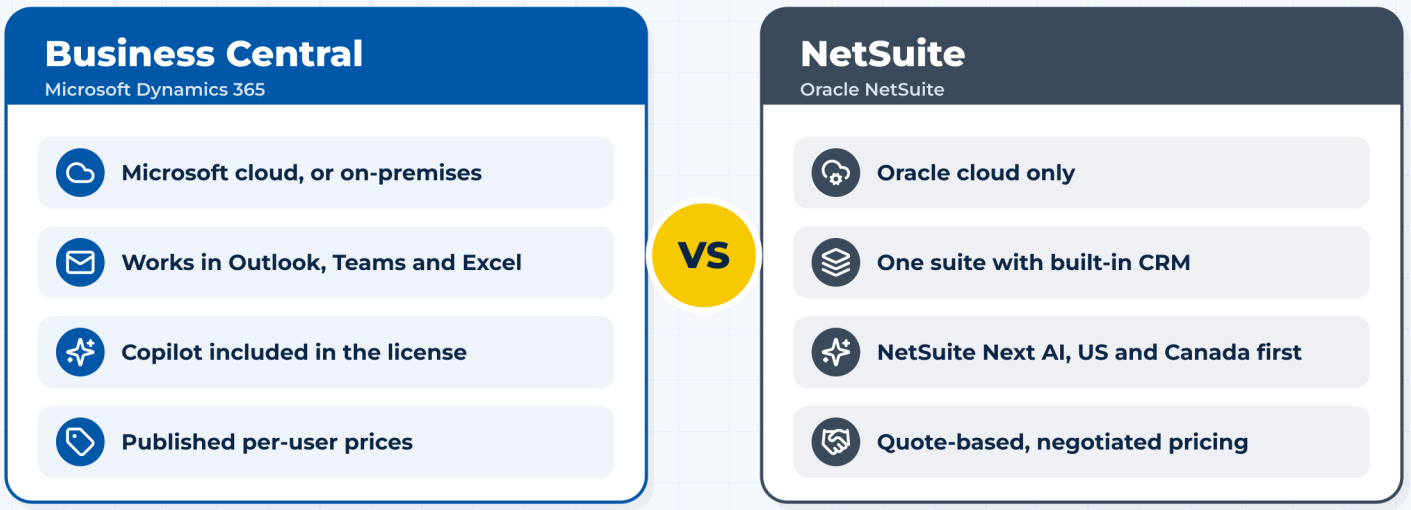
Choosing a cloud ERP for a growing business

Business Central vs NetSuite

Cost, Capability, AI and Fit

How Microsoft Dynamics 365 Business Central and Oracle NetSuite compare on what's included, how they're priced and licensed, where they run, and the AI each one offers today.



Two proven cloud ERPs

Both serve tens of thousands of growing companies. Both cover finance, inventory and more, and both are adding AI fast.

Different ways to buy and run

Published per-user prices or negotiated quotes, Microsoft 365 or a standalone suite: these shape cost and fit.

Capabilities | Pricing | AI | Platform | Decision Guide

TWO CLOUD ERPS AT A GLANCE

55,000+
Business Central customers, as Microsoft reported in April 2026

44,000+
NetSuite customers, per Oracle NetSuite's website

$80
Business Central Essentials, list price per user per month

Quote
NetSuite doesn't publish prices; each deal is negotiated

Both are proven cloud ERPs. The real differences are how you pay, where you can run it, and how well it fits the tools your people already use.

Microsoft Dynamics 365 Business Central and Oracle NetSuite are two of the most widely used ERPs for small and mid-sized businesses. Both cover finance, sales, purchasing and inventory in the cloud, and both now build AI into everyday work.

They differ in packaging and price. Business Central has two editions at published per-user prices and runs inside Microsoft 365. NetSuite is an Oracle suite sold on negotiated quotes: a base platform fee, users and add-on modules. This paper sets out those differences so you can compare like with like.

THREE QUESTIONS THIS PAPER ANSWERS

What's included?
Editions, modules and add-ons side by side

What will it cost?
Published prices against market estimates

Which fits us?
Where each one is the stronger choice

Key takeaways

Predictable vs negotiated
Business Central lists its prices. NetSuite's base fee, users and modules are quoted.

