ToolGPA

NOVEMBER 2026

# Exact Online

## The Insider’s Guide

Dutch cloud accounting with bank feeds, VAT filing and AI agents



**Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Exact Online’s own pages.**

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

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GPA



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

## 2.2

GPA, above 43 of the 127 other accounting and invoicing tools we grade

Exact Online is the cloud bookkeeping software from Exact, a company based in Delft, the Netherlands. Four plans cover sales and purchase invoices, bank connections, VAT returns and debtor management, and each caps users, administrations and sales invoices. Prices are in euros and come from the Dutch pricing page.

To get you started, here are **9 things to know about Exact Online**, taken from its own pages and our grades.

> **No store rating on record, and you connect bank accounts and set up an administration before it is useful.**
>
> From our grade for ease of use

**1** **Best for Dutch small-business bookkeeping and VAT**

Exact Online handles invoices, bank links and VAT returns, with phone apps.

**2** **Paid plans start at about $54.74 a month**

As its pricing page puts it: €49 per month for 1 user and 1 administration.

**3** **You can try it first**

30-day free trial

**4** **It runs on 3 platforms**

Web, iOS and Android.

**5** **Bookkeeping and VAT**

Purchase and sales ledgers with automatic matching of invoices to bank statements, and digital VAT and ICP returns.

**6** **Bank connections**

One bank link on Essentials, five on Plus and unlimited on Professional and Premium.

**7** **Automatic invoice processing**

Incoming and outgoing invoices, PDFs, scans and receipts can be read automatically; the first 3 documents a month are included.

**8** **A 2.2 GPA, above 43 of 127**

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

**9** **Keep it**

To replace Exact Online 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.

### Exact Online at a glance

PRICING
Free trial, from €49 per month for 1 user and 1 administration

FREE PLAN
No

FREE TRIAL
30-day free trial

RUNS ON
Web, iOS, Android

MADE BY
Exact

CATEGORY
Accounting & Invoicing

OUR GRADE
2.2 GPA, fair

## The report card

### Best for Dutch small-business bookkeeping and VAT

Exact Online handles invoices, bank links and VAT returns, with phone apps. But the entry plan allows one user and 25 sales invoices, the debtor follow-up and unlimited bank links start at €99 a month, and prices are quoted in euros from the Dutch page.

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## Exact Online

Graded Nov 13, 2026

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Value for money** | D | €49 a month is the entry price, well above the $20 the category's middle plan costs, and it caps you at 1 user and 25 sales invoices. Bank links, debtor follow-up and unlimited invoices sit on €99 and up. |
| **Free plan and trial** | C | A 30-day free trial, which is long enough to try it. The listing does not say whether a card is needed, and there is no free plan. |
| **Features** | B | Purchase and sales invoices, bank connections, VAT and ICP returns, automatic invoice processing and accountant access. The listing shows no missing piece in the core bookkeeping. |
| **Ease of use** | C | No store rating on record, and you connect bank accounts and set up an administration before it is useful. |
| **Platforms and integrations** | B | Web, iPhone and Android apps and accountant collaboration. No integration list or API is shown. |

**Grade point average** — Fair, out of 4.0 **2.2**

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 Exact Online is for

- ✓ Fits if you run a small Dutch company and want VAT returns and bank links in one place
- ✓ Makes sense if your accountant already works in Exact

### Who it is not for

- ✗ Pricey if you are one person: €49 a month for 1 user and 25 sales invoices
- ✗ Tight if you need unlimited bank links or debtor follow-up, which start on the €99 plan
- ✗ Watch out: documents past the 3 included each month cost €0.39 to €0.50 each
- ✗ Watch out: the pricing page is Dutch, quoted in euros, and doesn't say whether VAT is included
- ✗ Skip it if you want a free plan, because there is only a trial

## Good to know

### Good for

- ✓ Dutch small businesses that file VAT online
- ✓ Companies with more than one administration (Plus and above)
- ✓ Groups that need multi-company reporting (Premium)

### Worth knowing

- ⓘ Prices were read from the Dutch pricing page in euros; the page does not say whether VAT is included.
- ⓘ Essentials allows one user and one administration and cannot be extended.
- ⓘ Processing beyond the 3 included documents a month is charged: €0.39 each inside a bundle, €0.50 outside it.

PART 02 · PRICING

# What it costs

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

**~$54.74**

A month to start

Exact Online is a paid product with a free trial, starting at €49 per month for 1 user and 1 administration.

> **The listing does not say whether a card is needed, and there is no free plan.**

From our grade for free plan and trial

ESSENTIALS

## €49

per month: 1 user, 1 administration, 25 sales invoices

Purchase and sales invoices, 1 bank link, VAT and ICP returns. Users and administrations cannot be added.

PLUS

## €99

per month: 2 users, 2 administrations, 100 sales invoices

Adds 5 bank links, debtor follow-up agent, fixed assets and invoice approval. Extra user €23, extra administration €20 a month.

