ICB30

2026 EDITION

Bookkeeper Technology Index

An independent assessment of the software bookkeepers use every day, scored by bookkeepers

Assessed by the ICB Tech Advisory Board and ICB members

bookkeepers.org.uk

Foreword

It gives me enormous pride to introduce the very first Bookkeeper Technology Index, scored by bookkeepers, for bookkeepers.

Software touches almost every part of a bookkeeper's day, yet choosing it has too often meant relying on sales demos, marketing claims or a quick question on a forum. Our members deserve better than that.

And I truly believe only ICB could have done this. As the professional body for bookkeepers, we have no software to sell and no single platform to champion. Our members work across every product on the market, so we can look at all of them with the same honest eye. Entry was free, no vendor paid to take part and none could influence its score. That independence is not a marketing line; it is the whole point.



We also wanted to look at software in its entirety, rather than judging it on one shiny feature. So twelve products were assessed across six categories by our Tech Advisory Board, reviewed by 101 members who use them every day, and considered for how ready they are for the future.

The results are wonderfully close, with just 5.7 points separating the top six, and that is something to celebrate. The right choice depends on your practice, your clients and the way you like to work.

A huge thank you to our Tech Advisory Board, our Advisory Council and every member who shared their experience. You have built something genuinely useful for the whole profession, and I am immensely proud of what we have created together.



Ami Copeland, CEO
Institute of Certified Bookkeepers

ABOUT THE INDEX

Software choices, backed by evidence

Bookkeepers rely on software for almost every part of their work. The Index gives them an independent, evidence-based view of how that software performs.

The Bookkeeper Technology Index is ICB's first independent assessment of bookkeeping technology. It looks at how well products support the work bookkeepers actually do: staying compliant, saving time, reporting clearly to clients and connecting with the rest of their tools.

Twelve products applied to be included in 2026. Each was assessed by the ICB Tech Advisory Board, reviewed by ICB members who use it in practice, and assessed by ICB on its roadmap and fit with the profession.

Entry was free. No vendor paid to take part, and no vendor could influence its score.

12
products assessed

101
member reviews

6
assessment categories



METHODOLOGY

How products were assessed

Every product's overall score combines three independent views.

35%

Part A

Expert assessment by the ICB Tech Advisory Board and Advisory Council members, from vendor demos and evidence

40%

Part B

Reviews from ICB members who use the product in their own practice

25%

Part C

ICB assessment of the product roadmap and its fit with the profession

The six assessment categories

Standout Features

What the product does that others don't, and how much it helps bookkeepers.

Automation and AI

How far the product reduces manual work. Products are not marked down for having no AI.

Client Usability and Support

How well the bookkeeper controls the client relationship, and the quality of vendor support.

Regulatory Compliance and Adaptability

Support for UK statutory requirements, including MTD, and readiness for change.

Insight and Reporting Clarity

How clearly the product turns data into reports bookkeepers and clients can use.

