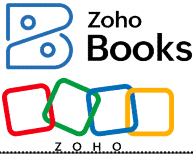


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	Zoho Books		
			
	August 2026		
	© ICAEW. Technical Accreditation Questionnaire		
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1.	INTRODUCTION AND PROLOGUE		
Introduction			
1.01	The suitability of software for each particular user will always be dependent upon that user's individual requirements. These requirements should therefore always be fully considered before software is acquired. The quality of the software developers or suppliers should also be considered at the onset.		
1.02	Fundamentally, good software should: 1. Be capable of supporting the functions for which it was designed. 2. Provide facilities to ensure the completeness, accuracy, confidentiality and continued integrity of these functions. 3. Be effectively supported and maintained. It is also desirable that good software should: 4. Be easy to learn, understand and operate. 5. Make best practical use of available resources. 6. Accommodate limited changes to reflect specific user requirements. It is essential, when software is implemented, for appropriate support and training to be available.		
Approach to evaluation			
1.03	The objective is to evaluate a product against a set of criteria developed by the ICAEW to ensure that the software meets the requirements of Good Accounting Software, as laid down in the summary.		
1.04	In order to effectively evaluate the software, a product specialist from the vendor completed the detailed questionnaire and provided it to the ICAEW to examine. The ICAEW's Scheme Technical Manager then reviewed the operation of the various aspects of the software assisted by a member of the vendor's technical staff and checked the answers to confirm their validity. The questions were individually reviewed and commented on and the majority of assessments were confirmed.		
1.05	The Technical Manager discussed the assessment with a member of the vendor's staff in order to clarify any points requiring further information. In the event of disagreement between the supplier and the Technical Manager, the Technical Manager's decision was taken as final and the response was changed accordingly.		
1.06	The latest version of the software was used throughout the evaluation.		
1.07	When the evaluation had been completed, a draft copy was sent to the ICAEW Scheme Manager for review before completion of the final report.		
Prologue: Matters to consider before purchase		NB: This text has been provided directly by the software vendor and does not form part of the ICAEW's & RSM's evaluation	
1.08	General Overview:	Zoho Books is a cloud-based, MTD compliant, accounting software for VAT and IT, which is HMRC-recognised. Sole traders, landlords, small business can use Zoho Books for all their bookkeeping and accounting needs and to submit tax filings to HMRC. Apart from this, business can use the accounting solution to streamline financial process using the modules available in Zoho Books such as Inventory, Sales, Purchases, Chart of Accounts, Corporation tax & Final Accounts, Reports and so on.	

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1.09	Supplier background:	Zoho, a global technology company offering cloud-based business software solutions. With 29+ years of experience, 130M+ users worldwide and 55+ apps, Zoho is designed to transform businesses. Zoho's Finance Suite comprises of core accounting software, Zoho Books, along with billing, invoice and expense management, inventory, commerce and practice management solution, providing a comprehensive and unified platform for financial operations.	
1.10	Product background and suitability for the user:	Zoho Books is a cloud-based accounting software developed for all accounting and financial requirements to help businesses streamline their financial operations and remain compliant. Zoho Books was launched in 2011, with an aim to simplify accounting and bookkeeping process. Zoho Books does all accounting and bookkeeping activities in a unified platform. Businesses can create and manage invoices, bills and payments. Track expenses and payment receipts and supports efficient bank reconciliation. Businesses can handle multi-currency and supports global compliance. They can automate routines tasks and setup payment reminders. Reports available on Zoho Books supports businesses on decision-making and planning. In addition to this, customers can also get MTD compliant for VAT, Income Tax and Corporation tax and file for tax returns directly to HMRC.	
1.11	Add-on modules:	After customers reach the limit in the paid plan of their choice, they can purchase add-ons such as: Additional users, locations, expense claim, BillPay. Details are available to customers on this link . Add-ons are not available for purchase if they are on the free plan.	
1.12	Typical implementation [size]:	Zoho Books is scalable based on the business needs ranging from a solopreneur to an upmarket business.	
1.13	Vertical applications:	Zoho Books is suitable for the following and it's not an exhaustive list: Freelancers, sole traders, self-employed, solopreneurs, retail and e-commerce, consultants, marketing agencies, IT companies, transportation, landlords, small to mid sized businesses, startups, NGOs, accounting firms, bookkeeping firms.	
1.14	Server platform and database:	Zoho Books for UK is a SaaS (Software as a Service) and is accessible through browsers and on mobile applications. It is not locally installed on any server. Zoho Books data is stored securely in data centres in EU, adhering to compliance and UK data is also securely stored in EU data centres. Zoho data centres are available on this link.	
1.15	Client specification required:	Clients can access Zoho Books on supported web browsers, smartphones (iOS, Android, Windows) and Apple watch.	

Ref	Requirement	Response	Reviewer Comments
1.16	Partner network:	Zoho supports partner program with varied benefits to the partners. Our partner network includes consulting partners, SI partners, Affiliates and marketplace partners. Link . We also have a dedicated team focussing on accounting and bookkeeping firms.	

Ref	Requirement		
2.	ISSUES AND CONCLUSION		
Highlighted issues			
2.01	There are a number of limitations in the product, which while not adversely impacting upon this evaluation may be of importance to some organisations. It is important that any business contemplating the purchase of software reviews the functionality described and limitations therein against its detailed requirements. Attention is drawn in particular to the following areas where the product, on its own, may not be suitable for businesses with certain requirements:		
2.02	Findings for considerations by potential customers: (See vendor comments against the various questions)	Question reference	
2.03	The software is principally designed as a bookkeeping and financial management solution and does not provide comprehensive IFRS and local GAAP statutory reporting functionality across all jurisdictions out of the box. However, provided the underlying accounting records are maintained appropriately, organisations may be able to use the system as part of their wider financial reporting process. Prospective customers should assess whether the available reporting functionality meets their statutory and regulatory reporting requirements.	7.97	
2.04	The software currently supports reconciliation of bank accounts only and does not provide a comprehensive General Ledger reconciliation capability across subsidiary ledgers (e.g. sales, purchases, fixed assets, inventory and payroll). Organisations requiring formal balance-sheet reconciliation processes and monitoring of reconciling items should assess whether supplementary controls or external processes are required.	7.89	
2.05	The software currently supports quotations but does not support proforma invoices. The vendor has indicated that proforma invoice functionality is planned for a future release within the next year.	8.21, 11.36	
2.06	Tolerance limits for three-way invoice matching are not currently available. Organisations requiring automated value-based or percentage-based matching tolerances should assess whether manual review procedures are required.	9.36	
2.07	Triangulation transactions are not currently supported within the software. Organisations with complex cross-border VAT and supply-chain requirements should assess the suitability of the product for their specific tax and compliance needs.	11.51	
2.08	The software does not currently support role-based restrictions limiting users to specified General Ledger accounts. Access control is instead managed through approval workflows, which prospective customers should assess against their segregation-of-duties requirements.	7.10	
Evaluation conclusion			
2.09	For the specific use-cases in support of assisting accountancy firms to make effective use of Financial Products Software software, for which the product is designed, the solution appears to meet this criteria. It continues to be actively developed and enhanced. Members should be aware of the limitations of the solution as above, and fully understand the role that it can play in helping manage their compliance needs. * NOTE THAT THE QUESTIONNAIRE RELATES TO THE SOFTWARE PRODUCT AND NOT ANY SUPPLEMENTARY SERVICES PROVIDED BY THE SUPPLIER TO THE ACCOUNTANCY FIRM USING THAT PRODUCT *		

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Disclaimers			
2.10	Any organisation considering the purchase of this software should consider their requirements in the light of proposals from the software supplier or its dealers and potential suppliers of other similarly specified products. Whilst the contents of this document are presented in good faith, neither ICAEW, nor the ICAEW's Technical Manager (RSM UK Consulting LLP or any party nominated by the ICAEW to perform this role on the ICAEW's behalf) will accept liability for actions taken as a result of comments made herein. The decision to purchase software resides entirely with the organisation.		

Ref	Requirement	Response	Reviewer Comments
3.	ACCESS AND SECURITY		
Access control			
3.01	What security features are included to control access to the application?	Zoho offers single sign-on (SSO) that lets users access multiple services using the same sign-in page and authentication credentials. When you sign in to any Zoho service, it happens only through our integrated Identity and Access Management (IAM) service. We also support SAML for single sign-on that makes it possible for customers to integrate their company's identity provider like LDAP, ADFS when they login to Zoho services. Multi-Factor Authentication It provides an extra layer of security by demanding an additional verification that the user must possess, in addition to the password. This can greatly reduce the risk of unauthorized access if a user's password is compromised. You can configure multi-factor authentication using Zoho One-Auth. Currently, different modes like biometric Touch ID or Face ID, Push Notification, QR code, and Time-based OTP are supported.	Confirmed
3.01 cont.		We also support Yubikey Hardware Security Key for multi-factor authentication. Apart from that, the user has to be given access to application to access it. The application has roles and permissions option to control access to different modules.	Confirmed
3.02	Can access to functions be managed via a permissions matrix so users can only see (in menus and other links) and access those areas they are authorised to access?	Yes (Permission to be configured for Roles).	Confirmed
3.03	Is this access to the application managed by:- - Individual user profiles? - User groups or job roles?	Admin of the organisation can assign individual users with roles which permits actions limited to that role.	Confirmed
3.04	Can a report be produced detailing all current users, their user groups if relevant, and their authority levels and/or access rights?	Yes. Admin can view the access rights and authority levels of current users in the application and also perform an export action of the same.	Confirmed
3.05	If menus can be tailored does the system limit the display of menu options to those for which permission has been granted for each user?	Yes, menu options can be displayed based on the permission granted for each user.	Confirmed
3.06	Does security allow for access to be limited to: - Read only? - Read/write? - Read/amend/delete?	Yes (Permission to be configured for Roles). When we add a role, you can provide full, view, create/delete, and approve access.	Confirmed
3.07	If data can be accessed by separate reporting facilities, such as ODBC or an external report writer, is the user access security control applied?	Permissions are configured for roles only within Zoho Books. User can be given permission to view, export, schedule and share reports in Zoho Books.	Noted

Ref	Requirement	Response	Reviewer Comments
3.08	Does the system security integrate with Microsoft's Active Directory or other tools that provide a single sign-on?	Zoho offers single sign-on (SSO) that lets users access multiple services using the same sign-in page and authentication credentials, provided they've been given access to the application. When you sign in to any Zoho service, it happens only through our integrated Identity and Access Management (IAM) service. We also support SAML for single sign-on that makes it possible for customers to integrate their company's identity provider like LDAP, ADFS when they login to Zoho services SSO simplifies login process, ensures compliance, provides effective access control and reporting, and reduces risk of password fatigue, and hence weak passwords.	Confirmed
3.09	Does the system provide multi-factor authentication (MFA)?	Yes (Mandation is at Org policy level).	Confirmed
Passwords and access logs			
3.10	Is access to the software controlled by password?	Yes and multi-factor authentication.	Confirmed
3.11	Does each user have a separate log on (user ID)?	Yes, their email will be separate log on. In case of primary mobile number used for log in, then they can log in using the primary mobile number.	Confirmed
3.12	If there is no password facility please state how confidentiality and accessibility control is maintained within the software?	Not applicable.	Noted
3.13	Are passwords masked for any user logging in?	Passwords can be viewed only if the user decides to select "view password" during log in.	Confirmed
3.14	Is password complexity available and enforced?	By default, Zoho enforces users to set a password with the following criteria: Should be at least 8 characters. Should not contain parts of the user's email address, first name, or last name. Should not contain consequent characters (such as "000") or sequential characters (such as "123", "abc").	Confirmed
3.15	How many previous passwords are retained / the password history?	The previous pass history retained from our end is 3. Users cannot use the last 3 passwords again.	Noted
3.16	Are passwords encrypted?	Yes.	Noted
3.17	Are users automatically logged off after a pre-set idle time? - Can the time period be changed? - Can any information be viewed without being logged in, including after logging off, if so what information?	30 days. If they sign up for Zoho Directory services and integrate with Zoho Books, they can change the time period. Information on Zoho can be viewed only if they are logged in. If they log off from the desktop/laptop but logged in on their mobile, they can view information only through their mobile application.	Noted
Deletion of transactions			
3.18	Is it possible to delete a transaction?	Yes, if the role allows you to.	Confirmed
3.19	If so, then how are deletions controlled by the system?	Module specific validations.	Noted
3.20	Are deleted transactions retained in the audit trail (see below) and denoted as such?	Yes.	Confirmed
Audit trails			
3.21	Does the system have an audit trail (log) which records all changes to transactions in the system?	Yes.	Confirmed
3.22	Does this log also record any system error messages and/or any security violations?	No.	Noted
3.23	Is it possible to turn off or delete the audit trail?	No.	Noted
3.24	Does the software allocate a system generated sequential unique reference number to each transaction in the audit log, date and time stamp it and record the user ID?	Yes.	Noted
3.25	Are all master file changes recorded in the audit trail?	Yes.	Noted

