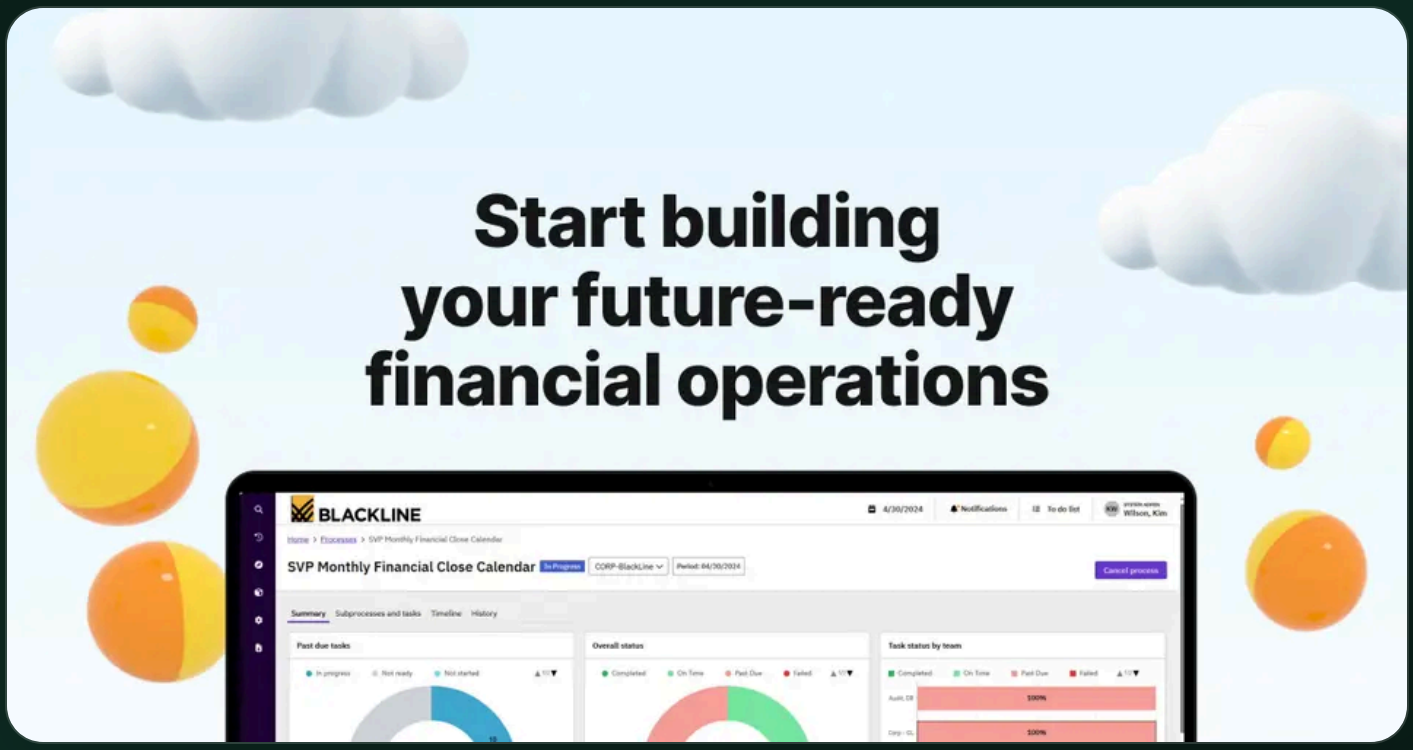
ToolGPA

NOVEMBER 2026

BlackLine

The Insider's Guide

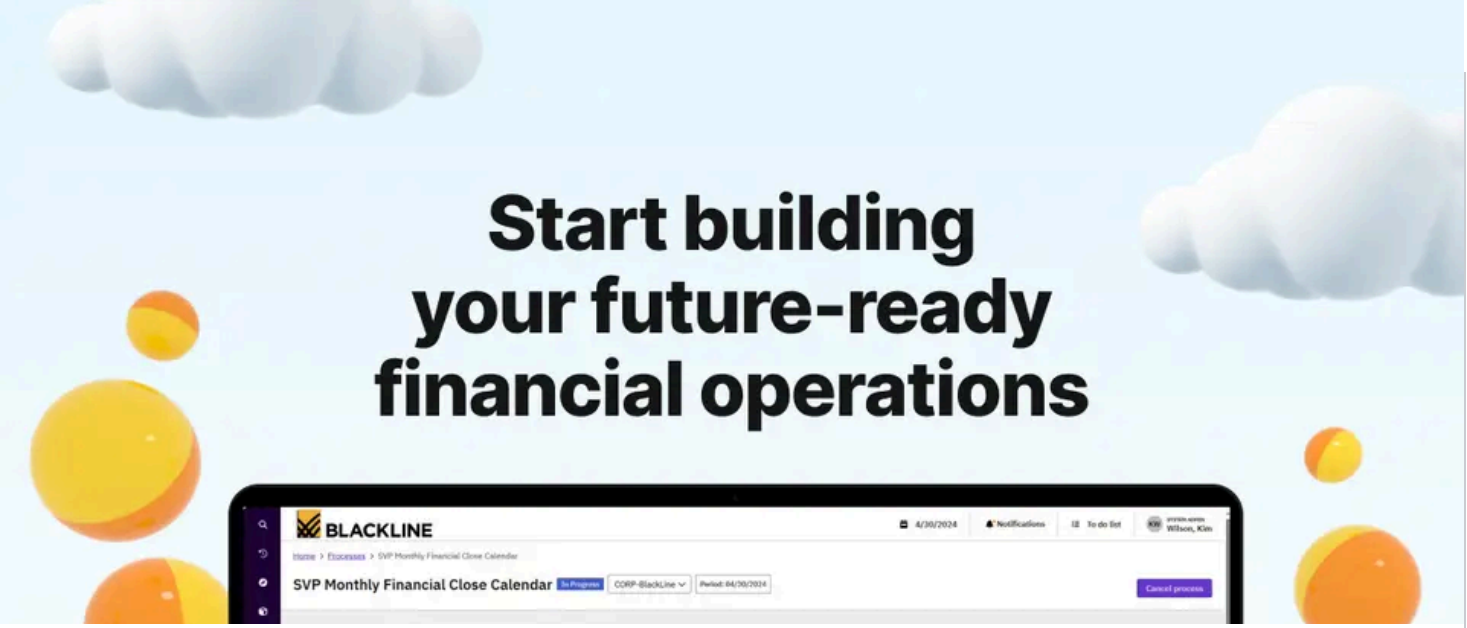
Financial close, reconciliation and invoice-to-cash software



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

Made by BlackLine · checked Nov 13, 2026 · toolgpa.com

1.6
GPA



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

ToolGPA put this guide together from BlackLine's own pages, its app-store listings and our grades. Every fact in it is on BlackLine'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

1.6

GPA, above 2 of the 127 other accounting and invoicing tools we grade

BlackLine is a cloud platform for large finance departments. It covers account reconciliations, transaction matching, journal entries, consolidation, intercompany accounting and invoice-to-cash, with an AI layer it calls Verity. It works alongside an ERP rather than replacing it.

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

> "
>
> **No store rating on record, and it is a rollout alongside an ERP.**
>
> From our grade for ease of use

1 **Best for large finance departments that close the books across an ERP**

But there is no pricing page, it is not a ledger so you still need an ERP, and the customers it describes are mostly large enterprises.

2 **It runs on Web**

Web.

3 Account reconciliations

Automates the end-to-end reconciliation of accounts, with high-frequency reconciliations for accounts that need checking more often than monthly.

4 Transaction matching

Matches high-volume transactions between systems, and the homepage claims 91% of receivables are matched automatically.

5 Journal entries and consolidation

Handles recurring journal entries and the consolidation step of the financial close, plus a journal risk analyzer.

6 A 1.6 GPA, above 2 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 BlackLine you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

BlackLine at a glance

PRICING Paid	FREE PLAN No
FREE TRIAL None stated	RUNS ON Web
MADE BY BlackLine, since 2001	CATEGORY Accounting & Invoicing
OUR GRADE 1.6 GPA, weak	

The report card

Best for large finance departments that close the books across an ERP

BlackLine handles account reconciliations, transaction matching, journal entries, consolidation, intercompany and invoice-to-cash for large finance teams. But there is no pricing page, it is not a ledger so you still need an ERP, and the customers it describes are mostly large enterprises.

