

PRICING & ACCESS	
Feature	Lite
Pricing tiers	25\$
User limits	5
Roles & permissions	✓
User management	✓
Invite accountant / external users	✗
Core Accounting	
Automated bookkeeping	✓
Chart of accounts	✓
Sub-accounts	✓
Account customization	✓
Manual journal entries	✓
Recurring journals	✗
Journal templates	✓
Transaction locking	✗
Record locking	✗
Multi-transaction number series	✓
Base currency adjustments	✓
Multi-currency support	✓
Automated bank feeds	✗
Bank reconciliation	✓
AI-powered reconciliation	✓
Anomaly detection	✓
Revenue recognition	✓
Fixed asset management	✓
Tax deductions tracking	✗
AP (EXPENSES & PAYABLES)	
Bill creation & management	✓
Recurring bills & expenses	✗
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor credits	✗
Vendor portal	✓
Record vendor payments	✓
Payables insights & analytics	✗
Contractor expense management	✓
Bill approval workflows	✓
Purchase approval workflows	✓
Payment release approvals	✗
Bill payments (ACH, card, check, online)	✓
Check printing	✓
Employee Expense claims	✓
Mileage tracking	✓
Landed cost allocation	✗
Multi-currency vendor transactions	✓

Approval-only / limited user pricing	✓
(AR) Sales, Invoicing & Receivables	
Estimates & quotes	✓
Invoice creation & management	✓
Invoice customization & branding	✗
Sales orders	✓
Recurring invoicing & auto-billing	✓
Progress / milestone invoicing	✗
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓
Online payments (ACH, card, etc.)	✓
Payment links	✓
Sales approval workflows	✓
Offline payment recording	✗
Customer management	✓
Customer portal	✓
Revenue recognition	✗
Multi-language invoicing	✓
Multi-currency invoicing	✓
BANKING AND PAYMENTS	
Add bank & credit card accounts	✓
Import bank & card statements	✓
Transaction rules	✗
Bank & credit card feeds (via aggregators)	✗
Automatic statement forwarding	✗
Online payment gateways	✓
ACH transfers	✗
Business checking account	✓
Lending marketplace / access to capital	✗
INVENTORY	
Inventory tracking	✗
Purchase orders	✗
Sales orders	✗
Composite items	✗
Batch tracking	✗
Serial number tracking	✗
Warehouse management	✗
Bin location tracking	✗
Inventory valuation	✗
Shipping labels	✗
Shipment tracking	✗
Connect online sales channels (Amazon, eBay, Etsy, Shopify)	✗
Projects & Time Tracking	
Project management	✓
Project tracking	✓

Project expenses & invoicing	✓
Project profitability	✗
Project budgeting	✗
Timesheets	✓
Time entry	✓
Timesheet approvals (internal & customer)	✓
Project-based retainer invoices	✓
Customer & Vendor Management (CRM-lite)	
Customer management	✓
Vendor management	✓
Notes & comments	✓
Tasks & task tracking	✓
Contextual chats	✓
Appointment scheduling	✗
Contact forms	✗
Proposals	✗
Contract upload & e-signature	✗
Referrals & feedback	✗
Lead management	✗
Reporting & Dashboards	
Financial dashboard	✓
Dashboard customization	✓
Real-time reporting	✓
Standard financial reports	✓
Custom reports	✓
Report builder	✓
Cash flow reports	✓
Cash flow forecasting reports	✓
Export reports (PDF, Excel)	✓
Scheduled reports	✓
Reporting tags	✓
Visual performance graphs	✓
Financial scorecards	✓
Business Intelligence & Analytics	
Forecasting	✓
Cash flow planning	✓
KPI tracking	✓
KPI scorecards	✓
Custom KPIs	✓
Ratio analysis	✓
Management reports	✓
Advanced reporting	✓
Data sync with Excel	✗
Data visualization	✗
Multi-source data analysis	✗
Tax & Compliance	

Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
Tax exemptions	✓
Tax treatment for items & contacts	✓
W-9 management	✓
1099 contractor tracking	✓
Generate & file 1099s	✓
Payroll tax tracking (940, 941)	✓
Year-end filing support	✓
Internal Finance Controls	
Activity log	✓
Audit trail	✓
Sales approvals	✓
Timesheet approvals	✗
Validation rules	✓
Record locking	✗
Customization & Automation	
Custom fields	✓
Custom views	✓
Workflow rules	✓
Workflow automation	✓
Batch processing (invoices, expenses)	✓
Email template customization	✓
Custom modules	✓
Custom buttons & links	✓
Custom schedulers	✗
API access	✗
Webhooks	✗
Custom domain	✗
Document Management	
Document folders	✓
Upload documents	✓
Attach files to transactions	✓
Attach files to contacts	✓
Auto-forward receipts	✗
Auto-forward bills	✗
Auto-forward bank statements	✗
Collaboration	
Customer portal	✓
Vendor portal	✓
Comments	✓
Contextual chats	✓
Assign & track tasks	✓
Integrations	
Google Workspace	✗

Microsoft 365	✗
Slack	✗
Zapier	✗
Dropbox	✗
Google Drive	✗
OneDrive	✗
Evernote	✗
WhatsApp	✗
Avalara	✗
Zendesk	✗
Twilio	✗
Support & Notifications	
Email support	✓
Email alerts	✓
In-app notifications	✗
Chat support	✓
Voice support	✗
Mobile & Platform	
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	✓
Business planner	✗
OCR	
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	✓
Transaction-level extraction	✓
Line-item extraction (bills/receipts)	✓
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	✓
Balance & totals extraction	✓
Automatic reconciliation checks	✓
Fraud / tampering detection	✗
Confidence / authenticity scoring	✗
Derived financial insights (NSF, low balance days)	✗
Accounting-ready outputs (QBO, OFX, QIF)	✓
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	✓
AI categorization & auto-posting	✓
Human-in-the-loop review & approvals	✗
Embedded accounting workflows (AP/Expense)	✓



Feature	Status
Pricing tiers	✓
User limits	✓
Roles & permissions	✓
User management	✓
Invite accountant / external users	✗

Core Accounting Features	Status
Automated bookkeeping	✓
Chart of accounts	✓
Sub-accounts	✓
Account customization	✓
Manual journal entries	✓
Recurring journals	✗
Journal templates	✓
Transaction locking	✗
Record locking	✗
Multi-transaction number series	✓
Base currency adjustments	✓
Multi-currency support	✓
Automated bank feeds	✗
Bank reconciliation	✓
AI-powered reconciliation	✓
Anomaly detection	✗
Revenue recognition	✓
Fixed asset management	✓
Tax deductions tracking	✗

AP (EXPENSES & PAYABLES) Features	Status
Bill creation & management	✓
Recurring bills & expenses	✗
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor credits	✓
Vendor portal	✗
Record vendor payments	✓
Payables insights & analytics	✗
Contractor expense management	✗
Bill approval workflows	✓
Purchase approval workflows	✓
Payment release approvals	✗
Bill payments (ACH, card, check, online)	✓
Check printing	✗
Employee Expense claims	✗

Mileage tracking	X
Landed cost allocation	X
Multi-currency vendor transactions	✓
Approval-only / limited user pricing	X

(AR) Sales, Invoicing & Receivables Features	Status
Estimates & quotes	✓
Invoice creation & management	✓
Invoice customization & branding	✓
Sales orders	✓
Recurring invoicing & auto-billing	✓
Progress / milestone invoicing	X
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓
Online payments (ACH, card, etc.)	✓
Payment links	✓
Sales approval workflows	X
Offline payment recording	✓
Customer management	✓
Customer portal	X
Revenue recognition	✓
Multi-language invoicing	X
Multi-currency invoicing	✓

BANKING AND PAYMENTS Features	Status
Add bank & credit card accounts	✓
Import bank & card statements	✓
Transaction rules	X
Bank & credit card feeds (via aggregators)	X
Automatic statement forwarding	X
Online payment gateways	✓
ACH transfers	X
Business checking account	X
Lending marketplace / access to capital	X

INVENTORY Features	Status
Inventory tracking	X
Purchase orders	✓
Sales orders	✓
Composite items	X
Batch tracking	X
Serial number tracking	X
Warehouse management	X