Microsoft 365 at the core
Business Central works inside Outlook, Teams and Excel.

Suite vs editions
NetSuite adds modules to a base platform; Business Central bundles more into each edition.

AI on both sides
Copilot comes with Business Central; NetSuite Next is rolling out by country.

Who this paper is for
Finance, operations and IT leaders shortlisting a cloud ERP, outgrowing entry-level accounting software, or reviewing a NetSuite renewal.

The headline differences

	BUSINESS CENTRAL	NETSUITE
Vendor	Microsoft	Oracle
Where it runs	Microsoft cloud (online), or on-premises	Oracle cloud only
Editions	Essentials and Premium, plus Team Members for lighter users	Editions by company size, plus capacity service tiers
Pricing	Published: $80 and $110 per user per month	Not published: base platform fee plus users and modules
Lighter users	Team Members at $8; read-only access in Teams with Microsoft 365	Employee self-service licenses, often sold in packs
Updates	Two major releases a year plus monthly updates; you pick the date within a window	Two major releases a year; accounts upgraded in phases
Customization	AL extensions in Visual Studio Code; Power Platform low-code	SuiteScript (JavaScript) and SuiteFlow workflows
Microsoft 365	Built-in Outlook, Teams and Excel integration	Through connectors and integrations
AI	Copilot included; agents paid per use in Copilot Credits	NetSuite Next and Ask Oracle, with included AI Units; US and Canada first
Multiple entities	Multiple companies and consolidation in both editions	OneWorld add-on, often bundled in larger editions
Manufacturing	Included in Premium	Add-on manufacturing modules
CRM	Contacts and opportunities built in; Dynamics 365 Sales for full CRM	CRM built into the suite
Ecommerce	Shopify connector built in	SuiteCommerce add-on
Countries	Online in 240 countries and regions; 23 localized by Microsoft, the rest by partners	OneWorld: 190 currencies, 27 languages, tax reporting for 110+ countries

Sources: Microsoft Business Central pricing page and Microsoft Learn; Oracle NetSuite website and Help Center; NetSuite edition and license details from third-party pricing guides. Details on following pages; accessed 16 November 2026.

Where each one runs

Business Central

- Online on Microsoft Azure, in the Azure geography that matches your country: for example the UAE, India, Canada or the United States
- Or on-premises, installed and run on your own servers or with a hosting partner
- 1 production and 3 sandbox environments included online

NetSuite

- Software as a service only, run by Oracle
- Each account is hosted in a single data center, in the region you choose
- Sandbox accounts are typically an extra purchase, estimated at $500 to $1,000 a month

How updates arrive

	BUSINESS CENTRAL	NETSUITE
Major releases	Two a year, starting in April and October (release waves)	Two a year (for example 2026.1 and 2026.2)
Smaller updates	Monthly updates	Minor releases and hot pushes as needed
Timing	Admins schedule each major update within an update window (five months for version 29)	Accounts are upgraded in phases over a few months
Testing first	Try new versions in a sandbox before the update	Request a Release Preview account to test with your data

How far each one scales

Business Central: no user cap in either edition. Storage is 80 GB per tenant, plus 3 GB per Essentials and 5 GB per Premium license.

NetSuite: service tiers set the limits.

SERVICE TIER	USERS	FILE STORAGE	TRANSACTION LINES A MONTH
Standard	Up to 100	Up to 100 GB	Up to 200,000
Premium	Up to 1,000	Up to 1,000 GB	Up to 2 million
Enterprise	Up to 2,000	Up to 2,000 GB	Up to 10 million
Ultimate	Up to 4,000	Up to 4,000 GB	Up to 50 million

Data residency in our markets

Business Central environments for the UAE, India, Canada and the US are hosted in Azure in those countries. With NetSuite, confirm which data center regions you can choose.

Sources: Microsoft Learn: Deployment, Country/regional availability, What's new 29.0, Managing capacity; Business Central pricing page; Oracle NetSuite Help Center: Release Delivery, Service Tier Structure; NetSuite sandbox estimate from Epiq Infotech (Sept 2026); accessed 16 November 2026.

