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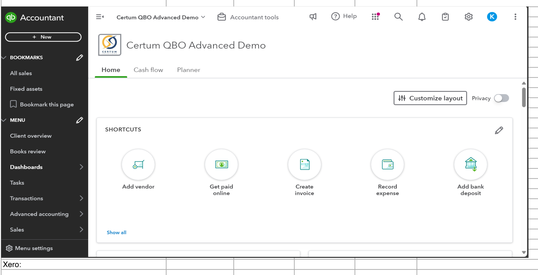
Please note that this is not a "sponsored" comparison. We do receive commissions on all options, but a central tenet of our organization is to focus on what is in the best interest of our clients. Many comparisons online will be sponsored and may not have completely accurate opinions (content marketing). Look on the article or comparison to see if they were sponsored by any organization when considering choices. If you want me to evaluate one outside of this list or provide more information on a particular feature let me know. I will update this sheet when I have new information to add.

Feature	QuickBooks Online - US Version	Xero	Zoho	Odoo	Notes
Price (MSRP, does not include Certum discounts)	$35-$235 per month depending on tier, with QB Online Enterprise being new and priced by quote. Incentives offered frequently (50% first 3 months currently). Does not include payroll or other add ons.	$15-$80 per month but less scalable. Good for small businesses and freelancers.	$0-$240 per month for only Books offering. Scalable.	$0-$46.75 Per **User per month** Annually. Top two tiers include all modules.	Clients can expect most packages to increase in price on occasion and depending on market. I ranked prices based on the financial module. Clients should balance incentives for sign up with the total cost of ownership long term. It is a complex process to move accounting systems. Pricing is core and does not include add-ons, such as payroll, etc, unless stated. Odoo will require more configuration than other options.
User Count (Approx, Worldwide)	5,000,000	4,800,000	80,000,000	5,000,000	These numbers are worldwide, and the location of the most concentrated user base may vary. For example, QB users are mainly in the US, while the rest are mainly international but are growing quickly in the USA.
Based	USA	New Zealand	India	Belgium	The original base of the company can skew how the software works, but most packages localize to the region.
Remote support based	USA/India	New Zealand, UK, USA, South Africa	India	USA (Source code, main offices Belgium)	Depending on your needs and the level of included support, clients may want to have a consultant available for complex or localized support needs, such as Certum or an accountant.
Support Ranking	Chat, Phone M-F, Portal	Portal, Chat	Phone M-F, Chat M-F	Phone	Odoo has had the strongest support of the ones ranked. QB chat support is ok, but it depends on the module and follow up/phone support is not great.
Certum Escalation Possible?	TRUE	FALSE	FALSE	TRUE	Tickets can be escalated within software partner if required. Please get a case or ticket number to give to Certum.
Appearance	See notes				QBO is very familiar to users. It is missing some more complex features that Odoo has, like a Comprehensive Income Statement, but meets standards on most things companies need until they need an ERP. Odoo and Zoho have the most in-house modules or apps, but clients will have preferences to what they like. Xero tends to focus around "bank feeds" and less on traditional accounting, and sometimes has a bit of a learning curve for people used to "traditional" accounting software. They have loyalists in the business community.
Enterprise-functions/Scalability (ERP)	Expand with 3rd party software. Recently launched QuickBooks Enterprise in the Cloud. Of the options presented, QB Enterprise Cloud is the newest.	Expand with 3rd party software	Several different "in-house" owned modules. Zoho has Zoho One for growing organizations.	ERP. Several different "in-house" owned modules. Odoo.sh is more customizable than Odoo Online. Also able to purchase Odoo for local install.	Most companies will outgrow a "small business" accounting software around 3M-5M in revenue, but exceptions occur. Some businesses have a simple structure to where they are totally ok well past this mark, while some, especially in Construction, Inventory, and other industries where there is more complexity, will most definitely need some sort of add on as they continue to grow. Knowing what goals you have mid to long term will help you make the best decision for your needs and should be discussed with your Certum consultant.
Sign-on security	MFA/Authenticator	MFA/Authenticator	MFA/Authenticator	MFA/Authenticator	Zoho has their own authenticator. QBO supports 3rd party authenticators. Enabling MFA + Authentication or Single Sign On (SSO) will provide the most secure sign on process.
