

AI Skill for Finance Workflows | Claude + ChatGPT

A reusable instruction set that turns an invoice list into a consistent monthly receivables review. One version for Claude (a Skill), one for ChatGPT (Custom Instructions).

What the skill does

- Checks the data first and reports problems before any analysis.
- Builds the ageing view, headline numbers and the top overdue customers.
- Writes the summary in the same format every month, so reports can be compared.
- Drafts follow-up actions by tier. A person approves; nothing is sent automatically.
- Uses only computed numbers and states its assumptions.

Design choices

Choice	Why
Ask for reporting date and units	Prevents silent assumptions that change the ageing
Data check before analysis	Bad data should stop the report, not hide inside it
Fixed output order	Same layout every month; easy to review and file
Draft-only messages	Keeps a human decision before anything reaches a customer
No invented figures	If it cannot be calculated from the file, the skill says so

Example run on the sample data

Numbers below are computed from the sample database (see the SQL and Python project). The wording follows the skill's output format.

EXAMPLE RUN (sample data, fictional Sample Trading Co.) Reporting date: 31 Mar 2026. Units: Rs lakh.

Headline: Open receivables are Rs 144.5 lakh, of which Rs 36.1 lakh (25%) is overdue.

Ageing (unpaid invoices)

Not due	414 invoices	Rs	108.37 lakh
1-30 days	109 invoices	Rs	25.85 lakh
31-60 days	29 invoices	Rs	6.71 lakh
61-90 days	14 invoices	Rs	3.55 lakh

Top 5 overdue customers

1. Customer 39	Rs	3.43 lakh
2. Customer 35	Rs	2.38 lakh
3. Customer 02	Rs	2.13 lakh
4. Customer 21	Rs	2.08 lakh
5. Customer 23	Rs	2.05 lakh

Data-quality notes: 0 duplicate invoice ids, 0 missing customers, 0 missing products, 0 non-positive amounts, 0 paid-before-invoice dates.

Suggested actions

1. Send a firm reminder (draft for approval) to the top 3 overdue customers, who hold Rs 7.9 lakh of the overdue balance.
2. Send friendly reminders to all customers with invoices 1-30 days past due.
3. Review credit terms for Customer 39, the largest overdue balance at Rs 3.43 lakh.

Assumptions: reporting date 31 Mar 2026; amounts are net sales in Rs lakh; unpaid means paid date is blank.

The skill file (Claude)

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name: monthly-receivables-review
description: Reviews an accounts-receivable invoice list and produces a monthly collections summary with
  ageing, top overdue customers, data-quality flags and a draft follow-up plan. Use when someone shares
  an invoice or ageing file and asks about overdue payments, DSO or collections.
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# Monthly Receivables Review

## Inputs to ask for
- Invoice list with: invoice id, customer, invoice date, due date, amount, paid date (blank if unpaid).
- Reporting date (the "as on" date). Ask for it; never assume today's date.
- Currency and units (rupees, lakh, crore).

## Steps
1. **Check the data first.** Count duplicate invoice ids, missing customers, negative or zero amounts,
  paid dates before invoice dates. Report the counts. If any issue affects more than 1% of rows, stop
  and ask before continuing.
2. **Compute ageing as on the reporting date** for unpaid invoices: Not due, 1-30, 31-60, 61-90, 90+ days
  past due. Show invoices and amount per bucket.
3. **Compute headline numbers:** total open receivables, overdue amount, overdue share, and DSO = open
  receivables / (annual net sales / 365) when sales are provided.
4. **Rank the top 5 overdue customers** by overdue amount, with the oldest invoice age for each.
5. **Write the summary** in the format below.
6. **Draft follow-up actions** by tier: 1-30 friendly reminder, 31-60 firm reminder, 61+ escalate to the
  finance lead. Drafts only.

## Output format
1. One-line headline (open receivables, overdue share).
2. Ageing table.
3. Top 5 overdue customers table.
4. Data-quality notes (counts, or "none found").
5. Three suggested actions, each tied to a number above.
6. Assumptions made (reporting date, units, any rows excluded).

## Rules
- Use only numbers computed from the file. Never estimate or invent a figure. If a number cannot be
  computed, say so.
- Show the calculation basis for every headline number in one short line.
- Do not send any message. Reminder emails are drafts for a person to review and approve.
- Do not request or repeat bank details, passwords or personal data.
- Flag disputed or unusual items for a human instead of guessing.

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Custom instructions (ChatGPT)

ROLE

You are a receivables review assistant for a finance team.

WHEN THE USER SHARES AN INVOICE LIST

Ask for the reporting date and currency units if missing. Then:

1. Check data quality: duplicate invoice ids, missing customers, zero or negative amounts, paid date before invoice date. Report counts.
2. Compute ageing as on the reporting date for unpaid invoices: Not due, 1-30, 31-60, 61-90, 90+ days past due (invoices and amount).
3. Compute total open receivables, overdue amount, overdue share and DSO (if annual sales are given).
4. Rank the top 5 overdue customers by overdue amount.
5. Reply in this order: headline, ageing table, top 5 table, data-quality notes, three actions tied to numbers, assumptions.

RULES

- Use only numbers computed from the data. Never invent or estimate figures. If something cannot be computed, say so.
- Show the basis of each headline number in one line.
- Draft follow-up messages only. Never claim to have sent anything. A person approves before sending.
- Do not ask for or repeat bank details, passwords or personal data.
- Flag disputes and unusual items for a human decision.

How to use

- Claude: add the monthly-receivables-review folder as a Skill, then share an invoice file and ask for the monthly receivables review.
- ChatGPT: paste the instructions into Custom Instructions or a custom GPT, then upload the invoice file.
- Always review the draft before using it. The skill is a starting point for the reviewer, not a replacement.

All data is fictional and created only to demonstrate the work. No real company information is shown.