What's in the box, and what's extra

Both systems cover the core of a growing business. The difference is packaging: Business Central puts more into each edition, while NetSuite adds modules to a base platform.

AREA	BUSINESS CENTRAL	NETSUITE
Core financials	Built in: general ledger, payables, receivables, banking, fixed assets	Built in: general ledger, payables, receivables, banking
Multiple companies	Built in: multiple companies, intercompany and consolidation	OneWorld add-on for subsidiaries and consolidation
Inventory and warehouse	Built in, including warehouse management	Inventory built in; Advanced Inventory and WMS add-ons
Manufacturing	Premium edition	Add-on manufacturing modules
Service management	Premium edition	Field Service Management add-on
Projects	Built in: projects, resources and time sheets	Projects add-on
CRM	Contacts and opportunities built in; Dynamics 365 Sales for full CRM	Built into the suite
Ecommerce	Shopify connector built in	SuiteCommerce add-on
HR and payroll	Employee records built in; payroll through partner apps	SuitePeople HR and US payroll add-ons
Revenue recognition	Deferrals built in	Advanced Revenue Management add-on



Compare full scope, not base prices

NetSuite's suite includes CRM; Business Central bundles warehouse management, projects and multi-company into Essentials. List every process you need, then price each system with all the modules or editions that cover it.

Sources: Business Central pricing page comparison and Microsoft Learn; Oracle NetSuite product pages; NetSuite module packaging from Houseblend, Epiq Infotech and ERP Research pricing guides. Packaging changes and is negotiated; confirm with each vendor. accessed 16 November 2026.

How each one fits with the tools you already use

Business Central

- Outlook: see customers and vendors, and create quotes and invoices, from an email
- Teams: share records in chats; Microsoft 365 users can read Business Central data in Teams without a Business Central license
- Excel: open lists in Excel, edit and publish back
- Power BI, Power Automate and Power Apps connect directly
- Copilot Studio and an MCP server for AI agents

NetSuite

- One suite with ERP, CRM and ecommerce from one vendor
- SuiteAnalytics for reports, saved searches and dashboards
- SuiteTalk web services and the AI Connector Service for integrations
- Connectors to Microsoft 365, Google Workspace and other apps through SuiteApps and integration partners

Customizing and extending

	BUSINESS CENTRAL	NETSUITE
Code	AL extensions in Visual Studio Code, kept separate from the base app so updates stay safe	SuiteScript, NetSuite's JavaScript API
Low-code	Power Apps, Power Automate and page personalization	SuiteFlow point-and-click workflows and SuiteBuilder
Marketplace	Microsoft AppSource apps	SuiteApp marketplace
Skills to hire	AL developers, plus the wider Power Platform and Azure community	SuiteScript developers and NetSuite administrators

If your people live in Outlook and Excel

Business Central's biggest everyday advantage is that work starts where people already are. Score each system on how many steps your users take to answer a customer email, approve a purchase or update a forecast.

Sources: Microsoft Learn: Business Central and Microsoft 365, Access with Microsoft 365 licenses, Copilot Studio agents; Oracle NetSuite product pages and Help Center; accessed 16 November 2026.

Both vendors are building AI into the ERP

AI is moving fastest of all the areas in this paper. Here's what each vendor offers as of November 2026.

	BUSINESS CENTRAL	NETSUITE
Assistant	Chat with Copilot; Microsoft Copilot in Business Central in preview from version 29 (October 2026)	Ask Oracle, the conversational assistant in NetSuite Next
In-page help	Analysis assist, summaries, autofill, bank reconciliation assist, sales line suggestions and more	Text Enhance, AI portlets for dashboards, and Bill Capture (add-on) for invoices
Agents	Sales Order Agent and Payables Agent available; Expense Agent in preview; agent designer in preview	Industry SuiteAgents for software, product and construction companies; SuiteAgent Studio announced
Outside AI	Business Central MCP server for Copilot Studio and other AI clients	AI Connector Service (MCP) for assistants such as Claude and ChatGPT
Cost	Copilot included; agents billed per use in Copilot Credits	Included, drawing on AI Units: 1,000 a month per full user, with extra packs to buy; AI Connector doesn't use units
Where it's available	Copilot in every Business Central country, with consent to data movement outside the US	NetSuite Next live in the US and Canada since July 2026; rolling out in the UK, Australia and New Zealand from October 2026



Check AI availability in your country

NetSuite's published rollout of NetSuite Next covers the US, Canada, the UK, Australia and New Zealand. Business Central's Copilot features are offered across its online countries, including the UAE, India and Kenya, though processing can take place outside the country.



