

The Year Customers Audited the Invoice

They found the errors first.
The same ones keep coming back.



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Foreword

The next phase of monetization is not only a commercial opportunity. It is a control challenge. As more organizations move toward usage-based, consumption-based, subscription, hybrid and event-driven revenue models, the work of protecting revenue has moved far beyond the traditional boundaries of billing operations. Revenue now depends on a chain of activity that begins with usage events and ends with invoices, cash collection, revenue reporting, audit evidence and customer trust. If that chain is broken at any point, the effect is not limited to a single missed charge. It can become a profit risk, a cash-flow issue, a reporting adjustment and a customer confidence problem.

This report is the fourth in the DigitalRoute 2026 series and focuses on the people, processes and controls that must protect modern revenue. The central argument is straightforward: dynamic monetization needs revenue guardians, the people, processes and controls that protect revenue from usage event to cash, so the business can answer for the invoice before the customer has to. These are not simply teams that fix billing issues after they appear. They are the capabilities that make sure usage is captured completely, pricing and rating are governed carefully, invoices can be explained clearly, disputes are

resolved with evidence, and root causes are removed rather than allowed to return.

The findings show why this role is becoming more urgent. A clear majority of respondents now operate with meaningful levels of usage-based or consumption-based revenue. At the same time, many organizations are dealing with complex pricing rules, high volumes of usage events, multiple sources of usage data, tax and currency complexity, discounting and frequent price-plan change. The result is a monetization environment that is agile, but also more exposed. Growth increasingly depends on flexibility, but flexibility without control creates leakage, disputes, delayed cash and avoidable manual work.

The uncomfortable finding running through this report is not that businesses lack confidence. 56% of revenue leaders say their invoices are accurate. Only 22% can produce the evidence pack to prove it within 24 hours. Confidence has become a lagging indicator. The businesses most certain their revenue is right are often the ones whose customers are finding the errors first, and whose remediation teams are fixing the same root cause they fixed last quarter. This report is about closing that loop before the customer audits the invoice for you.

Ari Vanttinen
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Introduction



Revenue models have become more dynamic. The value a customer receives can change daily, hourly or in real time. Contracts may combine subscriptions, usage, entitlements, overages, discounts, credits, partner settlements and event-driven charges. Pricing may change more often. Product teams may want to experiment faster. Customers may expect greater transparency over what they used, how it was charged and why the invoice is correct. This has created a new operating reality: the path from usage to revenue is now a strategic system, not a back-office process.

The survey findings show how far this shift has already progressed. Around 70% of respondents say at least 26% of their organization's revenue is usage-based or consumption-based. Around 53% say that the majority of their

revenue is usage-based or consumption-based. These figures suggest that usage-driven monetization is no longer a niche model. It is now a material share of revenue for many organizations, and for many it is already the dominant model.

This shift brings complexity. Half of respondents say complex pricing or rating rules apply to their usage-to-revenue operations. Almost half cite high-volume usage events, and almost half cite multiple usage sources or systems. More than one-third point to multi-currency and tax complexity. More than one-quarter cite frequent discounting, and more than one-quarter cite frequent product or price-plan changes. These are not isolated operational difficulties. They are structural features of modern monetization.

The report therefore examines the

revenue protection loop from end to end. It looks at leakage and profit at risk, pricing and rating, customer disputes, delayed cash collection, manual remediation, invoice evidence, automation, closed-loop correction, revenue reporting and the financial close. The findings point to a consistent pattern. Organizations are adapting to more agile monetization models, but their controls are not always adapting at the same pace. Many issues are still detected after the customer has questioned an invoice, after period close, during revenue reporting or through audit. By that point, the customer has already audited the invoice, and the organization is in remediation mode.

This matters because monetization issues do not stay where they start. They compound. Missing usage can create underbilling.



Misapplied discounts can erode margin. Configuration defects can spread across many accounts. Unbilled overages can go unnoticed. Late corrections can force revenue reporting adjustments. Manual work can consume finance, billing, data, revenue assurance, customer support and engineering time. A single issue can therefore affect multiple teams and multiple performance measures. The more dynamic the revenue model, the more important it becomes to control the entire chain.

Purpose of the report series

The purpose of the report series is to describe how monetization is changing and what that change requires from the organization. Each report contributes to the same overall story: businesses are pursuing more adaptive ways to package, price and charge for value, but the supporting revenue operations must become equally adaptive. Commercial agility, customer experience and financial control cannot be separated. A company that can launch usage-based pricing quickly but cannot reconcile usage to invoice with confidence has not completed the transformation. It has only moved complexity from the product and sales model into the revenue engine.

The first three reports named what broke: pricing, trust, and the monetization stack itself. This fourth report names who closes the loop: the revenue guardians. The earlier logic of the series is that modern businesses want to monetize in more flexible ways. This report shows what must be protected when that flexibility becomes operational reality. Usage must be captured accurately. Pricing and rating must be governed. Invoices must be explainable. Disputes must be resolved with evidence. Cash must not be delayed unnecessarily. Revenue reporting must not be disrupted by recurring corrections. Most importantly, root causes must be closed at source rather than passed downstream for manual remediation.

The link between the reports is therefore

the link between growth and control. Agile monetization creates new growth options, but it also increases the number of places where revenue can leak or be questioned. Revenue guardianship is the discipline that allows organizations to pursue the growth opportunity without weakening financial trust. It is the operating layer that turns usage events, pricing rules and customer contracts into reliable revenue outcomes.

This report is also intended to give business leaders a practical language for the problem. Revenue leakage, disputes, delayed time-to-cash and financial close disruption are often discussed separately. The data suggests they are connected symptoms of the same underlying issue: the usage-to-revenue lifecycle is becoming more complex than the controls around it. The purpose of the report is to bring those symptoms together and show why they need to be managed as one system, before customers audit it for the business.





Revenue Guardians definition

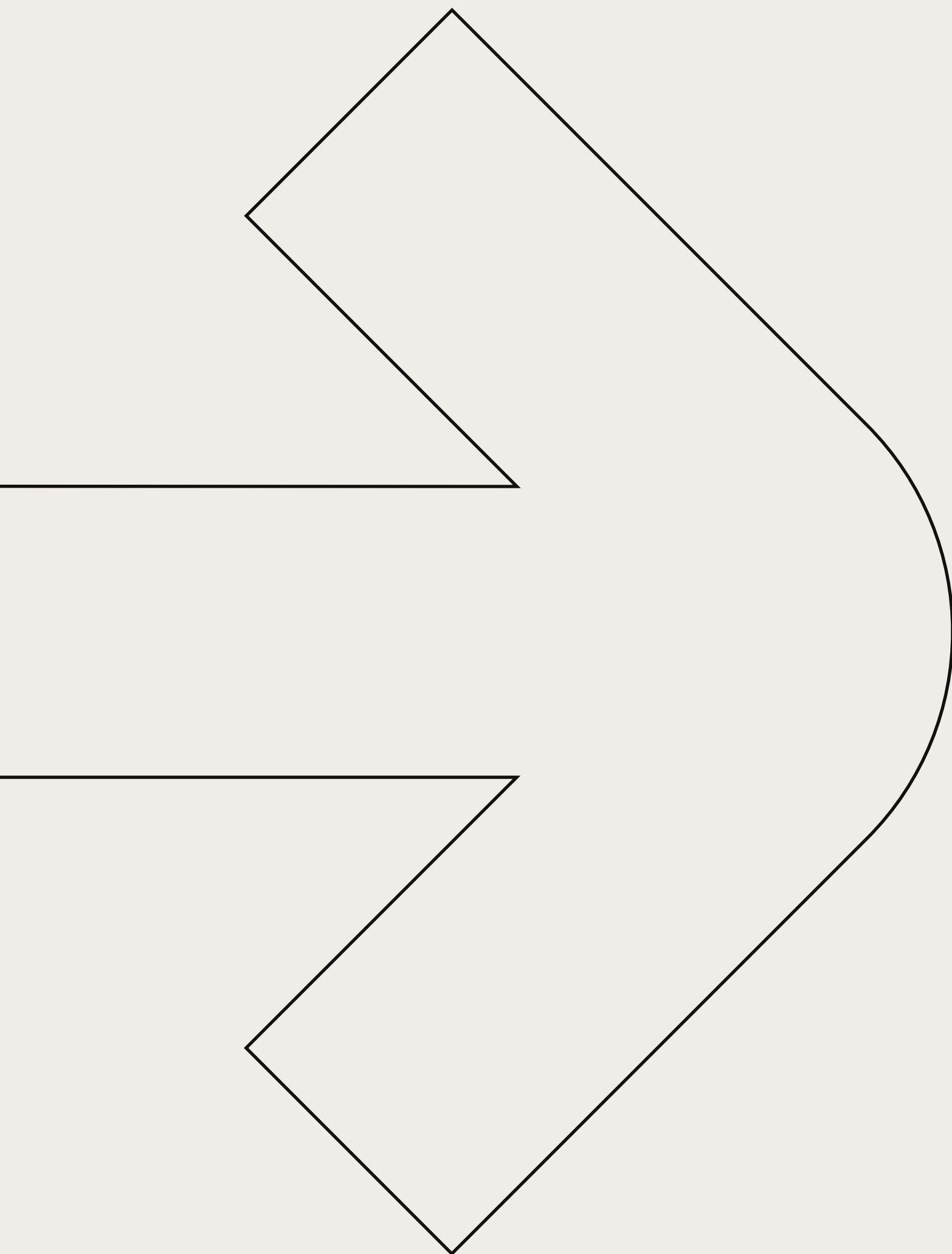
Revenue Guardians are the people, processes, data foundations and control mechanisms that protect revenue integrity across the usage-to-revenue lifecycle. They ensure that usage is captured completely, transformed correctly, priced and rated according to the right rules, converted into accurate billable items, explained clearly to customers, reconciled to invoices, and supported by evidence for disputes, audits and revenue reporting.

The term is deliberately broader than billing accuracy. Billing is an important outcome, but modern revenue integrity starts much earlier and ends much later. It starts when usage events are generated across products, services, devices, systems or partners. It continues through mediation, enrichment, entitlement checks, pricing, rating, invoicing, collection, credit and rebill processes, partner settlement, reporting and audit. Revenue Guardians protect the continuity of that chain.

A Revenue Guardian mindset changes the question from whether an invoice can be produced to whether the business can audit its own invoices before a customer does. That means proving the invoice is complete, accurate and explainable, on demand. It asks whether usage events were missing or duplicated, whether discounts and allowances were applied as expected, whether pricing versions were governed, whether late-arriving usage was identified,

whether closed-loop correction happened, and whether the same root cause has been prevented from recurring.

In practice, Revenue Guardianship is a cross-functional discipline. Finance and revenue accounting need confidence in reporting and close. Billing operations need accuracy and exception control. Data and analytics teams need lineage and completeness. Revenue assurance teams need systematic prevention. Customer support needs evidence to resolve queries. Engineering may need to fix upstream issues. The survey findings show that all of these functions can be pulled into remediation when the usage-to-revenue lifecycle is not controlled effectively. Revenue Guardianship is the attempt to make that lifecycle more governed, more automated and more transparent, so the business audits the invoice before the customer has to.



Executive Summary

The report identifies a clear tension in modern monetization. Usage-based and consumption-based revenue models are now material for many organizations, but the controls needed to protect those models are still uneven. Around 70% of respondents say at least 26% of their organization's revenue is usage-based or consumption-based, and around 53% say the majority of their revenue is usage-based or consumption-based. The commercial model has shifted; the control model is still catching up.

Executive summary

The financial exposure is significant. Around 60% of respondents estimate that billing and monetization errors put profit at risk equivalent to 2% of revenue or more. Around 33% put that risk at 5% of revenue or more. Around 25% place the risk in the 5% to 10% range, and around 8% put it at 10% of revenue. Only around 7% estimate the risk at below 1% of revenue. These numbers position monetization integrity as a material profit issue rather than a narrow billing concern.

The report also shows that pricing and rating have become one of the most important fault lines. Around 50% of respondents say complex pricing or rating rules apply to their usage-to-revenue operations. Around 47% say monetization integrity issues most commonly originate in pricing and rating, and around 32% say pricing and rating creates the largest financial impact when issues occur. Yet only around 32% say pricing and rating version control and change audit is fully automated. In other words, one of the highest-impact control points is not yet consistently controlled.

Customer disputes are another sign that the revenue protection loop is not fully mature. Around 29% of respondents say issues are most often detected first through customer disputes or queries, while only around 17% say issues are primarily detected through automated pre-bill controls. Around 56% say issues are first detected through reactive routes such as customer disputes, period close, revenue reporting or audit. This means customers are often acting as an informal quality-control mechanism for monetization

accuracy. That is risky for customer trust and inefficient for the business.

The consequences extend into cash collection and finance operations. Around 71% say disputes add six days or more to time-to-cash, and around 29% say disputes add 16 days or more. Around 61% say at least 1% of invoices require a credit note or rebill due to billing, usage or pricing issues, while around 33% say at least 3% of invoices require this kind of correction. Monetization errors therefore do not stay inside billing. They delay cash, increase rework and create avoidable friction across the customer relationship.

