

PREPARED FOR

Human resources business, 1,000+ accounts



Submitted 7 Oct 2026 1,000+ accounts

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Unified Foundation

87 B+

Enough history to follow a customer

CP-01 100

Counts how many consecutive months of billing exist. Later checks of gaps, cohorts, and trailing retention are only as strong as this run of history.

Months where the whole book went quiet

CP-02 100

Finds months between the first and last period where nobody was billed. That is a hole in the calendar, shared by every account.

A customer goes quiet without a churn mark

CP-03 100

Finds an account that skips an interior month while it was not marked churned and did not come back as a reactivation.

Revenue with no customer behind it

CP-04 100

Finds billing rows with no account, or an account that is not on the customer list.

Bookings with no product or no owner

CP-05 65

Measures how much of the latest book has no product, and how much has no owner.

The product file covers the same months as billing

CP-06 100

Asks whether the product-line file contains the same account-months as the billing file. The dollar tie between those files is a separate check.

The words in the definitions were written down

CP-07 56

Looks for the standard terms in the definitions text. It does not test whether those words match the numbers.

Billed customers appear on the customer list

CP-08 100

Measures how many billed account keys appear on the customer master.

Audit-Grade Accuracy

100 A+

The bridge foots on its own

CR-01 100

Checks that beginning plus movements equals ending, and that one period hands the next its ending balance.

Customer detail matches the bridge ending

CR-02 100

Compares ending ARR added up from the customer file with the ending the bridge prints, period by period.

Movements rebuild from the customer rows

CR-03 100

Rebuilds new, expansion, contraction, churn, and reactivation from the customer rows and compares them with the movements the bridge prints.

Product lines tie to billing

CR-04 100

Compares product-line dollars with billing dollars for the same account and month.

The amount matches the status word

CR-05 100

Flags a churned row that still has revenue, and a live row whose amount is zero.

Statuses tell a legal story over time

CR-06 100

Checks that the first status is new, that a reactivation follows a churn, and that revenue does not resume after churn without a reactivation.

Headline KPIs can be reproduced

CR-07 100

Tries to reproduce each reported KPI from the customer file under a standard definition.

The bridge and the KPI table agree	CR-08	100
Derives churn and net retention from the bridge and compares them with the KPI table.		
Product and segment totals add up	CR-09	100
Adds product or segment summary rows and compares them with the summary total and with ending ARR.		
Duplicate dollars that break the tie	CR-10	100
Measures duplicate dollars whose removal would make the detail match the summary.		
Cohort-Centric		100 A+
Customers have a start date	CO-01	100
Measures how many accounts have a start or cohort date that can be read.		
The start date matches the first revenue month	CO-02	100
Compares each account's start date with the first month it shows revenue.		
Too many customers share one start month	CO-03	100
Measures the largest share of accounts that share one start month. A shared month is usually a loading pattern, not a real cohort.		
A returning customer kept the same key	CO-04	100
Splits reactivations that kept the same account key from new keys whose name matches an account that churned recently.		
Contract end dates exist and fall after the start	CO-05	100
Measures how many accounts have an end date, and whether that end date falls on or after the start.		
Retention looks earned, not just unexpired	CO-06	100
Flags a year where almost nobody left and no contracts end, which can make retention look better than the contracts support.		
A trailing year has a year of history behind it	CO-07	100
Asks whether a full year of history exists before the first period used in a trailing-twelve-month metric.		
Multi-Dimensional		78 B-
The cuts a buyer expects are present	SG-01	100
Counts how many of the useful tags - product, segment, region, owner, and the rest - exist on the master or the lines.		
Those tags actually cover the book	SG-02	55
For each tag, measures how much of the latest book sits on accounts with a real value.		
A tag is a category, not free text	SG-03	100
Flags a tag whose values are mostly unique, or mostly one-off.		
The same idea is spelled one way	SG-04	80
Groups tag values that match once case and spacing are removed, and scores how many spellings each idea has.		
Parent accounts are used	SG-05	100
Asks whether a parent field is present and whether any account points at a different parent.		
One owner does not hold the book	SG-06	30
Measures the top owner's share of the latest book and the share with no owner.		
Tags stay stable over the year	SG-07	Not checked
Would measure how often a tag changes for the same account across a year. The file stores one tag per account, not one per month, so this cannot be scored yet.		
Anomalies		100 A+
One customer spikes for a month and reverts	AN-01	100
Finds one account whose book jumps for a single month and then returns to where it was.		
A customer drops to zero and comes back unmarked	AN-02	100
Finds one account that goes to zero for a run of months and then returns, without a churn mark and a reactivation mark.		
One month moves the whole book	AN-03	100
Flags a month whose change in total book is large against the file's own typical month, and splits that change by product, movement, and new versus existing accounts.		
A new product line copies a price the account already had	AN-04	Not checked
Inside a month that moved the whole book, looks at accounts that gained a product and asks whether that product's price mirrored the product they already had.		

