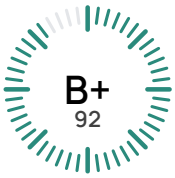
PREPARED FOR

Payments business, 10,000+ accounts



Submitted date 30 Oct 2026 10,000+ accounts

Read this report online

Unified Foundation — 86 B

- Bookings with no product or no owner — CP-05
- The words in the definitions were written down — CP-07
- Enough history to follow a customer — CP-01
  12 months or more gives a buyer enough history to trust the trends.
- Months where the whole book went quiet — CP-02
- A customer goes quiet without a churn mark — CP-03

6 more

Audit-Grade Accuracy — 100 A+

- 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 account totals — CR-04
- The amount matches the status word — CR-05

6 more

Cohort-Centric — 99 A+

- 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

2 more

Multi-Dimensional — 77 C+

- One owner does not hold the book — SG-06
  One owner under 15% of the book, and unassigned under 2%.
- Those tags actually cover the book — SG-02
- The same idea is spelled one way — SG-04
- The cuts a buyer expects are present — SG-01
- A tag is a category, not free text — SG-03

2 more

Anomalies — 100 A+

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	
A new product line copies a price the account already had Mirrored prices on under 10% of the accounts that gained a product.	AN-04	**Not checked**
Odd or negative amounts	AN-05	

5 more

What this file says

The core of this file reconciles. Your customer rows add up exactly to the ARR you report, in every reported period. When we rebuilt the movements from those rows, they matched the bridge in full. A buyer checks this first, and here it holds.

The grade is B+ (overall 92.6), graded at detail level 3. What holds the grade back is ownership, not accuracy. 24.9% of your revenue has no owner on record. A buyer would ask about that before anything else:

- Who owns the 24.9% of ARR with no owner?
- What happens to the revenue held by the largest owner, and who covers the accounts with no owner?

A buyer will also look at the largest single-month moves. The three largest were:

- January 2025: $7.8M (6.1%)
- January 2024: $7.7M (8.2%)
- February 2023: $3.6M (5.7%)

One customer led each move. We leave customer names out of the report.

What to do first

These changes would move your grade the most, in order.

- Assign an owner to $34.3M of ARR. 2,083 active accounts have no owner. The largest owner holds 25.6% of ARR. Parent is the tag field with the least coverage. Owner coverage affects two of the Multi-Dimensional Insights checks: how well your tags cover the book, and whether one owner holds too much of it. Cited as CP-05. Fixing this would lift your Multi-Dimensional Insights score toward a B.
- Finish your definitions. Add one line each for the terms that are missing: MRR, GRR, new and reactivation. With written definitions, anyone can rebuild your KPI table and get the same figures. Cited as CP-07. Complete definitions also let us check your terms against the file, and they move you closer to diligence-ready.
- Fix the spelling in 2 tag fields. In both segment and status, the same value is spelled more than one way, with different capitals or extra spaces. One cleanup pass removes the duplicates. Cited as SG-04. This would lift your Multi-Dimensional Insights score by a letter.
- Send what we could not check. The two items under "What we could not check" need data the file

does not have yet. The main one is tags recorded month by month. With that data, we can grade more of your file and assume less.
- Re-grade after each month-end close. A monthly re-grade catches broken ties, duplicate rows and status changes before they reach the board pack. It keeps your Audit-Grade Accuracy result where it is today.

Where the grade comes from

We read 2 files, 8 sheets and 782,735 data rows. The data runs from January 2023 through December 2025, which is 36 months. Your form said 10,000 to 100,000 customers, and the file billed 10,000 accounts. Your form said 50,000,000 to 150,000,000 in ARR, and the file shows $137.4M in its last month.

We ran 40 of 42 checks. The other 2 could not run, and they are listed below.

- Unified, Finance-Approved Foundation: 86.5 (B)
- Audit-Grade Accuracy: 100 (A+)
- Cohort-Centric Design: 100 (A+)
- Multi-Dimensional Insights: 77.5 (C+)
- Anomalies: 100 (A+)

Both lower results come from the same gap: missing owners.

Each check

Below are the checks that found something, grouped by pillar. The short codes are only there so you can look a check up.

Unified, Finance-Approved Foundation

Bookings with no product or no owner

Cited as CP-05, owner.

We measured how much of your latest revenue has no product and how much has no owner. Buyers cut the book by product and by owner, so blanks get in the way. Every account has a product. Ownership is the gap: 2,083 accounts carrying $34.3M, or 24.9% of revenue, have no owner.

Next step. Assign a product and an owner to the revenue that has none before your next export.

The words in the definitions were written down

Cited as CP-07.

We looked for the standard terms in your definitions, such as ARR, NRR and churn. This check confirms that the terms are written down. It does not test whether they match your numbers. Your definitions cover 5 of the 9 terms a buyer expects. MRR, GRR, new and reactivation are missing. A buyer will ask where the written definitions are for the metrics your summary reports.

Next step. Write a short definition for each headline metric your summary uses, so a buyer reads

the same meaning you do.

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); Billing rows with revenue and no customer identity (CP-04); the product side of Bookings with no product or no owner; The product file covers the same months as billing (CP-06); Billed customers appear on the customer list (CP-08); One account, one key (CP-10).

Audit-Grade Accuracy

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

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

Cited as SG-06.

We measured how much of your latest revenue sits with the largest owner and how much has no owner. The book is split across 3 owners. The largest holds $35.2M, which is 25.6% of revenue. That is close to the share with no owner at all. A buyer will ask what happens to the revenue held by the largest owner, and who covers the accounts with no owner.

> **Next step. Reassign the largest concentrations and fill in the missing owners, so the book does not depend on one person.**

Those tags actually cover the book

Cited as SG-02.

For each tag, we measured how much of your latest revenue sits on accounts that have a real value. Across your 6 tags, average coverage is 79.2% of revenue. Parent has the least coverage, and owner is the next gap. A buyer will ask why so many accounts are missing tag values, and which ones matter most.

> **Next step. Fill in the blank tags on the accounts that carry the most revenue, starting with product and owner.**

The same idea is spelled one way

Cited as SG-04.

We grouped tag values that match once capitals and spaces are ignored, then counted the spellings of each. In 2 tags, segment and status, the same value appears with more than one spelling. A buyer will ask which spellings can be merged.

Next step. Pick one spelling for each category and use it throughout 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

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). This check needs a month when many customers picked up a new product at once. Your file has no such month, so there was nothing to test.
- Tags stay stable over the year (SG-07). Your file stores one tag value per account, not one per month, so we cannot see whether segments shifted over time. If you export each tag as of each month, this check can run.

How this was graded

Each pillar counts toward the letter by a fixed share: Unified, Finance-Approved Foundation 30%, Audit-Grade Accuracy 25%, Cohort-Centric Design 15%, Multi-Dimensional Insights 15%, and Anomalies 15%. The letter bands start at 93 for an A, 80 for a B, 60 for a C and 45 for a D. We read your bridge as monthly amounts added together. Rules version e1ed077ee33b.

Readiness is a separate test:

- Decision-ready: not yet, because of the two open ownership findings.
- Diligence-ready: no. The ownership findings count against it, and the file has no unit or price data and no payments data.
- AI-ready: yes.

The letter comes only from the five pillar results. Readiness does not change it.

Next step

In the Strategic Revenue Intelligence Assessment, a FinQore analyst walks through these findings with

you. It shows what a decision-ready and diligence-ready revenue model looks like for your business.

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