ToolGPA

NOVEMBER 2026

Xolo

The Insider's Guide

Invoicing, accounting and compliance for solo business owners



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

Made by Xolo OÜ · checked Nov 13, 2026 · toolgpa.com

2.2

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 Xolo's own pages, its app-store listings and our grades. Every fact in it is on Xolo'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

Xolo is an Estonian service for independent workers. Xolo Go lets people invoice clients without a registered company, and Xolo Leap sets up and runs an Estonian e-Residency company with accountants handling reporting and tax filings. It is priced in euros, not dollars, and sold as a service as much as software.

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

> "
>
> **The accountants do much of the work, but you still set up the company and links.**
>
> From our grade for ease of use

1 **Best for freelancers running an Estonian e-Residency company**

It's built around Estonia, and the fees and extras add up.

2 **Paid plans start at about $65.91 a month**

As its pricing page puts it: €59 per month (Xolo Leap Starter), excluding VAT.

3 **There is a free plan**

Xolo Go has no monthly fee: you invoice without a company and pay a 5.9% flat-rate fee.

4 **It runs on Web**

Web.

5 Invoicing without a company

Xolo Go issues invoices with a VAT number under a partnership agreement and pays out to a personal bank account.

6 Company registration

Leap helps register an Estonian company remotely for e-Residency holders, and the site says registration can take one or two days.

7 Accounting and tax reporting

Accountants prepare monthly bookkeeping, Estonian VAT declarations, annual reports and income and social tax reporting on Leap plans.

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 Xolo 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.

Xolo at a glance

PRICING
Free plan, from €59 per month (Xolo Leap Starter), excluding VAT

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Xolo OÜ

CATEGORY
Accounting & Invoicing

OUR GRADE
2.2 GPA, fair

The report card

Best for freelancers running an Estonian e-Residency company

Xolo is a service as much as software: Xolo Go lets you invoice without a company for a 5.9% fee, and Leap runs an Estonian e-Residency company with accountants from €59 a month. It's built around Estonia, and the fees and extras add up.

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

SUBJECT	GRADE	COMMENT
Value for money	C	Leap starts at €59 a month excluding VAT, but that includes accountants doing your filings, so it's set against services rather than apps. Go costs 5.9% of what you invoice.
Free plan and trial	C	Go has no monthly fee, but takes 5.9% of everything you invoice. No trial for Leap.
Features	C	Invoicing, company set-up, accounting and tax reporting. Leap is tied to Estonian companies and Go serves B2B services only.
Ease of use	C	No rating on record. The accountants do much of the work, but you still set up the company and links.
Platforms and integrations	B	Web only, with links to LHV, Wise, Revolut, Payoneer, Stripe, PayPal, Shopify and Amazon.

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 Xolo is for

- ✓ Fits if you freelance abroad and want an Estonian company run for you
- ✓ Works for sellers who want invoices without registering a company

Who it is not for

- ✕ Pricey if you invoice a lot through Go, since 5.9% of everything adds up
- ✕ Skip it if you're not using Estonia, as Leap is built around its tax reporting
- ✕ Watch out: Leap starts at €59 a month excluding VAT and rises to €259 and up
- ✕ Watch out: early annual reports and late documents cost €200 each
- ✕ Not for you if you sell to consumers, because Go is for B2B services only

Good to know

Good for

- ✓ Freelancers who want to invoice EU clients without a company
- ✓ e-Residency holders running a one-person Estonian company
- ✓ Solo owners who want accountants to handle filings

Worth knowing

- ⓘ Prices are in euros and exclude VAT; Premium and the e-commerce add-on (€59 a month) vary with complexity.
- ⓘ Leap is built around Estonian companies and Estonian tax reporting; Xolo also runs Spain and Italy products with separate pricing.
- ⓘ Xolo Go serves B2B services only, and its 5.9% fee applies to what you invoice.
- ⓘ Early annual report delivery and late documents cost €200 each, and the Pro promotion needs a minimum of 6 months.

PART 02 · PRICING

What it costs

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

~$65.91

A month to start. There is a free plan too

Xolo has a free plan. Paid plans start at €59 per month (Xolo Leap Starter), excluding VAT.

XOLO GO

€0

per month, pay-as-you-go

Invoice without a company for a 5.9% flat-rate fee; B2B freelance and contracting services.

LEAP STARTER

€59

per month, excluding VAT

Estonian company accounting; first 12 months or until revenue of €4,000. 50 sales and 20 purchases a month.

LEAP STANDARD

€99

per month, excluding VAT

Same service as Starter without the revenue limit; up to 50 sales and 20 purchases a month.

LEAP PRO

€139

per month, excluding VAT

Up to 500 sales a month, shareholders, OSS reporting and investment activities. Two months free on offer.

