Financial Playbook Application - Wireframes & Component Overview

Application Overview

AI-Driven Financial Playbook Website - A user-authenticated web application that provides comprehensive financial scenario planning, cash flow monitoring, and automated risk analysis with real-time notifications.

Wireframe 1: Login / Authentication Page

```
┌─────────────────────────────────────────────────────────┐
│                                                         │
│              FINANCIAL PLAYBOOK SYSTEM                  │
│                                                         │
│          ┌──────────────────────────────────┐          │
│          │                                  │          │
│          │   Email: [________________]      │          │
│          │                                  │          │
│          │   Password: [____________]       │          │
│          │                                  │          │
│          │        [  LOGIN  ]               │          │
│          │                                  │          │
│          │   [ Forgot Password? ]           │          │
│          │   [ Create New Account ]         │          │
│          │                                  │          │
│          └──────────────────────────────────┘          │
│                                                         │
└─────────────────────────────────────────────────────────┘
```

Components:

- User authentication form

- Session management
- Password recovery
- New user registration

Wireframe 2: Dashboard / Home Page

```
┌──────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                       [User: Dwain]
[Logout]│
├──────────────────────────────────────────────────────────────────────────┤
│                                                                          │
│  ⚠️ ACTIVE ALERTS                                                         │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ • Overdraft Risk: Chase Account - Projected 12/15/2025     │        │
│  │ • Large AR Lag: Invoice #1234 - 45 days overdue            │        │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
│  CURRENT SCENARIO: "Q4 2025 Operations"                                │
│  ┌──────────────────────────────────────────────────────────┐          │
│  │                                                            │          │
│  │    [Cash Flow Chart - Interactive]                       │          │
│  │    Balance over Time with Event Markers                  │          │
│  │                                                            │          │
│  └──────────────────────────────────────────────────────────┘          │
│                                                                          │
│  QUICK STATS                                                           │
│  ┌──────────────┐ ┌──────────────┐ ┌──────────────┐                  │
│  │ Total Balance│ │ Monthly Burn │ │ AR Outstanding│                 │
│  │   $45,230    │ │   -$5,100    │ │   $12,400    │                 │
│  └──────────────┘ └──────────────┘ └──────────────┘                  │
│                                                                          │
│  [+ New Scenario] [View All Scenarios] [Generate Report]              │
│                                                                          │
└──────────────────────────────────────────────────────────────────────────┘
```

Components:

- Alert notification system (user-specific)
- Active scenario selector

- Interactive cash flow visualization
- Quick stats dashboard
- Navigation menu

Wireframe 3: Accounts Management Page

```
┌──────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                       [User: Dwain]
[Logout]│
├──────────────────────────────────────────────────────────────────────────┤
│                                                                          │
│  CONNECTED ACCOUNTS                               [+ Add Account] [Sync All]│
│                                                                          │
│  Bank Accounts                                                          │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ Chase Business Checking     ****1234   $23,450  [Edit][Sync]│        │
│  │ Capital One Savings         ****5678   $21,780  [Edit][Sync]│        │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
│  Credit Cards                                                           │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ Chase Business Card         ****9012   -$3,200  [Edit][Sync]│        │
│  │ Capital One Card            ****3456   -$1,850  [Edit][Sync]│        │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
│  INTEGRATIONS                                                           │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ QuickBooks Online: Connected ✓        Last Sync: 2 hrs ago │       │
│  │ [Configure] [Disconnect]                                    │        │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
│  BILLS & RECURRING EXPENSES                         [+ Add Bill]        │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ Rent                $2,500    Monthly    15th    [Edit][Delete]│        │
│  │ Insurance           $450      Monthly    1st     [Edit][Delete]│        │
│  │ Software Licenses   $300      Monthly    10th    [Edit][Delete]│        │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
│  ACCOUNTS RECEIVABLE                                [+ Add Invoice]     │
│  ┌────────────────────────────────────────────────────────────┐        │
│  │ Invoice #1234    $5,000    Due: 11/30/25    45 days    [Edit]  │       │
│  │ Invoice #1235    $3,200    Due: 12/15/25    30 days    [Edit]  │       │
│  └────────────────────────────────────────────────────────────┘        │
│                                                                          │
└──────────────────────────────────────────────────────────────────────────┘
```