Ref	Requirement	Response	Reviewer Comments
Compliance			
3.26	Does the system operate in a way that is compliant with data protection legislation including GDPR? How does the system facilitate this?	Yes. Link to compliance document.	Noted
3.27	Describe your use of sub-processors if any?	Zoho uses certain sub-processors in delivering Zoho services. Zoho evaluates the security and privacy practices of sub-processors whom we wish to contract to ensure that they are in line with Zoho's information security and privacy standards. We then execute appropriate data protection agreements with them. This reflects Zoho's commitment to data protection and privacy. Zoho provides a list of sub-processors used which is available to customers through this link.	Noted
Backup and recovery			
3.28	Is there a clear indication in the software or manuals as to how the data is backed-up and recovered?	Yes.	Noted
3.29	How often are backups taken and to what point can restores be done?	Zoho does data backup everyday and complete data restoration is possible based on customer's request. If a customer deletes their Zoho Books account, data is available for 90 days to be restored.	Noted
3.30	How does the software facilitate recovery procedures in the event of software failure? (E.g. roll back to the last completed transaction).	Application data is stored on resilient storage that is replicated across data centers. Data in the primary DC is replicated in the secondary in near real time. In case of failure of the primary DC, secondary DC takes over and the operations are carried on smoothly with minimal or no loss of time. Both the centers are equipped with multiple ISPs. We have power back-up, temperature control systems and fire-prevention systems as physical measures to ensure business continuity. These measures help us achieve resilience.	Noted
3.31	If software failure occurs part way through a batch or transaction, will the operator have to re-input the batch or only the transaction being input at the time of the failure?	Our recovery procedures ensure minimum to zero loss of data and time. The operator will not have to re-input the batch or only the transaction being input at the time of the failure. To ensure the safety of the backed-up data, we use a redundant array of independent disks (RAID) in the backup servers. All backups are scheduled and tracked regularly. In case of a failure, a re-run is initiated and is fixed immediately. The integrity and validation checks of the full backups are done automatically by the ZAC tool.	Noted
3.32	What features are available within the software to help track down processing problems?	Zoho provides provides real-time information on service availability and known outages.	Noted

Ref	Requirement	Response	Reviewer Comments
4.	DATA PROCESSING AND REPORTING		
Input and validation of transactions			
4.01	Is data input controlled by self-explanatory menu options?	Yes.	Confirmed
4.02	Are these menus user/role-specific?	Yes.	Confirmed
4.03	Can the creation or amendment of standing data (e.g. customer account details) be undertaken using menu options or dialogue boxes as opposed to requiring system configuration?	Yes, all standing data can be given as input by the user. Either using menu options or via dialog boxes.	Noted
4.04	Does the software provide input validation checks such as: - [account] code validation? - reasonableness limits? - validity checks?	In some cases, yes. Uniqueness check is performed.	Noted
4.05	What control features are within the software to ensure completeness and accuracy of data input?	For the UK region, Zoho Books adheres to the security and tax compliance of the UK. The control feature is built-in to display an error if the data given is not in compliant with the UK regulations or does not adhere to the predefined criteria for that field.	Noted
4.06	How does the software ensure uniqueness of the input transactions? (i.e. to avoid duplicate transactions)	We identify duplicate transactions based on transaction numbers.	Noted
4.07	Is data input by users validated by scripts or routines in the browser, or other client software, before transmission to the server?	Yes, in most of the cases, the input is validated by the client software and then sent to the server.	Noted
4.08	Is data input by users validated by routines running on the server before data files are updated?	Yes.	Noted
4.09	Does the above validation ensure that data entered in all input boxes: - Cannot be longer than a maximum length? - Cannot contain unaccepted characters such as semi-colons etc?	Yes.	Noted
4.10	Are input errors highlighted?	Yes.	Noted
4.11	If Yes are they: - Rejected and error report generated on-screen? - Rejected and error reports generated? - Accepted and posted to a temporary account/area?	Rejected and error report generated on-screen.	Noted
4.12	Are responses to erroneous data input clear so that they do not lead to inappropriate actions?	Yes.	Noted
4.13	Does the software have an automatic facility to correct/reverse/delete transactions?	No. System cannot automatically delete/correct/reverse transactions. It has to be manually done.	Noted
4.14	If yes, are these logged in the audit trail?	Yes.	Confirmed
4.15	Are all data entries or file insertions and updates controlled to ensure that should part of a data entry fail the whole transaction fails?	Yes.	Noted
4.16	Are messages provided to users clearly explaining whether the data entry or file upload has been processed successfully or not?	Yes.	Noted
Import and export of data			
4.17	Can files/attachments be uploaded and stored against any transaction?	Yes.	Confirmed
4.18	Is there an additional charge made for storage of uploaded files? - If yes, please indicate the cost.	We have a soft limit of 5GB for storage under documents tab within the application.	Noted
4.19	Can data be imported into the system from multiple types of files, e.g. XLS, text, CSV?	Yes, we support CSV, TSV or XLS	Confirmed
4.20	Explain how the system validates imports into the system and what happens to any import which fails?	We will first show the count of success and failed count in preview page along with reason.	Noted
4.21	Are imported /interfaced transactions detailed in the audit trail? <i>[See also 3.27]</i>	Audit trail is available with who performed the action on imported/interfaced transactions.	Confirmed

Ref	Requirement	Response	Reviewer Comments
4.22	Can data be exported from all areas of the system to multiple formats e.g. XLS, CSV, PDF, text; if so specify which formats are supported?	Data can be exported from all areas of system except for Banking module. The format supported is xls, csv, pdf. Others-Zoho sheet only for reports.	Noted

Ref	Requirement	Response	Reviewer Comments
Data processing			
4.23	Does the software ensure that menu options or programs are executed in the correct sequence (e.g. outstanding transactions are processed before month end is run)?	Process can be tailored to customer's needs. They can use workflows to ensure that programs are executed in the correct sequence.	Noted
4.24	Does the software provide automatic recalculation, where appropriate, of data input? (e.g. VAT)	Yes.	Noted
4.25	Is a month/period-end routine required to be undertaken?	Yes, if the period or transaction needs to be locked it can be done from the customer's end.	Noted
4.26	Is it possible to delete accounts if the balance is Nil but transactions have been recorded against the code?	No, but the account can be made as inactive.	Noted - additional question asked in Other - 13.29
4.27	What is the size and format of reference numbers and descriptions within: - Ledgers? - Stock? - Currencies?	Ledgers - name(100 char), code (50 char). Stock - name(200 char) Currencies - up to 2 decimals	Noted
4.28	How does the software guard against/warn about duplicate account numbers on set up?	Account name is case-sensitive and there will be a pop-up stating "account already exists"	Noted
4.29	How does the software enable the traceability [from, to and through the accounting records] of any source document or interfaced transaction?	The software captures who, when and what performed the action and maintains an audit trail.	Noted
4.30	What drill down/around functionality is available within the software?	Each module has unique drill down operations designed around the document type. (e.g. invoices, estimates etc.)	Noted
4.31	If the software uses a lot of standing information which changes frequently or regularly, does the software allow for such changes to be effected through the use of parameters or tables?	Zoho Books facilitates changes to the existing data while tracking the changes performed to the data.	Noted
Report writer			
4.32	Does the system have an in-built report generator or is a third-party solution used (if so please specify)?	We have an built-in report generator and support ~70 reports within Zoho books. For custom reports, you can integrate with Zoho Analytics	Confirmed
4.33	Is the report writer based on a standard SQL-type approach and is it flexible and easy to use?	It is based on standard SQL type, but direct SQL functions are not exposed in the UI. The report generator is more flexible and easy to understand and build.	Noted
4.34	Can the report generator operate over the financial and operational aspects of the system, e.g. combining service metrics with financial information?	Yes, it is available on the application. In addition to that, customers can integrate with Zoho Analytics and generate custom reports.	Confirmed
4.35	Is a comprehensive data dictionary provided to aid field selection?	No.	Noted
4.36	Does the system provide a library of reports and templates which can be amended, saved and re-run?	Yes, default reports act as the base library and templates over which customizations can be done and saved as a separate report.	Noted
4.37	Can users create their own reports? If so, what are the controls on users doing this?	Yes, users can create their own reports if the role assigned to them allows report creation. It is controlled through user roles and permission.	Noted
4.38	Can users create saved searches/filters/queries?	Users can create a report from the scratch or from existing default reports. Filters, queries or searches are not save individually, they are saved as a report on the whole.	Noted
4.39	Can regular reports be added to user menus in the appropriate area of the system?	Regular menus can be grouped as favourites under reports module.	Noted
4.40	Does the system support the production of on demand (interactive) and scheduled batch reports?	Yes, both periodic export and on-demand export are supported.	Noted

Ref	Requirement	Response	Reviewer Comments
5.	USABILITY		
Ease of use			
5.01	Does the solution provide a multi-language user interface?	Yes, Zoho Books supports multiple languages.	Confirmed
5.02	Does the system allow for customisable branding and UI (e.g. corporate colour palate, upload company logo, etc)?	Yes, Zoho Books has dedicated settings to customise branding information's. Company's logo can be added to clients facing templates. (e.g.: invoices)	Confirmed
5.03	Does the system have a similar look and feel and overall consistency between screens and modules?	Yes, Zoho Books maintains consistency across modules.	Confirmed
5.04	Is data entry easily repeated if similar to previous entry?	Yes, in most cases, where repeated data entry is a possibility, we have provided clone option to facilitate easy data entry which is repetitive.	Noted
5.05	Does the software prevent access to a record while it is being updated?	Yes.	Noted
5.06	Is there locking at file or record level?	Yes, locking is available at module level.	Noted
5.07	Does the software allow for the running of reports whilst records are being updated?	Yes.	Noted
5.08	Can timestamps or user comments be added to transactions?	Yes, user comments can be added to transactions.	Confirmed
5.09	Is there the ability to store preferences and default values on a per-user basis e.g. department/team/user?	No. preferences are based on organizations and users can be selected to access certain modules as well as be restricted using Roles and Permissions.	Noted
5.10	Does the system have the ability to provide user-defined fields with associated validation of data input?	Yes, Zoho Books custom fields can be created by the user with validations.	Confirmed
5.11	Can the system provide users with reminders and notifications e.g. workflows?	Yes, notifications, reminders and workflows are supported.	Confirmed
5.12	If the system provides workflows, does it have functionality to substitute/delegate authorisations?	Once a workflow is setup, it is independent. Workflow does not need a person to trigger it.	Noted
5.13	Describe the tools and features available for a power user to make configuration changes such as amending a workflow.	A power user can use the custom functions and workflow feature available in Zoho Books to create, delete and amend a workflow.	Noted
5.14	Is there the ability for users to define and configure layouts of letters and forms?	We have PDF and email templates for transactions that can be defined or customised by users.	Confirmed
5.15	Can users save the parameters of searches?	Yes.	Noted
5.16	Does the system have a "universal search" option, allowing a search to be undertaken over all modules of the system?	Yes.	Confirmed
5.17	Can the system store menu option 'favourites' on a per user basis?	No. However, can be applied in organization level.	Noted
5.18	Can a user open multiple windows accessing the same or different modules of the system?	Yes, it is possible.	Noted
5.19	Can more than one software function be performed concurrently?	Yes.	Noted

Ref	Requirement	Response	Reviewer Comments
User documentation and training			
5.20	Confirm whether a user manual / instructions is provided and how this is distributed?	Zoho Books has help documentation on how to use the software. https://www.zoho.com/uk/books/help/getting-started/welcome.html	Confirmed
5.21	Does the user manual include: - An index or search facility? - A guide to basic functions of the software? - Pictures of screens and layouts? - Examples? - A tutorial section? - Details of any error messages and their meanings?	Yes, all such information are available in the help documentation.	Confirmed
5.22	Is context-sensitive help available within the system?	Yes, context sensitive help is available wherever required.	Noted
5.23	Is the manual and/or help editable by the user (subject to the permissions matrix)?	No, help documentation is not editable by the user.	Noted
5.24	Will the Software House make the detailed program documentation (e.g. file definitions for third party links) available to the user, either directly or by deposit with a third party (ESCROW)?	Yes, it is available to the user directly.	Noted
5.25	Please detail the training options available?	We provide presale demo, webinar and support options. In addition to this, paid training is also available for custom made training programmes.	Noted
5.26	Who provides training: - Software House? - VAR?	Software	Noted
Support and maintenance			
5.27	How is the software sold: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Direct from Software & Reseller.	Noted
5.28	How is the product supported: - Direct from the software house? - Via a Value Added Reseller (VAR) or Integrator?	Directly from Software house.	Noted
5.29	Do VARs have to go through an accreditation process?	Yes.	Noted
5.30	Is the software sold based upon number of named users or a number of concurrent users?	It is based on features across different plans.	Noted
5.31	The supplier should detail the support cover options available, covering: - The hours provided? - Associated costs? - The global regions covered?	We provide email support for free plan. Chat, call and mail are provided for paid plans. Support is available Monday-Friday, 9AM-6PM UK time, excluding UK holidays. Zoho Books supports 16+ editions and a global edition and our support team caters to customers in all these markets.	Noted
5.32	Detail the process by which customers raise support requests and how these can be viewed/managed?	The customers can raise support request in-app via email or chat. Reach out to us directly via call and or emails us.	Noted
5.33	Please note the methods of support available: - Telephone? - Internet chat? - Remote access to customer workstation? - Other, please specify?	Phone, email, internet chat, remote access.	Noted
5.34	Do you offer service credits for failure to meet performance around SLA and uptime (if applicable)	N/A	Noted
5.35	What is your escalation path for tickets which have not been resolved within a reasonable time?	They will be given a separate mail to escalate their issues.	Noted
5.36	How often are general software enhancements provided?	General software enhancements are scheduled and done in the monthly release.	Noted
5.37	Will they be given free of charge?	Features are given based on plans.	Noted
5.38	How are enhancements and bug fixes provided to customers?	Directly updated to our servers and served. Customers will be notified on any updated within the app.	Noted
5.39	Is "hot line" support to assist with immediate problem solving available?	Yes, we have chat and call support between the support timings specified earlier.	Confirmed
5.40	If so, is there an additional cost involved?	No	Confirmed
5.41	At what times will this support be available?	Monday-Friday, 9AM - 6PM UK time, excluding UK holidays.	Noted

