

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



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 ($\geq 1200\text{px}$)

- 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 ($< 768\text{px}$)

- 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)
-

Document Version: 1.0

Created: November 24, 2025

Owner: Superior Networks LLC

Developer: Manus AI Platform