Components:

- Bank account connections (API integration)
- Credit card tracking
- QuickBooks Online integration
- Bills and recurring expenses management
- Accounts receivable tracking
- Manual data entry forms
- Data import/upload functionality

Wireframe 4: Scenario Planning Page

```
┌─────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                      [User: Dwain]
[Logout]│
├─────────────────────────────────────────────────────────────────────────┤
│                                                                         │
│  SCENARIOS                                          [+ Create Scenario] │
│                                                                         │
│  ┌───────────────────────────────────────────────────────────┐        │
│  │ ⭐ Q4 2025 Operations (LOCKED)                             │        │
│  │    Created: 11/01/25  |  Monitoring: Active               │        │
│  │    [View] [Edit] [Unlock] [Generate Report]               │        │
│  └───────────────────────────────────────────────────────────┘        │
│                                                                         │
│  ┌───────────────────────────────────────────────────────────┐        │
│  │ Conservative Growth - What If                              │        │
│  │    Created: 10/15/25  |  Status: Draft                    │        │
│  │    [View] [Edit] [Lock In] [Delete]                       │        │
│  └───────────────────────────────────────────────────────────┘        │
│                                                                         │
│  ┌───────────────────────────────────────────────────────────┐        │
│  │ Aggressive Expansion - What If                             │        │
│  │    Created: 10/10/25  |  Status: Draft                    │        │
│  │    [View] [Edit] [Lock In] [Delete]                       │        │
│  └───────────────────────────────────────────────────────────┘        │
│                                                                         │
└─────────────────────────────────────────────────────────────────────────┘
```

Components:

- Scenario list (user-specific)
- Scenario status (Draft, Locked, Active)
- Scenario creation wizard
- "What-if" modeling engine
- Lock-in functionality for active monitoring

Wireframe 5: Scenario Editor / What-If Modeling

```
┌─────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                      [User: Dwain]
[Logout]│
├─────────────────────────────────────────────────────────────────────────┤
│                                                                         │
│  SCENARIO: "Q4 2025 Operations"                     [Save] [Preview]   │
│                                                                         │
│  PARAMETERS                                                            │
│  ┌───────────────────────────────────────────────────────────┐       │
│  │ Time Range: [11/01/25] to [12/31/25]                       │       │
│  │                                                             │       │
│  │ Monthly Income:          $8,500  [_______]                 │       │
│  │ Monthly Expenses:        $13,600 [_______]                 │       │
│  │ Expected AR Collection: $15,000 [_______]                  │       │
│  │ AR Collection Date:     12/15/25 [_______]                 │       │
│  │                                                             │       │
│  │ One-Time Expenses:                                          │       │
│  │   • Equipment Purchase: $5,000 on 11/20/25 [Edit][Remove] │       │
│  │   [+ Add One-Time Expense]                                  │       │
│  │                                                             │       │
│  │ Credit Card Payoff Plan:                                    │       │
│  │   • Chase Card: $500/month starting 11/01/25               │       │
│  │   [Edit Payment Plan]                                       │       │
│  └───────────────────────────────────────────────────────────┘       │
│                                                                         │
│  [Run Simulation]                                                      │
│                                                                         │
│  SIMULATION RESULTS                                                    │
│  ┌───────────────────────────────────────────────────────────┐       │
│  │                                                             │       │
│  │    [Interactive Cash Flow Chart]                           │       │
│  │    [Debt Paydown Chart]                                    │       │
│  │                                                             │       │
│  │  ⚠️ RISKS DETECTED:                                         │       │
│  │ • Overdraft risk on 12/05/25 (-$1,200)                     │       │
│  │ • Reserve drops below $5,000 on 11/28/25                   │       │
│  └───────────────────────────────────────────────────────────┘       │
│                                                                         │
│  [Lock In This Scenario] [Export Report] [Adjust Parameters]         │
```