Amounts do not match the file's own format	AN-05	100
Finds amounts whose decimal places, or whose round shape, differ from the pattern of the table they sit in, plus negative amounts.		
Duplicate rows	AN-06	100
Counts duplicate billing rows, duplicate product rows, and duplicate master rows.		
The book sits in a few customers	AN-07	100
Measures the largest customer and the top customers as a share of the latest book, including inside each product.		
Prices did not move where an escalator was promised	AN-08	100
Reports how many continuing accounts had an unchanged book between the last two year-ends. It is informational unless the definitions promise a price increase.		
A sentence in the talking points does not match the file	AN-09	100
Tests quantified sentences in the talking points against figures the file can produce.		

What this file says

The customer-level detail reconciles to reported ARR exactly in every reported period. The ARR bridge also rebuilds from the customer rows under the `monthly_sum` convention, which adds up monthly amounts, with nothing left unexplained. Product lines tie to billing, statuses follow a valid sequence, and the headline KPIs reproduce from the customer file.

The grade is A (composite 93.4) at tier 3. The gaps are about who owns the book, not whether the numbers hold. Product assignment is complete: 0% of ARR has no product. Owner assignment is not. A buyer would ask these first:

- Who is responsible for the 261 accounts, carrying \$8.7M of ARR, that have no owner on record?
- With 25.6% of ARR unassigned and the top rep holding 25.5%, how is the book divided across the sales team?
- Do any customers roll up to a parent, given that the parent field is the least-covered tag in the file?

What to do first

These changes move the grade, in order of effect. The check each one cites appears with it in the "Each check" section below.

- Assign an owner to \$8.7M of ARR. 261 active accounts have no rep. The top rep holds 25.5% of ARR. The parent field is the least-covered tag. Owner coverage drives both the tag coverage check and the owner concentration check, so one pass of assignment moves Multi-Dimensional Insights toward B.
- Add a definitions tab. Write one line for each term the definitions do not yet cover: MRR, GRR, new, and reactivation. Keep the existing lines for ARR, NRR, churn, expansion, and cohort. Written definitions let anyone reproduce the KPI table, and they raise the score on the definitions check. The diligence-ready view also needs the 2 High findings closed and either unit and price data or payment data.
- Normalize 2 tag fields. The segment and status fields carry case or spacing variants of the same value. One normalization pass removes them and moves Multi-Dimensional Insights up one band.
- Prepare for the checks that could not run. The tag-stability check needs each account's tags exported as of each month, not just once. The product-copy check had nothing to test because no

single month moved the whole book. Covering these raises the share of the cube that is graded rather than assumed.

- Re-grade after each month-end close. A monthly re-grade catches broken ties, duplicates, and status drift before they reach the board pack. This keeps Audit-Grade Accuracy where it is.

Where the grade comes from

Inputs: 2 file(s), 8 sheet(s), 109,461 rows. Hazards handled: none.

Checks run: 39 of 41. The 2 that could not be checked are listed below.

- Unified, Finance-Approved Foundation: 87.3 (B+)
- Audit-Grade Accuracy: 100 (A+)
- Cohort-Centric Design: 100 (A+)
- Multi-Dimensional Insights: 77.5 (B-)
- Anomalies: 100 (A+)

Audit-Grade Accuracy, Cohort-Centric Design, and Anomalies came through with no open findings. The two lower pillars trace to the owner gap, the definitions text, and tag spelling.

Each check

Each item below is one part of the rubric. The heading says what was tested, and the short code is the citation.

Unified, Finance-Approved Foundation

Bookings with no product or no owner

Unified, Finance-Approved Foundation. Cited as CP-05, owner.

This check measures how much of the latest book has no product and how much has no owner.

In this file, every dollar carries a product (0% unassigned). Ownership is the gap: 261 accounts, or 25.6% of the book, have no owner. Check score 30. A buyer would ask who manages renewal and expansion on those accounts today.

Next step. Assign a product and an owner to the unassigned book before the next export.

The words in the definitions were written down

Unified, Finance-Approved Foundation. Cited as CP-07.

This check looks for the standard terms in the definitions text. It does not test whether those words match the numbers.