Bin location tracking	X
Inventory valuation	X
Shipping labels	X
Shipment tracking	X
Connect online sales channels (Amazon, eBay, Etsy, Shopify)	X

Projects & Time Tracking Features	Status
Project management	X
Project tracking	X
Project expenses & invoicing	X
Timesheets	X
Time entry	X

Customer & Vendor Management (CRM-lite) Features	Status
Customer management	✓
Vendor management	✓
Notes & comments	X
Tasks & task tracking	X
Contextual chats	X

Reporting & Dashboards Features	Status
Financial dashboard	✓
Dashboard customization	X
Real-time reporting	✓
Standard financial reports	✓
Custom reports	✓
Report builder	X
Cash flow reports	✓
Cash flow forecasting reports	X
Export reports (PDF, Excel)	✓
Scheduled reports	X
Reporting tags	X
Visual performance graphs	✓
Financial scorecards	X

Business Intelligence & Analytics Feature	Status
Forecasting	✓
Cash flow planning	X
KPI tracking	✓
KPI scorecards	✓
Custom KPIs	✓
Ratio analysis	X
Management reports	✓
Advanced reporting	X

Tax & Compliance Features	Status
Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
Tax exemptions	✗
Tax treatment for items & contacts	✗
W-9 management	✗
1099 contractor tracking	✓
Generate & file 1099s	✓
Payroll tax tracking (940, 941)	✓
Year-end filing support	✗

Internal Finance Controls Features	Status
Activity log	✓
Audit trail	✓
Sales approvals	✗
Timesheet approvals	✗
Validation rules	✗
Record locking	✗

Customization & Automation Features	Status
Custom fields	✓
Custom views	✓
Workflow rules	✗
Workflow automation	✗
Batch processing (invoices, expenses)	✗
Email template customization	✓
Custom modules	✗
Custom buttons & links	✗

Document Management Features	Status
Document folders	✗
Upload documents	✓
Attach files to transactions	✓
Attach files to contacts	✓

Collaboration Features	Status
Customer portal	✗
Vendor portal	✗
Comments	✗
Contextual chats	✗
Assign & track tasks	✗

Integtraion Features	Status
Google Workspace	X
Microsoft 365	X
Slack	X
Zapier	X
Dropbox	X
Google Drive	X
OneDrive	X
Evernote	X
WhatsApp	X
Avalara	X
Zendesk	X
Twilio	X

Support & Notifications Features	Status
Email support	✓
Email alerts	✓
In-app notifications	X
Chat support	✓
Voice support	X

Mobile & Platform Features	Status
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	✓
Business planner	X

OCR Features	Status
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	✓
Transaction-level extraction	✓
Line-item extraction (bills/receipts)	✓
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	✓
Balance & totals extraction	✓
Automatic reconciliation checks	✓
Fraud / tampering detection	X
Confidence / authenticity scoring	X
Derived financial insights (NSF, low balance days)	X
Accounting-ready outputs (QBO, OFX, QIF)	✓
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	✓
AI categorization & auto-posting	✓
Human-in-the-loop review & approvals	X

Embedded accounting workflows (AP/Expense)
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PRICING & ACCESS	
Features	Free
Pricing tiers	0\$
Pricing Tiers (Yearly)	0\$
User limits	2
Roles & permissions	✓
User management	✓

Core Accounting Features	
Automated bookkeeping	✓
Chart of accounts	✓
Sub-accounts	✓
Account customization	X
Manual journal entries	✓
Journal templates	✓
Multi-transaction number series	X
Base currency adjustments	X
Multi-currency support	X
Bank reconciliation	✓
AI-powered reconciliation	X
Anomaly detection	X
Revenue recognition	X
Fixed asset management	X

AP (EXPENSES & PAYABLES) Features	
Bill creation & management	250 per year
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor credits	X
Record vendor payments	✓
Bill approval workflows	X
Purchase approval workflows	X
Bill payments (ACH, card, check, online)	X
Multi-currency vendor transactions	X

(AR) Sales, Invoicing & Receivables Features	
Estimates & quotes	✓
Invoice creation & management	✓
Invoice customization & branding	X
Sales orders	✓
Recurring invoicing & auto-billing	X
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓

Online payments (ACH, card, etc.)	X
Payment links	X
Offline payment recording	✓
Customer management	✓
Revenue recognition	X
Multi-currency invoicing	X

BANKING AND PAYMENTS Features	
Add bank & credit card accounts	✓
Import bank & card statements	✓
Online payment gateways	X

INVENTORY Features	
Purchase orders	X
Sales orders	✓

Projects & Time Tracking Features	
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Customer & Vendor Management (CRM-lite) Features	
Customer management	✓
Vendor management	✓

Reporting & Dashboards Features	
Financial dashboard	✓
Real-time reporting	✓
Standard financial reports	✓
Custom reports	X
Cash flow reports	✓
Export reports (PDF, Excel)	X
Visual performance graphs	X

Business Intelligence & Analytics Feature	
Forecasting	X
KPI tracking	✓
KPI scorecards	X
Custom KPIs	X
Management reports	X

Tax & Compliance Features	
Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
1099 contractor tracking	X
Generate & file 1099s	X

Payroll tax tracking (940, 941)	X
Internal Finance Controls Features	
Activity log	✓
Audit trail	✓
Customization & Automation Features	
Custom fields	X
Custom views	X
Email template customization	X
Document Management Features	
Upload documents	✓
Attach files to transactions	✓
Attach files to contacts	X
Collaboration Features	
Integtraion Features	
Support & Notifications Features	
Email support	✓
Email alerts	✓
Chat support	X
Mobile & Platform Features	
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	X
OCR Features	
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	X
Transaction-level extraction	X
Line-item extraction (bills/receipts)	X
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	X
Balance & totals extraction	X
Automatic reconciliation checks	X
Accounting-ready outputs (QBO, OFX, QIF)	X
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	X
AI categorization & auto-posting	X
Embedded accounting workflows (AP/Expense)	X

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PRICING & ACCESS	
Features	Free
Pricing tiers	0\$
Pricing Tiers (Yearly)	0\$
User limits	2
Roles & permissions	✓
User management	✓

Core Accounting Features	
Automated bookkeeping	✓
Chart of accounts	✓
Sub-accounts	✓
Account customization	X
Manual journal entries	✓
Journal templates	✓
Multi-transaction number series	X
Base currency adjustments	X
Multi-currency support	X
Bank reconciliation	✓
AI-powered reconciliation	X
Anomaly detection	X
Revenue recognition	X
Fixed asset management	X

AP (EXPENSES & PAYABLES) Features	
Bill creation & management	250 per year
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor credits	X
Record vendor payments	✓
Bill approval workflows	X
Purchase approval workflows	X
Bill payments (ACH, card, check, online)	X
Multi-currency vendor transactions	X

(AR) Sales, Invoicing & Receivables Features	
Estimates & quotes	✓
Invoice creation & management	✓
Invoice customization & branding	X
Sales orders	✓
Recurring invoicing & auto-billing	X
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓

Online payments (ACH, card, etc.)	X
Payment links	X
Offline payment recording	✓
Customer management	✓
Revenue recognition	X
Multi-currency invoicing	X

BANKING AND PAYMENTS Features	
Add bank & credit card accounts	✓
Import bank & card statements	✓
Online payment gateways	X

INVENTORY Features	
Purchase orders	X
Sales orders	✓

Projects & Time Tracking Features	
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Customer & Vendor Management (CRM-lite) Features	
Customer management	✓
Vendor management	✓

Reporting & Dashboards Features	
Financial dashboard	✓
Real-time reporting	✓
Standard financial reports	✓
Custom reports	X
Cash flow reports	✓
Export reports (PDF, Excel)	X
Visual performance graphs	X

Business Intelligence & Analytics Feature	
Forecasting	X
KPI tracking	✓
KPI scorecards	X
Custom KPIs	X
Management reports	X

Tax & Compliance Features	
Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
1099 contractor tracking	X
Generate & file 1099s	X

