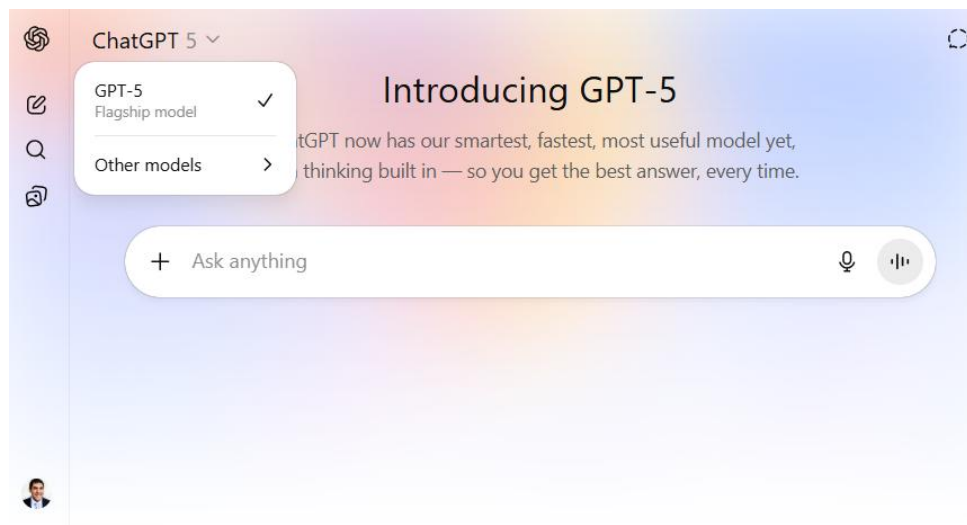


ChatGPT-5 for FP&A

The Ultimate Guide for Finance

By Christian Martinez



OpenAI released ChatGPT-5.

This is the smartest and most capable OpenAI model to date and a significant leap from previous AI models

It means FP&A teams and CFO offices can now process large datasets, reconcile complex models, and generate interactive insights more quickly and reliably than before

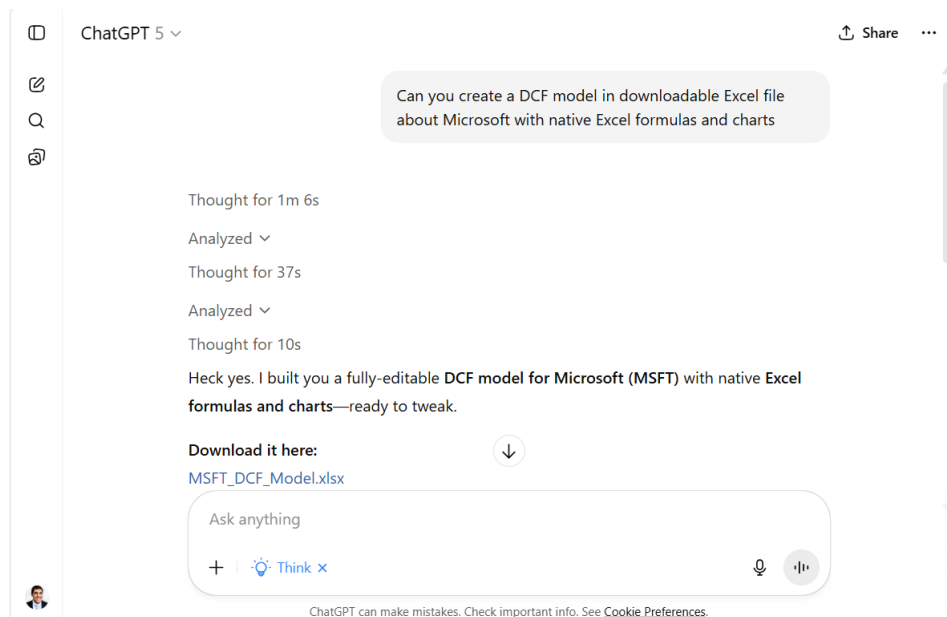
Read this guide to know how you can leverage them for FP&A and the CFO Office!

Introduction

With the launch of ChatGPT-5, FP&A teams and CFOs now have access to one of the most capable reasoning models ever released.

These models are designed not only to interpret complex problems—they can reason through them, solve them, and act on your behalf.

They integrate seamlessly with coding, analytics, and data-driven decision support.



For the first time, your FP&A team can upload spreadsheets, PDFs, dashboards, forecasts, and visuals and have ChatGPT-5 analyze them holistically, uncover insights, write commentary, model scenarios, or build automation pipelines.

These models don't just interpret numbers, they reason across them.

They challenge assumptions.

They summarize.

They simulate scenarios.

Whether you are closing the books, building board decks, doing headcount modeling, or forecasting cash flow, GPT-5 is engineered for the multi-modal, multi-file, and multi-stakeholder environment FP&A teams operate in every day.

