

# Accounting White Paper

## COMPARISON

Odoo, Quickbooks Online, Sage, Xero



2023

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# Introduction

## Introducing Accounting offers available today

Historically, accounting has been considered as a dull and unexciting aspect of business. Nonetheless, as a business evolves, the accounting department will become arguably one of the most important components for its success. This is why providing the accounting team with the tools they need in order to monitor these factors effectively is critical for the financial health of the organization.

Many accounting software options are available on the market, offering numerous features and reporting functions that accountants require, but how does one decide which is best? The ideal solution is accounting software that can be integrated with other commercial solutions. This will result in significant time and resource savings for the organization.

In this white paper, we have chosen to compare the biggest players on the market, namely Odoo, Quickbooks, Sage, and Xero. For a balanced comparison of the most widely used accounting solutions, we have compiled a table outlining the essential features an accounting software should encompass. The categories are as follows: General Accounting, Accounts Receivable, Accounts Payable, Bank and Cash, Extras, and Reporting. These categories encompass almost everything a company needs to manage its finances. We have also included a comprehensive list of the pricing conditions and usability analysis for each solution.

*But first, let's discover  
the different solutions* 



# Accounting Software

## Odoo

Created to disrupt the enterprise landscape and finally provide a simple solution for complex needs, Odoo has become one of the most popular business solutions. With more than 82 business apps fully integrated, and thousands of community modules, the open-source software caters to every sector and company size, becoming a major player on the market. Odoo is available in three editions: Community, Enterprise, and Online.

“

Amazing employees deserve amazing software.

”



10 million +  
monthly users



37,000 +  
apps



4,100 +  
partners



3,000 +  
employees

## Quickbooks

Quickbooks, developed by the financial software company Intuit in 1994, is an accounting software solution for small and medium businesses. In 2014, the software was divided and industry-specific were incorporated into separate options to enhance its appeal. Quickbooks is now seen as one of the most widely used accounting software in the US. Quickbooks is available in two versions: Enterprise and Online. The Enterprise version is available online via additional hosting or locally. In this comparison, we will showcase Quickbooks using Online Essentials.

“

Smarter business tools for the world's hardest workers

”



4,5 million  
monthly users



300 +  
apps



5,000 +  
professional advisors



18,000 +  
employees

## Sage

Created in 1981, Sage was initially designed as a stand-alone accounting software solution. Since its inception, Sage has been significantly expanded to include a greater scope of both accounting and general business management features. Today, Sage offers a range of business management software products for businesses of all sizes. It has two editions: Sage One Accountant Edition, tailored for freelance accountants and bookkeepers, and Sage Online Edition, specifically designed for SMBs. In this comparison, we chose to compare the features of the Sage Business Cloud Accounting.

“

*Bookkeeping essentials  
for business owners*

”



**6,1 million**  
monthly users



**4,000+**  
apps



**40,000+**  
partners



**11,000+**  
employees

## Xero

Xero originated in New Zealand in 2006 and was co-founded in 2006 by a business manager and an accountant. Dissatisfied with the traditional desktop accounting software, they decided to develop their own web-based solution. Since then, Xero has grown to accommodate both the European and US markets, while also expanding its features and mobile functionality. In 2014, Xero was featured on the Forbes 100 Most Innovative Growth Companies. Xero is available only through their SaaS offer. In this comparison, we chose the Standard Plan of Xero.

“

*Beautiful accounting software*

”



**3 million+**  
monthly users



**400+**  
apps



**10,000+**  
partners



**5,000+**  
employees



# General Accounting

Feature Comparison

Accounting is the language of business.



Odoo

Quickbooks Online

Sage

Xero

**General Scope**

Multi-currency	✓
Consolidation	✓ <sup>1</sup>
Multi-User	✓
Multiple Journals	✓
Number of Languages	85
Supported Countries <sup>2</sup>	80+

✓	✓	✓
✗	✗	✗
✓	✓	✓
✓	✓	✗
5	10	1
1	15	5

**Access Rights**

Access Rights per Screen	✓
Access Rights per Field	✓
Customizable Validation Steps	✓

✓	✓	✗
✓	✓	✗
✗	✗	✗

**Third-Party Integration**

Availability of an API	✓
Spreadsheet Integration	✓ <sup>3</sup>
Import: Excel or CSV	✓
Expert: Excel or CSV	✓
Customer Portal	✓

✓	✓	✓
✗ <sup>4</sup>	✓	✗
✓	✓	✓
✓	✓	✓
✓ <sup>5</sup>	✓	✗

1. Odoo Consolidation is available on testing.

2. Quickbooks is dedicated to the U.S. market. Xero is supported in 5 countries: Australia, New Zealand, US, South Africa, and the UK. Sage Business Cloud Accounting is available in 15 countries: Australia, Botswana, Brazil, Canada, Germany, Ireland, Kenya, Malaysia, Morocco, Namibia, Nigeria, South Africa, Switzerland, UK, and the U.S.