Payroll tax tracking (940, 941)	X
Internal Finance Controls Features	
Activity log	✓
Audit trail	✓
Customization & Automation Features	
Custom fields	X
Custom views	X
Email template customization	X
Document Management Features	
Upload documents	✓
Attach files to transactions	✓
Attach files to contacts	X
Collaboration Features	
Integtraion Features	
Support & Notifications Features	
Email support	✓
Email alerts	✓
Chat support	X
Mobile & Platform Features	
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	X
OCR Features	
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	X
Transaction-level extraction	X
Line-item extraction (bills/receipts)	X
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	X
Balance & totals extraction	X
Automatic reconciliation checks	X
Accounting-ready outputs (QBO, OFX, QIF)	X
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	X
AI categorization & auto-posting	X
Embedded accounting workflows (AP/Expense)	X

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Small Business

Free	Growth
Automated Bookkeeping	All Features in Free +
Bank Reconciliation	Project Management
Receipt Capture	Account Customization
Vendor and Customer Management	Multicurrency
1000 Invoice and Bill Creation	Unlimited Invoice and Bill Creation
Real Time Reporting	Custom Report Builder
KPI Tracking	Cash Flow Forecasting

Startups

Free	Growth
Automated Bookkeeping	All Features in Free +
Bank Reconciliation	Sales Tax Tracking
Receipt Capture	Multicurrency
Vendor and Customer Management	Ratio Analysis
1000 Invoice and Bill Creation	2500 Invoice and Bill Creation
Real Time Reporting	Custom Report Builder
KPI Tracking	Cash Flow Forecasting

Advisor
Accounting Oversight
Payroll and Payslip Management
Bank Reconciliation
Sales Tax Calculation and Filing
Monthly Financial Statements
Financial Reporting
Smooth Migration Support

Advisor
Accounting Oversight
Payroll and Payslip Management
Bank Reconciliation
Sales Tax Calculation and Filing
Monthly Financial Statements
Financial Reporting
Smooth Migration Support

PRICING & ACCESS	
Features	For CPAs and CAs
Pricing tiers	NA
Pricing Tiers (Yearly)	\$250-in \$60
User limits	2
Roles & permissions	✓
User management	✓

Core Accounting Features	Status
Automated bookkeeping	✓
Chart of accounts	✓
Sub-accounts	✓
Account customization	✓
Manual journal entries	✓
Journal templates	✓
Multi-transaction number series	✓
Base currency adjustments	✓
Multi-currency support	✓
Bank reconciliation	✓
AI-powered reconciliation	✓
Anomaly detection	✓
Revenue recognition	✓
Fixed asset management	✓

AP (EXPENSES & PAYABLES) Features	Status
Bill creation & management	Unlimited
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor credits	✓
Record vendor payments	✓
Bill approval workflows	✓
Purchase approval workflows	✓
Bill payments (ACH, card, check, online)	✓
Multi-currency vendor transactions	✓

(AR) Sales, Invoicing & Receivables Features	Status
Estimates & quotes	✓
Invoice creation & management	✓
Invoice customization & branding	✓
Sales orders	✓
Recurring invoicing & auto-billing	✓
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓

Online payments (ACH, card, etc.)	✓
Payment links	✓
Offline payment recording	✓
Customer management	✓
Revenue recognition	✓
Multi-currency invoicing	✓

BANKING AND PAYMENTS Features	Status
Add bank & credit card accounts	✓
Import bank & card statements	✓
Online payment gateways	✓

INVENTORY Features	Status
Purchase orders	✓
Sales orders	✓

Projects & Time Tracking Features	Status
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Customer & Vendor Management (CRM-lite) Features	Status
Customer management	✓
Vendor management	✓

Reporting & Dashboards Features	Status
Financial dashboard	✓
Real-time reporting	✓
Standard financial reports	✓
Custom reports	✓
Cash flow reports	✓
Export reports (PDF, Excel)	✓
Visual performance graphs	✓

Business Intelligence & Analytics Feature	Status
Forecasting	✓
KPI tracking	✓
KPI scorecards	✓
Custom KPIs	✓
Management reports	✓

Tax & Compliance Features	Status
Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
1099 contractor tracking	✓
Generate & file 1099s	✓

Payroll tax tracking (940, 941)	✓
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Internal Finance Controls Features	Status
Activity log	✓
Audit trail	✓

Customization & Automation Features	Status
Custom fields	✓
Custom views	✓
Email template customization	✓

Document Management Features	Status
Upload documents	✓
Attach files to transactions	✓
Attach files to contacts	✓

