Financial Playbook - Complete Feature List

Last Updated: November 24, 2025
Project Status: Planning & Design Complete, Ready for Development
GitHub Repository: https://github.com/SuperiorNetworks/financial-playbook

✅ Completed Features (3)

1. **Project Initialization** - Next.js, TypeScript, Tailwind CSS, PostgreSQL, Drizzle ORM

2. **GitHub Repository** - Version control and deployment pipeline

3. **Complete Documentation with QC Numbers** - All wireframes numbered for easy reference

🚀 Core Features (In Development Plan)

1. Authentication & User Management

- **Google OAuth 2.0** - Secure login with Google accounts

- **Session Management** - JWT-based authentication

- **User Profile** - Basic profile management

- **Security Headers** - HTTPS, CSP, HSTS enforcement

2. QuickBooks Online Integration ⭐

- **OAuth 2.0 Connection** - Secure QuickBooks account linking

- **Real-Time Data Sync** - Webhook-based automatic updates

- **Sync on Login** - Automatic refresh when user logs in

- **Manual Sync Button** - Force refresh anytime

- **Configurable Sync Frequency** - Hourly, 4-hour, 8-hour, or daily background sync

- **READ-ONLY Data Policy** - QuickBooks data cannot be edited in app

- **"View in QuickBooks" Links** - Direct links to edit records at source

3. Accounts Management

- **Bank Account Display** - View all connected accounts from QuickBooks

- **Credit Card Display** - Track credit card balances

- **Bills & Payables** - Upcoming bills from QuickBooks

- **Accounts Receivable** - Outstanding invoices tracking

- **Connection Status** - Real-time QuickBooks sync status

4. AI-Powered Strategy Builder Wizard ⭐

- **Document Upload** - Drag-and-drop PDF, PNG, JPG (bank statements, financial docs)

- **OCR & Text Extraction** - Automatic data extraction from documents

- **AI Data Analysis** - Identify recurring income and expenses

- **Math Validation Layer** - All AI calculations verified by traditional programming

- **Transaction Categorization** - Automatic categorization of transactions

- **Strategy Recommendations** - AI suggests 1-3 tailored playbook strategies

- **Auto-Playbook Creation** - Pre-populated scenarios from uploaded data

5. Scenario Planning & Logic Simulator ⭐

- **Multiple Scenarios** - Create and compare different financial strategies

- **Visual Logic Editor** - Build conditional rules (IF/THEN logic)

- **Day-by-Day Simulation** - Step through time applying business rules

- **Risk Flagging** - Automatic detection of overdrafts, cash flow issues

- **Lock-In Capability** - Save and lock successful scenarios

- **What-If Analysis** - Test different financial decisions

6. Advanced Report Generator ⭐

- **AI-Powered Analysis** - Root cause analysis of financial risks
- **Solution Recommendations** - AI-generated action plans
- **Multi-Page Reports** - Executive summary, detailed registers, charts
- **Math Validation** - All report calculations double-checked
- **Multiple Export Formats** - PDF, Word, Markdown, CSV
- **Interactive Charts** - Visual cash flow projections

7. Visual Status System (Traffic Light) 🆕

- 🟢 **GREEN Status** - In sync, no issues
- 🟡 **YELLOW Status** - Warnings (price variance, sync delay, duplicates)
- 🔴 **RED Status** - Critical (missing bills, overdue payments, overdraft risk)
- **Info Icons** - Click for detailed explanations
- **Configurable Thresholds** - Customize warning/critical levels
- **Real-Time Updates** - Status changes immediately after sync
- **Applied Everywhere** - Consistent across all pages

8. Customizable Dashboard Layout 🆕

- **Drag-and-Drop** - Reposition any widget
- **Resizable Widgets** - Stretch or shrink to fit your needs
- **9 Available Widgets:**
    1. Active Alerts
    2. Cash Flow Chart
    3. Quick Stats
    4. Upcoming Bills
    5. Account Balances
    6. Recent Activity

      7. Scenario Status

      8. Calendar Preview

      9. QuickBooks Sync Status

- **Layout Persistence** - Your layout saves automatically
- **Layout Presets**
  - "Executive View", "Detailed Analysis", "Monitoring Mode"
- **Lock/Unlock Toggle** - Prevent accidental changes
- **Mobile Responsive** - Adapts to tablet and phone screens

9. Google Calendar Integration 🆕

- **Calendar View Page** - Full calendar showing all financial activities
- **Two-Way Sync** - Playbook ↔ Google Calendar
- **Automatic Event Creation** - Bills, payments, tasks appear as events
- **Color-Coded Events** - Green/Yellow/Red matching status system
- **Calendar Reminders** - Alerts for critical activities
- **Category Filtering** - Filter by bills, income, tasks, delegations

10. Automation System

- **Task Status** - Manual, Automated, or Delegated
- **Recurring Bill Automation** - Auto-detect and track recurring bills
- **Price Variance Alerts** - Email when bill amount changes (default 3% threshold)
- **Configurable Thresholds** - Customize alert sensitivity
- **Email Notifications** - Automatic alerts for critical events