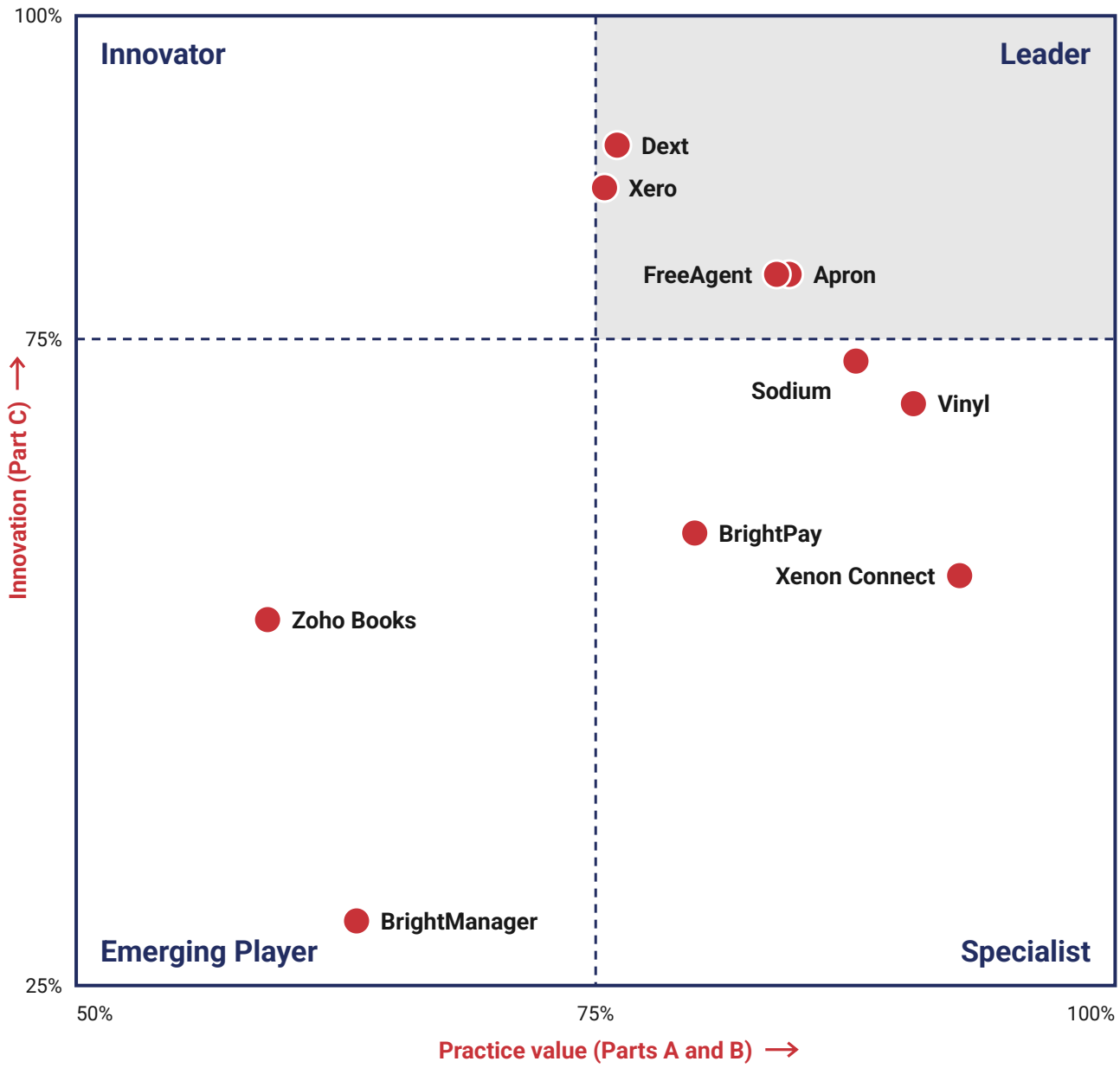
Integration and Ecosystem

Deep two-way integrations are weighted above broad but shallow connectivity.

RESULTS

The Innovation Quadrant

Each product is placed by its practice value, from the Tech Advisory Board and member reviews (Parts A and B), and its innovation and future readiness (Part C).



Emerging products (Accruate and Tradebox) are assessed separately and not plotted.

RESULTS

Overall results

Established products, ranked by overall score. Products new to the market are assessed separately on page 17.

RANK	PRODUCT	POSITION	PRACTICE SIZE	PARTICULARLY SUITS	SCORE
1	**Vinyl**	Specialist	All sizes	Practices with frequent client meetings	85.2%
2	**Sodium Practice Management**	Specialist	Small, Larger	Practices wanting all-in-one practice management	84.0%
3	**Xenon Connect**	Specialist	Sole, Small	Bookkeepers checking Xero and QuickBooks files	83.6%
4	**Apron**	Leader	Small, Larger	Practices handling client bills and payments	83.2%
5	**FreeAgent**	Leader	Sole, Small	Sole traders and small businesses	82.8%
6	**Dext**	Leader	Small, Larger	Practices with high document volumes	79.5%
7	**Xero**	Leader	All sizes	Small to larger businesses needing many app connections	78.2%
8	**BrightPay**	Specialist	Small, Larger	Payroll teams in bookkeeping and accounting practices	74.8%
9	**Zoho Books**	Emerging Player	Sole, Small	Businesses already using Zoho apps	57.8%
10	**BrightManager**	Emerging Player	Sole, Small	Small practices managing deadlines	55.1%

5.7 pts separate the top six products. The best choice depends on your practice, so use the product profiles to compare what matters to you.