Ask what's live, not what's on stage

Both vendors have announced more than they've released. Ask each one for a demo of the AI you'd use, in your country and language.

Sources: Microsoft Learn: Business Central AI, What's new 29.0, Manage consumption billing, Copilot data movement; NetSuite: SuiteWorld 2026 coverage (BrokenRubik, 27 Oct and NetSuite AI guide, updated 27 Oct 2026; Snapshot Design, 4 Nov 2026); accessed 16 November 2026.

Published prices against market estimates

BUSINESS CENTRAL: MICROSOFT LIST PRICES	
Essentials	$80 per user
Premium	$110 per user
Team Members	$8 per user
Device	$45 per device
Copilot	Included
Sandboxes	3 included
Agents	Copilot Credits, per use

NETSUITE: THIRD-PARTY ESTIMATES	
Base platform	$999 to $5,000+, by edition
Full user	$99 to $199 per user
Self-service user	About $15 to $26 per user
OneWorld	About $500 to $1,000+, if not bundled
Manufacturing	About $600 to $2,000
WMS	About $1,000 to $2,000
Sandbox	About $500 to $1,000

All per month. Business Central: US list prices, paid yearly, since 1 November 2025. NetSuite: ranges from Houseblend, Epiq Infotech and ERP Research 2026 guides; Oracle doesn't publish prices, and discounts of 20% to 40% are reported.

How you buy and renew

	BUSINESS CENTRAL	NETSUITE
Buying	Per-user subscriptions through Cloud Solution Provider (CSP) partners	Direct from Oracle or through partners, on a negotiated quote
Contract	Add users as you grow; Microsoft's November 2025 change was its first price rise in more than five years	Annual or multi-year terms; three years is common, according to pricing guides
Renewals	Pay the list price in force at renewal	Increases of 5% to 15% in year two are common without a cap; guides advise a 3% to 5% cap in writing
Light users	Team Members ($8) for approvals and simple updates; Microsoft 365 users read data in Teams	Employee self-service packs for time, expenses and approvals



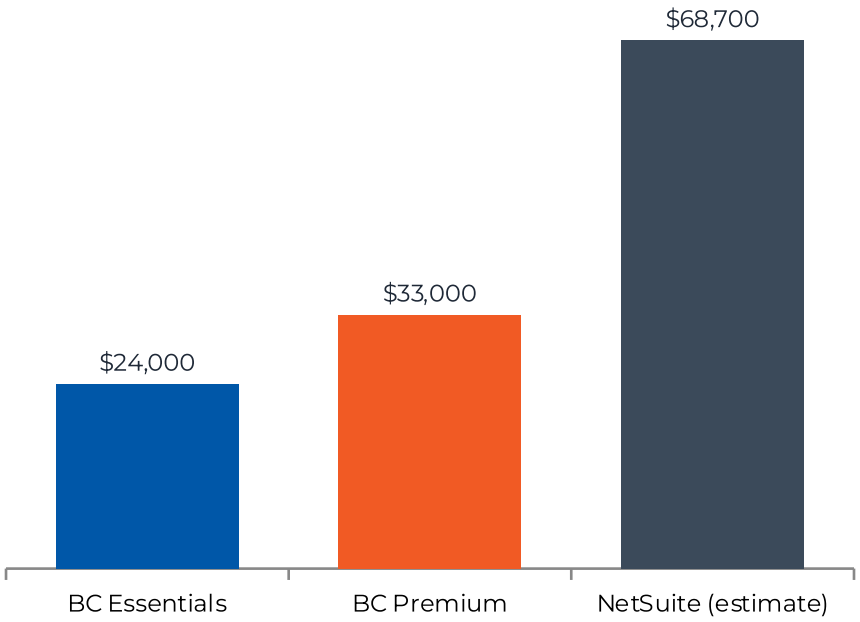
Get the full NetSuite quote in writing

Ask for every module, the service tier, sandboxes, support level and a renewal cap. Then compare it with a Business Central quote built role by role.

