

PREPARED FOR

Retail platforms business, 10,000+ accounts



Submitted 7 Oct 2026 10,000+ 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		86 B
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	0
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 a 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 detail reconciles. Customer-level ARR matches the reported ARR exactly in every reported period. The ARR bridge rebuilds from the customer rows under the monthly-sum convention, with nothing left unexplained. Every headline KPI tested was reproduced from the customer file, and product lines tie to billing.

The grade is A- (composite 91.3) at tier 3. The file is AI-ready. It is not yet decision-ready and not diligence-ready. Three items hold it back: account keys for returning customers, owner coverage, and how the book splits across owners.

A buyer reading this file would ask three questions first:

- Why do returning customers get a new account key? The file records 5,598 reactivations, and 0 of them kept the customer's original key. Cohort retention and churn both depend on the answer.
- Who owns the \$39.2M of ARR that has no rep? That is 3,525 active accounts and 24.8% of the book. Product assignment, by contrast, is complete: 0% of ARR has no product.
- How is the book spread across the 3 reps? The largest holds 25.3% of ARR, and nearly a quarter of the book has no owner at all. A buyer would ask how coverage holds up if one rep leaves.

What to do first

These changes move the grade, in order of effect. Each one cites the check it addresses, and those checks are described under "Each check" below.

- Assign an owner to \$39.2M of ARR. 3,525 active accounts have no rep. The top rep holds 25.3% of ARR. The least-covered tag field is parent. Owner coverage drives both the segmentation score and the rep concentration result. This moves Multi-Dimensional Insights toward B.
- Put returning customers back on their original key. The file has 5,598 flagged rows. Each is a customer who came back under a new account record instead of the one they had before. Linking them back makes reactivation and cohort retention readable. This moves Cohort-Centric Design up.
- Add a definitions tab. Write one line each for ARR, NRR, GRR, churn, new, expansion, reactivation and cohort. With written definitions, anyone can reproduce the KPI table from the same words the summary uses. This lifts the result for "The words in the definitions were written down" (CP-07).

- Normalize 2 tag fields. 2 fields carry case or whitespace variants of the same value. One pass of normalization removes them. This moves Multi-Dimensional Insights up one band.
- Send the inputs we could not use. Export tags as of each month, not once per account. Also add a units-or-price table or a payments table. With those in hand, segment stability can be graded, and the diligence view has the inputs it needs.

Where the grade comes from

Inputs: 2 file(s), 8 sheet(s), 1,481,159 rows. No hazards needed handling.

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

- Unified, Finance-Approved Foundation: 87.3 (B+)
- Audit-Grade Accuracy: 100 (A+)
- Cohort-Centric Design: 85.7 (B)
- Multi-Dimensional Insights: 77.5 (B-)
- Anomalies: 100 (A+)

Audit-Grade Accuracy and Anomalies came through without a finding. The grade below A+ comes from ownership, returning-customer keys, definitions and tag hygiene. None of it comes from the arithmetic.

Each check

Each item below is one piece of the rubric. The words are the check. 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.

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

In this file, 3,525 accounts carry no owner, which is 24.8% of the book. 0% of the book has no product. Check score 30.

A buyer would ask: who is accountable for renewing and expanding the unowned accounts?

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.

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 standard terms are defined. Check score 56.

A buyer would ask: how are GRR, new, reactivation and MRR defined, and would two analysts compute them the same way?

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

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

A returning customer kept the same key

Cohort-Centric Design. Cited as CO-04.

Splits reactivations that kept the same account key from new keys whose name matches an account that churned recently.

In this file, there are 5,598 reactivations. 0 of them kept the original key (0%). Check score 0.

A buyer would ask: if a returning customer looks like a new logo, how much of new-customer growth is really customers coming back, and how much past churn was really a pause?

Next step. Reuse the original account key when a customer comes back, instead of opening a new record.

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); 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.

Measures the top owner's share of the latest book and the share with no owner.

In this file, the book is spread across 3 reps. The largest holds \$40.0M, a 25.3% share. Check score 30.

A buyer would ask: with the largest rep and the unowned book each near a quarter of ARR, how exposed are renewals to coverage gaps?

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, measures how much of the latest book sits on accounts with a real value.

In this file, the 6 tag fields cover 79.2% of the book on average. Check score 55.

A buyer would ask: can the book be cut by parent account and by owner, or only by product, region and segment?

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.

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 carry more than one spelling of the same value. Check score 80.

A buyer would ask: does a segment or status filter return the whole group, or only the rows spelled one way?

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

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 month moved the whole book, so there was nothing for this check to examine.
- 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 seen.

🔍 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, diligence-ready no, AI-ready yes.

→ 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.