Buy or own: the AI buyer's guide for contractors

Copilot and your vendors' AI cover the standard work. What only your companies know is worth owning. Inside: how to tell them apart, eight clauses to read before you sign, and ten questions for any vendor, including us.



WHAT OWNING SHOULD GET YOU

1
Every job's margin before the month closes
One review across every company

2
The right answer for whoever's asking
By company, role, union and location

3
One question across every company
With the source rows attached

4
Your IT team runs your systems. We bring the AI.
A team that hands it over

Buy, or use what you have

- Email, documents and Teams: Microsoft Copilot
- Questions about one report: Power BI's built-in features
- Standard work inside one product: your vendor's AI

Buy a packaged product when

- It's every contractor's problem
- The product already solves it well
- Its contract terms work for you

Own the layer when

- The answer depends on your companies' rules or your locals
- It crosses companies and systems
- Who's asking changes the right answer
- The know-how should stay yours

Your systems Accounting system, Power BI, SharePoint, Entra ID. Unchanged under all three.

What changes between the two

	WHEN YOU BUY AN AI ADD-ON OR AGENT PLATFORM	WHEN YOU OWN THE LAYER
Knows your rules	Configured to a standard; your local's sick-time rule may not fit	Written into your Company Map and tested on your history
Who's asking	Usually the product's own roles	Your Entra groups and Power BI row-level security
If you stop paying	Some platforms stop running your agents	It keeps running; you own the code

Products differ by vendor. Use the clauses on the next page to compare contracts.

BEFORE YOU SIGN AN AGENT PLATFORM OR AI ADD-ON

Eight clauses to read before you sign

The fear we hear most from heads of IT: "If we stop paying the platform, the agents stop working." These clauses tell you if that's true for your contract.

- [ ] **Subscription lapse**
  Ask: If we stop paying, what keeps working? Do our agents, prompts and workflows stop on the last day of the term?

- [ ] **Ownership of agents and prompts**
  Ask: Who owns the agents, prompts, rules and configurations our people build? Can we take them with us?

- [ ] **Model markup**
  Ask: Do you mark up model usage? Can we use our own model provider account and pay it directly?

- [ ] **Data use**
  Ask: May you use our data, prompts or usage to train or improve models? Who owns anything trained on it?

- [ ] **Exit**
  Ask: What do we get back if we cancel, in what format, within what window, and what is excluded?

- [ ] **Per-seat pricing**
  Ask: Do we pay for every employee who might ask a question, including field crews who ask twice a month?

- [ ] **Where data lives**
  Ask: Does our data, including pay and union records, leave our Microsoft tenant? Where is it stored and for how long?

- [ ] **API access**
  Ask: Can our own tools and engineers reach our data and the agents' logs, or does that need a separate order?

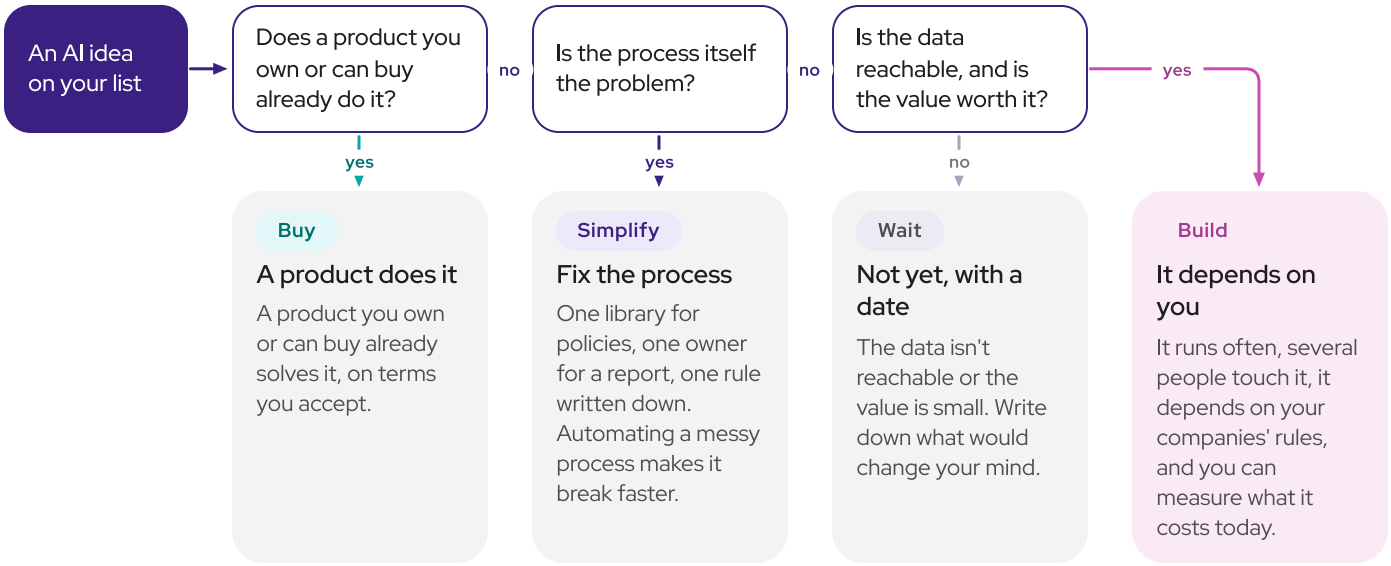
Ask us the same eight. Our answers, in order: It keeps working. You own it all. No markup. No training on your data. Everything is already in your tenant and repositories. No seat licences. It stays in your tenant. Your engineers have full access.