PRODUCT PROFILE

Vinyl

Specialist Rank 1 of 10

Website usevinyl.com

85% OVERALL

STANDOUT FEATURES	5.0
REGULATORY COMPLIANCE	4.2
AUTOMATION AND AI	4.8
INSIGHT AND REPORTING	4.1
CLIENT USABILITY	5.0
INTEGRATION	4.0
INNOVATION (PART C)	3.5

Key features: Accounting-tuned meeting transcription · Notes filed to client and job · In-person meeting capture

Part A expert assessment **87.2%** · Part B member reviews **93.0%** · Part C innovation **70.0%**

STANDOUT FEATURE

Meeting notes built for accounting practices

Transcription tuned to accounting terms, with notes filed against the client and job in your practice software. It can feed proposal tools, and cuts meeting write-ups from around 20 minutes to 5.

Best suited to

Sole practitioners **Small practices** **Larger practices** Suits all practice sizes

Particularly suits: Practices with frequent client meetings

What our assessors said

Innovative AI that saves real time if you hold lots of client meetings, and quick to set up. More practice management integrations are on the way. The AI cannot be switched off.

What members said

"This is a superb note taker that can give feedback on what to improve in your prospect calls."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Sodium Practice Management

Specialist Rank 2 of 10

Website sodiumhq.com

84% OVERALL

STANDOUT FEATURES	4.5
REGULATORY COMPLIANCE	4.5
AUTOMATION AND AI	3.8
INSIGHT AND REPORTING	4.5
CLIENT USABILITY	4.5
INTEGRATION	4.2
INNOVATION (PART C)	3.7

Key features: Proposals and engagement letters · Client portal and AML ID checks · Agent authorisations

Part A expert assessment **76.7%** · Part B member reviews **97.0%** · Part C innovation **73.3%**

STANDOUT FEATURE

Agent authorisation and onboarding in one place

Proposals, engagement letters, AML ID checks, professional clearance letters and HMRC agent authorisations sit in one system, and AI assistants can connect to practice data.

Best suited to

Sole practitioners **Small practices** **Larger practices**

Particularly suits: Practices wanting all-in-one practice management

What our assessors said

API-first, with more than 20 two-way integrations, strong client controls, dashboards and team reports. Its AI runs on third-party systems, and security documentation was not supplied.

What members said

“Love it, whilst it does a lot, it is essentially simple. The support is invaluable and very speedy.”

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Xenon Connect

Specialist Rank 3 of 10

Website xenonconnect.com

84% OVERALL

STANDOUT FEATURES	4.8
REGULATORY COMPLIANCE	4.9
AUTOMATION AND AI	4.0
INSIGHT AND REPORTING	4.8
CLIENT USABILITY	4.8
INTEGRATION	4.6
INNOVATION (PART C)	2.8

Key features: 29 automated data checks · Companies House opening balance check · VAT threshold monitoring

Part A expert assessment **88.3%** · Part B member reviews **96.2%** · Part C innovation **56.7%**

STANDOUT FEATURE

Automated checks on bookkeeping quality

29 automated checks on Xero and QuickBooks Online files, plus a Companies House opening balance check and a bookkeeping health check, catch errors before they reach the client.

Best suited to

Sole practitioners **Small practices** Larger practices

Particularly suits: Bookkeepers checking Xero and QuickBooks files

What our assessors said

29 automated data checks and a Companies House opening balance check stand out. Its value is accuracy rather than time saved. There is no AI in the product yet.

What members said

"We wouldn't be without this product. It's a complete game changer and the support is excellent!"

"A good back up tool when you're working alone."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Apron

Leader Rank 4 of 10

Website getapron.com

83% OVERALL

STANDOUT FEATURES	4.8
REGULATORY COMPLIANCE	4.2
AUTOMATION AND AI	4.2
INSIGHT AND REPORTING	3.2
CLIENT USABILITY	4.4
INTEGRATION	4.5
INNOVATION (PART C)	4.0

Key features: William AI document collection · Bill payments and merchant cards · QuickBooks integration

Part A expert assessment **85.0%** · Part B member reviews **83.7%** · Part C innovation **80.0%**

STANDOUT FEATURE

Fixing missing documents at source

William AI searches inboxes and matches card spend to collect many documents without chasing, publishes the certain ones automatically and flags the rest. Bill payments are built in.

Best suited to

Sole practitioners | **Small practices** | **Larger practices**

Particularly suits: Practices handling client bills and payments

What our assessors said

A steady run of new releases, and William AI collects a large share of documents hands-free. There is no published product roadmap.