Ref	Requirement	Response	Reviewer Comments
Integration and www facilities			
5.42	Are the different modules of the system fully integrated (i.e. no set-up effort required in order to use the various modules together)?	The modules within Zoho Books are full integrated.	Confirmed
5.43	Are they integrated on real time basis or batch basis?	Real time.	Confirmed
5.44	Can the software be linked to other packages e.g. word processing, graphics, financial modelling, to provide alternative display and reporting facilities?	We have integration capabilities within the Zoho ecosystem and third-party apps, please refer to this link . Zoho Books supports integration with payment gateways, shipping providers, bank feed etc. We have open rest APIs for customers to integrate with other applications according to their needs.	Confirmed
5.45	Can definable links to spreadsheets be created?	Not applicable to Zoho Books.	Noted
5.46	Does the system provide a secure document storage capability: If so, please give examples of the document types saved and what transactions these might relate to.	Yes, storage will be cloud-based and document type can be PDF, CSV, sheets, jpeg, png for transaction types such as invoice/receipts/bills and also as documents such as agreements, contracts can be stored in the application for easy organisation.	Noted
5.47	Can documents be scanned into a secure repository?	Yes.	Noted
5.48	Does the system provide data migration tools for transactional and master data sets (e.g. employees customers, suppliers, journals, invoices).	Yes, import and export is available.	Confirmed
5.49	What connection mechanisms does the software have and what breadth of functionality in terms of: - operations (add, update, delete)? and - what transactions/data it can access? E.g. if webservices APIs available, then can customers connect to whatever software they wish?	We have powerful open rest APIs with third party applications. These APIs can extended to perform actions such as create, update and delete.	Noted
5.50	Does the system support mobile working?	Yes, we have native app designed for mobile, tablet and apple smart watch.	Noted

Ref	Requirement	Response	Reviewer Comments
6.	SaaS HOSTING		
	This evaluation covers the system but not the method by which it is delivered and/or contracted for. Potential users need to satisfy themselves on the security and disaster recovery aspects and licensing of the online system and any data protection issues of their own and customer/supplier information, contained therein, being held on the system, as well as the return of the data when the contract expires or is terminated.		
Data centres and customer data			
6.01	Whose data centres are used and where are these located: - If hosted -- where data centre controlled by a third-party? - If SaaS -- where the software vendor will be in control?	We use our own data centres and with primary data centre located in the Netherlands and secondary in Dublin. We control the data centre. No third-party.	Noted - additional question asked in Other - 13.28
6.02	Does the customer get a choice of the jurisdiction in which their data resides?	If the customer signs up from UK, he will be redirected to the EU data centre located in Netherlands. We can also accommodate a customer's request to be hosted in our other data centres.	Noted
6.03	What certification(s) do you or your platform operators hold relating to your data centres and your business operations?	Our Co-location providers are certified with multiple standards and requirements, including SOC 1 TYPE II, SOC 2 TYPE II, SOC 3, PCI DSS, ISO 27001, HIPAA, ISO 22301, ISO 50001, ISO 9001, ISO 14001, ISO 45001 and more. Our organisation is certified with multiple standards and requirements, including ISO 27001, 27017, 27018, 27701, 22301, CSA STAR Level 2 and more. Please refer to our compliance webpage for more details.	Noted
6.04	Do you or your platform operator have an SSAE16 (System and Organisation Controls) report available?	SSAE 16 has been superseded by SSAE 18. SSAE 18 is the attestation standard under which SOC 1 reports are issued. We hold a SOC 1 report prepared in accordance with the SSAE 18 and IAASB's ISAE 3402 standards.	Noted
6.05	What are the physical controls over the:- - Premises? - Fileservers? - Communications equipment?	Our data centers' physical security controls are implemented across premises, servers, and communications infrastructure through controlled access, surveillance, security personnel, and environmental safeguards to prevent unauthorized physical access and ensure operational resilience.	Noted
6.06	Is the space in this/these data centre(s) shared with any other companies?	No.	Noted
6.07	Is data for different customers/companies kept:- - On separate servers? - In different databases? - In separate database tables? - In a database with data for other customers and companies using logical security to partition customers' data?	Customer data is logically segregated within Zoho's multi-tenant cloud environment. Infrastructure may be shared across customers. however, strong logical security controls and tenant isolation mechanisms are enforced at the application and data layers.	Noted
6.08	How is it ensured that data for different customers and companies is reliably identifiable and only accessed by authorised users for each customer/company?	We have a PK range mapping for each customer. Data for this customer are stored only within this range.	Noted
6.09	What controls are in place to prevent users from one customer/company accessing data from another customer/company by accident or by design?	We will allow to users to fetch data other than their PK range.	Noted

Ref	Requirement	Response	Reviewer Comments
6.10	How is [Internet] communication traffic monitored to identify potential problems before they happen: - From a performance perspective? - From a security standpoint?	Internet communication traffic is monitored continuously from both performance and security perspectives. From a performance standpoint, network usage, availability and other parameters are tracked with automated alerts to detect anomalies early. From a security standpoint, firewalls and network segmentation control and inspect traffic, and the firewall changes are regularly reviewed by the NOC team.	Noted
6.11	What procedures are in place to prevent a break in Internet Connection (at the server, client or in between) from causing data corruption?	Multiple ISPs are configured to provide network redundancy and automatic failover in the event of an ISP outage, ensuring continuity of internet connectivity. At the Internet Service Providers (ISP) level, a multi-layered security approach is implemented with scrubbing, network routing, rate limiting, and filtering to handle attacks from network layer to application layer. This system provides clean traffic, reliable proxy service, and a prompt reporting of attacks, if any.	Noted
6.12	Are communications between the user's computer and the software service encrypted: - User log in data only? - All data exchanged between user client and software service?	All communications between the user's computer and the software service are encrypted in transit. This includes user authentication data as well as all data exchanged between the user client and the software service using secure communication protocols enforced at the cloud platform level.	Noted
6.13	Is data on your servers encrypted at rest?	Yes. Zoho encrypts data at rest using application-level and hardware-based encryption across databases, file systems, backups, and logs.	Noted
6.14	What level of encryption is used?	Zoho uses industry-standard encryption mechanisms. Data in transit is protected using TLS encryption, and data at rest is protected using strong encryption at the application layer and hardware-based full disk encryption. Please refer to https://www.zoho.com/encryption.html for more details.	Noted
6.15	Is a staging environment provided that is an exact replica of production; which can be used for testing purposes?	Yes, the "Pre" environment is an exact replica of production.	Noted
6.16	Is a test environment provided to test configuration changes? If so, is there an additional charge for this?	We have demo app where customers can try out the app features. There is no additional charge.	Noted
Access to customer data			
6.17	What are the implications of the Data Protection Act over information held by the hosting service provider, and how does the vendor mitigate these?	Please refer to https://www.zoho.com/en-uk/privacy.html	Noted

Ref	Requirement	Response	Reviewer Comments
6.18	Are you subject to any legal or regulatory requirements obliging you to retain a copy of customer data?	As long as the customer uses Zoho services, we will hold the data in their account. When the customer deletes their Zoho account, relevant data will get deleted from the active database during the next clean-up process that occurs once in 6 months. The data deleted from the active database will be deleted from backup after 3 months. In case of unpaid account being inactive for a continuous period of 120 days, we reserve the right to terminate it after giving prior notice to the customer with an option to back-up their data.	Noted
6.19	Who will be able to access or see customer data?	The service data is stored on our servers when our services are used. Customer's data is owned by the customer, and not by Zoho. We do not share this data with any third-party without customer's consent.	Noted
6.20	Explain the procedures to prevent unauthorised access from staff, or contractors, working for the service provider or any other people with access to the service provider's internal systems.	We control access to our resources (buildings, infrastructure and facilities), where accessing includes consumption, entry, and utilization, with the help of access cards. We provide employees, contractors, vendors, and visitors with different access cards that only allow access strictly specific to the purpose of their entrance into the premises. Human Resource (HR) team establishes and maintains the purposes specific to roles. We maintain access logs to spot and address anomalies.	Noted
6.21	Explain the release management procedures in place and the associated segregation of duties ?	Every change and new feature is governed by a change management policy to ensure all application changes are authorised before implementation into production. Our Software Development Life Cycle (SDLC) mandates adherence to secure coding guidelines, as well as screening of code changes for potential security issues with our code analyser tools, vulnerability scanners, and manual review processes. The security and privacy are ensured in various stages of the SDLC.	Noted
6.22	Is there sufficient segregation of duties preventing system developers from accessing and changing live applications and data files?	Access to production environments is maintained by a central directory and authenticated using a combination of strong passwords, two-factor authentication, and passphrase-protected SSH keys. Furthermore, we facilitate such access through a separate network with stricter rules and hardened devices. Additionally, we log all the operations and audit them periodically.	Noted

Ref	Requirement	Response	Reviewer Comments
6.23	Explain the review and approval procedures covering system operations staff when emergency changes need to be made to live applications and data?	We employ strict policies and procedures encompassing the security, availability, processing, integrity, and confidentiality of customer data. Employees undergo strict background checks, sign confidentiality and acceptable use policy. Every change and new feature is governed by a change management policy to ensure all application changes are authorised before implementation into production. Our Software Development Life Cycle (SDLC) mandates adherence to secure coding guidelines, as well as screening of code changes for potential security issues with our code analyser tools, vulnerability scanners, and manual review processes. The security and privacy are ensured in various stages of the SDLC.	Noted
6.24	Is an audit trail always maintained of these emergency changes?	Yes.	Noted
6.25	What procedures are in place when members of staff leave to ensure that their system access is stopped?	We employ technical access controls and internal policies to prohibit employees from arbitrarily accessing user data. We adhere to the principles of least privilege and role-based permissions to minimize the risk of data exposure.	Noted

Ref	Requirement	Response	Reviewer Comments
Platform and service levels			
6.26	Which databases and servers are used to host the software?	MySQL, Redis.	Noted
6.27	What forms of user authentication are supported e.g. user names, passwords certificates, tokens etc.?	User Name and Password, SSO via SAML, Oauth for API customers.	Noted
6.28	What is the proposed product/service availability percentage?	100%	Noted
6.29	What percentage availability has been achieved over the past 12 months?	The service has consistently met or exceeded the committed availability targets over the past 12 months.	Noted
6.30	Is a service level agreement ("SLA") offered regarding: - Service availability? - Data recovery?	Yes, SLA is provided for service availability, and data recovery is addressed through defined disaster recovery and business continuity practices.	Noted
6.31	Is the service available 24x7 or are there downtime periods for maintenance?	Available 24x7.	Noted
6.32	Is the customer made aware of maintenance periods in advance?	Yes.	Noted
6.33	Does the application software:- - Require any client software to be installed on the user's computer? - Work entirely within Internet Browser software on the user's computer?	Work entirely within internet browser software. No client software needed.	Noted
6.34	Where the product/service relies upon downloading and running an executable program, has that program been secured with a digital certificate to verify the source and integrity of the program?	N/A.	Noted
6.35	Does the product/service currently use any technologies which are obsolescent / out of support / soon to be end of life? If so, describe how the user can mitigate this risk.	No.	Noted
Platform security			
6.36	What security steps are taken to prevent and detect intrusion attempts?	There are organisational, physical, infrastructure, data and operational security procedures in place to prevent and detect intrusion attempts. Link	Noted
6.37	Is firewall hardware and software used to protect the live systems from unauthorised access?	Yes.	Noted
6.38	Which monitoring software is used to create alerts when intrusion attempts are suspected?	Yes, but we don't disclose the name of the tool.	Noted
6.39	Are designated staff responsible for receiving and urgently responding to these alerts?	Yes.	Noted
6.40	Have clear procedures been established for identifying and responding to security incidents?	Yes.	Noted
6.41	Is all security sensitive software, such as operating systems and databases, kept up to date with the latest software patches? Please indicate how regularly updates are applied.	Yes, security-sensitive software, including operating systems and databases, is kept up to date through defined patch management processes. Security patches are evaluated, prioritized based on severity, tested, and deployed on a regular basis.	Noted
6.42	List the procedures and software tools in place to prevent or detect and eliminate interference from malicious code, such as viruses?	Controls are in place to prevent, detect, and respond to malicious code, including baseline system hardening, security scanning mechanisms, regular vulnerability and patch management, and continuous monitoring with alerting and incident response processes.	Noted
6.43	Is a system log maintained by the service provider that details - User access? - User activity? - Error messages? - Security violations?	Yes. Logs are maintained for user access, activity, error events, and security-related events, and are monitored as part of ongoing security and operational processes.	Noted
6.44	Is this log available to the customer?	No. System and security logs are not directly accessible to customers.	Noted

Ref	Requirement	Response	Reviewer Comments
6.45	Have there been any successful unauthorised access attempts been made during the last year? If Yes:- - What was the effect on the business and users? - What steps are in place to prevent this happening again?	No. Zoho has not experienced any successful unauthorized access incidents impacting customer data or services during the last year.	Noted
6.46	Is penetration testing regularly carried out by (please indicate frequency of tests): - Staff specialising in this field? - External specialists?	Yes, we conduct automated and manual penetration testing efforts regularly. We use a combination of certified third party scanning tools and in-house tools for scanning codes.	Noted
6.47	Are procedures in place to ensure that any weaknesses found by penetration testing are addressed quickly?	Yes, our security team actively reviews inbound security reports and monitors public mailing lists, blog posts, and wikis to spot security incidents that might affect the company's infrastructure. Once we identify a vulnerability requiring remediation, it is logged, prioritized according to the severity, and assigned to a owner. We further identify the associated risks and track the vulnerability until it is closed by either patching the vulnerable systems or applying relevant controls.	Noted
6.48	If penetration testing by a specialist is not performed regularly, please indicate the main procedures in place to identify weaknesses?	Penetration test done by cert empanelment service provider.	Noted
6.49	Are security procedures regularly reviewed? Please indicate frequency of reviews.	Yes, yearly once periodic review and if needed ad hoc review.	Noted
6.50	What security reporting is provided demonstrating compliance against certification(s) and policy(ies)?	Our periodic internal audit and external confirms the implementation of secure processes, and procedure followed through the policies defined.	Noted
6.51	How are security breaches communicated to customers?	Security breaches are communicated to customers through formal notifications in an mail. Communications typically include what happened, what data was affected, actions taken, recommended customer steps, and support contact details.	Noted
Backups by the service provider			
6.52	In relation to backups undertaken by the system provider please explain: - How is a customer's data backed up? - How often is this undertaken? - What is backed up? - What's the media used? - Where are backups stored? - How many copies are there? - How long are they retained for? - Who has access to them? - Is the data encrypted?	- Customer data is backed up using centralized, automated backup mechanisms within Zoho's cloud infrastructure. - Backups are performed daily as part of standard operations. - Customer application data and associated system data required for service recovery are backed up. - Cloud-based storage managed within Zoho data centre environments. - Backups are stored on Zoho-managed storage infrastructure within Zoho data centres. - Backup retention follows Zoho's data retention and disposal policy. Data deleted from active systems is retained in backups for up to three months before being permanently deleted. - Zoho retains customer data for as long as the customer continues to use Zoho services. Upon account termination, data is deleted from the active database during the next scheduled cleanup cycle, which occurs once every six months. Data deleted from the active database is retained in backups for an additional three months, after which it is permanently deleted. - Access to backup data is restricted to authorized Zoho personnel on a need-to-know basis and governed by access control policies.	Noted

