

Financial Playbook - Complete Documentation with QC Numbers

This document provides a comprehensive overview of the Financial Playbook application, including wireframes with QC numbering, technical specifications, and integration details.

QC Numbering System: Every UI element is assigned a unique 3-digit number in brackets (e.g., [101]) for easy reference during development and communication. These numbers can be toggled off for production release.

Application Overview

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

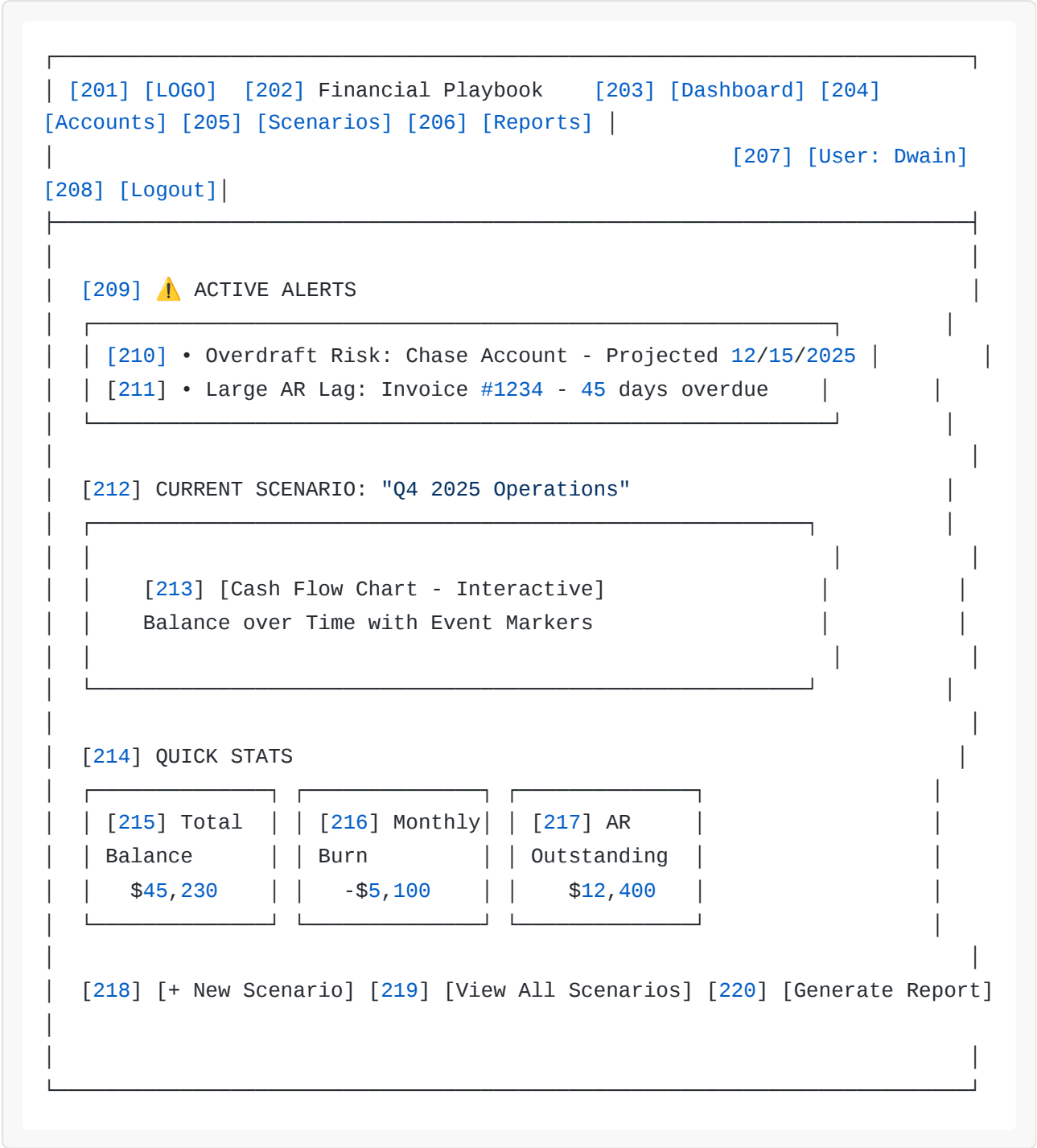
Wireframe 1: Login / Authentication Page

The wireframe shows a login page layout. At the top, the text "[101] FINANCIAL PLAYBOOK SYSTEM" is centered. Below it, a central container holds the login form elements: an email input field labeled "[102] Email:" with a sub-label "[103] [_____]"; a password input field labeled "[104] Password:" with a sub-label "[105] [_____]"; a "LOGIN" button labeled "[106] [LOGIN]"; and three links: "[107] [Forgot Password?]", "[108] [Create New Account]", and "[109] [Sign in with Google]".

