ToolGPA

NOVEMBER 2026

# Kick

## The Insider's Guide

AI bookkeeping ledger for businesses and accounting firms




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

Made by Kick · checked Nov 13, 2026 · toolgpa.com

2.2
GPA



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ToolGPA put this guide together from Kick's own pages, its app-store listings and our grades. Every fact in it is on Kick'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

## 2.2

GPA, above 43 of the 127 other accounting and invoicing tools we grade

Kick is an accounting ledger that uses AI to categorize transactions, match receipts and reconcile accounts, with accountants reviewing the results. It has a free plan capped at 250 categorized transactions a year and paid plans for full-time businesses. Accounting firms are priced per client on separate tiers.

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

> "
>
> **No store rating on record, and you connect bank and card accounts first.**
>
> From our grade for ease of use

**1** **Best for a small business that wants AI to categorise transactions**

Kick uses AI to categorise transactions, match receipts and reconcile, with accountants checking the results.

**2** **Paid plans start at $40 a month**

As its pricing page puts it: $40 per month, billed annually ($480).

**3** **There is a free plan**

Auto categorization limited to 250 transactions a year, receipt matching, profit and loss and balance sheet.

**4** **It runs on Web**

Web.

**5** **AI categorization**

Categorizes transactions automatically and matches receipts. The free plan caps categorization at 250 transactions a year.

**6** **Reconciliation and statement sync**

Reconciles accounts and syncs statements from Basic upward, with a universal importer for existing data.

**7** **Multi-entity and consolidation**

Plus adds multi-entity and classes; Advanced adds consolidated reporting across entities and revenue recognition.

**8** **A 2.2 GPA, above 43 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 Kick 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.

## Kick at a glance

| | |
|---|---|
| PRICING<br>Free plan, from $40 per month, billed annually ($480) | FREE PLAN<br>Yes |
| FREE TRIAL<br>None stated | RUNS ON<br>Web |
| MADE BY<br>Kick | CATEGORY<br>Accounting & Invoicing |
| OUR GRADE<br>2.2 GPA, fair | |

# The report card

## Best for a small business that wants AI to categorise transactions

Kick uses AI to categorise transactions, match receipts and reconcile, with accountants checking the results. But the free plan stops at 250 categorised transactions a year, the accrual ledger and multi-entity need Plus at $100 a month, and consolidation needs Advanced at $300.

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

| SUBJECT | GRADE | COMMENT |
|---|---|---|
| **Value for money** | C | Basic is $40 a month on yearly billing, at the edge of what the category's dearer quarter charges. Accrual and multi-entity sit on Plus at $100. |
| **Free plan and trial** | C | A free plan with 250 categorised transactions a year. That cap is easy to reach, and the P&L and balance sheet come with it. |
| **Features** | C | AI categorisation, reconciliation, statement sync, invoicing and bill pay. Multi-entity, classes and an accrual ledger are held back for Plus, so the core ledger work has a gap on cheaper plans. |
| **Ease of use** | C | No store rating on record, and you connect bank and card accounts first. |
| **Platforms and integrations** | B | Web only, with Stripe, PayPal, Mercury, Plaid, Ramp, Gusto, Claude and ChatGPT. |

**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 Kick is for

- ✓ Fits if you are a new business with few transactions
- ✓ Works for sole proprietors who want the free P&L and balance sheet

### Who it is not for

- ✗ Tight if you pass 250 categorised transactions a year, the end of the free plan
- ✗ Pricey if you need an accrual ledger: Plus is $100 a month
- ✗ Skip it if you need consolidation, which is Advanced at $300 a month
- ✗ Watch out: the page shows one billing term per plan, so monthly Basic and Plus prices aren't listed

## Good to know

### Good for

- ✓ New businesses and sole proprietors who can start free
- ✓ Founders with several entities who want consolidated books
- ✓ Accounting firms that want to be billed per client

### Worth knowing

- ⓘ The free plan stops at 250 categorized transactions a year.
- ⓘ Multi-entity, classes and an accrual ledger need Plus, and consolidation needs Advanced.
- ⓘ The page shows one billing term per plan, so monthly-billed prices for Basic and Plus are not listed.
- ⓘ Firm pricing is separate and charged per client, with 10% off for 1 to 19 clients and 50% off for 20 or more.

PART 02 · PRICING

# What it costs

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

**$40**

A month to start. There is a free plan too

Kick has a free plan. Paid plans start at $40 per month, billed annually ($480).

> **That cap is easy to reach, and the P&L and balance sheet come with it.**

From our grade for free plan and trial

FREE

## $0

For new businesses and sole proprietors; 250 categorized transactions a year.

BASIC

## $40

per month, billed annually ($480)

Unlimited categorization, reconciliation, statement sync, a universal importer and MCP/CLI access.

PLUS

## $100

per month, billed quarterly ($300)

Adds multi-entity support, classes, AR/AP automation and an accrual ledger.

