

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	- Chart of accounts - Sales Processes - Purchases & Processes - Bank Management - Tax Management (MTD Compliant) - Credit Card Processing - Basic Inventory	- Chart of accounts - Sales Processes - Purchases & Processes - Bank Management - Tax Management (MTD Compliant) - Credit Card Processing - Basic Inventory - Fixed Assets Management - Cashflow Management	- 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	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	- Xero marketplace - Can customise sales orders I invoices etc	- 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 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 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)