In this file, the definitions cover 5 of the 9 terms. ARR, NRR, churn, expansion, and cohort are written down. MRR, GRR, new, and reactivation are not. Check score 56. A buyer would ask how GRR and new ARR are defined before relying on them.

Next step. Write a short definition for each headline term the summary uses, in the same words the rubric expects.

Came through clean: Enough history to follow a customer (CP-01); Months where the whole book went quiet (CP-02); A customer goes quiet without a churn mark (CP-03); Revenue with no customer behind it (CP-04); the product half of Bookings with no product or no owner (CP-05, product); The product file covers the same months as billing (CP-06); Billed customers appear on the customer list (CP-08).

Audit-Grade Accuracy

Every check in this pillar passed. The bridge foots, the detail ties to it, and the KPIs reproduce.

Came through clean: The bridge foots on its own (CR-01); Customer detail matches the bridge ending (CR-02); Movements rebuild from the customer rows (CR-03); Product lines tie to billing (CR-04); The amount matches the status word (CR-05); Statuses tell a legal story over time (CR-06); Headline KPIs can be reproduced (CR-07); The bridge and the KPI table agree (CR-08); Product and segment totals add up (CR-09); Duplicate dollars that break the tie (CR-10).

Cohort-Centric Design

Every check in this pillar passed. Start dates, contract end dates, and the history behind trailing metrics all hold.

Came through clean: Customers have a start date (CO-01); The start date matches the first revenue month (CO-02); Too many customers share one start month (CO-03); A returning customer kept the same key (CO-04); Contract end dates exist and fall after the start (CO-05); Retention looks earned, not just unexpired (CO-06); A trailing year has a year of history behind it (CO-07).

Multi-Dimensional Insights

One owner does not hold the book

Multi-Dimensional Insights. Cited as SG-06.

This check measures the top owner's share of the latest book and the share with no owner.

In this file, there are 3 reps. The top rep holds \$8.6M, a 25.5% share. The unassigned portion is about the same size as the top rep's book. Check score 30. A buyer would ask what happens to coverage if one rep leaves, and who holds the accounts no one owns.

Next step. Reassign concentrated accounts and fill the unassigned ones so the book is not one rep's.

Those tags actually cover the book

Multi-Dimensional Insights. Cited as SG-02.

For each tag, this check measures how much of the latest book sits on accounts with a real value.

In this file, tags cover 79.1% of the book on average across 6 tags. The owner field and the parent field carry the gap, with parent the least covered. Check score 55. A buyer would ask whether the book can be cut by parent customer and by owner.

Next step. Fill the blank tags on the accounts that carry the book, starting with product and owner.

The same idea is spelled one way

Multi-Dimensional Insights. Cited as SG-04.

This check groups tag values that match once case and spacing are removed, and scores how many spellings each idea has.

In this file, 2 tag fields, segment and status, carry more than one spelling of the same value. Check score 80. A buyer would ask whether a segment cut double-counts a category spelled two ways.

Next step. Pick one spelling for each category and apply it across the file.

Came through clean: The cuts a buyer expects are present (SG-01); A tag is a category, not free text (SG-03); Parent accounts are used (SG-05).

Anomalies

Every check in this pillar passed. No spikes, mass events, duplicates, or failed talking-point claims were found.

Came through clean: One customer spikes for a month and reverts (AN-01); A customer drops to zero and comes back unmarked (AN-02); One month moves the whole book (AN-03); Amounts do not match the file's own format (AN-05); Duplicate rows (AN-06); The book sits in a few customers (AN-07); Prices did not move where an escalator was promised (AN-08); A sentence in the talking points does not match the file (AN-09).

What we could not check

- A new product line copies a price the account already had (AN-04). No mass-attach month was found. No single month moved the whole book, so there was nothing for this check to examine.
- Tags stay stable over the year (SG-07). Tags are not historized. The file stores one tag per account rather than one per month, so segment drift over the year cannot be measured yet.

How this was graded

Weights: Unified, Finance-Approved Foundation 25%, Audit-Grade Accuracy 30%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, Anomalies 15%. Bands: A 90 or above, B 75 or above, C 60 or above, D 45 or above.

Bridge convention detected: monthly_sum. Rules version caeb8e512330.

Lenses:

- Decision-ready: not yet. Two High findings are current: the owner gap and the owner concentration.
- Diligence-ready: no. The same 2 High findings are open, and the file has neither unit and price data nor payment data.
- AI-ready: yes.

→ Next step

The Strategic Revenue Intelligence Assessment walks through these findings with a FinQore analyst and shows what a decision-ready and diligence-ready cube looks like for your business.

Your files are retained in FinQore infrastructure for the stated retention period and deleted on request.