What members said

"Excellent product that is very easy to use, and the Bill pay function makes payments quick and straightforward."

"Due to put their prices up, which will make them much less competitive for the smaller bookkeeper."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

FreeAgent

Leader Rank 5 of 10

Website freeagent.com

83% OVERALL

STANDOUT FEATURES	4.4
REGULATORY COMPLIANCE	4.7
AUTOMATION AND AI	3.5
INSIGHT AND REPORTING	3.3
CLIENT USABILITY	4.7
INTEGRATION	4.5
INNOVATION (PART C)	4.0

Key features: MTD IT approvals and bulk submissions · VAT Checker · Practice dashboard and client controls

Part A expert assessment **90.0%** · Part B member reviews **78.2%** · Part C innovation **80.0%**

STANDOUT FEATURE

Landlord and MTD tools

Described by one reviewer as the best landlord solution on the market. Practices can approve and submit MTD for Income Tax in bulk, and control exactly what each client can see and do.

Best suited to

Sole practitioners **Small practices** Larger practices

Particularly suits: Sole traders and small businesses

What our assessors said

Great flexibility over what clients can see and do, and excellent support. Strong on MTD, with the landlord licence a standout feature.

What members said

"Sublime support and customer service, above and beyond any other software provider."

"A bit limited for bookkeeping reports, but this is improving all the time."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Dext

Leader Rank 6 of 10

Website dext.com

80% OVERALL

STANDOUT FEATURES	3.6
REGULATORY COMPLIANCE	4.1
AUTOMATION AND AI	4.2
INSIGHT AND REPORTING	3.3
CLIENT USABILITY	3.7
INTEGRATION	3.9
INNOVATION (PART C)	4.5

Key features: AI Assist (paid add-on) · Dext Payments (paid add-on) · Vault document storage

Note: Data insights and reporting are only available through the paid Data Health and Insights add-on; the practice dashboard is only on the Practice Advanced package.

Part A expert assessment **73.9%** · Part B member reviews **77.9%** · Part C innovation **90.0%**

STANDOUT FEATURE

Vault: organised document storage

Vault automatically organises stored documents and extracts their data, and is included in the core plan, which sets it apart from other capture tools. Extraction is built on a model trained on accounting documents.

Best suited to

Sole practitioners | **Small practices** | **Larger practices**

Particularly suits: Practices with high document volumes

What our assessors said

Strong AI features with real time savings, and Vault document storage is a differentiator. AI Assist and Payments are paid add-ons, and reporting needs the Data Health and Insights add-on.

What members said

"Good OCR. Core features should run perfectly before trying to bring in new features."

"Expensive for the smaller practice."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Xero

Leader Rank 7 of 10

Website xero.com/uk

78% OVERALL

STANDOUT FEATURES	3.6
REGULATORY COMPLIANCE	3.9
AUTOMATION AND AI	3.4
INSIGHT AND REPORTING	4.1
CLIENT USABILITY	3.6
INTEGRATION	3.9
INNOVATION (PART C)	4.3

Key features: JAX AI assistant · Automatic bank reconciliation · MTD for Income Tax ready

Part A expert assessment **75.0%** · Part B member reviews **75.8%** · Part C innovation **86.7%**

STANDOUT FEATURE

The widest app ecosystem

More than 1,400 connected apps, and JAX, its AI assistant, reconciles bank transactions automatically when it is confident and leaves the rest for review.

Best suited to

Sole practitioners **Small practices** **Larger practices** Suits all practice sizes

Particularly suits: Small to larger businesses needing many app connections

What our assessors said

Automatic bank reconciliation and document capture, cross-client templates and dashboards, granular user roles and more than 1,400 connected apps. No published roadmap.

What members said

"By far my favourite accounting software."

"Report functions could be more customisable."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

BrightPay

Specialist Rank 8 of 10

Website brightpay.co.uk

75% OVERALL

STANDOUT FEATURES	3.8
REGULATORY COMPLIANCE	4.5
AUTOMATION AND AI	4.0
INSIGHT AND REPORTING	4.0
CLIENT USABILITY	3.9
INTEGRATION	3.7
INNOVATION (PART C)	3.0

Key features: Bureau batch processing · Automatic legislative updates · Oscar onboarding assistant (add-on)

Part A expert assessment **86.7%** · Part B member reviews **73.7%** · Part C innovation **60.0%**

STANDOUT FEATURE

Payroll at bureau scale

Batch processing for many client payrolls, legislation updates applied before they take effect, and strong pension links.

