Rechargly

SOFTWARE RESELLING GUIDE FOR ACCOUNTING AND BOOKKEEPING FIRMS

Turn software reselling into a revenue stream for your firm

How software reselling works, what it can earn your firm, and how to build it into a material, recurring revenue stream.

SOFTWARE FIRMS MOST OFTEN RECHARGE

xero myob Dext ApprovalMax

Your firm is already a software reseller

Most firms already carry software on behalf of clients. Very few are paid properly for it.

If you pay for Xero, Dext, QuickBooks, MYOB, ApprovalMax or a payroll tool like Employment Hero on a client's behalf, you are reselling. Some firms carry thousands of dollars a month in vendor subscriptions and treat it as a cost of doing business, not a revenue line.

There are four ways software earns money for a firm. Check how many you use today.

1. **Advice.** Charging for the current state assessment, the selection process and the decision. It is easy to give this away.
2. **Vendor economics.** Partner discounts, referral commissions and bulk pricing the vendor gives you for bringing clients.
3. **Recharge margin.** The gap between what the vendor charges you and what you bill the client, kept or shared on purpose.
4. **Implementation and training.** Hourly work that sits on top of the subscription.

This guide covers the first three and how to put them on a repeatable footing. It is built around six questions: which vendors give you a discount, who your clients are, how much margin exists, how to split it fairly, how to run the billing, and what it looks like at scale.

The goal is a new revenue stream for your firm. You already carry the software for your clients. This guide shows you how to earn on it, and how to keep it profitable as it grows.

The short version

> A 30% discount on a $130 a month subscription is $468 a year gross and about $359 net, after fees, leakage and admin. Rank programmes by whether the money recurs and grows with your clients. Split the saving with the client, disclose it, and bill software as its own recurring invoice. The rest of this guide shows you how, with your own numbers.

STEP 1

Find out which vendors pay you

Know the discount on every vendor you pay for, not just one or two. This step is not about checking invoices. It is about reviewing the commercial terms you are on and joining the partner programme for every vendor that has one. Tier names and discounts for Xero, MYOB and Intuit are in the glossary.

The review has two parts. First, which vendors your clients use. Second, what you pay for that you could recharge. This guide is for accounting and bookkeeping firms, so start with the accounting stack. These are the core pieces:

Layer	What it does	Examples
Accounting software	The ledger every other tool feeds	Xero, MYOB, QuickBooks Online
Accounts payable and expenses	Captures bills and receipts, and routes approvals	Dext, ApprovalMax
Payroll	Pays staff and handles super and PAYG	Employment Hero, Xero Payroll, MYOB payroll, QuickBooks Payroll
Ecommerce and sales sync	Posts sales, fees and payouts into the ledger	A2X
Reporting and forecasting	Management reports and cash flow	Fathom, Syft Analytics, Spotlight Reporting

Your own practice tools, such as practice management and proposals, are costs of running the firm. Leave them out of the recharge list. Map every vendor you find in the audit below to one of these layers, then start with the first three.

Vendors reward firms in several ways, and they are not equal. The list below runs from most to least favourable for a firm that wants to grow a reselling business. Rank any programme on three things: does the money recur, does it grow when your clients' spend grows, and do you control the billing.

The programme ladder

Eight ways vendors reward firms, from most to least favourable, scored on the first three tests.

	MODEL	RECURS	GROWS	YOU BILL
1	**Ongoing wholesale discount**	✓	✓	✓
2	**Lifetime revenue share**	✓	✓	⊖
3	**Bulk or volume buying**	◑	✓	✓
4	**Time-limited promotional pricing**	⊖	⊖	✓
5	**Time-limited revenue share**	⊖	✓	⊖
6	**Fixed amount per referral**	⊖	⊖	⊖
7	**Free product**	⊖	⊖	⊖
8	**Non-monetary benefits**	⊖	⊖	⊖

