BlueprintBI

SAMPLE DESIGN PACK

# Complaints MI Pack

A Power BI complaints MI pack for a UK regulated firm, built on a Fabric Lakehouse fed by Dynamics 365, SQL Server and Excel reference files.

Financial Services | Power BI semantic model | Import | 3 report pages | 33 measures | 8 tables

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**About this sample.** Generated by the Blueprint BI pipeline on 2026-11-19 from the inputs in section 1, and not hand-edited. Figures shown in the KPI cards and report pages are illustrative sample data, not real results.

SECTION 1

# Scope and inputs

**Purpose.** How many complaints are we receiving, resolving and holding open, how quickly and fairly are we resolving them, and where are root causes, redress and Ombudsman referrals concentrated?

| | |
|---|---|
| **Audience** | Customer Committee, Risk Committee and complaints team leaders |
| **Default period** | Committee pages: last complete calendar month with a 13-month trend. Team page: as at today. Refreshed daily. |
| **Industry** | Financial Services |
| **Report type** | Complaints MI |
| **BI tool** | Power BI |
| **Currency** | GBP (£) |
| **Data sources** | Dynamics 365, SQL Server, Excel / CSV |
| **Notes** | Monthly committee pack plus a daily operational view for team leaders. Team leaders should only see their own team's cases. Customer counts for complaints per 1,000 come from a monthly extract of active customers by product line. |
| **Style and pages** | Corporate Clean, 3 pages |

## Columns provided

15 columns supplied, and where each one lands in the model.

| Source column | Model destination | Notes |
|---|---|---|
| `ComplaintID` | `FactComplaint[ComplaintID]` | Dynamics 365 case number kept as a degenerate key; distinct-counted by all volume measures. |
| `ReceivedDate` | `FactComplaint[ReceivedDateKey]`, `DimDate[Date]` | Converted to a yyyymmdd integer key; active relationship to DimDate; start of the 8-week clock. |
| `LoggedDate` | `FactComplaint[LoggedDate]` | Kept as a date attribute for logging-delay data quality checks; not used for the 8-week clock. |
| `FinalResponseDate` | `FactComplaint[FinalResponseDateKey]`, `FactComplaint[DaysToFinalResponse]` | yyyymmdd key with an inactive relationship to DimDate; 99991231 when no final response has been sent yet. |
| `ClosedDate` | `FactComplaint[ClosedDateKey]` | yyyymmdd key with an inactive relationship to DimDate; 99991231 while the case is still open in Dynamics. |
| `ProductLine` | `DimProductLine[ProductLine]`, `FactComplaint[ProductLineKey]` | Conformed with the product lines in the customer extract so complaints per 1,000 joins correctly. |
| `Channel` | `DimChannel[Channel]`, `FactComplaint[ChannelKey]` | Dynamics option-set labels mapped to the surrogate key. |
| `RootCause` | `DimRootCause[RootCause]`, `FactComplaint[RootCauseKey]` | Grouped into RootCauseCategory using the Excel root-cause taxonomy. |

| Source column | Model destination | Notes |
|---|---|---|
| Outcome | FactComplaint[Outcome], FactComplaint[IsUpheld] | Values: Fully upheld, Partially upheld, Not upheld, Withdrawn. IsUpheld is derived from them by the Upheld rule. |
| RedressAmount | FactComplaint[RedressAmount] | GBP, DECIMAL(18,2); null converted to 0. |
| FOSReferredDate | FactComplaint[FOSReferredDateKey] | yyyymmdd key with an inactive relationship to DimDate; 99991231 when the complaint has not been referred. |
| FOSOutcome | FactComplaint[FOSOutcome] | Values: Upheld, Not upheld, Settled, Pending; 'Not referred' when blank. |
| TeamID | DimTeam[TeamID], FactComplaint[TeamKey] | Team that owned the case when it was received; drives row-level security. |
| HandlerID | DimHandler[HandlerID], FactComplaint[HandlerKey] | Current case handler, mapped to the surrogate key. |
| VulnerableFlag | FactComplaint[VulnerableFlag] | Source bit converted to 'Yes'/'No' text for slicing. |

## KPIs provided

| KPI | Definition | Target | Green | Amber | Red |
|---|---|---|---|---|---|
| Complaints Received | Distinct complaints received in the month, by received date. | 1,200 per month | ≤ 1,200 | ≤ 1,320 | > 1,320 |
| Resolved Within 8 Weeks % | Final responses sent within 56 days of receipt / all final responses. | 95% | ≥ 95.0% | ≥ 90.0% | < 90.0% |
| Uphold Rate % | Fully and partially upheld complaints / resolved complaints, excluding withdrawn. | 35% | ≤ 35.0% | ≤ 40.0% | > 40.0% |
| Complaints per 1,000 Customers | Monthly complaints received / active customers at month end x 1,000. | 2.5 | ≤ 2.50 | ≤ 3.00 | > 3.00 |
| Ombudsman Referral Rate % | Complaints referred to the Ombudsman / final responses in the period. | 5% | ≤ 5.0% | ≤ 7.0% | > 7.0% |

## Business rules

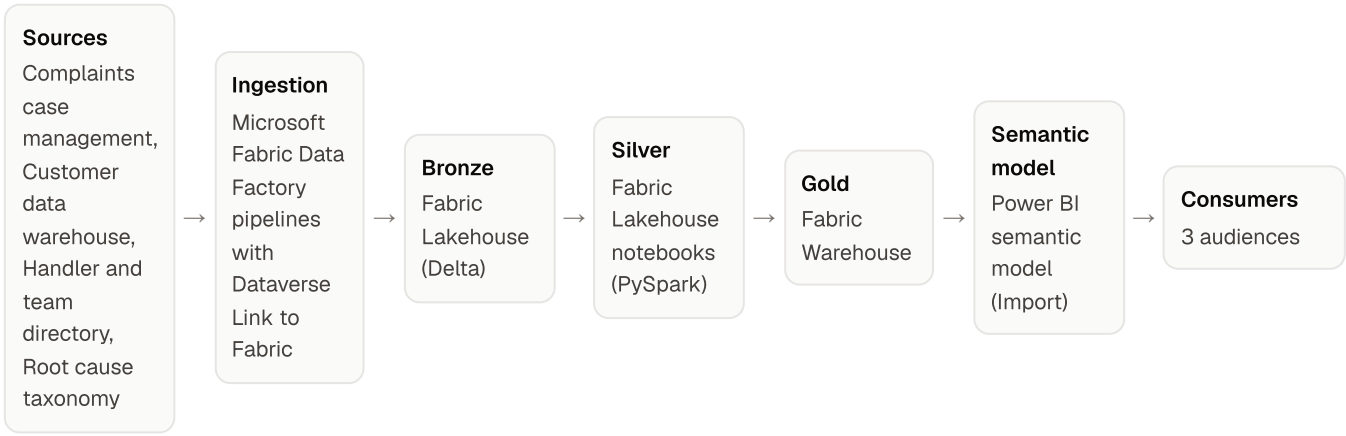
| Rule | Definition | Calculated in |
|---|---|---|
| Upheld complaint | Outcome is 'Fully upheld' or 'Partially upheld'. Withdrawn cases are excluded from the uphold denominator. | Gold layer, FactComplaint[IsUpheld], every load |
| Resolved within 8 weeks | A final response is sent no more than 56 calendar days after ReceivedDate (DaysToFinalResponse <= 56). | Gold layer computes DaysToFinalResponse; the measure applies the 56-day test |

| Rule | Definition | Calculated in |
|---|---|---|
| Open complaint | Received on or before the as-at date and no final response sent by that date. Breaching once older than 56 days. | Semantic model measures [Open Complaints] and [Open Past 8 Weeks] |
| Ageing band | Age of an open case at refresh, banded as 0-3 days, 4-14 days, 15-28 days, 29-56 days, Over 8 weeks. Resolved cases are banded 'Resolved'. | Gold layer, daily load |

SECTION 2

# Data architecture

Imports the Gold star schema daily, with row-level security by team and all measures in _Measures.