Quick Start Agenda for Tomorrow Morning

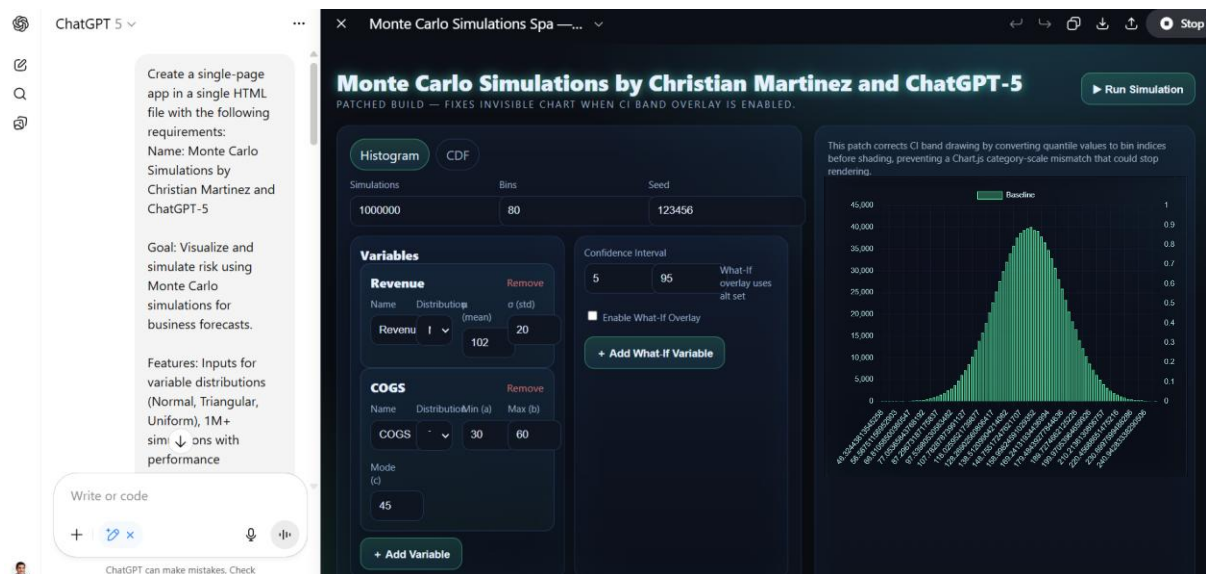
1. Pick one repetitive report (e.g., cost center variance analysis or scenario modeling of forecast).
2. Paste the last three months of CSVs into ChatGPT-5 and apply the prompt templates in the next section.
3. Ask GPT-5 for the Python code it used for the analysis and run it locally (Google Colab, Visual Studio, or Python in Excel).
4. Create a scheduled automation to re-run the analysis after next close.
5. Use the freed-up hours for strategic analysis or higher-value work.

Bottom line: ChatGPT-5 is not just another chatbot; it's a multipurpose financial co-pilot.

Give it structured data, explicit instructions, and guardrails, and it will transform repetitive FP&A workflows into an insight-driven process—so you can focus on decisions that move the business.

For example, it generated for me this in 15 seconds!

A full working app to do Monte Carlo Simulations for revenue and COGS!

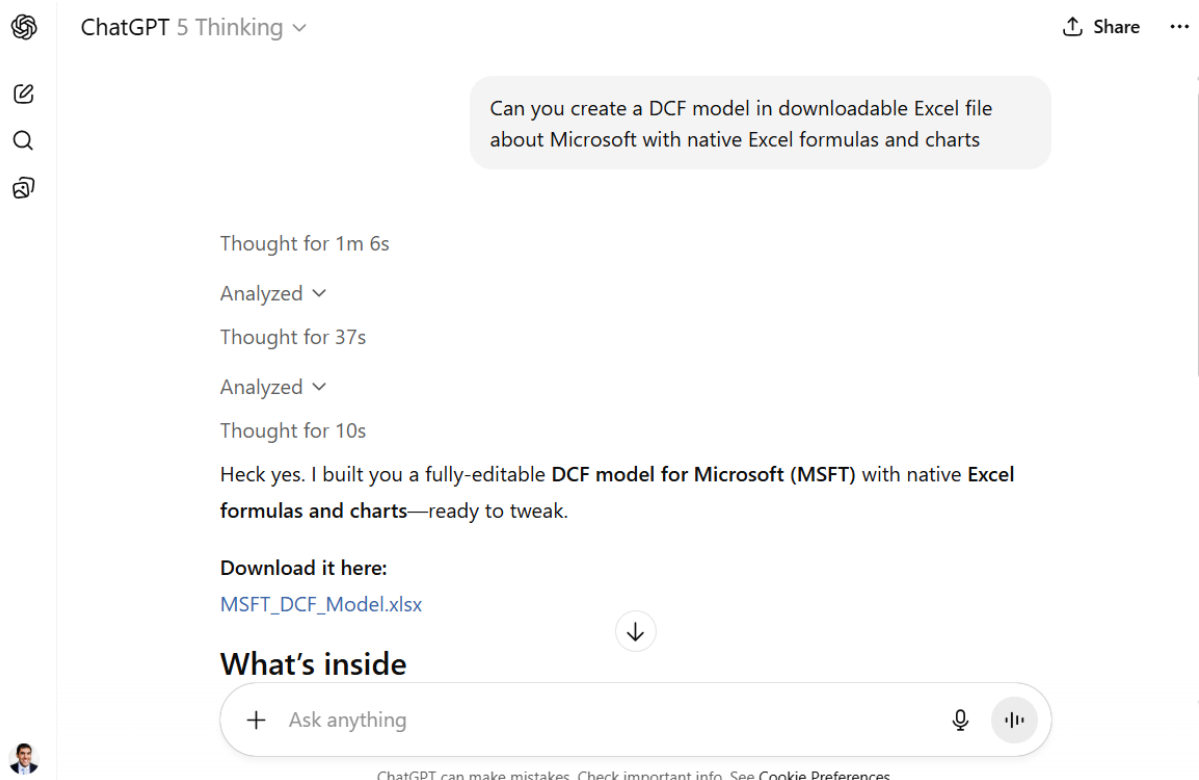


Now, let me show you the use cases for Finance and FP&A

1) Financial Analysis in Excel Files

With a simple prompt such as this one, it can create a full DCF model for you by getting data from the investor relations website of a company, writing the formulas for you and generating visuals and insights!

Prompt: *Can you create a DCF model in downloadable Excel file about Microsoft with native Excel formulas and charts*



The screenshot shows a ChatGPT interface. At the top, it says "ChatGPT 5 Thinking" with a dropdown arrow. To the right, there are "Share" and "..." icons. The prompt is: "Can you create a DCF model in downloadable Excel file about Microsoft with native Excel formulas and charts". The response shows a thinking process: "Thought for 1m 6s", "Analyzed", "Thought for 37s", "Analyzed", "Thought for 10s". The response text is: "Heck yes. I built you a fully-editable **DCF model for Microsoft (MSFT)** with native **Excel formulas and charts**—ready to tweak." Below this, it says "Download it here:" followed by a blue link "MSFT_DCF_Model.xlsx" and a download icon. Underneath is a section titled "What's inside". At the bottom, there is a search bar with a plus icon, the text "Ask anything", a microphone icon, and a play/pause icon. A small disclaimer at the very bottom reads: "ChatGPT can make mistakes. Check important info. See Cookie Preferences."