Components:

- [101] Application title/branding
 - [102-103] Email input field
 - [104-105] Password input field
 - [106] Login button
 - [107] Password recovery link
 - [108] New account registration link
 - [109] Google OAuth button
-

Wireframe 2: Dashboard / Home Page



Components:

- [201] Application logo
- [202] Application title
- [203-206] Main navigation menu items
- [207] User profile display

- [208] Logout button
- [209] Alerts section header
- [210-211] Individual alert items (dynamically generated)
- [212] Current scenario display
- [213] Interactive cash flow chart
- [214] Quick stats section header
- [215-217] Stat cards (values from QuickBooks)
- [218-220] Action buttons

Note: All balance and transaction data (Total Balance, Monthly Burn, AR Outstanding) is pulled directly from QuickBooks Online API in real-time and is **READ-ONLY**. This application does not allow editing of QuickBooks financial data.

Wireframe 3: Accounts Management Page

[201] [LOGO]

[202] Financial Playbook

[203] [Dashboard]

[204] [Accounts]

[205] [Scenarios]

[206] [Reports]

[207] [User: Dwain]

[208] [Logout]

[301] CONNECTED ACCOUNTS

[302] [+ Add Account]

[303] [Sync All]

[304] INTEGRATIONS

[305] QuickBooks Online: [306] Connected ✓

[307] Last Synced: 15 minutes ago

[308] [Sync Now]

[309] [Configure]

[310] [Disconnect]

[311] BANK ACCOUNTS (from QuickBooks)

[312] Chase Business Checking

[313] Balance: \$39,255.53

[314] [View Transactions]

[315] [View in QuickBooks]

[316] Capital One Credit Card

[317] Balance: -\$18,086.83

[318] [View Transactions]

[319] [View in QuickBooks]

[320] BILLS & PAYABLES (from QuickBooks)

[321] Upcoming Bills:

[322] • Connectwise - \$1,683.88 - Due 12/01/2025

[323] • IRS Payment - \$600.00 - Due 12/01/2025

[324] [View All Bills]

[325] ACCOUNTS RECEIVABLE (from QuickBooks)

[326] Outstanding Invoices: \$12,400

[327] • Invoice #1234 - \$5,200 - 45 days overdue

	[328] • Invoice #1235 - \$7,200 - Due in 10 days	
	[329] [View All Invoices]	

Components:

- [301] Section header
- [302-303] Account management action buttons
- [304] Integrations section header
- [305-306] QuickBooks connection status
- [307-308] Sync status and manual sync button
- [309-310] QuickBooks configuration buttons
- [311] Bank accounts section header
- [312-315] Individual bank account card (Chase)
- [316-319] Credit card account card (Capital One)
- [320] Bills section header
- [321-324] Upcoming bills list from QuickBooks
- [325] AR section header
- [326-329] Outstanding invoices from QuickBooks

Note: ALL financial data on this page (balances, bills, invoices) is synced directly from QuickBooks Online API and is **READ-ONLY**. Users cannot edit or delete QuickBooks data within this application. The “View in QuickBooks” buttons link directly to QuickBooks Online where users can make changes if needed. Only user-created scenarios, rules, and playbooks are editable within this application.

Wireframe 4: Scenario Planning Page

[201] [LOGO] [202] Financial Playbook [203] [Dashboard] [204]
[Accounts] [205] [Scenarios] [206] [Reports] |
[207] [User: Dwain]
[208] [Logout]

[401] MY SCENARIOS [402] [+ New
Scenario]

[403] Q4 2025 Operations [404]  LOCKED |

[405] Created: 11/15/2025 | [406] Last Updated: 11/20/2025 |
[407] Status: Active Monitoring |
[408] [View] [409] [Edit] [410] [Unlock] [411] [Generate Report] |

[412] Q1 2026 Cash Flow Analysis [413] DRAFT |
[414] Created: 11/22/2025 | [415] Last Updated: 11/22/2025 |
[416] Status: In Progress |
[417] [View] [418] [Edit] [419] [Delete] [420] [Lock & Activate] |

