

Business Central Account Package Comparison

	SAGE 50c	XERO	BUSINESS CENTRAL
Market	- Accounting solution targeted at single company SMBs	- Accounting solution designed for single company SMBs	- All-in-one finance and operations management / ERP system targeted at all SMBs
Functionality	<ul style="list-style-type: none"> - Chart of accounts - Sales Processes - Purchases & Processes - Bank Management - Tax Management (MTD Compliant) - Credit Card Processing - Basic Inventory 	<ul style="list-style-type: none"> - Chart of accounts - Sales Processes - Purchases & Processes - Bank Management - Tax Management (MTD Compliant) - Credit Card Processing - Basic Inventory - Fixed Assets Management - Cashflow Management 	<ul style="list-style-type: none"> - General Ledger - Sales Quote to Cash Process - Purchase Quote to Cash Process - Bank Management - Tax Management (MTD Compliant) - Cash Flow Forecasting - Budget Management - Fixed Asset Management - Job Costing - Inventory & Planning - Warehouse Management - Assembly Management - Bill of Materials - Relationship Management
Office 365 Integration	- Yes (additional cost)	- Integration possible with Office 365 (Outlook emails and attachments saved to Xero HQ)	- Native integration with the wider Microsoft 365 stack (Office 365, wider Dynamics 365 apps and the Power Platform)
Volume & Transaction Capabilities	<ul style="list-style-type: none"> - 1.5 million - Server storage - cloud back up at additional cost 	- File storage 1 GB	- No transactional or user limitations. 80GB storage capacity included (additional can be purchased)
Customisations & Integrations	- Integrates with Microsoft 365 with additional charge	<ul style="list-style-type: none"> - Xero marketplace - Can customise sales orders - I invoices etc 	<ul style="list-style-type: none"> - Users can personalise screens - Edit reports in Microsoft Word - Extensions (apps) for development - Integrates with the Power Platform - Excel integration (master data can be opened in Excel and pushed directly back into BC) - Integrates natively with Outlook allowing for orders etc to be created directly from emails

	SAGE 50c <i>(Continued)</i>	XERO <i>(Continued)</i>	BUSINESS CENTRAL <i>(Continued)</i>
Software Updates	- Updates must be purchased and installed	- Automatic updates. No user action needed	- Automatic updates. No action needed from the user
Accessibility	- Remote Data Access (Sage Drive)	- Cloud-based solution, accessed through any browser	- Cloud-based solution, accessed through any browser (On-premise if needed)
Automation	- No automation	- No automation	- Inbuilt approval workflows and native integration to Power Platform
Reporting	- Pre-set reports for all system areas - Report Designer allows for some customisation	- Pre-set reports for all system areas - Custom reports can be built in system	- Pre-set reports for all system areas - Customisable views (like transaction filters, filters can be saved and run at the click of a button) - Account Schedules - Native integration with Power BI which can be embedded with the BC landing page - Jet Reports
Security Roles	- High-level access permissions granted by admin user	- High-level access permissions	- Granular permission detail ie. Read/edit/create/delete to each object and record type granted by admin user
Financial Audit Trail	- Username tagged to every post, deleted transactions appear in red and cannot be deleted	- Username tagged to every post, edits are stored and deleted transactions can be found in history report	- Both document and financial postings are audited - Erroneous postings must be credited/reversed, and cannot be deleted
Intercompany Consolidated Reporting	- No standard functionality	- No standard functionality	- Standard capabilities to consolidate companies and databases without the need for manual journals
Deferred Revenue & Expenses	- No standard functionality	- No standard functionality	- Deferred revenue expense capabilities as standard
Bill-To Relationship	- Bill-to relationship for customers and vendors	- Bill-to relationship for customers and vendors	- Bill-to/ship-to relationship for customers and vendors
Multi-Currency	- Additional fees	- Premium licence only	- Full multi-currency transactions capabilities Automatic currency rate updates through exchange rate services (some third-party exchange rates services may charge for this service)
Multi-Lingual Functionality	- English and French	- English only	- Support for multiple languages
CRM Integration	- Sage CRM, Infer CRM, Act!, Growth Suite, and Microsoft Dynamics 365	- Basic CRM within Xero - Can integrate with Salesforce Monday	- Some sales & marketing capabilities with Relationship Management module - Native integration to Microsoft Dynamics 365 Sales - Open API for integration with non-Microsoft CRMs (no middleware)