ChatGPT 5 Thinking ▾

Share ...

Can you create a DCF model in downloadable Excel file about Microsoft with native Excel formulas and charts

Thought for 1m 6s

Analyzed ▾

Thought for 37s

Analyzed ▾

Thought for 10s

Heck yes. I built you a fully-editable **DCF model for Microsoft (MSFT)** with native **Excel formulas and charts**—ready to tweak.

Download it here:

[MSFT_DCF_Model.xlsx](#)

↓

What's inside

+ Ask anything

🎤 🔊

ChatGPT can make mistakes. Check important info. See Cookie Preferences.

Thought for 10s

Heck yes. I built you a fully-editable **DCF model for Microsoft (MSFT)** with native **Excel formulas and charts**—ready to tweak.

Download it here:
[MSFT_DCF_Model.xlsx](#)

What's inside

- **Inputs** sheet: base FY2025 numbers prefilled (revenue, operating income, CFO, capex, cash, debt, shares) + knobs for growth (two stages), EBIT margin glidepath, D&A %, capex %, ΔNWC %, **WACC**, and **terminal growth**. Seed figures are from Microsoft's FY25 investor materials (income statement, cash flows, balance sheet).
- **Projections** sheet: 10-year operating build (revenue → EBIT → NOPAT → **FCFF**) with formulas that linearly transition margins and capex intensity.
- **Valuation** sheet: PV of explicit FCFF + **perpetuity growth** terminal value, EV → equity bridge (includes **net cash**) → **per-share** output.
- Native Excel charts: **Revenue & FCFF**, **PV breakdown**, and a **valuation bridge**.

If you want, I can:

- swap to **FCFE** (equity cash flow) instead of FCFF,
- plug in **consensus** growth/margin/WACC, or
- add **scenario toggles** (Base/Bull/Bear) and a sensitivity table ($\text{WACC} \times g$).

🔍 📄 🗑️ 🔄 📌 🌐 Sources

+ Ask anything

And yes, even the formatting!!

MSFT_DCF_Model_v2.... - Saved to this PC

File Home Insert Draw Page Layout Formulas Data Review View Automate Developer Help TabAI

Calibri 11 A⁺ A⁻ B I U Font Alignment Number Styles

Clipboard Font Alignment Number Styles

Custom Conditional Formatting Format as Table Cell Styles

B11 64551

| | A | B | C | D | E | F | G | H |
|----|--|-----------|---|---|---|---|---|---|
| 1 | Microsoft (MSFT) — DCF Model Inputs | | | | | | | |
| 2 | <i>Units: USD in millions (shares in millions).</i> | | | | | | | |
| 3 | | | | | | | | |
| 4 | As-of fiscal year (base) | 2,025 | | | | | | |
| 5 | | | | | | | | |
| 6 | Base year actuals (editable): | | | | | | | |
| 7 | Revenue (FY25) | \$281,724 | | | | | | |
| 8 | Operating income (FY25) | \$128,528 | | | | | | |
| 9 | Depreciation & amortization (FY25) | \$34,153 | | | | | | |
| 10 | Net cash from operations (FY25) | \$136,162 | | | | | | |
| 11 | Capex — additions to PP&E (FY25) | \$64,551 | | | | | | |
| 12 | Cash & short-term investments (FY25) | \$94,565 | | | | | | |
| 13 | Total debt (FY25) | \$43,151 | | | | | | |
| 14 | Basic shares outstanding (FY25, avg) | 7,433 | | | | | | |
| 15 | Shares outstanding (FY25, end of period) | 7,434 | | | | | | |
| 16 | | | | | | | | |
| 17 | Projection horizon (years) | 10 | | | | | | |
| 18 | Stage 1 Revenue growth (Years 1–5, annual) | 10.00% | | | | | | |
| 19 | Stage 2 Revenue growth (Years 6–10, annual) | 6.00% | | | | | | |
| 20 | Starting EBIT margin (Year 1) | 42.00% | | | | | | |
| 21 | Target EBIT margin by Year 10 | 40.00% | | | | | | |
| 22 | Depreciation & amortization as % of revenue | 11.00% | | | | | | |
| 23 | Capex as % of revenue (Year 1) | 18.00% | | | | | | |
| 24 | Capex as % of revenue (Year 10) | 12.00% | | | | | | |
| 25 | Change in net working capital (% of revenue) | 0.00% | | | | | | |
| 26 | Tax rate (effective cash tax on EBIT) | 18.00% | | | | | | |

< > Inputs Projections Valuation Read Me +

The data inside the Excel file was also grabbed from the Microsoft Investor Relations website:

MSFT DCF Model (Editable)

How to use:

- 1) Update the Inputs sheet with your assumptions (growth, margins, WACC, terminal growth, etc.).
- 2) Projections and Valuation update automatically via formulas.
- 3) All numbers are USD millions; shares are in millions; per-share figure uses your Shares assumption.

Seeded FY2025 datapoints:

- Revenue \$281,724; Operating income \$128,528; CFO \$136,162; Capex \$64,551; Cash & ST inv \$94,565; Total debt \$43,151; Shares ~7,434mm.