3. Available with Odoo Studio (extra price).

4. Integrated with MS Excel.

5. Add-on required for this feature.



# Accounts Receivable

Feature Comparison

Accounts receivable is the lifeblood of any business.



Odoo

Quickbooks Online

Sage

Xero

**Customer Invoice**

Proforma Invoices	✓
Multiple Taxes per Line	✓
Advanced Taxes (fixed, tax of taxes, etc.)	✓
Discounts	✓
Pricelists	✓
Multi-Step Payments Terms	✓
Cash Discounts	✓
Outstanding Payments Reconciliation	✓
Emails Discussion as Attachment	✓
Configurable Email Templates	✓

✓	✓	✗
✗	✓	✗
✗	✓	✗
✓	✓	✓
✓	✓	✗
✗	✓	✗
✗	✗	✗
✓	✓	✓
✗	✗	✗
✓	✓	✓

**Send Invoices**

Generate a PDF Invoice	✓
Batch Send Invoices by Email	✓
Post Invoices by Standard Mail	✓

✓	✓	✓
✗	✓	✓
✓	✗	✗

**Online Payments**

Credit Cards	✓
PayPal	✓
SEPA Direct Debit	✓

✓ <sup>1</sup>	✓	✓
✓	✓	✓
✗	✓	✗

1. Included for an additional fee.

Odoo

**Customer Statements**

Aged Receivable Balance	✓
Customer Statements	✓
Automated Follow-up Letters	✓
Automated Follow-up Actions	✓
Unpaid Fees and Penalties	✓ <sup>1</sup>
Third-Party Debits Recovery	✗ <sup>1</sup>

**Recurring Revenues**

Automated Recurring Invoices	✓
Subscription Upsell / Renewal	✓
KPIs: Churn, MRR, Upsells, etc <sup>2</sup>	✓
Alerts for Contract Renewal	✓

**Miscellaneous**

Automated COGS Entries	✓
Automated Deferred Revenue	✓

Quickbooks Online

Sage

Xero

✓	✓	✓
✓	✓	✓
✗	✗	✓
✓	✗	✓
✓	✗	✗
✗	✓	✓

✓	✓	✓
✓	✗	✗
✗	✗	✗
✗	✓	✗

✓	✗	✗
✗	✗	✗

1. Available with Community module.

2. Such as MRR, Churn, CAC Ratio, CLTV, etc. It's about recurring KPI, not custom KPI.



# Accounts Payable

## Feature Comparison

Accounts payable is like a teenager: it's perpetually hungry and often finds itself in troublesome situations.

Odoo

**Vendor Bills**

Billing Control (Purchase Orders / Receptions)	✓
Multiple Taxes per Line	✓
Purchase Agreements	✓
Multi-Step Payment Terms	✓
Fleet Bills & Disallow Expenses	✓
Peppol / UBL Support	✓

**Artificial Intelligence**

Bills OCR Recognition	✓
Learning Intelligence	✓
Payment Data from OCR	✓
Realtime OCR (<10 minutes)	✓

**Vendor Payments**

Aged Payable Report	✓
Print Checks	✓
Automate Wire Transfer (SEPA)	✓
ACH Transfers	✓

Quickbooks Online

Sage

Xero

✓	✗	✗ <sup>1</sup>
✗	✗	✗ <sup>1</sup>
✗	✗	✗
✗	✓	✗
✗	✓	✗
✗	✓	✗

✓	✓	✗
✗	✗	✗
✗	✗	✗
✗	✗	✗

✓	✓	✓
✓	✗	✓
✗	✓	✗
✗ <sup>2</sup>	✗	✗ <sup>1</sup>

1. Available with add-on.

2. Available with Quickbooks Payments.

Odoo

Quickbooks Online

Sage

Xero

**Expenses**

Employee Expenses Report	✓
Expenses Validation Flow	✓
Mobile App for Expenses	✓

✗ <sup>1</sup>	✗	✓
✗	✗	✓
✓	✗	✓

**Miscellaneous**

Assets Management	✓
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✓	✓	✓
---	---	---