✓ Yes ◑ Only where it is ongoing ⊖ No

Rank	Model	How it works	Typical size	Verdict
1	Ongoing wholesale discount, tiered by volume	The vendor bills your firm below retail for as long as the client stays. You bill the client and keep or share the gap. Xero, MYOB and Intuit work this way	15% to 50%, rising with tier	Best. Recurring, grows with your book, and you control price and billing
2	Lifetime revenue share	The vendor pays you a percentage of what the client spends for the life of the client. Some ERP vendors work this way. Sage Intacct is one example, at around 30%	Around 10% to 30%	Strong. Recurring and low effort, but you do not control the price or the billing
3	Bulk or volume buying	You buy subscriptions in bulk at a volume price and allocate seats to clients. Dext is a common example	Around 30% to 50% off RRP, by volume	Strong where it is ongoing. Needs cash up front and enough clients to place the seats
4	Time-limited promotional pricing	The vendor sells firm subscriptions at a deep discount for a set period. Xero reps sell bulk subscriptions to partner firms with up to 90% off for six months. These deals are negotiated, not published	Up to 90% for six months	High margin for a short window. Only worth it if you are growing and can buy and transfer subscriptions. See Step 4
5	Time-limited revenue share	A percentage of spend, but only for a set term. For example, 10% for one year	Around 10% for 12 months	Weak. The money stops while the client stays

Rank	Model	How it works	Typical size	Verdict
6	Fixed amount per referral	A one-off bounty for each client you send. For example, $500	One-off, often $100s	Weak unless referrals are your core service. It does not grow with the client
7	Free product	A free or discounted licence for your own firm, or a free seat	Saves your own cost	Not margin. Worth taking only if you would buy the product anyway
8	Non-monetary benefits	Training, support, a partner manager, certification, co-marketing, directory listings or leads	No direct revenue	Useful, not a reason to move clients. Leads and support can still pay back, so value them separately

The sizes for models 5 and 6 are examples, not published rates. Here is why the order holds. Take one client paying $1,560 a year ex tax, kept for three years. These are gross figures, before your own costs:

Model	Year 1	Over 3 years
Lifetime 25% discount	$390	$1,170
Lifetime 10% revenue share	$156	$468
10% revenue share for one year	$156	$156
Fixed $500 per referral	$500	$500

The fixed amount wins in year one and loses from year two. The discount costs you billing and admin time (about $109 a year per client with a built process, from Step 3). Even after that, a lifetime 25% discount nets about $843 over the three years.



Score a programme

If a programme does not stack up commercially, do not move clients for it. Run every programme through five tests before you commit.

Test	The question	Pass	Fail
Does it recur?	Does the money last as long as the client stays?	Ongoing for the life of the client	Stops after a set term or is paid once
Does it grow?	Does it rise when the client's spend rises?	A percentage of spend, with tiers that improve as you grow	A flat amount per client
Do you control the billing?	Can you set the price and share the saving with the client?	You bill the client and choose the split	The vendor sets the price and you cannot share
Is the net worth it?	After processing, leakage and admin, does it clear your target?	Net per client times the clients you can realistically move reaches your target (see the clients-needed table below)	You would need more clients than you can move
Can you carry it?	Can you fund the gap and handle support?	You can bill monthly by direct debit, and the support load is priced in	You pay the vendor before the client pays you, and support is unpaid

Here is how four common programmes score on a client paying $1,560 a year:

Programme	Recurs	Grows	You control billing	Net worth it	Can you carry it	Verdict
Lifetime 25% wholesale discount	Yes	Yes	Yes	Yes, about $281 net per client	Needs a billing process and cash to fund the gap	Join and build the process
Lifetime 10% revenue share, client pays the vendor	Yes	Yes	No	Yes, about $156 a year with no billing work	Yes, no cash outlay	Join. Low effort, lower margin
10% revenue share for 12 months	No	Yes	No	Weak after year one	Yes	Take it as a bonus only
$500 per referral	No	No	No	One-off	Yes	Take it as a bonus only

The commercial test. A programme that passes four or five of the tests above is worth building your reselling business on. One that passes two or three is worth joining, but not worth moving clients for. One that passes fewer is a bonus at best. If it does not stack up, skip it.

Confirm every figure with your partner manager before you build a pricing model on it. Discounts change.

Who holds the subscription

The ranking above is about what the vendor pays. The second choice is who holds the subscription. It changes your cashflow, your risk and your support load.

