



THE UNIVERSAL DIGITAL RELATIONSHIP
OPERATING SYSTEM

Subscriber Bot

One home for every
recurring digital relationship
you hold — found,
understood, governed
and cancelled from a
single place.

SYSTEM OF RECORD

UNIVERSAL INBOX

PROVIDER REGISTRY

GOVERNED AI AGENTS

SPEND INSIGHTS



Pre-launch. Built openly toward a 2026 launch — every capability in this catalogue is marked shipped, in progress or roadmap.

PRODUCT CATALOGUE • 2026

[SUBSCRIBERBOT.COM](https://subscriberbot.com)

01 The short version

Subscriber Bot is one place to see, control and cut everything you pay for on repeat — subscriptions, memberships, licences, contracts, insurance, newsletters and the rest.

1

Record type at the centre

The recurring relationship — not the payment, not the invoice — is the hub everything else attaches to.

9

Kinds of AI agent

Discovery, renewal, cost, newsletter, vendor, compliance, negotiation, migration and concierge, each with a remit you can read.

40

Tools for outside AI clients

The whole subscription domain is reachable over the Model Context Protocol, under your own permissions.

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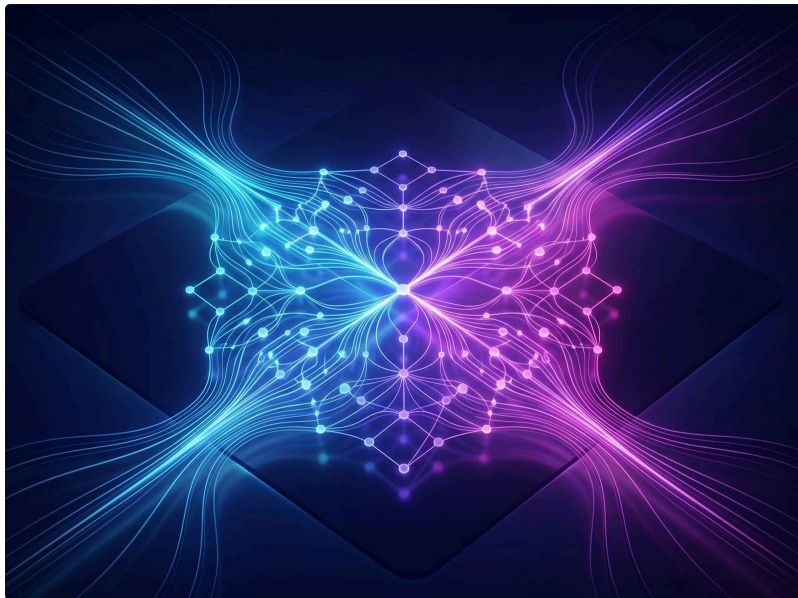
Card numbers stored

A funding source here is a note of which card pays what. Subscriber Bot holds no card details and never takes a payment.

01 The record at the centre

Subscriber Bot makes each commitment a real, first-class record it calls a Relationship — the live agreement between you and a provider, carrying its plan and price, its lifecycle stage, the card that funds it, the entitlements it grants, the messages the provider sends about it, and the invoices, contracts and licence keys attached to it.

On top of the records sit the things that make them useful: a Universal Inbox, an insights view that converts every plan to a comparable monthly figure, a searchable registry of providers and their plans, and a roster of AI agents whose latitude you set yourself.



THE PROMISE

You should never again be surprised by a charge you forgot you agreed to.

Who it is for — people and households

People drowning in subscriptions

You want one honest list of everything recurring, one total, and a short ranked list of what to cut — without linking your whole financial life to a black box.

Households sharing plans

Several people, one set of family plans and a fog about who pays for what. Shared visibility, split billing and multiple identities under one household view are the point.

Power subscribers running thirty or more services

AI tools, streaming, newsletters, memberships and SaaS overlap constantly. You need to see which two do the same job and which annual switch actually pays for itself.

Freelancers and independents

You need personal and business recurring spend kept apart, with the invoices and receipts filed against the right commitment when the tax year closes.

Who it is for — teams and functions

Finance and FinOps leads

You own recurring spend. You need every invoice reconciled, control of which funding source pays for what, a renewal forecast you can defend, and a route to right-sizing before auto-renewal.