## Data sources

| Source | System | Refresh | Notes |
|---|---|---|---|
| Complaints case management | Dynamics 365 Customer Service (Dataverse) | Daily 01:00 | System of record for complaint cases, dates, outcomes, redress and Ombudsman referrals. |
| Customer data warehouse | SQL Server | Monthly, working day 2 | Monthly extract of active customers by product line, taken at month end. |
| Handler and team directory | SQL Server | Daily 01:00 | Handler names, team membership and team leader user principal names (UPNs) for row-level security. |
| Root cause taxonomy | Excel / CSV on SharePoint | On change, picked up daily | Maps root causes to categories approved by Complaints Quality Assurance. |

## Ingestion and layers

| Stage | Technology | What happens |
|---|---|---|
| Ingestion | Microsoft Fabric Data Factory pipelines with Dataverse Link to Fabric | Incremental load on Dataverse modifiedon watermark; full reload of reference files. Changed cases land daily in Bronze; the customer extract is loaded monthly and the reference files reloaded in full. |
| Bronze | Fabric Lakehouse (Delta) | Raw, append-only copies of the source tables with load metadata. |
| Silver | Fabric Lakehouse notebooks (PySpark) | Cleaned and deduplicated cases with conformed product lines and validated dates. |
| Gold | Fabric Warehouse | Star schema with surrogate keys, derived flags, ageing bands and date keys. |

## Semantic model and operations

| | |
|---|---|
| **Tool and storage mode** | Power BI semantic model, Import |
| **Refresh and alerts** | Ready by 07:00 daily; refresh failures alert the BI support Teams channel and the Complaints MI Manager. |
| **History kept** | 5 years of complaints and customer counts, covering a 13-month trend plus prior year and FCA record-keeping needs. |
| **Environments** | Dev, Test and Prod Fabric workspaces |
| **Deployment** | Fabric deployment pipelines with deployment rules for connections |
| **Source control** | Semantic model and report stored as PBIP in Azure DevOps Git |

- **Storage mode caveat:** Data is as at the last refresh, so ageing bands reflect the refresh date rather than intraday status.
- **Storage mode caveat:** Scheduled refreshes are limited to 8 per day on Pro and 48 on Premium or Fabric capacity.
- **Storage mode caveat:** Changes to RLS mappings take effect only after the next refresh.

## Consumers

- Customer Committee and Risk Committee - monthly Power BI App and PDF export
- Complaints team leaders - daily Power BI App, RLS-restricted
- Complaints MI analysts - semantic model via Analyse in Excel

## Governance

- RLS role 'Team Leader' filters DimTeam[TeamLeaderUPN] = USERPRINCIPALNAME(); committee and MI users get an unrestricted role.
- Data quality checks: FinalResponseDate before ReceivedDate, unmapped root causes and missing product lines are quarantined and reported.
- Daily refresh monitoring with failure alerts; monthly committee data frozen at working day 3.
- Microsoft Purview lineage and sensitivity label 'Confidential - Customer'.
- Measure definitions are signed off by the Head of Complaints and documented in the model.

SECTION 3

# Data model

Star schema (galaxy with two facts): 2 fact tables and 6 dimensions. Measures are stored on a dedicated _Measures table.

## FactComplaint

fact

**Grain:** One row per complaint case · Source: Dynamics 365

| Column | Type | Key and role | Description |
|---|---|---|---|
| ComplaintID | NVARCHAR(20) | Degenerate ID | Complaint case number. |
| ReceivedDateKey | INT | FK, → DimDate[DateKey], hidden | Date the complaint was received. |
| LoggedDate | DATE | Date | Date the case was logged in Dynamics. |
| FinalResponseDateKey | INT | FK, → DimDate[DateKey], hidden | Final response date; 99991231 if none sent yet. |
| ClosedDateKey | INT | FK, → DimDate[DateKey], hidden | Case closure date; 99991231 if the case is open. |
| ProductLineKey | INT | FK, → DimProductLine[ProductLineKey], hidden | Product line complained about. |
| ChannelKey | INT | FK, → DimChannel[ChannelKey], hidden | Channel the complaint arrived through. |
| RootCauseKey | INT | FK, → DimRootCause[RootCauseKey], hidden | Root cause of the complaint. |
| TeamKey | INT | FK, → DimTeam[TeamKey], hidden | Owning team when the complaint was received. |
| HandlerKey | INT | FK, → DimHandler[HandlerKey], hidden | Current case handler. |
| Outcome | NVARCHAR(30) | Attribute | Firm's complaint outcome. |
| IsUpheld | BIT | Attribute, hidden | True if the complaint was fully or partially upheld. |
| RedressAmount | DECIMAL(18,2) | Additive, hidden | Redress paid in GBP. |
| FOSReferredDateKey | INT | FK, → DimDate[DateKey], hidden | Date of Ombudsman referral; 99991231 if not referred. |
| FOSOutcome | NVARCHAR(30) | Attribute | Financial Ombudsman Service outcome. |
| VulnerableFlag | NVARCHAR(3) | Attribute | Yes if the customer has a vulnerability flag. |
| DaysToFinalResponse | INT | Non-additive, hidden | Calendar days from receipt to final response. |
| AgeingBand | NVARCHAR(20) | Attribute, sorted by AgeingBandSort | Age band of the case at refresh. |

| Column | Type | Key and role | Description |
|---|---|---|---|
| AgeingBandSort | INT | Attribute, hidden | Sort order for AgeingBand. |

## FactActiveCustomers

fact

**Grain:** One row per product line per month end · Source: SQL Server customer warehouse

| Column | Type | Key and role | Description |
|---|---|---|---|
| MonthEndDateKey | INT | FK, → DimDate[DateKey], hidden | Month-end date of the extract. |
| ProductLineKey | INT | FK, → DimProductLine[ProductLineKey], hidden | Product line of the customer count. |
| ActiveCustomers | INT | Semi-additive, hidden | Active customers at month end. |

## DimDate

dimension · marked as date table

**Grain:** One row per calendar day, plus a 99991231 placeholder row · Source: Generated in the Gold layer

| Column | Type | Key and role | Description |
|---|---|---|---|
| DateKey | INT | PK, hidden | Date as a yyyymmdd integer. |
| Date | DATE | Date | Calendar date. |
| Year | INT | Attribute | Calendar year. |
| Quarter | NVARCHAR(7) | Attribute, sorted by YearQuarterNumber | Quarter label, e.g. 2025 Q1. |
| YearQuarterNumber | INT | Attribute, hidden | Quarter sort key, e.g. 20251. |
| MonthNumber | INT | Attribute, hidden | Month number from 1 to 12. |
| MonthName | NVARCHAR(10) | Attribute, sorted by MonthNumber | Month name. |
| MonthYear | NVARCHAR(8) | Attribute, sorted by YearMonthNumber | Month label, e.g. Jan 2025. |
| YearMonthNumber | INT | Attribute, hidden | Month sort key, e.g. 202501. |
| IsWorkingDay | BIT | Attribute | True for UK working days. |