Model	How it works	Cashflow	Support	Margin	Fits when
Reseller (you hold it)	You pay the vendor wholesale and bill the client retail. Xero, MYOB (partner pays) and Intuit wholesale billing work this way	You pay the vendor before the client pays you, so you fund the gap and carry the credit risk	Yours first. Vendors expect resellers to manage support, because they sell to you directly	Highest. You keep the whole discount or split it	You have a process to bill monthly and the cash to carry it
Referral or revenue share (client holds it)	The client pays the vendor directly and the vendor pays you a commission. MYOB offers a commission as an alternative to the wholesale discount	No outlay and no credit risk	The vendor's, though clients still ask you	Lower. MYOB's commission is 10% to 17.5%, against a 15% to 30% discount	Cash is tight, or you want no billing or support work
Hybrid	You hold the subscription while the client sets up, then transfer it	A short exposure	Yours during setup, then the vendor's	Between the two	Clients are slow to get set up

The popular vendors, and the clients you need

Discounts differ by vendor, so the number of clients you need to reach a target margin differs too. Tier names for Xero, MYOB and Intuit are in the glossary. The table uses the same like-for-like spend on every vendor: $130 a month, or $1,560 a year ex tax, per client. It assumes a built billing process and 5% leakage, as in Step 3. Net per client is $1,560 × discount − $108.87. The last column is the number of participating clients needed to net $50,000 a year.

Vendor	Discount range	How you qualify	Net per client per year	Clients for $50,000 net
Xero	15% to 30% (Bronze to Platinum)	Partner tier. Confirm your rate in Partner Hub	$125 to $359	400 to 140
MYOB	15% to 30% (Purple to Diamond)	Status credits from new clients and retained subscriptions	$125 to $359	400 to 140

Vendor	Discount range	How you qualify	Net per client per year	Clients for $50,000 net
QuickBooks Online (**Intuit**)	Up to 50%. Confirm what your firm gets today	Wholesale billing. New ProPartner programme from early 2027	$515 at 40%, $671 at 50%	98 at 40%, 75 at 50%
Dext	Around 30% to 50% off RRP, depending on volume	Buy in bulk and allocate seats to clients	$359 to $671	140 to 75
A2X	Volume discounts. Amounts not published	Partner programme. Ask for the terms	Ask	Ask
ApprovalMax	Partner discounts. Amounts not published	Partner programme. Ask for the terms	Ask	Ask
ERP vendors (**Sage Intacct is one**)	Ongoing revenue share. Around 30% in one example	Referral or reseller agreement	Depends on contract value	Depends on contract value

Read the last column as a guide to scale, not a forecast. The Dext and ERP figures are indicative, so confirm them with the vendor. Your own spend per vendor will differ, which is why the audit below comes first. Two things lift the number fast: recharging more than one vendor to the same client, and buying in bulk at a promotional price. Both are covered in Step 3 and Step 4.

A one day commercial review

You do not need a project to find your numbers. You need one day.

1. **Review your own P&L.** Look at subscriptions, software and computer expenses. List the vendors and rank them by annual spend.
2. **Review your clients' P&Ls.** Look at the same lines across your clients and look for trends: which vendors show up most often and what clients spend on them. The top five will usually carry most of the opportunity.
3. **Join the programme and understand the tiers.** For each vendor with a partner programme, join it. Find out which tier you are on, what moves you up, whether the discount is ongoing or time limited, and whether you can split it with the client. Where a vendor publishes no programme, ask whether one exists.
4. **Record who holds each subscription.** Your firm, the client, or unclear. Unclear is common and worth fixing first.

At the end you have a list of vendors, the programme and tier you hold for each, and what it takes to move up.

STEP 2

Group your clients by what they run

The size of the opportunity depends less on how many clients you have and more on what software each one pays for. A hundred clients on one ledger earn you less than a hundred clients on a ledger, an expense tool, an approvals tool and a payroll product.

Group clients by stack, then match each group to the programmes most likely to apply.

Client type	Typical stack	Programmes likely to apply	Who usually holds the subscription	What it means
Micro and sole traders	Ledger (Xero, MYOB or QuickBooks), sometimes payroll	Ledger partner programme (Xero Partner Program, MYOB partner programme, QuickBooks ProAdvisor, with ProPartner due in early 2027)	Often the client	Low value per client, so volume and automation matter
Owner-managed SMEs, 5 to 50 staff	Ledger plus Dext, ApprovalMax, payroll or HR, practice tools	Ledger partner discount plus app partner or referral programmes	A mix of firm and client	The most vendors per client. Usually the best group to start with
Multi-entity and mid-market	NetSuite, Sage Intacct, reporting and planning tools	Referral or resale terms, often negotiated	Usually the client	Fewer clients and larger invoices. Needs advice and clear disclosure
Compliance and fee heavy	ASIC fees, BGL, registry and filing fees	Mostly pass-through with little or no margin	The firm pays, then recharges	Margin is thin. Recharging it properly still protects what you already earn

Programme names and terms change. Check each one against the vendor's current partner page before you rely on it.

