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ROUNDUP

Best AI Tools for Accounting and Finance Teams (2026)

Seven AI tools for bookkeeping, AP, close and FP&A, with what each one automates, who it suits and what the vendors publish about pricing.

Introduction

Most finance AI tools sell the same promise. They offer less manual coding, a faster close and answers to plain-English questions about your books. The differences show up in where each product sits. Some layer on top of QuickBooks or Xero. Some replace parts of your ERP. A few want to become your general ledger.

This roundup covers seven products across four jobs: bookkeeping automation, spend and accounts payable, month-end close, and planning and reporting. For each one we list what the vendor says the AI does, who it fits and what the pricing page actually publishes. Many of these vendors hide their prices behind a demo request, and we say so where that applies.

scored.tools rates tools on five criteria. Those are quality of output, ease of use, pricing value, API and integration quality, and how well the tool solves the problem it claims to solve. None of the seven tools below has a published scored.tools rating yet, so no entry carries a score. Without ratings to rank by, the entries appear in alphabetical order. The order says nothing about which tool is better.

1. Booke AI

Score: not yet rated

Booke Ai sits on top of QuickBooks Online or Xero. Per its pricing page, it categorizes bank feed transactions daily using thresholds and rules you set. It also matches documents to transactions with OCR on bills, invoices and receipts, and flags inconsistencies before month-end close. Booke says auto-categorization makes transaction coding 80% faster. That is the vendor's figure, and we have not checked it. Two smaller features target the client side of the work. One turns client emails into bookkeeping tasks. The other sends transaction questions to clients in one click, which deals with the most tedious part of running books for other people. You keep your existing ledger, so the switching cost is low. The trade-off is that you are still bound by whatever QuickBooks or Xero can and cannot do.

Best for: Bookkeepers and small firms who run client books in QuickBooks Online or Xero and want the categorization and client follow-up automated.

Pricing: The Business plan costs $129 per business per month. The Accounting Firms plan has custom pricing and adds multi-client management, a white-label client experience and priority onboarding. Billing is per business, and businesses added mid-period are prorated.

2. Numeric

Score: not yet rated

Numeric began as a close management tool and now also sells itself as a NetSuite replacement. You can buy it in four ways. They are close management and analytics on top of your current ERP, cash management, billing and revenue (including ASC 606 revenue recognition), or the full ERP replacement. The AI features named on the pricing page include AI parsing of bank statements, automated cash matching (Numeric says it matches up to 95% of bank transactions automatically) and Prism, an in-app assistant in the ERP plan that surfaces daily agent items for review. The page also links to a Numeric MCP offering but gives no detail on it. The close module covers auto-reconciliations, flux analysis and review notes, which are the parts of month-end that eat controller time. Starting with close management on top of NetSuite is the lower-risk entry point. The full ERP swap is a project, and Numeric says it scopes implementation up front.

Best for: Controllers and accounting teams at venture-backed or mid-market companies who want a faster close, with a possible later move off NetSuite.

Pricing: No public prices. Numeric customizes pricing by transaction volume and seat count and requires a demo for a quote.

3. Digits

Score: not yet rated

Digits wants to be your general ledger. Its pitch is "books that keep themselves". Per its pricing page, AI categorizes and reconciles transactions continuously, and an assistant called Ask Digits answers plain-language questions about your financials on every plan. The Core plan adds automated schedules, which detect transactions that need accrual or amortization treatment. Bill pay, invoicing and an AI quality review that checks the books for errors cover most of what a small company needs from day-to-day accounting. Firms get an Agentic Close feature for running month-end across clients. Multi-entity support on every tier stands out at this price. There are rough edges, though. The Pro plan's budget-vs-actuals feature is marked "coming soon", and the pricing page contradicts itself on whether Essentials includes custom reports. Moving your ledger is a much bigger commitment than adding a layer on top of QuickBooks, so use the trial on real data.

Best for: Startups and small businesses ready to move off QuickBooks or Xero onto an AI-first ledger.

Pricing: Essentials costs $65/month, Core $100/month and Pro $250/month. Extra entities are free up to 250 transactions a year, then start at $35/month. There is a 30-day free trial. Accounting firms pay per client account and can use a free Firm Books option.

4. Docyt

Score: not yet rated

Docyt has narrowed its focus to hospitality, and its pricing is built around hotel properties. The product comes in three modules. Accounting covers revenue reconciliation, continuous close, multi-entity accounting and USALI operating statements. Payments covers bill pay, cards, expenses and 1099 filing. Business Intelligence covers Daily Flash, forecasting and portfolio roll-ups. Docyt says the platform runs 16 AI agents, including a Closing Agent aimed at a "zero-day close", invoice verification before approval, and BooksGPT for plain-language questions. It also sells optional "outcome plans" where a Docyt specialist reviews and corrects the agents' work before release. A human in the loop is a sensible design choice for hotel books with several outlets. If you run a hotel or a management company, the USALI support alone may decide it. For anyone else, look elsewhere.

Best for: Hotel owners and hospitality management companies that need USALI reporting across properties.

Pricing: No public prices. Docyt charges per property per month on annual plans, with unlimited users and all integrations included, and says quotes usually arrive within one business day. Check and ACH payments carry transaction fees. Outcome plan pricing is not published.

