

Desktop or Cloud?

A decision guide for businesses running desktop accounting software

Sean Oberholtzer · Obie Bookkeeping LLC

Certified on both major cloud accounting platforms

Prices and product status verified October 2026

Who this guide is for

If your business keeps its books in QuickBooks Desktop (Pro, Premier, Mac or Enterprise), you have probably noticed renewal notices getting larger and heard that the desktop product is being phased out. This guide lays out your real options, what each one costs, and what a move to QuickBooks Online involves, so you can make the call on your own timeline instead of the vendor's.

It covers the business case (software model, cost, tax treatment, features, support, remote access), the people side (learning curve and training cost), what other users report, and a step-by-step migration plan with a realistic timeline. Nothing here is a sales pitch for one answer. For some businesses, staying on desktop is the right call for now.

The short version

Desktop still works, but it now costs more each year than the comparable cloud plan for most small businesses, new desktop subscriptions for the Pro, Premier and Mac editions are no longer sold, and every desktop version eventually loses support. If you rely on heavy inventory, units of measure, or very large files, the cloud may not fit yet. For everyone else, the question is usually when to move, not whether.

Where things stand in October 2026

- **New desktop sales ended for most editions.** Intuit stopped selling new QuickBooks Desktop Pro Plus, Premier Plus, Mac Plus and Enhanced Payroll subscriptions to new U.S. customers on September 30, 2024. Existing subscribers can keep renewing.
- **Renewal prices keep rising.** Effective February 1, 2026, single-user Pro Plus and Mac Plus renewals rose from \$999 to \$1,149 a year (additional users from \$200 to \$230 each), and Premier Plus from \$1,399 to \$1,609 (additional users from \$300 to \$345). Intuit announced a further round of desktop increases for renewals on or after October 1, 2026.
- **Older versions have lost support.** The 2023 desktop versions lost payroll updates, bank feeds, live support and security patches after May 31, 2026, following the same annual pattern that retired the 2021 and 2022 versions.
- **The 2024 version's end date is unsettled.** Some industry sources cite September 30, 2027 as the end of support for the 2024 desktop release. Others report that Intuit committed in mid-2026 to continuous support for 2024 with no announced sunset. Check Intuit's current discontinuation policy before you plan around either date.
- **Enterprise is still sold.** QuickBooks Desktop Enterprise remains available to new customers and has no announced end-of-sale date, but it is priced well above Pro and Premier.
- **Cloud prices rose too.** QuickBooks Online list prices increased August 1, 2026, the third summer increase in a row. Neither path is immune to price changes.

Your three options at a glance

Every desktop user has the same three paths. A fourth, running desktop on a hosted cloud server, is a variation of option two and is covered with it.

Option	What it means	Usually fits	Main risk
1. Stay on your current version	Keep the version you have installed and renew only if required to keep it running.	Businesses on a supported version with a planned exit within 12 months.	Lost bank feeds, payroll and security updates once your version sunsets. Rising renewals.
2. Renew or upgrade within desktop	Renew to the current release, or move up to the Enterprise edition. Optionally host it in the cloud for remote access.	Heavy inventory, units of measure, very large files, or workflows built around desktop-only features.	Highest annual cost. Delays, rather than removes, the eventual move.
3. Move to the cloud	Convert your company file to QuickBooks Online (or another cloud platform) and retire desktop.	Most service businesses, contractors and small product sellers with up to 25 users.	Learning curve, some features work differently, and a migration that must be done carefully.

How the software models differ

Desktop software runs on a computer or server you own. Cloud software, often called SaaS (software as a service), runs on the vendor's servers and you reach it through a browser or mobile app. That single difference drives most of the trade-offs below.

Topic	Desktop	Cloud (SaaS)
Where your data lives	A company file on your PC or office server.	The vendor's data centers, accessed by login.
Licensing	Annual subscription (one-time perpetual licenses are no longer sold).	Monthly or annual subscription, cancel any time.
Updates	You download and install them. Each version reaches end of support on a set schedule.	Applied automatically. No version upgrades, ever.
Backups	Your responsibility, unless you pay for a backup service.	Handled by the vendor. Some plans add data restoration tools.
Hardware	A Windows PC or server that meets current system requirements.	Any device with a modern browser and a reliable internet connection.
Security	As strong as your office network, passwords and patching.	Vendor-managed infrastructure, multi-factor sign-in, role-based permissions.
Works offline	Yes.	No. Performance depends on your connection.