PROFESSIONAL

## €159

per month: 2 users, 2 administrations, unlimited invoices

Unlimited bank links; adds current-account postings, recurring invoice templates, anomaly flags. Extra user €23, administration €21.

PREMIUM

## €299

per month: 2 users, 2 administrations, unlimited invoices

Adds multi-company support, period and year-end close and Power BI. Extra user €49, extra administration €38 a month.

### Trying it first

30-day free trial

Read from exact.com on Nov 13, 2026.

# What it does

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

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Places it runs: Web, iOS and Android

Dutch cloud accounting with bank feeds, VAT filing and AI agents. Here is what it does, as its own site describes it, and what it covers: AI features, invoicing, reports, bookkeeping, dashboards.

> **Purchase and sales invoices, bank connections, VAT and ICP returns, automatic invoice processing and accountant access.**
>
> From our grade for features

### Bookkeeping and VAT

Purchase and sales ledgers with automatic matching of invoices to bank statements, and digital VAT and ICP returns.

### Bank connections

One bank link on Essentials, five on Plus and unlimited on Professional and Premium.

### Automatic invoice processing

Incoming and outgoing invoices, PDFs, scans and receipts can be read automatically; the first 3 documents a month are included.

### AI agents for debtors and anomalies

A debtor agent follows up unpaid invoices from Plus, and anomaly detection starts at Professional.

## Accountant collaboration

Users share tasks, documents and roles in one administration, and an accountant can work in the same books.

## Mobile app

A free mobile app for smartphone and tablet is available for iOS and Android.

### Where it runs

Web iOS Android

### What it works with

Its own pages name no integrations.

Exact Online is made by Exact.

# Where it stands

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

**43**/127

Other accounting and invoicing tools it is graded above

Exact Online's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

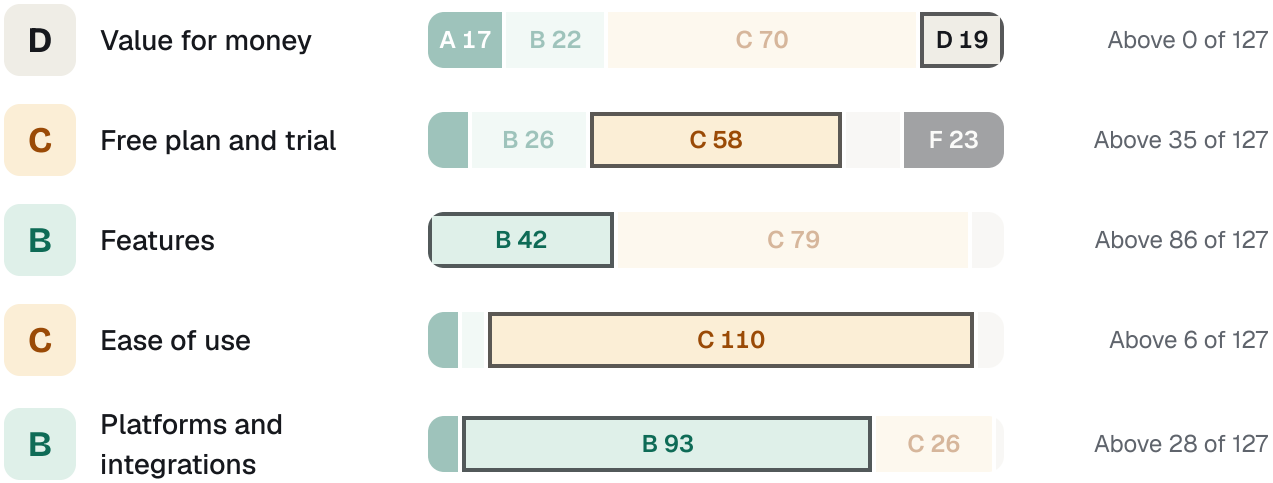
It stands best on features (B, above 86 of 127) and worst on value for money (D, above 0).

Its paid plans start at about $54.74 a month, against a middle price of $18.09 for the category: 76 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 7 tools score higher and cost less.