Manual remediation remains a major burden. Around 50% of respondents say their organization dedicates four or more full-time equivalent employees to correcting usage-to-revenue lifecycle issues, and around 20% say they dedicate 11 or more. Finance and revenue accounting is the function most commonly cited as contributing to remediation time, at around 47%, followed by billing operations at around 36%, data and analytics at around 28%, revenue assurance at around 25%, customer support at around 22% and engineering at around 21%. The problem is not confined to one team; it creates a cross-functional drain. And the drain persists because the same root causes keep returning, with around 64% of respondents saying the same defect reappears within 90 days at least sometimes.

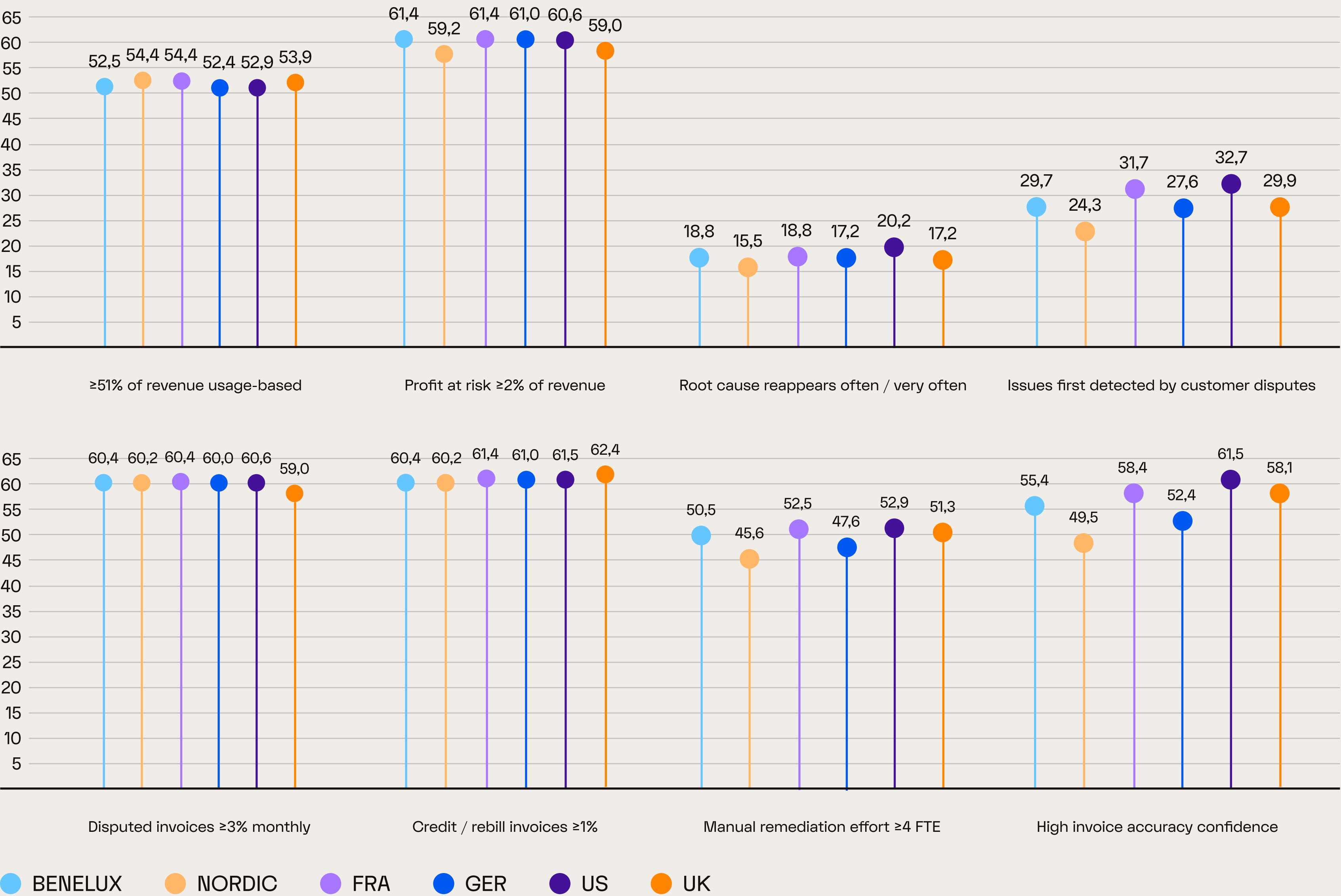


Executive summary

Finally, the report highlights a gap between confidence and evidence. Around 56% of respondents say they are very or extremely confident that customer invoices are accurate and explainable. However, only around 22% can produce an evidence pack within 24 hours, and around 62% take two business days or more or cannot reliably produce one. Confidence is valuable, but in a dispute, audit or high-value account conversation, proof matters. The new standard for revenue integrity is not only accuracy. It is timely, automated and explainable accuracy.

Automation is present across the revenue protection loop, but it is not yet closed. Controls are often partially automated rather than fully automated, and the weakest points sit where revenue integrity is most exposed: partner settlement, reconciliation and closed-loop correction. A loop that detects issues without resolving them at the root will keep producing the same work.

Regional KPI profile (% of regional respondents)

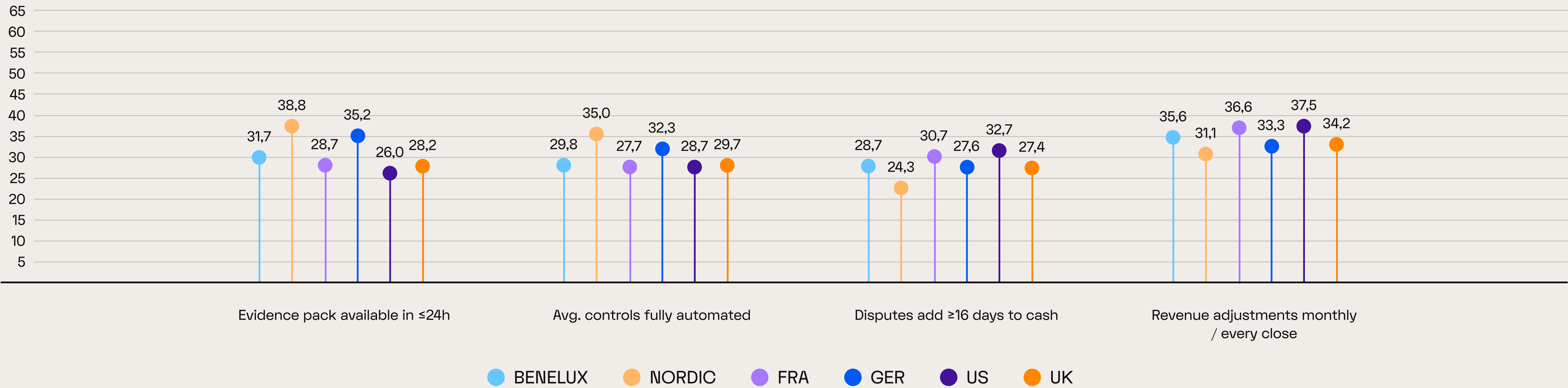


Executive summary

These effects reach finance. Monetization weakest points sit where revenue integrity is most exposed: partner settlement, reconciliation and closed-loop correction. A loop that detects issues without resolving them at the root will keep producing the same work.

These effects reach finance. Monetization business audits the invoice before the customer has to.

Regional KPI profile (% of regional respondents)



Chapter one:

The Agile Monetization Era is here, and complexity is rising



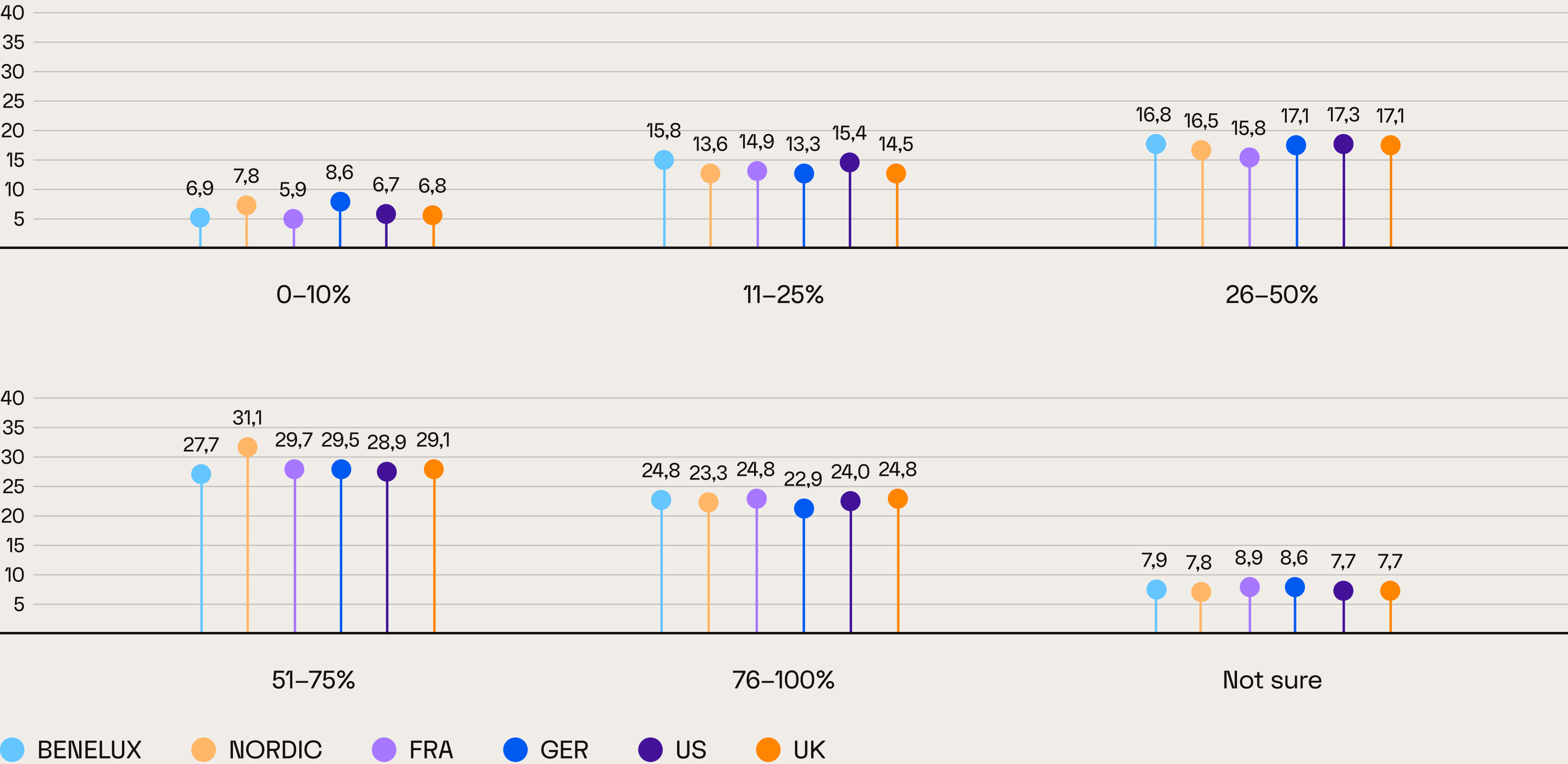
Chapter one

The Agile Monetization Era is defined by the ability to package, price and charge for value in more responsive ways. Businesses can introduce usage-based models, blend subscription and consumption components, create entitlements, vary prices by customer or segment, and respond to customer demand with more flexible commercial structures. This agility can support growth, but it also changes the operational burden. Revenue is no longer a simple consequence of a fixed contract or recurring charge. It must be constructed from events, rules, allowances, discounts, contract terms and system logic.

The survey data shows that this is already a mainstream operating reality. Around 70% of respondents say at least 26% of their organization’s revenue is usage-based or consumption-based. Around 53% say the majority of their revenue is usage-based or consumption-based. Within that majority, around 29% say 51% to 75% of revenue is usage-based, and around 24% say 76% to 100% is. These figures show that usage-driven monetization is not an experiment at the edge of the business. For many organizations, it is already central to how revenue is generated.

