ToolGPA

NOVEMBER 2026

Fiskl

The Insider's Guide

AI-assisted multi-currency accounting for small businesses



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

Made by Fiskl Limited · checked Nov 13, 2026 · toolgpa.com

2.4
GPA



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

ToolGPA put this guide together from Fiskl's own pages, its app-store listings and our grades. Every fact in it is on Fiskl's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

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

2.4

GPA, above 74 of the 127 other accounting and invoicing tools we grade

Fiskl is cloud accounting software for small businesses and freelancers that work in several currencies. It covers invoices, quotes, expenses, bank feeds and reporting, with an AI assistant called Fi for categorizing transactions and answering questions about the books. It has iOS and Android apps, and a separate portal for accounting firms.

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

> **It has no free plan, the figures here are in ringgit with no dollar price readable, and extra AI tokens and team members cost more.**
>
> From our report card of Fiskl

1 **Best for multi-currency books for freelancers**

Fiskl is cloud accounting for freelancers and small firms who work in several currencies, with bank feeds and an AI assistant.

2 **What it costs**

Paid plans start at RM 83 per month after a 30-day free trial (Solo).

3 **You can try it first**

30-day free trial on every plan

4 **It runs on 3 platforms**

Web, iOS and Android.

5 **Multi-currency accounting**

Supports 170+ currencies and 60+ invoice and payment languages, with automated FX gains and losses on Prime.

6 **Bank connections**

Connects to 21,000+ banks, with AI categorizing and matching of each transaction to invoices or bills.

7 **Invoices, quotes and expenses**

Sends invoices and quotes, tracks bills and expenses, and extracts details from receipts with AI.

8 **A 2.4 GPA, above 74 of 127**

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 Fiskl 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.

Fiskl at a glance

PRICING
Free trial, from RM 83 per month after a 30-day free trial (Solo)

FREE PLAN
No

FREE TRIAL
30-day free trial on every plan

RUNS ON
Web, iOS, Android

MADE BY
Fiskl Limited

CATEGORY
Accounting & Invoicing

OUR GRADE
2.4 GPA, fair

The report card

Best for multi-currency books for freelancers

Fiskl is cloud accounting for freelancers and small firms who work in several currencies, with bank feeds and an AI assistant. It has no free plan, the figures here are in ringgit with no dollar price readable, and extra AI tokens and team members cost more.

TOOLGPA REPORT CARD — **Fiskl** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	Solo is RM 83 a month, roughly $18 to $19, near the $20 middle for accounting. Pro is RM 150.
Free plan and trial	C	30-day trial on every plan. The pages don't say whether a card is needed, and there's no free plan.
Features	B	Multi-currency books, bank connections, invoices, quotes, expenses, Stripe reconciliation and accountant access. Nothing in the core job is missing.
Ease of use	C	No rating read. Bank connections and currencies to set up.
Platforms and integrations	B	Web, iOS and Android, with Stripe, Revolut Business, Chase, Wio and Brex links. No desktop app.

Grade point average — Fair, out of 4.0 **2.4**

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 Fiskl is for

- ✓ Fits if you invoice in several currencies as a freelancer
- ✓ Works for small firms that want an AI assistant to categorise transactions

Who it is not for

- ✗ Tight if you want a free plan, because there isn't one after the 30 days
- ✗ Watch out: Solo allows 1 user and 2 bank connections, and more needs Pro or Prime
- ✗ Watch out: extra AI tokens cost USD 50 for 30M and expire after 6 months
- ✗ Watch out: extra team members are billed per user monthly
- ✗ Watch out: prices are in ringgit and local taxes may apply

Good to know

Good for

- ✓ Freelancers and small businesses billing clients in several currencies
- ✓ Startups that take payments through Stripe
- ✓ Owners who want to keep books from a phone

Worth knowing

- ⓘ The pricing page was read in Malaysian ringgit and no dollar price was readable, so the figures here are RM and may differ for US buyers.
- ⓘ User and bank limits rise by plan: Solo is 1 user and 2 banks, Pro is 5 and 4, Prime is 10 and unlimited.
- ⓘ Extra AI tokens cost USD 50 for 30M and expire after 6 months, and extra team members are billed per user monthly.
- ⓘ The pricing page says local taxes may apply.