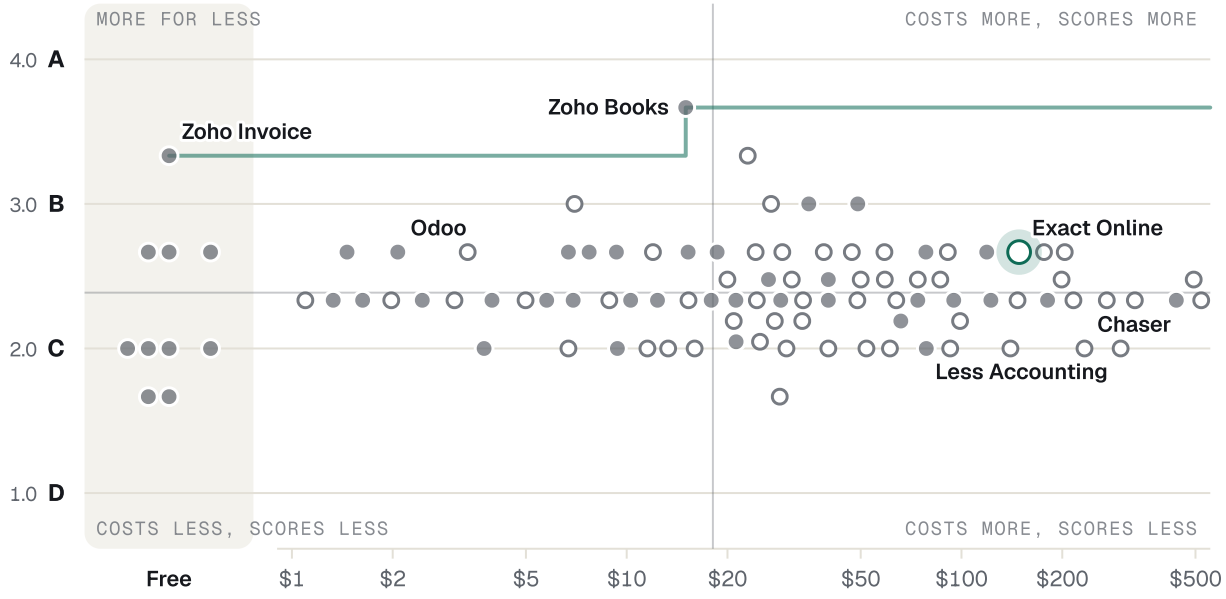
## Each grade against the category

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



## Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Exact Online is the marked dot.




What paid plans start at, a month (each step along is roughly double) ⍰

## 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 Exact Online 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.

It costs $656.91 a year.

### What you could make

- Invoicing and reports: 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.
- Connections that pull numbers from dozens of other services.
- A real app for iOS and Android. Something home-made would be a web page.
- AI features, unless you pay a model provider for each request yourself.
- Sharing with other people, which means accounts and invitations.
- The depth: we grade its features B, which means it covers the whole job.

**What this rests on.** Exact Online'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



e-conomic, Moneybird, Xero, QuickBooks Online and Odoo

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

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## e-conomic

Free trial

Danish online accounting program with bank feeds and VAT.

- Exact Online also covers dashboards.
- e-conomic also covers quotes and estimates.

Exact Online and e-conomic compared in full

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## Moneybird

Free trial · from €3/mo

Online accounting for freelancers and small businesses in Europe.

- Exact Online also covers reports and dashboards.
- Moneybird also covers time tracking, expense tracking and quotes and estimates.

Exact Online and Moneybird compared in full



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## Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Exact Online also covers dashboards.
- Xero also covers expense tracking and payroll.

Exact Online and Xero compared in full



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## 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. Exact Online does not, though it has a free trial.
- Exact Online also covers dashboards.
- QuickBooks Online also covers expense tracking and payroll.

Exact Online and QuickBooks Online compared in full



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## 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. Exact Online does not, though it has a free trial.
- Odoo is open source and self-hostable, according to its own site.
- Exact Online also covers dashboards.

Exact Online and Odoo compared in full

PART 06 · QUESTIONS

# Quick answers

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

**11**

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 Exact Online free?

No, Exact Online is a paid product, but you can try it first. 30-day free trial.

### How much does Exact Online cost?

Exact Online lists 4 plans. Essentials: €49 per month: 1 user, 1 administration, 25 sales invoices.

### What platforms does Exact Online work on?

Exact Online is available on Web, iOS and Android.

### Does Exact Online have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Exact Online is listed for Web, iOS and Android.

### Does Exact Online have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Exact Online is listed for Web, iOS and Android.

### Is Exact Online open source?

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

### Who makes Exact Online?

Exact Online is made by Exact.

### What are the alternatives to Exact Online?

The closest alternatives to Exact Online in our directory are e-conomic, Moneybird, Xero, QuickBooks Online and Odoo.

### How does Exact Online compare with other accounting and invoicing tools?

Exact Online's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

### Is Exact Online good value for money?

ToolGPA grades Exact Online D for value for money. Its paid plans start at about $54.74 a month, against a middle price of $18.09 for the category: 76 of the 90 others that charge start lower.

### Could I make my own version of Exact Online?

To replace Exact Online 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 Exact Online'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 Exact'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 Exact. Prices change, so check exact.com before you buy.

exact.com/nl/bedrijven/boekhouden/features-en-... exact.com/

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

### Exact Online, kept up to date

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

toolgpa.com/tools/exact-online

### 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, "Exact Online: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/exact-online
```

### Know someone choosing between accounting and invoicing tools?

Send them this guide:
toolgpa.com/tools/exact-online/guide

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded accounting and invoicing tools after Exact Online, 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

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### 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

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## Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Exact Online'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. Exact Online is a trademark of its owner, and this guide is not made, paid for or approved by Exact. Prices and plans change: check exact.com before you buy.