**Bank & Cash**

Bank Interfaces	✓
Import Statements: QIF	✓
Import Statements: OFX	✓
Import Statements: CSV	✓
Import Statements: Coda	✓
Import Statements: Camt.053	✓
Deposit Tickets	✓

✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✗	✗	✗
✗	✗	✗
✓	✓	✓

**Efficiency**

Reconcile while Matching	✓
Misc. Operations while Matching	✓
Automated Rules	✓
Bank Reconciliation Reports	✓
Automated Currencies Rate Update	✓

✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓

1. Available with QuickBooks Online Payroll.



# Extras

## Feature Comparison

Budgeting has only one rule: don't go over budget!

Odoo

**Analytic Accounting / Grouping**

Analytic / Cost Accounting	✓
Multi-Level Analytic Accounting	✓
Multiple Plans	✓

**Budgets**

General Budgets	✓
Analytic Budgets	✓

**Payroll**

Payroll	✓ <sup>1</sup>
---------	----------------

**Valuation**

Standard Price	✓
Average Price	✓
FIFO	✓
Perpetual Inventory Valuation	✓

Quickbooks Online

Sage

Xero

✓	✓	✓
✗	✗	✗
✗	✗	✗

✓	✓	✓
✓	✗	✓

✓ <sup>1</sup>	✓	✓
----------------	---	---

✓	✓	✗ <sup>2</sup>
✓	✓	✓
✗ <sup>3</sup>	✗	✗ <sup>2</sup>
✗ <sup>3</sup>	✗	✗

1. Odoo includes a payroll engine, but not useable out-of-the-box as it requires heavy configurations.

1. Quickbooks offers import of payroll tax tables for an additional fee.  
 2. Available with add-on.  
 3. Available with Quickbooks Online PLUS.



# Reporting

Feature Comparison

Life is like accounting: everything must be balanced.



Odoo

Quickbooks Online

Sage

Xero

**Legal Statements**

Profit & Loss	✓
Balance Sheet	✓
Cashflow Statement	✓
General Ledger	✓
Tax Reports	✓
Tax Audit Report	✓

✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✗	✓

**Reports**

Pivot Table on Multiple Dimensions	✓
Customizable Reports	✓
Customizable Dashboards	✓
Annotate Reports	✓
Customizable KPI's	✓
Predefined Executive Summary	✓
Perpetual Fiscal Year Closing	✓

✓	✓	✗
✓	✗	✓
✓	✓	✓
✗	✗	✓
✗	✗	✓
✓	✗	✓
✗	✗	✓



# *Usability, Pricing & Conditions*

Feature Comparison

Odoo

Quickbooks Online

Sage

Xero

UI

Full Web Interface	✓
Mobile App	✓
Android App	✓
iPhone App	✓

✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓

Market Place

App Store / Add-ons	✓
---------------------	---

✓	✓	✓
---	---	---

Other (integrated) solutions

eCommerce	✓
Expenses	✓
Inventory	✓
Manufacturing	✓
Operations (project, timesheet, etc.)	✓
Human Resources	✓
Document Management	✓
Subscriptions	✓
Point of Sale	✓
Purchase	✓
Sales	✓

✗ <sup>1</sup>	✗	✗
✓	✗	✓
✓	✓	✓
✗	✓	✗
✓	✗	✓
✗	✓	✗
✗	✗	✓
✗	✗	✗
✓	✗	✗
✓	✓	✓
✓	✓	✓

1. Integrated with Shopify and WooCommerce.

## Odoo

### Subjective Ratings

Navigation and Search	5 / 5
Data Entry	5 / 5
Reconciliation Tool	5 / 5
Mobile App	4 / 5
Reports Flexibility	4 / 5

### Pricing and Conditions

Monthly Pricing	Free <sup>1</sup>
Number of Users	Unlimited
Contract Duration	Monthly
Free Trial	✓

### User Satisfaction

Rating on g2Crowd	4,3 / 5
Rating on GetApp	4,2 / 5
Rating on Capterra	4,1 / 5
Brand Exposure	3 / 5

## Quickbooks Online

## Sage

## Xero

4 / 5	3 / 5	5 / 5
4 / 5	4 / 5	5 / 5
3 / 5	4 / 5	5 / 5
4 / 5	3 / 5	5 / 5
4 / 5	3 / 5	4 / 5

27\$ <sup>1</sup>	10\$	30\$ <sup>1</sup>
3 <sup>2</sup>	Unlimited	5 <sup>3</sup>
Yearly	Monthly	Monthly
✓	✓	✓

4 / 5	3,8 / 5	4,3 / 5
4,3 / 5	3,8 / 5	4,4 / 5
4,3 / 5	3,8 / 5	4,4 / 5
5 / 5	3 / 5	4 / 5

1. Odoo Accounting is free for unlimited users, as long as you use solely the Accounting app. Access ALL Odoo Apps for only 24,90€/user/month.

