



PRACTICAL GUIDE | AI IN FINANCE

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PRACTICAL WORKFLOW GUIDE

Real-world AI workflows for Finance and Accounting teams, featuring insights and applications from Finance Leaders across the Australian market.



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Important — verify before you rely on it. This is a practical guide, not tax, legal, audit or financial advice. Anything touching tax, GST, FBT, payroll, accounting standards, privacy, employment or contracts must be checked against current ATO, ASIC, TPB, Fair Work, AUASB, AASB and OAIC guidance — and a qualified professional — before you act. AI gives you a first draft, never a final answer; a person stays accountable.

Executive Summary

What this is. A practical, vendor-neutral guide to twelve AI workflows that finance and accounting teams are already using to save time and reduce manual effort — month-end reporting, reconciliations, AP and expense processing, spreadsheet work, contract obligations, and more. Each workflow is set out the same way and can be used on its own.

Who it's for. Australian financial controllers, finance managers, CFOs, FPandA, accountants and AP/AR teams — from early-stage scale-ups to multi-site organisations. No technical or prompt-engineering background is assumed.

How to use it. Find the workflow that matches the task in front of you. Follow its steps, copy the ready-made prompt (swapping your details into the [brackets]), and run the human-review checklist before you rely on the output. Start with one low-risk, high-frequency workflow, prove the time saving, then add the next.

The one rule. AI produces a first draft, not a final answer. A qualified person checks every number and signs off anything that reaches a board, investor, auditor, client or regulator. Accountability stays human.

The Simple Prompt Formula

Every prompt in this guide uses the same 5-part structure. Learn it once, and you can build your own prompts.

Part	What it means
Role	Who the AI should be — “You are an Australian management accountant.”
Task	What you want done — “draft the variance commentary.”
Context	The real information it needs — paste your figures, report or file.
Output	The format you want — “a table”, “5 bullets”, “plain English under 150 words.”
Review	Your check — “flag anything uncertain” — then you verify before using it.

Responsible Use Principles

Five principles, drawn from finance leaders already doing this well. Read them once before you start.

Plan more than you build. Know what a good result looks like before you prompt. The biggest trap is accepting a confident answer as truth.

Solve the narrowest wedge. Automate one painful 5–10 minute task, not your whole job. Small wins compound.

Mind your data. AI output is only as good as the data underneath it. Clean inputs first.

Keep a human in the loop. Human + AI beats either alone. You own every number you put in front of a board, investor or auditor — those must be deterministic and checked.

Use it for a steer, not the answer. AI is great for a fast first-pass view on whether to dig deeper or get professional advice — never as the advice itself.

The Twelve Workflows

Twelve workflows, each self-contained and presented the same way: what it does, who it's for, the problem, when to use AI, what you need, the steps, a copy-ready prompt, the expected output, a review checklist, an Australian example, and a verification note. They are kept separate by design — start with the one that solves your most painful task.

Workflow 1 — Build Your Own Reporting and Monitoring Tool

IN ONE LINE Use AI to build a simple internal tool — and to run your daily checks and month-end pack — so reporting stops eating your week.

Who it's for: Financial controllers, finance managers and accountants who rebuild reports by hand and dig through the system for answers.

The problem it solves: Manual dashboard and report-building is slow; month-end can take a week; and coding errors are found too late. This automates the reporting pack, flags exceptions daily, and benchmarks performance — with far less manual effort.

When to use AI: Two moments. (1) To spec and build a simple reporting tool from plain English. (2) Every day and at month-end, to scan your exports for problems and draft the pack.

You need: A chat AI (e.g. Claude); your system exports (GL/trial balance, sales, AP) in CSV/Excel; an account/GL mapping; and — only if you build a tool — a coding agent (e.g. Claude Code) and a GitHub account.

FOLLOW THESE STEPS

1. Describe your manual reporting pain to the AI and ask it for a detailed build spec (skip if you're not building a tool).
2. Build the base tool with a coding agent; refine by prompt. Lock security first: per-user access, 2FA, and strip customer and employee data.
3. Daily: export your ledger and ask the AI to flag mis-coded lines, out-of-range balances and duplicates.
4. Month-end: give the AI your final figures, budget and prior period, and ask it to draft the pack, variance commentary and a benchmark comparison.
5. **Human checkpoint:** reconcile every total to the trial balance, replace any AI-guessed variance causes with the real reasons, and verify GST/BAS-affecting items.

COPY-READY PROMPT — Daily exception scan

Role: You are a meticulous Australian management accountant. Task: From the attached daily GL export and account map, return an EXCEPTIONS LIST ONLY: wrong-coded lines, balances outside expected range, duplicates, GST. Output: a table — Date | Account | Description | Amount (AUD) | Why flagged | Suggested account | Confidence. Then a short "needs human check" list. Rules: use only the attached data; don't post anything; flag BAS-affecting items. --- DATA: [attach or paste the GL export and account map]

COPY-READY PROMPT — Month-end reporting pack

Role: You are an Australian financial controller preparing the monthly pack. Task: From the attached final figures, budget and prior month, draft: an exec summary, P&L and balance-sheet highlights vs budget and prior, a variance table (largest movements explained), and a watch list. Rules: use ONLY the numbers given; if a cause isn't in the data, write "cause to be confirmed" rather than guessing. Output plain English, AUD. Verify: list every figure I should reconcile to the trial balance. --- FIGURES: [attach or paste figures + comparatives]

Expected output: A daily exceptions list you can action; a drafted month-end pack with commentary; and, if you built the tool, a benchmark comparison — all to review and finalise.