Components:

- Parameter input forms
- Variable adjustment sliders/inputs
- Simulation engine
- Real-time chart updates
- Risk detection and display
- Scenario comparison tools

Wireframe 6: Playbook Report View

```
┌─────────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                  [User: Dwain]
[Logout]│
├─────────────────────────────────────────────────────────────────────────────┤
│                                                                             │
│  PLAYBOOK REPORT: "Q4 2025 Operations"                                     │
│  Generated: 11/23/25 10:30 AM                                              │
│                                                                             │
│  [Export PDF] [Export Word] [Export Markdown] [Export CSV] [Email]         │
│                                                                             │
│  ┌───────────────────────────────────────────────────────────┐           │
│  │ EXECUTIVE SUMMARY                                          │           │
│  │                                                            │           │
│  │ Current spending exceeds income by $5,100/month.          │           │
│  │ Critical risks identified:                                 │           │
│  │ • Overdraft on 12/05/25                                   │           │
│  │ • Reserve breach on 11/28/25                              │           │
│  │                                                            │           │
│  │ Recommendations:                                           │           │
│  │ 1. Accelerate AR collection                               │           │
│  │ 2. Defer equipment purchase to 12/20/25                  │           │
│  │ 3. Reduce discretionary spending by $1,500/month         │           │
│  └───────────────────────────────────────────────────────────┘           │
│                                                                             │
│  ┌───────────────────────────────────────────────────────────┐           │
│  │ REGISTER: CHASE BUSINESS CHECKING                          │           │
│  │                                                            │           │
│  │ Date      | Description        | Change     | Balance     │           │
│  │----------|-------------------|-----------|-------------│           │
│  │ 11/01/25 | Starting Balance   |    $0      | $23,450     │           │
│  │ 11/01/25 | Rent Payment       | -$2,500    | $20,950     │           │
│  │ 11/05/25 | Client Payment     | +$3,200    | $24,150     │           │
│  │ 11/10/25 | Software License   |   -$300    | $23,850     │           │
│  │ ...      | ...                |   ...      | ...         │           │
│  └───────────────────────────────────────────────────────────┘           │
│                                                                             │
│  ┌───────────────────────────────────────────────────────────┐           │
│  │ CHARTS                                                     │           │
│  │                                                            │           │
│  │ [Cash Flow Over Time - with Event Markers]                │           │
│  │ [Debt Paydown Progress]                                   │           │
```

```
│  │ [Credit Card Interest Trends]                         │          │
│  └───────────────────────────────────────────────────────┘          │
│                                                                       │
│  ┌───────────────────────────────────────────────────────┐          │
│  │ ASSUMPTIONS VS. FACTS                                  │          │
│  │                                                        │          │
│  │ Assumptions (System Generated):                        │          │
│  │ • Monthly income: $8,500 (based on 3-month average)   │          │
│  │ • AR collection date: 12/15/25 (estimated)            │          │
│  │                                                        │          │
│  │ Facts (User Provided/Linked):                         │          │
│  │ • Rent: $2,500 (from QuickBooks)                      │          │
│  │ • Chase balance: $23,450 (live sync)                  │          │
│  └───────────────────────────────────────────────────────┘          │
│                                                                       │
│  ┌───────────────────────────────────────────────────────┐          │
│  │ NEXT STEPS                                             │          │
│  │                                                        │          │
│  │ 1. Contact client for Invoice #1234 payment           │          │
│  │ 2. Review and reduce discretionary expenses           │          │
│  │ 3. Monitor cash position daily through 12/05/25       │          │
│  └───────────────────────────────────────────────────────┘          │
│                                                                       │
└───────────────────────────────────────────────────────────────────────┘
```

Components:

- Executive summary generator
- Register tables (checkbook style) for each account
- Chart rendering (PNG/SVG export)
- Assumptions vs. Facts section
- Recommendations engine
- Multi-format export (PDF, Word, Markdown, CSV)
- Email delivery system