1. Xero costs \$70 per month if you need multiple currencies. Available with Quickbooks Payments.  
 2. +2 accountant users.  
 3. +1\$/month for each additional user.

# User Interface

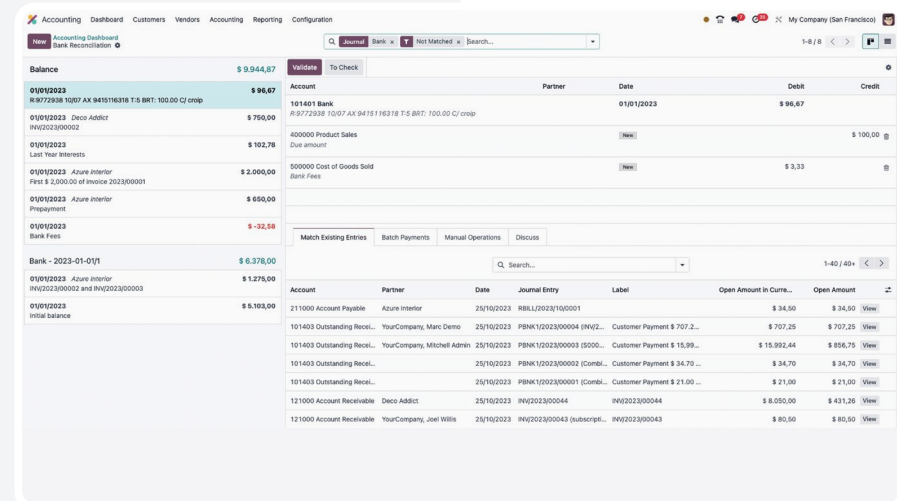
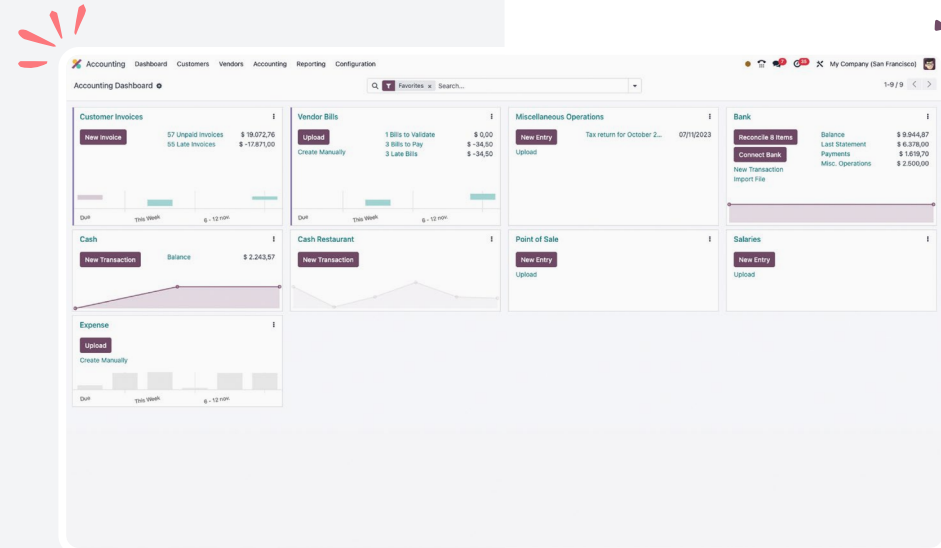


Regarding efficiency and end-user satisfaction, fine-tuned usability is one of the most important factors in any software platform. This is especially true for accounting software, given that users often dedicate the majority of their time working within the application. To provide functionality, speed, and convenience to an accounting team, a software solution must maintain a balance between ease of use and a robust set of features. A strong functional design is then critical in providing a positive user experience and optimizing user efficiency.