CHECK BEFORE YOU RELY ON IT

- ☐ Every total reconciles to the trial balance.
- ☐ Each exception is checked against the source document before any reclass.
- ☐ Variance causes are real, not the AI's guesses; customer/employee data was removed.

AUSTRALIAN EXAMPLE A controller at a single-site dealer automates the month-end pack and a daily exceptions scan, cutting close from a week to a couple of days and catching a \$4,200 invoice coded to the wrong account the same day.

VERIFY any GST/BAS correction against current ATO guidance, data handling against the Australian Privacy Principles, and benchmark figures against the current published source.

Workflow 2 — Map, Diagnose and Automate a Finance Process

IN ONE LINE Document how a process really works, use AI to find the risks and time-sinks, then automate one small step at a time.

Who it's for: Controllers, finance managers and process owners who want to speed up a process (like the month-end close) or de-risk it.

The problem it solves: Processes live in people's heads — undocumented, with single-person dependencies and hidden control gaps — and they're slow. This makes the process visible, then improves it.

When to use AI: After you've documented the process. Use AI to diagnose it with a concrete goal, surface risks, and pick where to start — then to automate incrementally.

You need: A screen-capture / process-mapping tool (e.g. Scribe) to document the process; a chat AI; and the documented process (SOP) to feed it.

FOLLOW THESE STEPS

1. Map it: record the process as it's actually done, then have AI turn the capture into a clean SOP. Redact any client or personal data first.
2. Diagnose it: give the AI the SOP and a concrete target (e.g. "close in 1 day, not 5") and ask it to work backwards to a plan.
3. De-risk it: ask the AI to flag control gaps, segregation-of-duties issues and one-person dependencies.
4. Prioritise: ask for the top three areas to improve with AI; pick one to pilot.

5. Human checkpoint: don't let the AI cut a step that is a control; have a qualified person validate the risks; verify anything BAS/tax-related.

COPY-READY PROMPT — Accelerate a process (outcome-based)

Role: You are an Australian management accountant and process-improvement specialist. Task: Using the process below, show me step by step how to hit my target, working backwards from it. Current state: [e.g. "5 days to close"]. Target: [e.g. "close in 1 day"]. Rules: use only the process given; do NOT remove steps that are financial controls — flag it if speed would weaken one. Treat this as a first draft. --- PROCESS: [paste your documented process / SOP]

Expected output: A clean SOP, an action plan to hit your target, a risk register, and a short list of the highest-value AI opportunities.

CHECK BEFORE YOU RELY ON IT

- ☐ The SOP matches how the work is really done — confirmed by the person who does it.
- ☐ No proposed change removes or weakens a financial control.
- ☐ Each flagged risk is validated by a qualified person; no confidential data was captured.

AUSTRALIAN EXAMPLE A finance manager records the close process with a screen-capture tool, asks AI to find where the five days go, and parallelises three reconciliations to reach a two-day close — without touching a control.

VERIFY screen-capture and data handling against the Australian Privacy Principles; any close or control change against AASB and your control framework; material risks with a qualified auditor.

Workflow 3 — The Autonomous Finance Function

IN ONE LINE Connect live data to AI for board reporting that refreshes itself — and use AI to review routine contracts — with a human always checking the numbers.

Who it's for: CFOs, controllers and FP&A in growing businesses; founders handling routine contracts with no in-house legal team.

The problem it solves: Board packs are rebuilt by hand and break when actuals roll forward; routine contract review drains money. This automates the recurring reporting and takes the routine legal first-pass off your plate.

When to use AI: To build a live-data reporting pipeline; to run a one-line weekly refresh; and to give a fast first-pass review of low-stakes contracts (never material ones).

You need: A chat AI with projects (e.g. Claude); a data connector / middleware (e.g. CData) and your source systems (Xero, a CRM, timesheets) with IT support; for contracts, validated legal-review skills.

FOLLOW THESE STEPS

1. Connect and validate: with IT, link your source systems to the AI through a data connector; confirm the numbers tie back to source.
2. Build reliable logic: create many small single-purpose skills (not one giant prompt) and lock the output template so it never drifts.
3. Run weekly: use a one-line refresh to roll actuals forward and regenerate the pack.
4. **Human checkpoint:** the CFO/controller checks the key numbers against source and adds the narrative before distributing.
5. Optional — contracts: validate third-party legal skills on low-stakes agreements first; send anything material to a lawyer.

COPY-READY PROMPT — Weekly one-line refresh

Role: You are my finance reporting assistant running a pre-built, template-locked board pack. Task: Refresh the board pack from live data. The last month of actuals is [Month Year]; extend the forecast by one month. Apply the locked template and pre-built skills exactly — do not change the structure or logic. Rules: use only the live data; if a figure is missing or looks off, STOP and flag it rather than estimating. Output: the refreshed pack, plus material movements and what to check vs source.

Expected output: A board pack that refreshes from one instruction (with a human check), and — for contracts — a plain-English review with a clear “see a lawyer” list.

CHECK BEFORE YOU RELY ON IT

- ☐ Key numbers are checked against the source systems — never trusted blindly.
- ☐ Data connections authenticated; data governance is settled; the template held (no drift).
- ☐ Every material contract item is escalated to a qualified lawyer.

AUSTRALIAN EXAMPLE A scale-up controller refreshes the board pack each Monday from one instruction, checks revenue, cash and ARR against Xero, and adds commentary — instead of rebuilding it by hand.