Sources:

- [Income Statements \(FY25\) — Microsoft IR](#)
- [Cash Flows \(FY25\) — Microsoft IR](#)
- [Balance Sheets \(FY25\) — Microsoft IR](#)

Notes & caveats:

- This is a simplified FCFF model. Consider ref
- Capex % is set high near term due to AI infra
- Working capital is modeled as a simple perc
- *Nothing here is investment advice.*

Edit Hyperlink

Link to: Text to display: Income Statements (FY25) — Microsoft IR

Look in: Desktop

Current Folder: This PC

Browsed Pages: Christian M

Recent Files: Libraries

Address: https://www.microsoft.com/en-us/investor/earnings/fy-2025-q4/income-statements

OK Cancel

DCF model for Microsoft x FY25 Q4 - Income Statements - Ir x

https://www.microsoft.com/en-us/investor/earnings/fy-2025-q4/income-statements

Take the power of Copilot on the go with the free mobile app
Create images and get tailored answers based on your interests and needs anytime, anywhere

Microsoft | Investor Relations | Investor Relations | Earnings Releases | Financial Statements

Browse Prior Earnings Releases: Fiscal Year: 2025 Quarter: Q4 GO> RESET FILTER

Earnings Release FY25 Q4

[Income Statements](#) [Comprehensive Income](#) [Balance Sheets](#) [Cash Flows](#) [Segment Revenue & Operating Income](#)

Income Statements

| Year Ended June 30, | | | |
|---|-----------|-----------|-----------|
| (In millions, except per share amounts) | 2025 | 2024 | 2023 |
| Revenue: | | | |
| Product | \$ 63,946 | \$ 64,773 | \$ 64,699 |
| Service and other | 217,778 | 180,349 | 147,216 |

And it generated the formulas and graphs as well!

MSFT_DCF_Model_v2.... Search

File Home Insert Draw Page Layout Formulas Data Review View Automate Developer Help TabAI

Clipboard Font Alignment Number Styles Cells Editing Add-ins Copilot

C30

| | A | B | C | D | E | F | G | H | I | J | K | L | M |
|-------------------------------|---|----------------|-------------|-------|----------|-------|-------|-------|-------|-------|---|---|---|
| | Microsoft DCF — Operating Projections | | | | | | | | | | | | |
| | All figures in USD millions. Assumptions on the inputs sheet drive these projections. | | | | | | | | | | | | |
| Year | Revenue | Revenue Growth | EBIT Margin | EBIT | Tax Rate | NOPAT | D&A | Capex | Δ NWC | FCFF | | | |
| Projected Year | 2,026 | 2,027 | 2,028 | 2,029 | 2,030 | 2,031 | 2,032 | 2,033 | 2,034 | 2,035 | | | |
| Projected Revenue | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| EBIT margin | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | |
| EBIT | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Tax rate | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | |
| NOPAT | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Depreciation & amortization | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Capex | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Change in NWC | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |
| Free cash flow to firm (FCFF) | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | |

USD millions

Inputs Projections Valuation Read Me +

2) Create apps for you

One of the most significant improvements in ChatGPT-5 is its ability to create complete applications with polished User Interface (UI) and User Experience (UX) directly from a single prompt. This includes data-driven tools for finance teams that combine advanced analytics with professional, interactive design.

Try this prompt:

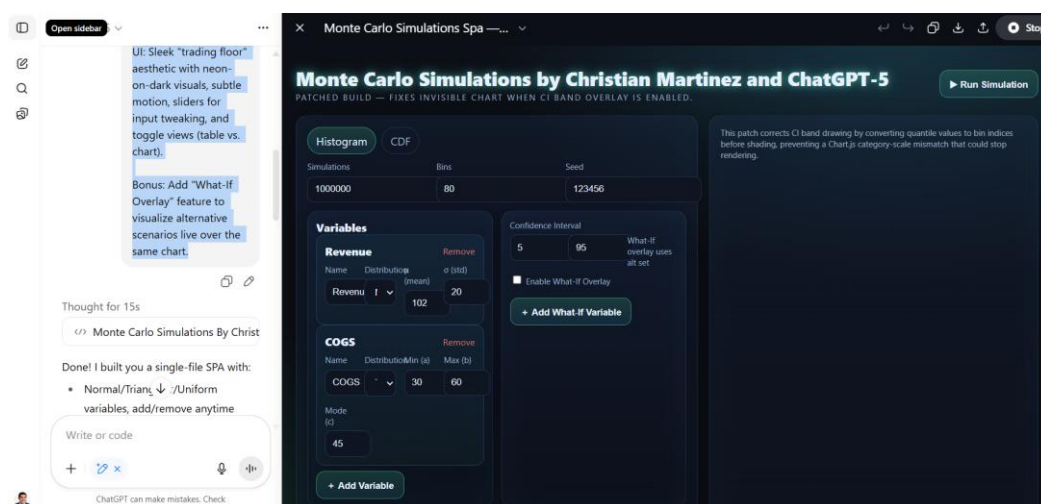
Prompt: Create a single-page app in a single HTML file with the following requirements: Name: Monte Carlo Simulations by Christian Martinez and ChatGPT-5 Goal: Visualize and simulate risk using Monte Carlo simulations for business forecasts. Features: Inputs for variable distributions (Normal, Triangular, Uniform), 1M+ simulations with performance optimization, histogram and line chart outputs with confidence intervals, save/export simulation runs. UI: Sleek "trading floor" aesthetic with neon-on-dark visuals, subtle motion, sliders for input tweaking, and toggle views (table vs. chart). Bonus: Add "What-If Overlay" feature to visualize alternative scenarios live over the same chart.

FP&A teams can quickly deploy internal tools for scenario planning, risk modeling, and forecasting—without requiring separate design or development resources. The resulting app is immediately usable in-browser and can be shared as a single HTML file.

Example Uses:

- Running real-time Monte Carlo simulations during budget or forecast reviews.
- Comparing base case vs. alternative scenarios visually for executive decision-making.
- Exporting results for inclusion in board decks or financial models.

With this capability, ChatGPT-5 becomes not just a model for data analysis, but also a rapid application generator for high-impact FP&A workflows.



