

AI bookkeeping: weekly review checklist and categorizing prompt

Print this. Fifteen minutes a week keeps AI-prepared books honest, plus the prompt for categorizing a bank export.

WHAT THIS ADDS

The apps prepare the books; you approve them. This card is the approval step and one prompt to try on a small batch. Not tax or accounting advice.

The 15-minute weekly review

1. Open the transactions your software categorized this week.
2. Check every one it was unsure about.
3. Check anything large.
4. Take out anything personal.
5. Attach a receipt to anything you might deduct.
6. Write the business purpose next to any meal, travel or gift.

The categorizing prompt (try on about 50 rows)

Delete account numbers first. Keep the date, description and amount.

Here are my business bank transactions. Sort each one into a bookkeeping category such as software, advertising, meals, travel, supplies, or owner draw. Give me a table with the date, the description, the amount, your category, and a confidence of high, medium or low. If you are not sure, say so instead of guessing.

Read the low-confidence rows yourself. This posts nothing to your books.

What each app lists (US list prices per month, October 30, 2026)

App	Price	What the page lists
Zoho Books Free	\$0	50 receipt scans a month; free while revenue is under \$50,000
Wave Starter / Pro	\$0 / \$19	Pro: auto-import, auto-merge and categorize bank transactions

App	Price	What the page lists
Zoho Books Standard	\$20 (\$15 annual)	200 scans a month, bank feeds
FreshBooks Lite / Plus	\$23 / \$43	Receipt scanning from Plus
Xero Early / Growing	\$27 / \$59	Smart Document Capture on Early; auto-reconcile on Growing
QuickBooks Simple Start / Plus	\$38 / \$140	Categorizes expenses / reconciles your books (some features beta)

DO THIS

Do the review weekly, and have an accountant look once a quarter.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. \$49/month per business, \$149 Agency, and we move your contacts over for you.

Fynl.io is for the rest of the business around the books: one portal for your contacts, calendar, quotes, invoices and email, with AI that runs on your own key. Fynl is not accounting software and does not replace a bookkeeper or the apps in this guide.