IT and software asset admins

You run the estate day to day — adding and retiring services, tracking licences and entitlements, connecting the channels the provider mail arrives on — without ever needing to touch payment cards.

Procurement, legal and compliance

Auto-renewal clauses, notice windows, vendor risk and shadow IT are yours to catch. You need the terms machine-readable, the estate visible, and evidence of what automation is authorised to do.

03 What breaks today

It is the ordinary state of recurring spend for almost everybody — and the reason a subscription line item is one of the least-governed things a person or an organisation owns.

Nobody actually knows the list

Commitments live across inboxes, app stores, card statements, admin panels and paper contracts. There is no single source of truth.

- Every commitment becomes one record with a provider, plan, renewal date, funding source and lifecycle stage.

Spend that nobody can see

Subscription creep and trials that quietly converted drain budgets month after month, before anyone asks whether the service is still used.

- One total, normalised to a comparable monthly figure across every cadence, with the largest costs ranked.

Renewal traps

Auto-renewals, escalating prices and buried termination windows convert an unwanted service into another year of it.

- Renewal dates sit on the commitment and roll into a six-month forecast, so the decision arrives before the charge.

Cancellation is made deliberately hard

Hidden cancel buttons, retention flows and support queues turn a thirty-second decision into an ordeal.

- Consistent lifecycle actions everywhere — direct where an adapter exists, guided and outcome-tracked where none does.

What breaks today, continued

No reasoning layer over the portfolio

Even a diligent spreadsheet cannot tell you which services overlap, which to consolidate, or which are worth a conversation at renewal.

- Commitments, providers, plans and invoices are one connected map, so a question spanning them is a single traversal.

Provider mail buries the messages that matter

Out of forty messages a week, two matter — a price rise and a trial about to convert — and thirty-eight are marketing.

- The Universal Inbox merges provider mail into one stream, every message carrying a category, a needs-action flag and a confidence value.

Software estates run on shadow IT

Duplicate vendors, forgotten licences and untracked contract risk make recurring software spend one of the least-governed major line items.

- The same records serve an organisation: licences, a renewal calendar, contract terms ahead of the notice window, one control tower.

Automation you cannot audit

Tools advertise an autonomy switch that nothing behind it honours. The badge turns green and the first sign otherwise is a charge.

- Agent latitude is an explicit setting on an explicit record, and what cannot yet be enforced is refused outright with an explanation.

04 What you get

The product is a small number of durable building blocks. Learn the first one and the rest follow, because everything hangs off it.

RECORD

The relationship

A subscription, membership, licence or contract between you and a provider, carrying its lifecycle stage, plan and price.

REGISTRY

Providers and plans

A searchable registry of providers and the plans they offer, integrated or not. An integrated one can offer direct actions.

INBOX

Universal Inbox

Provider communication merged into one stream, filterable by category, unread state and whether it needs a decision.

VAULT

Digital Asset Vault

Invoices, contracts, licence keys and certificates stored against the commitment they belong to.

MONEY

Invoices and funding sources

One ledger of every bill across every provider, and a note of which card funds which commitment.

INSIGHT

Normalised spend and forecast

Every plan converted to a monthly-equivalent figure and renewals bucketed six months ahead. Computed live.

AUTOMATION

Agents, rules and workflows

Agents with a kind, an owner and a posture; readable rules pairing a condition with one of seven actions.

EXTENSIBILITY

Provider adapters

A typed contract — read plans, detect renewal, perform action — so anyone can teach the platform about a service.

GOVERNANCE

Roles, audit and quotas

Six seeded roles across fourteen resource types, permission checks at the API edge, an audit entry per operation.

05 Put to work



EVERYDAY CONSUMER

Find the subscriptions you forgot you had

Commitments are captured into one living inventory — by hand, from the browser extension, or from receipts once the connector ships. Look-alikes merge, so you see one entry per service.

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- A complete, trustworthy list of everything recurring.