How to rank your groups

For each group, multiply three things: the number of clients, their average annual software spend, and the discount you receive. That gives you the margin on the table before any of it is shared with the client.

Then sort by how quickly you can capture it.

1. **Subscriptions your firm already holds.** The fastest. The vendor already bills you, so the work is recharging properly.
2. **Client-held subscriptions on vendors you are a partner of.** The biggest pool for most firms. These need the client's agreement to move across.

3. **Vendors with no programme.** No margin to earn. This is where advice, implementation and training pay, not the subscription.

Your audit will show how big each group is. Do not assume. Count it.

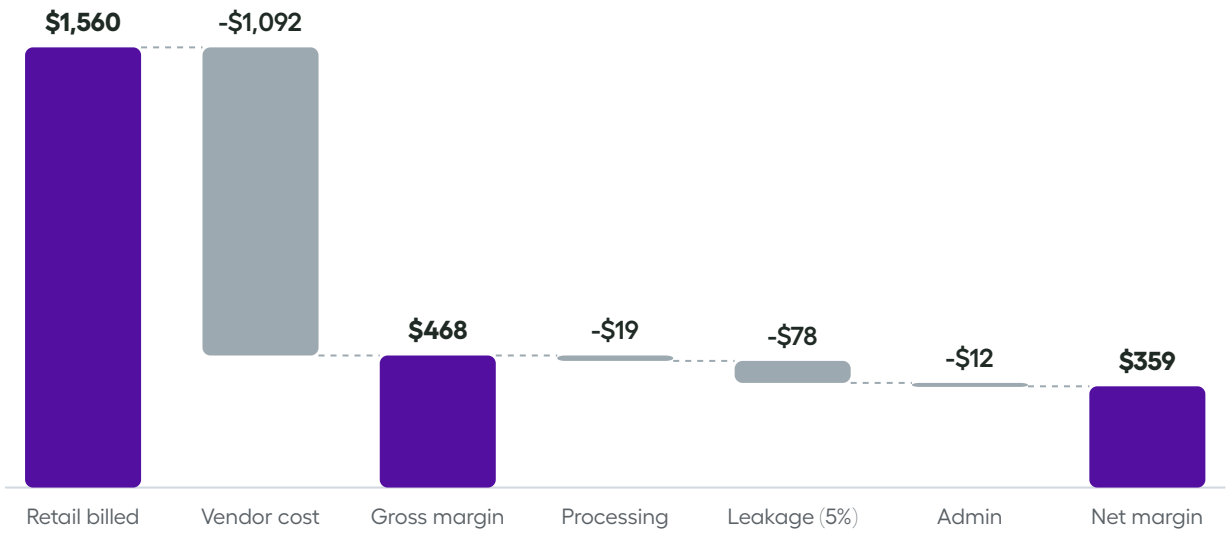
STEP 3

Work out the margin you actually keep

A firm on a 30% discount keeps about $359 a year on one $130 a month subscription after fees, leakage and admin. At 50% that is $671. Per 100 clients, that is about $35,900 and $67,100. The gross margin is $468 and $780. The gap between gross and net is where firms get surprised.

Where the margin goes

One client at $130 a month ex tax, on a 30% discount, with a built billing process. Per year.



The example: one client, one vendor

Assumptions, all in AUD and excluding tax unless stated:

- **Plan and price.** A subscription at $143 a month including tax, the price of Xero Ultimate 10 in Australia. That is $130 ex tax, or $1,560 a year. The maths is the same for any vendor at this spend.
- **Discount.** Shown at 20%, 30%, 40% and 50%. The Xero and MYOB tiers sit between 15% and 30%. Programmes such as QuickBooks Online wholesale billing open up 40% to 50%. The firm bills the client at retail and keeps the whole discount.

- **Processing.** Stripe's published Australian rate for BECS direct debit, used in Australia and New Zealand: 1% + $0.30 per debit, capped at $3.50, tax included. On a $143 monthly debit that is about $19 a year ex tax. Direct debit fees differ elsewhere (Bacs in the UK, ACH in the US), so replace this with your own rate.
- **Leakage.** 5% of what you bill. This is our assumption, and the first one to replace with your own.
- **Admin.** 5 minutes per client per month, at $60 an hour internal cost, done by hand. Also our assumption.

