

QuickBooks Online Advanced vs. QuickBooks Desktop Enterprise

A feature-by-feature comparison of QuickBooks Online Advanced (with Elite Payroll & Elite Time) against QuickBooks Desktop Enterprise Diamond, Platinum, and QuickBooks Desktop Premier — compiled by Fourlane. Updated to reflect QuickBooks Online Advanced's August 2026 product release.

Feature	QuickBooks Online Advanced + Elite Payroll + Elite Time	QB Desktop Enterprise Diamond + Assisted Payroll + Elite Time	QB Desktop Enterprise Platinum + Enhanced Payroll	QuickBooks Desktop Premier + Enhanced Payroll
Entities & Users				
Company files included How many company files are included	1	3 with QB Time & Assisted Payroll / 99 without	3 with QB Time & Enhanced Payroll / 99 without	3 with Enhanced Payroll / 99 without
Users included Number of users included in the base subscription	25	40 maximum, pay per user	30 maximum, pay per user	5 maximum, pay per user
Accountant seats External accountant seats included	3	Included as part of total users	Included as part of total users	Included as part of total users
Report-only users Users who can view reports only	Unlimited	Included as part of total users	Included as part of total users	Included as part of total users
Expense-submitter users Users who can only submit expenses	Unlimited	Included as part of total users	Included as part of total users	Included as part of total users
Business Intelligence & Reporting				
Financial planning Forecasts, reports, budgets, cash flow projector, scenario planning, Intuit Assist	Yes,* beta — 13-week cash flow & P&L forecasting, plus conversational scenario testing via Intuit Intelligence	Limited — no cash flow projections, scenario planning, or AI assistant	Limited — no cash flow projections, scenario planning, or AI assistant	Limited — no cash flow projections, scenario planning, or AI assistant
Multi-dimensional reporting Create and track key metrics to compare revenue streams	Yes — filter by class, location & department, with unlimited classes, locations & accounts	Limited — 1 dimension	Limited — 1 dimension	Limited — 1 dimension
AI agents Automate complex workflows and surface proactive insights	Yes,* beta — Project Management AI, Books Upkeep & anomaly detection via Intuit Intelligence	No	No	No
Data analytics with smart recommendations AI-powered insights, predictions, and recommendations	Yes,* beta — AI-driven anomaly detection & automated bank feed matching	No	No	No
Budget & forecast workflow automation Rules that trigger an approval, email, task, or reminder	No	No	No	No
Accounting				

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Core accounting General ledger, AR, AP, financial statements	Yes	Yes	Yes	Yes
Advanced accounting Fixed assets, revenue recognition (Milestone, Custom %, One-time Future Event), reclassify transactions	Limited — no revenue recognition for milestones	Limited — no revenue recognition	Limited — no revenue recognition	Limited — no revenue recognition, no fixed assets
User permissions Manage user roles and limit access to specific tasks and data	Limited — 15 pre-defined roles + custom roles	Yes	Yes	Limited — 10 pre-defined roles
Multi-entity management Intercompany transactions, parent/child hierarchy, standardized CoA, multi-entity user management, AI assist	No	Limited — no standardized CoA, multi-entity user management, or AI assist	Limited — no standardized CoA, multi-entity user management, or AI assist	No
Multi-entity reporting Consolidated reporting, intercompany eliminations	Limited — no automatic intercompany eliminations or multi-level categorization	Limited — no automatic intercompany eliminations or multi-level categorization	Limited — no automatic intercompany eliminations or multi-level categorization	No
Industry management: construction & services Industry-specific reports, KPIs, CoA, AI assist	Yes — construction financials now embedded (job costing, WIP, AIA-style invoicing, change orders); free 12-month construction module trial	Limited — no industry CoA, KPIs, or AI assist	Limited — no industry CoA, KPIs, or AI assist	Limited — Premier Plus has industry-specific reporting
Industry management: product-based businesses Industry-specific reports, KPIs, CoA, AI assist	No	Limited — no industry CoA, KPIs, or AI assist	Limited — no industry CoA, KPIs, or AI assist	Limited — Premier Plus has industry-specific reporting
Sales & Purchasing				
Customer & vendor management Profiles with contact/payment info; assign classes and sales reps by customer	Limited — no class assignment by customer	Yes	Yes	Yes
Invoice functionality Batch, customize, and bulk-update invoices on customer profiles	Limited — no customization/batch/bulk updates unless using Spreadsheet Sync	Yes	Yes	Yes
Sales & expense forms Estimates, purchase orders, invoices, sales receipts, bills, expenses	Yes	Yes	Yes	Yes
Get paid Process credit card and ACH payments	Yes, with QuickBooks Payments	Yes, with QuickBooks Payments	Yes, with QuickBooks Payments	Yes, with QuickBooks Payments
Pay bills Send bill payments via ACH or check	Yes, with QuickBooks Bill Pay Elite	Yes, with Melio Bill Pay	Yes, with Melio Bill Pay	Yes, with Melio Bill Pay