Best suited to

Sole practitioners | **Small practices** | **Larger practices**

Particularly suits: Payroll teams in bookkeeping and accounting practices

What our assessors said

Regular releases, with payroll legislation applied ahead of effective dates. The cloud version is still missing some features, and the AI onboarding assistant is a paid add-on.

What members said

"Really easy to use, especially with bulk processing of no change payrolls."

"Cloud version can be buggy and support not always responsive."

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

Zoho Books

Emerging Player Rank 9 of 10

Website zoho.com/uk/books

58% OVERALL

STANDOUT FEATURES	2.5
REGULATORY COMPLIANCE	3.2
AUTOMATION AND AI	3.0
INSIGHT AND REPORTING	3.2
CLIENT USABILITY	2.8
INTEGRATION	3.0
INNOVATION (PART C)	2.7

Key features: Zia AI agent · Free plan for small businesses · Part of the Zoho app suite

Part A expert assessment **58.3%** · Part B member reviews **60.0%** · Part C innovation **53.3%**

STANDOUT FEATURE

Part of a wider business suite

Connects natively with Zoho's CRM, payroll and project tools, offers a free plan for very small businesses, and Zoho says no extra fees apply with its integrated payment processors.

Best suited to

Sole practitioners **Small practices** Larger practices

Particularly suits: Businesses already using Zoho apps

What our assessors said

A full accounting suite, but many features depend on the plan, and some tasks take more steps than in other software. Zoho describes itself as partially compliant with UK requirements.

What members said

No member comments were received for this product.

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

BrightManager

Emerging Player Rank 10 of 10

Website brightsg.com/brightmanager

55% OVERALL

STANDOUT FEATURES	3.2
REGULATORY COMPLIANCE	3.9
AUTOMATION AND AI	2.4
INSIGHT AND REPORTING	3.3
CLIENT USABILITY	3.5
INTEGRATION	2.8
INNOVATION (PART C)	1.5

Key features: Deadline-driven task generation · Automated client requests · Companies House monitoring

Part A expert assessment **50.0%** · Part B member reviews **75.3%** · Part C innovation **30.0%**

STANDOUT FEATURE

Companies House monitoring

Monitors Companies House data and turns deadlines into tasks and client requests automatically.

Best suited to

Sole practitioners **Small practices** Larger practices

Particularly suits: Small practices managing deadlines

What our assessors said

Companies House monitoring and deadline automation, with integrations to Xero, Sage, QuickBooks and FreeAgent. No AI features, no raw data export and phone-only support.

What members said

No member comments were received for this product.

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

EMERGING PRODUCTS

New to the market

Products launched in the last 12 to 18 months are assessed separately, so they are not ranked against established products.

Newer products have had less time to build a user base, so they have fewer member reviews to draw on. Assessing them separately keeps the Index about how well a product performs, not how many people already use it. Their scores combine Part A and Part C, as there are no member reviews yet.

Accruate

51%

Invoice capture that codes bills from each client's own history and stops risky bills before they are posted.

Tradebox

68%

Line-item VAT and marketplace fees for ecommerce sellers, posted into Sage 50 or Xero.

PRODUCT PROFILE

Tradebox

Emerging category Emerging product

Website tradebox.co.uk

68% OVERALL

STANDOUT FEATURES	5.0
REGULATORY COMPLIANCE	3.0
AUTOMATION AND AI	5.0
INSIGHT AND REPORTING	3.0
CLIENT USABILITY	3.0
INTEGRATION	5.0
INNOVATION (PART C)	2.5

Key features: Line-item marketplace VAT · OSS and IOSS handling · Sage 50 and Xero integration

Part A expert assessment **80.0%** · Part B member reviews No reviews yet · Part C innovation **50.0%**

STANDOUT FEATURE

Line-item VAT for marketplace sellers

Works out VAT line by line across online marketplaces, including OSS and IOSS, and posts the results into Sage 50 or Xero.

Best suited to

Sole practitioners **Small practices** **Larger practices**

Particularly suits: Practices with ecommerce clients

What our assessors said

Could save bookkeepers a great deal of time, with deep, fast integration with Sage 50 or Xero and flexible automation. Installed on a main PC and shared across a network, rather than cloud-based.