11. Comprehensive Audit Trail

- **Immutable Logging** - All actions tracked permanently
- **Before/After Snapshots** - See exactly what changed
- **Filterable Reports** - Filter by date, user, action type
- **CSV Export** - Download audit logs for compliance

- **Tamper Detection** - Checksums verify log integrity

12. Feature Request System (Feedback Portal) 🆕

- **Submit Ideas** - Users can submit feature requests
- **Voting System** - Upvote features you want most
- **Status Tracking** - Submitted → Under Review → Planned → In Progress → Completed
- **Commenting** - Discuss features with other users and admin
- **Public Roadmap** - See what's planned for Q1, Q2, etc.
- **Admin Dashboard** - Review and manage all requests
- **Email Notifications** - Updates when features change status
- **Analytics** - Track trending categories and popular requests

13. UI Quality Control System

- **3-Digit QC Numbers** - Every UI element numbered (e.g., [101], [102])
- **Development Mode Toggle** - Show/hide QC numbers
- **Easy Production Removal** - One-click to remove all QC numbers for launch
- **Communication Tool** - Makes UI discussions precise and easy

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🔌 External Integrations & Connectors

Core Integrations (Phase 1)

1. **QuickBooks Online API** (OAuth 2.0) - Primary financial data source
2. **Google OAuth 2.0** - User authentication
3. **Google Calendar API** (OAuth 2.0) - Task and activity management
4. **AI/LLM API** (OpenAI GPT-4 or Grok) - Document analysis, recommendations
5. **Email Service** (SendGrid or AWS SES) - Notification delivery
6. **Cloud Storage** (S3) - Secure document storage

Future Integrations (Phase 2+)

1. **Plaid API** - Additional bank connections beyond QuickBooks
2. **Stripe API** - Payment processing (if monetizing)
3. **Tax Software** - TurboTax, H&R Block integration
4. **Cryptocurrency APIs** - Portfolio tracking (if requested)

🔒 Security Features

- **HTTPS Enforcement** - All traffic encrypted
- **CSRF Protection** - Cross-site request forgery prevention
- **XSS Prevention** - Cross-site scripting protection
- **SQL Injection Prevention** - Parameterized queries via ORM
- **Encrypted Token Storage** - OAuth tokens encrypted at rest
- **Rate Limiting** - API endpoint protection
- **Row-Level Security** - Database-level access control
- **Audit Logging** - All sensitive actions tracked
- **Environment Variable Security** - No secrets in code

📊 Data Handling Policies

QuickBooks Data (READ-ONLY)

- All accounts, balances, transactions, bills, and invoices from QuickBooks are **READ-ONLY**
- No edit or delete buttons for QuickBooks-sourced data
- "View in QuickBooks" links direct users to make changes at the source
- This ensures QuickBooks remains the single source of truth

User-Created Data (EDITABLE)

- Scenarios and playbooks are fully editable

- Logic rules and conditions can be modified

- Custom reports and exports are user-controlled

- Dashboard layouts are customizable

AI-Generated Data (VALIDATED)

- All AI calculations verified by traditional programming

- Math discrepancies flagged for user review

- No AI-generated financial data accepted without validation

🎨 Design System

Visual Language

- **Traffic Light Status System** - Green/Yellow/Red throughout

- **Info Icons** - Tooltips and modals for explanations

- **Consistent Typography** - Professional, easy-to-read fonts

- **Responsive Design** - Works on desktop, tablet, mobile

- **Accessibility** - WCAG 2.1 AA compliant

- **Dark Mode** - (Planned for Phase 2)

Color Palette

- **Green (#22C55E)** - Success, in-sync, healthy

- **Yellow (#EAB308)** - Warning, attention needed

- **Red (#EF4444)** - Critical, action required

- **Blue (#3B82F6)** - Primary actions, links

- **Gray (#6B7280)** - Secondary text, borders

📱 Responsive Behavior

Desktop (≥1200px)

- Full 12-column grid layout
- All widgets and features accessible
- Drag-and-drop enabled

Tablet (768px-1199px)

- 6-column grid layout
- Widgets reflow automatically
- Touch-optimized controls

Mobile (<768px)

- Single column layout
- Widgets stack vertically
- Simplified navigation
- Touch-first design

🚀 Deployment & Hosting

- **Platform:** Vercel (serverless)
- **Database:** PostgreSQL (production)
- **CI/CD:** GitHub Actions → Vercel
- **Analytics:** Vercel Analytics
- **Error Tracking:** Sentry
- **Monitoring:** Built-in health checks
- **Custom Domain:** Configurable

📈 Development Timeline

Estimated Total: 7-10 weeks (single-user MVP)

- **Phase 1:** Project Setup & Authentication (1 week) ✓
- **Phase 2:** QuickBooks Integration (2 weeks)
- **Phase 3:** AI Strategy Builder (2-3 weeks)
- **Phase 4:** Logic Simulator & Reports (2-3 weeks)
- **Phase 5:** Automation & UI (1-2 weeks)
- **Phase 6:** Security & Deployment (1 week)