Sources: Business Central pricing page; Microsoft pricing announcement (6 May 2025); NetSuite estimates from Houseblend (updated 14 Oct 2026), Epiq Infotech (17 Sept 2026) and ERP Research (2026); accessed 16 November 2026.

Illustration: annual subscription for 25 full users

A like-for-like view of software subscription only, before implementation, add-on modules, partner services and taxes. NetSuite is an estimate from published market ranges; your quote will differ.



How we worked it out

Essentials: 25 × $80 × 12
Premium: 25 × $110 × 12
NetSuite: ($2,500 Mid-Market base + 25 × $129) × 12

$129 per user and a $2,500 base are typical figures in 2026 pricing guides. A $2,000 base with $125 users gives about $61,500; a $2,500 base with $150 users gives $75,000. Larger editions and modules push it higher.

What can change the picture

Discounts and terms

NetSuite discounts of 20% to 40% are reported, often for multi-year terms. Business Central prices are set, and vary by currency and region.

Edition and modules

Manufacturing needs Business Central Premium or NetSuite manufacturing modules. CRM is in NetSuite's suite, while full CRM on the Microsoft side is Dynamics 365 Sales.

Lighter users

Many staff only approve, look up or log time. Team Members at $8 and Microsoft 365 access in Teams can lower the Business Central figure further.

Renewals

Over three years, renewal increases matter. Price NetSuite with the cap you can secure, and Business Central at today's list price.

Illustration only. Business Central: US list prices from Microsoft's pricing page. NetSuite: estimate from Houseblend (updated 14 Oct 2026) and Epiq Infotech (17 Sept 2026) ranges, not an Oracle quote. Excludes implementation, which pricing guides put at $50,000 to $150,000 for a mid-market NetSuite project; accessed 16 November 2026.

Where each one tends to be the stronger choice

Business Central is usually the better fit when

- Your teams work in Outlook, Teams and Excel every day
- You want published per-user prices and low-cost licenses for lighter users
- You need a choice of cloud region, or the option to run on-premises
- You make products or run service operations and want them in the same edition
- You want Power Platform, Copilot Studio and a large Microsoft partner and app ecosystem
- You need partner localizations in markets such as the UAE or Kenya

NetSuite may fit better when

- You want ERP, CRM and ecommerce from one vendor in one suite
- You need US payroll inside the ERP
- You're standardizing many subsidiaries on OneWorld
- Your developers already know JavaScript and SuiteScript
- You're already invested in Oracle and its ecosystem
- Your main markets are where NetSuite Next is already live

Five questions to settle the shortlist

QUESTION	POINTS TO BUSINESS CENTRAL	POINTS TO NETSUITE
Is Microsoft 365 where your people work?	Business Central	Less critical
Do you need on-premises or a specific cloud region?	Business Central	Single chosen data center
Do you want CRM and ecommerce in one vendor's suite?	Add Dynamics 365 Sales or Shopify	NetSuite
How many users only approve or look things up?	Team Members, $8	Self-service packs
How important is predictable pricing over 3 to 5 years?	Published list prices	Negotiate a renewal cap



Run a scripted demo

Give both vendors the same three or four real scenarios, such as order to cash or month-end close with your data, and score them side by side. It shows more than any feature list.

Fit guidance is Brightpoint's view, based on the comparisons in this paper. Brightpoint is a Microsoft Solutions Partner.

