ARCHERPOINT
by Cherry Bekaert

eBook

Comparing Microsoft Dynamics 365 Business Central and Sage Intacct

A Guide for Company Leaders, Finance Executives, and IT Professionals

Table of Contents

Introduction

Selecting the right Enterprise Resource Planning (ERP) system is one of the most consequential decisions for a growing business. The right system does more than manage finances—it integrates processes across the organization, from sales and customer service to supply chain and operations.

Microsoft Dynamics 365 Business Central (BC) and Sage Intacct are two leading cloud-based solutions frequently evaluated by mid-market companies. While both deliver strong financial management, their scope, architecture, and ecosystems diverge in ways that can significantly influence long-term value.

This guide examines the key factors executives, finance teams, and IT professionals should consider when comparing these two platforms.

Overview of Microsoft Dynamics 365 Business Central and Sage Intacct

Business Central is Microsoft's all-in-one ERP solution for small and mid-sized businesses. It runs on Azure, integrates seamlessly with Microsoft 365, Power Platform, Azure tools, and Copilot AI, and extends across financials, supply chain, distribution, manufacturing, and service.

Sage Intacct is a best-in-class cloud financial management system. It was purpose-built for accounting, with a strong focus on multi-entity consolidations, compliance, and financial reporting.

However, Intacct itself is not a full ERP system and often requires third-party integrations for operational needs, such as inventory or manufacturing.

Statistics

Business Central

45,000

Customers

Sage Intacct

24,500

Customers

Pricing

- **Business Central** offers tiered subscription licensing (Essentials, Premium, and Team Members) at predictable per-user pricing. The product includes most core ERP functionality, and specialized industry solutions are available through Microsoft's AppSource.

- **Sage Intacct** uses a modular subscription model. Customers pay for core financials, then add modules (e.g., project accounting, revenue recognition, AP automation). Costs can escalate quickly as needs expand.

Business Central provides more transparent, predictable pricing for companies seeking an all-in-one ERP. Intacct offers an affordable entry point, but it can become expensive as its functionality expands.

Deployment Options

- **Business Central** supports both cloud (SaaS on Azure) and on-premises deployments. This flexibility benefits companies with compliance, sovereignty, or IT requirements.

- **Sage Intacct** is cloud-only and can be hosted on AWS and Azure. While reliable, it lacks the deployment flexibility Business Central offers.

Business Central offers greater deployment flexibility; Intacct simplifies with a single deployment model.

95%
of companies interested in ERP software said they were open to a cloud deployment model.

Compatibility and Extensibility

- **Business Central** is highly extensible with AL language, APIs, and no-code/low-code tools in the Power Platform. Thousands of certified industry extensions are available in Microsoft's AppSource.

- **Sage Intacct's** customizations are limited to rule-based automations and workflows (Smart Rules/Smart Events) and APIs for integrations. Its marketplace has ~350 add-ons, focused mainly on finance.

Sage Intacct focuses on finance-specific, low-code customizations and API-based integrations. Business Central offers a deeper, developer-friendly extensibility model, combining AL with a broad low-code ecosystem via Power Platform. This makes it stronger for companies that require ERP customization beyond finance.

AI and Automation

- **Business Central** integrates **Copilot**, Microsoft's generative AI, to draft emails, forecast sales, automate invoice matching, and provide predictive analytics. It also leverages Azure AI and Power BI for advanced automation and AI functions.

- **Sage Intacct** has introduced **Sage Copilot** with features like variance analysis, close assistant, and AP automation. While powerful in finance, it is more narrowly focused compared to Business Central's cross-functional AI.

Both offer AI, but Business Central's Copilot is more mature and embedded across the Microsoft ecosystem.

Business Central

7,700+

Third-party apps
in AppSource

Sage Intacct

350+

Accounting software
integrations

Reporting and Analytics

- **Business Central** integrates natively with Power BI and Excel, allowing executives to create role-based dashboards and reports that span finance and operations.

- **Sage Intacct** excels in financial reporting. Its multi-dimensional general ledger enables flexible reporting across entities, projects, and dimensions without heavy setup.

Intacct is stronger for pure financial reporting, while Business Central provides a more holistic view across the enterprise.

Ecosystem and Vendor Support

- **Business Central** benefits from Microsoft's global partner network, AppSource library, and deep integration across Microsoft technologies.

- **Sage Intacct** has a smaller but focused ecosystem of finance-oriented partners and solutions.

Partner changes require Sage approval, whereas Business Central customers can switch partners more easily.

Scalability and Growth

- **Business Central** scales from small businesses to global enterprises, supporting thousands of users, multiple currencies, and multi-entity structures.

- **Sage Intacct** handles multi-entity financials well, but is not designed for complex operational needs like manufacturing or large-scale distribution

Business Central is better positioned for companies expecting to scale their operations beyond finance.

Security

- **Business Central** leverages Azure security, with centralized identity management via Entra ID (Azure AD).

- **Sage Intacct** offers SOC 1 & 2 compliance, MFA, IP restrictions, and AWS- or Azure-based infrastructure.

Both solutions feature strong user and data security, including Role-Based Access Controls (RBAC). Hosted solutions offer enterprise-grade security, including encryption, multi-factor authentication, intrusion detection, and SOC compliance.

Questions to Ask Before Choosing Sage Intacct

Before committing to Sage Intacct or Business Central, your leadership team should ask tough questions to both providers, including:

1. How predictable will our costs be as transaction volume grows?

2. What limitations exist in terms of global compliance and regulatory coverage?

3. What limitations does your product have for multinational companies, including data residency requirements, such as the U.S., Canada, Europe, etc.?

4. Does the company's ecosystem of third-party applications meet our industry-specific needs?

5. Can we ensure our business users can access analytics with minimal IT involvement?

6. How does the vendor's long-term R&D investment in the product compare to Microsoft's

These questions can help uncover hidden costs or limitations that may not appear in product demonstrations.

Making the Right Choice

Both **Sage Intacct** and **Microsoft Dynamics 365 Business Central** are strong products, but they serve different needs. For business professionals evaluating ERP solutions, the choice between Business Central and Sage Intacct depends on strategic priorities:

Business Central

Choose Business Central if you want to unify finance with supply chain, sales, projects, or manufacturing, leverage Microsoft's ecosystem, or scale globally.

Sage Intacct

Choose Sage Intacct if your organization is finance-led, requires advanced multi-entity accounting, and doesn't need deep operational modules.

Next Steps

ArcherPoint by Cherry Bekaert has decades of experience helping companies select and implement the right ERP. If you're considering your next ERP move, we can help you evaluate options that work best for your unique business requirements.

Contact us today to see if Business Central is right for you.

Follow Us

LinkedIn   **Facebook**   **X**   **YouTube**