What members said

No member comments were received for this product.

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

PRODUCT PROFILE

accruate

Accruate

Emerging category Emerging product

Website accruate.com

51% OVERALL

STANDOUT FEATURES	1.5
REGULATORY COMPLIANCE	1.5
AUTOMATION AND AI	3.5
INSIGHT AND REPORTING	2.0
CLIENT USABILITY	2.5
INTEGRATION	1.0
INNOVATION (PART C)	3.3

Key features: Invoice capture with double extraction · Coding from client history · Blocks risky bills

Part A expert assessment **40.0%** · Part B member reviews No reviews yet · Part C innovation **66.7%**

STANDOUT FEATURE

Coding that learns from the client

Proposes coding from the client's own history, grades each bill Safe, Needs review or Blocked, and stops risky bills before they are posted.

Best suited to

Sole practitioners | **Small practices** | **Larger practices**

Particularly suits: Practices wanting invoice coding checks

What our assessors said

Codes invoices from the client's own history and blocks risky bills. Built for Irish VAT first, so UK cross-border and reverse-charge VAT are not yet supported. Credit-based pricing.

What members said

No member comments were received for this product.

Scores out of 5. Categories combine Parts A and B; innovation is Part C. Key features from vendor submissions.

SOFTWARE DIRECTORY

Software directory

Software available to UK bookkeepers, grouped by what it does. Listing is not an endorsement. ● marks products assessed in the 2026 Index. ICB ACCREDITED marks software accredited by ICB.

Accounting and bookkeeping

Xero ● ICB ACCREDITED
Cloud accounting with bank feeds, invoicing and MTD support

QuickBooks Online ICB ACCREDITED
Accounting with MTD and Self Assessment, from invoicing to VAT and payroll

Sage Accounting ICB ACCREDITED
Accounting, payroll and payments for small businesses and their advisers

FreeAgent ● ICB ACCREDITED
HMRC-recognised MTD IT software for sole traders, companies and landlords

Zoho Books ● ICB ACCREDITED
Accounting with inventory, orders and payment portals; MTD for VAT

IRIS Elements ICB ACCREDITED
Cloud platform for accountants and bookkeepers; MTD-ready

MyT ICB ACCREDITED
Accounting, tax and bookkeeping management

FreshBooks
Invoicing, time tracking and expenses for service businesses

KashFlow
Cloud accounting for UK small businesses

Clear Books
UK cloud accounting and payroll for small businesses

Pandle
Bookkeeping software for small businesses and bookkeepers

AccountsOS
AI-led accounting platform with built-in receipt capture

Capium
Cloud accounting, tax and practice software for accountants and bookkeepers

Nomi
Bookkeeping, tax, payroll, MTD and practice management in one system

Coconut
Accounting and tax app for the self-employed and landlords

Data capture, checking and approvals

Dext ● ICB ACCREDITED
AI data capture and bookkeeping automation

AutoEntry ICB ACCREDITED
Invoice, receipt and bank statement capture, published to accounting software

Hubdoc
Document capture bundled with some accounting subscriptions

Datamolino
Invoice, receipt and statement capture with line-item extraction

Accruate ●
Invoice capture and coding from the client's own history

Xenon Connect ● ICB ACCREDITED
Finds and fixes bookkeeping errors in Xero and QuickBooks Online data

ApprovalMax ICB ACCREDITED
Bill and expense approval workflows for Xero and QuickBooks Online

Lightyear
Accounts payable automation and invoice approvals

Tofu
AI extraction of invoices, receipts and bank statements into Xero

Basecone
Purchase invoice capture and approval workflows

Streem Connect
Bank statement capture where bank feeds are not an option

Xbert ICB ACCREDITED
Checks client data quality and flags issues for the practice

Ricoh ScanSnap
Document scanners that feed cloud accounting apps

SOFTWARE DIRECTORY

Practice management

BrightManager ●
UK practice management, formerly AccountancyManager

Sodium Practice Management ●
API-first practice management with client authorisation tools

