics, error monitoring, billing, authentication, email, customer support, and technical operations.

You are responsible for honoring requests from your own customers, clients, tenants, applicants, or other third parties when applicable law requires you to provide access, correction, deletion, notices, opt-outs, or other rights.

Cayia may delete, anonymize, archive, or restrict data after account closure, subscription termination, prolonged inactivity, legal requirement, security issue, or system maintenance, subject to retention practices and applicable law.

12. Security and API Key Notice

Cayia uses reasonable technical and organizational safeguards designed to protect the Services. However, no online service, cloud system, local device, browser storage, network, or software can guarantee perfect security.

You are responsible for using strong passwords, protecting devices, securing email accounts, limiting employee access, removing former users, rotating exposed API keys, avoiding shared credentials, maintaining backups, reviewing account activity, and using secure networks.

If you believe your account, device, password, API key, or data has been compromised, you should immediately update your credentials, rotate affected API keys with the AI provider, remove unauthorized users or devices, and contact Cayia support.

You should not send Cayia full payment card numbers, passwords, private API keys, full background reports, unnecessary identification documents, or sensitive third-party data through support messages unless specifically requested through a secure support channel.

13. End User License and Software Notice

If Cayia is installed, downloaded, saved as a desktop app, used as a PWA, or accessed through a web app, you receive a limited, revocable, non-exclusive, non-transferable license to use the software only according to these Terms and your active subscription plan.

You may not copy, distribute, sell, rent, lease, lend, sublicense, modify, create derivative works from, reverse engineer, decompile, disassemble, bypass, or attempt to extract source code from Cayia except where applicable law expressly allows such activity.

Cayia may provide updates, patches, improvements, or changes automatically or manually. Some features may require updates, compatible devices, compatible browsers, internet access, or current app versions.

14. Cookie and Tracking Policy

Cayia websites or web apps may use cookies, local storage, session storage, analytics tools, authentication tokens, device identifiers, and similar technologies to keep users signed in, remember settings, secure accounts, improve performance, understand usage, diagnose errors, prevent fraud, manage subscriptions, and improve the Services.

You can control certain cookies or storage through browser settings. Disabling cookies or local storage may affect login, sync, preferences, security, or app functionality.

If Cayia uses analytics, advertising, or marketing tools in the future, Cayia may provide additional notices or choices as required by applicable law.

15. Disclaimers

Cayia is provided on an "as is" and "as available" basis to the maximum extent permitted by law. Cayia does not guarantee that the Services will be uninterrupted, error-free, secure, accurate, compatible with every device, compliant with every law, suitable for every business, or free from data loss.

Cayia does not guarantee business results, sales, profits, tax outcomes, legal outcomes, rental outcomes, applicant outcomes, tenant outcomes, court outcomes, payment collection, construction outcomes, accounting accuracy, inventory accuracy, AI accuracy, or report accuracy.

You are responsible for independently verifying all information before relying on it and for obtaining professional advice when needed.

16. Limitation of Liability

To the maximum extent permitted by law, Cayia and its owners, developers, affiliates, service providers, licensors, and representatives will not be liable for indirect, incidental, special, consequential, exemplary, punitive, or lost-profit damages, or for loss of data, business interruption, loss of goodwill, missed deadlines, lost sales, lost rent, lost contracts, inaccurate records, AI errors, payment disputes, rental disputes, project disputes, tax issues, legal claims, or third-party service failures arising from or related to the Services.

To the maximum extent permitted by law, Cayia's total liability for any claim arising from or related to the Services will not exceed the amount you paid to Cayia for the Services during the three (3) months before the event giving rise to the claim, or one hundred U.S. dollars (\$100), whichever is greater.

Some jurisdictions do not allow certain exclusions or limitations of liability. In those jurisdictions, the limitations apply to the maximum extent permitted by law.

17. Indemnification

You agree to defend, indemnify, and hold harmless Cayia and its owners, developers, affiliates, service providers, licensors, and representatives from and against any claims, damages, liabilities, losses, costs, expenses, fines, penalties, demands, actions, or proceedings, including reasonable attorneys' fees, arising from or related to your use of Cayia, your data, your business activities, your rental activities, your project activities, your customers, your tenants or applicants, your employees or cashiers, your violation of these Terms, your violation of law, your misuse of AI features, your misuse of API keys, your third-party service accounts, or your infringement of any rights.

18. Termination

You may stop using Cayia at any time. You remain responsible for any charges incurred before cancellation or termination.

Cayia may suspend or terminate access if you violate these Terms, fail to pay, create security risk, misuse the Services, violate law, infringe rights, abuse support, create operational risk, or engage in activity that Cayia reasonably believes may harm Cayia, users, third parties, or the public.

After termination, some account data may be deleted, archived, restricted, or retained according to Cayia's retention practices, legal obligations, backup systems, and legitimate business needs.

19. Changes to These Terms

Cayia may update these Terms from time to time. The updated version will be posted on Cayia's website or inside the App with a new effective date. Continued use of Cayia after updated Terms become effective means you accept the updated Terms.

If a change materially affects your rights or obligations, Cayia may provide additional notice as required by law or as reasonably appropriate.

20. Contact

Questions about these Terms, privacy, billing, security, or support should be sent through the official support channel published on cayia.app.

Users should include the account email, device type, app version if available, and a clear description of the issue. Users should not send passwords, private API keys, full payment card data, or unnecessary sensitive documents in support messages.