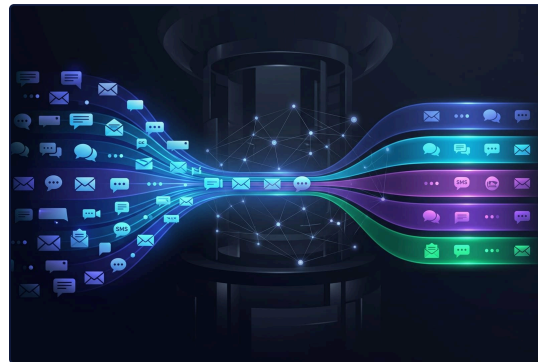


SUBSCRIPTION OWNER

Subscribe, change and cancel from one console

One consistent set of lifecycle actions across every commitment — add, update, pause, resume, cancel — direct where an adapter exists and guided step by step where none does.

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- One mental model for everything recurring, instead of one portal per provider.



BUSY HOUSEHOLD

One inbox for every subscription message

Messages arrive through channels you register and verify yourself. Each carries a category, a needs-action flag and an optional confidence value, and the screen filters on all three.

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- The two messages a week that need you stop being buried by the thirty-eight that do not.

05 Put to work, continued

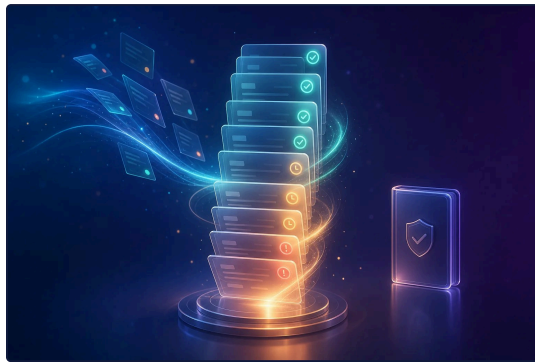


COST-CONSCIOUS SUBSCRIBER

Cut the spend that is doing nothing

Every plan is normalised to a monthly-equivalent figure so cadences are comparable. Largest recurring costs are ranked and weak commitments land on a watchlist.

- A ranked, defensible shortlist of what to drop — with the arithmetic visible rather than asserted.



BOOKKEEPER

Reconcile every bill in one ledger

Every charge lands in one filterable ledger with its provider, amount, currency, dates and status, linked back to the commitment it came from.

- An honest account of recurring money already committed — nothing paid twice, nothing missed.



IT AND FINANCE LEADER

Bring the software estate under one roof

Licences and entitlements tracked per vendor, a renewal calendar across the estate, spend visible by provider and funding source, and role-separated access.

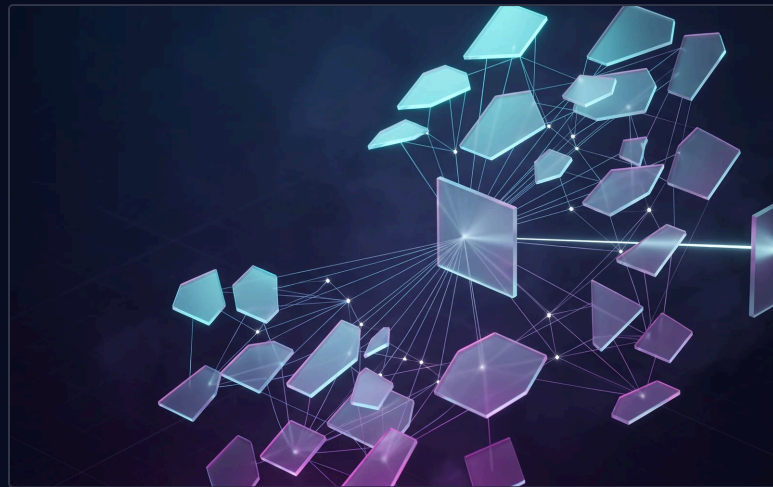
- One system of record for every recurring vendor relationship the organisation holds.

06 Built AI-native

Agents suggest. You approve. Nothing cancels itself.

A bad AI moment in most products produces a clumsy paragraph. A bad AI moment here cancels your insurance. That asymmetry drove the build order: permission was built before intelligence, and the record of what an agent is, who owns it and how far it may go exists before any reasoning was wired to it.

