**Merchant:** Circadian Risk

**Demo date:** July 9, 2025 (intro); July 15, 2025 (custom demo); July 28, 2025 (reporting demo)  
 **Scoping start date:** July 2025  
 **MSA Signature Date:** 8/22/24  
 **Onboarding Kick Off Date:** TBD (Early September)   
 **[If Exists] Opt Out Date:** Sep 22nd   
 **Go Live Date:**

**GTM POC:** Jarrett M  
**ERP:** Currently QuickBooks; migrating to NetSuite   
**Tax Integration:** TBD (likely Avalara/Anrok via NetSuite)  
**CRM:** Hubspot

### **Key people at Merchant**

* **Accountant:** Lynn Thurman — Startup CFO (Countsy)
* **CFO:** Frank Schools at Circadian
* **Accounts Receivable POC:** Countsy team (Lynn Thurman / Stacy Sutton)
* **Billing POC:** Countsy (Stacy Sutton)

### **AE / Implementation Notes**

* NDA required for contract samples; CFO can approve quickly
* JPMorgan Chase treasury platform planned (Plaid may require CSV fallback)
* Commissions not yet solved (likely via HubSpot); Tabs invoices will sync back to CRM
* Two revenue accounts requested: Platform vs. Professional Services
* SKU mapping needed (map variants like “platform,” “assessments,” “usage,” “discounts”)

### **Info on how merchant bills**

Annual SaaS license ($50K typical) billed net 90. Professional services (risk assessments ~$2,500 per site) subcontracted. Some customers prepay bundles of assessments to draw down over time. Discounts are common and negotiated case by case.

### **Important merchant relationship information**

1. **Merchant temperament:** Analytical and process-driven. CFO Frank is hands-on, detail-oriented, and price-conscious. Strong emphasis on GAAP compliance, Netsuite migration, and contract visibility. Team values concise communication and SOC2-grade security.
2. **Key POC / decision maker:** Frank Schools (CFO).   
   **Executive stakeholders:** Daniel Young (Founder/CIO), Tim Simcoe (CRO).
3. **Partner Team Countsy:**  (Lynn Thurman, Colman Edwards).
4. **Tabs features that matter most:**
   * Contract ingestion + searchable contract DB (renewals, uplifts, discounts)
   * Automated GAAP rev rec & ARR waterfall
   * NetSuite + HubSpot integrations; invoice writeback
   * AR aging, DSO, cash forecasting
   * Support for prepaid bundles & overages
   * Discount handling & renewal insights  
     Unlimited users with role-based access; SOC2 compliance

### **Company summary**

Circadian Risk is a risk management SaaS platform that helps enterprises monitor and reduce risks across time, locations, and categories. Customers include Fortune 500 companies, insurers, and security providers (sometimes white-labeled). Revenue is mainly annual licenses, with optional services for risk assessments.

### **Goals (North star)**

* Become GAAP compliant, implement NetSuite, and prepare for IPO/acquisition within 3 years
* Replace manual QuickBooks/Dropbox workflows with automated contract-to-cash
* Deliver leadership-ready metrics (ARR, retention, DSO, cash forecasting)

**Why buying Tabs / pain points:** Manual Dropbox contract storage, QuickBooks invoicing, no GAAP rev rec, no contract visibility (discounts, renewals), lack of reporting.

### **Billing model**

* **Customer creation:** Prospects tracked in HubSpot; contracts stored in Dropbox PDFs
* **Billing:** Annual license invoices + professional services (monthly or per event)
* **Contract types:** Standard form or customer paper; signed via Dropbox
* **Unique items:** Prepaid assessment bundles; reseller agreements
* **Terms:** Annual terms (sometimes 3 years); Net 90 typical; annual billing for licenses, monthly for services
* **Taxes:** To be handled via Avalara/Anrok integration; if silent, default each tax line to BT item

### **Feature requests**

1. **Renewals dashboard** — centralized renewal type/notice/uplift; alert 60+ days out. Urgency: High

### **Rewatch calls**