

PREPARED FOR

Payments business, 10,000+ accounts



Submitted 7 Oct 2026 10,000+ accounts

[Read this report online](#)

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 detail in this file reconciles exactly to the reported ARR in every reported period. The ARR bridge rebuilds from the customer rows under the monthly sum convention (`monthly_sum`), with nothing left unexplained. Product lines tie to billing, statuses follow a valid sequence, and the headline KPIs can be reproduced from the detail. The overall grade is A (composite 93.4) at tier 3.

The open questions are about who owns the book, not whether the numbers hold. Every account has a product, so the product gap is 0%. But 24.9% of ARR, \$34.3M across 2,083 accounts, has no owner. A buyer would ask these first:

- Who is accountable for the \$34.3M of ARR that has no rep assigned?
- The top rep holds 25.6% of ARR, about the same share that has no owner. How would the book be covered if that rep left?
- Four headline terms, MRR, GRR, new and reactivation, have no written definition. Which definitions sit behind the figures the summary reports for them?

What to do first

These changes move the grade. The checks each one affects are listed under "Each check."

- Assign an owner to \$34.3M of ARR. 2,083 active accounts have no rep. The top rep holds 25.6% of ARR. The parent field is the least-covered tag. Filling in owners lifts the results for "Those tags actually cover the book" and "One owner does not hold the book." Moves Segmentation toward B.
- Add a definitions tab. Write one line each for MRR, GRR, new and reactivation, the terms not yet written down. Keep the existing definitions for ARR, NRR, churn, expansion and cohort. Written definitions let a reader reproduce the KPI table from the stated rules. This raises the Unified, Finance-Approved Foundation score.
- Normalize 2 tag fields. Segment and status carry case or spacing variants of the same value. One normalization pass removes them. Moves Segmentation up one band.
- Fill in what the diligence view needs. The diligence-ready view lists unit or price data, or payments data, as missing. It also lists the two open owner findings above. Adding a units/price or payments table addresses the first item. Exporting tags as of each month would also let tag stability over the

year be scored.

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

Where the grade comes from

Inputs: 2 file(s), 8 sheet(s), 782,747 rows. Hazards handled: none.

Checks run: 39 of 41. 2 could not be checked (listed below).

- Unified, Finance-Approved Foundation: 87.3 (B+)
- Audit-Grade Accuracy: 100 (A+)
- Cohort-Centric Design: 99.97 (A+)
- Multi-Dimensional Insights: 77.5 (B-)
- Anomalies: 100 (A+)

Accuracy, cohorts and anomalies carry the grade. The two lower pillars both come down to who owns each account and how terms and tags are written down.

Each check

Each item below is one part of the rubric. The heading is the check in plain words. 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 account has a product (0% unassigned). However, 2,083 accounts, 24.9% of the book, have no owner. A buyer would ask who manages renewals and expansion on those accounts today. Check score 30.

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, 5 of the 9 terms are defined: ARR, NRR, churn, expansion and cohort. MRR, GRR, new and reactivation are missing. A buyer would ask how new and reactivated revenue are separated, and how gross retention is calculated. Check score 56.

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); Bookings with no product (the product half of CP-05); 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 on its own. The customer detail matches the bridge ending. The movements rebuild from the customer rows. The headline KPIs reproduce under standard definitions.

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

Start dates, contract end dates and history depth all support cohort analysis. One small point: a returning customer appears to have come back under a new account key instead of its original one. This did not change the pillar's band, but a buyer tracing that customer's history would ask about it.

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, the book is split across 3 reps. The top rep holds \$35.2M, or 25.6%. Another \$34.3M, or 24.9%, has no rep. A buyer would ask how coverage holds if one rep leaves, and who is working the unassigned accounts. Check score 30.

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, the 6 tags cover 79.2% of the book on average. Parent is the least-covered field, and rep is the

other field with gaps. A buyer would ask whether ARR can be cut by owner, or rolled up to the parent company, without manual work. Check score 55.

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 fields, segment and status, carry more than one spelling of the same value. A buyer filtering by segment would ask whether those variants are being counted as separate groups. Check score 80.

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

No spikes, unmarked drops, duplicates or unusual formats were found. The talking points tested against the file all held.

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). There was no month in which the whole book moved, so there was nothing for this check to test.
- Tags stay stable over the year (SG-07). The file stores one tag per account rather than one per month, so changes over time cannot be measured.

🔍 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 (monthly_sum). Rules version caeb8e512330.

Readiness views: decision-ready not yet, diligence-ready no, AI-ready yes. The decision-ready and diligence-ready views are held back by the two open owner findings. The diligence-ready view also needs unit or price data, or payments data.

→ Next step

The Strategic Revenue Intelligence Assessment walks through these findings with a FinQore analyst. It 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.