Usability is qualitatively measured as the ability to anticipate a user's potential actions and needs. This includes ensuring that all the elements in the interface are easy to access, understand, and use. Well-designed software establishes familiarity by maintaining a consistent interface and predictable interactions, so users feel comfortable with the system, which will allow them to complete their desired tasks quickly. This aids users in executing actions swiftly and enhances their overall efficiency in their daily tasks. Best practices also include having a simple and consistent interface (common elements), as well as a page layout based on hierarchical importance and flow.

In the next section, we will take a look at screenshots of the back-ends of these four products to compare the layouts of their Dashboards and Bank Reconciliation interfaces.

Odoo



Quickbooks

**Acme US**

**PROFIT AND LOSS** Last 30 days

**-\$17,500**  
Net income for last 30 days

100% categorized

**EXPENSES** Last 30 days

**\$18,000.00**  
Total expenses

- \$10,000.00 6010 Online Ma...
- \$6,000.00 6020 Salesperson...
- \$2,000.00 6090 Depreciation

**BANK ACCOUNTS**

1000 Cash on hand Reviewed  
Bank balance in QuickBooks \$0  
Total balance \$922,050.00

1010 Checking Account in QuickBooks \$153,300.00

2001 Credit Card in QuickBooks \$500.00

**INVOICES** \$147,344 Unpaid Last 365 days

**\$147,344** Overdue Not due yet

**\$0** Paid Last 30 days

**\$0** Not deposited Deposited

**SALES** Last 30 days

**\$0.00** Total sales

**CAPITAL**

You may be eligible for a loan up to \$150K, depending on your business health and needs. Conditions apply

Sage

**Sage X3**

System administrator  
Product design  
Chief accountant  
A/R accounting manager  
Material handler  
Service Manager  
Cost accountant  
Warehouse manager  
Buyer  
AP accounting manager  
Workshop manager  
Executive  
Sales executive  
Sales administrator  
Planning manager

**TO/S eng / Sales representative**

**SaleRegion / Country**

**Orders with Late Ship Date**

DATE	CHK #	PAYEE	AMOUNT	DATE	CHK #	PAYEE	TYPE	AMOUNT
10/18/2022	1118	289 Board of Water and...	1,985.21	12/06/2022			DEP	5,891.00
11/30/2022	1137	Jim Adams	1,797.23	12/08/2022			DEP	4,090.52
11/30/2022	1138	Nancy Ford	786.70	12/12/2022			DEP	5,306.00
11/30/2022	1139	Ray Kramer	2,765.38	12/14/2022			DEP	7,931.96
12/07/2022	1140	260 First Security Insur...	575.00	12/16/2022			DEP	1,622.88
12/12/2022	1141	253 Chicago Office Su...	7,367.00	12/19/2022			DEP	90,000.00
12/13/2022	1142	358 Worldwide Manage...	4,800.00	12/27/2022			DEP	12,000.00
12/13/2022	1143	259 Board of Water an...	1,350.25	12/27/2022			DEP	5,835.00
12/13/2022	1144	255 Interstate Motor Fr...	778.75					
12/13/2022	E-53430	252 Velocity Sporting G...	35,302.70					
12/14/2022	1145	256 Internal Revenue S...	3,066.32					
12/14/2022	1146	256 Internal Revenue S...	10.30					
12/14/2022	1147	257 State of Illinois	69.96					
12/15/2022	1148	257 State of Illinois	590.86					
12/15/2022	1149	Jim Adams	1,740.90					
12/15/2022	1150	Nancy Ford	1,297.32					
12/15/2022	1151	Ray Kramer	2,765.38					
12/20/2022	1152	260 First Security Insur...	1,710.00					
12/27/2022	1153	254 University Athletic ...	1,590.00					
12/28/2022	1154	255 Interstate Motor Fr...	738.15					
12/29/2022	E-53431	252 Velocity Sporting G...	22,064.70					
12/31/2022	1155	Jim Adams	1,746.85					
12/31/2022	1156	Nancy Ford	1,504.32					