VERIFY data handling against the Australian Privacy Principles and data-residency rules; board figures against AASB; any material agreement with a qualified Australian lawyer. AI contract review is not legal advice.

Workflow 4 — Speed Up Spreadsheet Work with Claude for Excel

IN ONE LINE Use the Claude for Excel plugin to clean messy exports, pull data between open workbooks, and fix broken models — without writing formulas by hand.

Who it's for: Accountants, FP&A and finance managers who live in Excel and lose hours to CSV clean-ups, FX conversions and broken models.

The problem it solves: Real-world finance data arrives as messy CSV/Excel exports that need stitching, normalising and FX-converting before you can use them — and a single bad edit can break a whole model. This does the grunt work in minutes, with auditable formulas.

When to use AI: Any time you're cleaning a file, moving data between workbooks, converting FX, or a model has broken. It needs almost no setup — the files just have to be open with the plugin on.

You need: Microsoft Excel with the Claude for Excel plugin connected; the file(s) open; for cross-file work, the source and target workbooks both open.

FOLLOW THESE STEPS

1. Open the file(s) and turn on the Claude for Excel plugin.
2. Tell it the job: clean and normalise this export; pull updated figures from the other open workbook into my model; convert these amounts to AUD at today's (or month-end) rate; or find and fix what's breaking this model.
3. Let it run in the background while you do other work; it will ask if it needs input.
4. **Human checkpoint:** review the formulas it used (they're visible and auditable) and spot-check the output against the source before you rely on it.

COPY-READY PROMPT

Role: You are an Australian finance analyst working in Excel via the Claude for Excel plugin. Task: Using the open file(s), [clean and normalise this export into a tidy table / pull the updated figures from the other open workbook into my model / convert these amounts to AUD / find and fix what is breaking this model]. Rules: show me the formulas you use so I can audit them; don't change any number you can't derive from the data; flag anything unclear rather than guessing. Context: [briefly describe the files and what 'good' looks like].

Expected output: A clean, normalised sheet, an updated model fed from another workbook, or a fixed model — with visible, auditable formulas, usually in a few minutes.

CHECK BEFORE YOU RELY ON IT

- ☐ The output ties back to the source file on a spot-check.
- ☐ The formulas it used are ones you understand and would stand behind.
- ☐ No figure was invented that can't be traced to the data; payroll/personal data was handled appropriately.

AUSTRALIAN EXAMPLE A finance analyst hands Claude for Excel a messy payroll CSV from the HR system and asks for a clean overview of payroll cost and headcount by department; minutes later it's done, and a second workbook (the forecast model) is updated straight from it — a job that used to take days of toggling between files.

VERIFY payroll and personal data handling against the Australian Privacy Principles; and confirm the plugin's availability and data handling with your IT/security team before using it on sensitive files.

Workflow 5 — Automate First-Pass Reconciliations

IN ONE LINE Let AI do the first 4–6 passes of pattern-matching on a reconciliation, then your team handles only the edge cases.

Who it's for: Accountants and assistant accountants who run recurring reconciliations (bank, intercompany, subledger-to-GL).

The problem it solves: Reconciliations are mostly repetitive matching, with a few genuine exceptions buried in them. AI can match the obvious items programmatically, so a 3–4 day reconciliation becomes a half-day of reviewing edge cases.

When to use AI: On any recurring reconciliation where most lines match on a reference, amount or date and only a minority need judgement.

You need: The two data sets to reconcile (e.g. bank statement and ledger) in a readable format; the matching keys; and your review time for the exceptions.

FOLLOW THESE STEPS

1. Give the AI both data sets and tell it how items should match (reference, amount, date, or a combination).
2. Ask for matched items, likely matches to review, and unmatched/edge cases — as separate lists.
3. Review the “likely” and “unmatched” lists; resolve the genuine exceptions yourself.

4. Human checkpoint: never let it force a match; you sign off the reconciliation, not the AI.

COPY-READY PROMPT

Role: You are an Australian assistant accountant doing a first-pass reconciliation. Task: Match the two data sets below by [reference / amount / date]. Return three tables: matched items, likely matches to review, and unmatched / edge cases. Rules: do the pattern-matching only; leave judgement calls for me; do NOT force a match. If a match is uncertain, put it in 'likely matches to review'. --- DATA SET A: [paste] --- DATA SET B: [paste]

Expected output: Three clear lists — confident matches, likely matches to review, and unmatched exceptions — turning most of the reconciliation into a quick review.

CHECK BEFORE YOU RELY ON IT

- ☐ Confident matches are spot-checked, not taken on trust.
- ☐ Every “likely” and “unmatched” item is resolved by a person.
- ☐ The final reconciliation balances and is signed off by a qualified person.

AUSTRALIAN EXAMPLE A finance team plugs its internal dashboards into AI to auto-match the bulk of a monthly reconciliation; a job that took three to four person-days now takes under half a day, with the team focused only on the edge cases.

VERIFY the completeness and accuracy of any reconciliation before it supports the ledger or a statutory number; AI matching is a first pass, not assurance.

Workflow 6 — Roll Forward Working Papers and File Notes

IN ONE LINE Roll last period's working paper or file note to the current period in seconds instead of re-keying it.

Who it's for: Accountants and controllers who maintain recurring working papers, schedules and file notes each month or quarter.

The problem it solves: Roll-forwards are pure number-crunching and copy-paste — moving last month's structure to this month with new data. It's slow, dull and error-prone by hand.

When to use AI: At each period close, for any working paper or schedule that carries the same structure forward with updated figures.

You need: Last period's working paper (the template/structure) and this period's data.