Engager
Practice management, proposals, engagement letters and client onboarding

Karbon
Workflow, email triage and collaboration for practices

Senta
Practice management and CRM for accountants and bookkeepers

Pixie
Client records and deadline-driven tasks

Glide
Reminders, scheduling and time and fees analysis

Practice Flow
Deadline tracking and recurring tasks

UKU
Practice management and client onboarding for UK firms

Financial Cents
Workflow and client task management

GoProposal ICB ACCREDITED
Pricing, proposals and engagement letters

Ignition
Proposals, engagement letters and payment collection

Content Snare ICB ACCREDITED
Collecting documents and information from clients

Tax and compliance

TaxCalc ICB ACCREDITED
Tax returns, from simple returns to CGT and foreign income

Taxpad ICB ACCREDITED
Accounts preparation, tax returns and statutory filing

Indicator ICB ACCREDITED
UK tax research and AI-assisted technical support

Andica
Self Assessment and Corporation Tax return software

Payroll

BrightPay ● ICB ACCREDITED
HMRC-recognised payroll with RTI and auto-enrolment

Staffology ICB ACCREDITED
UK payroll for payroll professionals and advisers

Buddy ICB ACCREDITED
Cloud payroll for businesses of all sizes

Sage Payroll
Cloud payroll, with a bureau dashboard

Moneysoft
Desktop and cloud payroll for bureaus

Cintra
Cloud payroll for mid to large bureaus

Primo Payroll
Multi-company bureau payroll

Paycircle
Cloud bureau payroll

Xero Payroll
Payroll built into Xero

Employment Hero
HR and payroll for employers and bureaus

FreshPay
Browser-based payroll for accountants, bureaus and employers

Compound
Workplace pensions for bookkeepers and their clients

Reporting and forecasting

Fathom
Management reporting, KPIs and forecasting

Spotlight Reporting
Reporting, forecasting and dashboards for advisers

Syft
Reporting and analytics, now part of Xero

Joiin ICB ACCREDITED
Reporting and consolidation for single and multi-entity groups

Futrli ICB ACCREDITED
Cash flow forecasting and reporting, part of Sage

Pulse ICB ACCREDITED
Monthly management reporting for limited company clients

Float
Cash flow forecasting

SOFTWARE DIRECTORY

Payments, banking and credit control

Apron ● ICB ACCREDITED
Sorting, paying and reconciling invoices

Adfin ICB ACCREDITED
Payment processing with built-in credit control

GoCardless
Direct Debit collection, including against accounting software invoices

Stripe
Card and online payment collection

Telleroo
Bulk supplier and staff payments from accounting software

Modulr
Supplier and staff payments from Xero, reconciled automatically

Chaser
Automated credit control and payment reminders

Mettle ICB ACCREDITED
Free NatWest Group business account with invoicing and receipt capture

Tide
Business banking with built-in bookkeeping tools

Armalytix ICB ACCREDITED
Secure sharing of clients' financial information

Crezco
Open banking bill payments from accounting software

Spend management

Pleo
Company cards and spend management with receipt capture

Moss
Cards, invoices and expenses in one spend platform

Expensify
Expenses, travel and corporate cards

Training

Hey Monika
Simulated client work for trainee accountants

AI assistants

Vinyl ●
AI meeting notes and follow-up for practices

JAX
AI assistant in Xero

Intuit Intelligence
AI assistant in QuickBooks

Sage Copilot
AI assistant in Sage Accounting

Combinely
AI bookkeeping assistant inside your accounting tools

Flocast
AI finance assistant for small businesses

Dytto AI
AI agent that answers client questions for practices

Ecommerce

Tradebox ●
Links ecommerce sales channels with Sage and Xero

A2X
Ecommerce settlement reconciliation into accounting software

Link My Books
Ecommerce sales and fees posted to accounting software

Job management and CRM

Fergus ICB ACCREDITED
Job management for trade businesses

NextMinute ICB ACCREDITED
Job management for trade businesses

Capsule ICB ACCREDITED
CRM for small businesses

Simpro
Job management for trade and service businesses

Includes all software on ICB's Resources page and products suggested by members. Correct as at November 2026. **[Vendors to confirm listings before print.]** To be listed in the 2027 directory, contact **[email]**.

ABOUT THIS ASSESSMENT

Important information

Scores reflect each product's position on the date it was assessed. Products change quickly, particularly on compliance, so check current features with the vendor before you buy.

This guide includes a summary of the methodology. The detailed scoring bands, evidence requirements and disqualifiers are held by the Tech Advisory Board.

Vendors can request a full breakdown of their scores from ICB.

Part A reviewers

The expert assessment was carried out by the ICB Tech Advisory Board and members of the ICB Advisory Council.

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