Ref	Requirement	Response	Reviewer Comments
6.52 cont.		- Yes. Backup data is encrypted at rest and in transit using industry-standard encryption mechanisms.	
6.53	How frequently is a test-restore of backups undertaken?	Backup restore tests are conducted on a periodic basis as part of disaster recovery and business continuity validation activities.	Noted
6.54	Can the provider restore from a backups that it has taken at a customer request?	Yes. Restoration from backups may be supported upon customer request, subject to retention policies and service limitations.	Noted
6.55	Does a customer have the ability to undertake their own backups?	Yes, customer can choose take a back up of their organisational data. Customers can perform a data back up export in csv or xls format within the application. Customer can choose to include PII (Personal Identifiable Information) also as part of their back up. Link .	Noted
6.56	If so, can a customer restore data a backup that they have taken?	Yes.	Noted
Platform recovery			
6.57	What contingency plans are in place to enable a quick recovery from: - Database or application software corruption? - Hardware failure or theft? - Fire, flood and other disasters? - Communication failures?	Zoho maintains disaster recovery and business continuity plans supported by backups, redundancy, failover mechanisms, and geographically separated data centres to enable quick recovery from software issues, hardware failures, site-level disasters, and communication outages.	Noted
6.58	How often are these plans tested?	Annually.	Noted
6.59	How often are these plans reviewed and updated?	Business continuity and disaster recovery plans are reviewed at least annually and updated as required based on operational changes, risk assessments, and lessons learned from testing or incidents.	Noted
6.60	What is the longest period of time envisaged that service may not be available?	Service unavailability, if any is expected to be temporary and limited to the time required to activate recovery or failover procedures as defined under disaster recovery and business continuity plans.	Noted
6.61	What are your: - Recovery Point Object (RPO) standards? - Recovery Time Objective (RTO) minimum standards?	RPO - 30 minutes RTO - 60 minutes	Noted
6.62	If transaction records are dated and time stamped are the times used local to the user or based on where the server is located?	Transaction timestamps are based on server time, which is centrally synchronized user-facing views may reflect the user's local time zone where applicable	Noted
6.63	What protection is in place to enable users to able to access their accounting and other data if the service provider should experience serious difficulties, cease trading or decide to stop providing the service?	Data-portability rights ensure that users can retrieve their accounting and other data in a usable format These rights allow data export in standard formats, enabling users to migrate their information to another system without disruption or loss.	Noted
6.64	Do these arrangements include: - Standby arrangements for another organisation to continue providing the full service? - Minimal arrangements to at least enable customers to access their data for a sufficient period of time to extract data copies, produce reports and make alternative arrangements?	We have a business continuity plan for our major operations such as support and infrastructure management. For redundancy, Data in primary Data Centre (DC) is replicated in the secondary. In case of failure of the primary DC, secondary DC takes over and the operations are carried on smoothly with minimum or no loss of time.	Noted
6.65	If the system is hosted are there arrangements in place for this third party to continue providing a hosting service in the short term to allow time for customers to negotiate their own arrangements? If so, how long does the arrangement allow?	Our standard RTO is 60 minutes and RPO is 30 minutes.	Noted

Ref	Requirement	Response	Reviewer Comments
6.66	Are there any individual members of the vendor's staff whose leaving or illness would significantly reduce, or even stop, the service provider's ability to provide a full and reliable service to customers?	We evaluate and qualify our vendors based on our vendor management policy. We onboard new vendors after understanding their processes for delivering us service, and performing risk assessments. We take appropriate steps to ensure our security stance is maintained by establishing agreements that require the vendors to adhere to confidentiality, availability, and integrity commitments we have made to our customers. We monitor the effective operation of the organization's process and security measures by conducting periodic reviews of their controls.	Noted
Platform change management			
6.67	Describe your approach to upgrades including what option customers have not to take upgrades (if any)?	Anything related to data security and privacy, and UI, the upgrade for everyone happens in the background. For any feature related upgrades, there is a notification for customer if they want it enabled or not.	Noted
6.68	Are users able to test the application before new versions go into live use?	No.	Noted
6.69	Are users given notice before application changes are applied to the live system?	Yes.	Noted
6.70	Are changes delivered into the live environment "switched off" to enable users to test them before enabling them for their environment?	Yes, apart from data security, data privacy and UI related upgrades.	Noted
6.71	Describe what testing and QA processes are undertaken before upgrades and other changes are made live/available to customers?	Every change and new feature is governed by a change management policy to ensure all application changes are authorised before implementation into production. Our Software Development Life Cycle (SDLC) mandates adherence to secure coding guidelines, as well as screening of code changes for potential security issues with our code analyser tools, vulnerability scanners, and manual review processes. The security and privacy are ensured in various stages of the SDLC. Our robust security framework based on OWASP standards, implemented in the application layer, provides functionalities to mitigate threats such as SQL injection, Cross site scripting and application layer DOS attacks.	Noted
6.72	Explain the release management procedures in place and the associated segregation of duties?	Release management procedures are within the governance of SDLC.	Noted
6.73	Are users informed when they next login of the application changes that have gone into live use?	Yes.	Noted
6.74	Do customer staff have to take any action (e.g. regression testing) when new editions, patches or upgrades are released? If so, please describe what they should ordinarily do.	No, all those mentioned are done in the background.	Noted
Subscription options			
6.75	What is the minimum level of commitment must the customer sign up to, e.g. 36 months?	No minimum commitment. Customers pay based on the plan and they can choose monthly or yearly. They can also choose the free plan and use it for however long they wish.	Noted
6.76	Where online payment is used, what type of security is used to protect sensitive information?	Zoho, being PCI compliant (Self-assessment : SAQ-D) consistently adheres to a set of guidelines set forth by PCI SSC .	Noted
6.77	Where online subscription / payment is used, is an invoice provided to the customer and, if so, in what format?	Yes, invoice is provided in pdf format. It is also available for customer to download from the app	Noted
6.78	When subscriptions need to be renewed, what advance notice is provided and what is the time limit for renewal?	Emails are sent to notify customer. Customer has 2 weeks to renew from the renewal deadline.	Noted

Ref	Requirement	Response	Reviewer Comments
6.79	Is there a procedure for late renewal and is there a time limit after which subscriptions cannot be renewed?	Yes, there is. If customer does not renew within the renewal period, their account will automatically be downgraded to free plan. In the free plan, if customer has not used the account, data will be deleted automatically after 120 days.	Noted
6.80	How soon after creating or renewing a subscription (if applicable) can the system / service be used?	Immediate activation.	Noted
6.81	What notifications / confirmations are provided to the customer regarding subscriptions and payments?	Email notifications.	Noted
6.82	To what extent are users able to access their accounting and other data if: - They miss one or two payments? - They cease being customers?	If they miss a payment, they will be automatically downgraded to free plan with limited features. The data on the free plan will be deleted after 120 days if they don't access it from the day of the downgrade.	Noted
6.83	At the end of the contract term, how long does a customer have to obtain a copy of their data from you?	There is no contract term as such. They will be downgraded to free plan automatically, with limited features, if they haven't made payment. They have 120 days period from the downgrade date and they can obtain a copy of their data from Zoho. Beyond that, if the customer does not access Zoho Books, data will be deleted.	Noted
6.84	At the end of the contract term, how is a customer's data destroyed (if appropriate) and will that destruction be certified?	Once you terminate your Zoho user account, your data will eventually get deleted from the active database during the next clean-up that occurs once in six months. The data deleted from the active database will be deleted from backups after three months.	Noted
6.85	What is your processes regarding disposal of end-of-life and failed hardware devices that were used to operate your service?	A verified and authorized vendor carries out the disposal of unusable devices. Until such time, we categorize and store them in a secure location. Any information contained inside the devices is formatted before disposal. We degauss failed hard drives and then physically destroy them using a shredder. We crypto-erase and shred failed Solid State Devices (SSDs).	Noted
SaaS/Hosted reporting			
6.86	Are reports produced from the same software as the financial applications or is separate reporting software used?	Same but for custom reports, customer can use our own Zoho Analytics tool to sync data and pull out custom reports.	Confirmed
6.87	Does any application software (i.e. other than a web browser or PDF reader) need to be installed on the user's computer in order to prepare or view the reports?	No.	Confirmed
6.88	What browser versions are support: - On desktop/laptop (PC, Mac, Linux)? - On Tablets? - On mobiles?	Edge >= 100 Firefox >= 100 Chrome >= 100 Safari >= 12 ios_saf >= 12 Ulaa>= 100 (Browser by Zoho)	Noted
6.89	Is access to the reporting facilities and data controlled by the same procedures as access to the main application?	Yes. Based on the access and control assigned in the main application, the same access will be used if they wish to use Zoho Analytics for custom reports.	Confirmed
6.90	If it's different, explain the user access control facilities available to ensure information is only viewed by users with appropriate authority?	It's not different.	Noted
6.91	In what electronic formats are reports produced:- - PDF? - XML? - MS Excel spreadsheet? - CSV file? - As html for viewing in a web browser? - Other, please specify?	PDF, MS excel. HTML for viewing in web browser using Print option. Others-Zoho Sheet.	Confirmed

Ref	Requirement	Response	Reviewer Comments
6.92	Are report documents stored on the web server or on the user's computer? If stored on the web server, are they secure to ensure only users with appropriate authority can get access?	Web server. On exporting, it can be saved on user's computer. Only the users with permission to view /export reports, will be able to perform the respective actions.	Noted
6.93	For documents viewable in a browser is any data stored on the user's computer in a web browser cache or temporary file? If Yes: - Is there any protection against other users viewing the report or data on which it is based? - Is it clear on the reports when they were produced and the date of the data on which they are based, so the user can tell whether they are viewing out of date information?	- Only the users with permission to view /export reports, will be able to perform the respective actions. - No - No	Noted
6.94	Are communications between the browser and the server encrypted for any report related communications?	In transit: All customer data transmitted to our servers over public networks is protected using strong encryption protocols. We mandate all connections to our servers use Transport Layer Security (TLS 1.2/1.3) encryption with strong ciphers, for all connections including web access, API access, our mobile apps, and IMAP/POP/SMTP email client access. At rest: Sensitive customer data at rest is encrypted using 256-bit Advanced Encryption Standard (AES). Both data at rest and in transit are encrypted using algorithms recommended by NIST.	Noted
6.95	If reports are produced dynamically each time the user views them can historical reports be reproduced at any time?	Reports are dynamical but historical reports cannot be reproduced.	Noted
6.96	Can reports viewable in a browser be navigated dynamically by users? For example: - Enabling drill down to more detailed information? - Altering which columns and rows of data are displayed. - Choosing time periods? - Specifying selection criteria?	Yes, reports viewable in browser can be navigated dynamically by users.	Noted
6.97	Can report data be reliably copied and pasted direct from browser viewable reports to an MS Excel spreadsheet retaining any table layout?	Yes, we have the option to export to MS Excel spreadsheet.	Noted
6.98	If reports are incomplete, for instance due to a poor Internet connection, is sufficient information provided to enable the user to notice that some of the report is missing?	Reports cannot be incomplete. If there is insufficient internet connection, the export will not take place.	Noted

Ref	Requirement	Response	Reviewer Comments
7.	ACCOUNTING		
General operation			
7.01	What control features are provided by the software to support effective user controls?	With roles & permission in the settings, you can create roles and apply permission required.	Confirmed
7.02	Is the software available as multi user?	Yes	Confirmed
7.03	Can the same function be used by more than one person at the same time, whilst still retaining the separate user identities?	Yes, the same function can be used by multiple users at the same time.	Confirmed
7.04	Is there: - Transaction sequencing? - Automatic dating of posting transactions? - Identification of user id or source of document?	Yes, there is transaction sequencing Yes, there is automatic dating of posting transactions. Identification of user id or source of document?	Noted
7.05	What is the maximum value of transactions and of totals that can be handled by the software?	We have the option to add up to 200K (Invoices, Expense and Bills) in our higher end plan. We have the option to purchase add ons for transaction based on the needs of the user	Noted
7.06	What is the maximum number of transactions that can be handled by the software (e.g. number sequences, storage capacity, or performance)?	We have the option to add up to 200K (Invoices, Expense and Bills) in our higher end plan. We have the option to purchase add ons for transaction based on the needs of the user	Noted
Chart of Accounts			
7.07	What is the maximum number of accounts on each ledger: - Sales ledger? - Purchase ledger? - General ledger?	800 accounts can be handled with a possibility to increase further.	Noted
7.08	Can the system support a Chart of Accounts including account name and numbering structure, with sufficient dimensions to allow grouping or rollup levels for GL reporting or on-line enquiry?	Yes, the chart of accounts can have numbers added to it. We can search for the ledgers using these numerals	Confirmed
7.09	Does the system allow multiple accounting classification elements to allow grouping or roll-up levels for GL reporting or on-line enquiry?	Yes, we support Parent and child account mapping	Confirmed
7.10	Can the system restrict GL accounts that a user can access to only those that are authorised by their system role profile set up?	We currently do not support role based GL account restriction. Approval workflows for transactions posted or modifications can be setup to control the access.	Noted
7.11	Does the system allow users to process additions, deletions, and changes to the Chart of Accounts without extensive programming or system changes?	Yes, COA changes can be done by the end user easily.	Noted
7.12	Does the system prohibit new transactions from posting to General Ledger accounts that have been deactivated?	Yes, inactive accounts are not shown while creating transactions	Noted
7.13	Can the system prohibit posting of transactions to General Ledger accounts with pre-determined coding element combinations, e.g. a specific account code / cost centre combination that is incongruent?	Currently restricting the access of specific GL to a user group is not available in Zoho Books.	Noted