General guidance for a commercial conversation, not legal advice. Have your counsel review any agreement before you sign.

DECIDE WHAT YOU WON'T FUND

Every AI idea ends in one of four decisions

A good AI plan says no to most ideas, and says why.



SIX QUESTIONS TO SCORE A WORKFLOW

QUESTION	SCORE	WHAT IT TELLS YOU
How often does it run?	1 (yearly) to 5 (daily)	Daily work pays back faster than quarterly work.
How many people touch it?	1 to 5	More people means more time back, and more need for permissions.
Can you measure what it costs today?	Yes or no	If not, measure it for two closes or four weeks before deciding.
Does it have a right answer?	Yes or no	If not, keep a person deciding and give them better information.
Is the data reachable today?	Yes or no	If not, fix access first, or wait.
Does a product you own already do it?	Yes or no	If yes, turn it on before you commission anything.

WORKED EXAMPLES

Four contractor workflows, scored the way we would score them

Examples to show the method, not results from a specific contractor.

WORKFLOW	RUNS	PEOPLE	COST KNOWN	RIGHT ANSWER	DATA REACHABLE	PRODUCT OWNS IT	DECISION AND WHY
EXAMPLE Month-end WIP review across companies	3	4	Yes	Yes	Yes	No	**Build**, with no AI inside. Fixed rules and approvals over your accounting data.
EXAMPLE Sick-time and PTO questions by local	5	5	Partly	Yes	Partly	No	**Simplify, then build.** Put contracts and handbooks in one library first.
EXAMPLE Drafting emails and meeting notes	5	5	No	No	Yes	Yes	**Buy.** Microsoft Copilot covers it, with a written AI policy.
EXAMPLE Owner's questions across companies	4	2	Partly	Yes	Partly	No	**Build, after the month-end review.** It needs approved numbers and a map of how records connect.

Your workflows

WORKFLOW	RUNS	PEOPLE	COST KNOWN	RIGHT ANSWER	DATA REACHABLE	PRODUCT OWNS IT	DECISION AND WHY

Where most contractors start

With the month-end review, because every answer about money starts from approved numbers, and a written AI policy, because the AI is already in the office. Employee Answers usually comes next.

ASK ANY VENDOR, INCLUDING US

Ten questions that separate a partner from a good pitch

#	QUESTION	HOW NINETWOTHREE ANSWERS
1	Is this a fixed price, or an estimate that moves after discovery?	Validation is fixed-price. Build runs on a managed-outcome contract: a fixed monthly fee, and we carry the delivery risk.
2	Who exactly is building it?	A named NineTwoThree product manager and engineers, working with your head of IT.
3	If a union employee and HR ask the same question, do they get different answers?	Yes. Answers follow your Entra groups and Power BI row-level security.
4	Where does our data live, and who can see it?	In your own Microsoft tenant. Named engineers only, granted by your IT.
5	What happens when we add the next company?	Roles, permissions and logging are in place before the first user, so the next company joins the same layer.
6	Who maintains it in month seven, and after the next system update?	We re-test answers after every change. Your engineer takes over when ready, or we keep running it.
7	How do we know an answer is right, and correctly scoped?	Every answer shows its sources, and your HR and accounting leads score it on your own questions.
8	Can we see it work on our data before we commit to a build?	Yes. Every engagement starts with a paid validation sprint on your own data.
9	Who owns the code, prompts and rules at the end?	You do, from day one.
10	Can we see work like this that you've published?	Yes: Amerit Fleet and Wheels Now, on ninetwothree.co.

Ready for IT review from day one

SOC 2 Type II compliant development, in your own tenant. Ask for the IT Review Kit.

An answer we give often

We're an AI company, not a software consultancy. If a tool you already pay for answers the question, we'll tell you in the first conversation.

Comparing options right now?

Book a Job Trace at ninetwothree.co. Bring your renewal terms and one job you'd like to trace.

Book a Job Trace

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