## DimProductLine

dimension · SCD type 1

**Grain:** One row per product line · Source: Dynamics 365 and SQL Server, conformed

| Column | Type | Key and role | Description |
|---|---|---|---|
| ProductLineKey | INT | PK (surrogate), hidden | Surrogate key. |
| ProductLine | NVARCHAR(50) | Business key | Product line name. |
| BusinessArea | NVARCHAR(50) | Attribute | Business area, e.g. Retail Banking or Lending. |

## DimChannel

dimension · SCD type 1

**Grain:** One row per complaint channel · Source: Dynamics 365

| Column | Type | Key and role | Description |
|---|---|---|---|
| ChannelKey | INT | PK (surrogate), hidden | Surrogate key. |
| Channel | NVARCHAR(30) | Business key | Channel name, e.g. Telephone. |

## DimRootCause

dimension · SCD type 1

**Grain:** One row per root cause · Source: Dynamics 365 with the Excel taxonomy

| Column | Type | Key and role | Description |
|---|---|---|---|
| RootCauseKey | INT | PK (surrogate), hidden | Surrogate key. |
| RootCause | NVARCHAR(100) | Business key | Detailed root cause. |
| RootCauseCategory | NVARCHAR(50) | Attribute | Root cause category from the taxonomy. |

## DimTeam

dimension · SCD type 1

**Grain:** One row per complaints team · Source: SQL Server handler and team directory

| Column | Type | Key and role | Description |
|---|---|---|---|
| TeamKey | INT | PK (surrogate), hidden | Surrogate key. |
| TeamID | NVARCHAR(20) | Business key, hidden | Source team ID. |
| TeamName | NVARCHAR(50) | Attribute | Team name. |
| Site | NVARCHAR(50) | Attribute | Operating site. |
| TeamLeaderUPN | NVARCHAR(100) | Attribute, hidden | Team leader login used by RLS. |

## DimHandler

dimension · SCD type 1

**Grain:** One row per case handler · Source: SQL Server handler and team directory

| Column | Type | Key and role | Description |
|---|---|---|---|
| HandlerKey | INT | PK (surrogate), hidden | Surrogate key. |
| HandlerID | NVARCHAR(20) | Business key, hidden | Source handler ID. |
| HandlerName | NVARCHAR(100) | Attribute | Handler display name. |
| IsActive | BIT | Attribute | True if the handler is currently employed. |

## Relationships

| From (many) | To (one) | Cardinality | Filter | Active | Reason |
|---|---|---|---|---|---|
| FactComplaint.ReceivedDateKey | DimDate.DateKey | many-to-one | single | Yes | |
| FactComplaint.FinalResponseDateKey | DimDate.DateKey | many-to-one | single | No | |

| From (many) | To (one) | Cardinality | Filter | Active | Reason |
|---|---|---|---|---|---|
| FactComplaint.ClosedDateKey | DimDate.DateKey | many-to-one | single | No | |
| FactComplaint.FOSReferredDateKey | DimDate.DateKey | many-to-one | single | No | |
| FactComplaint.ProductLineKey | DimProductLine.ProductLineKey | many-to-one | single | Yes | |
| FactComplaint.ChannelKey | DimChannel.ChannelKey | many-to-one | single | Yes | |
| FactComplaint.RootCauseKey | DimRootCause.RootCauseKey | many-to-one | single | Yes | |
| FactComplaint.TeamKey | DimTeam.TeamKey | many-to-one | single | Yes | |
| FactComplaint.HandlerKey | DimHandler.HandlerKey | many-to-one | single | Yes | |
| FactActiveCustomers.MonthEndDateKey | DimDate.DateKey | many-to-one | single | Yes | |
| FactActiveCustomers.ProductLineKey | DimProductLine.ProductLineKey | many-to-one | single | Yes | |

SECTION 4

# DAX measures

33 measures in 9 display folders, stored on a dedicated `_Measures` table. Each block shows the measure name, format string, DAX and description.

Automated checks: 0 errors and 4 warnings found (see the Measures tab in the Studio for details).

## Volumes

### Complaints Received

`#,0`

```
Complaints Received =
DISTINCTCOUNT ( FactComplaint[ComplaintID] )
```

Complaints received in the period, by received date.

### Complaints Resolved

`#,0`

```
Complaints Resolved =
CALCULATE ( DISTINCTCOUNT ( FactComplaint[ComplaintID] ), USERELATIONSHIP (
FactComplaint[FinalResponseDateKey], DimDate[DateKey] ) )
```

Complaints given a final response in the period.

### Open Complaints

`#,0`

```
Open Complaints =
VAR AsAtDate = MIN ( MAX ( DimDate[Date] ), TODAY () )
VAR AsAtKey = YEAR ( AsAtDate ) * 10000 + MONTH ( AsAtDate ) * 100 + DAY ( AsAtDate )
RETURN CALCULATE ( DISTINCTCOUNT ( FactComplaint[ComplaintID] ), REMOVEFILTERS ( DimDate ),
FactComplaint[ReceivedDateKey] <= AsAtKey, FactComplaint[FinalResponseDateKey] > AsAtKey )
```

Complaints without a final response at the last date in context.

## Time Intelligence

### Complaints Received PY

`#,0`

```
Complaints Received PY =
CALCULATE ( [Complaints Received], SAMEPERIODLASTYEAR ( DimDate[Date] ) )
```

Complaints received in the same period last year.

### Resolved Within 8 Weeks % PY

`0.0%`

```
Resolved Within 8 Weeks % PY =
CALCULATE ( [Resolved Within 8 Weeks %], SAMEPERIODLASTYEAR ( DimDate[Date] ) )
```

8-week resolution rate in the same period last year.

### Uphold Rate % PY

0.0%

```
Uphold Rate % PY =
CALCULATE ( [Uphold Rate %], SAMEPERIODLASTYEAR ( DimDate[Date] ) )
```

Uphold rate in the same period last year.

### Complaints per 1,000 Customers PY

0.00

```
Complaints per 1,000 Customers PY =
CALCULATE ( [Complaints per 1,000 Customers], SAMEPERIODLASTYEAR ( DimDate[Date] ) )
```

Complaints per 1,000 customers in the same period last year.

### Ombudsman Referral Rate % PY

0.0%

```
Ombudsman Referral Rate % PY =
CALCULATE ( [Ombudsman Referral Rate %], SAMEPERIODLASTYEAR ( DimDate[Date] ) )
```

Ombudsman referral rate in the same period last year.

## Targets

### Complaints Received Monthly Target

#,0

```
Complaints Received Monthly Target =
1200
```

Firm-wide monthly complaints received target.

### Complaints Received Target

#,0

```
Complaints Received Target =
VAR Months = COUNTROWS ( VALUES ( DimDate[YearMonthNumber] ) )
VAR IsSliced = ISFILTERED ( DimProductLine ) || ISFILTERED ( DimChannel ) || ISFILTERED ( DimRootCause
) || ISFILTERED ( DimTeam ) || ISFILTERED ( DimHandler )
RETURN IF ( IsSliced || Months = 0, BLANK (), [Complaints Received Monthly Target] * Months )
```

Monthly target times months in context; blank when sliced below firm level.