🔮 Future Enhancements (Deferred)

Multi-User Expansion

- User management system
- Delegated access for tax professionals
- Delegate profiles with permissions (QuickBooks access, ACH access, credit card access)
- AI delegation for task assignment
- Email notifications for delegated tasks
- Overdue task alerts (default 3 days)
- Multi-user audit trail

Advanced Features

- Mobile app (iOS/Android)
- Advanced reporting templates
- Cryptocurrency portfolio tracking
- Tax software integration
- AI financial advisor chatbot

- Bulk data import/export
- API for third-party integrations

📝 Documentation Status

Completed Documentation

1. ✅ **Complete Feature Documentation (v7)** - All wireframes with QC numbers
2. ✅ **Final Development Plan (Single-User)** - 6-phase build strategy
3. ✅ **Visual Status System Specification** - Traffic light design language
4. ✅ **Customizable Dashboard Specification** - Drag-and-drop system
5. ✅ **Feature Request System Specification** - Feedback portal design
6. ✅ **Integration Feasibility Report** - Google Auth, QuickBooks, Calendar
7. ✅ **Delegated Access Specification** - Tax pro access (deferred)
8. ✅ **Enhanced Sync Specification** - Configurable sync frequency
9. ✅ **Logic Simulator Specification** - Business rule engine
10. ✅ **AI Delegation Specification** - Task automation (deferred)
11. ✅ **Audit System Specification** - Comprehensive logging

📊 Feature Count Summary

- **Total Features Planned:** 90+
- **Core Features:** 13 major systems
- **External Integrations:** 6 core + 4 future
- **Dashboard Widgets:** 9 customizable
- **Security Features:** 9 layers
- **UI Pages:** 10+ (Dashboard, Accounts, Scenarios, Reports, Calendar, Settings, Audit Trail, Feature Requests, Roadmap, Admin)

🎯 Key Differentiators

What makes Financial Playbook unique:

1. **QuickBooks-First Design** - Built specifically for QuickBooks Online users
2. **AI with Validation** - AI-powered but mathematically verified
3. **Visual Status System** - Instant understanding with traffic lights
4. **Customizable Everything** - Dashboard, layouts, thresholds, alerts
5. **Scenario Planning** - True what-if analysis with logic simulator
6. **Comprehensive Audit Trail** - Enterprise-grade compliance
7. **User-Driven Roadmap** - Built-in feature request system
8. **Single-User First** - Optimized for individual business owners
9. **Transparent Development** - Public roadmap and status tracking
10. **Security-First** - Multiple layers of protection

📞 Support & Feedback

- **GitHub Issues:** https://github.com/SuperiorNetworks/financial-playbook/issues
- **Feature Requests:** Built into application (once deployed)
- **Documentation:** Comprehensive guides included
- **Email Support:** (To be configured)

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💡 Why This Matters: The Core Value Proposition

The Problem We Solve

Small business owners face a critical challenge: **they can't fully trust their own financial data**. Even with QuickBooks Online, the reality is messy with data entry errors, timing mismatches, and incomplete pictures. When you can't trust your financial data, you miss opportunities, overspend, can't plan ahead, lose sleep, and waste time.

The Solution

Financial Playbook doesn't replace QuickBooks - it **validates, enhances, and extends it** through a three-layer approach:

1. **Independent Verification** - Upload bank statements to create a second source of truth

2. **Intelligent Reconciliation** - Visual status system (🟢🟡🔴) shows exactly where QuickBooks and reality diverge

3. **Forward-Looking Intelligence** - Scenario planning simulates the future based on validated historical data

The Value Delivered

> *"Organize the chaos of business by providing a single source of truth that validates QuickBooks data against raw bank statements, highlights discrepancies, and gives owners the insights they need to make confident decisions - saving time and money to improve all aspects of the business."*

Key Benefits:

- ✅ **Confidence in your data** - Know exactly what's accurate and what needs attention

- ✅ **Early warning system** - Catch problems 5+ days before they become crises

- ✅ **Time savings** - 4 hours/week → 15 minutes/week (3.75 hours saved)

- ✅ **Better decisions** - Make growth decisions with confidence based on validated projections

- ✅ **Peace of mind** - Sleep better knowing you have automated alerts and validated data

- ✅ **Business growth** - Time and mental energy freed up to improve all aspects of the business

ROI: 10-25x $(14,000 - 15,000/year value vs. $600-1,200/year cost)

Real-World Use Cases

1. **The Missing Bill** - 🔴 RED alert 5 days before $5,627 loan payment prevents overdraft

2. **The Price Variance** - 🟡 YELLOW alert catches $16/month increase, saves $200/year

3. **The Overdue Invoice** - 🔴 RED alert prompts follow-up, collects $5,200 40 days earlier

4. **The Growth Decision** - Scenario simulation gives confidence to hire new employee

This isn't just a nice-to-have tool. It's a business necessity for any owner who wants to sleep better at night and grow with confidence.