The governance objects are real objects. An agent is a record with a kind, an owner and a posture. A rule is a record with a condition and one of seven named actions. Nothing is a hidden prompt you cannot inspect.



06 Four pillars

Connected, not filed away

Providers, plans, renewals and invoices are kept as one connected map, so a question that spans all of them has one answer instead of five reports. The links are recorded the moment the record is.

One path, whoever is asking

The in-app assistant, an outside AI client and your own clicks clear the same permission check and land in the same audit trail. There is no agent-only route carrying extra rights.

Every agent has a limit you set

Nine kinds of agent, three postures: disabled, suggest-only, or autonomous. New agents start suggest-only, and only you change that — inline, one agent at a time.

We refuse rather than pretend

Full autonomy is switched off and says why: the component that would enforce your rules is not finished, so the setting is blocked rather than faked.

What the AI does today

An assistant on every screen

The assistant travels with you across the overview, commitments, providers, inbox, invoices, agents, workflows, insights and vault.

It acts as you, with your permissions — nothing more.

Forty tools for the client you already use

Providers, plans, commitments, entitlements, assets, renewals, funding sources, invoices, inbox, agents, rules and workflows.

It connects as you, so every call clears the same permission check.

It knows which record you mean

Ask when this renews on a commitment and it already knows which one. Only the record you are viewing travels with the question.

Grounding comes from where you are, not what you remember to type.

Full autonomy is blocked, and says why

Asking for the autonomous posture returns a specific, readable refusal rather than a generic permission error.

The one gate that answers no whenever anything about the check is unclear.

Nine agent kinds, live posture view

Discovery, renewal, cost, newsletter, vendor, compliance, negotiation, migration and concierge, filterable by kind and by posture.

Every counter is computed from your own agents; none of it is a sample figure.

Live spend, normalised to a monthly figure

Every cadence converted to a monthly equivalent, renewals bucketed six months ahead, largest costs ranked, weak ones watchlisted.

An empty portfolio shows an empty state rather than a demonstration number.

06 What the AI does not do yet

IN PROGRESS

Rules you can read, not prompts you cannot

Authoring and reviewing rules is live; automatic evaluation is not. Until the evaluator ships, a rule is a stated intention — fully visible, never fired on your behalf.

ROADMAP

Finding commitments in mail and statements

Not live at launch: mailbox access awaits a security assessment and legal review of the email scopes. Where a commitment came from is already recorded, so the connector fills an existing field.

ROADMAP

A benchmark corpus behind the advice

Stated openly as a gap: established competitors have large proprietary benchmark datasets and Subscriber Bot does not.

IN PROGRESS

Category and confidence on every message

The contract and the interface are live; the classifier that would fill those fields from the message body is not built.

ROADMAP

Find the two services doing one job

The connected map it needs already exists; the matching does not. Until it lands, health and vendor scores are values supplied to the product, not conclusions it reached.

ROADMAP

A conversational concierge over the portfolio

It needs overlap detection plus price benchmarks to be honest, so it is deliberately behind both rather than shipped as a demo.

What keeps it in bounds

Posture is a first-class field

Disabled, suggest-only or autonomous is a property of the agent record. Suggest-only means the agent may propose and never act.

Everything is audited, credentials stripped

Who did what, to which record, in which workspace — with anything resembling a password, token or key redacted before the entry is kept.

The autonomy interlock fails closed

Every other rollout gate in the product treats an undefined key as enabled; this one alone treats it as denied.

No card vault and no charge path

A funding source is a note of which card pays which commitment. Subscriber Bot never retries a payment and never charges on your behalf.

No private path for agents

Every action an agent could take is an ordinary API operation checked at the gateway. Agents hold no elevated credential.

Known gap: the confirmation gate is off

Over the AI client interface, cancel, archive and remove execute on the first call, audited but not double-checked. Closing it is the next piece of work.

