

PRODUCTIVITY · 12 min read · August 27, 2026

ChatGPT Can Now Log Into Your Accounts

The 20 tasks ChatGPT Work can do once it's signed in, with a prompt for each, how the password stays private, the accounts worth handing it, and the ones to keep for yourself.

On August 25, 2026, OpenAI turned on something ChatGPT could not do before: sign in to a website as you. ChatGPT Work, the version of ChatGPT that runs its own browser, can now open a site, hit the login screen, hand you a secure form, and keep going once you've typed your password. That covers most of the tasks that used to stop it cold: appointments, renewals, claims, applications, anything behind an account.

This guide is four things. How the sign-in works and what it means for your password. The 20 tasks OpenAI published, each with a prompt you can paste. Which accounts I'd hand it, and which I wouldn't. And what to do the first time you try it, including what to do when it gets stuck.

WHAT YOU NEED

A ChatGPT Plus, Pro, or Business plan. The free plan does not include ChatGPT Work. It's rolling out on web and mobile, so if you don't see it yet, check again in a few days. To use it, start a new chat and switch to ChatGPT Work (the mode that runs its own browser) before you type your task. If that option isn't in your menu, the rollout hasn't reached your account.

PART 1 How the Sign-In Works

ChatGPT Work does its browsing on a computer in the cloud, not on yours. You can watch it work in a browser window inside the chat, and you can take over the mouse and keyboard at any point. When it reaches a page that needs a login, it stops and shows you a sign-in form.

1. **It asks permission to visit the site.** By default the setting is “Always ask,” so nothing gets opened without you saying yes. Leave it there. There’s an auto-approve option, and OpenAI itself recommends against it.
2. **It checks the page before you sign in.** A separate safety check looks at the login page for signs of phishing before it shows you the form. If it flags something, don’t enter anything.
3. **You type your username and password into the form.** If you use a password manager, it can fill the form for you.
4. **The form sends your login straight to the remote browser.** According to OpenAI, the model never sees what you typed, it isn’t used for training, and it isn’t stored.
5. **If the site asks for a two-factor code, you enter that yourself,** the same way.
6. **ChatGPT Work carries on with the task, signed in as you.**
7. **Before anything that costs money or can’t be undone,** a reservation, a payment, a submission, it stops and asks you to confirm.

CONVENIENCE FOR ACCESS

The password is private. The session is not. Once you've signed in, ChatGPT Work is acting inside that account with everything the account can do. It doesn't keep your password, but it does keep the browser cookies that let it return to that account without asking you again, and that signed-in state carries across your devices. You can clear it for one site or all sites in the settings. That's the trade you're making: you save the typing, it holds the keys until you take them back.

PART 2 The 20 Tasks, With a Prompt for Each

These are the 20 examples OpenAI published with the announcement. Every prompt below follows the same shape: name the site, name the outcome, and tell it where to stop and check with you.

About the brackets. Anything in [square brackets] is a blank for you to fill in before you paste. The prompt can't know your zip code, your insurance company, or which days you're free, and if you leave the bracket in, ChatGPT Work will either guess or stop to ask, which costs you a round trip. Type your real detail in its place, and delete the brackets themselves. "Within 20 miles of [zip]" becomes "within 20 miles of 30309." Where a bracket shows choices separated by slashes, like [UPS / FedEx / USPS], pick the one that's yours. The more specific you are, the fewer times it has to come back and ask.

Life admin

1. Set up utilities for a new apartment

PROMPT

Go to [utility company site] and set up electric and gas service at [new address] starting [date]. Use the account I'll sign into. Stop before the final confirmation and show me the plan and price you picked.

2. Book a DMV or passport appointment

PROMPT

Go to [state DMV site or travel.state.gov] and find the earliest available appointment for [renewal / real ID / passport] at a location within 20 miles of [zip]. Book the first one that falls on a weekday after 3pm. Show me the confirmation.

3. Check reimbursement costs through your insurance

PROMPT

Sign in to [insurance portal] and tell me what my plan reimburses for [treatment or service].
Give me the deductible I've met so far, my copay, and the out-of-pocket amount I should expect.

4. Find and book an in-network doctor around your availability

PROMPT

Sign in to [insurance portal], find in-network [specialty] doctors within 15 miles of [zip] accepting new patients, and book the first available appointment on [days and times I'm free]. Confirm with me before booking.