The more important finding is what sits underneath that revenue. Around 50% of respondents say complex pricing or rating rules apply to their usage-to-revenue operations. Around 46% cite high-volume usage events, and another 46% cite multiple usage sources or systems. Around 36% point to multi-currency and tax complexity. Around 27% cite frequent discounting, and

Usage-based / consumption-based revenue share



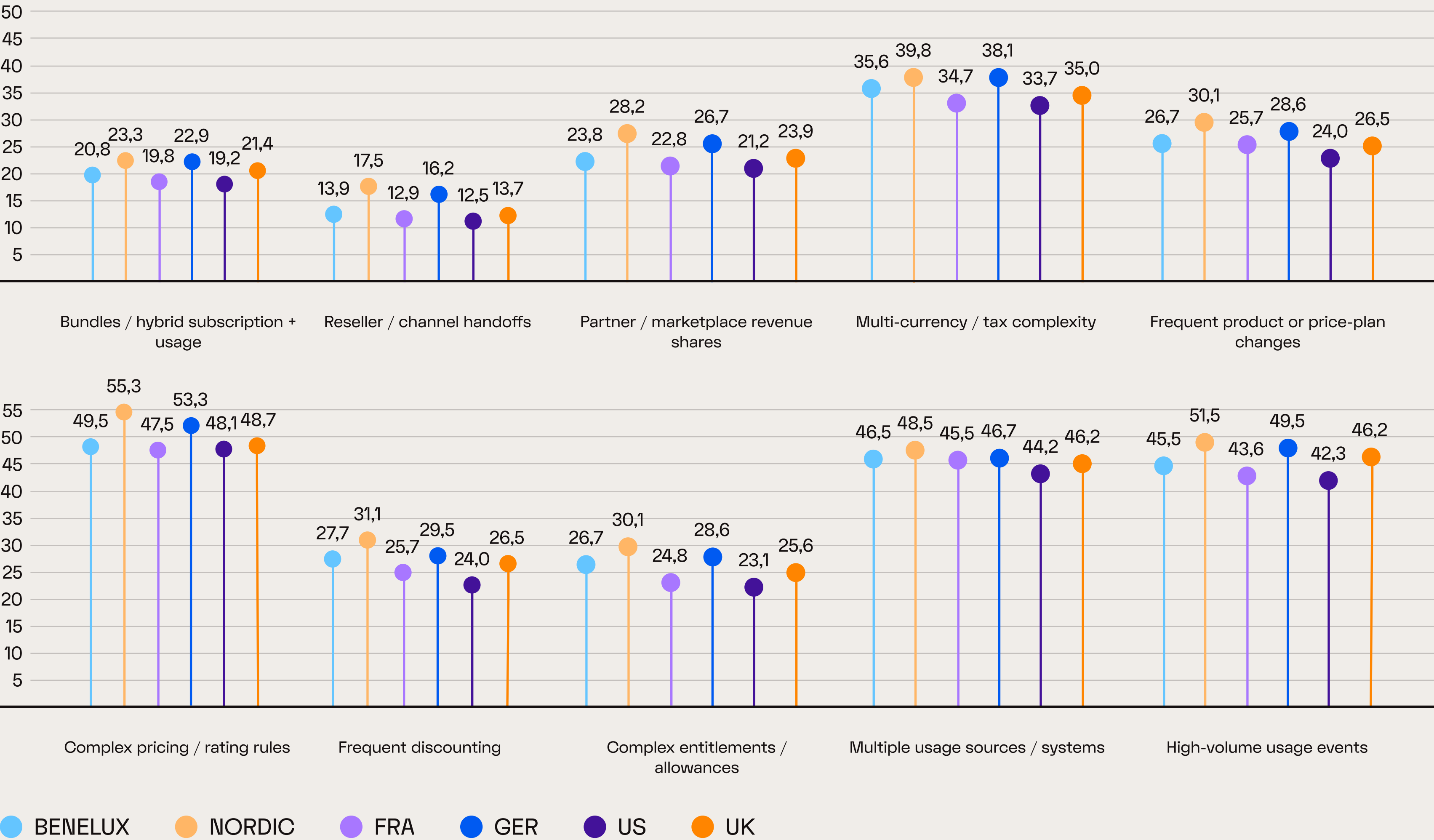
Chapter one

around 27% cite frequent product or price-plan changes. Each of these factors adds another layer of risk. Together, they create a revenue environment in which errors can originate from data, systems, rules, contracts, tax treatment, discount logic or change management.

This complexity is not inherently negative. It is often the price of commercial flexibility. A business that can combine consumption, subscription and event-driven models can serve different customer needs and evolve offers more quickly. The problem arises when the controls around usage capture, pricing, rating and billing do not match the agility of the commercial model. If products can change quickly but pricing governance is manual, risk rises. If usage volumes grow but completeness validation is weak, risk rises. If multiple usage sources feed revenue but reconciliation is partial, risk rises. Agile monetization therefore requires agile control.

The implication for leaders is that revenue operations must be treated as a core part of the monetization strategy. It is not enough to design the offer and assume that billing can absorb the complexity. The usage-to-revenue lifecycle must be built to handle frequent change, high event volumes and multiple sources without losing accuracy or explainability. In the Agile Monetization Era, the revenue engine is only as strong as its ability to convert complexity into trusted billable outcomes.

Usage-to-revenue operational characteristics
(% of regional respondents)



Chapter two:

Modern revenue leakage is now a material profit risk



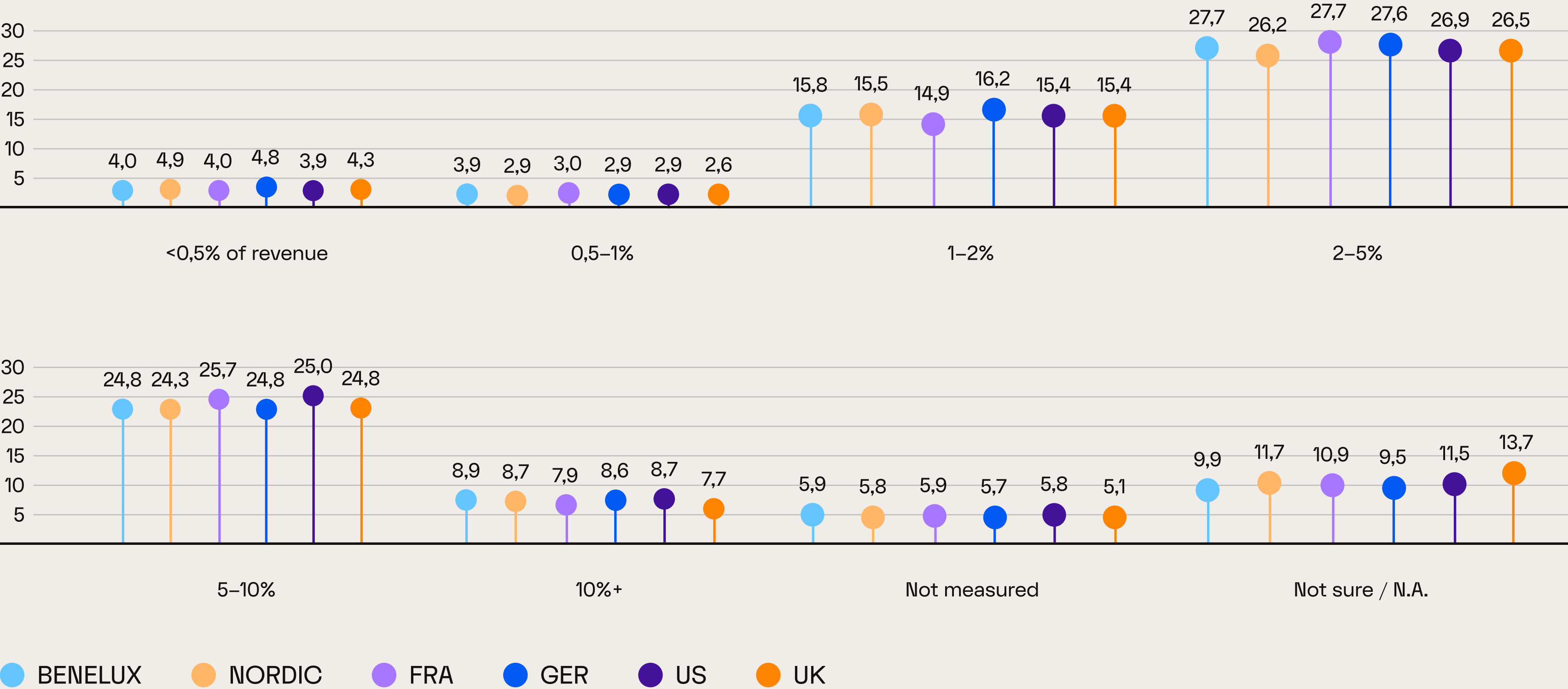
Chapter two

Revenue leakage has traditionally been described as missed charges, billing errors or operational inefficiency. In dynamic monetization models, that definition is too narrow. Leakage can arise from missing or incomplete usage, misapplied entitlements, pricing defects, rating configuration errors, duplicate events, unbilled overages, late corrections, credit notes, rebills, partner settlement issues and the manual effort required to correct them. It can affect margin, cash flow, reporting confidence and customer trust.

The survey findings show that organizations recognize this as a material risk. Around 60% of respondents estimate that billing and monetization errors put profit at risk equivalent to 2% of revenue or more. Within that group, around 33% put the risk at 5% of revenue or more, with around 25% in the 5% to 10% range and around 8% at 10%. Only around 7% estimate the risk at below 1% of revenue. Around 17% either do not measure this risk, are not sure, or say it is not applicable, which indicates that some organizations may have exposure they cannot yet quantify.

The drivers of risk are broad. Around 69% cite missing or incomplete usage leading to underbilling. Around 68% cite misapplied discounts, entitlements or allowances. Around 65% cite pricing, rating or configuration defects, and around 65% cite unbilled overages. Around 62% cite revenue reporting adjustments driven by late corrections, while around 57% cite manual remediation and exception handling costs. These findings make clear that leakage is not one problem. It is a family of connected problems that can appear across the entire lifecycle.

Estimated profit at risk from billing and monetization errors



Chapter two

The connection between these problems is important. Missing usage may lead to underbilling, but it may also create a customer explanation issue if the missing events appear late. A misapplied entitlement may create a dispute, a rebill and a reporting adjustment. A pricing configuration defect may affect a large population of accounts before it is detected. Manual remediation may correct the immediate invoice, but if the root cause is not closed, the same issue can reappear. Revenue leakage therefore has both a financial cost and an operational cost.

The report’s central view is that modern leakage should be managed as a profit protection issue. When around one-third of respondents estimate exposure at 5% of revenue or more, the topic belongs in leadership discussions, not only operational reviews. The role of Revenue Guardians is to reduce the number of places where leakage can occur, detect issues before customers or finance processes detect them, and close the loop so that corrections become permanent improvements rather than recurring manual work.

Share reporting each category contributes >10% of profit-at-risk
(% of regional respondents)



Chapter three:

Pricing and rating are the biggest monetization fault line



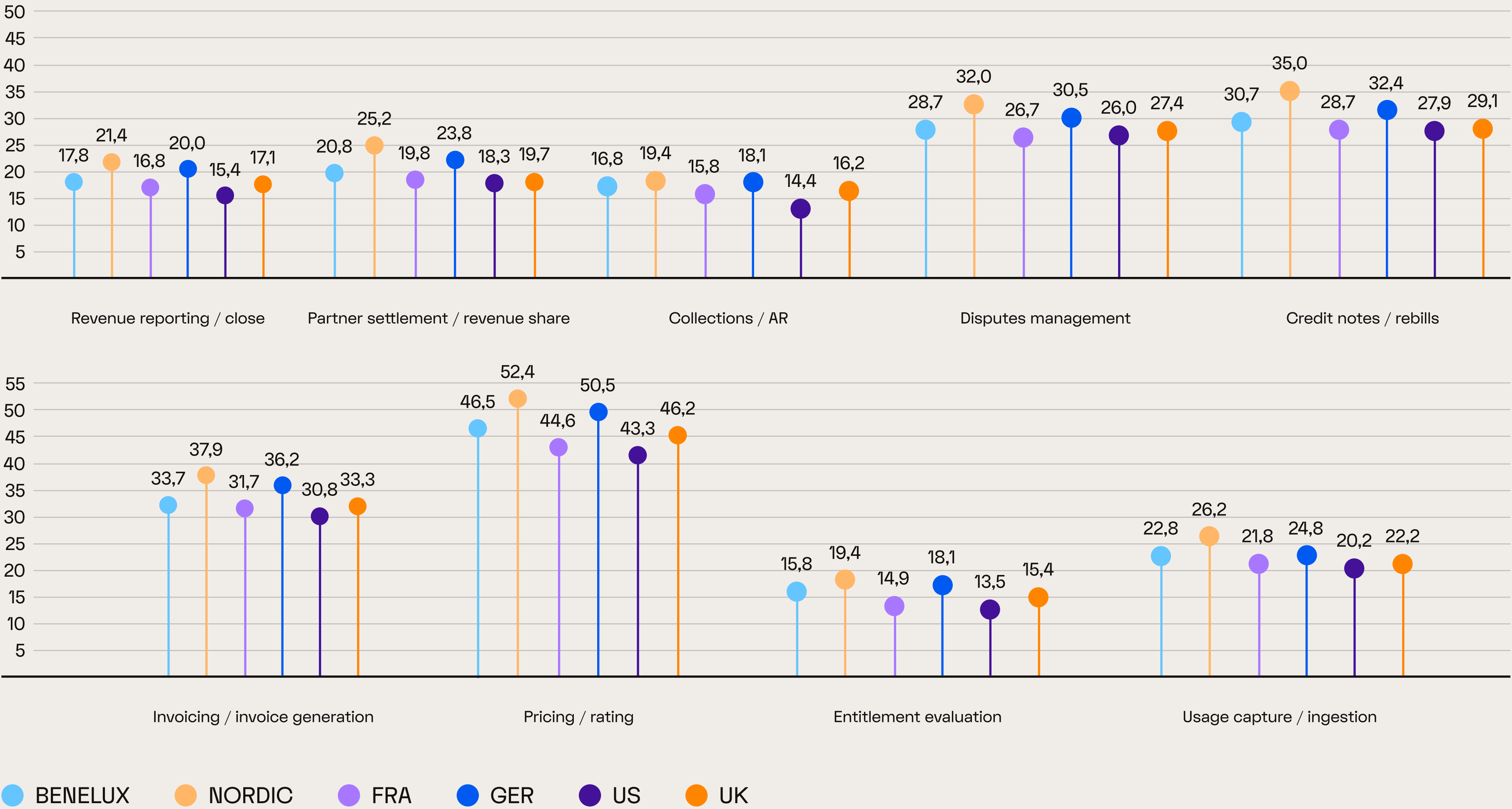
Chapter three

Pricing and rating sit at the point where commercial intent becomes financial reality. They translate product usage, contractual terms, entitlements, allowances, discounts and price-plan logic into billable charges. When pricing and rating work well, the business can monetize flexibly and explain charges with confidence. When they fail, the impact can spread quickly across invoices, customer disputes, rebills, reporting adjustments and trust.