ADVANCED

## $300

per month, billed monthly

Adds consolidation and revenue recognition; prepaid and accrued and multi-book are in beta.

### The free plan

Auto categorization limited to 250 transactions a year, receipt matching, profit and loss and balance sheet.

Read from kick.co on Nov 13, 2026.

# What it does

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

**1**

Place it runs: Web

AI bookkeeping ledger for businesses and accounting firms. Here is what it does, as its own site describes it, and what it covers: AI features, workflow automation, invoicing, reports, bookkeeping, bill pay.

> **AI categorisation, reconciliation, statement sync, invoicing and bill pay.**

From our grade for features

### AI categorization

Categorizes transactions automatically and matches receipts. The free plan caps categorization at 250 transactions a year.

### Reconciliation and statement sync

Reconciles accounts and syncs statements from Basic upward, with a universal importer for existing data.

### Multi-entity and consolidation

Plus adds multi-entity and classes; Advanced adds consolidated reporting across entities and revenue recognition.

### Invoicing and bill pay

The product menu includes invoicing and bill pay, with AR/AP automation listed from the Plus plan.

## Connections and AI assistants

Connects to Stripe, PayPal, Mercury, Plaid, Ramp and Gusto, and works with ChatGPT, Claude and Cursor through MCP or the command line.

## Accountant tools

Firms get a free firm account, per-client pricing, task and review workflows, and chart of accounts templates.

### Where it runs

Web

### What it works with

Stripe · PayPal · Mercury · Plaid · Ramp · Gusto · Claude · ChatGPT

Kick is made by Kick.

PART 04 · STANDING

# Where it stands

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

**43**/127

Other accounting and invoicing tools it is graded above

Kick's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

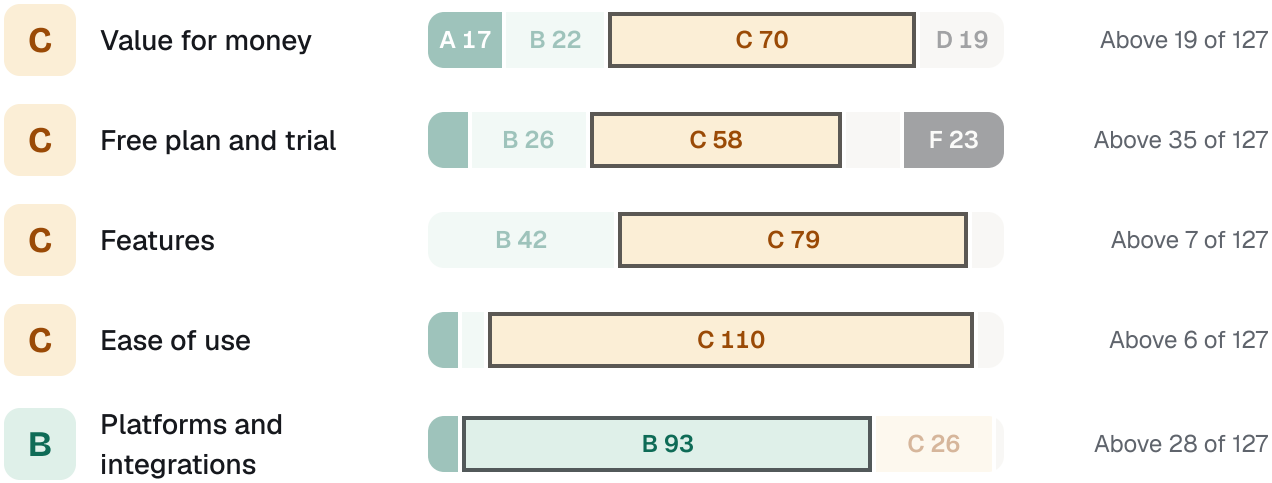
It stands best on platforms and integrations (B, above 28 of 127) and worst on ease of use (C, above 6).

Its paid plans start at $40 a month, against a middle price of $18.09 for the category: 70 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 26 tools score higher and cost less.