### Complaints Received vs Target %

+0.0%;-0.0%;0.0%

```
Complaints Received vs Target % =
VAR Tgt = [Complaints Received Target]
RETURN IF ( ISBLANK ( Tgt ) || Tgt <= 0, BLANK (), DIVIDE ( [Complaints Received] - Tgt, Tgt ) )
```

Percentage by which received complaints differ from target.

### Resolved Within 8 Weeks Target

0.0%

```
Resolved Within 8 Weeks Target =
0.95
```

Target share resolved within 8 weeks.

### Resolved Within 8 Weeks Variance

+0.0%;-0.0%;0.0%

```
Resolved Within 8 Weeks Variance =
VAR Actual = [Resolved Within 8 Weeks %]
RETURN IF ( ISBLANK ( Actual ), BLANK (), Actual - [Resolved Within 8 Weeks Target] )
```

Percentage-point gap to the 8-week target.

### Uphold Rate Target

0.0%

```
Uphold Rate Target =
0.35
```

Target maximum uphold rate.

### Uphold Rate Variance

+0.0%;-0.0%;0.0%

```
Uphold Rate Variance =
VAR Actual = [Uphold Rate %]
RETURN IF ( ISBLANK ( Actual ), BLANK (), Actual - [Uphold Rate Target] )
```

Percentage-point gap to the uphold rate target.

### Complaints per 1,000 Target

0.00

```
Complaints per 1,000 Target =
2.5
```

Target maximum monthly complaints per 1,000 customers.

### Complaints per 1,000 Variance

+0.00;-0.00;0.00

```
Complaints per 1,000 Variance =
VAR Actual = [Complaints per 1,000 Customers]
RETURN IF ( ISBLANK ( Actual ), BLANK (), Actual - [Complaints per 1,000 Target] )
```

Gap to the complaints per 1,000 target.

### Ombudsman Referral Rate Target

0.0%

```
Ombudsman Referral Rate Target =
0.05
```

Target maximum Ombudsman referral rate.

### Ombudsman Referral Rate Variance

+0.0%;-0.0%;0.0%

```
Ombudsman Referral Rate Variance =
VAR Actual = [Ombudsman Referral Rate %]
RETURN IF ( ISBLANK ( Actual ), BLANK (), Actual - [Ombudsman Referral Rate Target] )
```

Percentage-point gap to the referral rate target.

## Timeliness

### Resolved Within 8 Weeks %

0.0%

```
Resolved Within 8 Weeks % =
VAR Resolved = [Complaints Resolved]
VAR Within8 = CALCULATE ( [Complaints Resolved], FactComplaint[DaysToFinalResponse] <= 56 )
RETURN IF ( Resolved > 0, DIVIDE ( Within8, Resolved ) )
```

Share of final responses sent within 56 days of receipt.

### Open Past 8 Weeks

#,0

```
Open Past 8 Weeks =
VAR AsAtDate = MIN ( MAX ( DimDate[Date] ), TODAY () )
VAR AsAtKey = YEAR ( AsAtDate ) * 10000 + MONTH ( AsAtDate ) * 100 + DAY ( AsAtDate )
VAR Cutoff = AsAtDate - 56
VAR CutoffKey = YEAR ( Cutoff ) * 10000 + MONTH ( Cutoff ) * 100 + DAY ( Cutoff )
RETURN CALCULATE ( DISTINCTCOUNT ( FactComplaint[ComplaintID] ), REMOVEFILTERS ( DimDate ),
FactComplaint[ReceivedDateKey] < CutoffKey, FactComplaint[FinalResponseDateKey] > AsAtKey )
```

Open complaints older than 8 weeks at the as-at date.

## Outcomes

### Uphold Rate %

0.0%

```
Uphold Rate % =
VAR Resolved = CALCULATE ( [Complaints Resolved], FactComplaint[Outcome] <> "Withdrawn" )
VAR Upheld = CALCULATE ( [Complaints Resolved], FactComplaint[IsUpheld] = TRUE () )
RETURN IF ( Resolved > 0, DIVIDE ( Upheld, Resolved ) )
```

Fully or partially upheld complaints as a share of resolved, excluding withdrawn.

### Redress Paid

£#,0

```
Redress Paid =
CALCULATE ( SUM ( FactComplaint[RedressAmount] ), USERELATIONSHIP (
FactComplaint[FinalResponseDateKey], DimDate[DateKey] ), FactComplaint[IsUpheld] = TRUE () )
```

Redress in GBP on upheld complaints, by final response date.

## Customers

### Active Customers

`#,0`

```
Active Customers =
CALCULATE ( SUM ( FactActiveCustomers[ActiveCustomers] ), LASTNONBLANK ( DimDate[Date], CALCULATE ( SUM
( FactActiveCustomers[ActiveCustomers] ) ) ) )
```

Active customers at the latest month end in context.

### Complaints per 1,000 Customers

`0.00`

```
Complaints per 1,000 Customers =
IF (
    ISFILTERED ( DimChannel ) || ISFILTERED ( DimRootCause ) || ISFILTERED ( DimTeam ) || ISFILTERED (
DimHandler ),
    BLANK (),
    AVERAGEX (
        VALUES ( DimDate[YearMonthNumber] ),
        VAR Cust = [Active Customers]
        RETURN IF ( Cust > 0, DIVIDE ( [Complaints Received], Cust ) * 1000 )
    )
)
```

Average monthly complaints per 1,000 active customers; blank below product-line level.

## Ombudsman

### FOS Referrals

`#,0`

```
FOS Referrals =
CALCULATE ( DISTINCTCOUNT ( FactComplaint[ComplaintID] ), USERELATIONSHIP (
FactComplaint[FOSReferredDateKey], DimDate[DateKey] ) )
```

Complaints referred to the Financial Ombudsman Service in the period.

### Ombudsman Referral Rate %

`0.0%`

```
Ombudsman Referral Rate % =
VAR Resolved = [Complaints Resolved]
RETURN IF ( Resolved > 0, DIVIDE ( [FOS Referrals], Resolved ) )
```

Ombudsman referrals as a share of final responses in the period.

## Labels

### Selected Period Label

Text

```
Selected Period Label =
VAR MinD = MIN ( DimDate[Date] )
VAR MaxD = MIN ( MAX ( DimDate[Date] ), TODAY () )
RETURN IF ( FORMAT ( MinD, "yyyymm" ) = FORMAT ( MaxD, "yyyymm" ), FORMAT ( MaxD, "MMMM yyyy" ), FORMAT
( MinD, "d MMM yyyy" ) & " to " & FORMAT ( MaxD, "d MMM yyyy" ) )
```

Selected period label for page subtitles.