5. Datarails

Score: not yet rated

Datarails is an FP&A platform built for finance teams that still live in Excel. Its pricing page lists unlimited dashboards, reporting and planning on every tier. The AI layer, per the page, includes AI Agents and a FinanceOS AI Connector that links outside AI tools to your governed financial data. There is also an AI chat for natural-language questions and AI Storyboards, which turns dashboards into editable board presentations. The page does not say which tier includes the AI Suite or Storyboards, so ask before you sign. The higher tiers expand into spend management, cash management and month-end close. That widens the product a long way past budgeting, but integration counts are tight, with one on Professional, two on Premium and three on Expert. A company with a GL, a CRM, payroll and a billing system will run out of connectors fast on the lower plans.

Best for: FP&A teams at mid-market companies that want board-ready reporting and AI analysis without dropping Excel.

Pricing: No public prices. Datarails quotes on request and says there are no consultant fees. Professional includes 2 users. Premium includes 5 users and adds spend. Expert includes 15 users and 50 viewers and adds cash management, close and receivables.

6. Ramp

Score: not yet rated

Ramp is a corporate card and spend platform, and it has the most generous entry point on this list. The Free plan includes AI OCR for invoice extraction, AI reporting and 24/7 AI help, per its pricing page. Plus adds the automation that finance teams buy it for. That includes AI expense reviews against policy, auto-coded line items, AI coding for every accounting field, approval recommendations and cards that lock automatically when receipts or other compliance steps are missing. On the AP side, Ramp lists AI fraud checks and coding suggestions for bills. Procurement is a paid add-on with AI vendor compliance reviews. Ramp does not do your general ledger or your close. It cleans up the spend data before it reaches them, and for many teams that is where most of the manual coding happens. Enterprise adds connections to ERPs such as Workday and Oracle Fusion Cloud.

Best for: Finance teams that want card spend, expense policy and AP coding handled before anything hits the ledger.

Pricing: Free costs $0 per user. Plus costs $15 per user per month plus a platform fee based on team size, with 20% off for annual billing and a 30-day free trial. Enterprise is custom and billed annually.

7. Vic.ai

Score: not yet rated

Vic Ai calls itself an AI-native accounting platform, and accounts payable is its main focus. Its site describes VicInbox, an agent-run AP inbox called Victoria, and VicAgents for finance workflows. Customer testimonials on the site mention autonomous PO matching and processing without invoice templates. The template-free claim matters to any team that has kept up OCR templates for hundreds of vendors. The platform also covers expense management (VicCard) and analytics (VicAnalytics). The site publishes very little that you could check in advance. It has no plans, no prices and few specifics beyond product names and testimonials. Expect a full sales process, and ask for proof on your own invoice mix before you commit.

Best for: Mid-market and enterprise AP teams handling high invoice volume across many vendors.

Pricing: No public plans or prices. Request a demo for a quote.

Comparison table

Tool	Score	Main job	Works with or replaces	Public pricing	Free trial or plan
Booke Ai	Not yet rated	Bookkeeping automation	Works with QuickBooks Online, Xero	$129/business/month; firms custom	Not stated
Datarails	Not yet rated	FP&A, reporting	Works with Excel and your GL	Quote only	Not stated
Digits	Not yet rated	AI general ledger	Replaces QuickBooks/Xero	$65, $100, $250/month	30-day trial
Docyt	Not yet rated	Hospitality accounting	Accounting, payments, BI for hotels	Quote only, per property	Not stated
Numeric	Not yet rated	Close, cash, revenue	Works with or replaces NetSuite	Quote only	Not stated
Ramp	Not yet rated	Spend, AP, expenses	Feeds your ERP or GL	Free; Plus $15/user/month + platform fee	Free plan; 30-day Plus trial
Vic Ai	Not yet rated	AP automation	Feeds your ERP	Quote only	Not stated

Final picks

None of these tools has a scored.tools rating yet, so these picks rest on published features and pricing alone and should not be read as verdicts on output quality.

- The **lowest-risk starting point** is Ramp. The Free plan already includes AI invoice extraction and reporting, and Plus has a 30-day trial, so you can see the coding automation on your own spend before paying.
- For a **small business that wants an AI ledger**, pick Digits. It publishes clear prices from $65/month and offers a 30-day trial. Check the "coming soon" items on Pro before you choose that tier.
- For **firms running client books in QuickBooks or Xero**, pick Booke Ai. You keep your ledger, and the client query and email-to-task features suit practice work.
- For **controllers fighting month-end**, pick Numeric, starting with close management on your current ERP.

- **FP&A and board reporting:** Datarails, if your team works in Excel and the integration limits on your tier cover your systems.
- **High-volume AP:** Vic Ai, provided the demo runs on your own invoices.
- **Hotels:** Docyt. Few tools on this list handle USALI reporting.

Four of the seven vendors publish no prices. Get written quotes from at least two before you sign an annual contract, and ask each one which AI features are included in the tier quoted and which cost extra.

Generated 2026-10-27 · Read the live article at scored.tools/blog/best-ai-tools-accounting-finance-teams-2026/