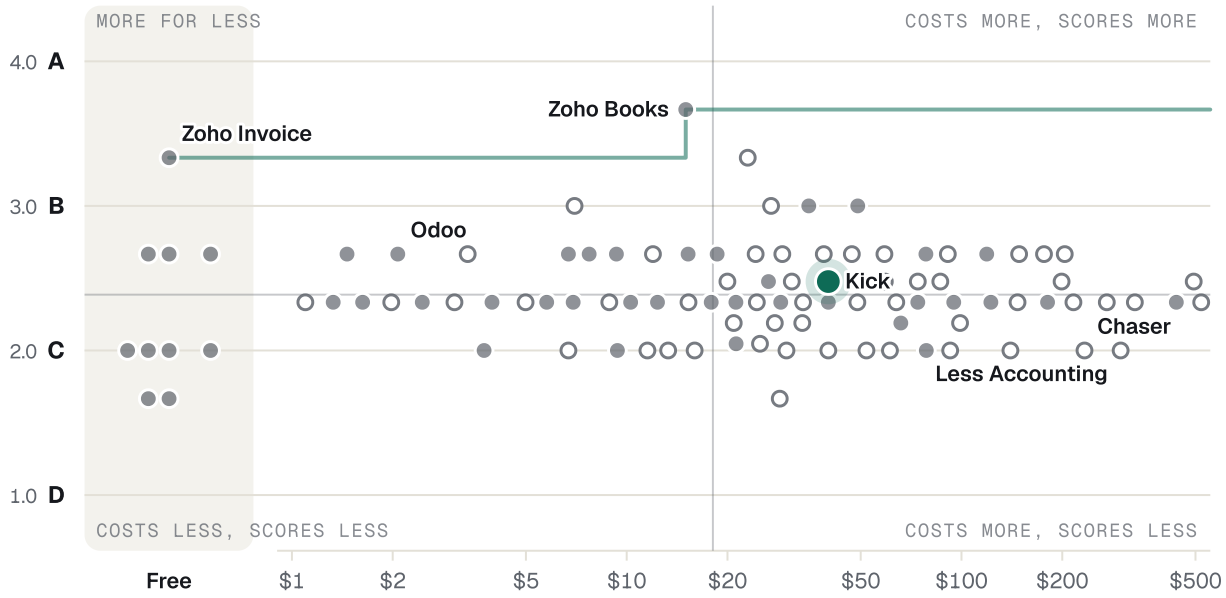
## Each grade against the category

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



## Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Kick 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 Kick 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 $480 a year.

#### What you could make

- Reports and invoicing: 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 to other products, each kept working as those products change.
- AI features, unless you pay a model provider for each request yourself.

**What this rests on.** Kick'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, Digits, Pilot, Bench and Botkeeper

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

2.0 GPA

## Puzzle

Free trial · from $25/mo

AI-driven accounting software for startups and small businesses.

- Kick has a free plan. Puzzle does not, though it has a free trial.
- Kick also covers workflow automation and bill pay.
- Puzzle also covers expense tracking.

Kick and Puzzle compared in full

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2.2 GPA

## Digits

Free trial · from $65/mo

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

- Kick has a free plan. Digits does not, though it has a free trial.
- Only Digits lists an iOS app.
- Kick also covers workflow automation.

Kick and Digits compared in full




1.8 GPA

## Pilot

From $99/mo

Done-for-you bookkeeping, tax and CFO services for small companies.

- Kick has a free plan. Pilot does not.
- Kick also covers workflow automation, invoicing and bill pay.
- Pilot also covers dashboards.

Kick and Pilot compared in full



1.6 GPA

## Bench

From $199/mo

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

- Kick has a free plan. Bench does not.
- Kick also covers workflow automation, invoicing and bill pay.

Kick and Bench compared in full



1.4 GPA

## Botkeeper

From $53/mo

Automated bookkeeping platform sold to accounting firms.

- Kick has a free plan. Botkeeper does not.
- Kick also covers invoicing and bill pay.

Kick and Botkeeper compared in full

PART 06 · QUESTIONS

# 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 Kick free?

Kick has a free plan. Auto categorization limited to 250 transactions a year, receipt matching, profit and loss and balance sheet.

### How much does Kick cost?

Kick lists 4 plans. Free: $0.

### What platforms does Kick work on?

Kick is available on Web.

### Does Kick have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Kick is listed for Web.

### Does Kick have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Kick is listed for Web.

### Is Kick open source?

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

### What does Kick integrate with?

Kick's listing names Stripe, PayPal, Mercury, Plaid, Ramp, Gusto, Claude and ChatGPT.

### Who makes Kick?

Kick is made by a company of the same name.

### What are the alternatives to Kick?

The closest alternatives to Kick in our directory are Puzzle, Digits, Pilot, Bench and Botkeeper.

### How does Kick compare with other accounting and invoicing tools?

Kick's GPA of 2.2 is higher than 43 of the 127 other accounting and invoicing tools we grade, and level with 30.

### Is Kick good value for money?

ToolGPA grades Kick C for value for money. Its paid plans start at $40 a month, against a middle price of $18.09 for the category: 70 of the 90 others that charge start lower.

### Could I make my own version of Kick?

To replace Kick 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 Kick'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 Kick's own pages on 13 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 Kick. Prices change, so check kick.co before you buy.

kick.co/pricing

kick.co

# 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](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

### Kick, kept up to date

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

toolgpa.com/tools/kick

### 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, "Kick: The Insider's Guide", checked
Nov 13, 2026. https://toolgpa.com/tools/kick
```

### Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

# See our other guides

The best-graded accounting and invoicing tools after Kick, 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 Kick'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. Kick is a trademark of its owner, and this guide is not made, paid for or approved by Kick. Prices and plans change: check kick.co before you buy.