

Autonomi

Reasoning Log

FirstFirm Subclient — Categorization decisions and reasoning — May 2026

37 transactions across all stages.

Stage 0 — Originating Entity — 2

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-28	Issuance of invoice INV-1042 (issued 2026-05-28) — manually...	\$8,450.00	(unassigned)	—	originating_entity	Issuance of invoice INV-1042 (issued 2026-05-28) — manually authored.
2026-05-31	Bank Interest	\$3.12	(unassigned)	—	originating_entity	Interest in Bank Account from Holdings

Stage 1 — Rule Match — 0

(no transactions in this stage)

Stage 2 — Historical Precedent — 1

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-15	PINNACLE BANK LOAN PMT ACH 7301	(\$836.61)	2400 Equipment Loan	—	loan_payment_match	Loan payment matched to 'Skid Steer Equipment Loan — Pinnacle Bank' amortization payment #1 (scheduled 2026-05-15): principal 59349c, interest 24312c.

Stage 3 — LLM-Resolved — 34

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-01	MOBILE DEPOSIT - STONEBRIDGE DEVELOPMENT	\$6,200.00	4000 Site Cleanup Revenue	—	stage_3_review_required	[ambiguous] This \$6,200 mobile deposit from 'Stonebridge Development' represents a payment received from what appears to be a customer—likely a construction or development company paying for site cleanup services. Under accrual accounting, revenue would have been recognized when the service was performed and an invoice issued, creating an Accounts Receivable balance. This deposit represents the collection of... - AM: override