Ref	Requirement	Response	Reviewer Comments
Multi company operation and analysis			
7.14	Is the software available as multi-company? If so, how many companies are supported?	You can have multi company set up by using individual organisations for each company. No limit on the organisations.	Confirmed
7.15	Does the system handle inter-company processing including: - inter-company journals? - the ability to post in both originating and target entity? - processing via SO/PO and the associated tax handling?	Currently we do not have the option to automatically push the transactions between two Zoho Books organisations (two companies). These need to be manually created.	Noted
7.16	If so, does the system automatically create the opposite inter-company entries, and also provide an inter-company approval process?	Currently we do not have the option to automatically push the transactions between two Zoho Books organisations (two companies). These need to be manually created. This is in our early implementation stage and will be available soon.	Noted
7.17	Can the system generate an Intercompany document which is compliant with local tax jurisdictional and legal requirements of the transacting parties?	If document here refers to counter invoice or purchase bill created in the other entity, the networking feature would fulfil this criteria. Since the equivalent transactions (invoice or Bill) will be posted in the destination company.	Noted
7.18	Is a group consolidation facility available?	Yes, you can use Zoho Analytics to consolidate	Noted
7.19	Does the system allow accounts that need to be eliminated on consolidation (e.g. intercompany accounts) to be identified in the system to facilitate automation of these types of consolidation adjustments?	Can be done in Zoho Analytics.	Noted
7.20	Can the software consolidate entities with different charts of accounts? If so, please explain how this may be undertaken.	Can be done in Zoho Analytics.	Noted
7.21	How many levels of nominal analysis can be handled by the software?	You can have analysis done at ledger, Reporting tag, projects and Locations	Confirmed
7.22	How does the software handle segmentation of data, e.g. cost centres, departments, divisions?	Yes, using reporting tags	Confirmed
Multi-currency operation			
7.23	Is multi-currency processing available? If so state number of currencies available. Does this cover: - The ledgers? - Stock?	Yes, Multicurrency is available. We support conversion for all currencies, it can be added by the user when needed. Yes you can add bank accounts on other currencies and provide item rates in different currencies. We have the option to associate currency while creating the transaction instead of multiple ledgers for each currency.	Confirmed
7.24	Does this include: - User selection of a base currency? - Automatic conversion to base currency? - User selection of which currency to value each of the ledgers?	Yes, the base currency is chosen by the user during the creation of the organisation. The conversion to the base currency is automatically done. The bank accounts can be associated to a currency. The contact can be associated to the currency needed.	Confirmed
7.25	Is there a restriction on accounts to a single selected currency? If so what controls are in place over any changes?	Since the currency is associated to the transaction and not the account. No check is needed for this.	Confirmed
7.26	What currency information is held: - Currency Code/description? - Country? - Currency rate table? - Date rates effective from-to? - Previous rates held?	The exchange rate information is available in each transaction and the date.	Noted

Ref	Requirement	Response	Reviewer Comments
7.27	Can a user: - Change the exchange rates per account? - Manually over ride the currency calculation? - Override an exchange rate on each transaction? - Override the calculation /processing of currency gains and losses?	The user can manually override the exchange if needed.	Confirmed
7.28	Does the system automate the FX revaluation of intercompany balance sheet accounts marked for revaluation with postings to different FX gain or loss accounts as required?	Yes, we have currency adjustment modules to recalculate the FX conversion.	Noted
7.29	Can the user define the treatment of foreign exchange gains/losses i.e. where posted to in the general ledger?	The Exchange gain/loss in the default ledger. User can move the balances via journal	Noted
7.30	Can ledger accounts be defined to take invoices/payments in specified currencies/ multiple currencies?	You can manually choose the account in the transactions if needed	Confirmed
7.31	Does the software prevent the deletion of the active currency?	No, not when associated to transactions	Noted
7.32	Which online service or tool is used to update currency exchange rates in the system, and how frequently are rates refreshed?	openexchangerate.org	Noted
7.33	Can currency transactions be entered in selected currency and/or base currency?	Transactions be created in the selected currency	Confirmed
7.34	Can transactions be entered in multiple currencies?	Yes	Confirmed
7.35	How does the software handle exchange differences?	Based on the exchange rate, we track the differences under accounts "exchange gain or loss". We also have reports to view realised/unrealised exchange gain or loss.	Noted
7.36	Does the system have functionality to update master currency rates via an electronic feed from a third party or via the Internet?	Yes	Confirmed
Journals			
7.37	Detail the types of journal provided? E.g. Fixed and variable journals, manual, reversing, recurring, year-end, statistical?	We have a notes field to add in the Journal details and type	Confirmed
7.38	Does the system support the import of journals from an Excel spreadsheet? If so, does it validate the contents on input and an produce an exception report of any failed imports?	Yes, import is available. Error reports are generated in case of import failure	Confirmed
7.39	Can the journal posting be automated based on a pre-defined schedule, i.e. automated prepayments?	Yes, we have recurring journals and option to post reverse journals	Confirmed
7.40	Can accruals and pre-payments be entered and the period in which they reverse?	No	Noted
7.41	Can the system automate accruals and prepayments of open POs (including purchase contracts)?	No	Noted
7.42	Can the system validate the accounting data entered into a journal against master data and data validation rules at point of data entry, e.g. GL account & entity combinations?	No validation currently exist in Zoho Books. We can setup approval process if needed.	Noted
7.43	Can the system direct workflow review and approval to designated specialist area approvers for pre-determined accounts, e.g. tax?	Yes approvals can be set for Tax filing	Noted

Ref	Requirement	Response	Reviewer Comments
Time periods			
7.44	How does the software manage accounting periods, including period creation, opening/closing, and posting controls?	These are automatically handled. The balance are carried over to the next year automatically.	Noted
7.45	How many:- - Accounting periods can be set up? - Years can be set up?	You can set up your fiscal year using month range and start date on Zoho Books. You can view reports for multiple accounting periods on the filters provided.	Confirmed
7.46	Can the length/ number of periods be adjusted to suit different customer requirements?	Yes, through report filters you can adjust the period based on customer requirements.	Confirmed
7.47	How many accounting periods can be open at any one time?	You can maintain as many accounting periods as you wish in Zoho Books. On reports, you can setup filters to view the desired accounting period.	Confirmed
7.48	How many years can be open at any one time?	Zoho Books org will contain data on the rolling data basis. Reports and some dashboard offer the flexibility to view different	Noted
7.49	Does the system support the use of separate tax and accounting periods?	Yes	Noted
7.50	Can a period or year be re-opened after it has been closed? If so, what controls are in place over this function?	It is recommended to lock transactions once the period or year-end is closed. Yes, the period can be reopened after it has been closed if the transaction locking is removed by admin.	Confirmed
7.51	Can data from all accounting periods and years be accessed at any one time?	Yes	Noted
7.52	Can previous months and years be accessed for enquiries or reports?	Yes	Noted
7.53	Does the software handle posting date as well as document date? If so, are transactions analysed by posting date or document date?	Currently we allow only the document date	Noted
7.54	If so, does this cover: - General ledger? - Sales ledger? - Purchase ledger?	Not Applicable	Noted
7.55	Is it possible to allocate transactions to: - Future periods? - Previous closed periods? - A previously closed year?	Yes	Noted
7.56	If so: - What controls are in place e.g. level of authorisation and on screen warnings? - Will the software revise subsequent periods accordingly?	We have transaction locking which can be removed by the admin if needed.	Noted
7.57	How will transactions outside the current period be: - Reported? - Accounted for in the VAT return?	Can be added as Out of scope of VAT	

Ref	Requirement	Response	Reviewer Comments
Budgets			
7.58	Does the software permit use of budgets and provide comparisons between budgets and actuals?	Yes	Confirmed
7.59	Does the software have the ability to import budgets from an Excel spreadsheet, validating the contents on input and providing an exception report of any failed imports?	Yes	Confirmed
7.60	How many versions of budgets/forecasts can be maintained on the system?	Currently Budget would not have editing history. (Version) It can be only one.	Noted
7.61	Are budgets available for: - General ledger? - Sales ledger? - Purchase ledger? - Overheads? - Balance sheet?	Yes available for all accounts	Noted
7.62	Can budgets be set by: - Accounting Period? - Annually basis?	It can set for Yearly, Half yearly, Quarterly, Monthly	Noted
7.63	Can budget holders be assigned within the system?	Budgets are currently not associated to users	Noted
7.64	Can the software automatically generate budgets? If yes, please state how this is achieved.	Budgets can be created based on the existed Actuals	Noted
Receipts and payments			
7.65	Can the following types of payments (receipts) be processed: - Cheques and cash - Direct debits and standing orders - Direct payments (on-line banking, BACS, etc.) - Receipts from third-party payment providers (e.g. credit cards, etc.)	Payments types available Cash, Direct Debits, Direct Payments and receipts from third party payment providers (Credit card)	Noted
7.66	Is the system able to post payments and receipts to multiple nominal ledger accounts, and the allocation of invoices to different cost centres / departments? If so, can this be automated from the bank statement?	Yes. It can also be categorised from the bank statement.	Noted
7.67	Can the system handle: - Manual and batch input of postal cheque receipts? - Cancelled or returned cheques?	Currently cheques can be entered manually as payments	Noted
7.68	Does the system have the ability to post transactions against multiple customer accounts?	Yes	Confirmed
7.69	Can the system process: - Refunds to a customer? - Card chargebacks?? - Cancelled standing orders / direct debits?	Yes credit notes can be created	Confirmed
7.70	Does the system provide petty cash functionality?	Yes	Noted
7.71	Does the system allow direct payment via BACS or the creation of a file for electronic submission to Internet-based BACS services (all subject to the permissions matrix)?	BACS file can be generated	Noted

Ref	Requirement	Response	Reviewer Comments
Bank reconciliation			
7.72	Is the system able to automate bank account reconciliations (cash book vs. bank account)?	You can set up transaction rules to automate categorisation of bank statement	Noted
7.73	Can the system transfer funds in multiple currencies between accounts?	Yes you can add multiple FCY bank accounts to facilitate payment collection in multiple currencies	Noted
7.74	Does the system provide functionality to upload bank statement data from local bank provider? If so please state the banks supported.	Yes you can upload manually or use our service provider token to fetch them automatically.	Noted
7.75	Does the system have the ability to: - Manually reconcile outstanding items? - View and list all unreconciled items?	Yes	Noted
7.76	Does the system have a manual override on reconciliation?	Yes	Noted
7.77	Is it possible to reallocate receipts posted to an invoice to another invoice?	Yes, it can be edited/deleted and associated to another invoice	Noted
Fixed Assets			
7.78	Does the system allow the creation of an asset from "assets under construction" (AUC) account to the fixed assets register?	Yes, you can create and track assets in AUC (assets under construction) account which can be used to create assets in the fixed asset register.	Noted
7.79	Does the system allow the creation of an asset through purchases entered in the purchasing module or purchase ledger?	Yes	Confirmed
7.80	Does the system automatically generate fixed asset numbers for assignment to assets?	Yes	Confirmed
7.81	Does the system have a process for disposal of assets including automatic calculation of the gain/loss on disposal and posting of appropriate entries in fixed assets register and General Ledger?	Yes	Confirmed
7.82	Does the system support the following functions: - Revaluation? - Impairment? - Write-off? - Transfer between group companies?	The system does not allow revaluation, impairment and Transfer	Noted
7.83	Does the system have automatic calculation of depreciation and posting of entries to the General Ledger?	Yes	Confirmed
7.84	Can the system depreciate using a variety of methods? If so, state the methods supported, e.g. straight line, sum of years digits, etc?	We support Straight line and Declining balance	Confirmed
Revenue Recognition			
7.85	Does the system have rules to facilitate automated revenue recognition accounting process?	Only for services	Noted
7.86	Can the system recognise and account for revenue based on various methods including: - A single date? - Over a contract term? - Usage against contract? - Time and expenses incurred or performance obligations based on pre-defined criteria entered in the system?	It can be recognised, by single date, contract term and partially against usage.	Noted
7.87	Can the system automate posting of revenue in the P&L and deferred revenue in the Balance Sheet according to pre-defined templates?	Yes	Noted
7.88	Does the system provide deferred revenue reports showing phasing of revenue recognition for user defined parameters e.g. contract, product?	Yes (Zoho Billing)	Noted