FOLLOW THESE STEPS

1. Give the AI last period's working paper and this period's data.
2. Ask it to produce this period's version: update the figures, carry the structure exactly, and list what changed.
3. Review the changes and anything it flags for attention.

4. Human checkpoint: confirm no figure was invented and the structure carried correctly before you rely on it.

COPY-READY PROMPT

Role: You are an Australian accountant rolling a working paper forward. Task: Using last period's paper and this period's data below, produce this period's version: update the figures, carry the structure exactly, and list what changed and anything that needs my attention. Rules: don't invent figures not in the data; if something doesn't reconcile, flag it rather than forcing it. --- LAST PERIOD: [paste] --- THIS PERIOD'S DATA: [paste]

Expected output: This period's working paper in the same structure, with a short list of what changed and what to check.

CHECK BEFORE YOU RELY ON IT

- ☐ The structure matches last period exactly.
- ☐ Every figure traces to this period's data.
- ☐ Anything that didn't reconcile is flagged, not buried.

AUSTRALIAN EXAMPLE An accountant rolls a monthly accruals working paper forward in about thirty seconds by handing Claude last month's paper and this month's data, freeing the afternoon that task used to take.

VERIFY that any standard-dependent treatment in the working paper still holds against current AASB guidance before it feeds the accounts.

Workflow 7 — Codify a Recurring Analysis into a Reusable Script

IN ONE LINE Turn a painful, recurring manual review into a transparent script you re-run on each data dump — so you only build it once.

Who it's for: Controllers and senior accountants who repeat the same line-by-line analysis each period (e.g. an FBT review, an expense analysis, a vendor scan).

The problem it solves: Some analyses are done line by line, every time — slow and inconsistent. Codifying the rules into a reusable, auditable script gives you consistency and gets weeks of work back.

When to use AI: When you have a recurring analysis with rules you can articulate, and a regular data export to run them against.

You need: A clear description of the rules (what good/maybe/flag looks like); a sample data export; and a coding agent (e.g. Claude Code) to build the script.

FOLLOW THESE STEPS

1. Describe the recurring task and the exact rules — what should be flagged, reviewed, or passed.
2. Have the AI write a transparent script (e.g. Python) that applies those rules to your export.
3. Validate it against a period you've already done by hand.
4. Re-run the same script on each new data export.

5. Human checkpoint: keep the logic auditable and review the flags; you remain responsible for the tax/accounting treatment.

COPY-READY PROMPT

Role: You are helping me turn a recurring manual analysis into a reusable, auditable script. Task: For the task below, define 1) the rules in plain English, 2) the exact checks, 3) a script (e.g. Python) I can re-run on each export, 4) how I validate the output against a period I've already done. The task: [e.g. review every GL line for FBT-relevant items and flag likely / maybe / unlikely, with the reason]. Rules: keep the logic transparent so I can audit it; flag, don't decide.

Expected output: A documented, auditable script plus validation steps; each period you run it on the new export and review only the flagged items.

CHECK BEFORE YOU RELY ON IT

- ☐ The rules match your real policy and were validated against a known period.
- ☐ The script's logic is transparent and you can explain it.
- ☐ Flagged items are reviewed by a person before any treatment is finalised.

AUSTRALIAN EXAMPLE A controller builds an FBT work-paper script that pattern-matches every vendor and account code and flags likely fringe-benefit items; re-running it on each GL dump saves roughly a week of work across the FBT season.

VERIFY all FBT, GST and tax treatments against current ATO guidance — the script flags items for review, it does not determine tax outcomes.

Workflow 8 — Automate AP Invoices and Expense Claims with AI Document Capture

IN ONE LINE Let AI document-capture read invoices and receipts, auto-code them, and route them for approval — so routine AP barely touches a human.

Who it's for: Finance teams and controllers with high volumes of supplier invoices and staff expense claims, especially across multiple sites.

The problem it solves: Manual AP entry and expense coding is high-volume, repetitive and slow. AI document capture reads the document, pre-populates the vendor, ABN, amount and GL coding, and routes it — so the team only handles exceptions.

When to use AI: When invoice or expense volume is high enough to justify set-up. Best for recurring vendors and repeat expense types you can template once.

You need: An accounting platform with an AI document-capture add-on (e.g. Dynamics 365 Business Central with Continia, or your platform's equivalent); templates per recurring vendor; and an approval workflow.

FOLLOW THESE STEPS

1. Template your recurring vendors once: what to read (vendor, ABN, description) and the GL coding and approver.
2. Let captured invoices flow in, auto-code, and route for in-system approval; do the same for expense receipts (photo → auto-populate → code from the last similar claim).
3. Handle only the small share that needs intervention.

4. Human checkpoint: review GST coding and approvals; don't run it fully unattended until the templates are proven.

COPY-READY PROMPT — Plan the set-up

Role: You are a finance-systems adviser helping me set up AI document capture for AP invoices and expense claims in [my platform, e.g. Business Central + Continia]. Task: List what to template per recurring vendor (vendor, ABN, GL coding, approver), the checks to get coding right, the approval routing, and what I must review before letting it run unattended. Verify: flag GST coding decisions and anything I should confirm with the vendor or against ATO guidance.

Expected output: An AP/expense process where most documents are read, coded and routed automatically, and the team reviews only exceptions.

CHECK BEFORE YOU RELY ON IT

- ☐ GST coding is correct on a sample before you trust the template.
- ☐ Approval routing matches your delegations.
- ☐ A person reviews the exceptions and periodically audits the auto-coded items.