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-01	GUSTO PAYROLL 526870	(\$6,240.18)	6000 Payroll Wages	—	stage_3_review_re quired	The transaction description 'GUSTO PAYROLL 526870' clearly identifies a payroll disbursement processed through Gusto, the client's payroll provider. The \$6,240.18 debit is consistent with a bi-weekly or semi-monthly W-2 payroll run. The COA includes account 6000 'Payroll Wages' which is explicitly designated for W-2 wages via Gusto, making it the clear and direct match. No ambiguity exists given... AM: accept
2026-05-02	HOME DEPOT #1522 LAKEWOOD CO	(\$212.48)	6100 Supplies & Small Tools	—	stage_3_review_re quired	The transaction is a \$212.48 charge at Home Depot #1522 in Lakewood, CO. Home Depot is a home improvement and hardware retailer commonly used by contractors for job supplies, small tools, hardware, and building materials. Given the business context of site cleanup and haul-off services, this purchase most likely represents job supplies or small tools. The amount of \$212.48 falls well within the r... AM: accept
2026-05-03	SHELL OIL 5744221	(\$88.20)	5300 Fuel	—	stage_3_review_re quired	The transaction description 'SHELL OIL 5744221' identifies the merchant as a Shell gas station. An \$88.20 charge at a fuel station is most consistent with a vehicle or equipment fuel purchase. The COA includes account 5300 'Fuel' specifically designated for vehicle and equipment fuel, categorized as a direct cost (COGS). This is the clear best fit for this transaction. AM: accept
2026-05-04	FUELMAX #218 DEBIT PURCHASE	(\$184.62)	5300 Fuel	—	stage_3_review_re quired	The transaction at 'FUELMAX #218' is a debit purchase of \$184.62 at what is clearly a fuel station. The COA includes account 5300 'Fuel' specifically designated for vehicle and equipment fuel, categorized as a direct cost (COGS). Given the merchant name and the nature of the business (site cleanup services likely requiring vehicles and equipment), this charge is most appropriately classified as a... AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-04	ACH CREDIT HUB CITY BUILDERS INV 1029	\$9,850.00	4000 Site Cleanup Revenue	—	stage_3_review_required	This transaction is an ACH credit (incoming payment) of \$9,850 from Hub City Builders, referencing invoice 1029. Under accrual accounting, revenue would have been recognized when the invoice was issued, creating an accounts receivable balance. This incoming payment settles that receivable. Hub City Builders appears to be a customer paying for services (likely site cleanup or related construction... · AM: override
2026-05-05	JOBBER SOFTWARE MONTHLY	(\$129.00)	6500 Software Subscriptions	—	stage_3_review_required	Jobber is a well-known field service management SaaS platform used by contractors and service businesses to manage scheduling, invoicing, and CRM. The description 'JOBBER SOFTWARE MONTHLY' explicitly identifies this as a monthly software subscription at \$129.00. Account 6500 'Software Subscriptions' is described as 'Field service and back-office software,' which is a precise match for this transac... · AM: accept
2026-05-05	COUNTY LANDFILL TIP FEES	(\$412.00)	5400 Disposal & Dump Fees	—	stage_3_review_required	The transaction description 'COUNTY LANDFILL TIP FEES' explicitly identifies this as a landfill tipping/disposal fee of \$412.00. The chart of accounts includes account 5400 'Disposal & Dump Fees,' which is specifically defined as 'Landfill tipping and disposal fees.' This is a direct cost of the client's site cleanup and haul-off services (revenue account 4000), making its classification as COGS... · AM: accept
2026-05-06	CHICK-FIL-A LAKEWOOD CO	(\$34.60)	6600 Meals	—	stage_3_review_required	The transaction at Chick-fil-A in Lakewood, CO for \$34.60 is clearly a restaurant/fast-food purchase. The COA includes a dedicated 'Meals' account (6600) described as 'Business meals - 50% deductible,' which is the natural fit for dining expenses. Unless there is specific indication this was a personal expenditure by the owner (which would warrant Owner Draws 3200), the default treatment is to cl... · AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-06	CHECK #1174 J RAMIREZ SUBCONTRACT	(\$1,500.00)	5100 Subcontractor Labor	—	stage_3_review_required	[ambiguous] The transaction is CHECK #1174 payable to J Ramirez, explicitly described as 'SUBCONTRACT.' The COA includes account 5100 'Subcontractor Labor,' defined as '1099 subcontract crews - direct job labor,' which directly matches the nature of this payment. The \$1,500 amount is consistent with a subcontractor payment for job labor. Under accrual accounting, if a bill was previously entered, this check... - AM: accept
2026-05-07	UNITED RENTALS 3382	(\$1,850.00)	5200 Equipment Rental	—	stage_3_review_required	The transaction description 'UNITED RENTALS 3382' clearly identifies the vendor as United Rentals, one of the largest equipment rental companies in the U.S. The COA account 5200 'Equipment Rental' explicitly references United Rentals in its description ('Rented equipment for jobs - United Rentals etc.'). The charge of \$1,850.00 is consistent with a typical equipment rental for a job site. Under a... - AM: accept
2026-05-08	HOME DEPOT #1522 LAKEWOOD CO	(\$486.15)	6100 Supplies & Small Tools	—	stage_3_review_required	The transaction is a \$486.15 purchase at Home Depot #1522 in Lakewood, CO. Home Depot is a home improvement and construction supply retailer. For a site cleanup and haul-off business, purchases here most likely represent job supplies, safety gear, or small tools — all of which map directly to account 6100 (Supplies & Small Tools). While Home Depot does rent equipment, the purchase amount and lack... - AM: accept
2026-05-08	HARTFORD INSURANCE BUSOWNERS POL 44821	(\$389.40)	6300 Insurance	—	stage_3_review_required	The transaction description 'HARTFORD INSURANCE BUSOWNERS POL 44821' clearly identifies this as a premium payment for a Hartford Business Owners Policy (BOP). The COA includes account 6300 'Insurance' with the explicit description 'Business owners policy - Hartford,' which is a direct and precise match for this \$389.40 payment. No ambiguity exists. - AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-11	GRAINGER INC	(\$344.02)	6100 Supplies & Small Tools	—	stage_3_review_re quired	Grainger (W.W. Grainger, Inc.) is a leading industrial supply distributor specializing in maintenance, repair, and operations (MRO) products including tools, safety equipment, fasteners, and general job-site supplies. A \$344.02 charge is consistent with a typical order of job supplies or small tools. The 'Supplies & Small Tools' account (6100) is described as covering 'job supplies, safety gear,...' . AM: accept
2026-05-11	ACH CREDIT MERIDIAN CONSTRUCTION DRAW 2	\$12,400.00	4000 Site Cleanup Revenue	—	stage_3_review_re quired	[ambiguous] This transaction is an ACH credit (incoming deposit) of \$12,400.00 described as 'MERIDIAN CONSTRUCTION DRAW 2,' which strongly indicates a progress draw payment from Meridian Construction for work performed. In a construction services context, draw payments are staged billings for completed work phases. Since the client is on accrual basis, the revenue may have already been recognized when the in... . AM: accept
