**Abstract**

The Full & Final (F&F) settlement process in organizations is often time-consuming, error-prone, and dependent on multiple manual follow-ups across departments. This project presents an AI-powered automation solution built using Workato to streamline and accelerate the F&F settlement workflow. The system integrates with Google Sheets for real-time employee data tracking, Gmail for automated email communication, and OpenAI for intelligent email generation. It triggers actions based on employee resignation timelines, such as sending reminders before and after the last working day (LWD), checking asset return status, escalating unresolved cases, and generating final settlement inputs for the finance team.

The automation runs daily, processes each employee’s status from a central tracker, and ensures that all conditions — including resignation acceptance, clearance confirmation, and asset recovery — are met. AI-generated legal notices are sent in cases of non-compliance, reducing HR workload and ensuring consistency. The solution dynamically handles both positive and negative settlements, including automatic write-offs for minor dues, and keeps the F&F status updated in real time. By eliminating delays and reducing manual effort, this project improves operational efficiency and enhances compliance. It offers a scalable and intelligent model that can be adopted by enterprises to modernize and digitize their offboarding process effectively.