ToolGPA

NOVEMBER 2026

Acumatica

The Insider's Guide

Cloud ERP with financials, priced by modules not seats

Acumatica
The Cloud ERP

Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Acumatica's own pages.

Made by Acumatica, Inc. · checked Nov 13, 2026 · toolgpa.com

1.8
GPA



Acumatica

Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Acumatica's own pages, its app-store listings and our grades. Every fact in it is on Acumatica's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.8

GPA, above 12 of the 127 other accounting and invoicing tools we grade

Acumatica is a cloud ERP suite whose financial management applications cover the general ledger, payables, receivables, cash, billing and project accounting, with distribution, manufacturing, construction and other modules alongside. It is sold through partners and quoted per customer, not listed at a public price.

To get you started, here are **7 things to know about Acumatica**, taken from its own pages and our grades.

> **But there is no public price, you buy through a partner, and you should expect an implementation project rather than a sign-up.**
>
> From our report card of Acumatica

1 **Best for a mid-sized firm's cloud ERP with finance built in**

Acumatica is a cloud ERP whose finance side covers the ledger, payables, receivables, cash and project accounting.

2 **It runs on Web**

Web.

3 **Financial management**

General ledger, subledgers, multi-entity, multi-currency and multi-book accounting, with period management and approvals.

4 **Billing and revenue recognition**

Recurring billing, deferrals and project accounting tied to the financial records, with ASC 606 listed among the standards supported.

5 **Cash and expenses**

Bank feeds, reconciliation, mobile and web employee expenses, and AP payments run through BILL or AvidXchange.

6 **A 1.8 GPA, above 12 of 127**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

7 **Keep it**

To replace Acumatica you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

Acumatica at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY Acumatica, Inc.	CATEGORY Accounting & Invoicing
OUR GRADE 1.8 GPA, weak	

The report card

Best for a mid-sized firm's cloud ERP with finance built in

Acumatica is a cloud ERP whose finance side covers the ledger, payables, receivables, cash and project accounting. But there is no public price, you buy through a partner, and you should expect an implementation project rather than a sign-up. If you want to be keeping books this week, look elsewhere.

TOOLGPA REPORT CARD **Acumatica** Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price is published: the pricing page asks you to book a custom review. Cost depends on the applications chosen, expected usage and deployment, so we can't place it against the category.
Free plan and trial	F	Nothing free on the listing, no free plan and no trial. You talk to sales first.
Features	B	General ledger, payables, receivables, cash, billing, revenue recognition and project accounting, with dashboards and industry editions. The listing shows no hole in the core accounting work.
Ease of use	D	No store rating on record, and it is sold and implemented through partners, so setup is a project with consultants rather than something you start on your own.
Platforms and integrations	B	Web only, but with a low-code customization layer and payment connections such as BILL and AvidXchange. No desktop app is listed.

Grade point average Weak, out of 4.0 **1.8**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Acumatica is for

- ✓ Fits if you run a company with several departments and want finance, billing and projects in one system
- ✓ Works for businesses that already use a partner to roll out software

Who it is not for

- ✗ Skip it if you want a price before you talk to anyone, because none is published
- ✗ Not for you if you are a freelancer or a one-person shop: it is sold through partners and set up as a project
- ✗ Watch out: it is web only, with no desktop or phone app on the listing
- ✗ Tight if you need to start this week, because there is no free plan, trial or self-serve sign-up

Good to know

Good for

- ✓ Growing mid-size companies that outgrew entry-level accounting
- ✓ Businesses that need inventory, projects and finance in one system
- ✓ Teams with many occasional users, since pricing is not by seat

Worth knowing

- ⓘ No price is published: the pricing page asks buyers to book a custom review with an Acumatica expert.
- ⓘ The vendor says cost depends mainly on the applications chosen, expected usage and deployment option.
- ⓘ Sold and implemented through partners, so expect an implementation project rather than a self-serve signup.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Acumatica's current pricing could not be confirmed from its own site.

> **No price is published: the pricing page asks you to book a custom review.**
>
> From our grade for value for money

We could not confirm Acumatica's current prices from its own site, so this guide lists no plans. acumatica.com has them.

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Cloud ERP with financials, priced by modules not seats. Here is what it does, as its own site describes it, and what it covers: AI features, no-code, reports, bookkeeping, inventory, dashboards.

> **General ledger, payables, receivables, cash, billing, revenue recognition and project accounting, with dashboards and industry editions.**
>
> From our grade for features

Financial management

General ledger, subledgers, multi-entity, multi-currency and multi-book accounting, with period management and approvals.

Billing and revenue recognition

Recurring billing, deferrals and project accounting tied to the financial records, with ASC 606 listed among the standards supported.

Cash and expenses

Bank feeds, reconciliation, mobile and web employee expenses, and AP payments run through BILL or AvidXchange.

Dashboards and reports

Role-based dashboards, drill-down inquiries, custom financial statements and embedded pivot-table analysis.

Industry editions

Applications for construction, distribution, manufacturing, retail and professional services share one platform and can be added over time.

Low-code customization

Workflows, dashboards and reports can be adapted without writing code, and a mobile app is offered for field access.

