



Why Finance Teams Choose Sage Intacct Over Microsoft Dynamics 365 Business Central:

A Detailed Comparison

Sage Business Partner

Sage Tech Partner

Intro

While there's no hard rule about when small and midsize businesses (SMBs) should replace their accounting software, indications include:

- Limited or inflexible reporting
- Challenges integrating with other systems
- Manual, time-consuming processes
- Lack of real-time visibility into performance
- Difficulty scaling operations with growth

Today's finance leaders need more than basic accounting tools. They need a modern, AI-powered solution that delivers automation, insight, and agility.

With the right solution, SMBs can streamline operations, reduce risk, and gain real-time visibility into financial and operational performance.

Let's explore two options: **Sage Intacct** and **Microsoft Dynamics 365 Business Central**. Both platforms offer financial management, AI, actionable insights, and anytime, anywhere access.

This guide compares the platforms and highlights the critical differences between specialized financial management and enterprise resource planning (ERP) solutions.

The Cloud

While **Microsoft Dynamics 365 Business Central** is now a modern SaaS product, it originated as legacy Microsoft Dynamics NAV *and was retrofitted for the cloud.*

Sage Intacct *was born in the cloud* as a multi-tenant financial management solution and has been a true cloud solution since 1999.

Specialized Financial Management vs. ERP

Released in 2018, **Microsoft Dynamics 365 Business Central** is a comprehensive ERP solution that includes financials, sales, purchasing, inventory, and operations on a single platform. This can be a strong fit for organizations looking to manage multiple business functions in one system, *but can be overwhelming for finance teams that require only financial management tools.*

Sage Intacct is a specialized financial management solution designed by accountants for accountants. As a best-in-class solution, Sage Intacct is perfect for finance teams that need streamlined, easy-to-use accounting tools. Sage Intacct automates critical accounting functions like AP, AR, data entry, bank reconciliations, multi-entity consolidations, and report generation.

Sage Intacct vs. Microsoft Dynamics 365 Business Central Accounting Capabilities

	Sage Intacct	Microsoft Dynamics 365 Business Central
Statistical accounts	●	○
Cross-entity allocations	●	○
Dynamic allocations	●	○
Advanced revenue recognition	●	○
Subscription billing	●	○
Advanced budgeting	●	○
User-built reporting	●	○
Native planning	●	○
True multi-dimensional structure	●	○
AI-powered close orchestration	●	○
Prebuilt AI-powered anomaly detection	●	○
Prebuilt AI-powered time & expense	●	○
Accounting-trained AI for AP Automation	●	○
Automated consolidations	●	○
User-driven process changes	●	○

AI With an Accounting Brain

AI is now a critical consideration for modern finance teams.

Microsoft Dynamics 365 Business Central includes Microsoft Copilot and AI capabilities that span the entire business. These tools enable:

- Natural language queries (e.g., generating reports or summaries)
- Forecasting and planning support
- Workflow automation across departments

Sage Intacct's industry-leading AI is built specifically for finance and accounting. Trained by finance professionals using real accounting data, it's transparent, secure, and operates only within user-defined boundaries.

Meet Sage Intacct's AI agents:

Continuous Accounting Agents

- **AP:** Automates vendor invoice processing by creating draft bills and matching them to purchasing transactions to reduce manual entry and improve accuracy
- **Time:** Builds timesheet entries based on calendar, email, and app activity, making time tracking faster and more accurate

Continuous Assurance Agents

- **Close:** Streamlines and accelerates the month-end close by tracking tasks, flagging issues, and guiding teams through each step
- **Assurance:** Flags unusual journal entries in real-time, helping approvers spot potential errors by comparing new entries to historical patterns

Continuous Insights Agents

- **Finance Intelligence:** Ask questions, get insights, find records and transactions, analyze data, and take actions using natural language

Industry-Specific Functionality

Microsoft Dynamics 365 Business Central's out-of-the-box product is a one-size-fits-all solution. But the platform is flexible, and industry-specific capabilities can be built through Microsoft's large partner ecosystem and marketplace of add-on solutions.

With **Sage Intacct**, you get a solution with built-in capabilities and specialized modules tailored to your needs and industry.

Sage Intacct: Specialized Functionality for Your Industry



- Accountants & CPA Firms
- Biotech & Life Sciences
- Contractors
- Energy
- Financial Services

- Franchise
- Healthcare
- Home Services
- Hospitality
- Non-profits
- Professional Services

- Retail
- SaaS & Subscription
- Telecom
- Transport
- Wholesale Distribution



How to Buy

Microsoft Dynamics 365 Business Central subscriptions are available only through Microsoft's Cloud Solution Provider (CSP) network—and Microsoft doesn't require its CSPs to have ERP experience to sell Business Central (it is required for effective implementation and support).

Sage Intacct subscriptions are available directly from Sage Intacct or a network of trusted, certified partners like Vision33, whose experts include CPAs. Sage Intacct also offers a **"buy with confidence"** guarantee.

Sage Intacct vs. Microsoft Dynamics 365 Business Central for Finance Teams: **The Conclusion**

Microsoft Dynamics 365 Business Central and Sage Intacct are powerful cloud solutions that deliver financial management, automation, and real-time insights.

But they were designed with different priorities in mind.

Sage Intacct stands out as a cloud-native financial management solution built for finance teams. With deep accounting capabilities, automation, finance-trained AI, and real-time visibility, Sage Intacct empowers finance leaders to move beyond transactional work and focus on strategic growth.

Sage Intacct's flexibility, strong integration capabilities, and continuous, hassle-free updates make it an ideal choice for organizations seeking a best-in-class financial solution that can evolve with their needs.

For organizations prioritizing financial excellence, visibility, and efficiency, Sage Intacct provides a focused, powerful foundation for long-term success.

No wonder Sage Intacct is the first and only preferred provider of the AICPA, which sets the professional and technical standards for the CPA profession.



Contact Vision33 to take the next step in your transformation journey.

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Vision33 transforms business processes and results for customers by delivering value through the promise of technology and its benefits for growing businesses. For over 30 years, we've helped companies integrate and automate their processes and applications to better serve their customers, employees, and stakeholders. The technologies may have changed drastically in 30 years, but Vision33's mission has never wavered.

With customers worldwide, Vision33 helps organizations outperform their competition and lead their industries with successful technology investments. Our nearly 500 employees offer product expertise, business experience, and innovative technology leadership. Whether it's a global company with 100 subsidiaries or a small business, Vision33 works alongside every customer to meet their goals.

Vision33 is an award-winning global Sage Intacct partner. Our certified consultants work with growing businesses that have outgrown solutions like QuickBooks, Sage 50, Sage 300, and Xero.

With hundreds of successful Sage Intacct implementations, Vision33 helps businesses in many industries—including non-profit organizations, SaaS companies, and financial services firms—transform accounting frustrations into mission success and strategic growth.

Vision33 helps customers seamlessly integrate Sage Intacct with other best-in-class cloud applications via our exclusive Saltbox Integration Platform. Saltbox connects any application, data set, or an entire tech stack, increasing the ROI of technology investments.

