



PHASE 1

Foundation.

Build the Core Engine & Pilot

Q3 2026 · Months 1–3 · Escocochecks Inc · Reconzyle™ Initiative
Develop · Integrate · Validate · Brand

OBJ 01
QB API
Integration

OBJ 02
Beta Client
Cohort

OBJ 03
Core
Algorithms

OBJ 04
Reconzyle
Brand Launch

Phase 1 Overview

Q3 2026 · Months 1–3 · Foundation: Build, Integrate, Validate

Phase 1 is the foundation of the entire Reconzyle™ initiative. The objective is to build the core intelligence engine, connect it to the accounting software ecosystem, validate the output quality with real clients, and establish the Reconzyle brand identity — all within a 90-day sprint. Every decision in Phase 1 should be optimized for **speed to validation**, not perfection.

10–15 Beta clients recruited by end of Month 2	3 Accounting software APIs integrated	90 Days to first client deliverable	\$0 Revenue target Phase 1 (validation phase)
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90-Day Sprint Timeline

MONTH 1 Weeks 1–4	MONTH 2 Weeks 5–8	MONTH 3 Weeks 9–12
Setup & Build · QB API integration · Core diagnostic engine · Team roles assigned · Dev environment live	Test & Recruit · Beta client recruitment · First test reports run · Feedback loop started · Tax module prototype	Validate & Brand · Client reports delivered · Brand identity final · Gaps documented · Phase 2 plan drafted

Workstream 1: Technology & Integration

Build the Financial Diagnostic Engine and connect it to accounting software platforms

The technology workstream is the backbone of Phase 1. The goal is a working **Financial Diagnostic Engine** that can ingest financial statements from QuickBooks (primary), Xero, and Sage via API, and output a structured analysis report. This does not need to be perfect — it needs to be **good enough to show a beta client something real**. Leverage the existing IDT (India Developers Team) and Escosar Studios for build execution.

1.1	Set up QuickBooks Online API access (OAuth 2.0 + sandbox environment) Register QB developer app · Get client_id/secret · Sandbox test env · Scope: accounting, payments Owner: Escosar Studios / IDT	WEEK 1-2	CRITICAL
1.2	Build financial data ingestion pipeline (P&L, Balance Sheet, Cash Flow) Pull trial balance + 3 core statements · Normalize to internal data schema · Store in secure DB Owner: IDT Lead Developer	WEEK 2-3	CRITICAL
1.3	Develop ratio calculation engine (20 core ratios) Liquidity: current, quick, cash · Leverage: D/E, interest coverage · Profitability: margins, ROA, ROE Owner: IDT + Roy oversight	WEEK 3-4	HIGH
1.4	Build industry benchmark comparison module Source NAICS-level benchmark data · Build comparison logic · Flag above/below median Owner: IDT + Roy (data sourcing)	WEEK 4-5	HIGH
1.5	Develop anomaly & red flag detection logic Cash burn rate alerts · Margin erosion flags · YoY decline thresholds · Unusual expense spikes Owner: IDT + Tax Team input	WEEK 5-6	MEDIUM
1.6	Build report generation engine (PDF output) Template-based PDF with branded Reconzyle design · Client-facing language · Executive summary + detail Owner: IDT	WEEK 6-7	HIGH
1.7	Integrate Xero API (secondary platform) Mirror QB integration · OAuth flow · Same data normalization layer Owner: IDT	WEEK 7-8	MEDIUM
1.8	Security & data protection audit (GLBA/SOC2 alignment) Encrypt data at rest + in transit · Access control review · Client data consent flow Owner: Roy / Legal review	WEEK 8	HIGH

* IDT = India Developers Team (offshore). Escosar Studios = Las Vegas software arm. All API keys, credentials, and client data must be stored in encrypted vaults only.

Workstream 2: Tax Strategy Module — Prototype

Build the first version of the tax optimization engine using Escochecks Inc's existing tax expertise

Escochecks Inc's core competitive advantage over any pure-tech competitor is its **in-house tax expertise** — Roy's RTRP/CTEC credentials, Drake Tax Software proficiency, and years of client tax strategy. Phase 1 converts that expertise into a **structured rules engine**: a set of logic conditions that, given a client's financial profile, surfaces the most relevant tax minimization strategies. This is not AI yet — it is expert logic codified into software. AI layers in Phase 3.