LEAP PREMIUM

€259

per month and up

For complex companies: 500+ sales a month, 1 hour a month with a senior accountant and priority support.

The free plan

Xolo Go has no monthly fee: you invoice without a company and pay a 5.9% flat-rate fee.

Read from xolo.io on Nov 13, 2026.

Ways to pay less

OTHER SAVINGS

Two months free on Leap Pro

The pricing page offers two months free on Pro, saving €278, if you use Leap for a minimum of 6 months; it then renews at the standard fee.

Stated on xolo.io

What it does

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

1

Place it runs: Web

Invoicing, accounting and compliance for solo business owners. Here is what it does, as its own site describes it, and what it covers: invoicing, bookkeeping, expense tracking.

> **Invoicing, company set-up, accounting and tax reporting.**

From our grade for features

Invoicing without a company

Xolo Go issues invoices with a VAT number under a partnership agreement and pays out to a personal bank account.

Company registration

Leap helps register an Estonian company remotely for e-Residency holders, and the site says registration can take one or two days.

Accounting and tax reporting

Accountants prepare monthly bookkeeping, Estonian VAT declarations, annual reports and income and social tax reporting on Leap plans.

Invoices and recurring billing

Invoices are created and sent from the Xolo Self Service portal, with recurring invoices, VAT checks against VIES and multi-currency billing.

Expense handling

Each company gets a unique email address to forward expense documents, which are digitized automatically.

Bank and payment links

Leap plans list integrations with LHV, Wise, Revolut, Wamo, Payoneer, Stripe and PayPal.

Where it runs

Web

What it works with

LHV · Wise · Revolut · Payoneer · Stripe · PayPal · Shopify · Amazon

Xolo is made by Xolo OÜ.

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

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

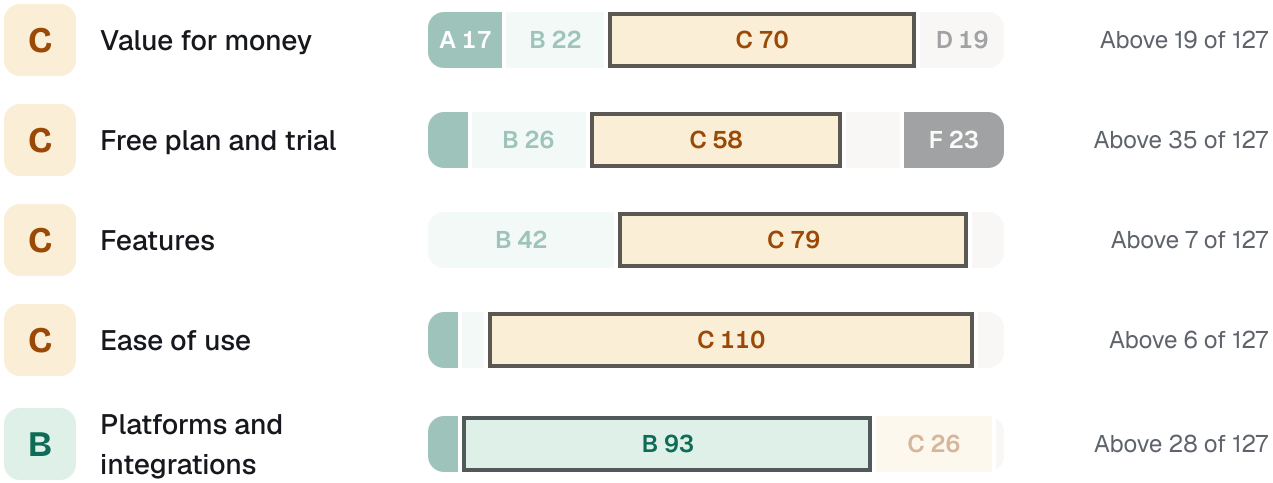
It stands best on platforms and integrations (B, above 28 of 127) and worst on ease of use (C, above 6).

Its paid plans start at about $65.91 a month, against a middle price of $18.09 for the category: 82 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.3 out of 4. 30 tools score higher and cost less.