The survey data places pricing and rating at the center of the problem. Around 50% of respondents say complex pricing or rating rules apply to their usage-to-revenue operations. Around 47% say monetization integrity issues most commonly originate in pricing and rating. Around 32% say pricing and rating is the single stage that creates the largest financial impact when issues occur, while around 24% cite invoicing or invoice generation as the next highest financial-impact stage. Around 38% say pricing or rating disagreement is one of the most common underlying causes of customer disputes.

These findings show why pricing and rating cannot be treated as a technical configuration task alone. The logic embedded in pricing and rating determines whether customers are charged according to the offer they bought, whether discounts and allowances are applied as intended, and whether overages are billed accurately. It also determines whether finance can trust the revenue output and whether customer-facing teams can explain an invoice. A small rule error can have a large financial impact if it is repeated across high volumes of usage or many customers.

Where monetization integrity issues commonly originate
(% of regional respondents)



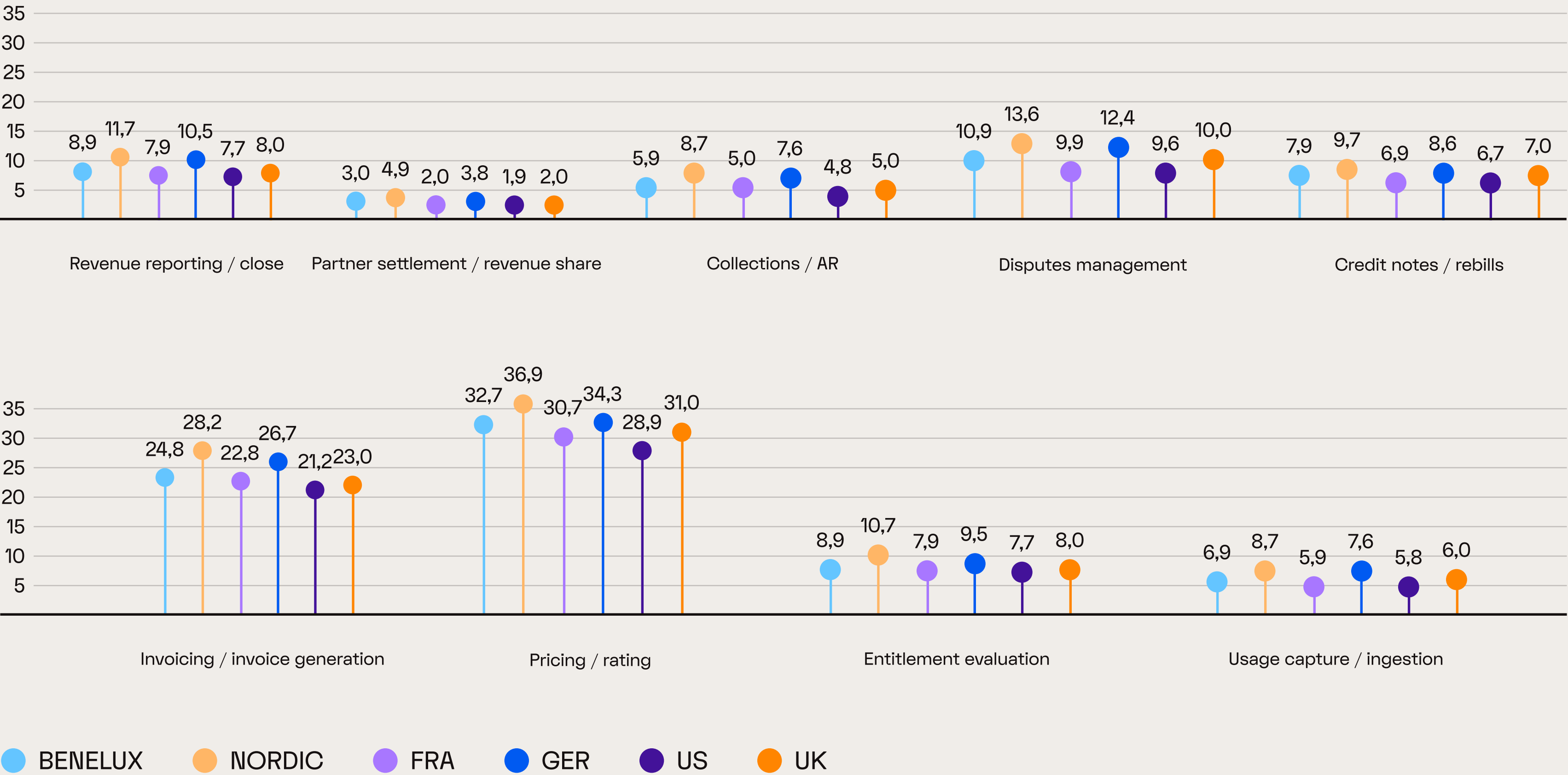
Chapter three

The control gap is clear. Only around 32% of respondents say pricing and rating version control and change audit is fully automated. Around 38% say it is only partially automated. Around 20% say it is manual, ad hoc or not in place. This means that many organizations are relying on incomplete controls at one of the most financially significant stages of the monetization lifecycle. In a world of frequent price-plan changes and complex rating rules, partial automation may not be enough.

A strong target state is a monetization platform and usage data foundation that can support experimentation without sacrificing control. The business should be able to experiment with and deploy usage-based pricing quickly, scale from thousands to billions of events reliably, move from raw distributed data to billable items, support flexible pricing models without repeated code changes, provide near real-time usage visibility to customers, and create accurate bill items with complete audit trails. That is what good looks like in a pricing and rating environment: speed, scale, flexibility, visibility and evidence operating together.

The practical lesson is that pricing and rating must be governed as a revenue integrity control point. Version control, change audit, testing, reconciliation and evidence should be built into the process, not added after problems occur. The more agile the pricing model, the stronger the control mechanism must become. Otherwise, pricing flexibility becomes a source of leakage and dispute rather than a source of growth.

Single stage creating the largest financial impact
(% of regional respondents)



Chapter four:

Customers are often catching revenue issues before businesses do



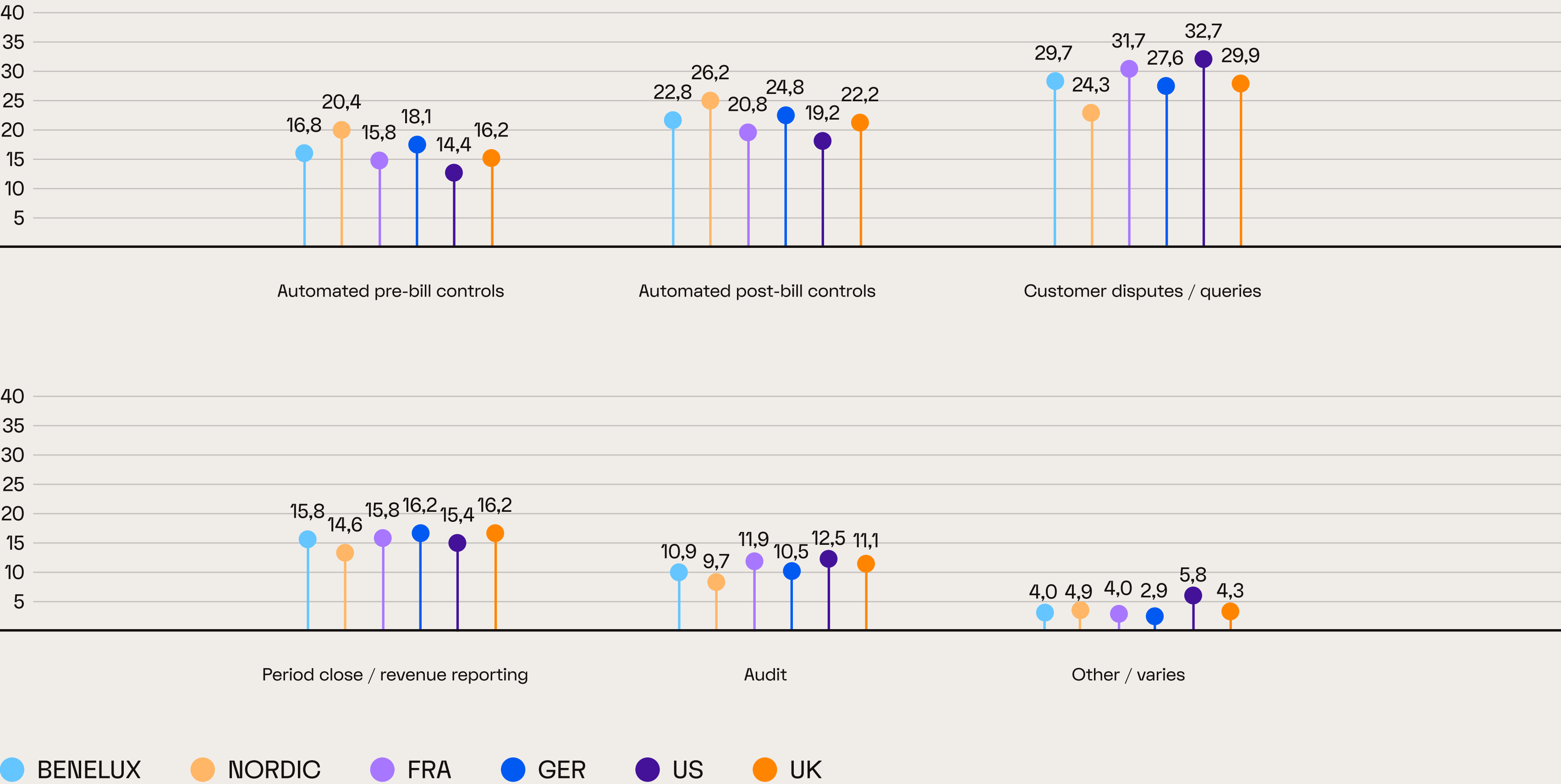
Chapter four

One of the most important findings in the report is that many monetization issues are detected reactively. Around 29% of respondents say issues are most often detected first through customer disputes or queries. Only around 17% say issues are primarily detected through automated pre-bill controls. Around 56% say issues are first detected through reactive routes such as customer disputes, period close, revenue reporting or audit. In effect, the customer has become part of the quality-control process. They are auditing the invoice on the business’s behalf, and they are doing it earlier than the business’s own controls.

That is a risky position for any business. When a customer discovers a problem, the issue is no longer only operational. It becomes a trust issue. The customer may question whether other invoices were wrong, whether usage is being measured correctly, whether entitlements are being honored, or whether the supplier can explain charges clearly. Even if the amount in dispute is modest, the customer experience can be damaged by the effort required to resolve it.

The frequency of disputes reinforces the point. Around 60% of respondents say that 3% or more of invoices are disputed or queried in a typical month. Within that group, around 27% report 6% or more, and around 3% report 10% or more. These are not rare exceptions. For many organizations, invoice queries are a recurring feature of the revenue process.

How usage-to-revenue issues are first detected
(% of regional respondents)



Chapter four

The underlying causes show that the problem is often one of explainability as much as accuracy. Around 40% say customers cannot reconcile charges to usage. Around 38% cite pricing or rating disagreement. Around 32% cite contract, purchase order or ordering mismatch. Around 31% cite discounts or entitlements not being applied as expected, and around 30% cite missing or duplicate usage charges. These causes point to a common need: customers must be able to understand the relationship between what they used, what they agreed to, and what they were charged.

Good or great performance in this area means moving the point of detection upstream. Automated pre-bill controls should identify missing usage, duplicate usage, late-arriving events, entitlement issues, discount anomalies and pricing inconsistencies before the invoice reaches the customer. Customer-facing teams should have access to the same evidence chain that billing and finance teams use. High-value customers should not have to raise a dispute to receive a clear explanation of charges. The invoice should be supported by a transparent, traceable history of usage, rating and billing decisions.