REACHABLE FROM

- The in-app assistant, mounted across every screen of the web console
- The AI Agents workspace — roster, posture control and rule authoring
- The Universal Inbox, where category and needs-action drive triage
- A Model Context Protocol server for desktop and editor AI clients
- The command-line client, the Node and Python SDKs, and the browser extension
- The public API, which every one of the above is built on

IN NUMBERS

- Nine agent kinds, three postures, suggest-only the default on creation
- Seven rule actions: alert, create task, renew, cancel, pause, upgrade, downgrade
- Seven inbox categories, plus a needs-action flag and a confidence value
- Forty product tools exposed to outside AI clients
- Fourteen governed resource types and six seeded roles
- Zero Subscriber Bot model keys, prompt libraries or stored embeddings

07 Who does what

Six roles are seeded into every workspace. Recurring spend has a natural separation of duties: the person who runs the estate should not automatically be the person who can move money.

Portfolio Owner

OWNS EVERYTHING, DELEGATES
THE REST

The only role that reaches every governed resource, including the sensitive financial and inbox surfaces, and the role that decides who else sees the portfolio.

Spend Controller

GOVERNS THE MONEY, NOT THE
AUTOMATION

Reconciles invoices, controls which funding source pays for what, opens contracts before a notice window closes, and can read what the automation may do without changing it.

Subscription Manager

RUNS THE ESTATE, NEVER
TOUCHES CARDS

Adds and retires commitments, keeps licence and entitlement records straight, connects channels and works the inbox — deliberately with no grant over funding sources.

Who does what, continued

Automation Steward

OWNS AUTOMATION, READS
THE PORTFOLIO

Builds the agents, writes the rules that bound them and configures the workflows — without being able to edit commitments, invoices, cards or private messages.

Registry Curator

CURATES THE REGISTRY, SEES NO
PORTFOLIOS

Maintains provider profiles, keeps plan pricing current, approves or rejects submitted adapters and acts on reported listings — with no access to any subscriber's portfolio.

Compliance Auditor

READS FOR EVIDENCE,
CHANGES NOTHING

Sees which vendors are in use, what each commitment grants and what the agents and rules are authorised to do — with no write path anywhere in the product.

08 Under the hood

Subscriber Bot is API-first. Every capability in the console is a public API operation, and every other surface is a client of the same API rather than a privileged side door. That is a deliberate test: an external agent has no user interface to lean on, so it only works if the API is genuinely complete.

Identity and authorisation are settled at the edge. A request is authenticated and its permission checked before it reaches any service. Writes are scoped to the workspace and confirmed to have touched exactly one row, so an identifier guessed from another tenant changes nothing.

Alongside the relational records, the domain is projected into a property graph as records are written — five node types joined by four named edges — driven by the write path itself rather than a nightly job.



THE SPLIT THAT MATTERS

State goes through the API; reactions go through events. Everything that happens because of a change — a notification, a workflow step, an audit entry, a downstream extension — is driven off a published event, so adding a reaction never means editing the operation that caused it.

08 Capability by area

Federated API

A single composed schema over independently deployed services, presenting as one API to every client.

Declared authorisation

Every operation carries an explicit resource, action and scope declaration, read at the edge and decided before the request lands.

Graph projection

Five entity types and four named edges maintained by the write path, so portfolio questions are a traversal rather than a five-way join.

Event stream

Commitment created, renewal detected, invoice received, trial started, trial ending — published for workflows and extensions to consume.

Adapter interface

The core calls only the interface, never a concrete adapter, so new providers arrive as reviewed submissions rather than core changes.

Scheduled work

Renewal checks, trial sweeps and the missed-payment loop re-check state before every change, so nothing is handled twice.

Metering and quotas

Usage is counted and enforced at the point of the change, so limits are visible before they bite.

Audit and export

A compliance-grade record of every action with credential-shaped values redacted, and a searchable, exportable timeline over the top.

OPEN STANDARDS IT SPEAKS

- GraphQL, with a federated schema composed across services
- OpenID Connect single sign-on
- OAuth 2.0 device authorisation, for command-line and AI clients
- OAuth 2.0 client credentials, for machine-to-machine integrations
- Model Context Protocol, for desktop and editor AI clients
- Outbound webhooks, for reacting to domain events in your own systems
- SCIM user provisioning for enterprise directories, planned
- Structured export of your records and documents, on every plan

PLUGS INTO

- Identity providers, through standards-based single sign-on
- Email, SMS, chat and push channels you register and verify
- Provider adapters, for direct action against an integrated service
- Payment processors, as the reference for which instrument funds a commitment — never as a charge path
- Desktop and editor AI clients over the Model Context Protocol
- Your own code, through the Node and Python SDKs
- Downstream systems, through outbound webhooks on domain events
- Spreadsheets and analysis tools, through structured export

08 How it deploys

Managed multi-tenant

The default. Your records are isolated from every other, with the workspace boundary enforced on every read and write rather than assumed.