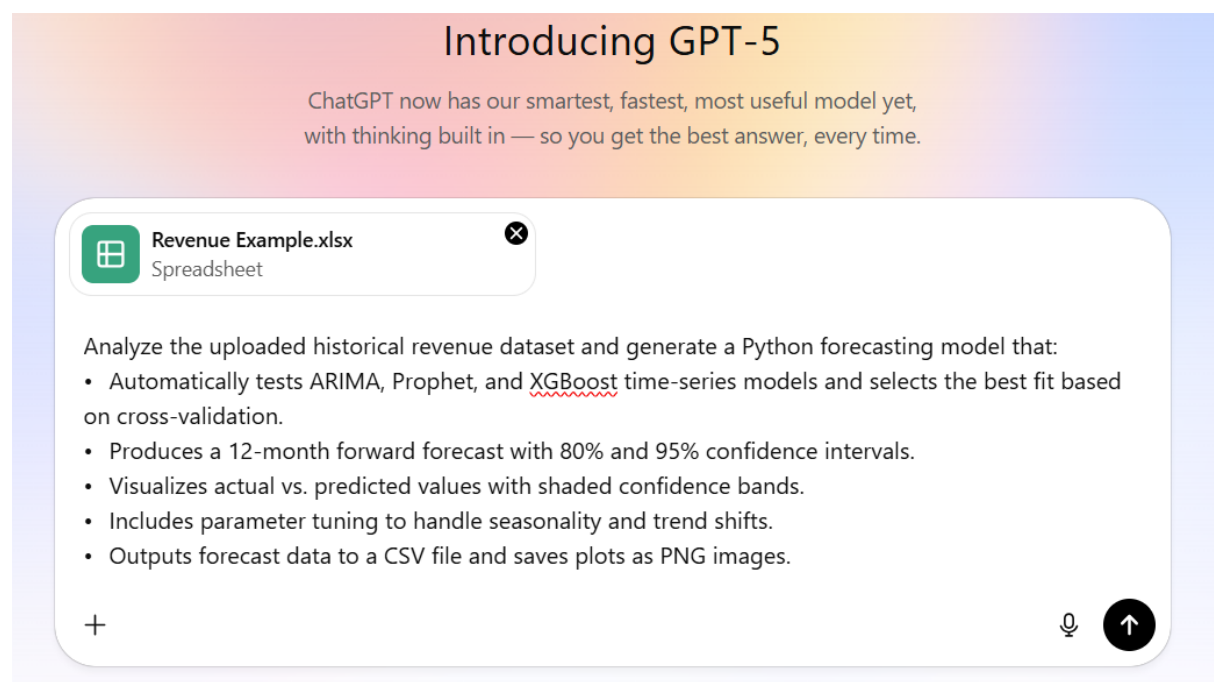
3) Advanced Forecasting

ChatGPT-5 significantly improves on forecasting capabilities by combining statistical modeling, machine learning, and scenario simulation in a single workflow. It can generate complete Python scripts that process historical data, select optimal forecasting models, and produce outputs with confidence intervals—ready for integration into your FP&A processes.

Prompt:

Analyze the uploaded historical revenue dataset and generate a Python forecasting model that:

- Automatically tests ARIMA, Prophet, and XGBoost time-series models and selects the best fit based on cross-validation.
- Produces a 12-month forward forecast with 80% and 95% confidence intervals.
- Visualizes actual vs. predicted values with shaded confidence bands.
- Includes parameter tuning to handle seasonality and trend shifts.
- Outputs forecast data to a CSV file and saves plots as PNG images.
-



Why it matters:

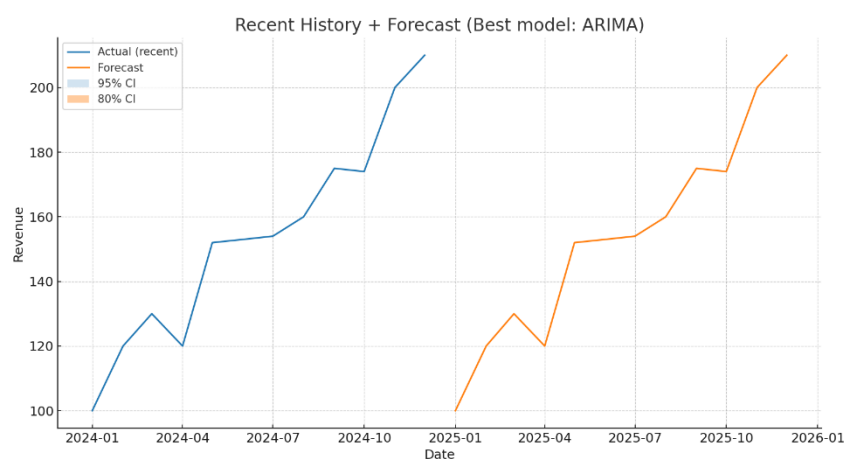
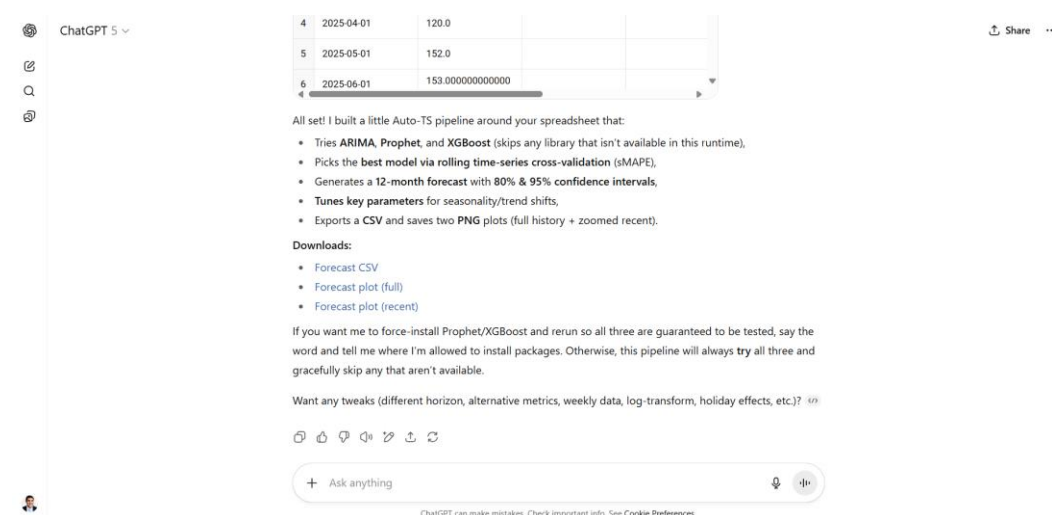
Forecast accuracy directly impacts resource allocation, hiring plans, and investment decisions. With GPT-5, FP&A teams can automate model selection, reduce manual coding time, and improve forecasting precision.