Leakage is margin you earned on paper and never collected. Invoices nobody raised, vendor price rises you did not pass on, failed payments you did not chase, and subscriptions you kept paying after a client left. Admin is the time spent matching vendor invoices to clients, billing, collecting and reconciling.

One catch on Xero. Its tier discounts apply to business plans, not Xero Lite, Cashbook or Ledger. Check what share of your clients sit on eligible plans before you multiply by your client count.

Per client, per year	20% discount	30% discount	40% discount	50% discount
Retail billed to client	$1,560	$1,560	$1,560	$1,560
Your cost from the vendor	$1,248	$1,092	$936	$780
Gross margin	$312	$468	$624	$780
Less processing fees	-$19	-$19	-$19	-$19
Less leakage (5%)	-$78	-$78	-$78	-$78
Less admin, by hand	-$60	-$60	-$60	-$60
Net margin per client	$155	$311	$467	$623
Net per 100 clients	$15,500	$31,100	$46,700	$62,300
Net per client with a built process (1 minute admin)	$203	$359	$515	$671
Net per 100 clients with a built process	$20,300	$35,900	$51,500	$67,100

The last two rows are the point. Same clients, same vendor, same discount. The only change is how the work gets done.

What moves the number

- **Your** discount. Every 5 points adds $78 per client per year, which is 5% of $1,560. Going from 30% to 50% adds $312.

- **Leakage.** Every point of leakage costs $15.60 per client per year. At 10%, a firm on a 20% discount working by hand drops from $155 to $77.
- **Admin.** Building the process takes admin from $60 to $12 per client per year. That is $48 back on every client.
- **Payment method.** Card instead of direct debit costs about $29 a year in fees instead of $19.

To find your own leakage, compare what vendors billed you over the last 12 months with what you collected for the same subscriptions. The difference is your number.

What it looks like at scale

At 500 clients with half participating, a firm on a 30% discount with a built process nets about $89,800 a year. At 50% it is $167,800. The same 30% firm working by hand nets about $77,800, so the $12,000 gap widens with every client you add. The table uses the same assumptions as above: one vendor at $130 a month, direct debit, 5% leakage, and you keep the whole discount. Half of your clients participate, and net margin is for a built process, rounded to the nearest $100.

Clients	Participating	20% discount	30% discount	40% discount	50% discount
100	50	$10,200	$18,000	$25,800	$33,600
250	125	$25,400	$44,900	$64,400	$83,900
500	250	$50,800	$89,800	$128,800	$167,800
1,000	500	$101,600	$179,600	$257,600	$335,600

What it looks like at scale

Net margin per year by total clients and discount. Half of clients participate, one vendor at $130 a month, built process.



Add the client's share

If you give clients 10% off retail, they pay $128.70 a month including tax and your gross margin falls by $156 a year. Processing and leakage fall slightly because you bill less.

Discount you earn	Share you pass on	Net per client, by hand	Net per client, built process	Net per 100 clients, built process
20%	Half	$8	$56	$5,600
30%	A third	$164	$212	$21,200
40%	A quarter	$320	$368	$36,800
50%	A fifth	$476	$524	$52,400

At a 20% discount, giving clients 10% off retail leaves almost nothing when the work is done by hand. The discount you earn decides how much you can afford to share, and the process decides how much of it you keep.

Or give a time-limited discount

You do not have to share the saving forever. A common alternative is a time-limited discount: give the client 30% off in year one to move them across, then bill retail in year two. This is what it does to your net margin per client, with a built process and the same assumptions as above:

Discount you earn	Year 1 (client pays 30% less)	Year 2 (retail)	Two-year total	Permanent 10% share, two-year total
30%	-$81	$359	$278	$425
40%	$75	$515	$590	$737
50%	$231	$671	$902	$1,049
30%, with a six month 90% bulk promotion on your cost	$387	$359	$746	$425

At a 30% discount, giving 30% off for a year wipes out your gross margin and leaves a loss after costs. At 40% to 50% you stay positive and year two pays it back. Over two years, a permanent 10% share still earns more, so a time-limited discount is the price of moving the client, not a way to earn more. It works best when your own cost falls too. A bulk promotion that cuts your cost for the first six months funds the client discount and lifts year one above year two. That is why promotions need managing carefully. See Step 4.

