

WORK SAMPLE · BOOKKEEPING MIGRATION

QuickBooks Online to Xero with every balance proven

A Melbourne joinery and shopfitting business moves from QBO to Xero at the end of the September quarter. Its 86 accounts, 480 customer and supplier records, 135 open receivables and 190 open payables are mapped, cleaned and imported, and every Xero balance at 30 September 2026 is checked against QBO account by account. A work sample: the data is realistic and every figure is computed from the files.

0

of 65 Xero balances differ from QBO

\$742,980

open receivables carried over

\$24,199

income counted twice, found and fixed

36/36

controls pass

Clean QBO first, then move only what Xero needs, then prove it

The brief. Move from QBO to Xero with a conversion date of 30 September 2026, keep receivables, payables and the bank exactly as they are, and give the accountant a tie-out they can sign off.

What the check found in QBO. 4 customer payments were sitting in Undeposited Funds while the bank feed had also added the same money as income: sales were overstated by \$24,198.79 and GST by \$2,419.88. 14 bank-feed lines were left in Uncategorized Expense, Opening Balance Equity held \$3,412.50, an inactive prepayment account still had a balance, and 8 accounts defaulted to GST where the supply is GST free or input taxed.

The move. 86 QBO accounts become 75 Xero accounts; 480 records become 449 contacts once duplicates and businesses that are both customer and supplier are joined. Open items are imported at their balance, the bank starts from the statement, and the Xero trial balance equals the adjusted QBO trial balance on all 65 accounts.

8/10

go-live gates pass

31

duplicate records joined

22

bank items carried into Xero

\$0.00

conversion clearing after import

Before Xero goes live

- Owner identifies the 3 unknown bank-feed payments (gate G3).
- Your accountant approves journal J3 and your BAS agent or accountant confirms the 8 tax defaults (G10).
- The September-quarter GST figures, adjusted by J1 and J2, are handed to your BAS agent or accountant.

Eight QBO exports in, ten Xero import files out

Inputs, as exported from QBO

EXPORT	SIZE
Chart of accounts	86 accounts (3 inactive, 5 sub-accounts)
General ledger	3,937 lines, 1,478 transactions
Trial balances	30 Jun 2026 and 30 Sep 2026
Customers / suppliers	313 / 167
Products and services	120
Aged receivables / payables detail	135 / 190 open items
Bank statement balances	3 accounts at 30 Sep
Profit and loss by month	57 accounts x 24 months (Oct 2024 to Sep 2026)

Accrual GST. Financial year from 1 July. Xero's first day is 1 October 2026; Jul-Sep stays in QBO and reaches Xero as year-to-date conversion balances.

Approach

1. Prove the QBO data is complete: the 30 June TB plus every Jul-Sep line equals the 30 September TB.
2. Map each account to a Xero code with rules, check the type fits, and review tax defaults.
3. Join duplicate contacts and the customer and supplier records of one business.
4. Find what QBO hides: Undeposited Funds, Uncategorised, Opening Balance Equity, inactive accounts with balances.
5. Fix those in QBO with three journals, then take the final TB.
6. Build the Xero imports and conversion balances, and rebuild Xero's trial balance from them.
7. Compare it with QBO account by account, behind ten go-live gates, 36 controls and 12 tests.

The QBO file balances, but it carries five kinds of mess

MEASURE	VALUE
Accounts holding a balance at 30 Sep	74
QBO accounts merged into one Xero code	23
Sub-accounts flattened	5
Inactive accounts with a balance	1
Payments in Undeposited Funds	4
Lines in Uncategorized Expense	14
Opening Balance Equity	\$3,412.50
Unreconciled bank items	22 (2 over 30 days)
Jul-Sep sales (ex GST)	\$1,259,052

Why this matters for a migration

- A trial balance that balances can still be wrong: a receipt in Undeposited Funds and the same receipt coded to income by the bank feed balance perfectly, and overstate sales and GST.
- Xero has no Undeposited Funds, no Opening Balance Equity and no sub-accounts. Anything left in them has to land somewhere on purpose.
- QBO keeps customers and suppliers apart; Xero has one contact list. A business you both buy from and sell to becomes one contact.
- The roll-forward check passed on all 86 accounts, so the exports are complete and the fixes start from a known position.

Eight findings, each measured from the exports

FINDING	COUNT	EFFECT	FIXED BY
Receipts counted twice (Undeposited Funds + bank feed)	4	\$26,618.67 incl GST; sales \$24,198.79, GST \$2,419.88 overstated	J1
Bank-feed lines in Uncategorized Expense	14	11 coded by payee rule (\$390.80 GST credits); 3 for the owner	J2 / owner
Opening Balance Equity	1	\$3,412.50 left by an old opening entry	J3 (accountant)
Inactive account with a balance	1	Prepaid insurance (old) \$1,850.00 mapped to Prepayments	Accountant
Tax defaults wrong for the supply	8	Bank fees, interest, Workcover, rego, licences, donations, fines	BAS agent or accountant
Duplicate contacts	22	Same ABN, or the same name keyed differently; 2 open invoices sit on a duplicate	Merged in Xero
One business in both lists	9	Customer and supplier records joined into one Xero contact	Merged in Xero
Old unpresented cheques	2	Not on the statement after 30 days	Bookkeeper

The receipts counted twice are matched by customer, amount and a bank-feed deposit within five days. Payments that came in on 29-30 September and are simply not banked yet are left alone.

05 · OPTIONS APPRAISAL

How much of QBO to bring across

OPTION	ACCURACY OF BALANCES (30%)	COST AND EFFORT (25%)	HISTORY IN XERO (20%)	RISK TO GST AND PAYROLL (25%)	WEIGHTED /100
A. One opening journal for the whole TB	2	5	1	3	56
B. Full history conversion with a paid conversion service	4	2	5	3	69
C. Clean QBO, conversion balances + open items, account-by-account tie-out (recommended)	5	4	3	5	87
D. Start Xero at 1 July and re-key the quarter	4	1	4	2	55

Why C

Ageing, statements and bank reconciliation need the open items, not the full history. QBO stays readable for anything older, and the tie-out shows the accountant that nothing was lost.

What history stays where

Jul-Sep transactions stay in QBO, exported to PDF and CSV for the records. Xero holds year-to-date totals at 30 September, so the full-year P&L in June 2027 is complete.

86 QBO accounts into 75 Xero accounts, by rule

Where several QBO accounts become one

XERO	NAME	QBO ACCOUNTS
620	Prepayments	Prepayments, Prepaid insurance (old)
820	GST	GST Payable, GST Liabilities Payable
960	Retained Earnings	Opening Balance Equity, Retained Earnings
260	Other revenue	Sales - other, Other income
400	Advertising and marketing	Advertising, Marketing
449	Motor vehicle expenses	Motor Vehicle, Motor Vehicle:Fuel, Motor Vehicle:Repairs & tyres
453	Office expenses	Office expenses, Postage
485	Subscriptions and software	Subscriptions, Software
489	Telephone and internet	Telephone, Mobile phones, Internet
850	Suspense	Uncategorised Expense, Uncategorised Income, Ask My Accountant

How the mapping works

- Ordered rules on the QBO name map each account to a code in a chart trimmed from Xero's standard Australian chart. All 86 mappings agree with the answer key.
- Each mapping is checked for type: a balance sheet account can't land in the P&L, or the other way round.
- Sub-accounts are flattened; duplicates such as Telephone, Mobile phones and Internet become one account.
- Undeposited Funds maps to a clearing account (615) that must be nil at go-live except recent receipts; Opening Balance Equity and Retained Earnings both map to 960.
- Uncategorised and Ask My Accountant map to Suspense (850). Only the 3 unknown payments are left there, and gate G3 blocks go-live until they are coded.

480 records become 449 contacts

Records joined (first 12 of 31)

QBO RECORD	LIST	XERO CONTACT	RULE
Ironbark Pharmacy	Customer	Ironbark Pharmacy	Same name (normalised)
High St Bakery Group	Supplier	High St Bakery Group	Same ABN
BLUESTONE KITCHEN & BATH PTY LTD	Customer	Bluestone Kitchen & Bath Pty Ltd	Same ABN
Docklands Fashion Pty Ltd	Supplier	Docklands Fashion Pty Ltd	Same ABN
Docklands Architects Pty Ltd	Supplier	Docklands Architects Pty Ltd	Same ABN
CHAPEL MEDICAL CENTRE PTY LTD	Customer	Chapel Medical Centre Pty Ltd	Same name (normalised)
Hawthorn Eyewear Pty Ltd	Customer	Hawthorn Eyewear Pty Ltd	Same name (normalised)
Hawthorn Dental Pty. Ltd.	Customer	Hawthorn Dental Pty Ltd	Same name (normalised)
Smith St Builders Group	Customer	Smith St Builders Group	Same ABN
REDGUM BUILDERS PTY LTD	Customer	Redgum Builders Pty Ltd	Same ABN
Collins Wine Bar Pty Ltd	Customer	Collins Wine Bar Pty Ltd	Same name (normalised)
Kew Florist Pty. Ltd.	Customer	Kew Florist Pty Ltd	Same ABN

Rules: same ABN, then the same name once case, spacing, punctuation, "Pty Ltd" and "&" are normalised. Different ABNs never merge: 3 look-alike names stay apart. 0 false merges in the test.

Tax defaults that change

ACCOUNT	QBO	XERO
Interest income	GST	Input Taxed
Bank fees	GST	GST Free Expenses
Workcover	GST	GST Free Expenses
Interest expense	GST	GST Free Expenses
Motor Vehicle:Rego & insurance	GST	GST Free Expenses
Licences & permits	GST	GST Free Expenses
Donations	GST	GST Free Expenses
Fines & penalties	GST	BAS Excluded

The Jul-Sep lines on these accounts carry a GST code but no GST amount, so the GST balance is unaffected. Only the Xero default changes, and your BAS agent or accountant confirms it (gate G10).

Three journals, posted in QBO before the final trial balance

JOURNAL	WHAT IT DOES	LINES	DEBITS	APPROVES
J1	Receipts counted twice: reverse the bank-feed income and GST, clear Undeposited Funds	12	26,618.67	Bookkeeper
J2	Recode Uncategorised Expense by payee, with GST where a tax invoice is held	33	4,298.77	Bookkeeper
J3	Opening Balance Equity to Retained Earnings	2	3,412.50	Accountant

Receipts counted twice (J1)

PAID	CUSTOMER	RECEIPT	INCOME	GST
2026-07-21	Docklands Dental Group	5,769.71	5,245.19	524.52
2026-07-23	Southern Bakery	3,934.48	3,576.80	357.68
2026-07-29	Camberwell Accountants Pty Ltd	3,718.23	3,380.21	338.02
2026-08-22	Redgum Eyewear Pty Ltd	13,196.25	11,996.59	1,199.66

Why fix it in QBO, not Xero

The September quarter belongs to QBO. Fixing it there means QBO's own reports, the figures handed to your BAS agent or accountant, and the Xero conversion balances all show the same numbers. The adjustments change Sep-quarter sales by \$-24,198.79 and GST by \$-2,029.08; whether that is picked up in this quarter or the next is your BAS agent's or accountant's call.

Open items and bank items in, through one clearing account that ends at nil

The method

1. Open invoices, credit notes, bills and supplier credits are imported at their open balance, dated as in QBO, BAS Excluded (their GST is already in the GST balance), coded to 855 Conversion clearing.
2. Bank accounts start at the statement balance. The 22 items QBO shows as unreconciled are imported dated before 1 October against 855, so the first Xero reconciliation matches them to October statement lines.
3. Conversion balances are the adjusted QBO balances, except that 855 holds the exact opposite of everything above. Once imported, 855 reads nil.
4. Agree this method with your accountant before import: it is one standard way to do it, chosen because every step is visible in a report.

Bank at 30 September 2026

ACCOUNT	QBO BOOK	STATEMENT	UNRECONCILED	DIFFERENCE
ANZ Business Cheque	504,301.08	516,218.46	(11,917.38)	0.00
ANZ Online Saver	61,620.00	61,080.00	540.00	0.00
ANZ Business Visa	(30,589.41)	(30,105.90)	(483.51)	0.00

\$742,980

receivables imported

\$221,290

payables imported

24 months of profit and loss, so Xero reports have comparatives

The business wants year-on-year reports from the first month in Xero. QBO's profit and loss by month for Oct 2024 to Sep 2026 (57 accounts) is mapped to the Xero chart with the same rules as the ledger.

- Oct 2024 to Jun 2026: one manual journal per month (21 months), each P&L line offset to 840 Historical Adjustment.
- At each 30 June, 840 is cleared to Retained Earnings, so the balance sheet at the conversion date does not move.
- Jul to Sep 2026 arrives through the conversion balances, and its three monthly columns are tied to the QBO ledger first.

23

comparative journals

865

journal lines

0

journals that do not balance

\$0.00

left in 840 at 30 Jun 2026

3/3

Jul-Sep months tied to the GL

0

account-months that differ

Xero equals QBO on every account at 30 September 2026

By account type (accounts with a balance)

TYPE	ACCOUNTS	ADJUSTED QBO	XERO AFTER IMPORT	ABS. DIFFERENCE
Bank	3	535,331.67	535,331.67	0.00
Current assets	4	791,820.26	791,820.26	0.00
Inventory	1	38,420.55	38,420.55	0.00
Fixed assets	6	241,776.00	241,776.00	0.00
Current liabilities	7	(388,196.08)	(388,196.08)	0.00
Equity	3	(637,362.99)	(637,362.99)	0.00
Term liabilities	2	(145,156.40)	(145,156.40)	0.00
Revenue	4	(1,234,853.59)	(1,234,853.59)	0.00
Other income	1	(1,620.00)	(1,620.00)	0.00
Direct costs	6	317,321.38	317,321.38	0.00
Expenses	27	467,564.20	467,564.20	0.00
Depreciation	1	14,955.00	14,955.00	0.00

Key accounts

CODE	ACCOUNT	QBO	XERO	DIFF.
090	Business Cheque Account	504,301.08	504,301.08	0.00
610	Accounts Receivable	742,980.26	742,980.26	0.00
800	Accounts Payable	(221,290.43)	(221,290.43)	0.00
820	GST	(67,024.61)	(67,024.61)	0.00
825	PAYG Withholdings Payable	(36,892.08)	(36,892.08)	0.00
960	Retained Earnings	(655,262.99)	(655,262.99)	0.00
201	Shopfitting contracts	(808,005.11)	(808,005.11)	0.00
477	Wages and salaries	194,168.85	194,168.85	0.00

"Xero after import" is rebuilt in the workbook from the conversion balances plus every import file, the same way Xero posts them. Run Xero's trial balance at 30 September after import and it should match this column line for line.

11 · CUTOVER · GATES AND CHECKLIST

8 of 10 gates pass; the last two wait on people, not data

GATE	RULE	OWNER	OPEN	PHASE	STEP	OWNER	WHEN
G1	QBO TB rolls forward to the 30 Sep export	Bookkeeper	0 PASS	Before	Lock QBO at 30 Sep 2026 (closing date + password)	Bookkeeper	1 Oct
G2	No receipt counted twice (Undeposited Funds vs bank feed)	Bookkeeper	0 PASS	Before	Export the reports in this pack plus the full GL and audit log as PDFs for the records	Bookkeeper	1 Oct
G3	Uncategorised Expense lines without an account	Owner	3 BLOCKED	Before	Post journals J1-J3 in QBO, re-export the TB	Bookkeeper	3 Oct
G4	Opening Balance Equity is nil after J3 (accountant approves J3)	Accountant	0 PASS	Set-up	Create the Xero organisation (accrual GST, AU, FY 1 Jul); conversion date 30 Sep 2026	Bookkeeper	1 Oct
G5	Every open item's contact matches the contact map	Bookkeeper	0 PASS	Set-up	Import chart, contacts and items; connect bank feeds from 1 Oct	Bookkeeper	2 Oct
G6	Bank: book = statement + unreconciled items	Bookkeeper	0 PASS	Import	Import open invoices, credit notes, bills and supplier credits (BAS Excluded, coded 855)	Bookkeeper	6 Oct
G7	Conversion balances total 0	Bookkeeper	0 PASS	Import	Import the unreconciled bank items dated before 1 Oct (coded 855)	Bookkeeper	6 Oct
G8	Xero TB = adjusted QBO for every account	Bookkeeper	0 PASS	Import	Enter conversion balances from the import file	Bookkeeper	7 Oct
G9	Conversion clearing and Historical Adjustment read 0	Bookkeeper	0 PASS	Check	Run the Xero TB at 30 Sep and compare with Xero TB Check	Bookkeeper	7 Oct
G10	Tax default changes confirmed by your BAS agent or accountant	Accountant	8 BLOCKED	Check	Aged receivables and payables in Xero = Open AR / Open AP totals	Bookkeeper	7 Oct
				Hand-over	Sep-quarter GST and PAYG figures from QBO handed to your BAS agent or accountant	Bookkeeper	8 Oct
				Hand-over	First Xero bank reconciliation: clear the imported bank items against October statement lines	Bookkeeper	10 Oct
				After	Keep QBO read-only until reports are archived, then cancel	Owner	31 Oct

12 · CONTROLS

36 of 36 controls pass

CONTROL	ACTUAL	CONTROL	ACTUAL
GL balances: debits = credits (all lines)	0 PASS	Opening Balance Equity after J3	0 PASS
30 Sep TB export: debits = credits	0 PASS	Conversion balances total 0	0 PASS
TB roll-forward: accounts that differ	0 PASS	Bank conversion balances = statement balances	547,192.56 PASS
Every QBO account has a valid Xero code	86 PASS	Xero TB vs adjusted QBO: accounts that differ	0 PASS
Mapped account type fits the QBO type	86 PASS	Xero TB vs engine: accounts that differ	0 PASS
Every GL line has a Xero code	3,937 PASS	Conversion clearing (855) after import	0 PASS
Every QBO record maps to a Xero contact that exists	480 PASS	Historical Adjustment (840) after import	0 PASS
Xero contacts: QBO records covered	480 PASS	Xero AR (610) = open receivables	742,980.26 PASS
Items: sales codes valid	120 PASS	Xero AP (800) = open payables	-221,290.43 PASS
Open AR total = QBO A/R control at 30 Sep	742,980.26 PASS	Xero GST (820) = adjusted QBO GST	-67,024.61 PASS
Open AP total = QBO A/P control at 30 Sep	-221,290.43 PASS	Net assets: Xero = adjusted QBO	436,633.01 PASS
Open items whose contact matches the map	325 PASS	Year-to-date profit: Xero = adjusted QBO	-436,633.01 PASS
Bank: book - statement - unreconciled (all accounts)	0 PASS	Exceptions: one per receipt counted twice	4 PASS
Undeposited Funds left after J1 = recent payments not yet banked	0 PASS	History: comparative journals that do not balance	0 PASS
J1 reverses income equal to the receipts counted twice (ex GST)	24,198.79 PASS	History: 840 after the 30 Jun 2026 clear	0 PASS
Pre-cutover journals balance	0 PASS	History: journal P&L lines = QBO P&L Oct 2024 to Jun 2026	-2,803,748.74 PASS
Adjusted TB balances	0 PASS	History: Jul-Sep 2026 columns = GL movements (accounts x months that differ)	0 PASS
Uncategorised Expense after J2 = owner items	1,011.29 PASS	Engine regression: account mappings that disagree with the answer key	0 PASS

12 of 12 tests pass

TEST	METHOD	TESTED	EXPECTED	ACTUAL	
Account mapping vs answer key	Every QBO account through the rules; compared with truth_account_map	86	86	86	PASS
Tax defaults that should change: found	Accounts whose GST default is wrong for the supply	8	8	8	PASS
Tax defaults flagged that should not be	Same run	8	0	0	PASS
Duplicate contacts found	ABN, then normalised name (Pty Ltd, punctuation, case, spacing)	22	22	22	PASS
False merges	Merged records that are different businesses	480	0	0	PASS
Customer and supplier records of one business joined	Same ABN across both QBO lists	9	9	9	PASS
Look-alike names kept apart	Near-identical names with different ABNs	3	3	3	PASS
Receipts counted twice found	Undeposited payment + same-amount bank-feed income within 5 days	4	4	4	PASS
Receipts flagged that are fine	Same run	4	0	0	PASS
Uncategorised lines coded correctly	Payee rules vs truth_uncategorised (unknown payees left blank)	14	14	14	PASS
TB roll-forward differences	engine.py, every account	86	0	0	PASS
Xero vs QBO tie-out differences	engine.py simulated Xero TB after imports	75	0	0	PASS

The answer key comes from the data generator: the right Xero code for each account, the true duplicates and look-alikes, the receipts that really were counted twice, and the right account for each uncategorised payee.

14 · RISKS AND THE FIRST MONTH IN XERO

What could go wrong, and how the build stops it

RISK	LIKELIHOOD	HOW IT IS HANDLED	WHEN	STEP
A payment is applied to the old QBO invoice after 30 Sep	Med	QBO locked at 30 Sep; payments from 1 Oct go to the imported Xero invoice	Week 1	Reconcile the imported bank items against October statement lines
Bank feed brings in September lines	Med	Feed start date 1 Oct; the imported bank items match the October statement	Week 2	Customer statements from Xero; check against QBO ageing at 30 Sep
GST counted again on imported invoices	Low	Imports are BAS Excluded; control on GST (820) = QBO	Week 4	First Xero month end; compare October P&L with the QBO monthly run rate
Contact merged wrongly	Low	Different ABNs never merge; review tab before import	Quarter end	December-quarter GST figures from Xero handed to your BAS agent or accountant
Payroll liabilities double-handled	Med	PAYG and super balances carried as at 30 Sep; first Xero pay run from 1 Oct		

Using this on your own move to Xero

The same steps work for most QBO, MYOB or spreadsheet-to-Xero moves:

- I'd agree the conversion date and method with your accountant first.
- The mapping rules are rewritten for your chart; the type and tie-out checks stay the same.
- Payroll, inventory and tracking categories are scoped separately if you use them.

This is a work sample with realistic data. It shows the method and the output; every figure comes from the sample files.

Files in the download

FILE	WHAT IT IS
QBO-to-Xero-Migration.xlsx	27 tabs, 8,161 formulas, 36 controls, 12 tests
results/xero_import/*.csv	Chart, contacts, items, invoices, credit notes, bills, supplier credits, bank items, conversion balances
engine.py	Mapping, contact matching, clean-up finders, journals, imports, simulated Xero TB, regression test
gen.py	Builds the sample QBO data set
book.py / metrics.py / report.py	Build the workbook, the figures and this report
data/*.csv	Inputs as exported from QBO