Ref	Requirement	Response	Reviewer Comments
Balance Sheet Account Reconciliation			
7.89	Does the system facilitate a General Ledger analysis and reconciliation process? - Compare amounts in the GL control accounts with the amounts in the related subsidiary ledgers (sales ledger, purchase ledger, Fixed Assets, Inventory, Payroll, Cash & Bank etc.) - Create reports for those accounts that are out of balance, with aging of reconciling items. - Store reports for future reference to enable review and follow-up of open items through to resolution, and to maintain a full audit trail?	We currently have reconciliation for just the bank accounts.	Noted
7.90	If so, can this be carried out on-line?	Not Applicable	Noted
Provisions			
7.91	Can the system facilitate / automate the calculation and posting of journal adjustments for standard accounting provisions such as bad debt?	No, the adjustment journals need to be posted manually.	Noted
Month End Close			
7.92	Does the system have a period close task list with the ability to track close tasks / timelines / owners / status in line with the close calendar?	The period closes automatically. You can track any associated tasks manually.	Noted
7.93	Does the period close checklist include formal sign-off within the system for satisfactory completion of activities?	No	Noted
7.94	Does the system close an accounting period and permanently prohibit subsequent postings to the closed period, i.e. a hard close?	We have transaction locking which can be removed by the admin if needed.	Noted
7.95	Can the system allow a closed accounting period/financial year to be-re-opened to permit subsequent postings to the closed period by authorised users, i.e. a soft close or pre-close?	We have transaction locking which can be removed by the admin if needed.	Noted
7.96	Does the system generate year end closing journal entries for P&L and Balance Sheet balances and roll over General Ledger balances to the next fiscal year with an audit trail in line with local statutory requirements?	If there are adjustments to be made, they will have to added manually.	Noted
Statutory Reporting			
7.97	Does the system meet IFRS and local GAAP statutory reporting requirements for all the countries in which it operates?	No	Noted
7.98	Does the system accept IFRS/local GAAP reporting adjustments?	Journals can be posted wherever needed.	Noted
7.99	Can the system adjust balances prior to closing the financial year but after the closing period of the year by setting up additional accounting periods e.g. 'Period 13'?	Journals can be posted wherever needed.	Noted
7.100	Does the system support the preparation and submission via e-filing of statutory reports in the required format to external authorities? If so, please list the countries where this is supported?	MTD VAT, ITSA and CIS. SA100. CT600 and Final accounts	Noted
7.101	Does the system support XBRL-based specifications for the exchange of financial data?	Supported for Corporation Tax	Noted

Ref	Requirement	Response	Reviewer Comments
8.	SALES		
Setup and processing			
8.01	Does the software start with a quotation or the sales order?	It starts with a quotation.	Confirmed
8.02	If a quote then can this subsequently be converted to a sales order (or invoice)?	Yes	Confirmed
8.03	Can multiple price lists be maintained?	Yes	Confirmed
8.04	Can quotations require approval before issue?	Yes	Confirmed
8.05	Are recurring or scheduled orders handled?	Yes	Noted
8.06	Does the software provide credit-control functionality? If so: - Can notes be recorded against customers? - Does the system provide "on-stop" functionality? - Can chasing (Dunning) letters be produced?	Yes	Confirmed
8.07	How does the software check the credit status of a customer: - On receipt of order? - Prior to dispatch?	Both the options are feasible (SO and Invoice)	Noted
8.08	Can the software block: - Customer orders? - Deliveries? - Invoice production?	Yes, based on Credits or any custom validation set by the user.	Noted
8.09	At quotation or initial order stage state how does the software: - Check stock availability? - Highlight alternative stock?	Based on FIFO the stock availability will be automatically shown in the line item	Noted
8.10	Can orders be amended after entry?	Yes	Noted
8.11	Where stock is not available is there an option to raise a "back order" and issue an associated purchase order?	Yes	Noted
8.12	Does the software handle forward orders? If so: - Only when stock is now available? - Allocated from future planned stock?	Sales orders can be created to allocate/commit the stock for future sales	Noted
8.13	Can multiple addresses be held for each customer (invoice and delivery address)?	Yes	Confirmed
8.14	Will the product accept orders from the Web? If so, does the software have an in-built e-commerce platform?	Yes. We have built-in integration or API's to connect with any platform if needed.	Confirmed
8.15	If so: - How are web orders integrated with the sales order processing ledgers? - What control features are available for checking web orders before processing?	The orders are received as Sales orders against with Shipments are recorded.	Noted
8.16	Can picking lists /dispatch notes be amended for non-availability of stock? If so: - Is this reported? - Are the items dispatched reflected in final invoice?	Yes, it is possible to create Picklists if there is not stock for the item. Yes, Report is available. Picklist Details Report. Yes, you can manually invoice for the quantity items that are shipped.	Noted
8.17	Per order does the software support? If so: - Multiple dispatch notes? - Multiple invoices?	Yes multiple invoices can be created against a single Sales Order/ Quote	Confirmed
8.18	How does the software ensure all dispatches are invoiced? E.g. where multiple dispatches are raised per order, or several orders on a single dispatch note.	The Invoice status is tracked against each package/shipment/sales order	Noted

Ref	Requirement	Response	Reviewer Comments
8.19	Can users track order status from quotation through fulfilment and invoicing?	Yes	Noted
8.20	Can manual invoices be raised (i.e. without a sales order)?	Yes	Confirmed
8.21	Does the software produce proforma invoices as required?	We have currently have quotes available. We are also working on supporting Proforma invoices which will be available in a year.	Noted
8.22	Can returned goods be processed to produce: - Credit notes? - Refunds?	Yes	Noted
8.23	Are these referenced to the original order/invoice?	Yes	Noted
8.24	How are returns controlled/authorised?	A credit note is raised to record a refund. This associated to the Invoice and can have approval as well.	Noted
8.25	Can the system calculate all sales taxes based on ship-to address of all countries it operates?	The tax rates are calculated based on VAT treatment	Noted
8.26	Can the system connect to external tools to obtain sales tax rates / rules / values?	Yes if needed via API	Noted
Receipts, cash allocation and statements			
8.27	Can the system display receipts from customers by payment method e.g. DD, BACS, Internet banking, Credit cards, and cheques?	The payment method can be captured while recording payments	Noted
8.28	Where the invoice number is quoted, can the system: - Apply cash against an invoice and clear the invoice where the amounts match? - Apply cash against an invoice and write off small differences where the amounts don't match?	The payment can be associated to the invoice via the invoice number and the write off cannot be done automatically.	Noted
8.28	Can the system propose matches when the customer is identified and the payment amount matches the amount owed by the customer but there is no invoice detail in the customer remittance?	You can categorise the transaction as Sales without invoice. Matching would not be possible.	Noted
8.29	Can a receipt to be posted to an account as unallocated or awaiting invoice?	You can record Advance received from the client as Retainer invoice	Noted
8.29	Does the system integrate with banking platforms or bank feeds?	Yes	Noted
8.30	Which bank connectivity methods are supported?	Two methods, manual and automatic	Noted
8.30	Does the system have on-line cash allocation functionality? If so, explain how this operates, e.g. automatically from a Bank feed.	The bank statements can be categorised as transactions.	Noted
8.31	Is it possible to unallocate receipts posted to an invoice and reallocate it to another invoice?	Yes	Noted
8.31	Does the allocations of credit notes follow the same steps as for receipts?	Yes	Noted
8.32	Can the system produce statements at any time as at a user defined date?	Yes (Customer Statements)	Noted
8.32	Is it possible to email, fax or produce hard copy statements?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
8.33	Does the statement contents include: - All unmatched items (i.e. outstanding items)? - A breakdown of outstanding debt grouped by age: e.g. 0-30, 30-60, 60-90, 90+?	The statement will have unpaid transactions however group based on age is available at a report for the organisation user. This has be separately shared to the client if needed.	Noted

Ref	Requirement	Response	Reviewer Comments
Sales related documents			
8.34	Are the following documents produced: - Quotations? - Order confirmation? - Picking lists? - Labels? - Dispatch/Delivery note? - Invoices?	Yes	Noted
8.35	Are the following reports available: - Quotes for which orders not received? - Orders received (analysis)? - Items placed on backorder and/or purchase orders raised? - Items dispatched not invoiced? - Items ordered but not dispatched due to stock out? - Gross margin (by invoice or item)?	We have all the mentioned reports available which can provide data based on filters set.	Noted
8.36	Are invoice details derived from order input? (e.g. prices, quantity).	Yes	Noted
8.37	Does the software provide the ability to use customer-specific sales invoice templates?	Yes	Noted
8.38	Is it possible to produce a VAT only invoice?	Yes, it is possible to create VAT only invoice.	Noted
8.39	Does the system have the ability to re-print a customer invoice on demand?	Yes	Confirmed
8.40	Can invoices be sent via e-mail directly from the system?	Yes	Confirmed
8.41	Can the system create credit notes with reason codes and requiring authorisation?	Yes	Confirmed
8.42	Does the system provide electronic authorisation for invoices and credit notes?	Workflows can be set up with single or multi-approval triggers to review and approve invoices and credit notes.	Confirmed
8.43	Can the system consolidate billing for multiple orders with the same customer onto a single invoice?	If the there are existing open invoices for the customer they can't be merged to one	Noted
8.44	Can documents be automatically emailed based on workflow events?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
9.	PURCHASING		
Supplier and product setup			
9.01	Does the system allow suppliers to access appropriate information (e.g. standard T&C's, order information) via a supplier portal?	Yes	Confirmed
9.02	Does the system allow suppliers to update their supplier record using a supplier portal?	Yes	Confirmed
9.03	Does the system support supplier onboarding workflows?	Yes	Confirmed
9.04	Does the system provide an automatic duplicate check for new supplier set up using standard unique fields such as bank account / VAT No. / Company Registration / Address?	We have duplicate check based on the Supplier Name.	Noted
9.05	Does the system link to a third-party solution (e.g. Experian or Dun & Bradstreet) to carry out validation checks against supplier master records in the system?	No	Confirmed
9.06	Does the system have a multi layer supplier category field within the supplier record to use for procurement analysis? If so: - Are supplier categories user configurable? - Can suppliers belong to multiple categories?	No	Noted
9.07	Can more than one supplier be allocated to each product? If so, can one be set as the preferred supplier?	Yes, available on request	Noted
9.08	Does the software hold details of substitute products if applicable?	Can be added as Items	Noted
Purchase Order processing			
9.09	Does the system support purchase requisitions?	Yes (Zoho Spend)	Noted
9.10	Can the software generate suggested purchase orders (based on stock levels)?	Yes (based on reorder point)	Noted
9.11	Can purchase orders be generated by the user?	Yes	Confirmed
9.12	Is stock availability updated for stock on order?	Yes	Confirmed
9.13	Can the software handle "back to back" ordering?	Yes	Noted
9.14	How many order lines can be included on a single purchase order?	1000	Noted
9.15	Is it possible to automatically append the standard terms and conditions to purchase orders?	Yes can be added in the template	Confirmed
9.16	Is it possible to copy an existing purchase order record in order to create a new purchase order record?	Yes cloning is possible	Noted
9.17	Does the system support consolidated purchase ordering?	You can	Noted

Ref	Requirement	Response	Reviewer Comments
9.18	Does the system enable the issue of purchase orders by email, EDI and/or via the Internet?	Yes	Noted
9.19	Is it possible to amend or cancel a purchase order?	Yes	Confirmed
9.20	Does the system have the ability to record chasing notes for outstanding purchase orders?	Can be customised if needed	Noted
9.21	Can the purchase price of items be amended at any time prior to receipt of the goods?	Yes	Noted
9.22	Does the system provide standard and customisable workflows for authorisation of POs that can align with business delegation of authority?	Yes you can set up a Purchase order flow	Noted
9.23	Can the system restrict buyer purchases by specific purchase types or cost codes?	No	Noted
9.24	Can the system create blanket purchase orders?	No	Noted
9.25	Is it possible to amend the status of a part delivered PO to 'complete'?	It can be invoiced fully if needed	Noted
Receipt of goods			
9.26	Does the software track a purchase order and record the receipt of incoming goods or services delivered?	Yes	Noted
9.27	Does receipt processing automatically update inventory records?	Yes	Noted
9.28	Can goods receipt notes (GRNs) be generated?	Yes	Confirmed
9.29	Can a user receipt goods/services without a PO?	No	Noted
9.30	Can the software handle partially completed orders and returns?	Yes	Noted
9.31	Are receipts checked to purchase orders and discrepancies reported?	Yes	Noted
9.32	Does the system have functionality to mark goods as faulty and process returns?	Yes	Confirmed
Supplier Invoice Processing			
9.33	Can supplier statements be imported or reconciled?	Cannot be imported	Noted
9.34	Can missing invoices be identified from supplier statements?	Not automatically	Noted
9.35	Can purchase invoices be checked to purchase orders and confirmed receipts and discrepancies reported (3 way matching)?	Yes (Bill pay add on)	Confirmed
9.36	Can the system use tolerance limits (value or %) for 3 way invoice matching?	Tolerance limit setting for 3 way invoice matching is not available.	Noted
9.37	Can the system automatically process and post invoices without manual intervention where matching and approval criteria are satisfied (touchless invoice processing)?	Yes, it can be customised	Noted
9.38	Does the purchase order screen show at line level the Quantity Received, Quantity Billed and does this also reflect in the order status?	Yes	Confirmed

Ref	Requirement	Response	Reviewer Comments
9.39	If quantities delivered and invoiced by a supplier do not match exactly the quantity ordered, can this be recorded in the system?	Yes	Confirmed
9.40	Does the system allow an exception approval process for non-PO invoices via a workflow?	Yes, if needed	Noted
9.41	Can the system automatically detect duplicate invoices during processing?	Yes based on Bill number and supplier name	Noted
Supplier Payment processing			
9.42	Which supplier payment methods are supported?	We support BACS. Apart from this payments are recorded manually at the moment.	Noted
9.43	Does the system support the initiation, approval and processing of payment runs for multiple trading currencies, with the ability to select different payment methods? (See also the "Payments" part of Section 7)	No, the payment currency associated to a single payment cannot be different	Noted
9.44	Can the system create payment run proposals for invoices due for payment with approval workflow in line with delegation of authority?	We can create BACS Files or Unpaid Bills export in XLS and CSV Formats	Noted
9.45	Can the system transfer bank payment files directly to secure banking portals without manual intervention?	No	Noted
Purchasing related documents			
9.46	Are the following reports available: - Purchase Orders raised? - Purchase Orders not received? - Goods received discrepancies? - Invoice to goods received discrepancies? - Goods received not invoiced? - List of cancelled orders?	Yes, they are available. Purchase order details report can be customised to view all the mentioned types of reports.	Noted