Recharge more than one vendor

The discount on your accounting software is only part of the picture. Most clients pay for several tools. Put them on one recurring invoice and the average invoice grows, while the cost of processing, billing and chasing barely changes. Even where another tool's percentage is lower than your ledger's, the total you resell to each client is the number to optimise over time.

Here is one illustrative client with three vendors, all figures ex tax:

Vendor	Monthly retail	Discount	Gross margin per year
Accounting software	$130	30%	$468
Expense capture	$60	30%	$216
Payables automation	$80	20%	$192
Total	$270	27% blended	$876

One client, three vendors, one invoice

Fixed costs stay flat while the invoice grows. Figures ex tax.

Monthly software invoice	Direct debit
Accounting software	$130.00
Expense capture	$60.00
Payables automation	$80.00
Total per month, ex tax	**$270.00**

One invoice, one debit, one reconciliation.

NET MARGIN PER YEAR

$654

Three vendors on one invoice

$359

Accounting software alone

82% more net margin from the same client

After processing ($36 a year, one debit a month), leakage at 5% ($162) and 2 minutes of admin a month ($24), the firm nets about $654 a year on this client, or $65,400 per 100 clients. The accounting software alone at 30% nets $359. The blended discount is lower, 27% against 30%, but the net is 82% higher because the fixed costs are spread over a bigger invoice.

The figures exclude the cost of any billing tool you use. If you take software seriously as a business, the decisions you make once decide how much of the gross margin survives: the split, the payment method and the billing cycle. Get those right and the efficiencies follow.

STEP 4

Split the margin so the client saves and you still earn

Decide the split once, write it down and tell clients. The rule that holds everything together: the client never pays more than retail so that your firm can earn.

There are three ways to split a vendor discount. None is wrong. Each fits a different firm.

Model	What the client sees	What you keep	Fits when
Keep the discount	Retail price	All of it	You also run the process, carry the funding risk and charge for advice separately
Share the discount	Retail less a set percentage	The rest	You want clients to feel the benefit and still cover the cost of running it
Pass it all on	The vendor's discounted price	Nothing on the subscription	The subscription is a client service and you earn through advice and implementation

Sharing is one approach. A simple rule is to pass on a minimum share of the discount, for example 10%, so clients can see the buying value, and to let clients opt in. Where a commission is small, it is simplest to pass all of it to the client and disclose it.

Use promotional discounts, carefully

Promotional discounts are where firms can make materially more margin, if they manage them properly. When a vendor runs a bulk promotion, the promotional price usually overrides your normal split. On one Xero Ultimate 10 organisation, keeping both discounts is worth $772.20 over six months. Pass the promotion straight through and it is $0. Across 20 organisations, that is $15,444. To capitalise, you need to be growing and confident you can buy subscriptions in bulk and transfer them to clients. Without that, you either miss the promotion or buy more than you can place. Decide in advance who gets the promotional saving and what happens on day 181. There is a full walkthrough in our Xero bulk subscription playbook.

You can also set your own promotions. A common one is passing the full discount to the client for a set period, to move them onto software that suits them. Xero partners often do this. Set the end date and the price after it on day one, so the client knows what happens next.

Disclose what you earn

Depending on the accounting body or association you belong to, you will likely need to note the commission. Check what yours expects. Examples are CA ANZ, CPA Australia APES 110, the ACCA in the UK and the AICPA and your state board in the US. Cover it in your engagement

letters, so every client is told in writing before anything changes. For clients who pay the vendor directly, ask them to opt in. This is not legal advice.

Keep advice and margin separate

A subscription margin and a fee for advice are two different things, so split them. The risk is giving the work away: you sit in the demo, help the client decide and charge nothing. Charge for the current state review and the selection process, and treat the subscription margin as the return on running the process. Then the margin never has to cover work you never billed.

On charging for the review, ask the client directly whether it is okay to charge for it. A review can be as small as a few hours at a price you are comfortable with. Map what the client does today without making recommendations, and let the client tell you where they want to start.

Test your split

1. Would I be comfortable if the client saw exactly how this works?
2. Does the client save compared with buying direct?
3. After payment fees, admin time and funding, does the margin still cover the cost of running it?

If all three are yes, you have a split that lasts.

STEP 5

Run the billing

The margin is only real if the process is tight. Most of the leakage in recharging comes from five places, and each has a simple control.