What it costs

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

3

plans to choose from

Fiskl is a paid product with a free trial, starting at RM 83 per month after a 30-day free trial (Solo).

> **The pages don't say whether a card is needed, and there's no free plan.**

From our grade for free plan and trial

SOLO

RM 83

per month after a 30-day free trial

For freelancers and solo businesses: 1 user, 2 bank connections, 2 brands and accountant access.

PRO

RM 150

per month after a 30-day free trial

5 users, 4 banks and 4 brands, plus cash flow forecasting, Stripe reconciliation and payment reminders.

PRIME

RM 219

per month after a 30-day free trial

10 users, unlimited banks and brands, plus advanced FX handling and Fi-assisted period close.

Trying it first

30-day free trial on every plan

Read from pricing.fiskl.com on Nov 13, 2026.

What it does

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

3

Places it runs: Web, iOS and Android

AI-assisted multi-currency accounting for small businesses. Here is what it does, as its own site describes it, and what it covers: AI features, chat assistant, invoicing, reports, bookkeeping, expense tracking, quotes and estimates.

> **Multi-currency books, bank connections, invoices, quotes, expenses, Stripe reconciliation and accountant access.**
>
> From our grade for features

Multi-currency accounting

Supports 170+ currencies and 60+ invoice and payment languages, with automated FX gains and losses on Prime.

Bank connections

Connects to 21,000+ banks, with AI categorizing and matching of each transaction to invoices or bills.

Invoices, quotes and expenses

Sends invoices and quotes, tracks bills and expenses, and extracts details from receipts with AI.

Fi AI assistant

Fi answers questions about the ledger in many languages; higher plans add forecasting, scenario planning and anomaly detection.

Stripe reconciliation

Pro and Prime match Stripe payouts to the invoices and fees they contain.

Accountant access

Every plan allows accountant access, and a separate portal called Atlas shows an accounting firm all its client companies.

Where it runs

Web · iOS · Android

What it works with

Stripe · Revolut Business · Chase · Wio · Brex

Fiskl is made by Fiskl Limited.

Where it stands

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

74/127

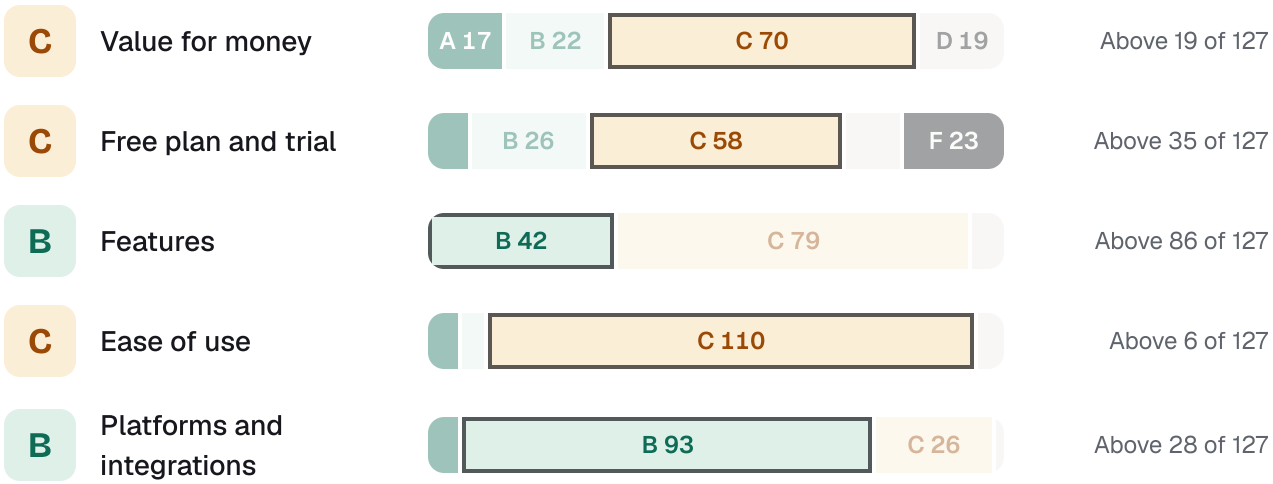
Other accounting and invoicing tools it is graded above

Fiskl's GPA of 2.4 is higher than 74 of the 127 other accounting and invoicing tools we grade, and level with 19.

