ZERQIVO - Enterprise Demo Report

DEMO REPORT - ALL COMPANIES, FIGURES AND FINDINGS ARE INVENTED

Company: **Example Holding S.p.A. (fictitious)** - Period: FY 2025 (example) - Documents analysed: 240 invoices, 12 bank statements, 1 financial statement (example)

1. Executive summary

Overall outcome: **REVIEW NEEDED**. 3 critical, 7 review-needed and 230 clear documents in this illustrative dataset. Every finding links to its evidence; final decisions remain with qualified people.

2. Financial analysis (example)

Indicator	FY2025 (demo)	FY2024 (demo)	Note
Revenue	EUR 12.4M	EUR 11.1M	+11.7%
Gross margin	38.2%	40.1%	Margin decline - review cost of sales
DSO (days)	74	61	Collections slower
Current ratio	1.32	1.45	Still above 1

3. Document checks

Check	Result	Documents
VAT arithmetic	2 mismatches	INV-0412, INV-0977
Duplicate invoices	1 probable duplicate	INV-1180 / INV-1181
Supplier VAT number format	1 invalid format	Supplier 'Delta Srl' (demo)
Bank vs ledger reconciliation	3 unmatched payments	Statement Mar/Jul (demo)

4. Risks and anomalies - prioritised

Priority	Finding	Evidence & explanation	Recommended action
CRITICAL	Probable duplicate payment EUR 18,450	Same supplier, amount, date and description on INV-1180 and INV-1181; both paid.	Confirm with supplier and request credit note.
CRITICAL	VAT computed at wrong rate	INV-0412: taxable EUR 10,000, VAT shown EUR 1,000 (10%) vs standard rate applied elsewhere.	Verify applicable rate with tax adviser.
CRITICAL	Unmatched outgoing payment EUR 6,200	Bank debit 14 Jul has no ledger entry or invoice.	Obtain supporting document or reverse.
REVIEW	Gross margin -1.9 pts	Cost of sales grew faster than revenue.	Analyse top 10 cost lines.

Priority	Finding	Evidence & explanation	Recommended action
REVIEW	Invalid supplier VAT format	Number does not match national format pattern.	Request corrected supplier data.

5. Illustrative time savings

Example only, not a guaranteed result: if manual first-pass review takes ~4 minutes per document, 240 documents ~ 16 hours. A first automated pass that flags 10 documents for human attention could reduce first-pass effort; actual savings depend on your documents and processes.

6. Operational recommendations

1) Resolve the 3 critical findings first. 2) Add a duplicate-invoice control before payment approval. 3) Monthly bank-ledger reconciliation. 4) Send rule-dependent findings to qualified human review. 5) Re-run analysis after corrections.

Limitations: this demo shows the report format. Zerqivo does not certify accounts and does not replace qualified professionals.