[421] SCENARIO COMPARISON

[422] Compare: [423] [Q4 2025 ▼] vs [424] [Q1 2026 ▼]
[425] [Run Comparison]

Components:

- [401] Section header
- [402] New scenario button
- [403-411] Locked scenario card (Q4 2025)

- [412-420] Draft scenario card (Q1 2026)
 - [421] Comparison section header
 - [422-425] Scenario comparison tool
-

Wireframe 5: Scenario Editor / Logic Builder

[\[201\] \[LOGO\]](#) [\[202\] Financial Playbook](#) [\[203\] \[Dashboard\]](#) [\[204\] \[Accounts\]](#) [\[205\] \[Scenarios\]](#) [\[206\] \[Reports\]](#) |

[\[207\] \[User: Dwain\]](#)

[\[208\] \[Logout\]](#)

[\[501\]](#) SCENARIO EDITOR: "Q1 2026 Cash Flow Analysis"

[\[502\]](#) SIMULATION RULES:

[\[503\]](#) IF Chase Balance < \$8,000 THEN FLAG "Reserve Risk"

[\[504\]](#) [\[Edit\]](#) [\[505\]](#) [\[Delete\]](#)

[\[506\]](#) IF Capital One Balance > \$15,000 THEN FLAG "Credit Risk" |

[\[507\]](#) [\[Edit\]](#) [\[508\]](#) [\[Delete\]](#)

[\[509\]](#) ON Feb 15, 2026:

[\[510\]](#) PAY Miamisburg Loan (Amount: \$5,627.01)

[\[511\]](#) [\[Edit\]](#) [\[512\]](#) [\[Delete\]](#)

[\[513\]](#) EVERY 1st and 15th:

[\[514\]](#) PAY Owner Draw (Amount: \$3,000)

[\[515\]](#) [\[Edit\]](#) [\[516\]](#) [\[Delete\]](#)

[\[517\]](#) [\[+ Add Rule\]](#)

[\[518\]](#) INCOME PROJECTIONS:

[\[519\]](#) Weekly Income: [\[520\]](#) [\$2,977.16]

[\[521\]](#) Based on: [\[522\]](#) [\[6-month average ▼\]](#)

[\[523\]](#) [\[Edit Projection\]](#)

[\[524\]](#) [\[Save Scenario\]](#) [\[525\]](#) [\[Run Simulation\]](#) [\[526\]](#) [\[Cancel\]](#)

- [501] Scenario editor title
- [502] Rules section header
- [503-516] Individual rule cards with edit/delete actions
- [517] Add new rule button
- [518] Income projections section
- [519-523] Income configuration
- [524-526] Editor action buttons

Wireframe 6: AI Strategy Builder Wizard

[201] [LOGO] [202] Financial Playbook [203] [Dashboard] [204] [Accounts] [205] [Scenarios] [206] [Reports] | [207] [User: Dwain] [208] [Logout]

[601] AI STRATEGY BUILDER WIZARD

[602] Step 1 of 3: Upload Financial Documents

[603] Drag and drop files here or [604] [Browse]

[605] Accepted formats: PDF, PNG, JPG

[606] Recommended: Last 3-6 months of bank statements

[607] UPLOADED FILES:

[608] • Chase_Statement_Nov_2025.pdf [609] [Remove]

[610] • Chase_Statement_Oct_2025.pdf [611] [Remove]

[612] • CapitalOne_Statement_Nov_2025.pdf [613] [Remove]

[614] [Cancel] [615] [Next: Analyze →]

Step 2: AI Analysis & Verification

[616] Step 2 of 3: AI Analysis & Verification

[617] ⌚ Analyzing documents... [618] [Progress: 75%]

[619] EXTRACTED DATA:

[620] Average Monthly Income: [621] \$12,450 ✓ Validated

[622] Average Monthly Expenses: [623] \$8,200 ✓ Validated

[624] Recurring Bills Identified: [625] 12 items

[626] RECURRING BILLS:

[627] • Connectwise - \$1,683.88 - Monthly (1st)

[628] • IRS Payment - \$600.00 - Monthly (1st)

[629] • Owner Draw - \$3,000.00 - Bi-monthly (1st, 15th)

[630] [View All 12 Bills]

[631] ⚠️ VALIDATION ALERT:

[632] AI calculated total: \$12,455

[633] Math validation: \$12,450

[634] Discrepancy: \$5 (0.04%) - [635] [Accept] [636] [Review]

[637] [← Back]

[638] [Next: Recommendations →]

Step 3: AI Strategy Recommendations

[639] Step 3 of 3: AI Strategy Recommendations

[640] Based on your financial data, I recommend these strategies:

[641] ★ RECOMMENDED: Cash Flow Optimization

[642] Your monthly surplus is \$4,250. Focus on building reserves and reducing high-interest debt.