Most common underlying causes of customer disputes
(% of regional respondents)

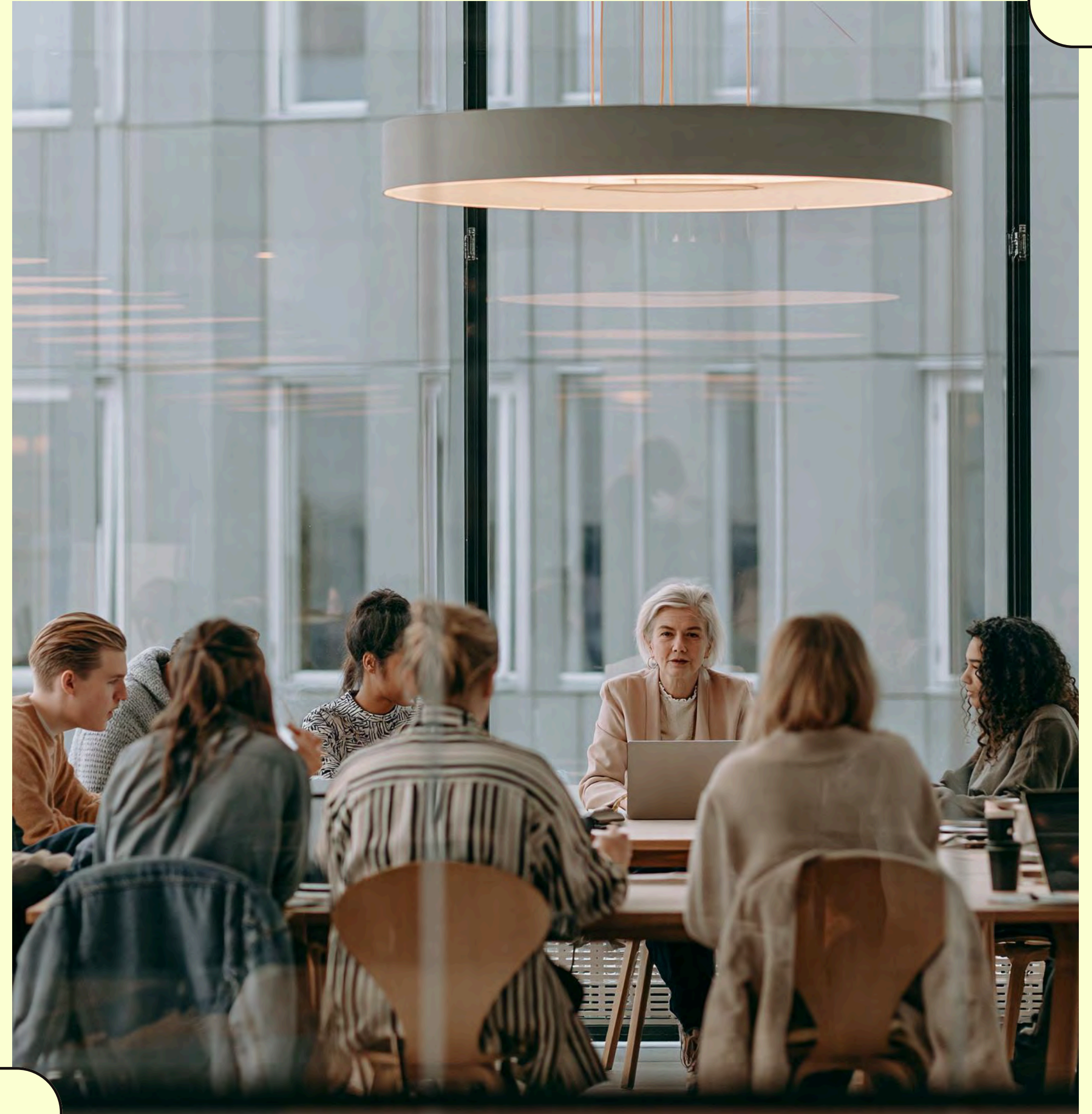




This is where Revenue Guardianship becomes visible to the customer. Customers may never use that term, but they feel the effect when invoices are accurate, usage is transparent and questions can be answered quickly. Conversely, they feel the absence of guardianship when they become the first line of detection. Reducing customer-detected issues is therefore not only a cost reduction objective. It is a customer trust objective.

Chapter five:

Billing disputes are delaying cash collection



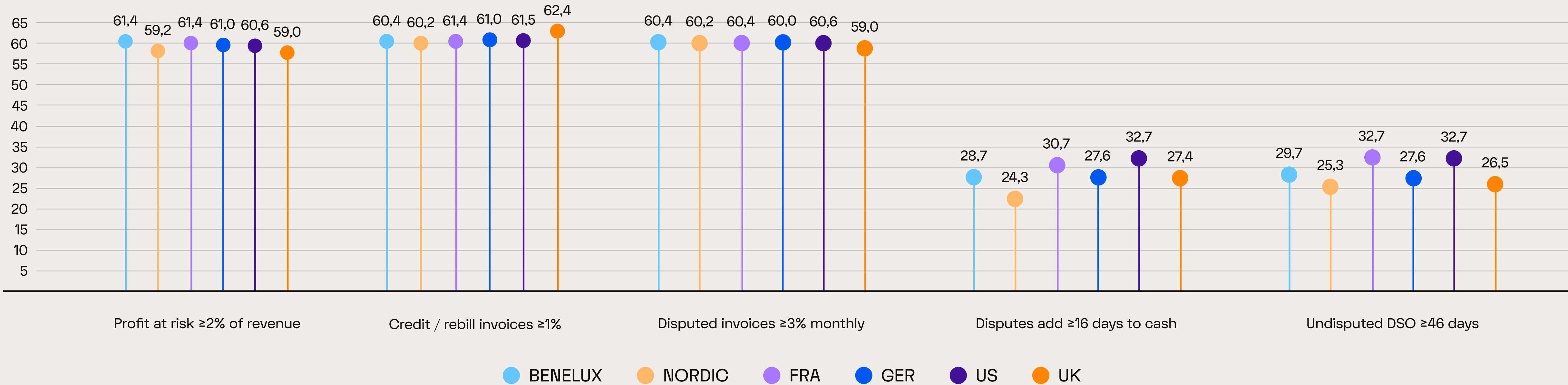
Billing disputes create operational work, but they also affect working capital. When a customer disputes an invoice or cannot reconcile a charge, payment may be delayed while teams gather evidence, check usage, review contract terms, validate pricing, issue credits or rebills, and explain the outcome. In this sense, invoice explainability becomes a cash collection issue.

The survey findings show the scale of that impact. Around 71% of respondents say disputes add six days or more to time-to-cash. Within that group, around 42% see a delay of six to 15 days and around 29% see a delay of 16 days or more, with around 24% in the 16 to 30 day range. For businesses that depend on predictable cash collection, these delays matter. They can affect forecasting, collections workload and the

customer relationship. Credit notes and rebills add another layer of friction. Around 61% of respondents say at least 1% of invoices require a credit note or rebill due to billing, usage or pricing issues. Within that group, around 33% report 3% or more, with around 30% in the 3% to 5% range and around 3% at 5% or more. These figures show that monetization errors do

not simply result in a one-time dispute. They can create a secondary process of correction, approval, communication and reconciliation.

Regional cash-impact indicators
(% of regional respondents)

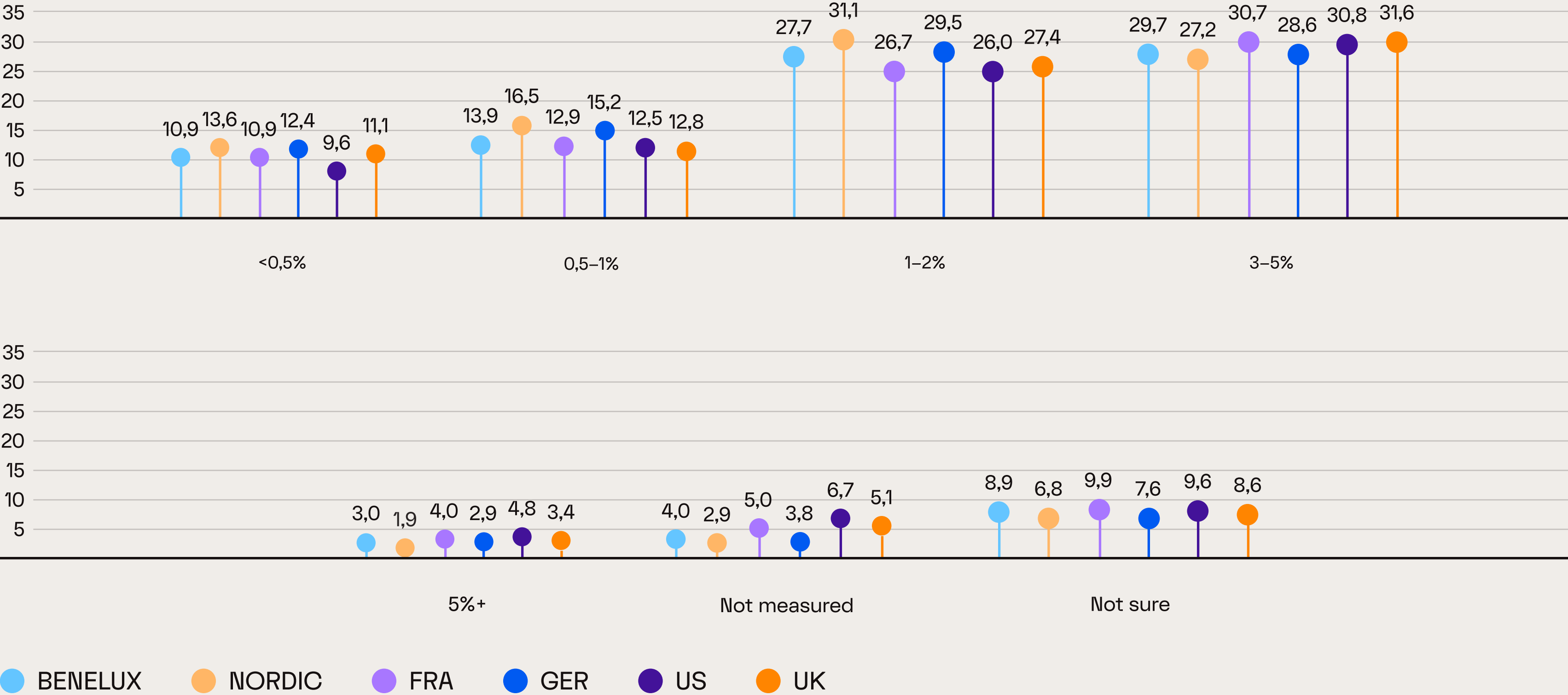


Chapter five

The cost of disputes is therefore both financial and organizational. The financial cost is delayed cash, potential leakage and the cost of correcting invoices. The organizational cost is the time spent by finance, billing, customer support, data and engineering teams to reconstruct what happened. The customer cost is the effort required to question and validate charges. When disputes are common, they become part of the operating model, and that is a sign that the revenue protection loop is not working as it should.

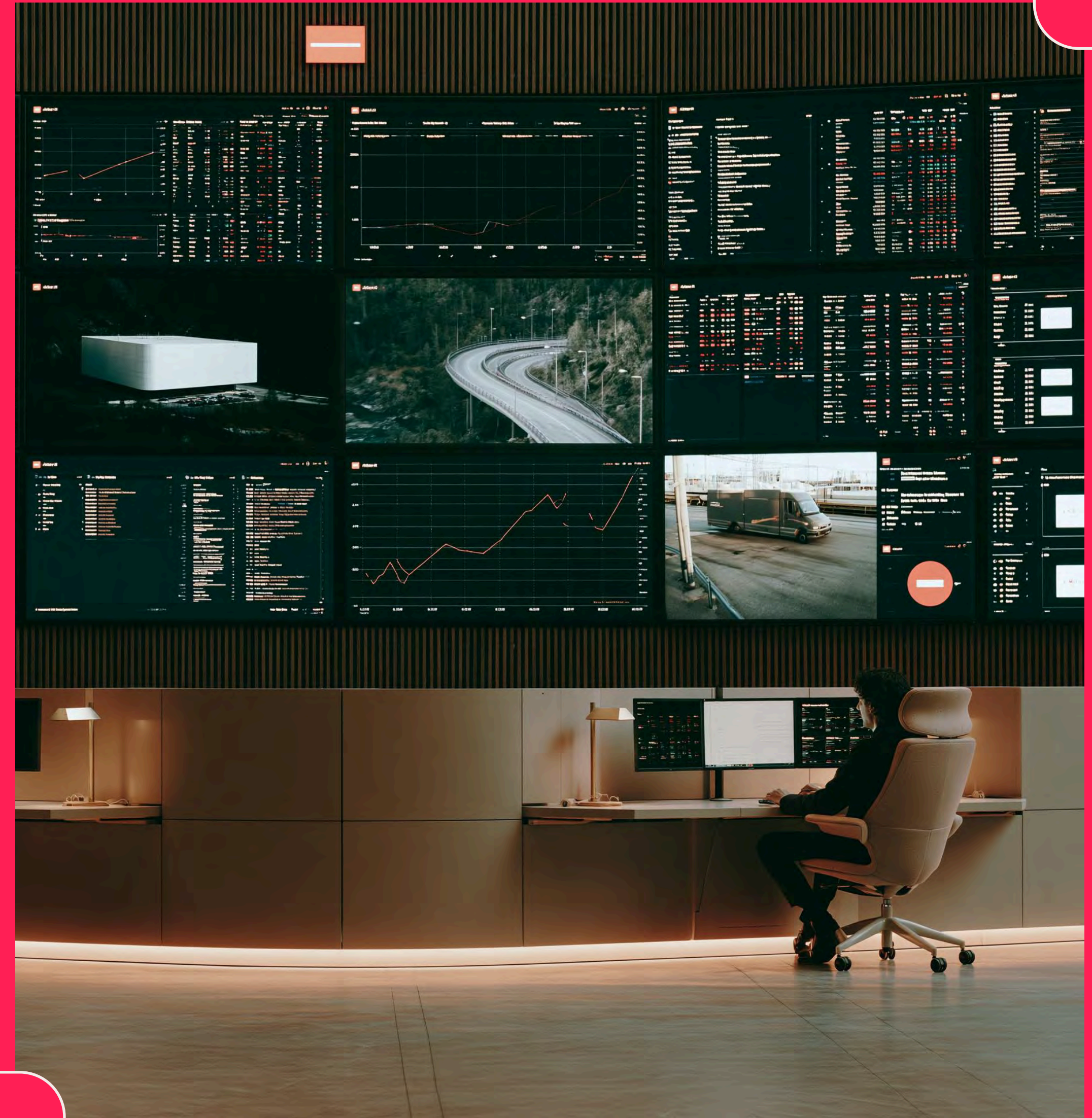
The most important intervention is prevention. Once a dispute has reached the customer, the business is already reacting. Better pre-bill controls, automated reconciliation, pricing and rating audit, usage completeness validation and customer-visible usage evidence can reduce the number of invoices that require correction. Faster evidence packs can reduce the time needed to resolve the disputes that still occur. Both matter because cash collection is affected not only by whether the invoice is correct, but by how quickly the business can prove it.