Wireframe 7: Settings & Notifications

```
┌──────────────────────────────────────────────────────────────────────────┐
│ [LOGO]  Financial Playbook    [Dashboard][Accounts][Scenarios][Reports] │
│                                                      [User: Dwain]
[Logout]│
├──────────────────────────────────────────────────────────────────────────┤
│                                                                          │
│  USER SETTINGS                                                          │
│                                                                          │
│  PROFILE                                                                │
│  ┌────────────────────────────────────────────────────────────┐       │
│  │ Name: Dwain Henderson Jr.                                   │        │
│  │ Email: dwain@superiornetworks.com                           │        │
│  │ Company: Superior Networks LLC                              │        │
│  │ Timezone: America/New_York (EST)                            │        │
│  │                                                             │        │
│  │ [Update Profile] [Change Password]                          │        │
│  └────────────────────────────────────────────────────────────┘       │
│                                                                          │
│  NOTIFICATION PREFERENCES                                               │
│  ┌────────────────────────────────────────────────────────────┐       │
│  │ Email Notifications:                                        │        │
│  │   ☑ Critical Risks (Overdraft, Reserve Breach)             │        │
│  │   ☑ Large AR Lag (>30 days)                                │        │
│  │   ☑ Weekly Summary Reports                                 │        │
│  │   ☐ Daily Balance Updates                                  │        │
│  │                                                             │        │
│  │ Notification Recipients:                                    │        │
│  │   • dwain@superiornetworks.com (Primary)                   │        │
│  │   • assistant@superiornetworks.com [Remove]                │        │
│  │   [+ Add Recipient]                                         │        │
│  │                                                             │        │
│  │ SMS/Push Notifications (Future Feature - Wishlist)          │        │
│  │   ☐ Enable SMS alerts                                      │        │
│  └────────────────────────────────────────────────────────────┘       │
│                                                                          │
│  ALERT THRESHOLDS                                                       │
│  ┌────────────────────────────────────────────────────────────┐       │
│  │ Overdraft Warning:         $0       [________]              │        │
│  │ Low Reserve Warning:       $5,000   [________]              │        │
│  │ AR Aging Alert:            30 days [________]               │        │
│  │                                                             │        │
│  │ [Save Thresholds]                                           │        │
```

```
│  └──────────────────────────────────────────────────────────┘         │
│                                                                         │
│  QA & REPORT TEMPLATE                                                   │
│  ┌──────────────────────────────────────────────────────────┐         │
│  │ Current Gold-Standard Template: "Default Playbook v1.0"  │         │
│  │                                                          │         │
│  │ [Upload New Template] [Preview Current Template]         │         │
│  └──────────────────────────────────────────────────────────┘         │
│                                                                         │
└─────────────────────────────────────────────────────────────────────────┘
```

Components:

- User profile management
- Email notification settings
- Multi-recipient notification system
- Alert threshold configuration
- Template management for QA enforcement
- Timezone settings

System Architecture Components Summary

1. Authentication & User Management

- User registration and login
- Session management
- Password recovery
- Multi-user support with data isolation

2. Data Integration Layer

- Bank account API connections
- QuickBooks Online integration
- Manual data entry forms

- CSV/Excel import functionality
- Data validation and normalization

3. Financial Data Management

- Account tracking (bank accounts, credit cards)
- Bills and recurring expenses
- Accounts receivable tracking
- Transaction history
- Real-time balance updates

4. Scenario Engine

- What-if modeling
- Parameter adjustment
- Simulation calculations
- Multi-scenario comparison
- Scenario locking and monitoring

5. Analysis & Risk Detection

- Automated financial analysis
- Risk identification (overdrafts, reserve breaches, AR lag)
- Trend analysis
- Recommendations engine
- Assumptions vs. Facts tracking

6. Visualization & Reporting

- Interactive charts (cash flow, debt paydown, interest trends)
- Register tables (checkbook style)
- Event markers on charts
- Multi-format export (PDF, Word, Markdown, CSV)

- Chart export (PNG, SVG)