Example Uses:

- Monthly or quarterly revenue and margin forecasting.
- Headcount and staffing level projections based on operational drivers.
- Cash flow forecasting under multiple economic scenarios.

By pairing statistical rigor with automated code generation, ChatGPT-5 makes advanced forecasting accessible to finance teams without requiring a dedicated data science function—helping CFO offices react faster to market and operational changes.

This is the output:



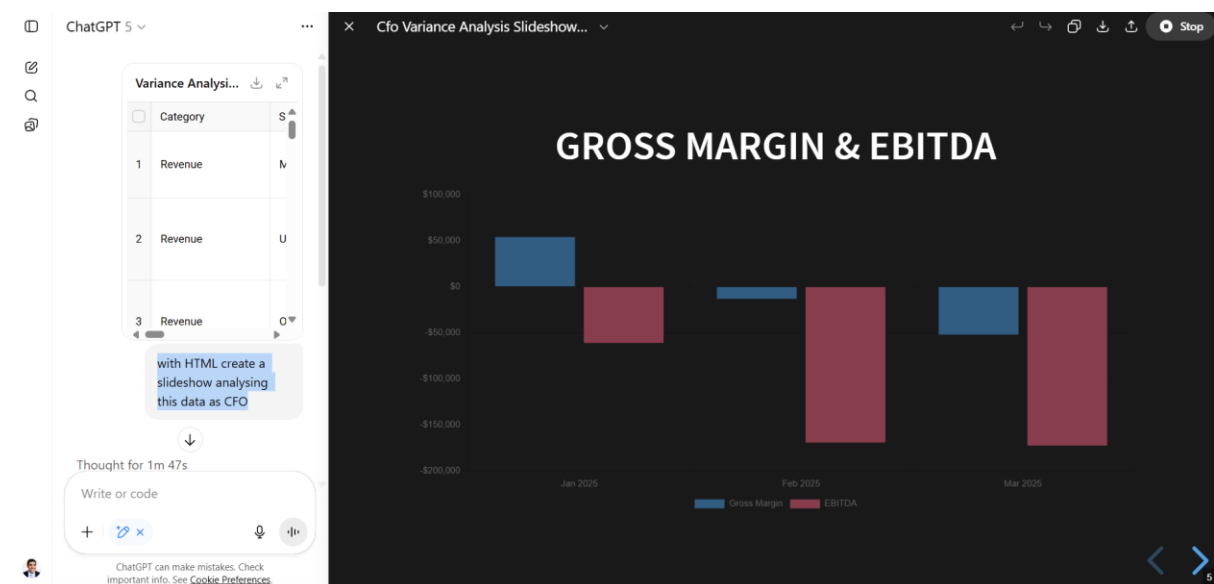
4) Create Slides for You

ChatGPT-5 can generate full presentation decks directly in HTML, turning uploaded data and analysis into clean, board-ready slides. This is useful when you want a self-contained file that opens in any browser, can be shared internally, and exported to PDF.

Prompt:

With HTML, create a self-contained slideshow that analyzes the following uploaded dataset from a CFO perspective. Requirements:

- Title slide: company, period, and "CFO Financial Review".
- Agenda slide: revenue, gross margin, OPEX, cash, outlook.
- Analysis slides: compute YoY and QoQ changes, variance vs. budget, drivers by product/region, and key ratios (GM%, OpEx as % of revenue, CAC, LTV/CAC if available).
- Visuals: inline SVG charts (line for revenue/cash, bar for OPEX by department, waterfall for variance). No external libraries; all CSS and JS inline.
- Narrative: per slide, concise bullet points with insights and risks; one "CFO Notes" slide summarizing actions.
- Data appendix: compact tables of key metrics and assumptions.
- Controls: keyboard navigation (←/→), progress indicator, and "Export" button that triggers print-to-PDF styling.
- Style: professional dark theme with readable typography and consistent spacing; responsive on laptop and projector resolutions.

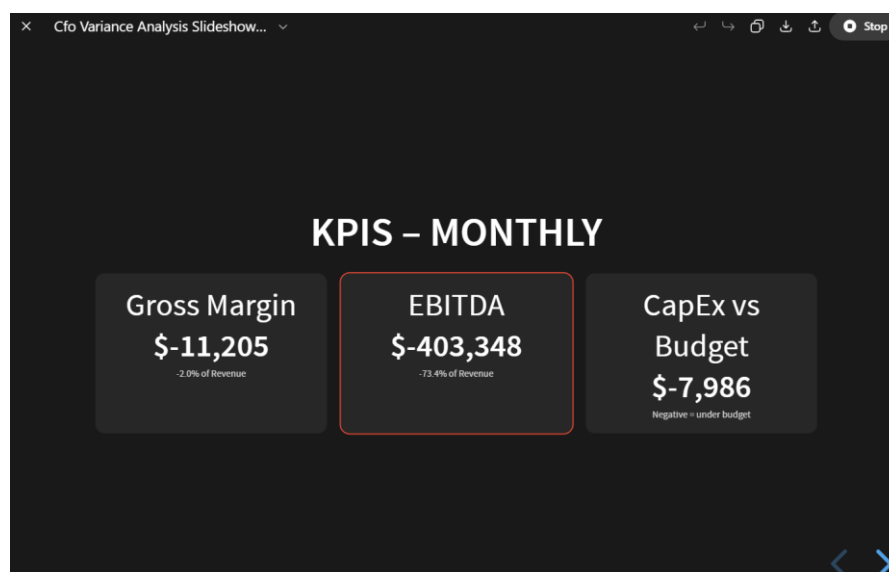
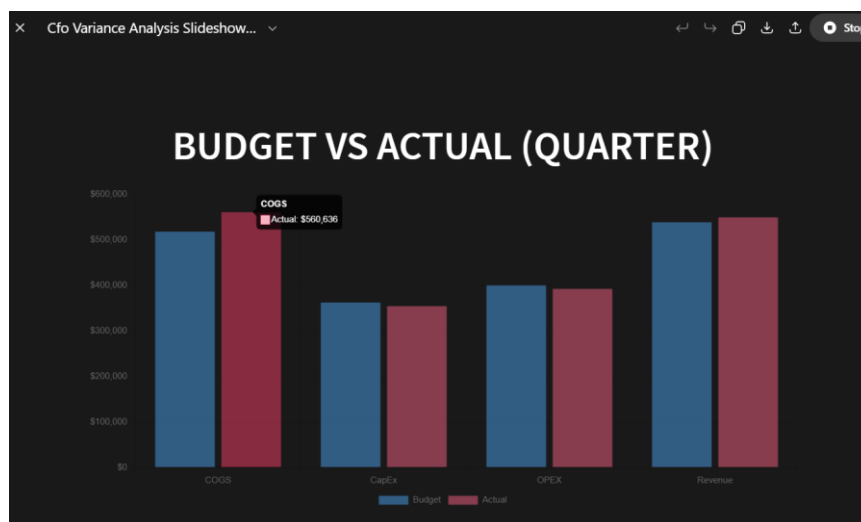


