

PREPARED FOR

Usage-based infrastructure business, 100–1,000 accounts



Submitted 7 Oct 2026 100–1,000 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. 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 ties. Customer-level ARR matches the reported ARR exactly in every reported period. The ARR bridge also rebuilds from the customer rows under the monthly_sum convention, with nothing left unexplained. Headline KPIs reproduce from the customer file, and the bridge and the KPI table agree. Start dates, contract end dates and status sequences hold up, and the file shows no duplicates, one-month spikes or mass events. The grade is A (composite 93.4) at tier 3.

The gaps are in attribution and documentation, not in the arithmetic. Every account carries a product, so 0% of ARR is missing a product. But 20% of ARR has no owner: \$2.3M across 48 accounts. Written definitions cover 5 of the 9 key metrics.

A buyer would ask these first:

- Who covers the \$2.3M of ARR that has no assigned owner, and how is it managed today?
- One rep of 3 holds 28.7% of ARR. How is that book protected if the rep leaves?
- How are GRR, MRR, new and reactivation defined, since none of them is written down?

The two ownership questions keep the file at "not yet" for decisions. A diligence review would also ask for unit or price data, or payments data. Neither is in this upload.

What to do first

These are the changes that move the grade. Each check is named later in the report.

- Assign an owner to \$2.3M of ARR. 48 active accounts have no rep, and the top rep holds 28.7% of ARR. The missing owners and the concentration in one rep come from the same accounts, so one round of assignments addresses both. The parent field is the least-covered tag, so fill it during the same pass. This moves Multi-Dimensional Insights toward B and clears the items holding the decision-ready view at "not yet."
- Add a definitions tab. Write one line each for the terms the file does not define yet: MRR, GRR, new and reactivation. Keep the existing lines for ARR, NRR, churn, expansion and cohort. The written definitions include 5 of the 9 standard terms. Completing the set lets a reader reproduce the KPI table from written terms, and a diligence review will expect it.
- Normalize 2 tag fields. Segment and status each contain case or whitespace variants of the same

value. One normalization pass removes them and moves Multi-Dimensional Insights up one band.

- Send the inputs a diligence review expects. Add unit or price data, or payments data, to the next upload. If you can, export tags as of each month so a buyer can see whether a customer's segment changed over the year. You do not need to send anything extra for the test of whether a new product line copies a price the account already had. That test did not run because no month moved the whole book.
- 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), 17,447 rows. Hazards handled: none.

Checks run: 39 of 41. The remaining 2 could not be checked; they 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 have nothing open. All of the lost points sit in ownership, tag coverage and tag spelling, and in written definitions.

Each check

Each item below is one part of the rubric. The heading says what was tested. 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 measures how much of the latest book has no product and how much has no owner.

In this file, every account has a product, so 0% of ARR is unassigned by product. The owner side does not hold: 48 accounts, or 20% of ARR, have no owner. Check score 30.

A buyer would ask: who is accountable for renewing and expanding these 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.

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

In this file, the definitions include 5 of the 9 standard terms. MRR, GRR, new and reactivation are not defined. Check score 56.

A buyer would ask: under what definition is each headline figure calculated?

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 or no owner, product side (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

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

Multi-Dimensional Insights. Cited as SG-06.

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

In this file, 3 reps carry the book. The top rep holds \$3.2M, a 28.7% share. The unassigned accounts noted above sit outside any rep. Check score 30.

A buyer would ask: how much of the book depends on one relationship, and how much has none?

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

In this file, the 6 tags cover 80% of the book on average. Parent is the least-covered field, and the rep field has the owner gap described above. Check score 55.

A buyer would ask: can the book be cut by parent customer and by owner, not only by product and region?

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

A buyer would ask: does a segment cut count every account in that segment, or only the ones 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. This test only runs inside such a month, and this file has none.
- Tags stay stable over the year (SG-07): tags are not tracked month by month. The file stores one tag per account rather than one per month, so changes in segment over time cannot be seen 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.

Readiness views:

- Decision-ready: not yet. The owner gaps are current.
- Diligence-ready: no. The same owner gaps apply, and unit or price data, or payments data, is missing.
- AI-ready: yes.

→ Next step

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