AUSTRALIAN EXAMPLE A multi-site not-for-profit templates its recurring invoices in its finance system's capture tool; around 95% of invoices now flow through without being touched, saving roughly a full headcount (about 35–40 hours a week) across the team.

VERIFY GST treatment and any tax coding against current ATO guidance, and the add-on's features and data handling with the software vendor and your IT team.

Workflow 9 — Triage the Accounts Inbox (Classify-and-Template)

IN ONE LINE Have AI sort incoming accounts emails into categories and fill set templates — so simple queries are handled and only real issues reach you.

Who it's for: AR, collections and accounts teams drowning in repetitive inbox queries (“what’s this invoice?”, “change my contact”).

The problem it solves: A lot of the accounts inbox is the same few questions. Letting AI write free-text replies risks hallucination; instead, AI classifies the email and a workflow fills a fixed template — reliable, consistent, and fast.

When to use AI: When your accounts inbox has a high volume of predictable, low-stakes queries that follow set patterns.

You need: A Xero Developer API key — obtained simply by logging in at <https://developer.xero.com>. Prompt Claude for a step-by-step guide to obtaining these keys.

FOLLOW THESE STEPS

1. Define your categories (invoice query, contact change, remittance, dispute, needs-human) and the templated action for each.
2. Use AI to classify each email and extract structured fields (category, customer, key detail) — not to write the reply.
3. Chain the action in your workflow tool: change a contact via the accounting API, summarise an invoice from its record, or escalate to a person.

4. Human checkpoint: route anything ambiguous or high-stakes to a human; review before any automated response goes out.

COPY-READY PROMPT

Prompt: Build a local AR / accounts-inbox triage app

ROLE & GOAL

Build a small, local, runnable app for a lean finance team that auto-handles repetitive accounts-receivable (AR) inbox email so the team only touches exceptions.

For each email: classify it, match it to a source-of-truth invoice record, draft a reply from a team-owned template, and resolve it (auto-send when safe, else queue for one-click review). Never free-type a reply.

RUN CONSTRAINTS

- Must run locally end-to-end with one command and zero external setup; prefer the language's standard library (no install step) and serve a browser UI from a local server.
- Ship realistic synthetic data (several emails, multiple categories, >=1 multi-message thread) so the whole flow is demoable offline before any real connection.
- Keep rules logic and the synthetic-data/IO layer in clearly isolated, swappable modules (adapters) so real email and accounting sources drop in later without touching the UI.

CLASSIFY

- Output structured fields only — category, customer, matched invoice number, one-line summary — no prose.
- Categories: payment confirmation; payment date notice; invoice query/relates-to; contact change; dispute or cancellation; general finance; out of scope. Each actionable category owns a template; out-of-scope/filtered get none.
- Classify on the sender's new words only: strip quoted reply history and your own outbound subject scaffolding (e.g. "[URGENT] ...:") so the customer's reply drives the result, not the chaser they replied to.
- Emit a confidence score; keep it conservative so messy real mail defers to humans rather than auto-acting.

MATCH (source of truth wins)

- Look the email up against the accounting system (e.g. Xero/QuickBooks) to confirm invoice number, amount, currency, due date, balance, status, and line-item description; the matched record is authoritative over anything parsed from text.
- Make the invoice-number pattern configurable — real numbering schemes vary (e.g. a QAN##### prefix, not INV-1234) and a hardcoded pattern will silently match nothing.
- Match the customer by exact email address first, falling back to domain only for non-free domains; never identify a customer by a shared free-email domain (gmail.com etc.) and exclude those from any "known customer" set.

- Batch-fetch all referenced invoices once at startup and cache them; never call the accounting API per render or you'll be slow and hit rate limits.

RELEVANCE GATE (ingestion filter — runs before classification)

- Only ingest genuine AR mail; drop supplier/AP bills, internal staff mail, newsletters/marketing, calendar invites, auto-replies, and no-reply/bounce notifications.
- Apply hard exclusions first (internal domain, no-reply/automated, out-of-office) — these win even if the sender is also a known customer.
- Default to a strict positive test: ingest only if the email cites an invoice number or has a key term (e.g. "overdue") in the subject, with an option to also keep mail from known customers.
- Never delete filtered mail — keep it in a "Filtered (not AR)" view with the reason, reversible via a one-click "Ingest as AR anyway".

DRAFT (template-driven)

- The draft is driven entirely by category: render the category's template with matched facts; changing the category re-renders from the new template.
- Support placeholders: {{customer_name}} {{invoice_number}} {{amount}} {{currency}} {{due_date}} {{outstanding_balance}} {{status}} {{description}} {{summary}}. Do substitution only — never execute email or template content.
- Treat all email bodies as untrusted: render with escaping, never as executable HTML.

RESOLVE, STATUSES & GUARDRAILS

- Statuses: needs human; auto-send eligible; auto-sent; sent; ignored; filtered (not AR). Status drives what the operator sees and what's allowed.
- Auto-send only when confidence is high, the invoice matched cleanly and the category is safe. Disputes/cancellations and anything ambiguous or high-stakes always go to needs-human and never auto-send.
- A human can override the category anytime (draft re-renders) and edit a draft before sending; record what was sent.

SCREENS (local UI)

- Inbox: list (sender, subject, preview, category, confidence, status) with status filters, beside a detail pane. Do not show raw extracted fields on the list — those live in templates.
- Detail pane: the email shown as the customer's immediate reply by default, expandable to the full quoted thread; the classification (category selector + confidence + matched-invoice line); the editable templated draft; and a side panel showing that customer's invoices pulled live from the accounting system (outstanding by default, with an Outstanding/All toggle, amounts, due dates, status, and descriptions).
- Templates: one editor card per category (name, subject, body) with a placeholder palette and live

preview on sample data; saving updates the templates future drafts use.