Dedicated tenancy

An enterprise option for organisations that need their estate on its own footprint, with custom quotas alongside it.

Self-hosted

An enterprise option for organisations whose policy requires the software to run inside their own boundary.

Regional handling

Pricing and data handling are region-aware, with India treated as a first-class market and locale-aware formatting throughout.

Every surface, one account

Web, mobile, extension, command line, SDKs and the AI client interface authenticate against the same identity and inherit the same permissions.

09 Security and trust

Authorisation at the API edge

Permission is decided before a request reaches any service. Services never validate tokens; they receive a verified identity and a workspace boundary.

Least-privilege role catalogue

Six seeded roles across fourteen governed resource types, with each action carrying its own default access level.

Separation of duties by design

The role that runs the estate has no grant over funding sources. The automation owner cannot open contracts, invoices or private mail.

Sensitive resources not viewer-enumerable

Funding sources, invoices, vault documents, channels and inbox messages are restricted above plain viewer. Removing a funding source is admin-only.

Tenant isolation on every write

Each change is keyed to both the record and the workspace and confirmed to have affected exactly one row.

Encryption in transit and at rest

All traffic runs over HTTPS. Vault documents, credential secrets and payment-source references are encrypted at rest and unwrapped only at runtime.

No cardholder data, no charge path

Card data stays with the payment processors, and the product neither stores it nor initiates a charge or a retry.

One governed path for AI

The in-app assistant and any external AI client run as you, clear the same checks and land in the same audit trail. No service account, no bypass route.

09 What we have not yet earned

Subscriber Bot holds no security certifications today, and it would be dishonest to imply otherwise before launch.

- SOC 2 Type II and ISO/IEC 27001 are both targeted post-launch, with ISO scheduled first; ISO/IEC 27701 for privacy management follows.
- GDPR and DPDP readiness assessments are in progress pre-launch, with a data processing agreement drafted.
- A PCI DSS scoping self-assessment is planned to confirm formally what the architecture already intends — that no cardholder data is stored here.
- Customer-managed keys, streaming export to enterprise log destinations and an annual third-party penetration test are planned, not present.
- A genuinely read-only financial auditor is not expressible today, so the auditor role omits those resources rather than being over-granted.

10 One product, many front doors

One API, and a front door for wherever your recurring commitments actually turn up. Several of these surfaces are built but not yet published as installable artefacts.

Web console

The full product, plus the enterprise control surfaces.

Mobile apps

iOS and Android for renewals, approvals and inbox triage. In active development.

Desktop app

A native console build for macOS, Linux and Windows. Prepared for launch, not yet published.

Browser extension

A side panel that captures a subscription the moment you come across it. Launching with the 2026 release.

Command-line client

Scripted control over the whole domain, authenticated by device code or an API key.

Node and Python SDKs

Typed clients for the whole API, for integrations, pipelines and notebooks.

AI client interface

A Model Context Protocol server exposing forty tools, read-only resources and guided prompts.

Public API

The federated API every surface above is built on, available to you directly.

11 Plans

Pricing is quota-based: every plan unlocks every feature, and you pay as you scale the parts that cost us to run. Privacy and security are never gated behind a higher tier.

FREE

Individuals getting started. No time limit, no card required.

Starter allowance of commitments, one discovery source, Universal Inbox, renewal calendar, vault, community support.

PLUS

Power subscribers running dozens of services across categories.

Higher allowances, multiple discovery sources as connectors ship, higher AI action capacity, priority support.

FAMILY

Households sharing plans across several people.

Multiple identities in one household workspace, household spend view, split billing as it ships, pooled allowance.

TEAM

Finance and IT teams governing a shared software estate.

Pooled quotas across seats, licence tracking, estate-wide renewal calendar, role-based access, audit and export.