Ref	Requirement	Response	Reviewer Comments
10.	STOCK		
Stock processing			
10.01	Does the system provide simple functionality relating to stock?	Yes, we have stock tracking functionality	Confirmed
10.02	What information is held in respect of stock (and are there any limits): - Item numbers/ description? - Location(s)? - Quantity, (available, allocated, on order)? - Minimum and maximum stock levels? - Reorder lead times? - Supplier(s)? - Prices/cost/ discount details? - Batch/serial number? - Weights etc? - Other – please specify?	All these details are tracked. Also with manufacturer information if needed.	Noted
10.03	Can inventory be managed across multiple warehouses?	Yes, we have warehouse management	Noted
10.04	Can inter-company inventory transfers be supported?	Yes, it can be done using invoices and bills or transfer orders between Warehouses.	Confirmed
10.05	Can expiry dates be recorded?	Yes, it can be tracked while purchasing a batch of items.	Confirmed
10.06	Can inventory be reserved against customer orders?	You can create sales order to commit the stock to a customer.	Noted
10.07	How is stock updated? - Dispatch of goods? - Receipt of goods? - Adjustments? - Transfers between locations? - Other, please specify?	The stock is updated via Invoice and Bill (accounting stock) and via Shipments and receives (Physical stock)	Noted
10.08	Is negative physical stock allowed?	Yes. Notifications triggered when transactions are raised with negative stocks and also during year-end close for audits. Reports are available to view stock inventory. Workflows can be setup to ensure no negative inventory positions are allowed.	Noted
10.09	Can the software handle “sale or return” stock?	Yes	Noted
10.10	Can the software handle variations to a standard pack of products?	Yes, we have item groups	Noted
10.11	What methods of stock valuations are allowed? - Average - FIFO - LIFO - Standard cost - Other, please specify	FIFO and weighted average	Confirmed

Ref	Requirement	Response	Reviewer Comments
10.12	How can stock enquiries be made, i.e. by product code, short name/supplier etc.	It can be done with the item name or SKU	Noted
10.13	Does the software track orders and enable enquiries by date, e.g. list of all stock due on a particular day; stock to be dispatched on a set date?	Yes, possible through inventory valuation summary along with shipment details and stock movement report.	Noted
10.14	Does the software facilitate the regular counting/ inspection of physical stock (e.g. by producing random/defined stock check lists)?	Yes, we have the option to count stocks.	Noted
10.15	Can the software handle more complex situations such as: - Bill of materials? - Links to CAD/CAM systems? - Job costings to collate and value WIP?	You can create composite items (BOM). The CAD/CAM integration is not available natively can be done with APIs if needed.	Noted
10.16	Does the system provide a SKU level stock reorder listing which includes all items under the minimum on-hand quantity or at the re-order point?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
11.	VALUE ADDED TAX (VAT)		
General			
	The following sections detail the general requirements/features of an accounting package in handling VAT. It cannot cover all eventualities or all users and where necessary members should contact their local HMRC office for detailed guidance. The overall objective is to accurately record the accounting for VAT in order to support VAT returns to HMRC		
11.01	Does the software have the facility to hold the following VAT information: - UK VAT registration number? - Intrastat code? - EC Code? - EC VAT registration numbers? - VAT rates (please specify number available)	It holds VAT Registration number and VAT Rates and EORI Number	Noted
11.02	Can the system maintain multiple VAT/tax registrations where required?	Multiple VAT = Multiple Organisations	Confirmed
11.03	How does the software handle rounding's?	The round off is manually enabled by the user it can be used to round off to the nearest whole number or to the nearest incremental value	Noted
11.04	Is this applied consistently?	Yes, when selected it will be applied to all sales transactions.	Noted
11.05	Does the software handle VAT fuel-scale charges with automatic double entry processing?	You can track mileage expense in Zoho Books.	Noted
11.06	Does the software handle VAT calculation tolerances? If so, do any discrepancies produce: - Warning? - Appear in the audit trail? - Appear in the VAT exception report?	Automatic Tolerance handling is not available at the moment. But the VAT Calculation can be adjusted for all transactions	Noted
11.07	What security features (password/ audit trail) are in place to control changes made to: - General ledger VAT control accounts? - VAT tables set up and change? - Tolerance levels? - Invoice sales number table? - Roles and permissions. Audit trail tracks changes made - Changes on VAT code on customer files? - Changes on VAT code on stock files? - VAT calculated on sales invoices or credit notes?	Audit trail is available.	Noted
11.08	Does the software store and report a VAT Period Reference, e.g. "01/20"?	We store the VAT generated period in Zoho Books and the VAT summary report stores the VAT for any specific period.	Noted
11.09	How does the software ensure that each eligible posting is reported only once in a VAT return?	When transactions are pushed to HRMC, they are locked.	Noted
11.10	Which digital tax reporting and submission frameworks are supported (e.g. MTD, e-filing or other jurisdiction-specific frameworks?	MTD VAT, ITSA and CIS. SA100. CT600 and Final accounts	Noted
11.11	Can the system make a submission to HMRC under the MTD requirements?	Yes	Noted
11.12	Once the submission is made successfully to HMRC, are transactions flagged and the return marked as Submitted?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
Method of operation			
11.13	How is VAT/tax determined within the system? (e.g. based on customer, product/service, tax code, transaction type, ship-to location or place of supply rules)	The VAT Tax is chosen by the end user	Noted
11.14	VAT basis. Can the software handle: - Invoice (standard) accounting? - Cash accounting?	Yes, both are supported	Noted
11.15	If the software can handle both invoice (standard) and cash methods of accounting for VAT is the basis clearly identified during set up?	Yes	Noted
11.16	Can the software handle the following VAT schemes: - Annual accounting scheme? - Flat rate scheme? - Retail schemes? - VAT margin schemes?	The software support Flat Rate	Noted
11.17	Can the software handle the standard method of partial exemption?	Yes, it can handle VAT and tax exempted transactions	Noted
11.18	Please state the number of VAT codes available for VAT analysis.	3 and additional tax rates can configured as needed by the user	Noted
11.19	How does the software handle: - Distance selling (supply to an unregistered EC customer)? - Outside the scope due to place of supply rules? - Outside the scope of VAT as, e.g. not a supply for a consideration - donations, council rates (should not be included on vat return)?	We support distance selling and Outside the scope of VAT	Noted
11.20	How does the software handle: - Goods and related service purchased from the EU? - Services purchased overseas? - Process? - Triangulation?	Contacts need to be created with the correct VAT Treatment, such EU or Overseas	Noted
11.21	Does the software include the functionality to identify EU acquisitions of goods? If so, can the software generate acquisition tax?	The VAT Treatment EU - VAT Registered to identify these sale/ purchase of goods.	Noted
11.22	Can a report be generated of all EU acquisitions and the amounts of acquisition tax generated?	We can customise the payable reports to check the purchases made from EU Vendor	Noted
11.23	Does the software include the functionality to identify transactions liable to reverse charge VAT? If so, can the software generate reverse charge VAT?	The user can manually identify the transactions in which reverse charge needs to be applied, the system does not automatically identify or generate reverse charge VAT.	Noted
11.24	Can a report be generated of all transactions liable to reverse charge VAT, and the amounts of tax where so generated?	Yes.	Noted
11.25	Does the software have a facility to reconcile the VAT returns amounts for input, output and net VAT payable/recoverable to the General ledger control account?	We have Input and Output tax accounts which carry the VAT payable and recoverable.	Noted
11.26	How does the software handle late transactions posted outside the closed VAT return period?	We have the facility to include previous period's unfiled transaction in the subsequent VAT Filing	Noted

Ref	Requirement	Response	Reviewer Comments
Input VAT (purchases)			
11.27	Can the software handle VAT inclusive amounts and automatically calculate the input VAT?	Yes	Confirmed
11.28	Does the software require the following to be entered: - Supplier reference? - Supplier document reference? - Internal document reference? - Invoice tax point date? - Invoice posting period date? - Invoice gross total? - Invoice VAT amount? - Individual invoice lines: Net amount? VAT rate? VAT code?	Yes all these fields are needed. The mandated fields are supplier details, Bill# ,Bill date and line item details	Noted
11.29	Does the software validate individual invoice line VAT amounts against the total invoice of VAT (less early settlement at discount) and accept or reject the amount subject to the software tolerance?	Yes	Noted
11.30	Can the user override the software derived input VAT amount and input VAT as shown on the supplier invoice?	Yes	Confirmed
11.31	Does the software allow VAT to be reclaimed on the basis of registered but unposted invoices?	The tax can only be reclaimed if Invoice is created in Zoho Books.	Noted
11.32	If so, does the software flag the status as: - VAT not yet reclaimed? - VAT claimed?	The transaction submitted to HRMC will have the VAT Period in which it was submitted.	Noted
Output VAT (sales)			
11.33	Does the software generate sales invoices?	Yes	Confirmed
11.34	For each invoice generated is the following information included on the sales invoice: - Unique software generated invoice sequential reference? - Company name, address, EC country code and VAT number? - The time of supply (tax point) - Date of issue (if different to the time of supply) - Customer's name (or trading name) and address, EC country code and VAT number (if applicable) - The unit price [applies to countable goods or services. E.g. an hourly rate; or a price for standard services.] - A description which identifies the goods or services supplied - Net and VAT amount and the VAT rates.	Yes all these fields are included apart from the time of supply.	Noted
11.35	Does the software identify supplies that are zero-rated, exempt and outside the scope? If so, is this on the face of the invoice?	The zero rated tax is applied based on the VAT Treatment (Overseas)	Noted
11.36	Does the software handle Proforma invoices? If so, are the invoices clearly identified as "this is not a tax invoice"?	Proforma Invoice is currently unavailable.	Noted

Ref	Requirement	Response	Reviewer Comments
VAT reporting			
11.37	Does the software create a final VAT return and include functionality to submit this data to HMRC under the Making Tax Digital requirements?	Yes	Confirmed
11.38	If not, does the software have a means of producing reports that supports the completion of the VAT return to enable it to be submitted to HMRC under the Making Tax Digital requirement via another application (where required)?	N/A. But we also provide reports if needed	Noted
11.39	Is the VAT return information available by report on a three monthly basis or any other specified period?	Yes, in case if the return period is Quarterly.	Confirmed
11.40	Is there a detailed and summary analysis of all transactions included in each return sorted by VAT code and transaction type making up the total in each of the boxes on the VAT 100 Form?	Yes	Noted
11.41	Can the VAT return be recreated showing all the transactions which were included in the original VAT return?	Yes	Noted
11.42	Does the software have a separate VAT audit log?	Yes	Noted
11.43	Note where the software details the following non routine event in the audit trail or VAT audit log etc: - Changes to VAT tables. - Change from invoice/cash VAT accounting or other Schemes. - VAT tolerance. - Changes to VAT rates on customer, supplier, product master files.	The activity log will have the Change to VAT Tables. The audit trail will have change from invoice/cash VAT accounting or other Schemes. Adjustments(VAT Tolerance) are tracked as journals and will not be tracked in audit trail. Changes to VAT rates on customer, supplier, product master files will be available Activity log	Noted
11.44	Are the above changes noted above stamped with a: - User id? - Software generated unique reference number? - Date and time?	Changes are noted with User ID and Date and Time	Noted
11.45	VAT postings: - Are all VAT postings recorded in the audit trail or VAT audit log? - Does the software denote whether each transaction has been included in a reconciled VAT return? - How does it denote which VAT Return the transaction has been included in?	VAT posted to HMRC is tracked in Activity log. Yes the transactions will have the details on whether it was included in the VAT return along with the VAT Return period.	Noted
11.46	Does the software produce a VAT Exception report detailing such transactions as: - VAT amounts outside tolerance levels? - Manual changes to software generated VAT? - Write offs - Zero value invoices? If No for any of the above, how does the software document these occurrences?	No, currently not available in Zoho Books.	Noted
11.47	Does the software handle "intra-community" supply of goods?	Yes (NI Protocol VAT Treatment)	Noted

Ref	Requirement	Response	Reviewer Comments
11.48	Does the software support production of an EC Sales List? If so, does the report show EU VAT number, country code, indicator for type of supply (1, 2 or 3), net value (rounded), the customer name, their EC VAT number, and ESL for services and goods?	Yes	Noted
11.49	Does the software produce invoice level reports that enable every value on each EC Sales List report to be traced to source documents?	Yes	Noted
11.50	Does the software have a means of ensuring that each eligible posting on the EC Sales List is reported only once? (Please state how this is done within the software).	Duplicate handling is done using the Invoice number. Hence same Invoice will not be repeated.	Noted
11.51	How does the software handle triangulation? E.g. triangulation relates to sale of goods but whilst the 1st supplier sells the goods, it is the intermediary supplier that moves them.	No, it is currently not supported.	Noted
11.52	Does the software have a means of producing a VAT that can be submitted to HMRC under the Making Tax Digital requirement (where required)?	Yes	Confirmed
11.53	Does the software produce Intrastat reports where applicable?	No we do not have this report	Noted
11.54	How are errors on VAT accounts corrected?	Passing adjustments using Journals	Noted
11.55	How does the software handle the VAT on purchase and sales ledger contras?	The VAT rates are applied in the line item and calculated and add to the transaction	Noted
11.56	How does the software handle partially allowable expenditure, e.g. VAT on petrol invoices where employees are provided with petrol (adjustment required for own use)?	You can create Itemised expense to segregate the expense between allowable and disallowable account categories	Noted
11.57	Can the software handle cheque refunds to customers? If so, how is the VAT accounted for under cash accounting?	We do not have Cheque handling at the moment.	Noted
11.58	Can the software handle invoices with multiple rates of VAT?	Yes	Noted
11.59	How does the software handle write off of bad debts and the related VAT?	We have the option to write off invoices	Noted