Collaboration Features	Status
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Integtraion Features	Status
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Support & Notifications Features	Status
Email support	✓
Email alerts	✓
Chat support	✓

Mobile & Platform Features	Status
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	✓

OCR Features	Status
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	✓
Transaction-level extraction	✓
Line-item extraction (bills/receipts)	✓
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	✓
Balance & totals extraction	✓
Automatic reconciliation checks	✓
Accounting-ready outputs (QBO, OFX, QIF)	✓
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	✓
AI categorization & auto-posting	✓
Embedded accounting workflows (AP/Expense)	✓

PRICING & ACCESS	Zinancial Free
Feature	
Pricing tiers	0\$
User limits	2
Roles & permissions	×
User management	×
Invite accountant / external users	×
Core Accounting	
Automated bookkeeping	✓
Tax Adjusted Books	
Chart of accounts	✓
Sub-accounts	×
Account customization	×
Manual journal entries	✓
Journal templates	×
Multi-transaction number series	×
Base currency adjustments	×
Multi-currency support	×
Bank reconciliation	✓
AI-powered reconciliation	
Revenue recognition	×
Fixed asset management	×
AP (EXPENSES & PAYABLES)	
Bill creation & management	✓
Receipt capture & auto-ingestion	✓
Vendor management	✓
Vendor portal	×
Record vendor payments	✓
Contractor expense management	×
Bill approval workflows	×
Purchase approval workflows	×
Bill payments (ACH, card, check, online)	✓
Check printing	×
Mileage tracking	×
Multi-currency vendor transactions	×
Approval-only / limited user pricing	×
(AR) Sales, Invoicing & Receivables	
Estimates & quotes	✓
Invoice creation & management	✓
Sales orders	×
Recurring invoicing & auto-billing	×
Credit notes	✓
Invoice reminders	✓
Sales receipts	✓
Online payments (ACH, card, etc.)	✓

Payment links	✓
Sales approval workflows	✗
Customer management	✓
Customer portal	✗
Multi-language invoicing	✗
Multi-currency invoicing	✗
BANKING AND PAYMENTS	
Add bank & credit card accounts	✓
Import bank & card statements	✓
Online payment gateways	✓
Business checking account	✗
INVENTORY	
Inventory tracking	✗
Purchase orders	✗
Sales orders	✗
Composite items	✗
Batch tracking	✗
Serial number tracking	✗
Warehouse management	✗
Bin location tracking	✗
Inventory valuation	✗
Shipping labels	✗
Shipment tracking	✗
Connect online sales channels (Amazon, eBay, Etsy, Shopify)	✗
Projects & Time Tracking	
Project management	✗
Project tracking	✗
Project expenses & invoicing	✗
Timesheets	✗
Time entry	✗
Timesheet approvals (internal & customer)	✗
Project-based retainer invoices	✗
Customer & Vendor Management (CRM-lite)	
Customer management	✓
Vendor management	✓
Notes & comments	✓
Tasks & task tracking	✗
Contextual chats	✗
Reporting & Dashboards	
Financial dashboard	✓
Dashboard customization	✗
Real-time reporting	✓
Standard financial reports	✓
Custom reports	✗
Report builder	✗
Cash flow reports	✓

Cash flow forecasting reports	✗
Export reports (PDF, Excel)	✓
Scheduled reports	✗
Reporting tags	✗
Visual performance graphs	✓
Executive Summary	
Financial scorecards	✗
Business Intelligence & Analytics	
Forecasting	✗
Cash flow planning	✗
KPI tracking	✓
KPI scorecards	✗
Custom KPIs	✗
Ratio analysis	✗
Management reports	✗
Advanced reporting	✗
Tax & Compliance	
Sales tax tracking	✓
Sales tax liability reports	✓
Tax rates & tax groups	✓
Tax exemptions	✗
Tax treatment for items & contacts	✗
W-9 management	✗
1099 contractor tracking	✗
Generate & file 1099s	✗
Payroll tax tracking (940, 941)	✗
Year-end filing support	✗
Internal Finance Controls	
Activity log	✓
Audit trail	✓
Sales approvals	✗
Validation rules	✗
Customization & Automation	
API Call Limit	✓
Custom fields	✓
Custom views	✓
Workflow rules	✗
Workflow automation	✗
Batch processing (invoices, expenses)	✗
Email template customization	✗
Custom modules	✗
Custom buttons & links	✗
Document Management	
Document folders	✓
Upload documents	✓
Attach files to transactions	✓