5. Check when your car registration expires and prepare the renewal paperwork

PROMPT

Sign in to [state DMV site], find my registration expiration date for [plate or VIN], and start the renewal. Fill in everything you can from my account. Stop at payment and show me the total.

6. Compare your rental insurance policy with an issue you're emailing your landlord about

PROMPT

Sign in to [renters insurance site] and open my policy. Here is the issue: [describe the damage or problem]. Tell me whether it's covered, what the deductible is, and what I should say to my landlord. Draft that email.

7. Find and save apartment listings that match your criteria

PROMPT

Sign in to [Zillow / Apartments.com] and save every listing that matches: [beds], under [\$rent], in [neighborhoods], [pets / parking / laundry]. Put them in my saved list and give me a table with rent, square feet, and the link.

8. Restock something by uploading a photo

PROMPT

Here's a photo of the [product] I'm out of. Find the same item on [Amazon / Target / the brand's site], add it to my cart in the same size and count, and stop before checkout.

9. Schedule a package pickup for a return

PROMPT

Sign in to [UPS / FedEx / USPS] and schedule a pickup for the return in order [number] at [address] on [day]. Use the label already in my account. Show me the pickup confirmation.

10. Cancel tickets for a rescheduled trip

PROMPT

Sign in to [airline or ticket site] and cancel the booking under confirmation [number]. Choose the refund option over credit if both are offered. Show me the cancellation terms before you confirm.

11. Book a vet appointment

PROMPT

Sign in to [vet clinic portal] and book the next available [checkup / vaccine / issue] appointment for [pet's name] on [days I'm free]. Confirm with me before booking.

12. Submit reimbursement paperwork for medical treatments

PROMPT

Sign in to [insurance or HSA portal] and submit a reimbursement claim for [treatment] on [date], provider [name], amount [\$]. Upload the receipt I'll attach. Stop before you submit and show me the completed claim.

13. Check resale sites for new drops and save things you might like

PROMPT

Sign in to [eBay / Poshmark / StockX] and check for new listings of [item, brand, size] under [\$]. Save anything that matches to my watchlist and send me the list.

Work and business

14. Find candidates with specific experience and draft outreach

PROMPT

Sign in to [LinkedIn / job board] and find 10 candidates with [skill] experience in [location]. For each, give me their headline and a two-sentence outreach message in my voice. Don't send anything.

15. Take invoices from your email and submit them to your accounting software

PROMPT

Open the invoices from [vendor] in my email from the last 30 days. For each one, sign in to [QuickBooks / Xero] and enter it as a bill with the vendor, amount, date, and due date. Show me the list before you save them.

16. Draft replies to rental property inquiries

PROMPT

Sign in to [listing site or property portal], open the unanswered inquiries for [property], and draft a reply to each that answers their questions, confirms availability for [dates], and offers a showing on [days]. Show me the drafts, don't send.

17. Fill out permit applications for your small business

PROMPT

Sign in to [city or county permit portal] and start the application for a [type of permit] for [business name] at [address]. Fill in every field you can from my business profile. Stop at the signature or payment step and show me the completed form.

18. Add action items to a vendor portal based on a recent client call

PROMPT

Here are my notes from the call with [client]: [paste notes]. Sign in to [vendor portal / project tool] and add each action item as a task with an owner and a due date. Show me the list before you create them.

19. Analyze the latest ad campaign for your small business

PROMPT

Sign in to [Meta Ads / Google Ads] and pull the results for [campaign name] over the last 14 days. Give me spend, reach, clicks, cost per lead, and the three ads that performed worst. Recommend one change.

20. Anything else behind a login

The published list has 19 named tasks. The twentieth is the shape of all of them, and it works on any site you have an account with.

PROMPT

Sign in to [site] and [the outcome I want]. Before you do anything that costs money, sends a message, or submits a form, stop and show me what you're about to do.

WHY EVERY PROMPT ENDS THE SAME WAY

"Stop and show me" is the most important line in every prompt above. ChatGPT Work already asks before payments. Telling it to pause before submissions and messages too means nothing goes out the door that you didn't see. It costs you one click and buys you the whole safety margin.

PART 3 Which Accounts to Hand It

The password never reaches ChatGPT. That part is settled. The real question is what the account can do once someone's inside it, because that's what you're handing over. Here is how I sort it.

