

AI Business Model Framework

The legal assessment of an AI company always starts with its business model. Banks, investors, clients and regulators need to understand how the product is provided to users: as a SaaS platform, an API solution, an embedded AI module or a customised service. This determines the applicable contracts, liability structure, data flows, pricing model, IP rights and compliance requirements.

SaaS

- It has been determined whether the AI product is provided as a self-service platform, B2B SaaS, enterprise solution or white-label product.
- The customer journey has been described, including registration, access to features, use of the AI system, payment, support and termination of access.
- The SaaS Agreement / Terms of Use define the scope of service, acceptable use, restrictions, service availability, support, suspension and termination rules.
- The pricing model – subscription, usage-based billing, freemium or enterprise fee – is aligned with the contracts, payment infrastructure and billing process.
- It has been determined what data users upload to the system, whether such data is used for training / improvement, and how this is reflected in the Privacy Policy and contractual terms.

API

- It has been determined whether the API is used to provide access to AI functionality, integrate with client products or enable automated data processing.
- The API Terms define access rules, authentication, rate limits, permitted use, prohibited use, monitoring, suspension and liability allocation.
- The data transferred through the API has been described, including who acts as controller / processor and which data protection obligations apply.
- The parties' responsibility for integration errors, misuse, security incidents, inaccurate outputs or downstream use of AI-generated results has been defined.
- API pricing, usage limits, billing metrics and technical documentation are aligned with commercial terms and payment infrastructure.