Attach files to contacts	✓
Collaboration	
Customer portal	✗
Vendor portal	✗
Comments	✓
Contextual chats	✗
Assign & track tasks	✗
Integrations	
Google Workspace	✗
Microsoft 365	✗
Slack	✗
Zapier	✗
Dropbox	✗
Google Drive	✗
OneDrive	✗
Evernote	✗
WhatsApp	✗
Avalara	✗
Zendesk	✗
Twilio	✗
Support & Notifications	
Email support	✓
Email alerts	✓
Chat support	✗
Mobile & Platform	
Mobile app aka Mobile View (in Zinancial terms)	✓
Automatic business feeds	✗
OCR	
Multi-format document import (PDF, image, CSV)	✓
Scanned PDF OCR (image-based)	✓
Intelligent document recognition (template-less)	✓
Transaction-level extraction	✓
Line-item extraction (bills/receipts)	✓
Receipt OCR (photo, email upload)	✓
Payee / merchant normalization	✓
Balance & totals extraction	✓
Automatic reconciliation checks	✓
Accounting-ready outputs (QBO, OFX, QIF)	✓
Spreadsheet-ready output (CSV, Excel)	✓
API access to OCR & insights	✗
AI categorization & auto-posting	✓
Embedded accounting workflows (AP/Expense)	✓

Wave Free	Zoho Free	Zoho Standard	Wave Paid
0\$	0\$	15\$	19\$
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✓	1,000 expenses	5,000 expenses	✓
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Task Type	Example Work	Tokens / Action
Accounting Q&A	"How to treat this expense?"	150–300
Journal Entry Drafting	Auto-create entries from description	300–500
Email / Note Drafting	Client explanation, audit note	250–400
Task Type	Example Work	Tokens / Report
P&L Summary	Monthly P&L + commentary	1,200–1,800
Balance Sheet Review	Variance + red flags	1,000–1,500
Cash Flow Analysis	Explanation + trends	1,200–2,000
MIS Notes	Management summary	800–1,200
Task Type	Example Work	Tokens / Task
Variance Analysis	Budget vs actual + reasons	1,500–2,500
Expense Pattern Analysis	Detect anomalies, trends	1,800–3,000
Revenue Insights	Growth drivers, risks	1,500–2,500
Task Type	Example Work	Tokens / Task
Month-End Review	Full financial review	3,000–5,000
Client / Management Report	Multi-section narrative	4,000–7,000
Audit Prep Notes	Explanations + support	2,000–4,000

Frequency (Monthly)	Monthly Tokens	Avg Value
20	3,000–6,000	3
15	4,500–7,500	4
10	2,500–4,000	2
Frequency	Monthly Tokens	Avg Value
2	2,400–3,600	2
1	1,000–1,500	1
1	1,200–2,000	1
2	1,600–2,400	1
Frequency	Monthly Tokens	Avg Value
2	3,000–5,000	3
1	1,800–3,000	1
1	1,500–2,500	1
Frequency	Monthly Tokens	Avg Value
1	3,000–5,000	3
1	4,000–7,000	4
1	2,000–4,000	2

3000

4000

2000

0.7

1 Million

50000

14

0.7

2000

1000

1000

1000

3000

1000

1000

3000

4000

2000

	Free	Statup	Lite
Monthly	0\$	10\$	25\$
YEarly	0\$	100\$	250\$
Module	Books	Books	Books
User	2	2	5
	100 per year or 1000	500 per year or 2500	
Transactions	cummulative	cummulative	Unlimited
Accounting	Yes	Yes	Yes
Reporting	Unlimited	Unlimited	Unlimited
Categoriztion	Unlimited	Unlimited	Unlimited
Document AI		100	10000
Stroage			
Scan to record			
Zinny AI			
OCR to Bank Statement			

Pro

100\$

250\$

Books

5

Unlimited

Yes

Yes

Unlimited

10000