## RAG

### Complaints Received RAG

0

```
Complaints Received RAG =
VAR _Value = [Complaints Received]
RETURN
    SWITCH (
        TRUE (),
        ISBLANK ( _Value ), BLANK (),
        _Value <= 1200, 1,    -- Green
        _Value <= 1320, 2,    -- Amber
        3                    -- Red
    )
```

1 Green (≤ 1,200), 2 Amber (≤ 1,320), 3 Red (> 1,320). Drives conditional formatting for Complaints Received.

### Resolved Within 8 Weeks RAG

0

```
Resolved Within 8 Weeks RAG =
VAR _Value = [Resolved Within 8 Weeks %]
RETURN
    SWITCH (
        TRUE (),
        ISBLANK ( _Value ), BLANK (),
        _Value >= 0.95, 1,    -- Green
        _Value >= 0.9, 2,    -- Amber
        3                    -- Red
    )
```

1 Green (≥ 95.0%), 2 Amber (≥ 90.0%), 3 Red (< 90.0%). Drives conditional formatting for Resolved Within 8 Weeks %.

### Uphold Rate RAG

```
Uphold Rate RAG =
VAR _Value = [Uphold Rate %]
RETURN
    SWITCH (
        TRUE (),
        ISBLANK ( _Value ), BLANK (),
        _Value <= 0.35, 1,    -- Green
        _Value <= 0.4, 2,    -- Amber
        3                    -- Red
    )
```

1 Green (≤ 35.0%), 2 Amber (≤ 40.0%), 3 Red (> 40.0%). Drives conditional formatting for Uphold Rate %.

### Complaints per 1,000 Customers RAG

```
Complaints per 1,000 Customers RAG =
VAR _Value = [Complaints per 1,000 Customers]
RETURN
    SWITCH (
        TRUE (),
        ISBLANK ( _Value ), BLANK (),
        _Value <= 2.5, 1,    -- Green
        _Value <= 3, 2,    -- Amber
        3                    -- Red
    )
```

1 Green (≤ 2.50), 2 Amber (≤ 3.00), 3 Red (> 3.00). Drives conditional formatting for Complaints per 1,000 Customers.

### Ombudsman Referral Rate RAG

```
Ombudsman Referral Rate RAG =
VAR _Value = [Ombudsman Referral Rate %]
RETURN
    SWITCH (
        TRUE (),
        ISBLANK ( _Value ), BLANK (),
        _Value <= 0.05, 1,    -- Green
        _Value <= 0.07, 2,    -- Amber
        3                    -- Red
    )
```

1 Green (≤ 5.0%), 2 Amber (≤ 7.0%), 3 Red (> 7.0%). Drives conditional formatting for Ombudsman Referral Rate %.

SECTION 5

# KPIs and RAG rules

Each KPI target becomes a RAG measure (section 4) that returns 1 for Green, 2 for Amber and 3 for Red. Visuals use these codes for colour, and every status is shown as colour, icon and word together, so it never relies on colour alone.

| KPI | Measure | Target | Green | Amber | Red | RAG measure |
|---|---|---|---|---|---|---|
| Complaints Received | `Complaints Received` | 1,200 per month | ≤ 1,200 | ≤ 1,320 | > 1,320 | `Complaints Received RAG` |
| Resolved Within 8 Weeks % | `Resolved Within 8 Weeks %` | 95% | ≥ 95.0% | ≥ 90.0% | < 90.0% | `Resolved Within 8 Weeks RAG` |
| Uphold Rate % | `Uphold Rate %` | 35% | ≤ 35.0% | ≤ 40.0% | > 40.0% | `Uphold Rate RAG` |
| Complaints per 1,000 Customers | `Complaints per 1,000 Customers` | 2.5 | ≤ 2.50 | ≤ 3.00 | > 3.00 | `Complaints per 1,000 Customers RAG` |
| Ombudsman Referral Rate % | `Ombudsman Referral Rate %` | 5% | ≤ 5.0% | ≤ 7.0% | > 7.0% | `Ombudsman Referral Rate RAG` |

## Sample values

Illustrative values used in the report pages, with the status each one gets from the thresholds above.

| KPI | Sample value | Change | Status | Direction |
|---|---|---|---|---|
| Complaints Received | 1,184 | -3.1% | ✓ Green | Lower is better |
| Resolved Within 8 Weeks % | 92.4% | -1.2 pts | ⚠ Amber | Higher is better |
| Uphold Rate % | 41.2% | +2.6 pts | ✗ Red | Lower is better |
| Complaints per 1,000 Customers | 2.38 | -0.07 | ✓ Green | Lower is better |
| Ombudsman Referral Rate % | 5.8% | +0.4 pts | ⚠ Amber | Lower is better |

## Status colours

| | | |
|---|---|---|
| ✓ Green `#15803D` | ⚠ Amber `#B45309` | ✗ Red `#B91C1C` |

SECTION 6

# Report design

3 report pages. Layouts below use the theme and the illustrative KPI values from section 5; charts show placeholder shapes.

## Theme: Corporate Clean Navy

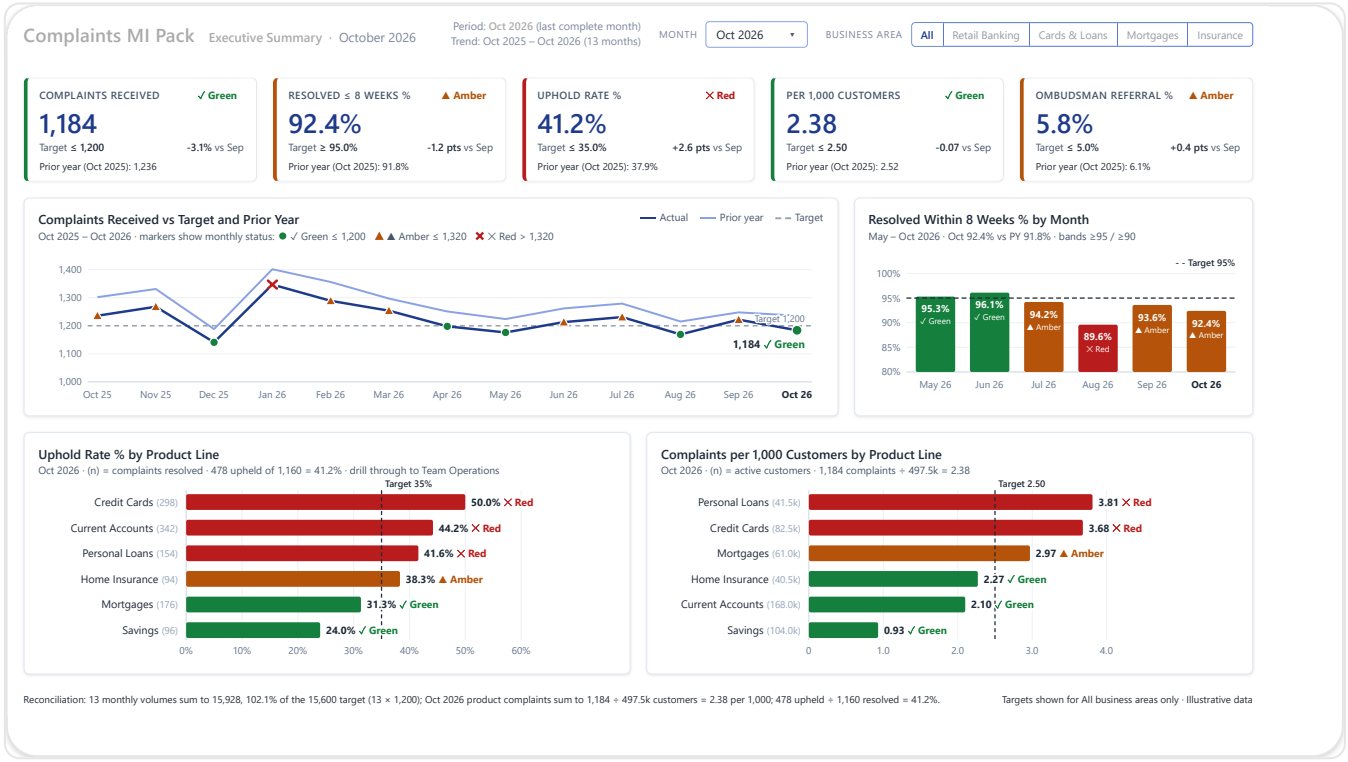
| Primary | Secondary | Accent | Background | Text |
|---|---|---|---|---|
| #1E3A8A | #475569 | #2563EB | #FFFFFF | #1F2937 |

Data colours, in order: Font: Segoe UI

## Page 1: Executive Summary

Monthly committee view of complaint KPIs against target and prior year. Default filter: Last complete calendar month, with a 13-month trend.

