

CheckSmith.ai(TM) Launches: One Affordable Platform For Your Accounting, Invoicing, Banking, and Payroll With a Built-in AI Assistant That Explains It All

A McKinney, Texas company opens general availability of CheckSmith.ai(TM), a bookkeeping and disbursement platform that pairs double-entry accounting, print-ready MICR checks, payroll, and a self-directed IRA module with Ask Alice(TM), a narrated AI assistant — and gives every new business a complete, accessible brand identity in the first minutes.

MCKINNEY, Texas — August 31, 2026 — CheckSmith.ai, LLC today announced general availability of CheckSmith.ai, a multi-tenant financial operations platform built for small businesses and the firms that serve them. The launch brings together three things small companies normally buy separately: a real general ledger, real money movement, and real guidance.

The Books

CheckSmith.ai runs double-entry accounting with a seeded chart of accounts, a general ledger with multi-column sorting and bulk re-coding, bank reconciliation with tie-outs, and a bank CSV importer that detects header rows, debit and credit sign conventions, and duplicate transactions before anything reaches the ledger. Imports can be previewed row by row, corrected inline, reposted, and undone.

The Checks And The Payroll

Checks are produced print-ready with MICR E-13B encoding and calibration tools for physical stock. Invoices, estimates, and Statements of Work render as branded PDFs. Payroll covers W-9 collection, EIN matching, and 1099 preparation. ACH payout runs include a review step, verified-bank-account enforcement, and a fee estimator.

Ask Alice

Ask Alice(TM) is the platform's AI assistant. It answers questions in context, suggests transaction categorizations that the platform then learns as reusable rules, and narrates guided tours of the app with real voice audio and live captions. Seven walkthroughs ship at launch, covering banking, bank imports, checks, chat, and the research library.

A Real Brand On Day One

Instant Brand Setup reads a company's uploaded logo in the browser, assigns its dominant inks to primary, secondary, and accent roles, and scores the result against WCAG 2.1 contrast standards before it can be saved. Companies without a logo choose an industry and pick from eighteen curated palettes. Saved colors propagate to the interface, printed checks, invoices, transactional email, and generated

PDFs, and parent companies inherit branding down to their child entities.

“Today, small businesses are asked to be their own bookkeeper, their own bank operations desk, and their own designer. We built the one place where all of that already works, and then we position an AI assistant next to users that explains what it is doing and, most importantly, why.”

Joe Barnhill, Founder, CheckSmith.ai, LLC

Availability

CheckSmith.ai is available today. Instant Brand Setup is included at no additional cost in the platform's Color Center. An optional \$50 logo design service returns four original concepts drawn in the company's selected colors, with one round of revisions included. Qualifying veteran-owned businesses receive a 25% veteran discount.

About CheckSmith.ai, LLC

CheckSmith.ai is a multi-tenant bookkeeping and disbursement platform for small businesses and the firms that serve them. It combines general-ledger accounting, invoicing, print-ready check production with MICR encoding, payroll, bank reconciliation, self-directed IRA record keeping, and Ask Alice(TM), an AI assistant with voice narration and guided tours. CheckSmith.ai, LLC is based in McKinney, Texas, founded by David Charley and Joe Barnhill, who have collectively founded, owned, managed, and sold more than fifty businesses over fifty years. The company offers a 25% veteran discount to qualifying veteran-owned businesses.

Media Contact

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