Where it leaks	What goes wrong	The control
Vendor invoices	They arrive by email, portal or card statement and get matched by hand. Some are missed	One list of vendors, plans and clients. Import invoices automatically wherever you can
Discount handling	The split lives in someone's head. Promotions get treated like normal pricing	Set the split once per vendor, with exceptions for named clients. Decide the promotional rule in advance
Price changes	The vendor raises prices. Your recharge list does not move	Update plan prices the day a vendor announces a change. Review the list every quarter
Billing cycle	You pay monthly and recharge quarterly, so you fund your clients	Recharge monthly, by direct debit, in line with how you are billed

Where it leaks	What goes wrong	The control
Authority and disclosure	No record of what the client agreed to	A short client agreement and a written commission disclosure, kept on file

Keep it out of WIP and ad-hoc invoices

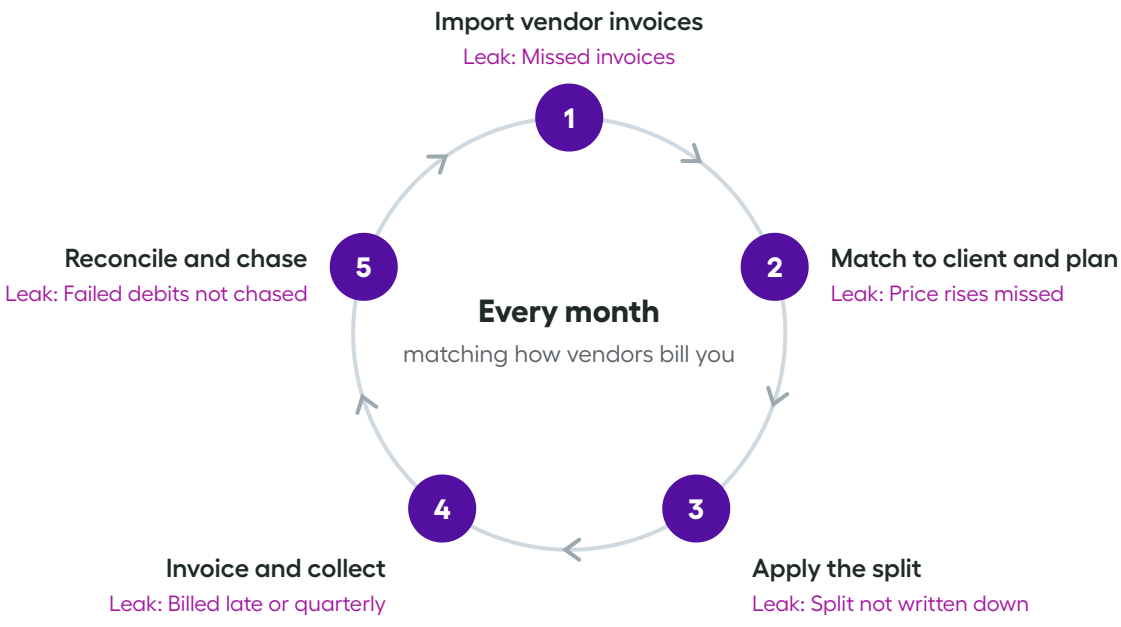
Do not bill software through your WIP or ad-hoc invoices. That is where cashflow problems and leakage come from. Vendors bill you every month, but a recharge that waits for someone to raise an invoice goes out late, or not at all. You fund your clients' software in the gap and lose the margin on whatever gets missed. Bill software as its own recurring invoice or direct debit, on a fixed monthly cycle that matches how the vendor bills you.

Run it as a monthly routine

1. Import the month's vendor invoices.
2. Check every line is matched to a client and a plan.
3. Apply the discount split and any exceptions.
4. Invoice and collect.
5. Reconcile what you paid vendors against what you collected, and chase the gap.

The monthly billing loop

Five steps, and where margin leaks at each one.



Done by hand, this is hours a month and it grows with every client. That is the reason many firms start and then give it back.

You can also choose not to hold subscriptions at all, or hold them only at the start, while a client is slow to get set up, and move them across quickly. If you are new to this, begin with a current state review of how well you know your clients' software. Then decide whether to take on the contracts, security checks and risk that come with holding it. Either way, you need the same list: who uses what, what it costs and who pays.

The objections, answered

If you are a sceptical partner, these are the questions to ask before you start.

