

AI bookkeeping for small business: QuickBooks, Xero, Zoho Books, Wave and FreshBooks, from each company's own pages

What QuickBooks, Xero, Zoho Books, Wave and FreshBooks list for AI bookkeeping, what each plan costs, what is free, which features are still marked beta or coming soon, a prompt for categorizing your own bank export, and a 15-minute weekly review. Free PDF, no sign-up.

WHAT THIS ADDS

Most AI bookkeeping lists mix real features with promises. This guide takes what each company lists on its own pricing page or media release, opened on October 30, 2026, separates what is listed today from what is marked beta, will or coming soon, and adds the part no app does for you: the weekly review.

Why people are searching for this

On October 29, 2026, Google Trends (United States, past 90 days, web search) showed *ai bookkeeping* second of five business AI searches compared side by side: ai meeting notes 31, **ai bookkeeping 14**, ai email writer 3, ai for real estate agents 2, ai invoice generator 0 (average interest). On October 30, 2026 Google autocomplete for *ai bookkeeping* suggested *ai bookkeeping software*, *ai bookkeeping for small business*, *ai bookkeeping free* and *ai bookkeeping quickbooks*.

Important: this guide was written from each company's own pricing pages and one Xero media release, opened on October 30, 2026. None of the tools was tested on a live account for this guide, and plans, promotions and limits change often.

Step 1: QuickBooks Online

Intuit's pricing page lists four plans, each with an *Intuit Intelligence* block of AI features. Prices below are list prices per month; the page also showed 50% off for 3 months and a 30-day free trial.

Plan	List price	AI features the page lists (examples)
Simple Start	\$38	Categorizes expenses; AI chat for instant insights (BETA, limited capacity)
Essentials	\$85	Accounting AI cleans up your books; creates invoices in bulk (BETA); Business Tax AI estimates quarterly payments
Plus	\$140	Reconciles your books; transactions auto-categorized and verified; finds and fixes anomalies
Advanced	\$340	Continuous books quality checks; Finance AI insights

The catch: several features carry a BETA label and the page does not explain the limits. Treat the AI as a first draft that a person approves.

Step 2: Xero and JAX

Xero's AI is called JAX. In a media release dated July 8, 2026, Xero said JAX reads source documents and extracts the data into Xero (Smart Document Capture) and described Auto Bank Reconciliation, which matches transactions to bank feeds automatically. It also listed features in future tense: document chasing ("coming soon"), payment follow ups and bill protection ("will"). The release says Xero has introduced integrations with Anthropic's Claude and Microsoft 365 Copilot so customers can query their live Xero data from those tools.

Xero's US pricing page lists three plans: **Early \$27**, **Growing \$59** and **Established \$97** per month, and was showing 90% off for the first six months, with the offer ending November 2, 2026. Smart Document Capture is listed on Early; auto-reconcile transactions is listed on Growing.

Step 3: Zoho Books

Zoho's pricing page has a free plan at \$0 that lists invoices, quotes, expenses, bank reconciliation and receipt and document autoscans, with one user plus one accountant and email support. Its FAQ gives the plan-wise scan limits:

Plan	Receipt autoscans per month
Free and trial	50
Standard and Professional	200
Premium and above	1,000

The FAQ also says the free plan is available indefinitely as long as revenue for the financial year does not exceed \$50,000. Standard is \$20 per month, or \$15 per month billed annually, and is where the page lists connecting bank feeds.

Step 4: Wave and FreshBooks

Wave. The Starter plan is \$0 and lists unlimited estimates, invoices, bills and bookkeeping records. Pro is \$19 per month, or \$190 per year, and lists auto-importing bank transactions, auto-merging and categorizing bank transactions, and capturing unlimited receipts. Wave's page does not use the word AI; it

describes these as automatic features.

FreshBooks. The pricing page lists Lite (\$23), Plus (\$43) and Premium (\$70) per month, was showing 80% off for the first four months, and lists expense receipt scanning from Plus. FreshBooks is built around invoicing, so it fits best when getting paid is your main pain.

Step 5: use ChatGPT or Claude on your own bank export (my suggestion)

This step is not a company’s feature; it is a way to try categorizing on a small batch. Download your bank transactions as a spreadsheet, delete account numbers, keep the date, description and amount, and paste about 50 rows with this prompt:

Here are my business bank transactions. Sort each one into a bookkeeping category such as software, advertising, meals, travel, supplies, or owner draw. Give me a table with the date, the description, the amount, your category, and a confidence of high, medium or low. If you are not sure, say so instead of guessing.

Read the low-confidence rows yourself. This posts nothing to your books, and you should be comfortable sharing financial data with the service you use.

Step 6: the 15-minute weekly review

Whatever you pick, the AI prepares the books and you approve them.

- 1. Open the transactions the software categorized.
- 2. Check anything it was unsure about.
- 3. Check anything large.
- 4. Take out anything personal.
- 5. Attach a receipt to anything you might deduct.

Once a quarter, have an accountant look at it. That last step is my advice, not something on any of these pages: tax rules depend on your situation.

What it costs

Setup	Per month (US list price)
Zoho Books Free (under \$50,000 revenue) or Wave Starter	\$0
Zoho Books Standard, billed annually	\$15
Wave Pro	\$19 (\$190 a year)
FreshBooks Lite	\$23
Xero Early	\$27
QuickBooks Simple Start	\$38

Prices are US, before tax, from each company’s page on October 30, 2026. The big discounts on those pages are for new customers and end.

Honest limits

- None of these tools was run on a live account for this guide.
- Beta, coming soon and will are not the same as available today.
- Your plan decides which AI you get.
- No software knows the business purpose of your spending. That part is yours.

DO THIS

Do not switch software this week. If you have no system, open the Zoho Books free plan and scan your receipts for a month. If you are on QuickBooks or Xero, check which plan you are on and which AI features it lists. Then do the 15-minute weekly review.

What Fynl.io is

One portal a small business runs itself on, instead of five subscriptions that do not talk to each other.

- A CRM and pipeline that shows every lead and where it stopped
- A calendar clients can book straight into
- Quotes, contracts and invoices, with deposits taken up front
- A website and form builder, so the enquiry lands in the same place
- Your Gmail connected, so the whole thread sits on the contact
- Automations for the follow-up you keep forgetting to send

The AI runs on **your own Claude or ChatGPT API key** — no markup on it. No SMS or phone calls yet. \$49/month per business, \$149 Agency, and we move your contacts over for you.

Fynl.io is for the rest of the business around the books: one portal for your contacts, calendar, quotes, invoices and email, with AI that runs on your own key. Fynl is not accounting software and does not replace a bookkeeper or the apps in this guide.

Sources

- Google Trends: ai bookkeeping, ai meeting notes, ai email writer, ai invoice generator, ai for real estate agents (US, past 90 days) — <https://trends.google.com/trends/explore?date=today%203-m&geo=US&q=ai%20bookkeeping,ai%20meeting%20notes,ai%20email%20writer,ai%20invoice%20generator,ai%20for%20real%20estate%20agents&hl=eUS>
- QuickBooks Online pricing — <https://quickbooks.intuit.com/pricing/>
- Xero: new AI innovations at Xerocon London (media release, July 8, 2026) — <https://www.xero.com/us/media-releases/xero-announces-new-ai-innovations-xerocon-london/>
- Xero US pricing — <https://www.xero.com/us/pricing/>
- Zoho Books pricing — <https://www.zoho.com/us/books/pricing/>
- Wave pricing — <https://www.waveapps.com/pricing>
- FreshBooks pricing — <https://www.freshbooks.com/pricing>