*Latest software

Accountancy tools special

A two-stage login's security advantage soon pales if you're timed out during a session

KashFlow

Clunkiness undermines charm

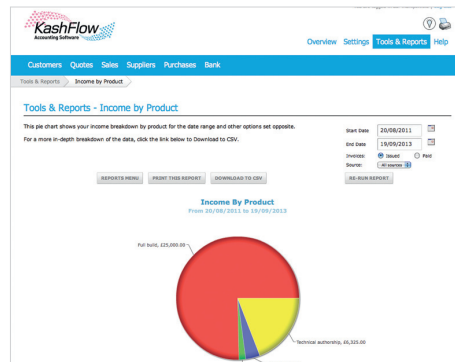|	
Web	kashflow.com
Price	£15.99/month
System	Web service

KashFlow has the makings of a decent personal finance tool. It covers employees, handles invoicing and VAT returns and even has a mobile app. But it's not quite there in terms of usability.

There's a kind of charm to it in use, though it can feel a bit square compared to the round-cornered appeal of something like Xero. The main problem this service faces is that it's just a bit out of date in some of its attitudes.

Yes, it's good for security that you have a two-stage login. But that advantage soon pales if you're logging in more than once a day, or if you're timed out during a session.

Likewise, the mobile application. This might be great, but our repeated attempts to log in resulted first with instructions on how to enable the API, then a refusal to accept a connection on the basis that the IP hadn't been cleared. There are no instructions for how to deal with this.

In the red KashFlow delivers when it comes to making easy-to-understand graphs and charts

.net rating

For	Against
⊕ Ease of use	⊖ User experience
⊕ API access	glitches

Verdict **If and when KashFlow sorts out some of its underlying problems it will be a worthy challenger for the likes of QuickBooks.**

Xero

A thoroughly modern choice

Web	xero.com
Price	£12/£19/£24/month
System	Web service

There's an underlying assumption that accounting software is going to be dull, dry and confusing – in short, a necessary evil. Xero sets out to turn that assumption on its head, and does a pretty good job of it.

You still have to use the software, reconciling bank accounts, filing expenses and so on. But the process has been dragged into the light with a mix of good design and smart technology.

Should you get cosy with an accounting application, your life as a business owner or freelancer will get a lot easier, no questions there. End-of-year sums, VAT returns, account management and payment of suppliers will no longer be the time-consuming headaches they once were. Used well, such software might even help you turn a profit, so the stakes are high.
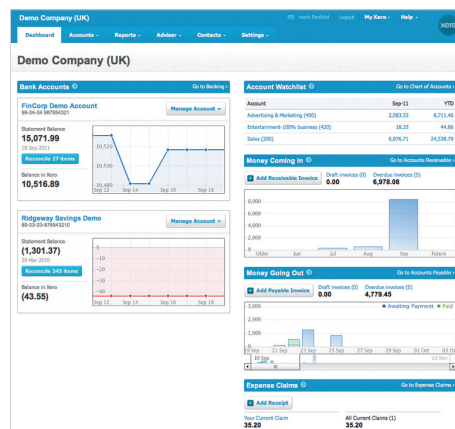
There's no escaping the fact that accounting is going to involve a certain amount of form-filling, and Xero can't shelter you from that. Instead, it does a reasonable job of making the data entry process as intuitive as possible, though there's still a little more that could be done to make the usability hit the mark. For example, having to manually split phone numbers into area and national dial codes seems a bit old-world.

Fortunately, there's plenty of good stuff going on, too. Once you have a contact set up, you can bill or pay them, depending on the relationship. Invoices are generated automatically, dates for payment are scheduled and your profit/loss picture is then adjusted accordingly.

If you have expenses, not only can you categorise them as you input them, but the mobile Xero app enables you to photograph and upload the receipt, saving masses of time and space in terms of hard-to-read bits of paper. The practicality of doing this over 3G remains open to question, but there are ways to make it work.

Tax returns are generated automatically and employees can be handled directly. Plus, should you want to see some graphical representation of how your business is performing, Xero's analytics have a distinctly Google-like feel to them that's immediately appealing.

Vital statistics Xero has almost managed to make accountancy look sexy. Almost, but not quite...

.net rating

For	Against
⊕ Great UI	⊖ Style-first approach
⊕ Mobile app	
⊕ Open API	

Verdict **Fresh and easy to use, Xero capitalises on current thinking in terms of both interface design and accessibility. It's not a panacea, but does take some pain out of the equation.**

Accounting

QuickBooks Online Essentials

A safe, if slightly boring pair of hands

Web	quickbooks.intuit.co.uk
Price	£19+VAT/month
System	Web service

Even if you've never been remotely interested in accounting software, chances are that you'll recognise the name QuickBooks – the brand has a long history and a worthy pedigree. However, its desktop solutions have had time to develop a reputation that the online offering of the software occasionally struggles to live up to.