TOOLGPA REPORT CARD — **BlackLine** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	No price list exists and every deal is quoted after a demo, so we can't set it against the category.
Free plan and trial	F	No free plan and no trial on the listing.
Features	C	Reconciliations, matching, journals, consolidation and intercompany. It does the close layer, but isn't a general ledger, so a separate ERP is still needed.
Ease of use	C	No store rating on record, and it is a rollout alongside an ERP.
Platforms and integrations	C	Web only, and the listing shows one integration, SAP.

Grade point average — Weak, out of 4.0 **1.6**

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 BlackLine is for

- ✓ Fits if you work in a large finance department with an ERP already
- ✓ Makes sense if reconciliations and intercompany are your bottleneck

Who it is not for

- ✕ Skip it if you want a price, because no pricing page exists
- ✕ Not for you if you need a general ledger, since you still need an ERP
- ✕ Watch out: the customers the site describes are mainly large enterprises, so small teams may find it more than they need
- ✕ Tight if you want to try it first, because there is no free plan or trial

Good to know

Good for

- ✓ Large finance teams with a multi-entity monthly close
- ✓ Companies that need reconciliation controls and audit trails
- ✓ SAP users, since the site lists a Smart Close for SAP product

Worth knowing

- ⓘ No price list or pricing page exists; every deal is quoted after a demo.
- ⓘ It is a close and receivables layer, not a general ledger, so a separate ERP is still needed.
- ⓘ The customer base the site describes is mainly large enterprises, so smaller teams may find it more than they need.

What it costs

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

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

> **No price list exists and every deal is quoted after a demo, so we can't set it against the category.**
>
> From our grade for value for money

We could not confirm BlackLine's current prices from its own site, so this guide lists no plans. blackline.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

Financial close, reconciliation and invoice-to-cash software. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, reports, dashboards.

> "
>
> **Reconciliations, matching, journals, consolidation and intercompany.**

From our grade for features

Account reconciliations

Automates the end-to-end reconciliation of accounts, with high-frequency reconciliations for accounts that need checking more often than monthly.

Transaction matching

Matches high-volume transactions between systems, and the homepage claims 91% of receivables are matched automatically.

Journal entries and consolidation

Handles recurring journal entries and the consolidation step of the financial close, plus a journal risk analyzer.

Intercompany

Covers intercompany billing, matching and reconciliation, with an AI check that flags errors before they are booked.

Invoice-to-cash

Collections and cash application tools for receivables, part of the same platform as the close products.

Task and team management

Tracks who owns each close task and where it stands, so a close checklist can be followed across entities.

Where it runs

Web

What it works with

SAP

BlackLine is made by BlackLine, and has been around since 2001.

Where it stands

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

2/127

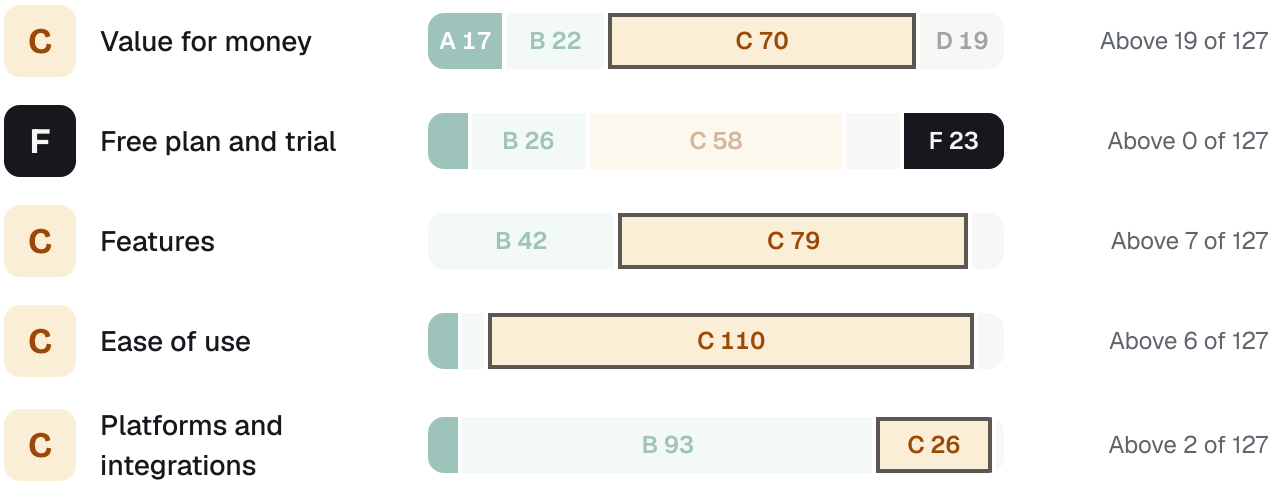
Other accounting and invoicing tools it is graded above