2.1	Define the 25 core tax strategy rules for SMBs (C-Corp, S-Corp, LLC) Entity type · Revenue thresholds · §179 · §162 exec bonus · Retirement vehicles · QBI deduction Owner: Roy Escosar	WEEK 1-2	CRITICAL
2.2	Map each rule to financial statement triggers E.g. if net income > \$150K AND entity = S-Corp THEN flag: Cash Balance Plan opportunity Owner: Roy + IDT	WEEK 2-3	CRITICAL
2.3	Build individual tax strategy rules (high earners, W-2 + business income) Backdoor Roth · HSA maximization · Bunching deductions · SALT workarounds (CA PTE) Owner: Roy Escosar	WEEK 3-4	HIGH
2.4	Develop the tax opportunity scoring system Each triggered strategy gets a score (impact × implementation ease) · Surface top 3–5 per client Owner: Roy + IDT	WEEK 4-5	HIGH
2.5	Build quarterly estimated tax calculation module Federal + CA safe harbor calculations · Payment schedule generator · Underpayment penalty alerts Owner: IDT + Tax Team	WEEK 5-6	MEDIUM
2.6	Create tax strategy plain-language explanation templates Each strategy needs a 2–3 sentence client-facing explanation (no jargon) · Reviewed by Roy Owner: Roy / Content	WEEK 6-7	MEDIUM
2.7	Integrate tax module output into Diagnostic Report PDF Tax strategy section added to PDF report · Top opportunities highlighted · CTA for advisor call Owner: IDT	WEEK 7-8	HIGH

■ **Key Decision for Roy (Week 2):** How many tax rules should Phase 1 cover? Recommendation: start with the **top 10 highest-impact rules** (§162 exec bonus, S-Corp salary optimization, retirement plan funding, QBI, §179) rather than all 25. Get those 10 right first, then expand in Phase 2.

Workstream 3: Beta Client Recruitment & Management

Recruit 10–15 existing Escochecks clients to validate the platform with real data and real feedback

The beta program is the **single most important validator** of the Reconzyle concept. Real client data will reveal gaps the team never anticipated. The goal is not to impress beta clients — it is to **learn from them**. Beta clients are recruited from the existing Escochecks Inc base, meaning trust is already established. They participate in exchange for early access and discounted or complimentary Phase 1 service.

3.1	Identify 25–30 candidate beta clients from existing Escochecks database Criteria: active QB/Xero users · SMB owners OR high-earning individuals · Engaged relationship Owner: Roy + Client Services	WEEK 1	CRITICAL
3.2	Draft Beta Client Agreement (engagement letter + data consent) Data use consent · Service scope · Confidentiality · No guarantee of results · Feedback obligation Owner: Roy / Legal	WEEK 1–2	CRITICAL
3.3	Personal outreach to top 25 candidates (Roy-led) Phone/in-person preferred over email · Position as 'exclusive pilot' · Target: 15 confirmed yeses Owner: Roy Escosar	WEEK 2–3	HIGH
3.4	Onboard beta clients (data access + intake form) QB/Xero API authorization from client · Business profile intake · Goals & pain points survey Owner: Client Services + IDT	WEEK 3–4	HIGH
3.5	Run first diagnostic reports for all beta clients Generate automated report · Roy reviews each one before delivery · Flag anomalies manually Owner: IDT + Roy review	WEEK 6–7	CRITICAL
3.6	Deliver reports and conduct structured feedback sessions 30-min call per client · Structured feedback form · Record: What surprised you? What was missing? Owner: Roy + Advisors	WEEK 7–8	HIGH
3.7	Compile beta feedback into Phase 2 requirements document Categorize feedback: Critical fixes · Feature gaps · Wow factors · Pricing signal from clients Owner: Roy	WEEK 9–10	HIGH
3.8	Identify 3–5 beta clients willing to be case studies / testimonials Written testimonial OR video OR LinkedIn post · Permission for Reconzyle marketing use Owner: Roy + Marketing	WEEK 10–11	MEDIUM

Workstream 4: Reconzyle™ Brand Identity

Establish the visual identity, messaging framework, and digital presence for Reconzyle™

Reconzyle already exists as a registered brand under Escocochecks Inc. Phase 1 is about giving it a **complete visual identity, a clear message, and a digital presence** that is ready for client-facing use by Month 3. The brand must feel premium, intelligent, and distinctly different from 'just another accounting software.' The tagline: *Where your numbers meet your next move.*