7. Quality Assurance System

- Template comparison engine
- Report validation before export
- Preview mode
- Deviation detection and flagging

8. Notification System

- Real-time risk monitoring
- Email alerts (critical risks)
- Multi-recipient support
- Configurable alert thresholds
- Weekly summary reports

9. Export & Collaboration

- PDF generation
- Word document export
- Markdown export
- CSV export for tables
- Email delivery
- Future: Audit logs, collaboration features

Data Flow Diagram

```
┌─────────────┐
│   User      │
│   Login     │
└─────────────┘
       │
       │
       v
┌───────────────────────────────────────────────────┐
│           User Dashboard                          │
│  (Shows only user's own data)                    │
└───────────────────────────────────────────────────┘
       │
       │
       ├─────> Accounts Management
       │             │
       │             ├─> Bank API Integration
       │             ├─> QuickBooks Sync
       │             └─> Manual Entry
       │
       ├─────> Scenario Planning
       │             │
       │             ├─> Create/Edit Scenarios
       │             ├─> Run Simulations
       │             └─> Lock In Scenario
       │
       ├─────> Reports Generation
       │             │
       │             ├─> Generate Playbook Report
       │             ├─> QA Validation
       │             └─> Export (PDF/Word/CSV)
       │
       └─────> Settings & Notifications
                     │
                     ├─> Configure Alerts
                     ├─> Set Thresholds
                     └─> Manage Recipients

┌───────────────────────────────────────────────────┐
│   Background Monitoring Service                   │
│   (Runs continuously for locked scenarios)        │
│                                                   │
│   ├─> Check for risk conditions                  │
│   ├─> Compare against thresholds                 │
```

```
│    └─> Send email alerts when triggered          │
└──────────────────────────────────────────────────┘
```

Technology Stack Considerations

Frontend

- Modern responsive UI framework
- Interactive charting library
- Real-time data updates
- Mobile-responsive design

Backend

- User authentication and authorization
- RESTful API for data operations
- Background job processing for monitoring
- Database with user data isolation

Database

- User accounts and profiles
- Financial accounts and transactions
- Scenarios and simulations
- Bills, expenses, and AR data
- Notification logs

External Integrations

- Bank account APIs (Plaid, Yodlee, or similar)
- QuickBooks Online API
- Email service (SendGrid, AWS SES, or similar)

- Future: SMS gateway for text alerts

Security

- Encrypted data storage
- Secure API connections
- User data isolation
- Session management
- HTTPS/SSL

Next Steps for Discussion

I’ve created comprehensive wireframes for your Financial Playbook application. Now I need to ask you some key questions to refine the design before we build:

Critical Questions:

1. **User Roles & Access:**
   - Will you be the only user initially, or do you plan to have multiple users (clients, team members)?
   - Do you need different permission levels (admin, viewer, editor)?
2. **Bank Integration Priority:**
   - Which bank account integration is most important? (Plaid is common for US banks)
   - Do you already have QuickBooks Online, or is this a future integration?
3. **Data Entry Workflow:**
   - For the initial version, would you prefer to start with manual data entry, or is live bank integration essential from day one?
   - How often do you want to sync data (real-time, daily, manual)?
4. **Notification Details:**

- What email address(es) should receive critical alerts?
- What time of day do you prefer to receive weekly summary reports?

5. **Report Customization:**
   - Do you have an existing "gold-standard" playbook template you want to match, or should we create a default template?
   - What specific charts are most important to you? (Cash flow, debt paydown, expense breakdown, etc.)
6. **Deployment Preferences:**
   - Where do you want this hosted? (Your own server, cloud service like AWS/Azure, or a simple hosting platform?)
   - Do you need this accessible from mobile devices?
7. **Timeline & MVP:**
   - What features are absolutely essential for version 1.0?
   - What features can be added later as enhancements?
8. **Business Context:**
   - Is this primarily for Superior Networks LLC's internal use, or do you plan to offer it as a service to clients?
   - What's your typical monthly transaction volume?

Please review the wireframes and let me know your thoughts on these questions so we can tailor the application to your exact needs!