Your evaluation checklist

- **Scope** List every process, entity and country you need covered
- **Quotes** Get NetSuite's full quote: modules, tier, sandbox, support, renewal cap
- **Roles** Price Business Central role by role: Premium, Essentials or Team Members
- **Integrations** Map every app you connect, starting with Microsoft 365
- **Localization** Confirm tax and e-invoicing for each country you operate in
- **AI** Check which AI features are live in your country and language
- **Data** Plan what history to migrate, and how
- **Three-year cost** Compare subscription, implementation and support over three years

Already on NetSuite? Moving to Business Central

Assess

Processes, customizations and renewal date

Map

Charts of accounts, entities and data to Business Central

Migrate

Masters, open items and history you need

Go live

Before your NetSuite renewal

How Brightpoint helps

ERP comparison workshop

Your scenarios, scored on both systems, with a three-year cost view.

Licenses through CSP

Business Central sized role by role, so you pay only for what each user needs.

Implementation and migration

From NetSuite, QuickBooks, Sage or Dynamics NAV to Business Central.

Six months is a sensible lead time

Start at least six months before your NetSuite renewal date. That leaves time to compare properly, migrate cleanly and go live before another contract term begins.

Timing guidance is Brightpoint's suggestion. Check your NetSuite contract's notice period.

Where the facts in this paper come from

Business Central facts are from Microsoft. NetSuite facts are from Oracle where it publishes them; prices and module packaging are third-party estimates, because Oracle doesn't publish a price list.

Microsoft, Business Central pricing page
microsoft.com/dynamics-365/products/business-central/pricing
Edition prices, Team Members, Device, Copilot, comparison

Microsoft, "New Microsoft Dynamics 365 Business Central pricing effective November 2025" (6 May 2025)
microsoft.com/dynamics-365/blog
Price change and first increase in more than five years

Microsoft Learn, Country/regional availability and supported languages (updated August 2026)
learn.microsoft.com/dynamics365/business-central/dev-itpro/compliance/apptest-countries-and-translations
240 online countries and regions, localizations, Azure geographies

Microsoft Learn, Deployment; Managing capacity; What's new in update 29.0
learn.microsoft.com/dynamics365/business-central
Online and on-premises, storage, environments, update window

Microsoft Learn, Business Central AI; Manage consumption billing for agents; Copilot data movement
learn.microsoft.com/dynamics365/business-central
Copilot, agents, credits and AI availability

Pulse, "Directions North America 2026: D365 Business Central reaches new customer milestone" (27 April 2026)
pulse.bot
55,000+ Business Central customers

Oracle NetSuite, Global Business Management (OneWorld)
netsuite.com/portal/products/global-business-management.shtml
190 currencies, 27 languages, 110+ countries, 44,000+ customers

Oracle NetSuite Help Center, Service Tier Structure; Release Delivery
docs.oracle.com/en/cloud/saas/netsuite
Tier limits; two major releases a year, phased upgrades

BrokenRubik, "SuiteWorld 2026 announcements" (27 Oct 2026) and "NetSuite AI (2026)" (updated 27 Oct 2026); Snapshot Design, "What's new in NetSuite Next" (4 Nov 2026)
brokenrubik.com; snapshotdesign.com
NetSuite AI features, AI Units, availability by country

Houseblend, "NetSuite Pricing 2026" (updated 14 Oct 2026); Epiq Infotech, "NetSuite Pricing 2026" (17 Sept 2026); ERP Research, "Oracle NetSuite Pricing & Costs 2026"
houseblend.io; epiqinfo.com; erpresearch.com
NetSuite price, module, renewal and implementation estimates

Microsoft, Dynamics 365, Business Central, Copilot, Teams, Outlook, Excel and Azure are trademarks of the Microsoft group of companies. Oracle and NetSuite are trademarks of Oracle and/or its affiliates. Prices are US prices shown for information.

Compare on your scenarios, not on brochures

Brightpoint Infotech is a Microsoft Solutions Partner with offices in the USA, Canada, the UAE, Kenya and India. We help businesses choose, license and implement Microsoft Dynamics 365 Business Central.

ERP comparison workshop

Your processes, scored side by side.

Three-year cost view

Subscription, services and support.

CSP licensing

Business Central sized role by role.

Implementation

Finance, supply chain and projects.

Migration

From NetSuite and other systems.

Copilot and agents

AI set up with the right controls.



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