Audience: Customer Committee and Risk Committee · Slicers: DimDate[MonthYear] (dropdown), DimProductLine[BusinessArea] (buttons)




Page 1 as drawn by the AI Design Studio, unedited. Illustrative sample data.

### Page 1 visuals

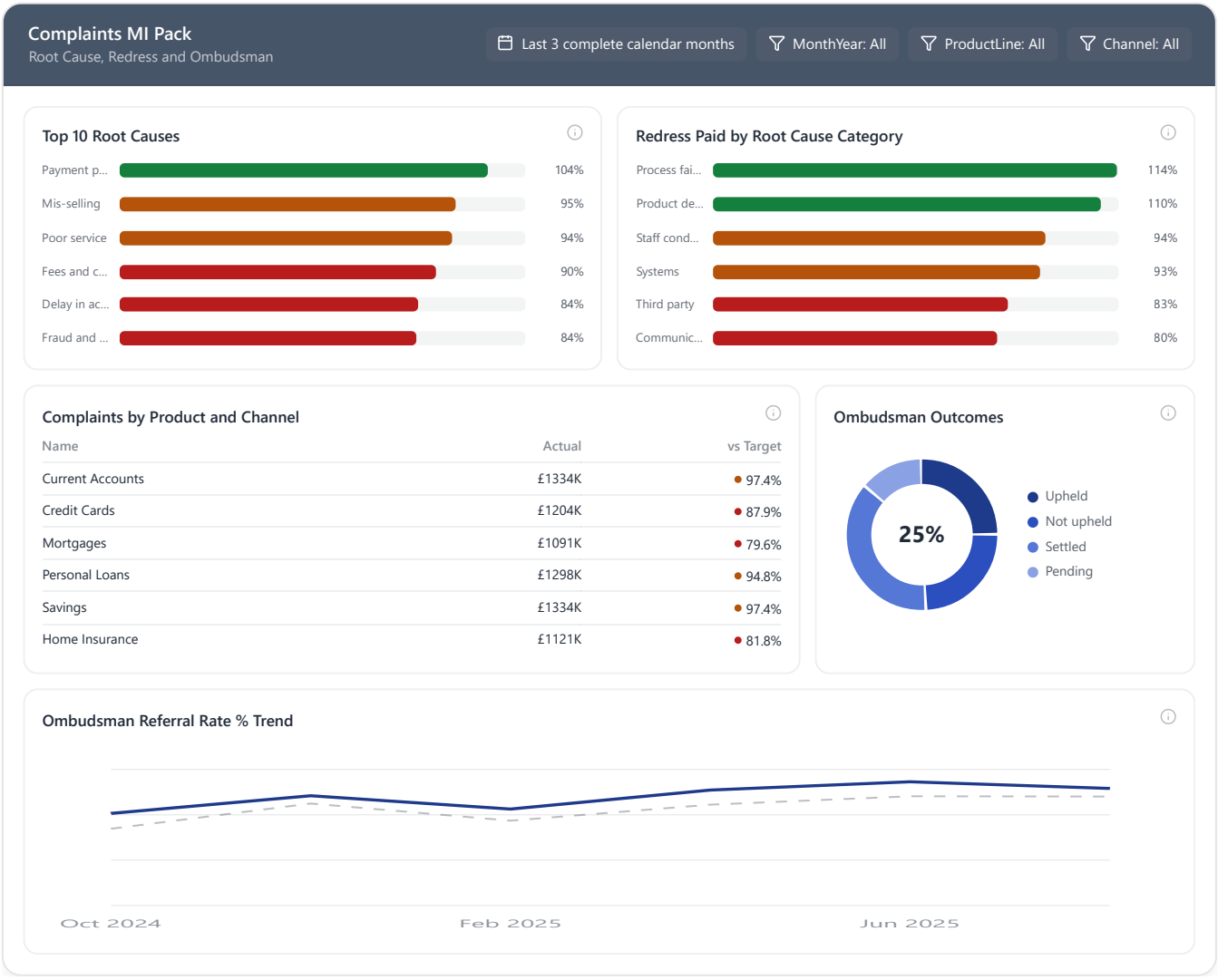
| Visual | Type | Fields | Formatting and interaction |
|---|---|---|---|
| Complaints KPIs | kpi strip | **Values:** `[Complaints Received]`, `[Resolved Within 8 Weeks %]`, `[Uphold Rate %]`, `[Complaints per 1,000 Customers]`, `[Ombudsman Referral Rate %]` | Each card shows a RAG icon and status word from its KPI's RAG measure, e.g. [Uphold Rate RAG]<br>Subtitle shows the prior-year value from the matching PY measure |

| Visual | Type | Fields | Formatting and interaction |
|---|---|---|---|
| Complaints Received vs Target and Prior Year | line | **Axis:** `DimDate[MonthYear]`<br>**Values:** `[Complaints Received]`, `[Complaints Received PY]`, `[Complaints Received Target]`<br>**Tooltip:** `[Complaints Received vs Target %]` | Target as a dashed grey series<br>Data label on the last point only<br>Markers coloured by [Complaints Received RAG] with status word in the tooltip<br>Filter: Last 13 complete months |
| Resolved Within 8 Weeks % by Month | column | **Axis:** `DimDate[MonthYear]`<br>**Values:** `[Resolved Within 8 Weeks %]`<br>**Tooltip:** `[Resolved Within 8 Weeks % PY]`, `[Resolved Within 8 Weeks Variance]` | Constant line at 95% labelled Target<br>Column colour from [Resolved Within 8 Weeks RAG], with an icon in the data label<br>Filter: Last 6 complete months |
| Uphold Rate % by Product Line | bar | **Axis:** `DimProductLine[ProductLine]`<br>**Values:** `[Uphold Rate %]`<br>**Tooltip:** `[Uphold Rate % PY]`, `[Complaints Resolved]` | Bar colour from [Uphold Rate RAG], with a status icon in the data label<br>Constant line at 35%<br>Sorted descending<br>Drill-through to Team Operations |
| Complaints per 1,000 Customers by Product Line | bar | **Axis:** `DimProductLine[ProductLine]`<br>**Values:** `[Complaints per 1,000 Customers]`<br>**Tooltip:** `[Active Customers]`, `[Complaints per 1,000 Customers PY]` | Bar colour from [Complaints per 1,000 Customers RAG], with a status icon in the data label<br>Constant line at 2.5<br>Sorted descending |

## Page 2: Root Cause, Redress and Ombudsman

Explains what drives complaints, the redress paid and how the Ombudsman rules. Default filter: Last 3 complete calendar months.