[643] [Select This Strategy]

[644] Debt Reduction Focus

[645] Prioritize paying down Capital One balance to reduce interest costs by \$2,400 annually.

[646] [Select This Strategy]

[647] Growth Investment

[648] Allocate surplus to business development and new equipment for revenue expansion.

[649] [Select This Strategy]

[650] [← Back]

[651] [Create Playbook →]

Components:

- [601] Wizard title
- [602-615] Step 1: File upload interface
- [616-638] Step 2: AI analysis with math validation
- [639-651] Step 3: Strategy recommendations

Note: The AI Math Validation system (shown in [631-636]) is a critical feature that ensures all AI-calculated numbers are verified by traditional programming methods before being presented to the user.

Wireframe 7: Playbook Report View

[\[201\]](#) [\[LOGO\]](#) [\[202\]](#) Financial Playbook [\[203\]](#) [\[Dashboard\]](#) [\[204\]](#)
[\[Accounts\]](#) [\[205\]](#) [\[Scenarios\]](#) [\[206\]](#) [\[Reports\]](#) |
| [\[207\]](#) [\[User: Dwain\]](#)
[\[208\]](#) [\[Logout\]](#)

[\[701\]](#) **PLAYBOOK REPORT: "Q1 2026 Cash Flow Analysis"**
[\[702\]](#) **Generated:** November 23, 2025 | [\[703\]](#) **Period:** Nov 2025 - Mar 2026
[\[704\]](#) [\[Export PDF\]](#) [\[705\]](#) [\[Export Word\]](#) [\[706\]](#) [\[Export CSV\]](#) [\[707\]](#) [\[Print\]](#)

[\[708\]](#) EXECUTIVE SUMMARY

[\[709\]](#) This playbook provides a comprehensive cash flow forecast through March 2026, including detailed account registers, debt paydown timeline, and risk mitigation.

- [\[710\]](#) **Key Findings:**
 - [\[711\]](#) • **Monthly income:** \$11,900-\$13,000
 - [\[712\]](#) • **Monthly obligations:** ~\$17,000
 - [\[713\]](#) • **Monthly deficit:** \$5,100
 - [\[714\]](#) • **3** overdraft events projected (Feb-Mar 2026)

[\[715\]](#) CHASE ACCOUNT REGISTER

[716] Date	[717] Description	[718] Change	[719] Balance
[720] 11/12/25	Starting Balance	\$39,255.53	
[721] 11/13/25	Paydown Wells Fargo	-\$4,404.30	\$34,851.23
[722] 11/13/25	Paydown SYNEX	-\$5,705.49	\$29,145.74
[723] ...	[View Full Register]		

[\[724\]](#) CRITICAL ISSUES IDENTIFIED

- [\[725\]](#) **Projected Overdrafts (RED FLAGS):**
 - [\[726\]](#) 1. February 15, 2026: -\$1,182.30 (after owner draw)
 - [\[727\]](#) 2. February 20, 2026: -\$2,205.14 (after Cap One pay)
 - [\[728\]](#) 3. March 1, 2026: -\$2,227.98 (after owner draw)

[729] Root Cause Analysis (AI-Generated, Math-Validated):
[730] Monthly cash flow imbalance of \$5,100 combined with
the Miamisburg payoff (\$5,627) on 2/15/26 creates a
critical cash shortage in Q1 2026.

[731] 💡 RECOMMENDED SOLUTIONS

[732] Option 1: Reduce Owner Draws ★ RECOMMENDED
[733] Action: Skip or reduce the 15th draw in Jan-Mar
[734] Savings: \$9,000 total
[735] Impact: Eliminates all three overdrafts

[736] Option 2: Delay Miamisburg Payoff
[737] Action: Continue minimum payments instead of payoff
[738] Savings: \$4,754 cash preserved in February
[739] Impact: Extends debt but avoids overdraft

[740] [View All 4 Options]

[741] CHARTS & VISUALIZATIONS

[742] [Chase Running Balance Chart]
[743] [Debt Paydown Timeline]
[744] [Capital One Interest Analysis]

Components:

- [701-703] Report header with metadata
- [704-707] Export and print buttons
- [708-714] Executive summary section
- [715-723] Account register table
- [724-730] Critical issues section with AI analysis
- [731-740] AI-generated recommendations
- [741-744] Charts and visualizations

Note: All AI-generated analysis and calculations (shown in [729-730] and throughout recommendations) are validated by traditional mathematical methods before being included in the report.