ning Balance 77,087.72

you have marked cleared 114,842.36

Deposits and Other Credits 131,549.53

Checks and Payments 60,355.05

Service Charge -25.50

Interest Earned 0.00

Ending Balance 110,366.82

Cleared Balance 131,549.53

Difference -21,182.71

Account to Reconcile: 11000-00 Accounts Receivable

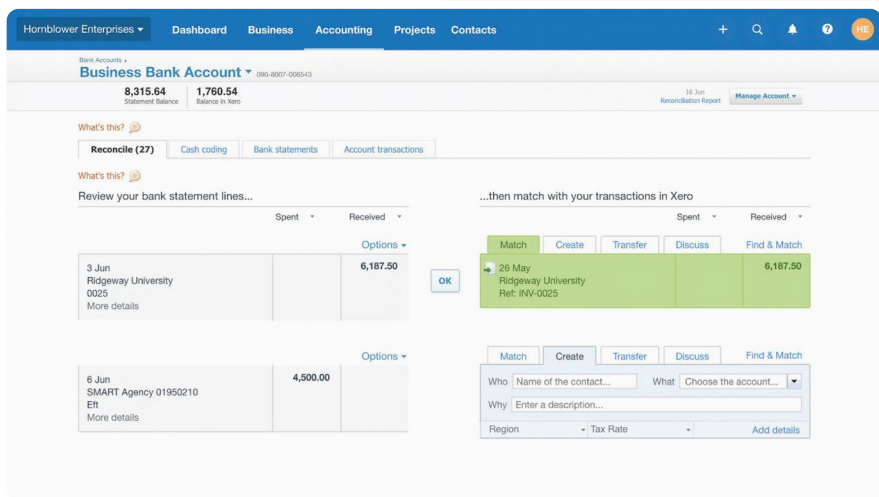
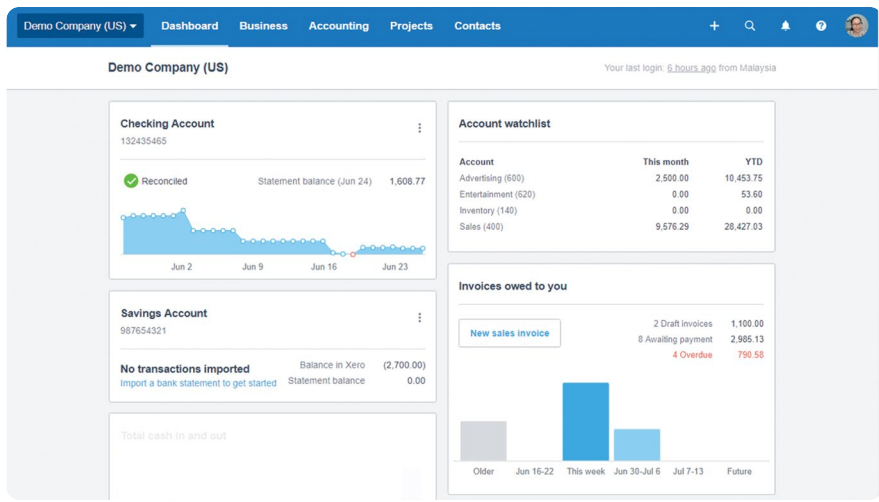
Checks and Bank Debits - Cleared 22 for 109,716.13

Deposits and Bank Credits - Cleared 100 for 300,443.73

Statement Date: Mar 31, 2020

Status	Reference	Deposit/Bank Credit	Check/Bank Debit	Date	Payee/Description
<input checked="" type="checkbox"/>	10122		7,578.42	Jan 1, 2020	Teesdale Real Estate
<input checked="" type="checkbox"/>	10122		10,970.42	Jan 1, 2020	Armstrong Landscaping
<input checked="" type="checkbox"/>	10209		3,550.68	Jan 1, 2020	Cummings Construction
<input checked="" type="checkbox"/>	10321		27,030.00	Jan 1, 2020	Holland Properties, Inc.
<input checked="" type="checkbox"/>	10202		1,907.58	Jan 4, 2020	Cummings Construction
<input checked="" type="checkbox"/>	10124		2,383.94	Jan 9, 2020	Armstrong Landscaping
<input checked="" type="checkbox"/>	10110		890.36	Jan 15, 2020	Mosley Country Club
<input checked="" type="checkbox"/>	10117		4,565.83	Jan 18, 2020	Saia's Neighborhood Nursery
<input checked="" type="checkbox"/>	10111		858.53	Jan 26, 2020	Holland Properties, Inc.
<input checked="" type="checkbox"/>	10112		77.22	Jan 26, 2020	Retail (Cash) Sales
<input checked="" type="checkbox"/>	10119		9,645.26	Jan 26, 2020	Armstrong Landscaping
<input checked="" type="checkbox"/>	10209		7,102.00	Jan 26, 2020	Snowden Interior Design
<input checked="" type="checkbox"/>	10113		645.72	Jan 28, 2020	Williams Industries
<input checked="" type="checkbox"/>	10114		1,801.48	Jan 29, 2020	Retail (Cash) Sales
<input checked="" type="checkbox"/>	10115		173.01	Jan 29, 2020	Retail (Cash) Sales
<input checked="" type="checkbox"/>	10120		4,281.47	Jan 29, 2020	Archer Scapes and Ponds
<input checked="" type="checkbox"/>	10121		2,329.67	Jan 29, 2020	Saia's Neighborhood Nursery
<input checked="" type="checkbox"/>	10217		358.02	Jan 30, 2020	Retail (Cash) Sales
<input checked="" type="checkbox"/>	10116		6,942.91	Jan 31, 2020	McKay Construction
<input checked="" type="checkbox"/>	10123		19,077.88	Jan 31, 2020	Archer Scapes and Ponds
<input checked="" type="checkbox"/>	10322		1,292.10	Jan 31, 2020	Dash Business Systems
<input checked="" type="checkbox"/>	10201		494.87	Feb 3, 2020	Snowden Interior Design