Credit note / re-bill rate due to billing, usage, or pricing issues



Chapter six:

Manual remediation
is consuming
resources, but root
causes keep
returning



Manual remediation is one of the clearest signs that the revenue process is carrying hidden cost. Every time a team manually investigates missing usage, corrects rating logic, checks a discount, reconciles an invoice, prepares a credit note or explains a disputed charge, it is spending time that could have been avoided if the control had worked upstream. Manual effort may be necessary in the short term, but it is not a scalable strategy for complex monetization.

Around 50% of respondents say their organization dedicates four or more full-time equivalent employees to correcting usage-to-revenue lifecycle issues. Within that group, around 20% dedicate 11 or more. Around 19% say the manual effort is not measured. This means the true cost may be higher than many organizations can see. Where effort is not measured, it is easy for remediation to become normalized and for the business to underestimate the burden.

The work is also cross-functional. Around 47% say finance and revenue accounting contribute to remediation time. Around 36% cite billing operations, around 28% cite data and analytics, around 25% cite revenue assurance, around 22% cite customer support and around 21% cite engineering. This pattern is important because it shows that monetization issues do not stay inside the billing team. They pull in the functions needed to reconstruct data, interpret rules, explain charges, correct records and prevent recurrence.

Manual effort dedicated to correcting usage-to-revenue lifecycle issues



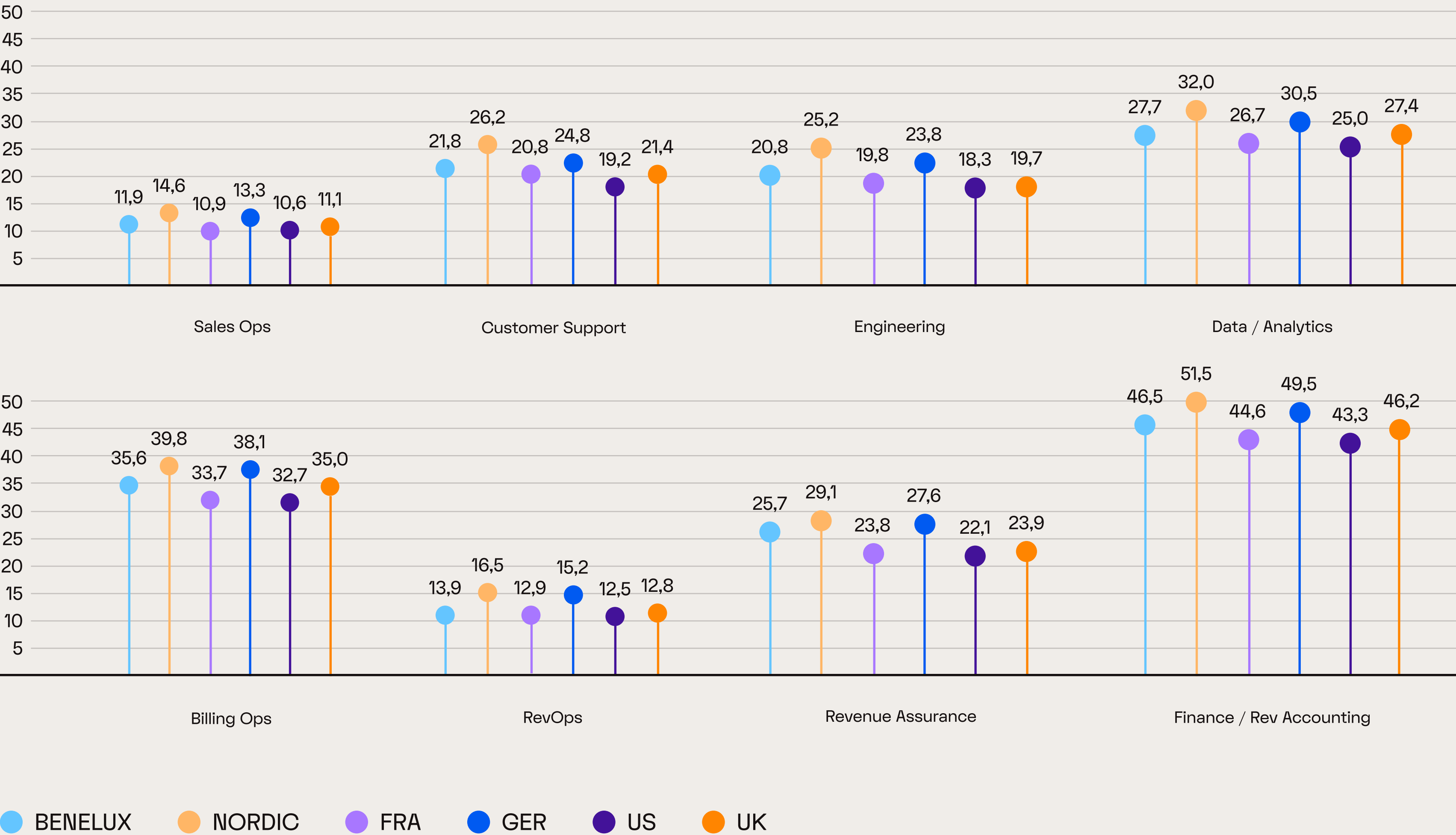
Chapter six

The recurrence data is particularly telling. Around 64% say the same root cause reappears within 90 days at least sometimes. Within that group, around 18% say it reappears often or very often. Only around 5% say the same root cause never reappears. This suggests that many organizations are correcting symptoms without fully eliminating causes. A credit note may fix the customer invoice, but it does not necessarily fix the data source. A manual override may correct a charge, but it does not necessarily fix the pricing rule. A reporting adjustment may close the period, but it does not necessarily prevent the next adjustment.

The financial scenario is simple. For a business with \$500,000 of annual recurring revenue, 3% represents \$15,000 before any manual remediation cost is included. The number scales quickly as revenue grows, and it becomes more significant when the organization also has to fund the people and time required to investigate, correct, explain and prevent issues. This is why even seemingly modest percentages matter. In a usage-to-revenue lifecycle, leakage and remediation can reinforce each other.

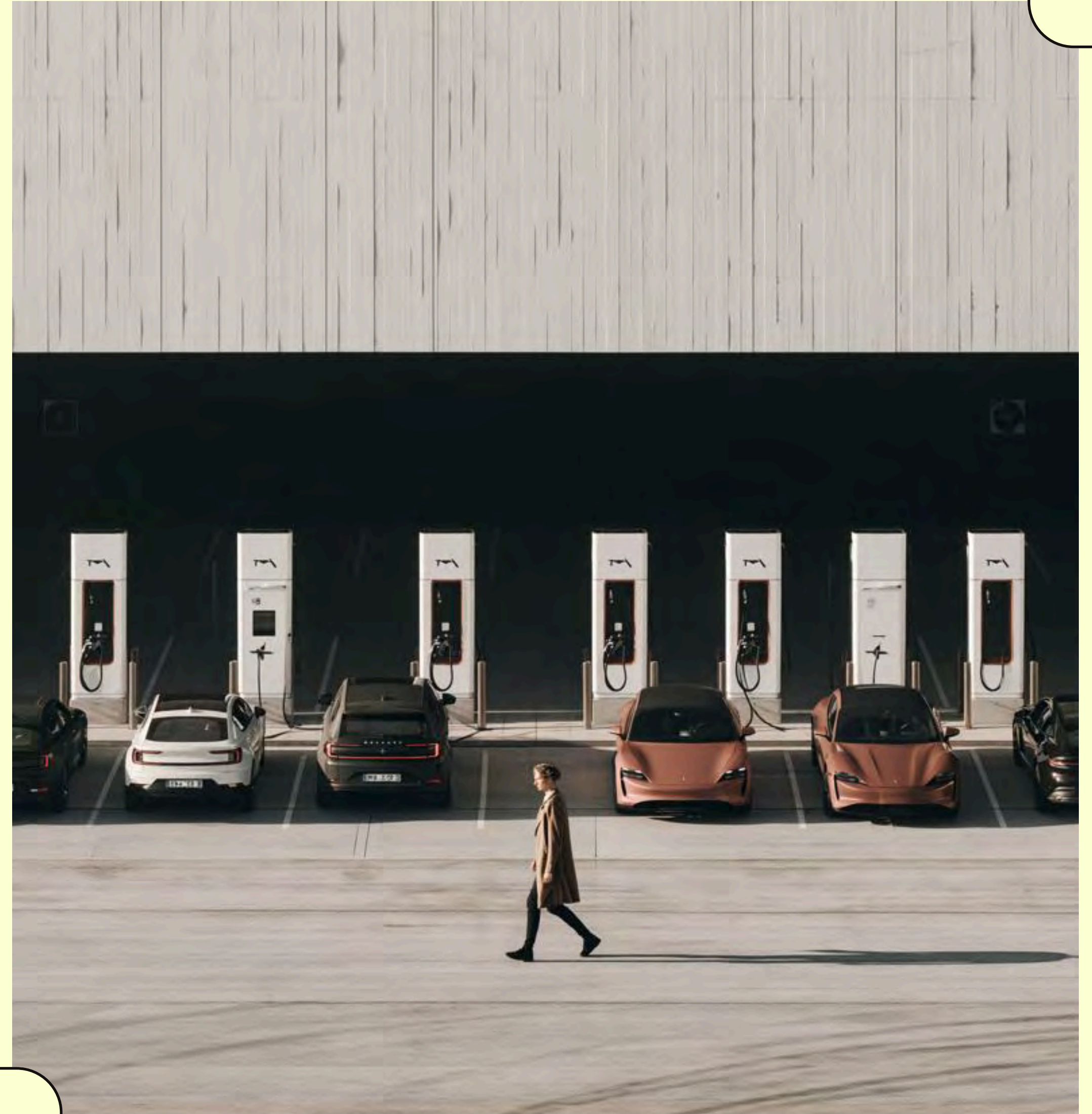
The goal should be to move from manual correction to closed-loop prevention. That means identifying the root cause, assigning ownership, fixing the upstream process or system, validating that the fix worked, and monitoring whether the issue returns. Revenue Guardianship is not only about finding errors. It is about making sure the same error does not keep consuming time, delaying cash or weakening trust.

Functions contributing most to remediation effort
(% of regional respondents)



Chapter seven:

Businesses are
confident in
invoices, but they
cannot always
prove quickly



Confidence in invoice accuracy is important, but it is not the same as evidence. A business may believe invoices are accurate and explainable, yet still struggle to produce the proof required in a customer dispute, audit or high-value account review. In modern monetization, the ability to prove accuracy quickly is becoming as important as the accuracy itself.

Around 56% of respondents say they are very or extremely confident that customer

invoices are accurate and explainable. That confidence is encouraging. However, the evidence-pack findings show a gap. Only around 22% say they can produce an evidence pack within 24 hours. Around 62% take two business days or more, or cannot reliably produce an evidence pack. Around 9% can produce one in real time during a customer call. Around 41% say it takes two to five business days, around 16% say it takes six to 10 business days, around 4% say it takes more than 10 business days, around 1% say they cannot reliably produce

this evidence and around 7% are not sure.