It stands best on features (B, above 86 of 127) and worst on ease of use (C, above 6).

Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Fiskl's own letter is outlined.



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 Fiskl 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.

What you could make

- Invoicing, expense tracking, quotes and estimates 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.
- An AI model, which you can rent by the request but not make.
- A real app for iOS and Android. Something home-made would be a web page.
- It plugs into other products, Stripe, Revolut Business and Chase among them.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Fiskl'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



Xero, QuickBooks Online, Zoho Books, FreshBooks and Wave

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

Xero

2.6 GPA

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Fiskl also covers chat assistant and quotes and estimates.
- Xero also covers payroll.

Fiskl and Xero 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. Fiskl does not, though it has a free trial.
- Fiskl also covers chat assistant and quotes and estimates.
- QuickBooks Online also covers payroll.

Fiskl and QuickBooks Online compared in full

3.4
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Zoho Books

Free plan · from $15/mo

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

- Zoho Books has a free plan. Fiskl does not, though it has a free trial.
- Only Zoho Books lists a Windows app.
- Fiskl also covers chat assistant and quotes and estimates.

Fiskl and Zoho Books compared in full

2.6
GPA

FreshBooks

Free trial · from $23/mo

Invoicing and accounting for freelancers and service businesses.

- Fiskl also covers chat assistant and quotes and estimates.
- FreshBooks also covers time tracking and payroll.

Fiskl and FreshBooks compared in full

2.4
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Wave

Free plan · from $19/mo

Free invoicing and bookkeeping for US and Canadian small businesses.

- Wave has a free plan. Fiskl does not, though it has a free trial.
- Fiskl also covers chat assistant and quotes and estimates.
- Wave also covers payroll.

Fiskl and Wave compared in full

PART 06 · QUESTIONS

Quick answers

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

11

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 Fiskl free?

No, Fiskl is a paid product, but you can try it first. 30-day free trial on every plan.

How much does Fiskl cost?

Fiskl lists 3 plans. Solo: RM 83 per month after a 30-day free trial.

What platforms does Fiskl work on?

Fiskl is available on Web, iOS and Android.

Does Fiskl have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Fiskl is listed for Web, iOS and Android.

Does Fiskl have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Fiskl is listed for Web, iOS and Android.

Is Fiskl open source?

Fiskl is not described as open source on its own site, as read on Nov 13, 2026.

What does Fiskl integrate with?

Fiskl's listing names Stripe, Revolut Business, Chase, Wio and Brex. A listing names up to eight integrations, so it may connect to more.

Who makes Fiskl?

Fiskl is made by Fiskl Limited.

What are the alternatives to Fiskl?

The closest alternatives to Fiskl in our directory are Xero, QuickBooks Online, Zoho Books, FreshBooks and Wave.

How does Fiskl compare with other accounting and invoicing tools?

Fiskl's GPA of 2.4 is higher than 74 of the 127 other accounting and invoicing tools we grade, and level with 19.

Could I make my own version of Fiskl?

To replace Fiskl 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 Fiskl's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Fiskl's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews. Prices were read in Malaysian ringgit; no dollar price was readable.

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 Fiskl Limited. Prices change, so check fiskl.com before you buy.

fiskl.com
fiskl.com/company/about/
pricing.fiskl.com/en-us
apps.apple.com/us/developer/fiskl-limited/id9759...

About ToolGPA

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

7,721

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.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Fiskl, kept up to date

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

toolgpa.com/tools/fiskl

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:

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ToolGPA, "Fiskl: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/fiskl
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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

Accounting & Invoicing Insider's Guide

Every one of the 129 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

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

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 Fiskl'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. Fiskl is a trademark of its owner, and this guide is not made, paid for or approved by Fiskl Limited. Prices and plans change: check fiskl.com before you buy.