Audience: Customer Committee, Risk Committee and Complaints Quality Assurance · Slicers: DimDate[MonthYear] (dropdown), DimProductLine[ProductLine] (dropdown), DimChannel[Channel] (buttons)




### Page 2 visuals

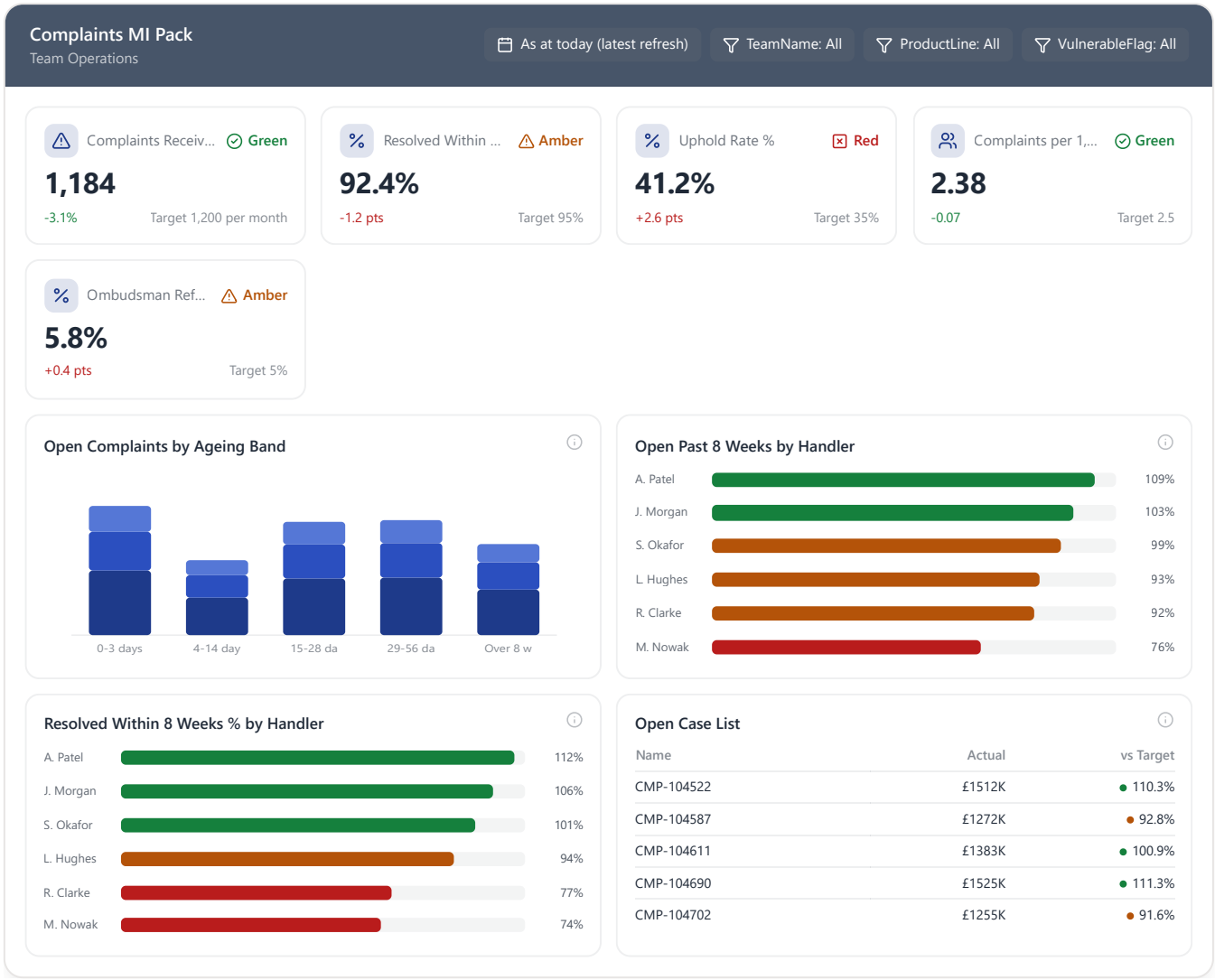
| Visual | Type | Fields | Formatting and interaction |
|---|---|---|---|
| Top 10 Root Causes | bar | **Axis:** `DimRootCause[RootCause]`<br>**Values:** `[Complaints Received]`<br>**Tooltip:** `[Complaints Received PY]`, `DimRootCause[RootCauseCategory]` | Sorted descending<br>Data labels in whole numbers<br>Filter: Top 10 by [Complaints Received] |
| Redress Paid by Root Cause Category | bar | **Axis:** `DimRootCause[RootCauseCategory]`<br>**Values:** `[Redress Paid]`<br>**Tooltip:** `[Uphold Rate %]` | Data labels in £k<br>Sorted descending |
| Complaints by Product and Channel | matrix | **Rows:** `DimProductLine[ProductLine]`<br>**Columns:** `DimChannel[Channel]`<br>**Values:** `[Complaints Received]` | Background colour scale from white to #1E3A8A on [Complaints Received]<br>Row and column totals shown |

| Visual | Type | Fields | Formatting and interaction |
| --- | --- | --- | --- |
| Ombudsman Outcomes | donut | **Legend:** `FactComplaint[FOSOutcome]`<br>**Values:** `[FOS Referrals]` | Data labels show count and percentage<br>Excludes 'Not referred'<br>Filter: FactComplaint[FOSOutcome] is not 'Not referred' |
| Ombudsman Referral Rate % Trend | line | **Axis:** `DimDate[MonthYear]`<br>**Values:** `[Ombudsman Referral Rate %]`, `[Ombudsman Referral Rate % PY]`<br>**Tooltip:** `[FOS Referrals]` | Constant line at 5% labelled Target<br>Markers coloured by [Ombudsman Referral Rate RAG], with status word in the tooltip<br>Filter: Last 13 complete months |

## Page 3: Team Operations

Daily view of open cases, ageing and 8-week breaches for team leaders. Default filter: As at today (latest refresh).

Audience: Complaints team leaders · Slicers: DimTeam[TeamName] (dropdown), DimProductLine[ProductLine] (dropdown), FactComplaint[VulnerableFlag] (buttons) · Drill-through from Executive Summary




### Page 3 visuals

| Visual | Type | Fields | Formatting and interaction |
|---|---|---|---|
| Team Position Today | kpi strip | **Values:** `[Open Complaints]`, `[Open Past 8 Weeks]`, `[Complaints Resolved]`, `[Resolved Within 8 Weeks %]` | [Resolved Within 8 Weeks %] card shows icon and word from [Resolved Within 8 Weeks RAG]<br>[Open Past 8 Weeks] card shows a warning icon when above 0 |
| Open Complaints by Ageing Band | stacked column | **Axis:** `FactComplaint[AgeingBand]`<br>**Values:** `[Open Complaints]`<br>**Legend:** `FactComplaint[VulnerableFlag]` | Axis sorted by AgeingBandSort<br>Data labels on totals<br>Filter: FactComplaint[AgeingBand] is not 'Resolved' |
| Open Past 8 Weeks by Handler | bar | **Axis:** `DimHandler[HandlerName]`<br>**Values:** `[Open Past 8 Weeks]`<br>**Tooltip:** `[Open Complaints]` | Sorted descending<br>Data labels on<br>Filter: [Open Past 8 Weeks] greater than 0 |

| Visual | Type | Fields | Formatting and interaction |
| --- | --- | --- | --- |
| Resolved Within 8 Weeks % by Handler | bar | **Axis:** `DimHandler[HandlerName]`<br>**Values:** `[Resolved Within 8 Weeks %]`<br>**Tooltip:** `[Complaints Resolved]` | Bar colour from [Resolved Within 8 Weeks RAG], with an icon in the data label<br>Constant line at 95%<br>Sorted ascending<br>Filter: Final responses in the last 30 days |
| Open Case List | table | **Values:** `FactComplaint[ComplaintID]`, `DimProductLine[ProductLine]`, `DimRootCause[RootCause]`, `DimHandler[HandlerName]`, `FactComplaint[AgeingBand]`, `FactComplaint[VulnerableFlag]`, `[Open Complaints]` | Sorted by AgeingBand, oldest first<br>'Over 8 weeks' rows show a warning icon and the band text<br>Filter: [Open Complaints] = 1 |

