CFPilot security guide

How CFPilot handles your data, and how to protect it

This page explains, in plain words, where your information is kept when you use CFPilot, what we do to protect it, and what you can do to protect it yourself.

The short version

- Your figures are kept in your browser, on your own phone or computer. They are not stored by CFPilot, and nobody at CFPilot can look at them.
- There are no CFPilot accounts or passwords, so there is no CFPilot password to steal.
- Because your figures live on your device, keeping that device safe and keeping a backup are up to you.
- CFPilot does not ask for your bank login, and does not ask for passwords or card numbers by email.

Where your information is kept

What	Where it is kept	Can CFPilot see it?
Everything you enter in the forecast, the quick checks and Subroo	In your browser on your device	No
Backup files and Excel files you export	Wherever you save them	No
Your Pro licence	In your browser on your device	It holds an expiry date, not your figures
Card payments	With Stripe, our payment provider	Your name, email, amount and the last 4 digits of the card. Never the full card number
Receipts you attach in Subroo Pro	In your browser on your device	No
Feedback you send	With CFPilot, for up to 400 days	Yes: the note you wrote
Usage counts	With CFPilot: a date, an action name and a number	Counts only. No one is identified

The full detail is in our Privacy page.

How CFPilot protects what it handles

- Every page and every request uses an encrypted connection (https).
- CFPilot runs on Cloudflare. We do not run our own servers.
- Payment pages are Stripe's own. Card details go straight to Stripe and never pass through CFPilot.
- The keys CFPilot uses to talk to Stripe are held as encrypted secrets at our host. They are not in the website's code.
- CFPilot uses no advertising or tracking cookies, and does not sell or share information for marketing. The only cookies are the ones that keep a Xero connection you have chosen to make.
- CFPilot is run by its two owners. There are no other staff or contractors with access to its hosting or payment accounts.

Connecting to Xero (CFPilot Pro + Xero)

CFPilot Pro + Xero can read your unpaid invoices and bills from Xero, so you do not type them in. This is how it works. CFPilot is not certified by Xero, and the number of organisations that can be connected at one time is limited.

- You connect it yourself, by signing in on Xero's own page, choosing the organisation and approving what CFPilot may read. CFPilot never sees or stores your Xero password.
- It is read-only. CFPilot cannot create, change or delete anything in your accounts, and cannot move money.
- Unpaid invoices and bills are needed, along with any repeating invoice and bill templates you have set up in Xero. The bank balance in Xero's books is your choice, and each time you decide whether to use it.
- Your figures pass through our service on the way from Xero to your browser. They are not stored or logged on the way, and are not used to train any AI model.
- On our side CFPilot keeps an encrypted access token with your organisation's name, the date your Pro ends and the date of the last update, so the forecast can update next time without asking you to sign in again. CFPilot's two owners can see the names of connected organisations and those dates, to manage the limited number of places, and can remove a connection. They cannot see your figures. Your browser keeps one cookie that ties it to that connection. It is not used for anything else.
- You can disconnect at any time, in CFPilot or under Connected apps in Xero's settings. The token is deleted when you do. If CFPilot cannot confirm with Xero that the connection has been removed, it says so and asks you to remove it in Xero.
- If your Pro ends and is not renewed, the connection is removed automatically 14 days later. A connection not used for 45 days is also removed. Your forecast stays on your device.
- Payroll details are never requested.

What you should do

Lock your device

- Use a passcode, and fingerprint or face unlock, on any phone or computer you use CFPilot on. Anyone who can open your browser can open your forecast.
- Turn on your device's 'find my device' feature, so you can lock or erase it if it is lost.

Keep a backup, and keep it somewhere safe

- In the forecast, open Report and backup and make a backup file every month or so. In Subroo, use Backup in Settings.
- A backup file contains your figures and is not password-protected. Keep it where you keep other private business files, not in a shared folder.
- The same goes for Excel files and PDF reports you export.

Take care on shared computers

- Avoid using CFPilot on a computer other people use. If you must, use a private window and close it when you finish; your figures are not kept once it closes, so make a backup file first if you need them again.
- Clearing a browser's site data removes your CFPilot figures from that browser. Make a backup first.

Watch for fake messages

- Check the address bar shows cfpilot.com.au before entering anything.
- CFPilot does not email or message people asking for a password, a card number, a bank login or a verification code. Treat any message that does as fake.
- Our only contact address is support@cfpilot.com.au. Receipts for payments come from Stripe.

If you lose your phone or computer

1. Use 'find my device' from another device to lock or erase it.
2. Your forecast on that device cannot be opened without unlocking the device. It cannot be recovered from CFPilot, because CFPilot never had it. Restore your latest backup file on your new device.
3. Turn Pro on again on the new device from the Pricing page, with the email you paid with and the last 4 digits of the card.
4. If you had connected Xero: sign in to Xero from any device and remove CFPilot under Settings, Connected apps. That stops the lost device from updating.

What CFPilot cannot do

- We cannot recover figures you have lost. There is no copy on our side.
- We cannot see your forecast to help you with it. If you ask for help, describe the problem rather than sending your figures.
- No system is perfectly secure. We keep what we hold to a minimum so that there is little to lose.

Tell us about a problem

If you think something is wrong, or you have found a security weakness, email support@cfpilot.com.au. That address is read by the people who run CFPilot.

Draft for review. A plain-language guide, not legal advice. CFPilot's tools give estimates and are not tax or financial advice.