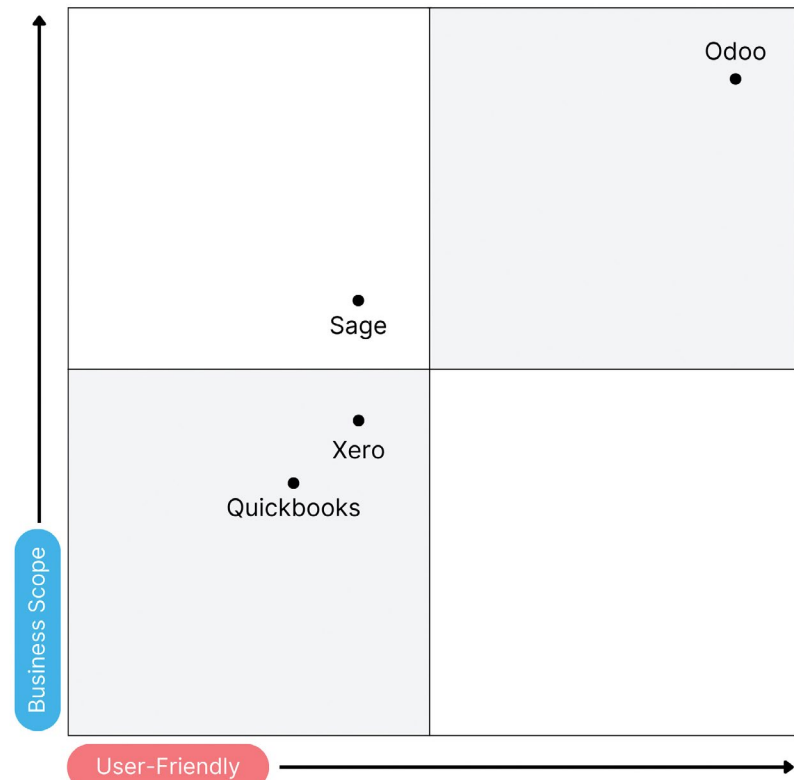
Xero



# Different solutions, Different needs

When choosing the right software for your business, it is important to assess several criteria based on your specific needs.

## Business Scope and User-friendliness





**Business Scope** measures a software's capacity to meet your business needs comprehensively through its features and its flexibility in customizability and integration with other tools.

**User-Friendliness** measures how straightforward and user-friendly a software solution is for your team to navigate, requiring minimal training or complex procedures. Additionally, it evaluates how hassle-free the software is to set up, considering factors like time, effort, and resource requirements for initial configuration within your organization.

**Odoo** is a robust solution addressing a wide range of business needs, extending beyond accounting functions. The platform is designed to streamline operations and replace the need for disjointed, non-integrated software applications. Odoo shines as a highly customizable, all-in-one solution with a multitude of applications. Its open-source nature empowers a thriving community, resulting in a vast repository of community-contributed applications. Compared to its competitors, which lack certain crucial features, Odoo provides a high-quality bill management solution.

**Sage** provides a comprehensive solution with advanced accounting features but may encounter limitations in terms of customization. Additionally, Sage offers a wide range of other business solutions, including payroll, people management, and more. In the realm of integration, Sage offers robust inventory reporting, which facilitates efficient tracking and management. This capability aids your business in controlling asset value and making informed decisions.