The original 'safe pair of hands' has made its transition from the desktop to the cloud fairly well. The interface has the kind of seasoned professionalism you'd hope for: it's intuitive, the forms are clear and the structure of the system makes sense. But the whole is somehow less than the sum of its parts.
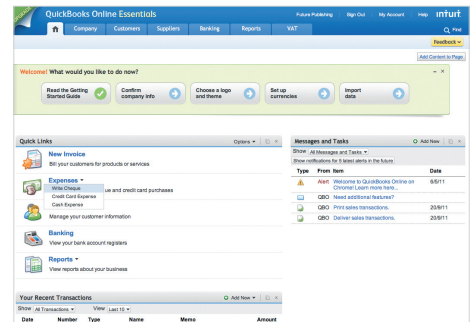
While there's no denying that QuickBooks Online Essentials is a likeable application, it lacks a modern feel. This is a design issue to some extent, so personal preferences come into play, but there's a distinct Microsoft-lite vibe going on.

Although it didn't quite work for us, it may well appeal to some users. And it is, in fact, extremely efficient. However, it brings on a kind of creeping uncertainty, particularly for web developers. This could be a bleed-through from the general anxiety caused by Internet Explorer over the years, but it's there nonetheless.

Mobile support is accessed via the browser, neatly side-stepping app stores with their many and varied requirements. It's not the loveliest of interfaces, but makes up for that with its comprehensive feature coverage. Setting and paying invoices, monitoring balances … It's all there for you to do on the move.

The dashboard screen that greets you in QuickBooks is utilitarian in nature. By default there are no attractive graphics to distract you from the facts, and your possible actions upon those facts – invoicing, expenses, reporting and filing.

True, the interface can be customised to give you plenty of information about your business, such as snapshots, recent account activity, and so on. But QuickBooks Online Essentials remains functional at its core. That's a good characteristic in an accountant, but it's not an entirely enjoyable attribute in a piece of software.

Steady as she goes QuickBooks has a solidity that's lacking in other packages, but it's not pretty
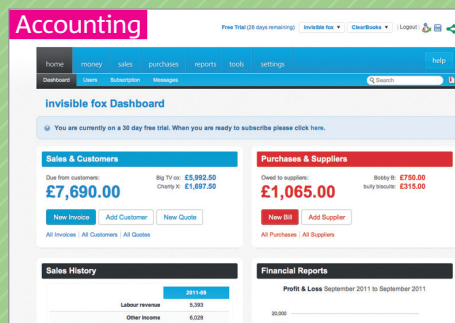
.net rating

For	Against
⊕ Ease of use	⊖ No flat-rate VAT
⊕ Mobile access	⊖ Utilitarian UI

Verdict **It appears solidly built and has the pedigree, but QuickBooks Online Essentials feels in need of a makeover. Lack of flat-rate VAT coverage seems a strange omission.**

Clear Books

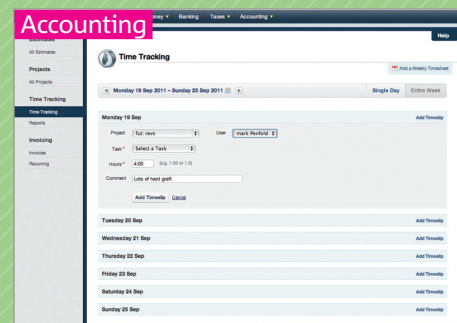| Web	clearbooks.co.uk
Price	£5/£10/£15/month
System	Web service

Clear Books is an aptly named piece of kit. From the opening dashboard down to the filing of VAT returns, it aims for a straightforwardly cheerful ease of use that belies the work going on beneath the surface.

Pretty much everything you could hope for is taken care of in the same fashion – invoicing, employees, expenses, tax reports. There's also a mobile app in the pipeline, and if that sticks with prioritising usability then Clear Books could become a top choice.

Verdict **Clear Books rivals Xero in terms of look and feel. Even when dealing with larger reports and the like, the overall experience is positive.**

FreeAgent
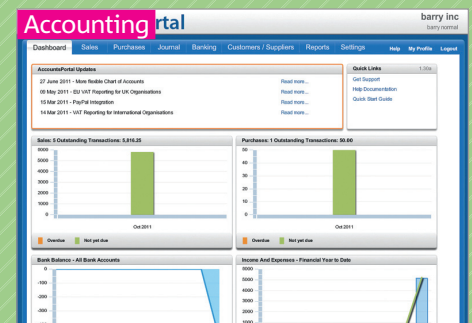
Web	freeagent.com
Price	£15/£20/£25/month
System	Web service

Specifically aimed at freelancers, FreeAgent is an accomplished service. The system is broadly compatible, citing hookups with the likes of PayPal, Google Docs and Basecamp. This angle chimes nicely with the app's integrated time-management panel, which will appeal to many of those who work for themselves.

FreeAgent will doubtless save you considerable time. How valuable that time is to you will determine whether you think it's worth shelling out for; it's a little pricier than most of its competitors.

Verdict **FreeAgent offers a good solution for freelancers experiencing the hell of poorly managed accounting,**

Accounts Portal

Web	accountsportal.com
Price	£8/month
System	Web service

If you neither need nor desire any frills with your online accounting, Accounts Portal may be a good choice. Its no-nonsense interface provides your live stats and a straightforward means to issue bills, reconcile banking and pay suppliers.

The fact that you need to raise invoices for every receipt you collect is a bit of a nuisance, and the lack of a mobile solution could be seen as a downside. But the system has all you need to manage your finances well, and is considerably more affordable than most of its rivals.

Verdict **Though it may lack the sophistication of some services, Accounts Portal feels as if it's on your side. For that reason alone, it's worth trying.**