BlackLine's GPA of 1.6 is higher than 2 of the 127 other accounting and invoicing tools we grade, and level with 9.

It stands best on value for money (C, above 19 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. BlackLine'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 BlackLine you would be making connections to other products, each kept working as those products change. 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: 116 of the 127 other accounting and invoicing tools grade higher.

What you could make

- Reports: an app builder makes this well.

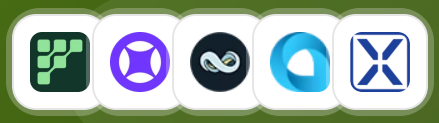
What you could not

- Connections to other products, each kept working as those products change.
- Connections that pull numbers from dozens of other services.
- AI features, unless you pay a model provider for each request yourself.

What this rests on. BlackLine'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



FloQast, Numeric, NetSuite, Acumatica and Xledger

The 5 tools BlackLine is most often weighed against, with where each one differs from it.

2.0 GPA

FloQast

Paid

Month-end close management and AI reconciliation for accounting teams.

- BlackLine also covers dashboards.
- FloQast also covers bookkeeping.

BlackLine and FloQast compared in full

2.0 GPA

Numeric

Paid

Month-end close, cash matching and revenue tools for finance teams.

BlackLine and Numeric compared in full



1.8 GPA

NetSuite

Paid

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

- BlackLine also covers workflow automation and dashboards.
- NetSuite also covers bookkeeping and inventory.

BlackLine and NetSuite compared in full



1.8 GPA

Acumatica

Paid

Cloud ERP with financials, priced by modules not seats.

- BlackLine also covers workflow automation.
- Acumatica also covers no-code, bookkeeping and inventory.

BlackLine and Acumatica compared in full



2.0 GPA

Xledger

Paid

Cloud ERP and finance software for mid-market and enterprise.

- Xledger also covers bookkeeping, expense tracking and inventory.

BlackLine and Xledger 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 BlackLine free?

No. BlackLine is a paid product.

What platforms does BlackLine work on?

BlackLine is available on Web.

Does BlackLine have an Android app?

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

Does BlackLine have an iPhone app?

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

Is BlackLine open source?

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

What does BlackLine integrate with?

BlackLine's listing names SAP. A listing names up to eight integrations, so it may connect to more.

Who makes BlackLine?

BlackLine is made by a company of the same name. It dates from 2001.

What are the alternatives to BlackLine?

The closest alternatives to BlackLine in our directory are FloQast, Numeric, NetSuite, Acumatica and Xledger.

How does BlackLine compare with other accounting and invoicing tools?

BlackLine's GPA of 1.6 is higher than 2 of the 127 other accounting and invoicing tools we grade, and level with 9.

Could I make my own version of BlackLine?

To replace BlackLine you would be making connections to other products, each kept working as those products change.

Where this guide comes from

The prices, plans, platforms and features were read from BlackLine'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 BlackLine'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 BlackLine. Prices change, so check blackline.com before you buy.

blackline.com

blackline.com/products/financial-close/account-r...

blackline.com/about/

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

BlackLine, kept up to date

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

toolgpa.com/tools/blackline

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:

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ToolGPA, "BlackLine: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/blackline
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after BlackLine, 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 BlackLine'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. BlackLine is a trademark of its owner, and this guide is not made, paid for or approved by BlackLine. Prices and plans change: check blackline.com before you buy.