Wireframe 8: Settings & Notifications

[201] [LOGO] [202] Financial Playbook [203] [Dashboard] [204]
[Accounts] [205] [Scenarios] [206] [Reports] |
[207] [User: Dwain]
[208] [Logout]

[801] SETTINGS

[802] USER PROFILE

[803] Name: [804] [Dwain Henderson Jr.]
[805] Email: [806] [dwain@superiornetworks.com]
[807] [Save Profile]

[808] SYNCHRONIZATION SETTINGS

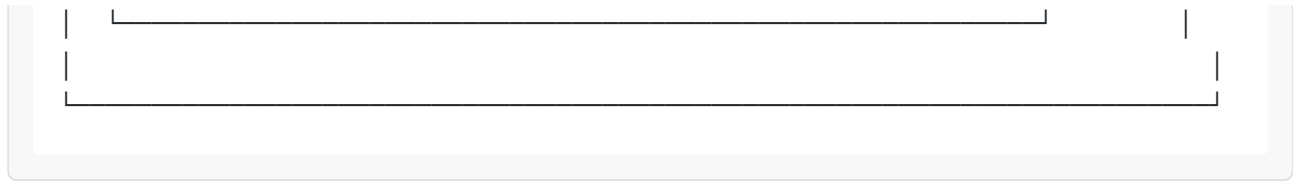
[809] Automatic Background Sync Frequency:
[810] [Every 4 Hours ▼]
(Options: Every Hour, Every 4 Hours, Every 8 Hours, Daily)
[811] [Save Sync Settings]

[812] NOTIFICATION SETTINGS

[813] Email Notifications:
[814] ☒ Overdraft risk alerts
[815] ☒ Large AR lag notifications
[816] ☒ Price variance alerts (automated bills)
[817] Price Variance Threshold:
[818] [3% ▼] (Options: 1%, 3%, 5%, 10%)
[819] [Save Notification Settings]

[820] DEVELOPMENT MODE

[821] Show QC Numbers: [822] [ON/OFF Toggle]
[823] (For development and UI communication only)

**Components:**

- [801] Settings page title
 - [802-807] User profile section
 - [808-811] QuickBooks sync configuration
 - [812-819] Notification preferences
 - [820-823] Development mode toggle for QC numbers
-

Wireframe 9: Audit Trail Report

[201] [LOGO] [202] Financial Playbook [203] [Dashboard] [204] [Accounts] [205] [Scenarios] [206] [Reports] |

[207] [User: Dwain]

[208] [Logout]

[901] AUDIT TRAIL

[902] FILTERS

[903] Date Range: [904] [11/01/2025] to [905] [11/30/2025] |

[906] Action Type: [907] [All Actions ▼] |

[908] [Apply Filters] [909] [Reset] [910] [Export CSV]

[911] ACTIVITY LOG

[912] Timestamp	[913] User	[914] Action	[915] Details
[916] 11/23/2025 10:30 AM	Dwain	Scenario Created	Q1 2026 Analysis
[917] 11/23/2025 10:15 AM	Dwain	QuickBooks Sync	45 transactions
[918] 11/22/2025 3:45 PM	Dwain	Bill Updated	Connectwise: \$1,683.88 → \$1,700.00
[919] 11/22/2025 2:30 PM	Dwain	Report Generated	Q4 2025 Operations
[920] ...	[View More]		

Components:

- [901] Audit trail page title
- [902-910] Filter controls and export
- [911-920] Activity log table

System Components

1. Authentication System

- Google OAuth 2.0 integration
- Session management with JWT
- Secure cookie handling
- Single-user architecture

2. QuickBooks Online Integration

- OAuth 2.0 connection flow
- Real-time data synchronization via webhooks
- Automatic sync on login
- Manual sync trigger
- Configurable background sync frequency (hourly, 4-hour, 8-hour, daily)
- **All financial data (balances, transactions, bills, invoices) sourced from QuickBooks API**
- **READ-ONLY data policy:** QuickBooks data cannot be edited or deleted within this application
- “View in QuickBooks” links for all QuickBooks records to make changes at the source

3. AI Strategy Builder

- Document upload (PDF, PNG, JPG)
- OCR and text extraction
- AI-powered data extraction
- **Mandatory math validation layer** - All AI calculations verified by traditional programming
- Transaction categorization
- Recurring bill identification