LIVE CONNECTIVITY (config-driven; synthetic by default)

- Drive everything from a config.json with a mode: synthetic|live switch and a send_mode: draft|send|off; the app runs on synthetic data until flipped to live, with no code changes.
- Email: support a universal IMAP adapter (app-password auth, mailbox opened read-only) for Gmail/Microsoft 365/other, plus provider-API adapters where needed; ship a one-time OAuth helper script for API auth.
- Accounting: use a read-only OAuth2 client requesting granular scopes (e.g. accounting.invoices.read, accounting.contacts.read) — broad legacy scopes are rejected for newer apps; auto-refresh tokens and keep secrets out of source control.
- Default send_mode to draft (write the reply to the mailbox for review) so nothing reaches a customer automatically until the team trusts it.

PERSISTENCE

- Persist responded-to records, template edits, category/relevance overrides, and settings to a local file keyed by the email's stable Message-ID, namespaced per mode.
- On reboot, a re-fetched email is recognised as already handled so the team never re-drafts or double-sends.

ACCEPTANCE TESTS (must all pass)

- Offline: open the app, see a triaged inbox; correct drafts appear per category; changing a category re-renders the draft; editing a template changes future drafts; flipping auto-send works; sending a reply is recorded.
- Relevance: non-AR mail (AP bills, internal, newsletters, calendar invites, no-reply, auto-replies) lands in "Filtered (not AR)" with reasons; "Ingest as AR anyway" pulls it back; setting a triaged email to out-of-scope moves it to the filtered pane (and vice-versa).
- Live: connect a real inbox and accounting system; emails match real invoices by exact customer email; drafts render with real amounts/currency/status/description; the customer-invoices side panel shows outstanding and all invoices.
- Threading & persistence: a sent/drafted reply nests in the customer's mail thread; after restarting the app, previously handled emails remain marked done.

Expected output: A fully functional local app (that boots in any browser) which tags each email with a category and clean fields, ready for a templated response or action — with anything uncertain routed to a person.

CHECK BEFORE YOU RELY ON IT

- ☐ Categories are accurate on a test batch before you go live.
- ☐ Tailor templates to be specific to your own use case.
- ☐ No automated reply is sent on a customer-facing matter without review.
- ☐ Customer and payment data is handled securely and stays in approved systems.

AUSTRALIAN EXAMPLE A scale-up finance lead builds a Claude-plus-Zapier flow that classifies AR emails and fills templated responses — invoice queries get an automatic summary, contact changes update the system, and only disputes reach a person.

VERIFY data handling and customer-data flows against the Australian Privacy Principles, and test classification accuracy thoroughly before any response is sent automatically.

Workflow 10 — Build the Board Pack Deck from Finished Numbers

IN ONE LINE Turn your finished figures and commentary into a clean, designed board or performance pack — without manually moving boxes and charts.

Who it's for: Controllers, FP&A and CFOs who assemble a monthly board or performance pack after the numbers are done.

The problem it solves: Once the analysis is finished, formatting it into slides — laying out charts, commentary and tables — eats hours. AI design gets you most of the way there in minutes; you finish it.

When to use AI: After your numbers and commentary are final, to produce the presentation layer of the pack.

You need: Your finished figures and commentary; your company brand guide loaded into the AI up front (or any brand deck/PDF your design or marketing team uses); rough story framing for how the deck should flow; an AI design tool (e.g. Claude); and your house pack format.

FOLLOW THESE STEPS

1. Finalise the numbers and commentary first (use the other workflows for that).
2. Give the AI design tool the content and your format, and ask it to lay out the slides.
3. Review and polish — expect it to get you roughly 80% there.

4. Human checkpoint: confirm every number on the slides matches your source; AI must not add or change figures.

Set it up well: Two things make the biggest difference. First, load your company brand guide into the AI up front so it follows your template and design from the start — if the design or marketing team doesn't have one, upload your usual brand deck or PDF and save it for next time. Second, give it rough story framing — what you want to convey and how the deck should flow — even if it's scribbled on paper, typed slide by slide, or a blank deck with just those notes. This cuts the back-and-forth dramatically and the output is much better for it.

COPY-READY PROMPT

Role: You are designing a monthly board / performance pack. Task: Using the finished commentary and figures below, lay them out as clean board slides — title, key charts, commentary boxes — in [our format]. Rules: keep every number exactly as given; do not add, change or invent figures; flag any slide where data is missing. --- CONTENT: [paste your finished numbers + commentary]

Expected output: A drafted, designed board/performance pack that's about 80% finished, for you to polish — instead of building it slide by slide.

CHECK BEFORE YOU RELY ON IT

- ☐ Every figure on every slide matches your source numbers.
- ☐ No commentary or number was invented or altered in the design step.
- ☐ The pack reads correctly for its board/executive audience.

AUSTRALIAN EXAMPLE A controller hands the finished month-end commentary and charts to Claude's design tool and gets a near-complete performance pack back in minutes, then spends the saved time on the narrative instead of moving boxes.

VERIFY every figure against your reconciled source numbers before the pack is distributed — the design step must not change the numbers.

Workflow 11 — Schedule a Weekly Regulatory and Market-Change Sweep

IN ONE LINE Have AI scan each week for regulation, pricing or market changes that affect your business, and flag only what matters.