Question	Answer
Does it threaten independence?	For assurance clients, a vendor commission or margin can create a self-interest threat. Check your body's independence rules first, and keep those clients out if in doubt
Is it a conflict when I recommend software?	Only if the margin drives the recommendation. Advise first, charge for the advice, choose software for the client's needs and disclose what you earn
What if the client does not pay?	If you hold the subscription, you pay the vendor either way. Bill monthly by direct debit, and agree up front what happens when a payment fails
Who supports the client?	As a reseller, you do first-line support, because vendors expect it. Price it in, or start with the referral model
What if the client leaves?	Write down who owns the subscription and the data, and how it transfers. Transfer it on request
Will clients think I am marking it up?	The client never pays more than retail, can buy direct, and sees the saving where you share it
What about tax?	Recharging can change how you account for sales tax and revenue, and whether you act as principal or agent. Confirm with your own adviser
Is it worth the effort?	Use the clients-needed table in Step 1. If you cannot reach the number of participating clients, skip it

Conclusion

Software is already a line in your P&L. Review the terms you hold, join the right programmes, choose a split you can disclose and run the billing properly, and it becomes revenue you control. Start with the audit in Step 1 and build from your own numbers.

Where Rechargly fits

Rechargly runs the billing routine in Step 5 for firms that want to keep control of the process. Vendor invoices come in by direct integration, email forwarding or manual import. The discount split is set once per vendor, with overrides for individual clients. Vendor plan prices can be changed in one place. Costs sync with practice managers such as XPM, FYI and MYOB AE through Practice Connect, and clients pay by direct debit through Stripe.

If you want a second pair of eyes on your vendor list, book time with Andy and we will walk through it with you.

Glossary: partner tiers

Tier names and thresholds come from each vendor's published partner pages. Programme terms change, so confirm your own tier and rate in the vendor's partner portal before you build a pricing model on it.

Xero

Tier	Discount on subscriptions	Detail
Bronze	15%	Business edition discounts. None on Xero Lite, Cashbook or Ledger plans
Silver	20%	Includes Partner Hub and practice management
Gold	25%	Includes Partner Hub and practice management
Platinum	30%	Includes Partner Hub and practice management

Xero shows its percentages as graphics on the Xero partner program page, so confirm yours in Partner Hub. Xero has cut rates for some newer partners, so a new Platinum partner in Australia may get 25%, not 30%. Xero reps also sell bulk subscriptions to partner firms, sometimes with up to 90% off for six months. That is a negotiated promotion, not a tier. See Step 4.

MYOB

Tier	Status credits	Wholesale discount	Commission alternative
Purple	0 to 99	15%	10%
Silver	100 to 159	20%	12.5%
Gold	160 to 299	25%	15%
Diamond	Over 300	30%	17.5%

You earn status credits by referring new clients and retaining client subscriptions, and you choose a wholesale discount or a commission. Source: MYOB partner program.

Intuit (QuickBooks)

Tier	Wholesale billing discount
Member	Up to 50% off QuickBooks Online and Payroll
Partner	Up to 50%

Tier	Wholesale billing discount
Preferred Partner	Up to 50%
Premier Partner	Up to 50%
Elite Partner	Up to 50%

Intuit's ProPartner page lists the same wholesale discount at every tier. Tiers are earned on points, and any tier above Member needs at least one active client and one certified person in the firm. When a client pays Intuit directly, you can offer an exclusive 50% off for six months through your firm. The programme launches in early 2027 and the current ProAdvisor programme applies until then. Intuit says terms can change without notice, so confirm what your firm gets today.

Sources

- Rechargly help centre: how to control what discount you pass on to your clients
- Rechargly playbook: when you buy Xero subscriptions in bulk
- CA ANZ codes and standards
- CPA Australia: APES 110 Part B
- Tax Practitioners Board: TPB(GS) 24/2014 Managing conflicts of interest
- ACCA: accounting to clients for commissions and fees
- NJCPA: commissions and contingent fees
- Xero partner program (Australia)
- Xero Australia pricing plans
- MYOB partner program
- Stripe pricing (Australia)
- Intuit ProPartner (Australia)
- A2X partner program
- ApprovalMax partner programme

Worked examples use Xero's published Australian pricing and Stripe's published fees, with illustrative assumptions for leakage, admin time and participation. Dext bulk discounts and ERP revenue shares are indicative and should be confirmed with each vendor. Replace them with your own figures.