Mac?	TRUE	TRUE	TRUE	TRUE	All of these options are SaaS-based and able to be used on a Mac. If you go with a desktop version (QuickBooks Desktop or Odoo Hosted) you would need a virtual server or laptop.
Ability to integrate with 3rd parties	TRUE	TRUE	TRUE	TRUE	There is a marketplace page for all of these solutions, but it is highly recommended to know what software package(s) want to integrate with before choosing a software, because different add ons integrate in different ways and to different degrees. Saying it "works with" or "integrates with" a software does not guarantee it does so the way you want it to. It all depends on the developer and how much investment and effort they put into development. You have one-way syncs, two-way syncs, and sometimes developers put out poorly designed syncs just to say they sync. Odoo is open-sourced, which means it will be the friendliest to integrate with if you had to do something custom/ proprietary.
Maintenance Requirements	SaaS - maintenance included in subscription. 3rd party backup may be additional cost.	SaaS - maintenance included in subscription. 3rd party backup may be additional cost.	SaaS - maintenance included in subscription. 3rd party backup may be additional cost.	SaaS - maintenance included in subscription. 3rd party backup may be additional cost. Hosted Odoo may require upgrade maintenance which can be material.	
Number of supported users per tenant	25	Unlimited	15	Unlimited	Even if users are unlimited, there may be practical ceilings we haven't encountered yet. I am confirming Zoho user ceiling as this seems low.
Payroll Module	TRUE	FALSE	TRUE	TRUE	QuickBooks has their own payroll offering. Xero integrates with Gusto but does not have their own module, and we are Gusto partners as well. Gusto is a great program and offers employees some things QB Payroll doesn't, like a cash-advance program that Gusto handles, and a friendlier portal, but having everything in one place is a big bonus as well. Odoo also has a payroll offering and is broken into Employees and Payroll. Odoo has extensive international payroll configurations as well.
File and Receipt Saving/Library	TRUE	TRUE	FALSE	FALSE	Xero offers folders for organization, which I thought was really cool.
Time Tracking	TRUE	TRUE	TRUE	TRUE	QB Time Tracking is through Tsheets acquisition, and some import issues occasionally occur. Configuration is strongest, however, with QB Time/TSheets. Zoho Time is not as configurable as Tsheets, but Tsheets/QB Time has clunky reporting depending on what you are looking for. Odoo has Timesheets and has to be configured. Will add more as we work with it.
Time Tracking - Rounding Ability	FALSE	FALSE	FALSE	TRUE	QB Time cannot round for invoicing purposes, which may make it problematic for service clients needing to round billable time. Zoho/Xero currently unknown, 3rd parties available for QB Time that can "patch" this.
Reporting	TRUE	TRUE	TRUE	TRUE	QuickBooks standard reports are strong, but custom reporting has a learning curve. Xero reporting is not as strong as the other options, but they have good reports for most needs already pre-built. Zoho reporting with limited experience seems to be very easy to use and has customization ability. I am weakest on Odoo and Zoho reports, but will add more as I work with them
Visual of homepage	See below notes				
Billing	Pay directly or through Certum	Paid through Certum	Paid through Certum	Paid through Certum	Discounts are available for some partners. We administer billing for some of our partners, but not for all.
Summary of Certum Partnership	QB Elite Partner since 2012; Certified ProAdvisor Program since 2005.	New Certified Accounting Advisor 2Q 2024. They do not have another partner program geared towards consultants at present, but have said they are working on it.	New Silver Partner 3Q 2024	New Silver Partner 3Q 2024	If we have a strong partnership with our channel manager it means stronger support for our clients who need escalation. Additionally, we can offer limited support in Dutch, Spanish and soon French.

QuickBooks Online:



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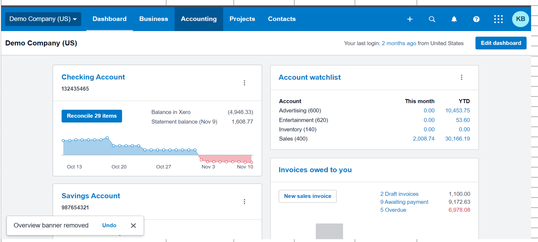

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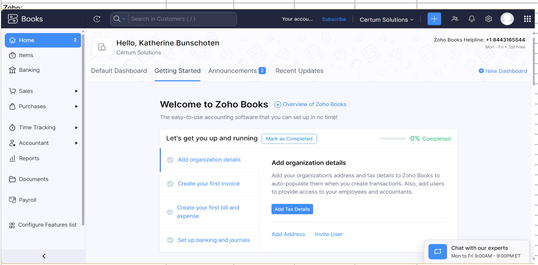

Odoo:

