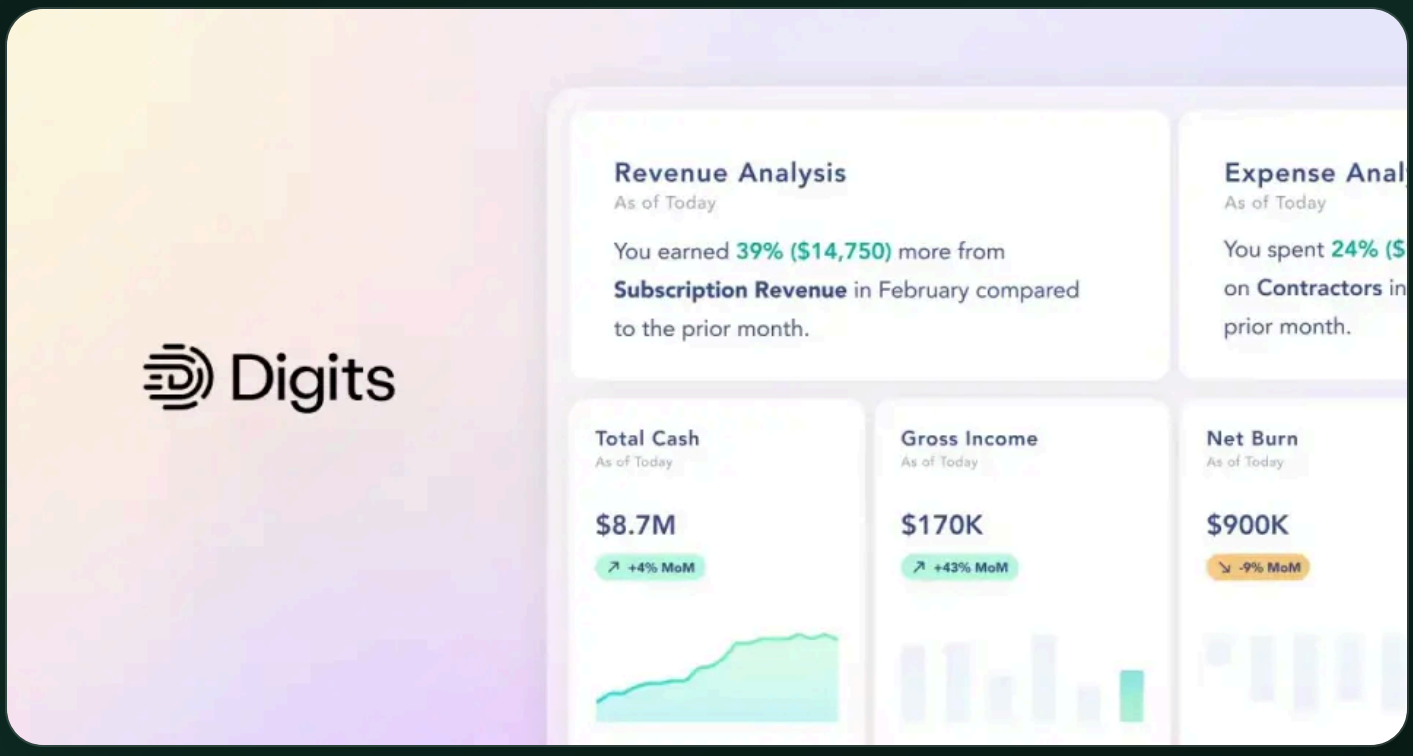
ToolGPA

NOVEMBER 2026

Digits

The Insider's Guide

AI-native general ledger with bookkeeping, bill pay and invoicing

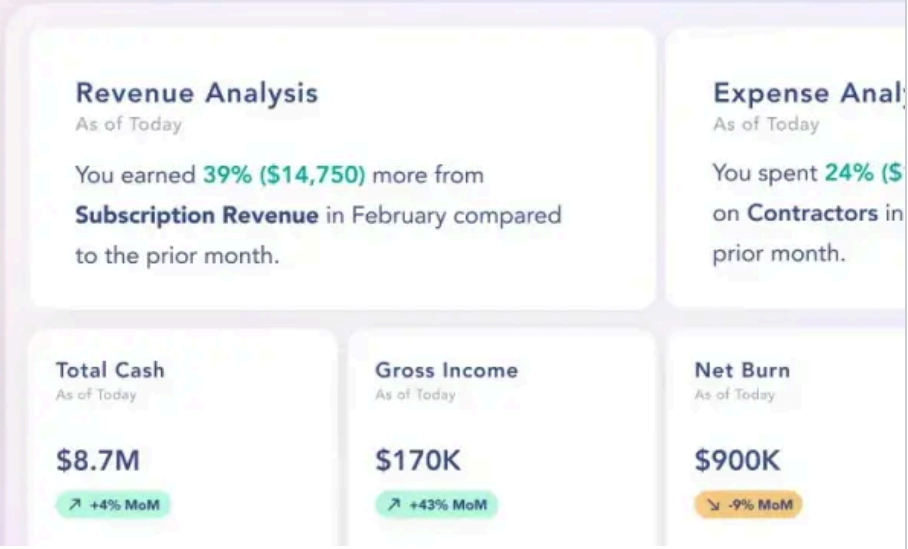


Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Digits's own pages.

Made by Digits · checked Nov 12, 2026 · toolgpa.com

2.2
GPA

Digits



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Digits's own pages, its app-store listings and our grades. Every fact in it is on Digits's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.2

GPA, above 22 of the 65 other accounting and invoicing tools we grade

Digits is an accounting system for business owners and accountants that uses AI models to code transactions and keep books reconciled. It adds a month-end close workflow, bill pay, invoicing and live financial reports. Three flat monthly plans have no per-seat fees, and iPhone and iPad apps are available.

To get you started, here are **9 things to know about Digits**, taken from its own pages and our grades.

> "
>
> **You connect your accounts and review what the AI books before you rely on it.**
>
> From our grade for ease of use

1 **Best for AI-run books for startups**

Digits is an AI-driven general ledger with bookkeeping, bill pay and invoicing, from $65 a month.

2 **Paid plans start at $65 a month**

As its pricing page puts it: $65 per month.

3 **You can try it first**

30-day free trial

4 **It runs on 2 platforms**

Web and iOS.

5 **AI bookkeeping**

AI models code incoming transactions from connected banks, cards and payroll, with checks that each one is coded and documented.

6 **Agentic month-end close**

A close workflow and checklist for finishing the month, with automated schedules for accruals from the Core plan.

7 **Bill pay and invoicing**

Drag, drop, approve and pay bills, and create invoices, on every plan.

8 **A 2.2 GPA, above 22 of 65**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

9 **Keep it**

To replace Digits you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

Digits at a glance

PRICING Free trial, from $65 per month	FREE PLAN No
FREE TRIAL 30-day free trial	RUNS ON Web, iOS
MADE BY Digits	CATEGORY Accounting & Invoicing
OUR GRADE 2.2 GPA, fair	

The report card

Best for AI-run books for startups

Digits is an AI-driven general ledger with bookkeeping, bill pay and invoicing, from $65 a month. That's a dear start for the category, dimensional accounting waits until $100 and budget against actuals until $250, and full accounting and tax work go through partner firms.

TOOLGPA REPORT CARD

Digits

Graded Nov 12, 2026

SUBJECT	GRADE	COMMENT
Value for money	D	$65 a month for Essentials, $100 for Core and $250 for Pro, against $26 in the middle for this category. The page doesn't say whether annual billing changes it.
Free plan and trial	C	A 30-day free trial, and the pages we read don't say whether a card is needed. No free plan.
Features	B	AI bookkeeping, month-end close, bill pay, invoicing, reports and multi-entity books, with an API and MCP. The listing's only limits are plan gates, such as budgets on Pro.
Ease of use	C	No store rating on record. You connect your accounts and review what the AI books before you rely on it.
Platforms and integrations	B	Web and iPhone, with a developer API and MCP. No Android or desktop app listed.

Grade point average — Fair, out of 4.0 **2.2**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Digits is for

- ✓ Fits if you run a startup and want AI to categorize transactions in a real general ledger
- ✓ Makes sense if you want an API or MCP on your books

Who it is not for

- ✗ Pricey if you're a freelancer: $65 a month is the starting price, with no free plan
- ✗ Skip it if you need budget against actuals, as that's Pro at $250 a month
- ✗ Watch out: extra entities start at $35 a month
- ✗ Watch out: full-service accounting, CFO and tax work come through partner firms and aren't in the plans
- ✗ Not for you if you want an Android or desktop app

Good to know

Good for

- ✓ Startups that want AI coding of transactions without per-seat fees
- ✓ Owners who want bill pay and invoicing inside the ledger
- ✓ Companies with several entities and an outside accountant

Worth knowing

- ⓘ The pricing page states monthly prices but not whether annual billing changes them.
- ⓘ Dimensional accounting and automated schedules start at Core; budget vs. actuals only on Pro.
- ⓘ Extra entities beyond the free 250 transactions a year start at $35 a month.
- ⓘ Full-service accounting, CFO and tax work are sold through partner firms, not in the plans.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$65
A month to start

Digits is a paid product with a free trial, starting at $65 per month.

> **The page doesn't say whether annual billing changes it.**
>
> From our grade for value for money

ESSENTIALS

$65

per month; billing basis not stated, no per-seat fees

For solopreneurs and early-stage businesses: core ledger, AI bookkeeping, bill pay and invoicing.

CORE

$100

per month; billing basis not stated, no per-seat fees

Adds dimensional accounting for departments and locations, and automated schedules.

PRO

$250

per month; billing basis not stated, no per-seat fees

Adds custom reports, custom dashboards and budget vs. actuals.

Trying it first

30-day free trial

Read from digits.com on Nov 12, 2026.

What it does

Its main features, where it runs, what it works with and who makes it

2

Places it runs: Web and iOS

AI-native general ledger with bookkeeping, bill pay and invoicing. Here is what it does, as its own site describes it, and what it covers: public API, AI features, invoicing, reports, bookkeeping, bill pay, dashboards.

> **AI bookkeeping, month-end close, bill pay, invoicing, reports and multi-entity books, with an API and MCP.**
>
> From our grade for features

AI bookkeeping

AI models code incoming transactions from connected banks, cards and payroll, with checks that each one is coded and documented.

Agentic month-end close

A close workflow and checklist for finishing the month, with automated schedules for accruals from the Core plan.

Bill pay and invoicing

Drag, drop, approve and pay bills, and create invoices, on every plan.

Reports and dashboards

Live profit and loss, balance sheet and cash flow; custom reports and dashboards arrive on Pro.

Multi-entity books

Several entities under one login with separate books; extra entities are free up to 250 transactions a year.

Developer API and MCP

An API and MCP connection to the ledger is included on all plans.

Where it runs

Web iOS

What it works with

Its own pages name no integrations.

Digits is made by Digits.

Where it stands

Its grades against its category, and whether to keep it or make your own

22/65

Other accounting and invoicing tools it is graded above

Digits's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

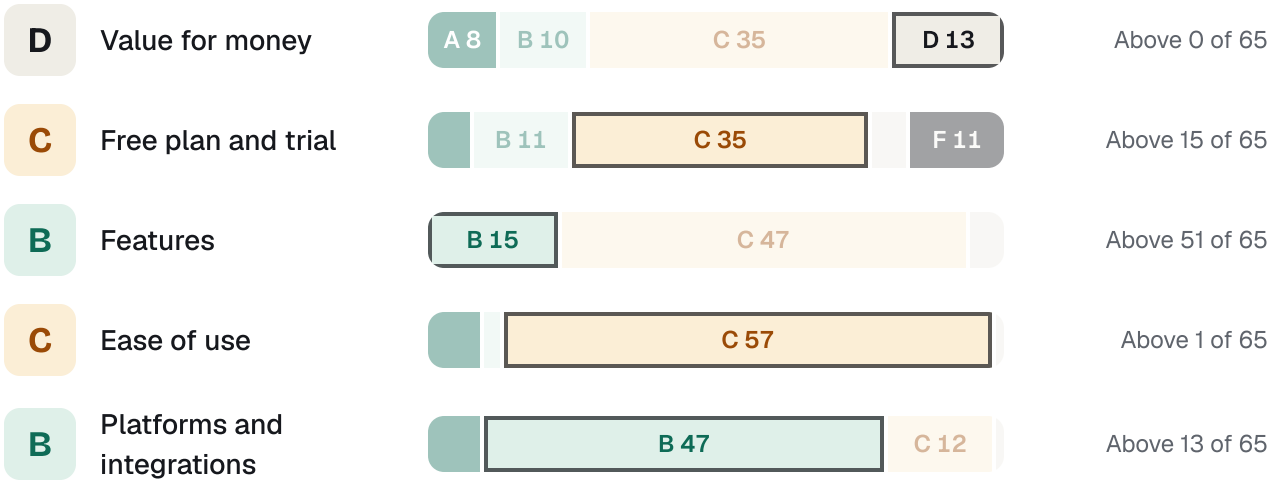
It stands best on features (B, above 51 of 65) and worst on value for money (D, above 0).

Its paid plans start at $65 a month, against a middle price of $18.09 for the category: 49 of the 54 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 6 tools score higher and cost less.

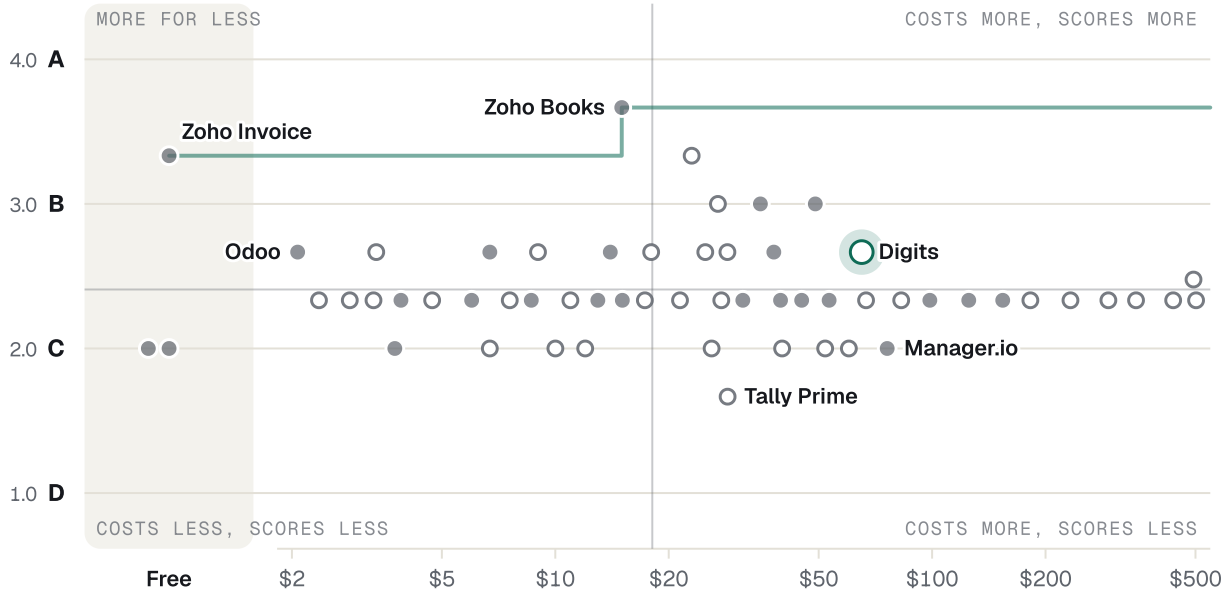
Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. Digits's own letter is outlined.



Price against what you get

Each dot is one of 58 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Digits is the marked dot.



What paid plans start at, a month (each step along is roughly double) ⍰

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Digits you would be making live feeds from your bank, which take an agreement with each bank or a service that has them. That is not a weekend's work, with an AI app builder or without one.

It costs $780 a year.

What you could make

- Invoicing and reports: an app builder makes these well.

What you could not

- Live feeds from your bank, which take an agreement with each bank or a service that has them.

- Money moved between bank accounts, which takes a licensed payments partner.
- Connections that pull numbers from dozens of other services.
- A real app for iOS. Something home-made would be a web page.
- An API that other software can build on.
- AI features, unless you pay a model provider for each request yourself.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Digits's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Puzzle, QuickBooks Online, Xero, Pennylane and Bench

The 5 tools Digits is most often weighed against, with where each one differs from it.

Puzzle

2.0 GPA

Free trial · from $25/mo

AI-driven accounting software for startups and small businesses.

- Only Digits lists an iOS app.
- Digits also covers bill pay and dashboards.
- Puzzle also covers expense tracking.

Digits and Puzzle compared in full

QuickBooks Online

2.4 GPA

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- QuickBooks Online has a free plan. Digits does not, though it has a free trial.
- Only QuickBooks Online lists an Android app.
- Digits also covers bill pay and dashboards.

Digits and QuickBooks Online compared in full



2.6 GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Only Xero lists an Android app.
- Digits also covers bill pay and dashboards.
- Xero also covers expense tracking and payroll.

Digits and Xero compared in full



2.0 GPA

Pennylane

Free trial · from €7/mo

French accounting, invoicing and business account in one app.

- Only Pennylane lists an Android app.
- Digits also covers dashboards.
- Pennylane also covers expense tracking and company cards.

Digits and Pennylane compared in full



1.6 GPA

Bench

From $199/mo

Bookkeeping done by an assigned bookkeeper, with optional tax filing.

- Only Digits lists an iOS app.
- Digits also covers invoicing, bill pay and dashboards.

Digits and Bench compared in full

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Digits free?

No, Digits is a paid product, but you can try it first. 30-day free trial.

How much does Digits cost?

Digits lists 3 plans. Essentials: $65 per month; billing basis not stated, no per-seat fees.

What platforms does Digits work on?

Digits is available on Web and iOS.

Does Digits have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. Digits is listed for Web and iOS.

Does Digits have a Windows app?

No Windows app was listed when its pages were read on Nov 12, 2026. Digits is listed for Web and iOS.

Is Digits open source?

Digits is not described as open source on its own site, as read on Nov 12, 2026.

Does Digits have an API?

Yes. Digits offers a public API, according to its own site.

Who makes Digits?

Digits is made by a company of the same name.

What are the alternatives to Digits?

The closest alternatives to Digits in our directory are Puzzle, QuickBooks Online, Xero, Pennylane and Bench.

How does Digits compare with other accounting and invoicing tools?

Digits's GPA of 2.2 is higher than 22 of the 65 other accounting and invoicing tools we grade, and level with 15.

Is Digits good value for money?

ToolGPA grades Digits D for value for money. Its paid plans start at $65 a month, against a middle price of $18.09 for the category: 49 of the 54 others that charge start lower.

Could I make my own version of Digits?

To replace Digits you would be making live feeds from your bank, which take an agreement with each bank or a service that has them.

Where this guide comes from

The prices, plans, platforms and features were read from Digits's own pages on Nov 12, 2026, and the grades were given on Nov 12, 2026. Graded from this listing, whose facts were read from Digits's own pages on 12 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Digits. Prices change, so check digits.com before you buy.

digits.com/pricing/

digits.com

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

5,038

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

5,038	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Digits, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/digits

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Digits: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/digits
```

Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/digits/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Digits, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 67 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Odoo Insider's Guide

Business app suite whose Accounting app is free when used on its own

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Digits's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Digits is a trademark of its owner, and this guide is not made, paid for or approved by Digits. Prices and plans change: check digits.com before you buy.