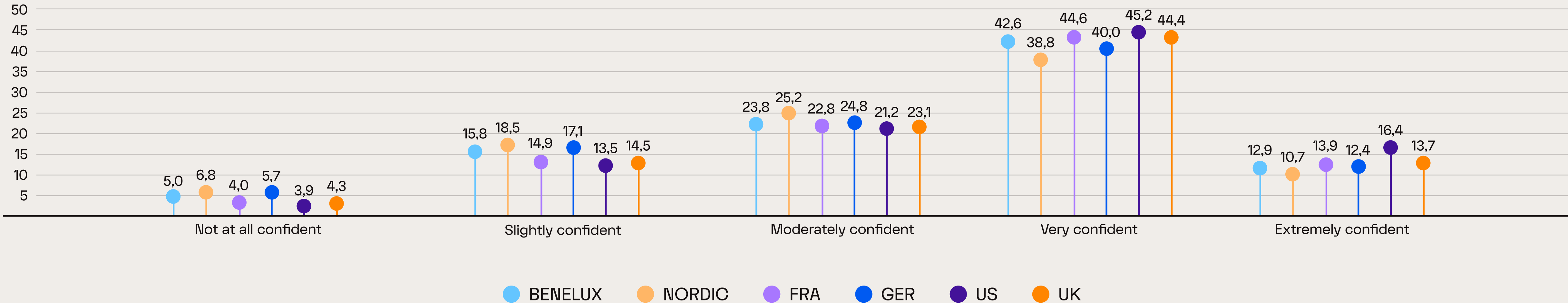
This gap matters because disputes and audits operate on evidence, not internal confidence. A customer who cannot reconcile charges to usage needs a clear explanation. An auditor may need lineage from usage event to rated charge to invoice. A finance team may need support for a revenue reporting adjustment. A customer success team may need to respond to a strategic account while the relationship is under pressure. In each case,

delay can damage trust even if the original invoice is ultimately shown to be correct.

The automation findings explain part of the challenge. Around 36% say end-to-end lineage or audit logs are fully automated. Around 28% say they are partially automated, and around 23% say they are manual, ad hoc or not in place. Without automated lineage, teams often have to reconstruct the story manually. They may need to pull data from multiple systems, check rating logic, compare invoice lines,

review contracts and confirm discounts. That work takes time and increases the risk of inconsistent explanations.

Confidence that customer invoices are accurate and explainable



The standard for invoice evidence should be higher. A strong revenue integrity environment should allow the business to show what usage was captured, how it was transformed, which pricing and rating rules were applied, what discounts or entitlements were used, how the charge was calculated, and how the billable item appeared on the invoice. The closer this evidence can be produced to real time, the stronger the organization’s control position becomes.

The report therefore distinguishes between confidence and provability. Confidence reflects belief in the process. Provability reflects the ability to demonstrate that the process worked. Revenue Guardianship requires both. Without provability, even accurate invoices can become disputed, delayed or mistrusted.

Evidence pack production speed



Chapter eight:

Automation is
present, but the
revenue protection
loop is not fully
closed

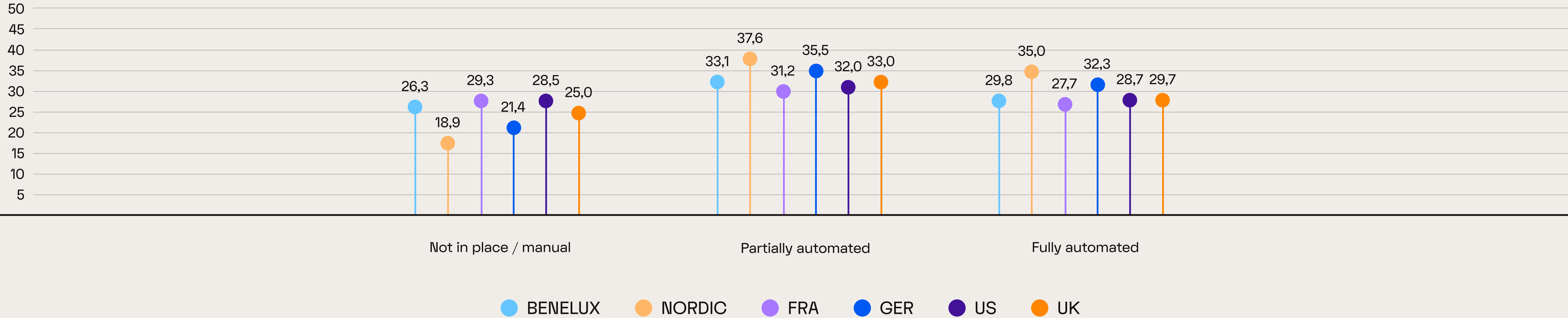


The survey does not suggest that organizations have no automation. The more precise finding is that automation is present but uneven, and many controls remain only partially automated. This creates a revenue protection loop that can detect some issues but may not reliably prevent, correct and close them at the root.

Across the listed usage-to-revenue controls, the average fully automated rate is around 31%. The average partially automated rate is around 34%. These averages show that

many organizations are somewhere between manual operation and full automation. That middle ground can be useful, but it also creates risk. Partial automation may identify exceptions without resolving them. It may automate one stage while leaving reconciliation or root-cause correction dependent on manual work. It may provide visibility without accountability for prevention.

Average control maturity profile by region



Chapter eight

The control-by-control findings show where the gaps sit. Partner settlement reconciliation is fully automated by only around 19% of respondents. Reconciliation from usage to rated charges to invoice is fully automated by around 27%. Closed-loop correction is fully automated by around 28%. Duplicate or late-arriving usage detection is fully automated by around 28%. Entitlement and discount governance is fully automated by around 31%. Pricing and rating version control and change audit is fully automated by around 32%. End-to-end lineage and audit logs are fully automated by around 36%. Usage completeness validation is fully automated by around 38%.

These are all important controls, but closed-loop correction deserves particular attention and it shouldn't be the customer. Around 30% say closed-loop correction is manual, ad hoc or not in place. This means that even where issues are found, the process for turning a correction into a permanent fix may be weak. The business may know that an error occurred, but not consistently prevent it from happening again. That is how remediation becomes recurring work instead of continuous improvement.

Fully automated control coverage by region
(% of regional respondents)



Chapter eight

The revenue protection loop should operate as a closed system. Usage should be validated before it becomes a charge. Pricing and rating changes should be version-controlled and auditable. Discounts and entitlements should be governed. Rated charges should reconcile to invoices. Duplicate and late-arriving usage should be detected. Partner settlement should be reconciled. Evidence should be retained. When issues occur, the root cause should be corrected upstream and monitored for recurrence. If any of these steps are missing, the loop remains open.

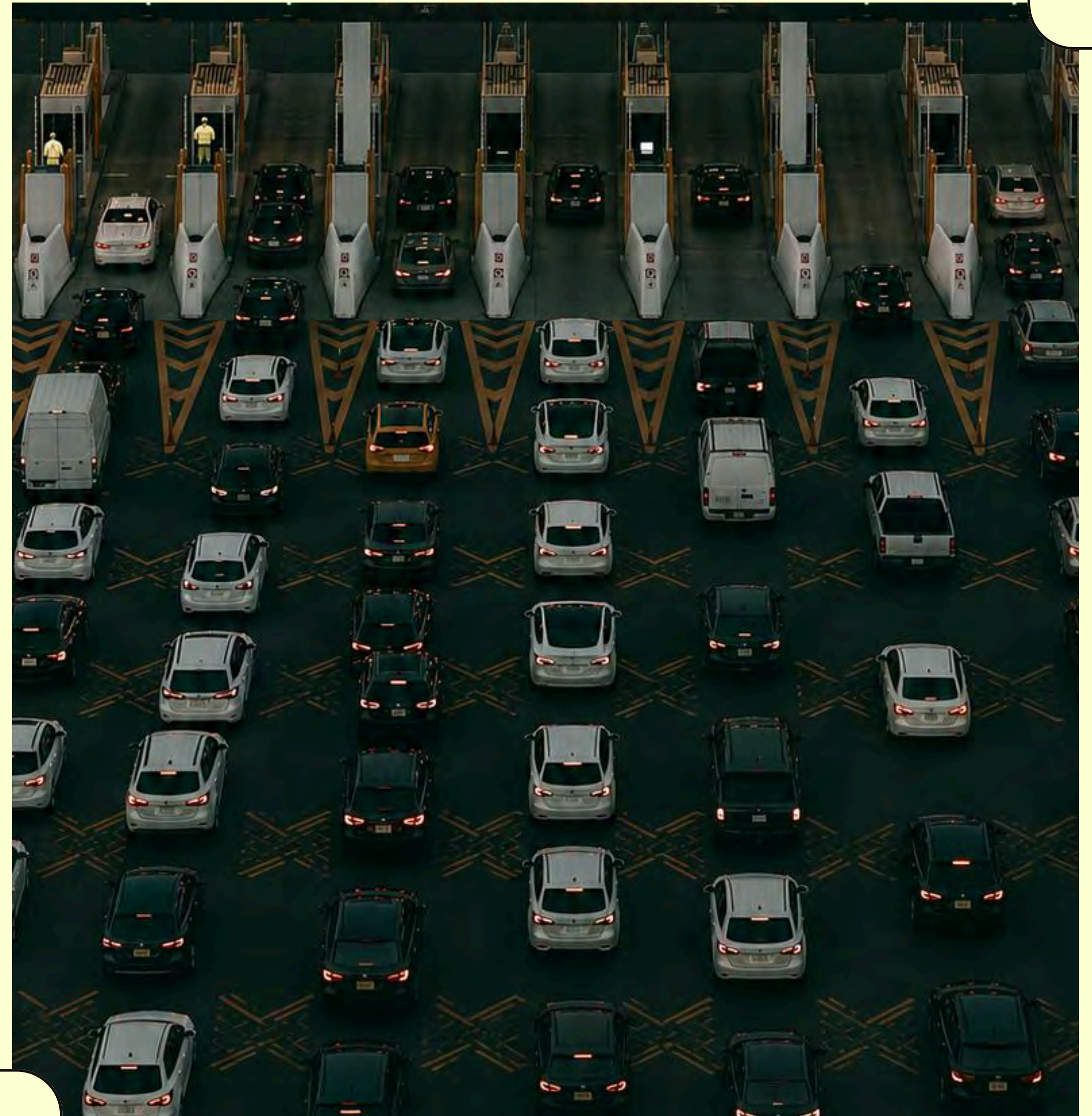
The implication is not simply that businesses need more automation. They need better automation at the points where revenue integrity is most exposed. Automation should reduce leakage, reduce customer-detected issues, speed up evidence production, lower manual remediation and improve reporting confidence. If it only shifts work from one team to another, or detects issues without closing them, the revenue protection loop remains incomplete.

Manual or missing control coverage by region
(% of regional respondents)



Chapter nine:

Monetization issues are disrupting revenue reporting and the financial close



Chapter nine

Monetization integrity issues are often first experienced as operational problems, but they can quickly become finance problems. When usage, rating, discounts, invoices or corrections are not controlled, the effects can appear in revenue reporting and the financial close. Late corrections may require adjustments. Disputes may delay recognition or collection. Manual remediation may consume finance and revenue accounting time. The result is a weaker connection between monetization activity and financial confidence.

The survey findings show that this disruption is common. Around 62% of respondents say monetization integrity issues force revenue reporting adjustments quarterly or more often. Around 35% say adjustments happen monthly or every close cycle. Only around 8% say this never happens. These figures indicate that usage-to-revenue issues are not staying contained within billing operations. They are reaching the processes used to report and close revenue.

The role of finance is also visible in remediation. Finance and revenue accounting is the function most commonly cited as contributing to remediation time, at around 47%. This reinforces the point that monetization integrity is not only a commercial or operational topic. Finance teams are being asked to help correct, explain or account for issues that often originate upstream in usage capture, pricing, rating or billing logic.