**Xero** and **Quickbooks** are considered out-of-the-box solutions. Both solutions offer specialized accounting software but are lacking more advanced features. They don't provide an all-in-one solution for businesses aiming to extend beyond accounting. However, Xero offers comprehensive estimating and invoicing, allowing users to quickly generate precise invoices, improving cash flow management and billing processes.

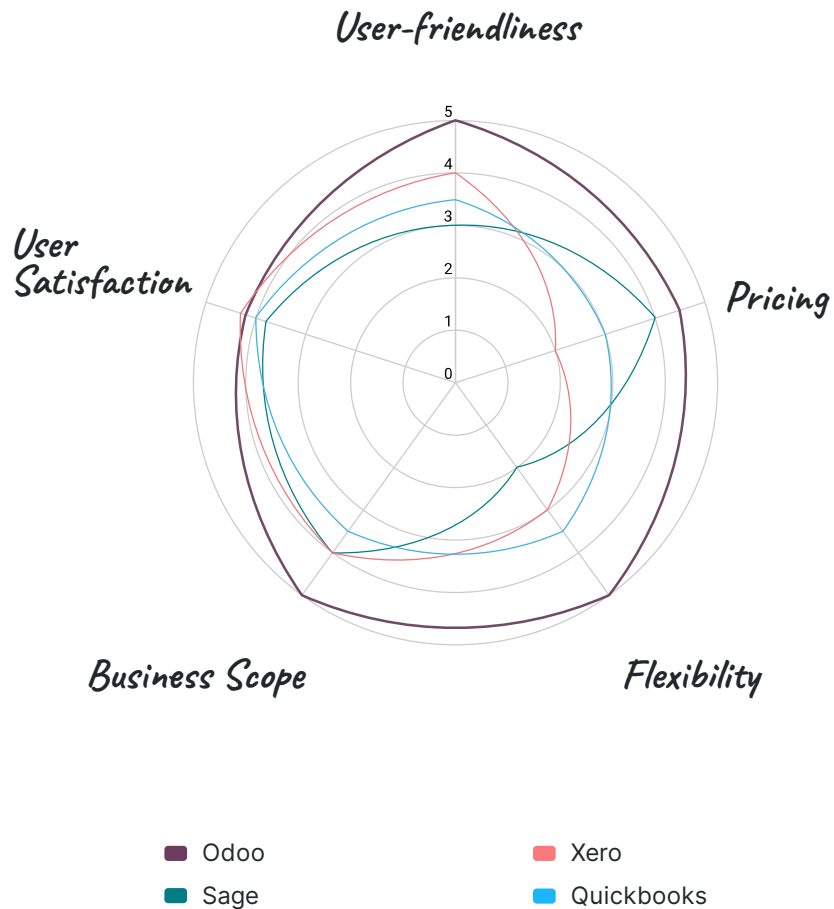
In terms of user-friendliness, **Odoo** provides intuitive interfaces, making the solution suitable for users with diverse technical backgrounds. The straightforward setup ensures a hassle-free experience for every business.

**Quickbooks**, **Sage**, and **Xero**, on the other hand, are considered less user-friendly and can be challenging to set up. Their interfaces might require more time and effort for users to become familiar with them. Sage's system might be difficult for non-accountants to navigate the system, while Quickbooks suffers from a lack of direct professional support and system crashes, making the product hard to use for daily operations.

This is why it's important to consider the specific needs and scale of your business when assessing which solution is the best fit, as the ease of use and setup can vary significantly among these options.



# Value Proposition



# Conclusion

Ultimately, the choice depends on your organization's unique needs, scale, and the balance needed between customization, ease of use, and setup.

**If you are in search of a specialized accounting solution**, then Odoo, Xero, Sage, and Quickbooks could be a good fit. With their advanced accounting features, these systems are particularly well-suited for complex accounting environments and provide efficient solutions for every accounting needs.

**If you have more extensive requirements**, you may find Odoo as the most appealing solution. Its advanced features can accommodate any process. The possibilities in terms of customization and the extensive suite of integrated business applications make it the best solution for businesses with requirements beyond accounting. Furthermore, Odoo excels in user-friendliness and ease of setup, making it a suitable choice for small and medium-sized businesses.

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This comparison was compiled by Odoo SA. We did our best to make it objective and fair based on the information available online. If you find mistakes or missing features, please report it to [whitepapers@odoo.com](mailto:whitepapers@odoo.com) and we will update the online version. Our goal is to have a continuously updated comparison of the main competitors to be as accurate as possible.