Who it's for: Finance leaders in regulated or multi-entity businesses (e.g. health, multi-state operations) who must keep up with frequent rule and pricing changes.

The problem it solves: Keeping across regulatory, pricing and reimbursement changes by reading every newsletter is impossible. A scheduled AI sweep surfaces only the new, relevant items so you read further only when it matters.

When to use AI: When changes in regulation, tax, pricing or compliance materially affect you and arrive faster than you can track manually.

You need: An AI with scheduled-task capability; a defined list of sources/topics and the entities or jurisdictions you operate in.

FOLLOW THESE STEPS

1. Define what to watch: the topics, sources and the entities/states it applies to.
2. Set it up as a recurring scheduled task (e.g. weekly).
3. Each run, get a short list of new, relevant items with a one-line “why it matters”.

4. Human checkpoint: treat flags as prompts to investigate — verify each at the official source before acting.

Heads-up on scheduling: This runs through the AI tool's scheduling function. Today, Claude and ChatGPT need the app open and the machine on for a scheduled task to fire — so if opening the tool isn't already a daily habit, the sweep can quietly fail to run. Keep the app open on the day, or check the digest has actually arrived.

COPY-READY PROMPT

Role: You are monitoring for changes that affect my business. Task: Each week, scan [sources/topics: e.g. ATO updates, [industry] pricing and regulation, Fair Work changes] and return ONLY what's new and relevant to [our entities / states], each with a one-line 'why it matters' and a source link. Rules: if nothing material, say so. Flag anything that could change tax, pricing, payroll or compliance for me to verify at the source.

Expected output: A short weekly digest of new, relevant changes with why each matters and where to confirm it — instead of reading every newsletter.

CHECK BEFORE YOU RELY ON IT

- ☐ Each flagged change is verified at the official source before you act.
- ☐ The watch-list covers all your entities/jurisdictions.
- ☐ Nothing is treated as actioned on the AI's summary alone.

AUSTRALIAN EXAMPLE A finance leader in health tech runs a weekly Claude schedule that sweeps healthcare regulation and reimbursement news across the states the business operates in, flagging only the few items worth reading in full.

VERIFY every regulatory, tax, pricing or payroll change at the official source (ATO, Fair Work, the relevant regulator) before relying on or acting on it.

Workflow 12 — Extract Obligations and Deadlines from Contracts

IN ONE LINE Pull your reporting obligations, requirements and deadlines out of long contracts into a simple tracker.

Who it's for: Controllers and finance managers who must meet reporting and compliance obligations buried in council, government or customer contracts.

The problem it solves: Obligations and deadlines are scattered through long agreements and easy to miss. AI extracts them into a clear list so nothing is overlooked.

When to use AI: When you hold contracts with ongoing reporting or compliance requirements you need to track and meet.

You need: The contract text you're permitted to share; and a clear idea of the obligations you care about (reporting, deadlines, conditions).

FOLLOW THESE STEPS

1. Give the AI the contract and ask it to extract obligations, requirements and deadlines into a table with clause references.
2. Ask it to flag anything ambiguous or onerous to check with a lawyer.
3. Load the obligations into your tracker/calendar.

4. Human checkpoint: confirm the extracted obligations against the contract; this is obligation tracking, not legal advice.

COPY-READY PROMPT

Role: You are a contracts analyst (NOT a lawyer). Task: From the contract below, extract our obligations and reporting requirements into a table: obligation | what's required | frequency / deadline | clause reference. Then list anything ambiguous or onerous to check with a lawyer. Rules: use ONLY the contract text; quote the clause reference for each item. --- CONTRACT: [paste the contract text]

Expected output: A clean obligations register — each requirement, its deadline and the clause it comes from — ready to drop into your tracker.

CHECK BEFORE YOU RELY ON IT

- ☐ Each extracted obligation is confirmed against the actual clause.
- ☐ Ambiguous or onerous terms are flagged for a lawyer.
- ☐ Deadlines are loaded into a system that will remind you.

AUSTRALIAN EXAMPLE A not-for-profit controller runs council and government contracts through AI to pull out every reporting requirement and due date, building an obligations tracker that used to be assembled by hand.

VERIFY the extracted obligations against the contract itself, and any ambiguous, material or onerous terms with a qualified lawyer. This is obligation tracking, not legal advice.

Before You Rely on Any AI Output

Run this six-point check on every AI output, in any workflow, before it is used or sent.

- ☐ Is the task clear?
- ☐ Is the context (your real data) included?
- ☐ Is the output format defined?
- ☐ Have the numbers and facts been checked against a trusted source?
- ☐ Is private, client or sensitive data protected?
- ☐ Does a human need to review and sign off — and have they?

Workflow Selection Matrix

Find your goal in the left column to choose the right workflow, who it suits, and its risk level.

If you want to...	Use	Best for	Risk
Cut manual reporting and catch coding errors	Workflow 1	Controllers / accountants	Medium–High
Speed up or de-risk a process	Workflow 2	Controllers / process owners	Low–Medium
Automate board reporting / review routine contracts	Workflow 3	CFOs / FPandA / founders	High
Clean files, link workbooks, fix a broken model	Workflow 4	Accountants / FPandA	Low–Medium
Speed up a recurring reconciliation	Workflow 5	Accountants	Medium
Roll a working paper forward	Workflow 6	Accountants / controllers	Low–Medium
Turn a recurring analysis into a reusable script	Workflow 7	Senior accountants	Medium
Automate AP invoices and expense claims	Workflow 8	AP / finance teams	Medium
Tame a repetitive accounts inbox	Workflow 9	AR / collections	Medium
Design the board pack from finished numbers	Workflow 10	Controllers / CFOs	Low
Keep across regulation and pricing changes	Workflow 11	Finance leaders	Medium
Track obligations and deadlines in contracts	Workflow 12	Controllers / managers	Medium

Keep each workflow separate — they solve different problems.