- Strategy recommendation engine

4. Logic Simulator & Report Generator

- Visual logic editor for conditional rules
- Day-by-day simulation engine
- Risk flagging system
- **AI Math Validation** - All report calculations double-checked
- AI-powered root cause analysis
- AI-generated solution recommendations
- Multi-format export (PDF, Word, Markdown, CSV)

5. Automation System

- Task status management (Manual, Automated)
- Price variance alerts (default 3%)
- Email notification engine
- Configurable alert thresholds

6. Audit Trail

- Immutable logging of all actions
- Before-and-after snapshots
- Filterable by date and action type
- CSV export for compliance

7. UI Quality Control System

- Unique 3-digit numbering for all UI elements
 - Development mode toggle
 - Easy removal for production launch
-

Technical Architecture

Frontend

- React 19 with Next.js
- Tailwind CSS 4
- tRPC 11 for type-safe API
- Chart.js for visualizations

Backend

- Express 4
- tRPC 11 procedures
- MySQL/TiDB with Drizzle ORM
- Serverless functions on Vercel

External Integrations & Connectors

Core Integrations:

- **QuickBooks Online API** (OAuth 2.0) - Primary financial data source for accounts, transactions, bills, and invoices
- **Google OAuth 2.0** - User authentication and identity management
- **AI/LLM API** (OpenAI GPT-4 or Grok) - Document analysis, data extraction, strategy recommendations, and report generation (with mandatory math validation)
- **Email Service** (SendGrid, AWS SES, or similar) - Notification delivery for alerts and automation
- **Cloud Storage** (S3 or similar) - Secure storage for uploaded financial documents

Future Connectors:

- **Plaid API** - Additional bank account connections beyond QuickBooks (if needed)
- **Stripe API** - Payment processing integration (if monetizing the platform)

Data Handling Policy:

- QuickBooks data is **READ-ONLY** - all edits must be made in QuickBooks Online
- User-created scenarios, rules, and playbooks are fully editable within the application
- All uploaded documents are stored securely with encryption at rest

Security

- HTTPS enforcement
 - CSRF protection
 - XSS prevention
 - SQL injection prevention via ORM
 - Encrypted storage for OAuth tokens
 - Rate limiting on API endpoints
-

Data Flow

1. **User Authentication:** User logs in via Google OAuth → Session created
 2. **QuickBooks Connection:** User connects QuickBooks → OAuth flow → Tokens stored encrypted
 3. **Data Sync:** Automatic sync on login + background sync + webhooks → All financial data from QuickBooks
 4. **AI Analysis:** User uploads documents → AI extracts data → **Math validation verifies** → User confirms
 5. **Scenario Creation:** User defines rules → Simulation runs → **Math validation checks results**
 6. **Report Generation:** AI analyzes simulation → **Math validation verifies** → Report assembled → User exports
 7. **Automation:** System monitors for price variances → Alerts sent via email
 8. **Audit:** All actions logged → Immutable trail → User can filter and export
-

QC Number Index

Navigation & Header (200s)

- 201-208: Global navigation and user controls

Dashboard (209-220)

- 209-220: Alerts, charts, stats, and action buttons

Accounts Management (301-329)

- 301-310: Account management and QuickBooks integration
- 311-319: Bank and credit card accounts
- 320-329: Bills and accounts receivable

Scenario Planning (401-425)

- 401-420: Scenario cards and management
- 421-425: Scenario comparison tool

Scenario Editor (501-526)

- 501-517: Logic rules editor
- 518-526: Income projections and actions

AI Strategy Builder (601-651)

- 601-615: Step 1 - File upload
- 616-638: Step 2 - AI analysis and validation
- 639-651: Step 3 - Strategy recommendations

Playbook Report (701-744)

- 701-707: Report header and export options

- 708-744: Report sections (summary, registers, issues, recommendations, charts)

Settings (801-823)

- 801-807: User profile
- 808-811: Sync settings
- 812-819: Notification settings
- 820-823: Development mode toggle

Audit Trail (901-920)

- 901-920: Filters and activity log
-

Future Enhancements (Multi-User Phase)

When expanding to multi-user:

- Row-level security in database
 - User management system
 - Delegated access for tax professionals
 - Delegate profiles with granular permissions
 - AI delegation system for task assignment
 - Multi-user audit trail
-

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GitHub Repository: <https://github.com/SuperiorNetworks/financial-playbook>