Ref	Requirement	Response	Reviewer Comments
CIS (Construction Industry Scheme)			
11.60	Does the software provide functionality to operate the Construction Industry Scheme (CIS)?	Yes	Confirmed
11.61	Does the software provide functionality to record subcontractor details and CIS registration status?	Yes	Noted
11.62	Can the system produce CIS returns and support submission to HMRC in line with Making Tax Digital requirements (where applicable)?	Yes	Confirmed
11.63	Does the software maintain an audit trail of CIS-related transactions, including deductions, submissions, and amendments to subcontractor records? If so, how is this audit trail accessed within the system?	Yes	Noted
Corporation Tax			
11.64	Does the software provide functionality to calculate corporation tax liabilities based on accounting data, including adjustments for disallowable expenses and taxable income?	Yes	Noted
11.65	How does the software support the preparation and submission of corporation tax returns (e.g. CT600), including integration with HMRC where applicable?	We have CT 600 and Final account filing based on the transactions created in Zoho Books.	Noted
11.66	Can the system produce reports reconciling corporation tax calculations to the general ledger and financial statements?	Currently such reports are unavailable.	Noted
11.67	Does the software maintain an audit trail of adjustments and changes made in the calculation of corporation tax, including user identification, date and time stamps?	No	Noted

Ref	Requirement	Response	Reviewer Comments
12.	REPORTING		
Global setup			
12.01	Are all reports adequately titled and dated? (E.g. report name, client name, data, period, batch, last entry number, period end, pages, numbers etc.)	Yes	Confirmed
12.02	Do the reports provide totals where applicable?	Yes	Confirmed
12.03	Are these totals calculated or taken from a control file? Please state the reports that do not feature calculated totals.	The totals are calculated based on the transactions pulled in for the particular reports.	Noted
12.04	Can access to reports be controlled by role?	Yes, access to reports can be controlled by role.	Noted
12.05	Are reports generated in real time?	Yes	Confirmed
12.06	Can reports be scheduled for automatic generation?	Yes, reports can be scheduled for automatic generation	Confirmed
12.07	Can reports be automatically distributed by email?	Yes, can be automatically distributed by email	Noted
12.08	Can reports be saved in electronic format (as distinct from just printing)? If so, are such files adequately protected from deletion or amendment?	The reports can be exported in XLS, PDF formats	Confirmed
12.09	Is a report writer provided as part of the software or as an add on? If so, please state the name of any third party package.	The reports are inclusive of the subscription.	Confirmed
12.10	What level of knowledge is required to use the report writer e.g. beginner, regular user, expert?	Beginner	Confirmed
12.11	Can the report writer make use of user-defined fields (including external fields)?	Yes, certain reports can be customised to include the custom fields or user defined fields.	Confirmed
12.12	Can reports combine data from multiple system areas (e.g. Customers, Sales, Inventory and General Ledger) within a single report?	Yes	Confirmed
12.13	Can users define the parameters, columns, fields and selection criteria used on reports reported?	Yes, users can edit the filters on the reports.	Confirmed
12.14	Are standard reports always produced, even when they are nil returns?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
12.15	Is there an option for reports to exclude nil balances, this year or where there are nil balances this year and last year, to enable a comparative report to be produced with the completeness of both years' being maintained?	Yes zero balance accounts can be eliminated in Trial balance and Business overview reports.	Noted
12.16	Can screen layouts, reports and transaction formats be easily adapted to users' requirements?	Certain reports have the customisation need to alter the layouts	Noted
12.17	Can a hard copy be produced of all screen enquiries?	Yes	Noted
12.18	Can transaction files for all previous periods of the year be retained in the software to permit enquiries and reports?	Yes	Noted
12.19	Are reports of all changes to standing data on customers, suppliers, tax rates etc. automatically generated or stored for later printing? If so, is the report able to capture the nature of the change, user id and data and time of the change?	We have audit trail which tracks the edits in the transactions.	Confirmed
12.20	Are all transactions on all reports individually identifiable?	Yes	Noted
12.21	Do the reports show whether items are debit or credit?	Yes, reports show whether items are debit or credit	Confirmed
12.22	Do reports give sufficient narrative and coding to enable cross referencing?	Yes	Confirmed
12.23	Is it possible to drill down from reports to the ledgers and original transactions?	Yes, it is possible.	Confirmed
Specific reports			
12.24	Can the software produce all requisite reports? If not, which can why not: - Day books - Trial balance - Profit and loss account - Balance sheet - Aged debtors - Aged creditors - Aged stock - Aged unallocated cash (debtors) - Aged unallocated cash (creditors) - Budgets - Cash flow statement - VAT reports - VAT form 100 - EC Sales Listings - Intrastat returns (SSD)	- Aged unallocated cash (creditors), - Aged unallocated cash (creditors) and Intrastat Returns are not available	Noted
12.25	Are the above reports standard within the software or do they have to be written?	Yes - standard	Noted
12.26	Is the age criteria fixed or user definable?	User defined	Noted
12.27	Can the aged analysis and day book reports be in summary and detail?	Yes	Noted

Ref	Requirement	Response	Reviewer Comments
12.28	Do standard reporting options give sufficient flexibility to tailor individual reports?	Yes	Noted
12.29	Can all reports be reproduced after the period end but at the month end date: - Transaction listings? - Day books? - Trial balance?	Yes	Noted
12.30	Is it possible to produce retrospective month end aged sales and purchase ledger reports that agree back to the month end trial balance control account figures as at the month end?	Yes the AR/AP in Trial balance will match with the Aged Sales and Purchase	Noted
12.31	Do the standard budget reports provide analysis of variances?	Yes	Noted
12.32	Do such reports provide exception reporting, percentage analysis and comparatives?	Yes it does provide comparatives	Noted
12.33	Do standard reports show analysis of trading results? (E.g. sales analysis by region)?	Sales reports can be customised	Noted
12.34	Are all movements during each accounting period shown on sales, purchase, general, stock ledger detail reports?	Account transaction report offer these details.	Noted
12.35	Do the sales and purchase ledger reports show how all partial payments or allocations (unallocated cash) have been treated?	Payment reports can be used for this.	Noted
12.36	Is there a general ledger report that shows balances brought forward and carried forward plus all posted transactions in the period?	Yes we do have a general ledger report	Noted
12.37	Is a trial balance available and is this in summary or detailed format?	Its available in both the formats	Noted
12.38	Can the management accounts, profit and loss account and balance sheet be sufficiently analysed by: - Project/job? - Cost centres? - Department? - Division? - Company? - Group (if applicable)?	P&L is available for Project, Locations, Reporting tags	Noted
12.39	Can the above be user defined by Period and/or range?	Yes	Noted
12.40	What controls are there in place so that the user is aware of partly processed transactions: - Unposted invoices? - Uninvoiced dispatches? - Payments? - Receipts?	Tansactions in Draft status will not be included. There no control for this.	Noted
12.41	State the controls that are in place to ensure that the correct price/discount has been applied to invoices/credit notes? (e.g. Gross Margin reports)	We have Profit Margin feature (enabled on request) to identify relevant pricing for goods and services. Validation rules can be setup to ensure the user does not apply discounts beyond the set limit. Similar validation rules can be setup for issuing credit notes.	Noted

Ref	Requirement	Response	Reviewer Comments
12.42	Detail all automatically generated documents for external use. (E.g. sales invoices and statements, remittance advices.)	All the transactions created in Zoho Books can be exported when needed.	Noted
Report production			
12.43	Can the software reproduce source documents? E.g. sales invoices; POs, Remittance advices, etc.	Yes	Noted
12.44	Are the duplicates an exact replica of the relevant financial and VAT accounting information as stored on original documents [i.e. they do not take account of any subsequent changes to the standing data?	Any subsequent changes to the standing data will be reflected on the duplicate copies of documents.	Noted
12.45	Are these clearly identified as duplicates?	Yes	Noted
12.46	Does the software have a suite of month-end reports?	Yes	Noted
12.47	Can the reporting function make use of external data files?	No	Noted
12.48	Does the report writer have the facility to scroll up and down when output to screen?	Yes	Confirmed
12.49	Can all reports be run without the need for period-end procedures to be initiated?	Yes	Noted
12.50	Does the report writer allow print previews of all reports?	Yes	Confirmed
12.51	Can transactions and standing data be output directly to other formats e.g. CSV, txt, XML, PDF etc. for any period of time required?	Yes (XML Not supported)	Confirmed
Report production			
12.52	Does the system provide dashboards and KPI-based reporting?	Yes	Confirmed
12.53	Can dashboards be customised by user, role, or organisation?	Yes it can be customised	Confirmed
12.54	Is dashboard data updated in real time or near real time?	Real Time	Confirmed
12.55	Can dashboards display data from multiple modules (e.g. sales, purchasing, financials)?	Yes	Confirmed

Ref	Requirement	Response	Reviewer Comments
13	OTHER		
Time Tracking			
13.01	How are time entries recorded within the system? Can users record time manually and/or automatically?	Yes, it can be entered using timesheet or they can have the timer run during the task	Confirmed
13.02	Can time entries be linked to specific clients, projects, and activities/services?	Yes	Confirmed
13.03	How are activities or task categories created and maintained for time recording purposes?	These are created in the project module of Zoho Books as Tasks	Confirmed
13.04	Can activities or time categories be assigned to users, teams, or projects?	Yes it can be assigned to user in the projects	Confirmed
13.05	Are there validation rules applied to time entry (e.g. minimum hours, required fields)?	No	Noted
13.06	Is there a review or approval workflow for submitted timesheets?	Yes approvals can be setup	Confirmed
13.07	Can timesheets be locked or prevented from further amendment once approved?	Yes, timesheets can be locked	Confirmed
13.08	Can time entries be converted into WIP and linked to billing? If so, how is user rate and WIP billing managed in the solution?	Yes, timesheets can be invoiced. The user rates are assigned while setting up the projects.	Confirmed
13.09	What reporting is available for time tracking and utilisation?	Timesheet reports are available to check the timesheet status.	Confirmed
Client Portal			
<i>Portal access and user setup</i>			
13.10	Does the system provide a client portal enabling external customers to be invited via a link and granted access to their specific data?	Yes	Confirmed
13.11	How are portal users authenticated (e.g. passwords, MFA), and can access be restricted at an individual client level?	Default authentication is through email and password. MFA can be configured. Yes, access can be restricted at an individual client level.	Noted
13.12	Can access be revoked, suspended, or time-limited, and what controls exist over this process?	Yes the access can be revoked by the organisation Admin.	Noted
<i>Access control and data segregation</i>			
13.13	Can access be configured to limit visibility of specific transactions, documents, or modules within the portal?	Yes	Noted
13.14	How does the system ensure that customers cannot access data belonging to other clients or organisations?	The Customers are restricted to access only the information available in the client portal.	Noted
13.15	Does the system differentiate between customer, vendor, and accountant portal access where applicable?	Yes, the customer and vendor have respective portal. Accountants are provided required access by the admin.	Noted
<i>Data visibility and self-service</i>			
13.16	What financial information is available to clients via the portal (e.g. balances, transaction history, statements, subscriptions)?	Transaction history, Payment history, statements& balance.	Noted

Ref	Requirement	Response	Reviewer Comments
13.17	Can clients independently update their details (e.g. contact or payment information), and what validation controls apply?	Yes, they can add the details needed. The details can be validated by the user with relevant access.	Confirmed
13.18	Can clients view and download account statements or transaction-level reports in standard formats?	Yes, it can be downloaded by the clients	Noted
<i>Transactions and approvals</i>			
13.19	Can clients approve transactions (e.g. quotes, timesheets), and what controls ensure approvals are valid and traceable to financial postings?	The clients can approve quotes and timesheets. Audit trails are traceable to financial postings and available in the activity log reports.	Noted
13.20	Does the portal support payments (including partial or bulk payments), and how are these authorised and recorded?	Yes, payments can be collected through the portal.	Noted
13.21	Can the system capture and track client actions (e.g. viewing or approving quotes) to support follow-up and control processes?	Yes, the actions in the portal is tracked in the portal activities report	Confirmed
<i>Document management and communication</i>			
13.22	What documents can be shared via the portal (e.g. invoices, quotes, supporting documentation), and can clients upload documents?	All the sales transactions created for the client will be available. The client can also be provided access to upload documents	Confirmed
13.23	Does the portal support communication (e.g. comments, messaging, notifications), and are these interactions linked to underlying transactions?	Yes, comments and even messaging (via Zoho SalesIQ) is supported in portal.	Confirmed
13.24	Are document exchanges and communications retained and traceable within the system?	Yes it is tracked as a report also notified via in-app notifications.	Noted
<i>Audit, security and configuration</i>			
13.25	Are all portal activities (e.g. logins, approvals, payments, document access, updates to details) recorded in an audit trail with user ID, date, and time?	Yes	Noted
13.26	How is data secured when accessed via the portal (in transit and at rest)?	The security protocols for the platform applies to the customer portal as well	Noted
13.27	To what extent can the portal be configured and branded, and does this have any impact on controls or auditability?	The above settings discussed can be enabled at the user's discretion. The portal can carry the company's brand, including the login URL.	Noted
Other			
13.28	Do any personnel, subcontractors or support functions outside the UK access customer data, metadata or backups? If yes: - Which countries? - Under what legal transfer mechanism? - What safeguards are applied?	Yes the access is provided to the authorized subprocessors outside the UK customer data is sharing, only when necessary to provide support and maintain the service. Countries: Primarily in United States and India	Noted
13.29	What are the limitations of setting an account to "inactive"? Specifically: Can new transactions be posted to the account? Will the account continue to appear in financial reports?	Legally recognized transfer mechanisms. When an account is marked "inactive", new transactions cannot be posted to it. However, if the account has related transactions in the past, it will continue to appear in financial reports pertaining to the same period.	Noted