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Sales workflow automation Rules for sales forms that trigger approval, email, task, or reminder	Yes	No	No	No
Expense workflow automation Rules for expense forms that trigger approval, email, task, or reminder	Yes	Limited — purchase orders and bills only	Limited — purchase orders and bills only	No
Electronic signatures Create and use e-signatures for checks and paychecks	No	Yes	Yes	Yes
Bill pay & payroll integration Streamlined processes for bill payments and payroll management	Yes — Bill Pay Elite now included at no extra subscription cost, with unlimited free standard ACH & 1099 e-filing for up to 25 users	No	No	No
Human Capital Management				
HR & employee management Onboarding, document storage/sharing with HR support	Yes,* with QuickBooks Payroll Elite	No	No	No
Time tracking Schedule shifts, clock in and out	Yes,* with QuickBooks Payroll Elite	Yes	No	No
Payroll & taxes Paycheck creation, direct deposit, quarterly/yearly filings	Yes,* with QuickBooks Payroll Elite	Yes	Yes,* with Enhanced Payroll; manual tax filings	Yes,* with Enhanced Payroll; manual tax filings
Benefits management Health insurance, retirement, workers' comp	Yes,* with QuickBooks Payroll Elite	Limited — 401(k) with Guideline	Limited — 401(k) with Guideline	Limited — 401(k) with Guideline
Project Management				
Project planning Create project profiles and estimate income/expenses	Yes	Yes	Yes	Yes
Project execution Track progress and actual income/expenses, plus a project-manager role	Limited — no project manager role	Limited — no project manager role	Limited — no project manager role	Limited — no project manager role
Project cost & change management Assign costs to jobs, manage change orders, flexible/variable billing rates	Yes — enhanced project financials add change orders, cost groups & milestone-based billing	Yes	Yes	No

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Project monitoring Compare estimates to actuals, project reports, change orders	Yes — change orders, budget-vs-actual & WIP reporting now included	Yes	Yes	Yes
Project workflow automation Rules for projects that trigger approval, email, task, or reminder	Limited — change orders auto-update linked estimates, budgets & invoices, but no custom approval-rule builder for projects	No	No	No
Project data analytics AI-powered insights, predictions, and recommendations	Yes,* beta — Project Management AI flags margin & cost overruns	No	No	No
Inventory Management				
Inventory & order management Track inventory levels, reorder stock, place orders, change units of measure, reports	Yes — native auto-reorder (sales orders trigger POs) & real-time moving average costing; still no assemblies, barcode scanning, or warehouse management	Yes	Yes	Yes
Omnichannel management Connect to Amazon, eBay, and Shopify	Yes	No	No	No
Manufacturing & traceability Manage the assembly process, track serial/lot/expiration dates	No	Yes	Yes	No
Warehouse & fulfillment Scan barcodes, manage inventory locations, pick/pack/ship orders	No	Yes	Yes	No
Marketing & Customer Acquisition				
Marketing CRM Customer profiles, audience segmentation, tags, demographics	Yes, with Mailchimp Premium	No	No	No
Email marketing Build content and campaigns, schedule emails	Yes, with Mailchimp Premium	No	No	No
Website builder Create and customize your own website domain	Yes, with Mailchimp Premium	No	No	No
Marketing insights & testing See what's working and A/B test new messaging	Yes, with Mailchimp Premium	No	No	No
AI, Automation & Reporting Depth (Added in 2026)				

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Continuous AI bookkeeping Ongoing, policy-based cleanup of transactions throughout the month, not just at close	Yes,* beta — Books Upkeep: Intuit Intelligence auto-handles high-confidence transactions and surfaces exceptions	No	No	No
Two-way spreadsheet sync Pull live company data into Excel; bulk-edit and sync changes back	Yes — pull live reports into Excel, bulk-create/edit transactions, budgets & journal entries, then sync back in one step	No	No	No
KPI scorecards & board-ready reporting Real-time KPI tracking and branded, stakeholder-ready report packages	Yes — redesigned KPI scorecards with drill-down, plus management report templates that pull live data each cycle	Limited — static report templates only, no live-refresh branded packages	Limited — static report templates only, no live-refresh branded packages	Limited — static report templates only, no live-refresh branded packages
Professional Services & Support				
Priority Circle Access to self-paced training courses at no extra cost	Yes	Yes	Yes	No
Technical support Access to phone and chat for one-off support	Yes	Yes	Yes	Yes
Real-time payments (RTP) Instant vendor payments, 24/7/365	No	No	No	No
Instant payments Payments delivered within minutes during business hours	Yes	No	No	No
Payment release approval workflow Approval routing before a payment goes out	Yes	No	No	No

* Marked items are in beta or require an add-on (e.g., QuickBooks Payroll Elite, Bill Pay Elite, or Intuit Intelligence). Beta features have limited availability, may be capacity-capped, and are subject to change. Terms, conditions, pricing, subscriptions, packages, features, service, and support options are subject to change at any time without notice and should not be relied on when making a purchasing decision. Source data adapted from Intuit product documentation, including QuickBooks Online Advanced's August 2026 release notes, current as of September 2026.