2026-05-12	FUELMAX #204 DEBIT PURCHASE	(\$201.35)	5300 Fuel	—	stage_3_review_re quired	The transaction description 'FUELMAX #204 DEBIT PURCHASE' clearly identifies a purchase at a fuel station. The \$201.35 amount is consistent with a large vehicle or equipment fuel fill-up. The client's COA includes a dedicated 'Fuel' account (5300) under COGS/direct costs, specifically described as 'Vehicle and equipment fuel,' which is the precise match for this transaction. Given the client appe... . AM: accept
2026-05-13	APEX SAFETY SUPPLY	(\$156.75)	6100 Supplies & Small Tools	—	stage_3_review_re quired	The merchant 'APEX SAFETY SUPPLY' is a safety supply vendor, indicating the purchase of personal protective equipment (PPE), safety gear, or related job-site supplies. The COA account 6100 'Supplies & Small Tools' is explicitly described as covering 'job supplies, safety gear, small tools,' making it the clear fit for a \$156.75 purchase from a safety supply company. The amount is consistent with... . AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-13	VERIZON WIRELESS ACH	(\$246.88)	6400 Telephone & Communications	—	stage_3_review_required	The transaction is an ACH payment to Verizon Wireless for \$246.88, which is consistent with a monthly mobile phone/wireless service bill. The COA includes account 6400 'Telephone & Communications' specifically designated for mobile and telecom services, making it the clear and appropriate match. The amount is consistent with a business wireless plan covering one or more lines, typical for a small... - AM: accept
2026-05-14	CHECK #1175 CITY OF LAKEWOOD PERMIT	(\$310.00)	6700 Permits & Licenses	—	stage_3_review_required	The check is written to the City of Lakewood and explicitly described as a permit payment. The COA includes account 6700 'Permits & Licenses,' which is designated for municipal permits and business licenses. A \$310 payment to a municipal entity for a permit fits squarely within this account. No other account is a reasonable match given the clear description. - AM: accept
2026-05-15	GUSTO PAYROLL 531204	(\$6,240.18)	6000 Payroll Wages	—	stage_3_review_required	The transaction description 'GUSTO PAYROLL 531204' clearly identifies this as a payroll disbursement processed through Gusto, the client's W-2 payroll provider. The amount of \$6,240.18 is consistent with a bi-weekly or semi-monthly payroll run. The COA includes account 6000 'Payroll Wages' which is explicitly designated for 'W2 wages via Gusto,' making it the definitive match. While under accrual... - AM: accept
2026-05-15	SHELL OIL 5744221	(\$92.40)	5300 Fuel	—	stage_3_review_required	The transaction is at 'SHELL OIL 5744221,' which is a Shell gas station. The \$92.40 charge is consistent with a typical fuel fill-up for a vehicle or piece of equipment. The COA includes a dedicated account 5300 'Fuel' described as 'Vehicle and equipment fuel,' which is a direct cost (COGS) category. This aligns perfectly with the nature of the purchase. Given the client's business involves site... - AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-18	ULINE SHIP SUPPLIES	(\$389.60)	6100 Supplies & Small Tools	—	stage_3_review_re quired	ULINE SHIP SUPPLIES is a major distributor of shipping, packaging, and industrial supplies. A \$389.60 purchase from ULINE most likely represents consumable supplies such as packaging materials, shipping boxes, tape, labels, safety gear, or other operational supplies. The COA account 6100 'Supplies & Small Tools' is designated for job supplies, safety gear, and small tools, which closely matches t... · AM: accept
2026-05-18	MOBILE DEPOSIT - CARVER PROPERTY GROUP	\$4,750.00	4000 Site Cleanup Revenue	—	stage_3_review_re quired	[ambiguous] This is a \$4,750 mobile deposit from 'Carver Property Group,' which appears to be a customer or client remitting payment. Under accrual-basis accounting, revenue would have been recognized when the service was performed and an invoice issued, creating an accounts receivable balance. The mobile deposit represents the collection of that receivable, so the appropriate offset account is Accounts Rece... · AM: alternative
2026-05-19	PAYMENT RECEIVED - THANK YOU	\$2,134.55	1200 Accounts Receivable	—	stage_3_review_re quired	The description 'PAYMENT RECEIVED - THANK YOU' is a standard customer payment receipt. Under accrual accounting, revenue was already recognized when the invoice was created (debiting Accounts Receivable). When the customer pays, the entry credits Accounts Receivable (1200) and debits the bank account (1000). The positive amount of \$2,134.55 represents a credit to AR (reducing the receivable balan... · AM: accept
2026-05-19	COUNTY LANDFILL TIP FEES	(\$388.00)	5400 Disposal & Dump Fees	—	stage_3_review_re quired	The transaction description 'COUNTY LANDFILL TIP FEES' clearly identifies this as a landfill tipping/disposal fee of \$388.00. The chart of accounts includes account 5400 'Disposal & Dump Fees,' which is explicitly defined as 'Landfill tipping and disposal fees.' This is a direct cost of the site cleanup services the business provides (revenue account 4000), making its classification as a COGS/dir... · AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-20	FUELMAX #218 DEBIT PURCHASE	(\$176.90)	5300 Fuel	—	stage_3_review_re quired	The transaction description 'FUELMAX #218 DEBIT PURCHASE' clearly identifies a fuel station purchase. The \$176.90 amount is consistent with a large vehicle or equipment fill-up. The client's COA includes a dedicated 'Fuel' account (5300) under COGS/direct costs, which is specifically designated for vehicle and equipment fuel. Given that this business performs site cleanup services and likely oper... AM: accept
2026-05-21	HOME DEPOT #0847 DENVER CO	(\$178.93)	2100 Business Credit Card	—	stage_3_review_re quired	Home Depot #0847 in Denver, CO is a home improvement and hardware retailer. For a site cleanup business, a \$178.93 purchase at Home Depot most likely represents job supplies, safety gear, or small tools — all of which map directly to account 6100 'Supplies & Small Tools.' The amount is too low to suggest a fixed asset capitalization (account 1500) and the merchant is primarily a retail supply sto... AM: override
2026-05-21	PINNACLE CARD PAYMENT ACH	(\$2,134.55)	2100 Business Credit Card	—	stage_3_review_re quired	The transaction description 'PINNACLE CARD PAYMENT ACH' indicates an ACH payment made to pay down the Pinnacle Business Credit Card. The COA includes account 2100 'Business Credit Card' described as 'Pinnacle Business Card ...9083,' which is the liability account for this card. A payment of \$2,134.55 debiting the checking account (reducing cash) should be offset against the credit card liability... AM: accept
2026-05-22	CHECK #1176 J RAMIREZ SUBCONTRACT	(\$1,500.00)	5100 Subcontractor Labor	—	stage_3_review_re quired	[ambiguous] The transaction is a check (#1176) payable to J Ramirez with the description explicitly stating 'SUBCONTRACT.' This \$1,500 payment clearly represents compensation to a subcontractor for job-related labor. The COA includes account 5100 'Subcontractor Labor,' which is designated for 1099 subcontract crews performing direct job labor—an exact match for this transaction. Under accrual accounting, if... AM: alternative