Final Recommendations

Start where it's low-risk and high-frequency. The fastest, safest wins are the everyday workflows that don't touch live systems or sign-off-grade numbers: spreadsheet clean-up and fixes (Workflow 4), rolling working papers forward (Workflow 6), first-pass reconciliations (Workflow 5), and a daily exceptions scan (part of Workflow 1). They save time immediately and are easy to check.

Pilot safely. Run a new workflow in parallel with your existing process for one cycle before you trust it. Reconcile every figure to a known source, keep the data you feed it minimal (strip client and personal details), use approved and secure tools, and have a named person sign off the output. Treat the first few results as drafts — expect to refine the prompt.

Leave the high-risk workflows until last. Connecting live systems for board reporting (Workflow 3), automating AP end-to-end (Workflow 8), codified tax analyses such as FBT (Workflow 7), and any contract work (Workflows 3 and 12) carry the most risk. Only move to these once you've proven the basics, settled data-governance and access, and confirmed the relevant treatment with a qualified professional.

Scale by codifying what works. When a prompt or process reliably delivers, save it as a named template (or a reusable script, Workflow 7) with a note on what changed, so results are repeatable rather than ad hoc. Document who reviews and signs off each workflow and where the audit trail lives. Keep a human in the loop on anything that reaches a board, investor, auditor, client or regulator.

COMPLIANCE REMINDER These workflows are productivity aids, not advice. Verify anything touching tax, GST, BAS, FBT, payroll, accounting standards, privacy, employment or contracts against current ATO, ASIC, TPB, Fair Work, AUASB, AASB and OAIC guidance — and a qualified professional — before relying on it.

Appendix — Further Examples from the CFO-in-Tech Community

These additional real-world examples were shared at an AI-in-finance session by a CFO in the tech community. They are shorter, illustrative use cases rather than full workflows, included here to spark ideas. They have been cross-referenced against the twelve workflows above — examples already covered are listed at the end against their workflow number, not repeated.

Examples to explore

Slack bot for payment checking. A Slack bot built in about a day with Claude checks whether customers have paid and sends automated alerts, so the team can ask payment-status questions directly in Slack. Built incrementally, debugging as it went. (Related to, but distinct from, Workflow 9.)

Payroll and rostering automation. A business with 140 contractors across different awards automated award-compliance rostering using Make.com and Google OR-Tools, cutting a multi-day task to about 30 seconds and replacing a roughly \$50,000 job. Verify award and payroll outcomes against Fair Work and the relevant modern awards — automated rostering must not breach award conditions.

Email-to-Xero automation. AI reads incoming emails, turns the unstructured content into structured data fields, and triggers financial workflows directly in Xero. The system is deliberately restricted in what it responds to, which keeps results reliable. (Complements Workflow 9, which classifies inbox emails for templated replies.)

Self-service data queries (Snowflake). AI generates SQL queries and pricing models directly in Snowflake, so finance can run complex queries without waiting on a data analyst. Reliability improves markedly once the underlying data is clean and well-structured.

Plain-language ERP queries and event automation (Zapier). A Zapier + Claude workflow creates an event across all platforms when it is submitted in Slack; a second lets anyone ask, in plain English, how much has been spent on an event, answered straight from the ERP.

Contract-to-billing automation (Actuals). A platform ingests client contracts, converts their terms into executable code, and drives invoicing, accounting and SLA-rebate processing — validating actuals against contract terms and generating invoices automatically. (Distinct from Workflow 12, which extracts obligations; this executes them.) Verify all billing, revenue recognition and SLA calculations before issuing.

Cash-flow consolidation via MCP connectors. A cash-management approach pulls data from Gmail, Slack, HubSpot, Xero and multiple banks into Claude via MCP for a single, real-time view of forecast cash across the business. (A connector-based take on the live-data idea in Workflow 3 — see the MCP security note below before connecting external data.)

Draft a budget framework with AI. AI can produce a quick, rough first-cut spending or budget framework from minimal input — useful for an early estimate, with the quality of the result rising with the quality of the input. Treat it as an estimate to refine, not a final budget.

Emerging risks to watch

MCP connector security / prompt injection. Connectors that pull external data into AI can carry hidden, malicious instructions. Inspect and verify any MCP before use; confirm who built it, who may use it, and what it can access.

PII and access control. As more staff connect data to AI, route access through a single governed data layer with managed permissions rather than open, direct connections — confirm against the Australian Privacy Principles (OAIC).

AI impersonation / digital twins. The tools that model a person's voice and style can be misused to impersonate staff, executives or customers; verifying identity in AI-mediated communication is still an unresolved problem.

Rising AI and token costs. Subscriptions are small, but compute, infrastructure and heavy token use can become material within a year — define a return on investment for each use case.

Autonomous payments. Full payment execution with no human sign-off is being explored but raises real oversight and accountability questions — keep a human in the loop on any movement of money.

VERIFY these examples come from a community discussion and include vendor-specific tools and pre-release ideas. Confirm any tool's features, security and data handling with the vendor and your IT team, and verify all tax, payroll, billing, GST and privacy matters against current ATO, Fair Work, AASB and OAIC guidance before relying on them.