Yes. Hand it over.

Accounts where the worst case is an annoying mistake you can undo.

- The DMV and government appointment sites
- Your vet, your dentist, your doctor's scheduling portal
- Utility companies
- Shipping carriers for pickups and returns
- Apartment and listing sites
- Resale and shopping sites, as long as it stops before checkout
- Your insurance portal for looking things up and starting claims

Maybe. Hand it over with a short leash.

Accounts where a mistake costs real money or reaches real people. Use the “stop and show me” line every time, and sign out when the task is done.

- Airlines and ticketing, because cancellations are final
- Accounting software, because a wrong entry is a mess to find later
- Ad platforms, because a stray click can change a budget
- Job boards and LinkedIn, because it can message people as you

No. Keep these for yourself.

Accounts where being signed in is the whole risk.

- Your bank, your brokerage, your credit cards
- Your main email account. It’s the reset key to every other password you own.
- Your social media logins. One wrong post is public.
- Anything with your kids’ information in it
- Any account for your employer that isn’t yours to share

THE RULE OF THUMB

If you'd let a competent new assistant into the account on their first day, let ChatGPT Work in. If you'd wait a year, don't.

PART 4 Best Practices and Things to Look Out For

1. **Clear the site when the task is done.** ChatGPT Work keeps the cookies that hold you signed in, and that carries to your other devices. In settings, clear the browser data for that site (or all sites) after anything you rated “maybe” above. That’s the sign-out.

2. **Keep site permission on "Always ask."** It's the default. Auto-approve means it can open sites without checking with you first.
3. **Use a password manager to fill the form.** You never type the password by hand, and you never paste it into the chat by accident.
4. **Never put a password in the chat itself.** The secure form is the only place it belongs. Anything typed into the normal chat box is a normal message that the model reads.
5. **Read the confirmation screen.** Every prompt above stops before the final step. That pause only helps if you read what it's about to do.
6. **Two-factor stays yours.** It will ask you for the code. That's a feature. If a task seems to skip it, stop.
7. **Watch the first run.** The first time you hand it a new site, keep the browser view open and watch it work. After that, you'll know what it does and what it doesn't.
8. **Start with the "yes" list.** Book the vet. Schedule the pickup. Get a feel for how it behaves before you point it at anything with money in it.

PART 5 When It Gets Stuck, and What It Can't Do Yet

This is new, and the early hands-on reviews agree on one thing: the idea is ahead of the reliability. Expect these.

- **CAPTCHAs.** The "prove you're human" puzzles stop it. Click into the browser view, solve it yourself, and hand control back. This is the most common reason it pauses.
- **Sites that block automated browsers.** Some sites, banks especially, detect a cloud browser and refuse the login. If a site won't let it in, that's the site's security doing its job, not a setting you can change.
- **The login panel freezes.** Reviewers hit this. Close the task and start it again in a new chat. On mobile it has been steadier than on desktop.

- **Simple logins work best.** Username and password, then a code. Sites with unusual sign-in flows, security questions, or app-only approvals may not get through.
- **It's slower than you for tiny things.** Checking one date on one site is faster by hand. It earns its keep on the tasks with five steps and a form at the end.
- **It can't be undone by the tool.** If it books the wrong appointment, you cancel it the normal way. That's why every prompt stops before the final step.

YOUR FIRST TASK, START TO FINISH

Pick the package pickup (task 9) or the vet (task 11). Open ChatGPT Work, paste the prompt with your details filled in, and keep the browser view open. It will ask to visit the site: say yes. It will show the sign-in form: fill it, do the code. Watch it click through. When it stops and shows you the confirmation screen, read it, then say go. Ten minutes, one real task done, and now you know exactly what it does. Then clear the site data if you want, and pick the next one.

The takeaway

This is the first time ChatGPT can finish the tasks instead of explaining them. The password stays private, and OpenAI built the sign-in so it never sees it. What it does see is everything inside the account once you're in. Sort your accounts by what a mistake would cost, hand over the cheap ones, and keep the expensive ones. Download the PDF, the 20 prompts are the part you'll come back to.

Want *more* like this?

Free AI guides added regularly. No jargon, no overwhelm.

kellystrattonai.com

Instagram / TikTok: @kellystratton.ai | Facebook / YouTube: @kellystrattonai