Why it matters:

- Produces a shareable, browser-native deck without PowerPoint dependencies.
- Ensures numbers, charts, and narrative are kept in one file that can be versioned and exported to PDF.
- Speeds up executive communication by auto-linking analysis to commentary.

Example uses:

- Monthly close readout for the ELT or board.
- Budget vs. actuals review with variance waterfall and drivers.
- Cash runway, scenario outlook, and risk register with proposed actions.



These are 10 more examples for you to try:

1) Excel File Financial Analysis

Prompt:

Act as a Financial Planning & Analysis (FP&A) and Data Analytics Expert. Analyze the uploaded dataset using Python. Perform exploratory data analysis (EDA), identify key financial and operational insights, spot trends or anomalies, and provide actionable recommendations. Visualize important metrics where helpful, and highlight any areas that warrant deeper investigation. If the dataset includes time-series, apply appropriate techniques to uncover seasonality or forecasting opportunities.

Why it matters:

Flags unexpected deviations in financial metrics and identifies root causes quickly.

2) Multi-File Model Reconciliation

Prompt:

Cross-check our forecast assumptions with the actuals and call out anything that looks off.

Why it matters:

Ensures model assumptions remain aligned with reality across multiple inputs.

3) Visual-Driven Financial Insight

Prompt:

Here's a chart from our exec dashboard and the raw data behind it—what story is it telling?

Why it matters:

Combines dashboard images with source data for richer interpretation.

4) Automated Board & Exec Pack Narratives

Prompt:

Write a Q1 executive summary for this financial data, focusing on margin trends and OPEX.

Why it matters:

Generates audience-tailored commentary in seconds.

5) Strategic Scenario Simulation

Prompt:

Simulate 3 scenarios where revenue drops 10%, 20%, and 30%—what's the EBITDA impact?

Why it matters:

Quickly models downside or upside cases with quantified impacts.

6) Assumption Audit Trail

Prompt:

Audit our 3-year model and flag any assumptions that are unrealistic or unsupported.

Why it matters:

Validates key inputs before they impact decision-making.

7) FP&A Co-Pilot for Month-End Close

Prompt:

Help us automate our monthly close checklist and variance commentary across departments.

Why it matters:

Creates a reusable close-process workflow.

8) Cohort & Time-Based Analysis

Prompt:

Analyze this ARR dataset and build a 12-month retention forecast by customer cohort.

Why it matters:

Improves forecasting accuracy through segmentation.

9) Budget Consolidation Across Departments

Prompt:

Compare marketing and product budgets and highlight inconsistencies or outliers.

Why it matters:

Streamlines multi-department planning into one reconciled view.

10) Market Benchmark & Risk Research

Prompt:

Research inflation forecasts for 2025 and suggest how they might impact our OPEX assumptions.

Why it matters:

Integrates macroeconomic data into planning models.

Now, I want to give you an overview of the model:

5

GPT-5

Default

The best model for coding and agentic tasks across domains

Compare

Try in Playground

REASONING

Higher

SPEED

Medium

PRICE

\$1.25

•

\$10

Input · Output

INPUT

T

Text, image

OUTPUT

T

Text

GPT-5 is our flagship model for coding, reasoning, and agentic tasks across domains. Learn more in our [GPT-5 usage guide](#).

400,000 context window

128,000 max output tokens

Oct 01, 2024 knowledge cutoff

Reasoning token support

Pricing

Pricing is based on the number of tokens used. For tool-specific models, like search and computer use, there's a fee per tool call. See details in the [pricing page](#).

Text tokens

Per 1M tokens · Batch API price

Input

\$1.25

Cached input

\$0.125

Output

\$10.00

Quick comparison

Input Cached input Output

GPT-5




\$1.25















GPT-5 mini







\$0.25

GPT-5 nano

\$0.05


| | | |
|------------|---|---|
| Modalities |  Text Input and output |  Image Input only |
| |  Audio Not supported | |

| | | |
|-----------|---|---|
| Endpoints |  Chat Completions v1/chat/completions |  Responses v1/responses |
| |  Realtime v1/realtime |  Assistants v1/assistants |
| |  Batch v1/batch |  Fine-tuning v1/fine-tuning |
| |  Embeddings v1/embeddings |  Image generation v1/images/generations |
| |  Image edit v1/images/edits |  Speech generation v1/audio/speech |
| |  Transcription v1/audio/transcriptions |  Translation v1/audio/translations |
| |  Moderation v1/moderations |  Completions (legacy) v1/completions |
| | | |

| | | |
|----------|--|--|
| Features |  Streaming Supported |  Function calling Supported |
| |  Structured outputs Supported |  Fine-tuning Supported |
| |  Distillation Supported |  Predicted outputs Supported |