ENTERPRISE

Large and regulated organisations with governance obligations.

Custom quotas, single sign-on and directory provisioning, immutable audit, dedicated tenancy or self-hosting, premium support.

Every feature on every plan

Plans differ by capacity, not capability. The SDKs, command line, AI client interface, role-based access, audit and encryption are on the free plan too.

Add-ons are explicit

Extra commitments, AI action capacity, inbox volume, dedicated tenancy, compliance packages and premium support are all opt-in. Nothing is billed as an overage.

Why teams choose it

One model from a single person to an enterprise

The household splitting a family plan and the finance team governing a thousand licences look at the same record type through different roles.

Two-sided by construction

A provider registry that exists whether or not a provider participates, plus adapter review and listing moderation. It works with zero provider cooperation.

A communications hub nobody else has

Provider mail is where price rises and renewal notices actually arrive, and every incumbent ignores it. Merging it into one categorised stream is a category of its own.

Enterprise governance from the first day, including on the free plan

Role-based access, audit, tenant isolation, quota metering and export are not a higher-tier upsell.

Governance objects rather than governance promises

You can read what the automation is permitted to do without trusting a marketing sentence about guardrails.

The commitment is the hub, not the payment

Most tools model transactions and infer subscriptions. Modelling the relationship is what lets entitlements, contracts, channels and invoices hang off one thing.

12 Honest answers to hard questions

Is this actually available, or is it a roadmap?

Both, and every item says which. Live today: the commitment lifecycle records, the provider registry and adapter review pipeline, the Universal Inbox, the asset vault, invoice and funding-source tracking, live spend insights, the agent roster with posture control, forty tools for external AI clients, and the roles, audit and quota governance underneath.

You say AI-native but you have no model of your own.

Correct, and deliberately so. What is AI-native here is the shape: the governance record, the connected map and the single permission path exist first, so the reasoning layer plugs into them rather than being retrofitted around them.

Do you touch my money?

No. A funding source is a note that a particular card, account or wallet pays a particular commitment. There is no card vault, no charge path and no retry logic. Marking an invoice paid records a fact; it does not move anything.

What stops an AI agent cancelling something important?

Three things, and one honest gap. Every agent is created suggest-only, the autonomous posture is refused by a gate that fails closed, and every agent action is an ordinary permission-checked operation. The gap: over the external AI client interface the confirmation gate is not switched on.

Where it sits against the alternatives

VS CONSUMER SUBSCRIPTION TRACKERS

Strong on bank coverage, and several offer managed cancellation we do not. Also typically single-country and consumer-only, with no household, team or enterprise path and no provider registry.

VS ENTERPRISE SAAS MANAGEMENT

Mature integrations and large spend datasets we do not claim. Also enterprise-only and sales-led, with no self-service entry, no communications hub and no discovery marketplace.

VS PROCUREMENT AND SPEND INTELLIGENCE

Their benchmarks and negotiators are genuine advantages. Their value largely ends at purchase and renewal; we govern the relationship after the deal is signed.

VS AI NEGOTIATION SERVICES

They run supplier outreach through to final terms and hold certifications we do not. They do no ongoing lifecycle management; today we cannot negotiate at all.

VS SPREADSHEETS AND REMINDERS

Honest competition, and free. What it cannot do is stay current on its own, triage the provider mail, hold the contract, or answer a question that spans cards, renewals and plans.

VS THE SUBSCRIPTIONS TAB IN A BANK APP

Free and already in your pocket. It sees only one instrument, models transactions rather than commitments, and cannot act on the provider.

START TODAY

Load a real portfolio and judge it for yourself

Subscriber Bot is pre-launch and building openly.
The fastest way to evaluate it is to bring your
actual recurring commitments and see how
much of this catalogue holds up.

- Join the waitlist to get early access as the launch cohorts open
- Book a demo if you want the enterprise control surfaces walked through
- Talk to us about a provider adapter if you run a subscription business
- Read the build status per capability before you commit to anything

EARLY ACCESS

Join the waitlist

SEE IT WALKED THROUGH

Book a demo

TEAM AND ENTERPRISE

sales@subscriberbot.com

DOCUMENTATION

docs.subscriberbot.com