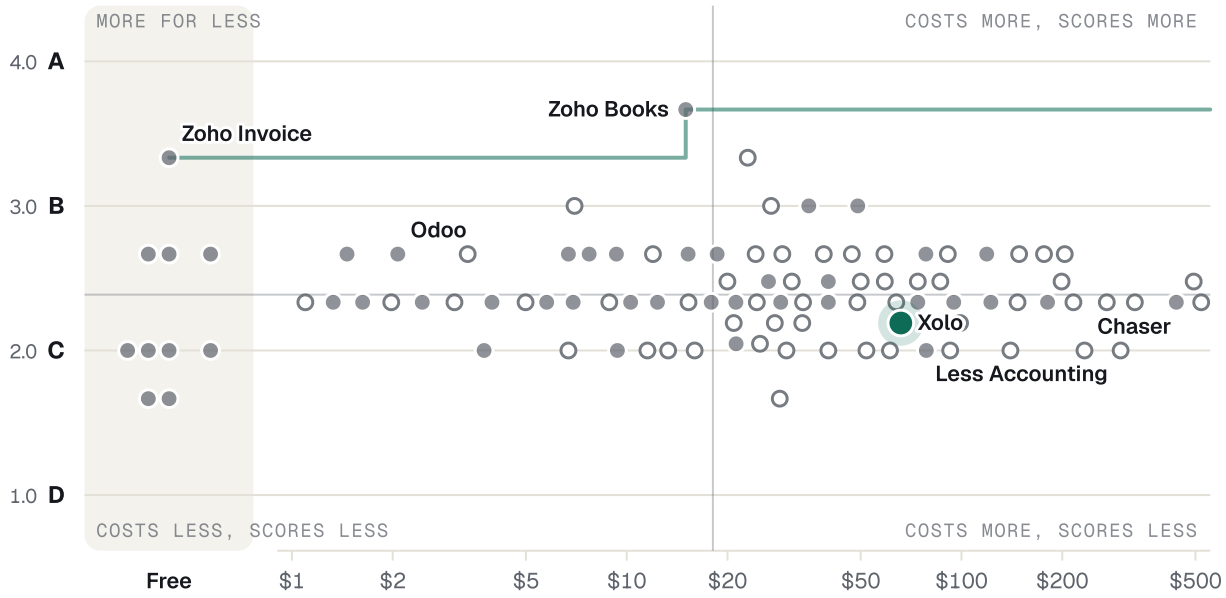
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Xolo'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. Xolo 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 Xolo 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 $790.98 a year.

What you could make

- Invoicing and expense tracking: 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.

	✕ It plugs into other products, LHV, Wise and Revolut among them.

What this rests on. Xolo'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



Hnry, Indy, Bench, Pilot and Countingup

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

2.0 GPA

Hnry

Free

Tax and accounting service for sole traders in New Zealand.

- Hnry also covers reports.

Xolo and Hnry compared in full

2.6 GPA

Indy

Free plan · from €9/mo

French bookkeeping and tax filing for freelancers and small firms.

- Only Indy lists iOS and Android apps.

Xolo and Indy compared in full

Bench

1.6 GPA

From $199/mo

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

- Xolo has a free plan. Bench does not.
- Xolo also covers invoicing and expense tracking.
- Bench also covers reports.

Xolo and Bench compared in full

Pilot

1.8 GPA

From $99/mo

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

- Xolo has a free plan. Pilot does not.
- Xolo also covers invoicing and expense tracking.
- Pilot also covers reports and dashboards.

Xolo and Pilot compared in full

Countingup

2.2 GPA

Free trial · from £5/mo

UK business current account with built-in bookkeeping.

- Xolo has a free plan. Countingup does not, though it has a free trial.
- Only Xolo lists a web app.
- Only Countingup lists iOS and Android apps.

Xolo and Countingup compared in full

PART 06 · QUESTIONS

Quick answers

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

13

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 Xolo free?

Xolo has a free plan. Xolo Go has no monthly fee: you invoice without a company and pay a 5.9% flat-rate fee.

How much does Xolo cost?

Xolo lists 5 plans. Xolo Go: €0 per month, pay-as-you-go.

What platforms does Xolo work on?

Xolo is available on Web.

Does Xolo offer any discounts?

Xolo publicly lists the following: Two months free on Leap Pro.

Does Xolo have an Android app?

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

Does Xolo have an iPhone app?

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

Is Xolo open source?

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

What does Xolo integrate with?

Xolo's listing names LHV, Wise, Revolut, Payoneer, Stripe, PayPal, Shopify and Amazon.

Who makes Xolo?

Xolo is made by Xolo OÜ.

What are the alternatives to Xolo?

The closest alternatives to Xolo in our directory are Hnry, Indy, Bench, Pilot and Countingup.

How does Xolo compare with other accounting and invoicing tools?

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

Is Xolo good value for money?

ToolGPA grades Xolo C for value for money. Its paid plans start at about $65.91 a month, against a middle price of $18.09 for the category: 82 of the 90 others that charge start lower.

Could I make my own version of Xolo?

To replace Xolo 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 Xolo'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 Xolo'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 Xolo OÜ. Prices change, so check xolo.io before you buy.

xolo.io/zz-en
xolo.io/zz-en/go
xolo.io/zz-en/pricing

PART 07 · ABOUT

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

Xolo, kept up to date

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

toolgpa.com/tools/xolo

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

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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