FINANCE ENGINEER SERIES · CHECKED 26 NOV 2026 ON VENDOR DOCS

ERP API cheat sheet

Sign-in, rate limits, write-back and closed periods for six ledgers. Every cell is from the vendor's own documentation; sources on page 2.

apideck

	QuickBooks Online	Xero	NetSuite	Business Central	Sage Intacct	Exact Online
SIGN-IN	OAuth 2.0 authorization code	OAuth 2.0 auth code; client credentials via paid Custom Connections	OAuth 2.0 auth code, or client credentials with certificate-signed JWT	Entra OAuth 2.0: delegated or client credentials	OAuth 2.0 auth code or client credentials; XML API with sender ID	OAuth 2.0 auth code or implicit only
ACCESS / REFRESH TOKEN	1 h / 100 days rolling, 5-year cap	30 min / 60 days	60 min / 7 days	1 h default / 90 days (delegated)	Not stated in docs	10 min / 30 days, single use
BEFORE PRODUCTION	App assessment questionnaire approved	Plan sets connections: 5 · 50 · 1,000 · 10,000; certification from Plus	Integration record in the customer account	Entra app registration	Web Services developer licence	Developer subscription; app review for external customers
RATE LIMIT	500/min per company; 10/s per company + app; free tier 500k reads/month	Per org: 60/min, 5 concurrent, 5,000/day (1,000 Starter). Per app: 10,000/min	Concurrency only: 5 · 15 · 20 by tier, +10 per SuiteCloud Plus; dev accounts 5	Per user: 6,000 per 5 min, 5 concurrent, 95 queued	Tier 1: 100k transactions/month, 6 concurrent per app; up to 2.5M	Per company per app: 60/min, 5,000/day; max 10 errors/hour
OVER THE LIMIT	429, wait 60 s	429 + `Retry-After`	429 `CONCURRENCY_LIMIT_EXCEEDED`	429; 503 after 8 min queued	**Billed as overage**, not blocked	429 + `X-RateLimit-*`
WRITE BACK JE · BILL · INVOICE · PAYMENT	**Yes · Yes · Yes · Yes**	**Yes · Yes · Yes · Yes**	**Yes · Yes · Yes · Yes**	**Yes · Yes · Yes · Yes**	**Yes · Yes · Yes · Yes**	**Yes · Yes · Yes · no POST on Payments**
CLOSED PERIOD	Error 6200; 6210 when password-protected. Read `BookCloseDate` first	Lock dates block adds and edits; `PeriodLockDate` on Organisation	Closed: blocked for everyone. Locked: admins can still post	"Allow Posting From/To" rejects the date; closing a year doesn't block	Closed books block posting in every module; use the adjustment journal	Journal status per period: 0 open, 1 closed
SANDBOX	**Free**, up to 10, valid 2 years	**Free** demo company, resets every 28 days	**Paid**, via account manager	**3 included**	**Paid** copy of production	**None**; test companies with dev subscription
CHANGES SINCE	CDC (last 30 days) + webhooks	`If-Modified-Since` + webhooks	`q` date filters; no native webhooks	`lastModifiedDateTime` + webhooks (renew every 3 days)	Query filters + platform triggers	Sync APIs + webhooks
VENDOR MCP SERVER	Local, open source	Remote (Core+) and local. Same limits as the API	AI Connector Service. Shares the concurrency pool	Built in, read-only by default	Read-only, AI Gateway add-on	None found

"Not stated" = the vendor doesn't document it · **Apideck** unified Accounting API covers all six

THE TRAP PER ERP · WHAT THE TABLE CAN'T SHOW

Where integrations break

apideck

QuickBooks Online

THE READ METER

Since November 2025 reads are metered and writes aren't. The free Builder tier gets 500,000 reads a month; calls above it are blocked until the 1st. Some validation errors return HTTP 200 with a Fault in the body.

developer.intuit.com/app/developer/qbo/docs/get-started/partner-faq · …/learn/limits-and-throttles · …/develop/troubleshooting/error-codes

Xero

THE DAILY CAP

5,000 calls a day per organisation. A backfill of a busy organisation can spend it in a morning. Read `X-DayLimit-Remaining` on every response and check `PeriodLockDate` before you post.

developer.xero.com/documentation/guides/oauth2/limits · central.xero.com Set-up-and-work-with-lock-dates

NetSuite

A SHARED POOL

Concurrency is shared by every integration in the account, so a 429 can be someone else's fault. No new TBA integrations from 2027.1. An integration with an admin role can post into a locked period.

docs.oracle.com … bridgehead_1500275603 · section_0525020842 · section_N1452509

Business Central

NO CLOSED FLAG

Closing a fiscal year doesn't stop posting. The "Allow Posting From/To" dates do, and User Setup can override them per user. Error: "The Posting Date is not within your range of allowed posting dates."

learn.microsoft.com … year-close-years-periods · finance-how-specify-posting-periods · operational-limits-online

Sage Intacct

OVERAGE, NOT 429

Going over the tier's monthly transactions isn't blocked; the customer pays overage. Marketplace partner calls don't count against it. A Web Services developer licence comes first.

developer.sage.com/intacct … txn-volume-concurrency-scaling · intacct.com help close-books

Exact Online

THE ERROR BUDGET

More than 10 errors per key, user, company and endpoint in an hour blocks you temporarily. A retry loop on a bad request locks you out. Tokens last 10 minutes; no sandbox.

support.exactonline.com … gen-apilimits · oauth-devstep1

Do MCP servers have their own limits?

NO VENDOR DOCUMENTS SEPARATE ONES

Xero: the remote MCP server's limits "are the same as Xero APIs". NetSuite: the AI Connector Service uses the account's concurrency pool, and each tool call is usually preceded by extra protocol requests that count too.

An agent going through MCP hits the same limits as your code, only faster: it pages, retries and re-runs checks.

developer.xero.com/faq/remote-mcp · docs.oracle.com … section_0827103226

Six ERPs, one API

Apideck's unified Accounting API covers all six as live connectors, passes each ERP's limits through as `x-downstream-ratelimit-*` headers and returns one error shape when you hit one.

apideck.com/accounting-api

Checked 26 Nov 2026 on each vendor's own docs. Limits change; check the source before you build.