**Customer Payment & Revenue Risk Analysis**

**Business Requirement Document**

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# PROJECT DETAILS

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| PROJECT NAME | | |
| Customer Payment & Revenue Risk Analysis | | |
| CREATOR | | |
| Dilip Choudhary | | |
| DOCUMENT NO. | DATE | VERSION NO. |
| BRD-XYZ-001 | 25-AUG-2025 |  |

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| 1. EXECUTIVE SUMMARY |
| This Business Requirements Document (BRD) defines the requirements for analysing **customer payments and accounts receivable** for ABC Company, a FinTech company experiencing delays in payments and potential revenue loss.  **Purpose:** Identify high-risk clients, quantify revenue at risk, track Days Sales Outstanding (DSO), and provide actionable insights to improve cash flow.  **Audience:** Stakeholders at ABC (CFO, Finance Head, Accounts team) and XYZ analysts/project managers responsible for delivering the solution.  The project includes analysing historical invoice/payment data, calculating key financial metrics, and creating an **interactive dashboard**. The proposed process replaces manual tracking with a structured, automated, data-driven approach. Functional requirements include tracking revenue per client/product, identifying high-risk clients, calculating DSO, highlighting revenue at risk, and generating stakeholder-ready insights. |

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| 2. PROJECT DESCRIPTION |
| ABC Company has observed **delayed payments** from clients, affecting cash flow and revenue. XYZ has been engaged to **analyse the problem, generate insights, and provide actionable recommendations**.  The project involves:   * Collecting historical invoice and payment data * Cleaning and preparing data for analysis * Calculating KPIs (DSO, Late Payment Rate, High-Risk Clients) * Creating an interactive dashboard to visualize trends and risks * Delivering a report with **insights and recommendations** for ABC’s management |

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| 3. PROJECT SCOPE | |
| **In Scope:**   * Analysis of client invoices for the last 6–12 months * Identification of high-risk clients and revenue at risk * Calculation of KPIs: Total AR, DSO, Revenue at Risk, On-Time Payment % * Dashboard creation (Power BI / Excel) * Reporting insights and recommendations   **Out of Scope:**   * Real collections or credit approval decisions * Integration with ABC’s live ERP system | |
| IN-SCOPE ITEMS | OUT-OF-SCOPE ITEMS |
| Item 1: Analysis of client invoices for the last 6–12 months | Item 1: Real collections or credit approval decisions |
| Item 2: Identification of high-risk clients and revenue at risk | Item 2: Integration with ABC’s live ERP system |
| Item 3: Calculation of KPIs: Total AR, DSO, Revenue at Risk, On-Time Payment % |  |
| Item 4: Dashboard creation (Power BI / Excel) |  |
| Item 5: Reporting insights and recommendations |  |

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| 4. BUSINESS DRIVERS | |
| **Business Driver 1: Reduce revenue loss due to late or missed payments** | This is about stopping the company from losing money |
| **Business Driver 2: Improve cash flow and liquidity management** | This is about keeping the company’s money moving smoothly |
| **Business Driver 3: Enable data-driven decision-making for collections** | This is about using facts and numbers to decide who to call for money |
| **Business Driver 4: Provide a framework for ongoing monitoring of high-risk accounts** | This is about setting up a system to keep watching the tricky customers |

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| 5. PRESENT PROCESS UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO |
| * ABC currently tracks invoices manually in Excel * Overdue invoices are reviewed periodically without prioritization * No automated dashboard or systematic reporting * Collections decisions are reactive |

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| 6. PROPOSED PROCESS UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO |
| * Analyst (XYZ) cleans and consolidates invoice/payment data * Calculates KPIs: Days Overdue, DSO, Revenue at Risk, High-Risk Flag * Builds an **interactive dashboard** to monitor client payment patterns * Generates **report and recommendations** for stakeholders * Establishes a process for **weekly AR monitoring and high-risk client tracking** |

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| 7. FUNCTIONAL REQUIREMENTS UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO |
| |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | **Requirement ID** |  |  | | --- | |  | | Description | Priority | | **Category** | | --- |  |  | | --- | |  | | | R001 | Track total revenue per client/product | High | Reporting / Analytics | | R002 | Identify high-risk clients based on overdue payments | High | Risk Analysis | | R003 | Calculate DSO trends per month | Medium | KPI / Trend Analysis | | R004 | Highlight revenue at risk per client/product | High | Reporting / Finance | | R005 | Provide actionable recommendations to stakeholders | High | |  | | --- | |  |  |  | | --- | | Reporting / Insights | | |

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| – PRIORITY | | |
| **VALUE** | **STATUS** | **DESCRIPTION** |
| 1 | High | Track total revenue per client/product |
| 2 | High | Identify high-risk clients based on overdue payments |
| 3 | Medium | Calculate DSO trends per month |
| 4 | High | Highlight revenue at risk per client/product |
| 5 | High | Provide actionable recommendations to stakeholders |

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| – CATEGORIES (RC1) | | | |
| **ID** | **REQUIREMENT** | **PRIORITY** | **RAISED BY** |
| R001 | Track total revenue per client and product | High | Finance Head |
| R002 | Identify high-risk clients based on overdue payments | High | CFO |
| R003 | Calculate DSO (Days Sales Outstanding) trends per month | Medium | Analyst (XYZ) |
| R004 | Highlight revenue at risk per client/product | High | Finance Head |
| R005 | |  | | --- | |  |  |  | | --- | | Generate actionable insights and recommendations for stakeholders | | High | Project Manager |

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| 8. NON-FUNCTIONAL REQUIREMENTS UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO | |
| **ID** | **REQUIREMENT** |
| NF001 | Accuracy:  Calculations must match source data with 100% accuracy |
| NF002 | Usability:   |  | | --- | |  |  |  | | --- | | Dashboard must be interactive and easy to read | |
| NF003 | Performance:   |  | | --- | |  |  |  | | --- | | Dashboard should load data and visuals efficiently | |
| NF004 | Security:   |  | | --- | |  |  |  | | --- | | Confidential client data must be protected (simulated dataset) | |

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| 9. GLOSSARY UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO | |
| **TERM/ABBREVIATION** | **EXPLANATION** |
| AR | Accounts Receivable |
| DSO | Days Sales Outstanding |
| High-Risk Client | Client with Days Overdue >30 |
| Revenue at Risk | Total unpaid amount from high-risk clients |
| KPI | Key Performance Indicator |

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| 10. REFERENCES UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  YES  UNKNOWN  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO  NO | |
| **NAME** | **LOCATION** |
| Excel & Power BI documentation | Zip |
| Sample datasets for financial analysis | Zip |
| Industry best practices for accounts receivable and cash flow management | Zip |

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| 11. APPENDIX |
| A screenshot of a computer  AI-generated content may be incorrect. |

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