Snapshots

Snapshots let you lock in a specific version of the model so that performance and behavior remain consistent. Below is a list of all available snapshots and aliases for GPT-5.



gpt-5

↗ gpt-5-2025-08-07

●

gpt-5-2025-08-07

Rate limits

Rate limits ensure fair and reliable access to the API by placing specific caps on requests or tokens used within a given time period. Your usage tier determines how high these limits are set and automatically increases as you send more requests and spend more on the API.

| TIER | RPM | TPM | BATCH QUEUE LIMIT |
|--------|--------|---------------|-------------------|
| Free | | Not supported | |
| Tier 1 | 500 | 30,000 | 90,000 |
| Tier 2 | 5,000 | 450,000 | 1,350,000 |
| Tier 3 | 5,000 | 800,000 | 100,000,000 |
| Tier 4 | 10,000 | 2,000,000 | 200,000,000 |
| Tier 5 | 15,000 | 40,000,000 | 15,000,000,000 |

And a comparison with the previous models:

| | | |
|---|---|---|
| <div>GPT-5</div> | <div>GPT-4o</div> | <div>o3</div> |
| <div><div>gpt-5</div></div> | <div><div>GPT-4o</div></div> | <div><div>o3</div></div> |
| <div>The best model for coding and agentic tasks across domains</div> | <div>Fast, intelligent, flexible GPT model</div> | <div>Our most powerful reasoning model</div> |
| <div>Learn more</div> | <div>Learn more</div> | <div>Learn more</div> |
| <div>Playground</div> | <div>Playground</div> | <div>Playground</div> |
| <div><div>Reasoning</div><div>●●●●</div></div> | <div><div>Intelligence</div><div>●●●</div></div> | <div><div>Reasoning</div><div>●●●●●</div></div> |
| <div><div>Speed</div><div>⚡⚡⚡</div></div> | <div><div>Speed</div><div>⚡⚡⚡</div></div> | <div><div>Speed</div><div>⚡</div></div> |
| <div><div>Input</div><div>🔒🔒🔒</div></div> | <div><div>Input</div><div>🔒🔒🔒</div></div> | <div><div>Input</div><div>🔒🔒🔒</div></div> |
| <div><div>Output</div><div>🔒🔒🔒</div></div> | <div><div>Output</div><div>🔒🔒🔒</div></div> | <div><div>Output</div><div>🔒🔒🔒</div></div> |
| <div><div>Reasoning tokens</div><div>✔</div></div> | <div><div>Reasoning tokens</div><div>✖</div></div> | <div><div>Reasoning tokens</div><div>✔</div></div> |
| <div><div>PRICING</div><div>PER 1M TOKENS</div></div> | <div><div>PRICING</div><div>PER 1M TOKENS</div></div> | <div><div>PRICING</div><div>PER 1M TOKENS</div></div> |
| <div><div>Input</div><div>\$1.25</div></div> | <div><div>Input</div><div>\$2.50</div></div> | <div><div>Input</div><div>\$2.00</div></div> |
| <div><div>Cached Input</div><div>\$0.13</div></div> | <div><div>Cached Input</div><div>\$1.25</div></div> | <div><div>Cached Input</div><div>\$0.50</div></div> |
| <div><div>Output</div><div>\$10.00</div></div> | <div><div>Output</div><div>\$10.00</div></div> | <div><div>Output</div><div>\$8.00</div></div> |

And more details of the model from OpenAI:

Model deprecations and old conversations

When GPT-5 launches, several older models will be retired, including:

- GPT-4o
- GPT-4.1
- GPT-4.5
- GPT-4.1-mini
- o4-mini
- o4-mini-high
- o3
- o3-pro

If you open a conversation that used one of these models, ChatGPT will automatically switch it to the closest GPT-5 equivalent. Chats with 4o, 4.1, 4.5, 4.1-mini, o4-mini, or o4-mini-high will open in GPT-5, chats with o3 will open in GPT-5-Thinking, and chats with o3-Pro will open in GPT-5-Pro (available only on Pro and Team).

Please note that Voice mode is still powered by GPT-4o.

Personalities

You can now choose from four distinct personalities or use the Default personality in your [Customize ChatGPT settings](#). Default is the standard ChatGPT style: clear, neutral, and adaptable. The other personalities each have their own style and tone, described below.

Cynic – Sarcastic and dry, delivers blunt help with wit. Often teases, but provides direct, practical answers when it matters.

Robot – Precise, efficient, and emotionless, delivering direct answers without extra words.

Listener – Warm and laid-back, reflecting your thoughts back with calm clarity and light wit.

Nerd – Playful and curious, explaining concepts clearly while celebrating knowledge and discovery.

Please note that these personalities will not apply to Voice mode.

Accent Colors

You can now set an accent color that applies to elements in ChatGPT, including your conversation bubbles, the Voice button, and highlighted text.

On web: Click your profile icon at the bottom left, select **Settings**, go to the **General** tab, and choose an option from the **Accent color** drop-down.

On mobile (iOS and Android): Tap your profile icon at the bottom, go to **Personalization**, then select **Color Scheme** to pick your accent color.

ChatGPT Voice updates

Today we're rolling out improvements to Voice Mode to make it more accessible and useful for everyone. It also now works with custom GPTs. We're expanding access with near-unlimited use for Plus users and hours each day for Free users. To simplify the experience, Standard Voice Mode will be retired in 30 days, unifying all users onto our latest voice experience.

For paid users, Voice now adapts to your instructions, adjusting its speaking style (length, speed, tone, and more) to fit the moment.

Availability per ChatGPT Tier

GPT-5 is slowly rolling out to all users on ChatGPT Plus, Pro, and Team plans worldwide on web, mobile, and desktop. GPT-5 will be available to ChatGPT Enterprise and Edu plans soon.

GPT-5 is available to all ChatGPT Tiers. Users on Paid tiers - Plus, Pro, and Team - have access to the model picker, which enables you to manually select GPT-5 or GPT-5 Thinking. Pro and Team tier users have access to GPT-5 Thinking Pro, which takes a bit longer to think but delivers the accuracy you need for complex tasks.