





	Xero 	Clearbooks 	Quickbooks Online 	Kashflow 	Sage One Sage One	Free Agent FreeAgent
Price £ (exc VAT) per month	<u>£10, 22, 27.50</u>	<u>£9.30, £20.60</u>	<u>£7, 15 ,25</u>	<u>£5, 10, 15</u>	<u>£5, 10</u>	<u>£19, 24, 29</u>
Customer support function	<u>Email</u>	<u>Email/phone M-F 9am-5pm</u>	<u>Phone M-F 8am-8pm Web chat M-F 8am-6pm</u>	<u>24/7 Support via web chat</u>	<u>24/7 support by email/phone</u>	<u>Email/phone M-F 9-5pm</u>
Handle multiple currencies?	<u>With premium package £27.50</u>	✓	<u>With Essentials package £15</u>	<u>With Business package £10</u>	<u>Only with Sage One Accounting £10</u>	✓
How secure?	<u>Specify same data encryption as online banking and hosted by Amazon web services</u>	<u>256 bit data encryption on their own data servers</u>	<u>256 bit data encryption on their own data servers</u>	<u>Specify same data encryption as online banking and hosted by Rackspace</u>	<u>128 bit encryption, stored at Amazon web services</u>	<u>256 bit data encryption stored at The Bunker</u>
Credit control function?	<u>Available with Starter package at £9 but limited to 5 invoices</u>	<u>Available as an integration through Spendgate</u>	✓	✓	✗	<u>Available with add-ons at extra price</u>
Add-ons	<u>300+</u>	<u>19</u>	<u>120+</u>	<u>94</u>	<u>36</u>	<u>38</u>
Integration with business bank account (bank feed)?	<u>All price plans. Direct - HSBC, RBS, NatWest, Metro Bank, Santander Otherwise 3rd party Yodlee.</u>	<u>Available on Together+ account £20.60 through 3rd party Yodlee</u>	<u>All price plans and only specifies all major UK banks</u>	<u>All price plans and through 3rd party Yodlee</u>	<u>All price plans and through 3rd party Yodlee</u>	<u>All price plans and through 3rd party Yodlee</u>
Reporting	<u>Wide range of reports and export to Excel, google & pdf</u>	<u>Wide range of reports</u>	<u>Wide range, customisable, export to excel & pdf</u>	<u>Good reports including audit trail</u>	<u>Audit trail report, export to csv & pdf</u>	<u>Basic report but includes excel export of all data.</u>
Billing and Invoicing	<u>Customise invoices, service improves with purchase of add-ons</u>	✓	✓	✓	✓	✓
HMRC integration e.g. VAT	✓	✓	✓	✓	✓	✓
Payroll	<u>5 Employees free for 3 months then £1/month per employee</u>	<u>2 employees at £5 .20per month 3+ employees at £2.60 per month each</u>	<u>Unlimited employees £1/month per employee</u>	<u>Only with Business + Payroll package £15</u>	<u>Additional cost starting at £5 for 15 employees</u>	✓

✓ = Included as a standard feature of the package

✗ = Not an available feature