4.1	Finalize Reconzyle brand color palette, typography, and logo system Emerald/gold primary palette · Cormorant Garamond + DM Mono typefaces · Full/icon logo variants Owner: Escosar Studios / Designer	WEEK 1-3	HIGH
4.2	Design Reconzyle client report template (branded PDF) Cover page · Section headers · Data visualization style · Footer with Reconzyle + Escocochecks branding Owner: Designer + IDT	WEEK 3-5	HIGH
4.3	Build reconzyle.com landing page (teaser / beta waitlist) Single-page · Tagline + value prop · Email capture for beta waitlist · No pricing yet Owner: IDT / Escosar Studios	WEEK 4-6	HIGH
4.4	Develop Reconzyle elevator pitch (3 versions: 30s, 2min, 5min) For internal team · For client conversations · For partner/investor conversations Owner: Roy Escosar	WEEK 3-4	MEDIUM
4.5	Create Reconzyle one-page client overview (PDF leave-behind) What it is · How it works · What you get · Next step CTA · Escocochecks Inc co-branding Owner: Roy + Designer	WEEK 5-6	MEDIUM
4.6	Set up Reconzyle social presence (LinkedIn company page) Profile live · First 3 posts drafted · Connected to Escocochecks Inc company page Owner: Marketing / Roy	WEEK 6-7	LOW
4.7	Internal brand rollout: team briefing and talking points All-hands briefing · What Reconzyle is · What it is NOT · How to talk about it with clients Owner: Roy	WEEK 7	HIGH
4.8	Reconzyle brand guidelines document (final) Logo usage rules · Color codes · Typography specs · Tone of voice guide · Do/don't examples Owner: Designer	WEEK 10-11	MEDIUM

Workstream 5: Operations, Legal & Governance

Establish the operational infrastructure, legal protections, and team structure for the Reconzyle initiative

Reconzyle must be built on a solid operational and legal foundation from Day 1. Given Escocochecks Inc's existing legal framework (California governing law, JAMS arbitration, engagement letter discipline), the goal is to extend that discipline specifically to the Reconzyle product — covering client agreements, data security, and team accountability.

5.1	Define the Reconzyle internal team structure and RACI Product owner · Dev lead · Tax strategy lead · Client success · Brand/marketing · Exec sponsor Owner: Roy Escosar	WEEK 1	CRITICAL
5.2	Draft Reconzyle Terms of Service and Terms of Use Service scope limitations · No investment advice disclaimer · Data use rights · Liability caps Owner: Roy / Legal Counsel	WEEK 1-3	CRITICAL
5.3	Update Escocochecks Inc engagement letter template to include Reconzyle scope Add Reconzyle diagnostic service as optional add-on · Written authorization required before data access Owner: Roy	WEEK 2-3	HIGH
5.4	Establish Reconzyle data security protocol Encryption standards · Access tiering · Breach notification procedure · SOC2 alignment checklist Owner: IDT + Roy	WEEK 2-4	CRITICAL
5.5	Set up project management system for Phase 1 (Jira — existing ES project) Create Reconzyle Epic in Jira project ES · Sprint 56 kick-off · Daily standup cadence established Owner: Roy / Sprint Lead	WEEK 1	HIGH
5.6	Establish Phase 1 weekly reporting rhythm (internal) Monday: Sprint planning · Wednesday: Mid-week check · Friday: Progress report to Roy · Blockers log Owner: Roy	WEEK 1	HIGH
5.7	Budget and resource allocation for Phase 1 IDT hours allocated · Escosar Studios budget approved · Designer contracted · Tool licenses secured Owner: Roy	WEEK 1-2	CRITICAL
5.8	Phase 1 completion review and Phase 2 go/no-go decision Present beta feedback · Revenue potential validated · Team capacity assessed · Phase 2 greenlit or adjusted Owner: Roy Escosar	WEEK 12	CRITICAL

Phase 1 Milestones & Success Criteria

The 12 key checkpoints that define whether Phase 1 has succeeded — and Phase 2 is ready to launch

END OF WEEK 2 API Connected QuickBooks API live, data flowing into test environment	END OF WEEK 4 Engine v0.1 First automated financial diagnostic report generated	END OF WEEK 4 Tax Rules Coded Top 10 tax strategy rules mapped and coded into engine
END OF WEEK 6 10 Beta Clients 10+ signed beta agreements, data access authorized	END OF WEEK 8 First Reports Delivered Beta clients receive and review their Reconzyle report	END OF WEEK 8 Feedback Collected Structured feedback from all beta clients documented
END OF WEEK 10 Brand Identity Final Logo, colors, report template, landing page all live	END OF WEEK 10 Gaps Documented Phase 2 requirement gaps identified and prioritized	END OF WEEK 12 Phase 2 Plan Ready Full Phase 2 plan drafted and approved by Roy

Phase 1 Success Definition

MUST HAVE	SHOULD HAVE	NICE TO HAVE
· Working QB API integration · At least 10 beta reports delivered · Client feedback documented · Top 10 tax rules operational · Reconzyle brand identity final · Data security protocol live	· 15 beta clients (not just 10) · Xero API integrated (not just QB) · reconzyle.com landing page live · Red flag detection working · 3+ client testimonials captured	· First LinkedIn presence live · Sage integration started · AI Co-Pilot scoped for Ph3 · Press/PR outreach drafted · Partner (CPA) conversations begun

Phase 1 Budget & Resource Allocation

Estimated investment required to complete Phase 1 — lean, fast, validated

Phase 1 is intentionally lean. The goal is validation, not a production-ready platform. The majority of technical work is executed through existing resources (IDT, Escosar Studios), minimizing new hire costs. External spend is focused on brand design and essential tooling.

Category	Item	Est. Cost	Notes
Technology	IDT development hours (Phase 1 sprints)	\$8,000–12,000	~200–300 hrs @ offshore rate
	Escosar Studios oversight + architecture	\$3,000–5,000	Las Vegas dev team coordination
	QB API developer subscription + tools	\$500–1,000	QB developer account + sandbox
Brand & Design	Reconzyle brand identity design	\$2,500–4,000	Contracted designer (logo, colors, report template)
	reconzyle.com landing page build	\$500–1,500	IDT build or template-based launch
Legal	Reconzyle ToS, ToU, beta agreements	\$1,000–2,500	Roy draft + legal counsel review
Operations	Project management + sprint tooling	\$0 (Jira — existing)	Existing ES Jira project extended
	Miscellaneous (travel, testing, contingency)	\$1,000–2,000	10% contingency buffer
TOTAL PHASE 1		\$16,500–28,000	Phase 1 investment to validate a \$700K+ ARR platform

Phase 1 ROI Logic: A \$28K maximum Phase 1 investment validates a platform with a conservative Year 1 ARR potential of **\$705,000+**. Break-even is achieved with just **4 Advisor-tier clients** retained after Phase 2 launch. Phase 1 is not a cost — it is the cheapest insurance policy against irrelevance.

Risks, Dependencies & Next Steps

What could slow Phase 1 down — and how to get ahead of it

Risk	Level	Description	Mitigation
API Integration Delays	HIGH	QB API access takes longer than expected or OAuth implementation has bugs.	Start API setup WEEK 1 as the first task. Have IDT assign their most senior developer to this.
Beta Client Recruitment	MEDIUM	Fewer than 10 clients agree to participate or don't provide data access in time.	Overrecruit (target 25 outreach for 15 yeses). Roy leads personal outreach — not email blast.
IDT Capacity / Quality	HIGH	Offshore team delivers code that doesn't meet quality standards or misses deadlines.	Weekly code reviews by Escosar Studios. Define acceptance criteria before each sprint starts.
Tax Rules Codification	MEDIUM	Converting Roy's tax expertise into structured software logic takes longer than estimated.	Roy dedicates 6–8 hrs/week to rules documentation in Weeks 1–4. Use decision tables not free text.
Data Security / Compliance	CRITICAL	A client data breach or unauthorized access during beta would be catastrophic for the firm.	Complete security audit before ANY client data touches the platform. No shortcuts here.

Immediate Next Steps — Start This Week

Step 1	Assign Phase 1 team roles and RACI (Roy, Monday)
Step 2	Set up Reconzyle Epic in Jira project ES and create Sprint 56 (Roy/PM, Tuesday)
Step 3	Brief IDT on QB API integration task — share spec doc (Wednesday)
Step 4	Roy: document the top 10 tax strategy rules in a structured decision table (this week)
Step 5	Pull list of 25 beta client candidates from Escochecks database (by Friday)
Step 6	Engage designer for Reconzyle brand identity brief (by Friday)

The window is open. The plan is ready. Phase 1 begins now.

Reconzyle™ is not a moonshot — it is a deliberate, systematic build of something clients already need. Every day of delay is a day a competitor gets closer. The 90-day sprint starts with the decisions made this week.