Revenue reporting adjustment frequency



Chapter nine

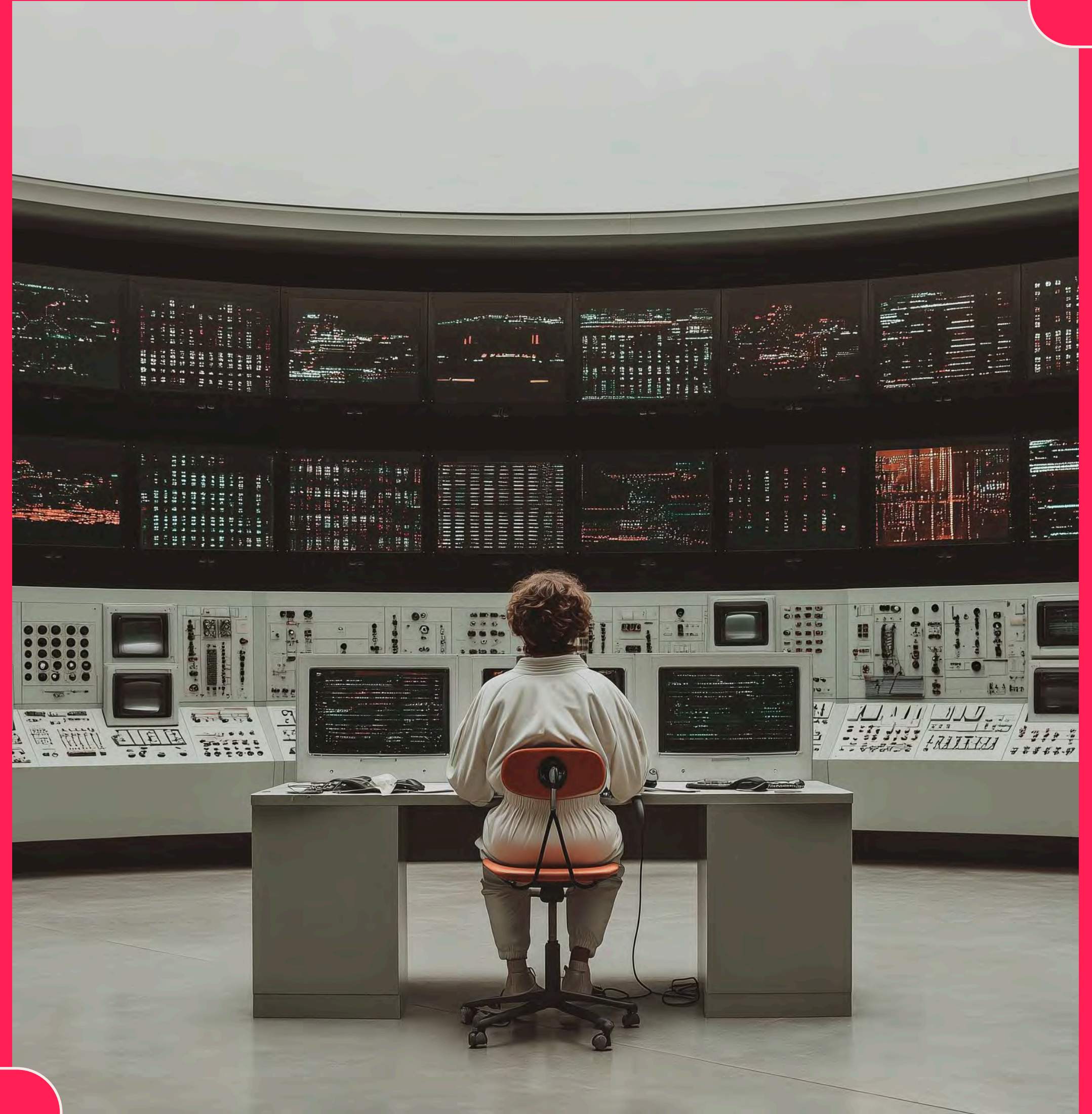
This creates two risks. The first is workload. Finance teams may spend time on corrections, adjustments and investigations instead of analysis, planning and control improvement. The second is confidence. If revenue reporting repeatedly depends on late corrections, the organization may find it harder to trust the timeliness and stability of its revenue processes. Even when the final numbers are corrected, the path to those numbers becomes less efficient and less predictable.

The financial close should not be the place where monetization problems are discovered for the first time or when the customer audits the invoice on the business's behalf. By then, the issue has already passed through the usage capture, billing or reporting and remediation is competing with close-cycle pressure.. Stronger pre-bill controls, end-to-end lineage, reconciliation and closed-loop correction can reduce the volume of issues that reach finance. This does not remove finance from revenue integrity. Instead, it allows finance to operate from a stronger control position.

The conclusion from this chapter is that revenue integrity has become a financial governance issue. As usage-based models grow, finance leaders need confidence that the revenue engine can produce accurate, explainable and auditable outputs. Without that confidence, monetization agility may translate into close-cycle disruption. Revenue Guardianship is therefore part of protecting the quality of financial reporting, not only the quality of invoices.



Conclusions





The report shows that modern monetization has outgrown traditional revenue control models. Usage-based and consumption-based revenue is now a major share of revenue for many organizations. Pricing and rating are more complex. Usage events are higher in volume and spread across multiple systems. Discounts, entitlements, tax, currency and price-plan changes add further complexity. This environment rewards agility, but it also creates more points of failure where customers can end up auditing the invoice for the business.

The findings also show that the consequences are material. A significant share of respondents estimate that billing and monetization errors put profit at risk equivalent to meaningful percentages of revenue. Leakage drivers include missing usage, misapplied discounts, pricing defects, unbilled overages, reporting adjustments and manual remediation. These are not isolated issues. They are linked symptoms of a revenue lifecycle that needs stronger coordinated control.

The most exposed stage is pricing and rating. It is one of the most common origins of monetization integrity issues and one of the stages with the largest financial impact. Yet automation around version control and change audit remains incomplete for many

respondents. This is a critical gap because pricing and rating are where commercial agility either becomes accurate, explainable revenue or becomes leakage, dispute and rework.

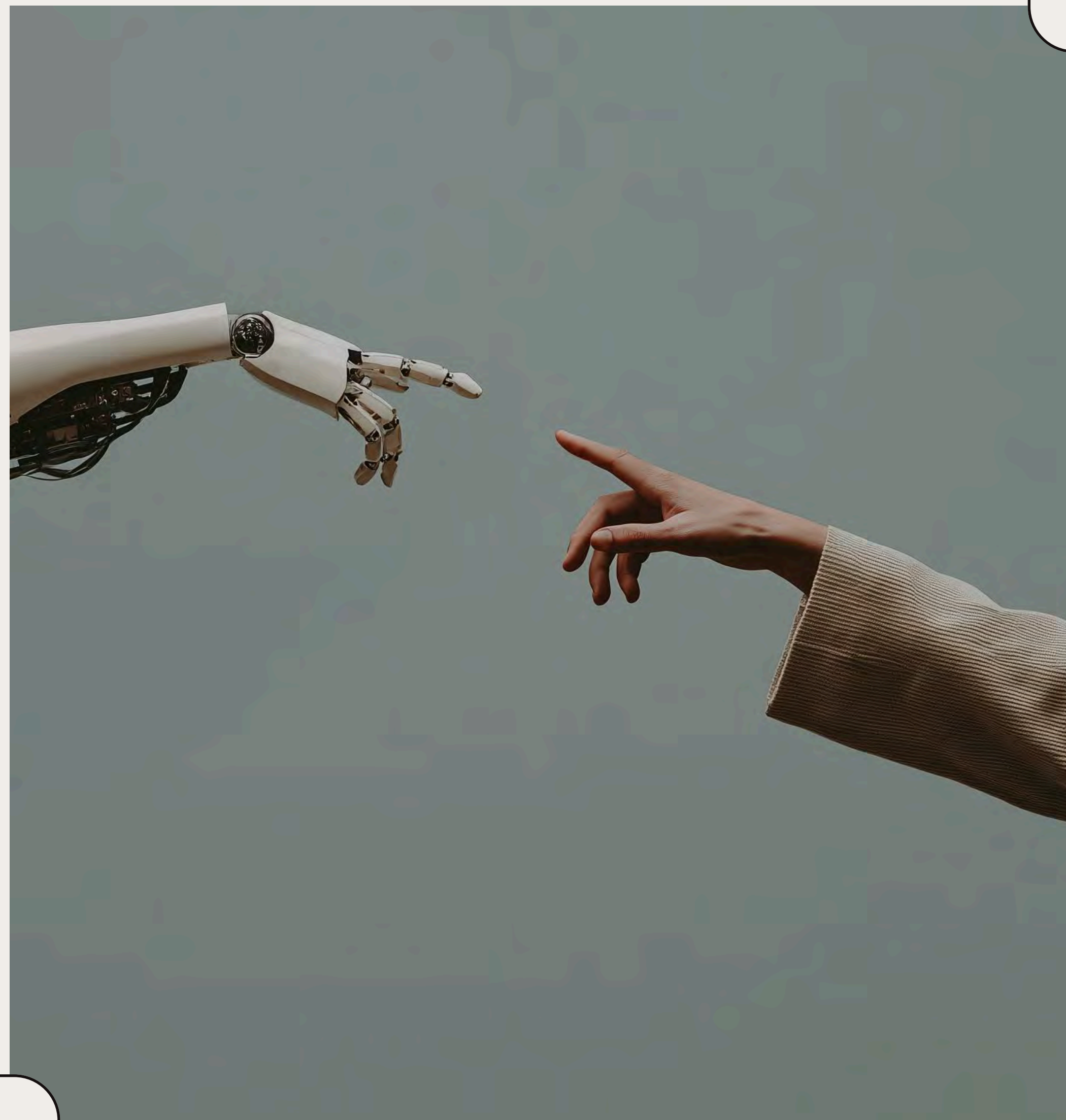
Customers are also too often detecting problems before businesses do. When issues are found through disputes and queries rather than automated pre-bill controls, the customer becomes part of the quality-control process. That is inefficient and risky. It delays cash, increases credit notes and rebills, consumes internal resources and weakens trust. The data on time-to-cash shows that disputes can add meaningful delay, while the data on evidence packs shows that many organizations cannot prove invoice accuracy quickly when it is questioned.

Manual remediation remains a major burden and root causes often return. This is perhaps the clearest sign that many organizations are still correcting downstream symptoms rather than preventing upstream causes. A mature revenue protection model should not only find and fix errors. It should learn from them, close the loop and stop them recurring. That requires automation, ownership, data lineage and governance across the full usage-to-revenue lifecycle,

from usage capture to financial close.

Many teams are already working to protect revenue. What the living Monetization Era changes is the environment they are working in: revenue is assembled continuously from events, rules and entitlements, and monetization issues can move from usage to close before traditional controls have reacted. The task now is to move from recurring remediation to a more deliberate operating model that closes the revenue protection loop, automates the highest impact controls and clarifies ownership across functions, so usage completeness, pricing accuracy, rating integrity, invoice explainability, cash collection and reporting confidence reinforce one another. The goal is not to slow commercial innovation. It is to make innovation safe, scalable and trusted, so that the year customers audited the invoice is remembered as the last year they ever had to.

Methodology



Methodology

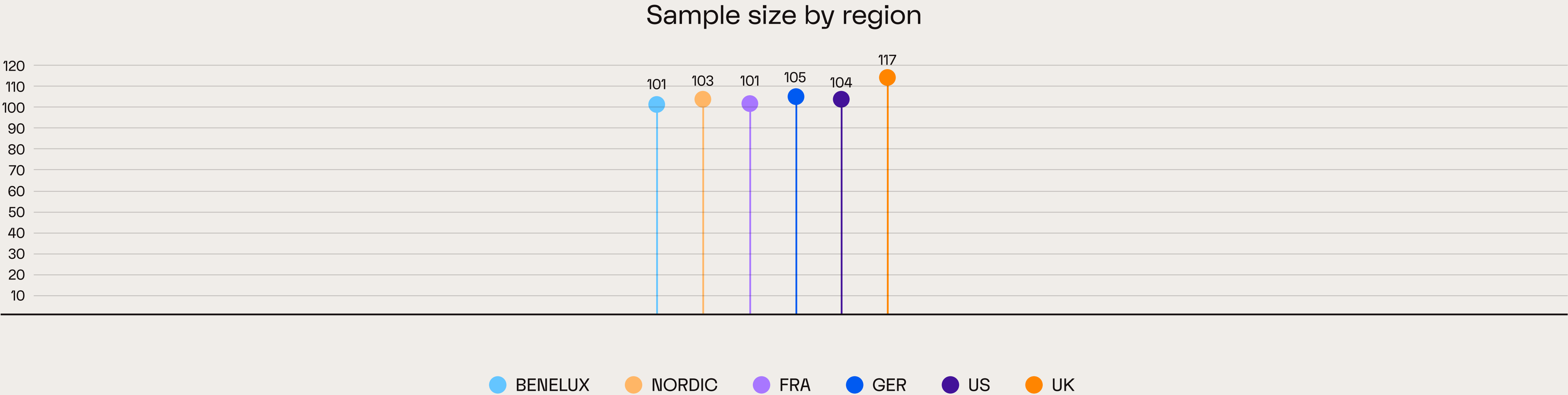
This report is based on 2026 survey data. The analysis interprets the findings across the usage-to-revenue lifecycle.

All figures in the report have been rounded to whole numbers. Because of rounding, percentages may not always sum exactly. Thresholds such as 1%, 2%, 3%, 5%, 10%, 24 hours, 90 days and business-day ranges are reported as supplied because they define survey response categories or operational timeframes rather than calculated percentages.

The survey respondent profile comprised 117 respondents in the UK, 104 respondents in the US, 105 respondents in Germany, 101 respondents in France, 103 respondents in the Nordic region and 101 respondents in Benelux. This gives a total respondent sample of 631 across the six listed regions. The regional profile has been woven into the methodology to reflect the respondent base used for the survey findings.

The report uses the phrase usage-to-revenue lifecycle to describe the full path

from usage event capture through mediation, enrichment, pricing, rating, invoicing, dispute handling, evidence production, revenue reporting and correction. The term Revenue Guardians is used to describe the people, processes, data foundations and controls responsible for protecting integrity across that lifecycle.



The case for agile monetization has been made. The work of **proving every invoice** starts now.

DigitalRoute helps revenue guardians close the gap between confidence and proof – making every invoice complete, explainable and auditable from usage event to cash, so the business can answer for the invoice before the customers has to. If this report raised questions your organization hasn’t fully answered, we’d like to be a part of that conversation.

Read the 2026 AI Monetization Research report

The strategy half of the story – where AI monetization is heading before usage has to make it real.

Download the report

Read the 2026 Usage to Revenue Research report

The foundation half of the story – making usage trustworthy enough to build a modernized revenue layer on

Download the report

Read the Year Monetization Stack Broke 2026 report

The infrastructure half of the story – why a revenue stack that works today still can’t be adapted fast enough tomorrow

Download the report



DigitalRoute

The Year Customers Audited the Invoice