Where it runs

Web

What it works with

BILL

AvidXchange

Acumatica is made by Acumatica, Inc.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

12/127

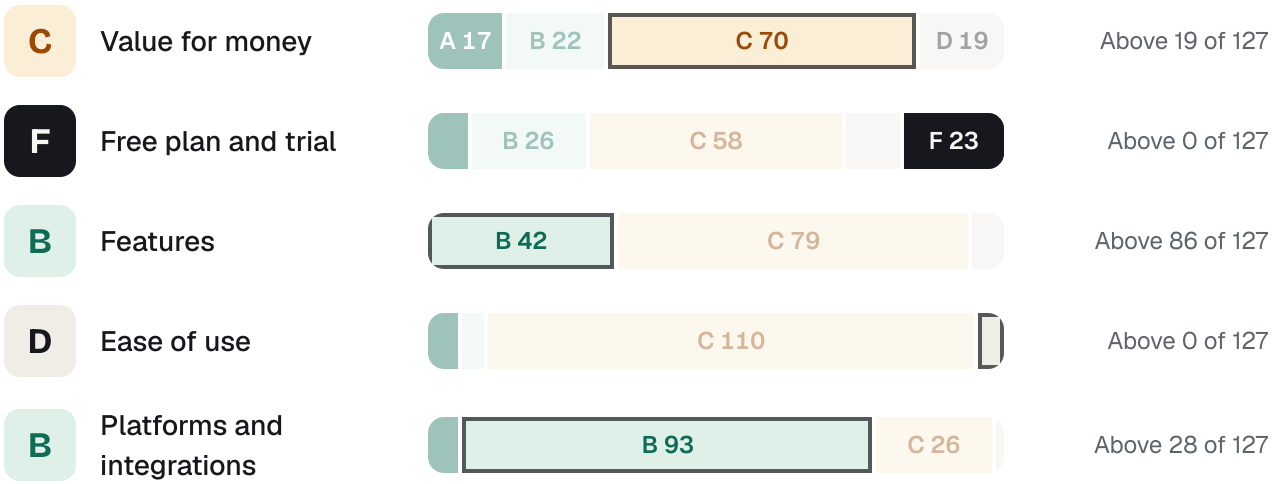
Other accounting and invoicing tools it is graded above

Acumatica's GPA of 1.8 is higher than 12 of the 127 other accounting and invoicing tools we grade, and level with 9.

It stands best on features (B, above 86 of 127) and worst on free plan and trial (F, above 0).

Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Acumatica's own letter is outlined.



Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Acumatica you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 106 of the 127 other accounting and invoicing tools grade higher.

What you could make

- Reports and inventory: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.
- A builder that other people can use without writing code.
- Connections that pull numbers from dozens of other services.
- AI features, unless you pay a model provider for each request yourself.
- What a company asks for before it lets staff use something: roles and permissions.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Acumatica's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



NetSuite, Odoo, Xero and QuickBooks Online

The 4 tools Acumatica is most often weighed against, with where each one differs from it.

1.8 GPA

NetSuite

Paid

Cloud ERP suite with financials, CRM and ecommerce from Oracle.

- Acumatica also covers no-code and dashboards.

Acumatica and NetSuite compared in full

3.2 GPA

Odoo

Free plan · from $31.10/mo

Business app suite whose Accounting app is free when used on its own.

- Odoo has a free plan. Acumatica does not.
- Only Odoo lists iOS and Android apps.
- Odoo is open source and self-hostable, according to its own site.

Acumatica and Odoo compared in full



2.6
GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Only Xero lists iOS and Android apps.
- Acumatica also covers no-code, inventory and dashboards.
- Xero also covers invoicing, expense tracking and payroll.

Acumatica and Xero compared in full



2.4
GPA

QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- QuickBooks Online has a free plan. Acumatica does not.
- Only QuickBooks Online lists iOS and Android apps.
- Acumatica also covers no-code, inventory and dashboards.

Acumatica and QuickBooks Online compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

10

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Acumatica free?

No. Acumatica is a paid product.

What platforms does Acumatica work on?

Acumatica is available on Web.

Does Acumatica have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Acumatica is listed for Web.

Does Acumatica have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Acumatica is listed for Web.

Is Acumatica open source?

Acumatica is not described as open source on its own site, as read on Nov 13, 2026.

What does Acumatica integrate with?

Acumatica's listing names BILL and AvidXchange. A listing names up to eight integrations, so it may connect to more.

Who makes Acumatica?

Acumatica is made by Acumatica, Inc.

What are the alternatives to Acumatica?

The closest alternatives to Acumatica in our directory are NetSuite, Odoo, Xero and QuickBooks Online.

How does Acumatica compare with other accounting and invoicing tools?

Acumatica's GPA of 1.8 is higher than 12 of the 127 other accounting and invoicing tools we grade, and level with 9.

Could I make my own version of Acumatica?

To replace Acumatica you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from Acumatica's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Acumatica's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Acumatica, Inc. Prices change, so check acumatica.com before you buy.

acumatica.com/pricing/

acumatica.com/

acumatica.com/cloud-erp-software/financial-man…

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Acumatica, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/acumatica

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Acumatica: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/acumatica
```

Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/acumatica/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Acumatica, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Acumatica's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Acumatica is a trademark of its owner, and this guide is not made, paid for or approved by Acumatica, Inc. Prices and plans change: check acumatica.com before you buy.