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-26	ACH CREDIT HUB CITY BUILDERS INV 1033	\$5,600.00	4000 Site Cleanup Revenue	—	stage_3_review_required	[ambiguous] This transaction is an ACH credit (incoming payment) of \$5,600 from Hub City Builders referencing invoice 1033. Hub City Builders appears to be a construction company paying for services performed by the client. Given the client's primary revenue stream is 'Site Cleanup Revenue' (4000) — construction site cleanup and haul-off services — and the payment references a specific invoice, this is a cus... · AM: alternative
2026-05-27	SUPPLYPRO EQUIPMENT PARTS	(\$623.77)	6100 Supplies & Small Tools	—	stage_3_review_required	[ambiguous] The transaction description 'SUPPLYPRO EQUIPMENT PARTS' indicates a purchase of replacement or maintenance parts for equipment. At \$623.77, this amount is consistent with routine repair/maintenance parts rather than a capital expenditure. Under the client's COA, account 6100 'Supplies & Small Tools' is designated for job supplies, safety gear, and small tools, which is the most appropriate category... · AM: alternative
2026-05-27	OREILLY AUTO PARTS #2214	(\$96.23)	2100 Business Credit Card	—	stage_3_review_required	O'Reilly Auto Parts is a well-known auto parts retailer. A \$96.23 purchase there most likely represents vehicle or equipment maintenance parts, fluids, filters, or small tools — all of which align with the 'Supplies & Small Tools' account (6100), described as 'Job supplies, safety gear, small tools.' Given that FirstFirm appears to operate in site cleanup services and likely maintains vehicles an... · AM: override
2026-05-28	GUSTO PAYROLL 535611	(\$6,240.18)	6000 Payroll Wages	—	stage_3_review_required	The transaction description 'GUSTO PAYROLL 535611' clearly identifies this as a payroll disbursement processed through Gusto, the client's W-2 payroll provider. The amount of \$6,240.18 is consistent with a regular payroll run. The chart of accounts includes account 6000 'Payroll Wages' which is explicitly described as 'W2 wages via Gusto,' making it the direct and unambiguous match for this trans... · AM: accept

Date	Transaction	Amount	Account chosen	Conf.	Outcome	Reasoning
2026-05-29	COUNTY LANDFILL TIP FEES	(\$455.00)	5400 Disposal & Dump Fees	—	stage_3_review_required	The transaction description 'COUNTY LANDFILL TIP FEES' explicitly identifies this as a landfill tipping/disposal fee of \$455.00. The chart of accounts includes account 5400 'Disposal & Dump Fees,' which is specifically described as 'Landfill tipping and disposal fees.' This is a direct cost of the business's site cleanup and haul-off services (revenue account 4000), making COGS classification app... · AM: accept