SECTION 7

# Assumptions and open questions

Confirm these with the business before build. Each one changes the model or measures if the answer differs.

| # | Assumption or question | Impact if different |
|---|---|---|
| 1 | Upheld means fully or partially upheld, with withdrawn cases excluded from the denominator. | The IsUpheld rule and [Uphold Rate %] change, and the 35% target may need recalibrating. |
| 2 | The 8-week clock runs 56 calendar days from ReceivedDate, not LoggedDate, with no pause for customer delays. | DaysToFinalResponse must change to working days or LoggedDate, altering the 8-week and breach measures. |
| 3 | Committee reporting and prior-year comparisons use calendar months, not a fiscal calendar. | DimDate needs fiscal columns and the PY measures must switch from SAMEPERIODLASTYEAR to fiscal-period logic. |
| 4 | The 1,200 complaints target is firm-wide and monthly, with no product, channel or team targets. | A FactComplaintTarget table by product and month is needed, and the target measures stop blanking when sliced. |
| 5 | Active customer counts are at month end by product line only, so complaints per 1,000 is not sliced by channel, root cause, team or handler. | An account-level or channel-level extract would change FactActiveCustomers' grain and the blanking logic in the measure. |
| 6 | Team leader to team mapping comes from the SQL Server directory, and cases stay with the team that owned them at receipt. | If cases follow the current team, TeamKey is refreshed each load, or DimTeam becomes SCD2 for team history. |
| 7 | RedressAmount is total financial redress including goodwill payments, net of any refunds already applied to the account. | Redress would need to be split into separate columns and [Redress Paid] filtered to the agreed components. |

## Recommended next steps

1. Partition FactComplaint by received month with incremental refresh, refreshing the last 3 months daily so late final responses are captured.
2. Freeze a month-end snapshot of the Gold tables on working day 3 so committee packs are reproducible after cases are reopened.
3. Document every measure's description in the model and publish a glossary page aligned to DISP and Consumer Duty terminology.
4. Use a dedicated RLS test account per team in the Test workspace and run 'View as role' checks before each deployment.
5. Run Best Practice Analyzer in Tabular Editor in the CI pipeline to enforce naming, hidden keys and format strings.
6. Train team leaders in a 30-minute session and track adoption through workspace usage metrics.

SECTION 8

# Governance: KPI register, lineage and reconciliation

For control and audit: what each KPI means and who owns it, where its numbers come from, and the checks that prove the report agrees with its sources.

## KPI definition register

| KPI | Business definition | Data source | Owner | Frequency | Thresholds and rationale |
|---|---|---|---|---|---|
| Complaints Received | Distinct complaints received in the month, by received date. | Dynamics 365 Customer Service | Head of Complaints | Monthly, at the Customer Committee | Green ≤ 1,200 · Amber ≤ 1,320 · Red > 1,320. Green is set at last year's monthly average; amber allows 10% headroom for seasonal peaks. |
| Resolved Within 8 Weeks % | Final responses sent within 56 days of receipt / all final responses. | Dynamics 365 Customer Service | Head of Complaints Operations | Monthly at the Customer Committee; daily by team leaders | Green ≥ 95.0% · Amber ≥ 90.0% · Red < 90.0%. After 8 weeks the customer can refer to the Ombudsman, so tolerance for missing the deadline is low. |
| Uphold Rate % | Fully and partially upheld complaints / resolved complaints, excluding withdrawn. | Dynamics 365 Customer Service | Chief Customer Officer | Monthly, at the Customer and Risk Committees | Green ≤ 35.0% · Amber ≤ 40.0% · Red > 40.0%. Set at the industry median, with amber reflecting the board's Consumer Duty risk appetite. |
| Complaints per 1,000 Customers | Monthly complaints received / active customers at month end x 1,000. | Dynamics 365 and SQL Server customer warehouse | Chief Customer Officer | Monthly, at the Customer Committee | Green ≤ 2.50 · Amber ≤ 3.00 · Red > 3.00. Benchmarked against peer rates in the FCA complaints data and last year's 2.6 average. |
| Ombudsman Referral Rate % | Complaints referred to the Ombudsman / final responses in the period. | Dynamics 365 Customer Service | Head of Complaints Quality Assurance | Monthly, at the Risk Committee | Green ≤ 5.0% · Amber ≤ 7.0% · Red > 7.0%. Referrals above 7% signal poor final responses and rising Ombudsman case fees, per risk appetite. |

Calculations are the DAX measures in section 4: [Complaints Received], [Resolved Within 8 Weeks %], [Uphold Rate %], [Complaints per 1,000 Customers], [Ombudsman Referral Rate %].

## Data lineage

| KPI | Source system | Layers | Model table | Measure |
|---|---|---|---|---|
| Complaints Received | Complaints case management | Bronze, Silver, Gold | FactComplaint | [Complaints Received] |
| Resolved Within 8 Weeks % | Complaints case management | Bronze, Silver, Gold | FactComplaint | [Resolved Within 8 Weeks %] |
| Uphold Rate % | Complaints case management | Bronze, Silver, Gold | FactComplaint | [Uphold Rate %] |
| Complaints per 1,000 Customers | Complaints case management, Customer data warehouse | Bronze, Silver, Gold | FactComplaint, FactActiveCustomers | [Complaints per 1,000 Customers] |
| Ombudsman Referral Rate % | Complaints case management | Bronze, Silver, Gold | FactComplaint | [Ombudsman Referral Rate %] |

## Reconciliation checks

| # | Check | Compared with | Period | Tolerance |
|---|---|---|---|---|
| 1 | Complaints received in the month equal cases created in Dynamics 365 with a received date in that month. | Dynamics 365 Customer Service case view | Each calendar month | Exact match |
| 2 | Final responses in the month equal Dynamics cases with a final response date in that month. | Dynamics 365 Customer Service case view | Each calendar month | Exact match |
| 3 | Open complaints at month end equal the Dynamics open-case control report as at the same date. | Dynamics 365 open complaints control report | Each month end | Exact match |
| 4 | Redress paid on upheld complaints agrees to the finance ledger redress account. | General ledger complaints redress account | Each calendar month | Within 0.5% |
| 5 | Active customers by product line agree to the customer warehouse month-end control totals. | SQL Server customer warehouse control table | Each month end | Exact match |
| 6 | Ombudsman referrals agree to the Financial Ombudsman Service case notifications log. | FOS notifications log maintained by Complaints QA | Each calendar month | Within 2 cases |