Pros and cons of each option

Option 1: Stay on your current version

Advantages

- No retraining, no conversion work, no disruption during a busy season.
- Buys time to plan a migration properly instead of rushing one.

Drawbacks

- Once your version sunsets you lose bank feeds, payroll tax table updates, live support and security patches. Payroll stops being something you can compute reliably.
- Subscription editions stop opening if the subscription lapses, so “just keep using it” is not an option for most current licenses.
- Each renewal increases the sunk cost of eventually moving anyway.

Option 2: Renew or upgrade within desktop

Advantages

- Familiar screens and workflows. Your staff keeps working the way it does today.
- Deep features the cloud handles differently: average-cost inventory, units of measure, advanced inventory and pricing (Enterprise Platinum), large list capacity, and multi-file reporting in Enterprise.
- Works offline and is fast on a local network.
- Hosting the desktop file with a third-party provider adds remote access without changing the software.

Drawbacks

- Highest cost of the three paths, and Enterprise costs roughly double the Pro edition before user add-ons.
- Remote access requires hosting, a VPN or remote desktop, which adds cost and complexity. Intuit retired its own remote access tool in 2015.
- You still own updates, backups, hardware and Windows compatibility.
- The vendor’s investment, including its newer automation features, is going into the cloud product.

Option 3: Move to the cloud

Advantages

- Lower annual cost for most small businesses with up to five users (see the cost section).
- Access from anywhere, by owner, staff and bookkeeper at the same time, plus a mobile app for receipts and approvals.
- No version upgrades or sunset dates. Bank feeds, rules and automated categorization reduce data entry.
- A large app ecosystem for payroll, payments, time tracking, field service and e-commerce.
- Your bookkeeper and CPA work in the same live file instead of trading backups and accountant’s copies.

Drawbacks

- A real learning curve for long-time desktop users. Navigation and terminology differ, and you cannot open multiple windows side by side the way desktop allows.
- Inventory uses first-in, first-out (FIFO) costing only, units of measure are not supported, and some reports must be rebuilt.
- Monthly cost never ends, prices have risen every summer, and add-ons such as payroll are priced separately.
- Requires a dependable internet connection. Users report slower screens than desktop on a fast local network.

Cost comparison

The figures below are list prices for the software only. QuickBooks Online plans run, from entry to top tier, Simple Start, Essentials, Plus and Advanced. Desktop editions are Pro Plus, Premier Plus and Enterprise. Payroll is an add-on on both paths and is excluded.

Annual list prices

Edition	Users included	Annual cost	Notes
Desktop, entry edition	1 (add users at \$230 each)	\$1,149	Renewal only. Rate effective Feb 1, 2026. Further increase announced for renewals from Oct 1, 2026.
Desktop, mid edition	1 (add users at \$345 each)	\$1,609	Renewal only. Same timing as above. Includes industry editions such as the contractor edition.
Desktop, top edition	Up to 30 to 40 by tier	About \$1,873 to \$2,717 for 1 user	Single-user figures reported by resellers for the Silver, Gold and Platinum tiers. Diamond is quoted. Per-employee payroll fees apply to Gold and Platinum.
Cloud, entry plan	1 user, 2 accountants	\$456 (\$38/mo)	Core bookkeeping, invoicing, bank feeds, reports.
Cloud, small team plan	3 users, 2 accountants	\$1,020 (\$85/mo)	Adds bill management, time entry, multiple currencies.
Cloud, growing business plan	5 users, 2 accountants	\$1,680 (\$140/mo)	Adds inventory, project profitability, budgets, classes and locations (40).
Cloud, top plan	25 users, 3 accountants	\$4,080 (\$340/mo)	Adds custom permissions, workflow automation, Excel sync, unlimited classes, priority support.
Hosting a desktop file	Per user	About \$360 to \$1,020 per user	Third-party hosting runs roughly \$30 to \$85 per user per month on top of the desktop license.

Cloud list prices are often discounted for the first few months, and through my practice the cloud subscription can be bundled into your monthly bookkeeping fee at no markup.

Three-year software cost, two common scenarios

Scenario	Stay on desktop	Move to the cloud	Difference
Solo owner, 1 user, no inventory	Entry edition: \$3,447	Entry plan: \$1,368 Small team plan if bill pay or time tracking is needed: \$3,060	Cloud saves \$387 to \$2,079
Contractor, 3 users, job costing	Mid edition with 2 added users: \$6,897 Same, hosted for remote access at \$69/user/mo: \$14,349	Growing business plan (5 users, project profitability): \$5,040	Cloud saves \$1,857 to \$9,309

Desktop totals use the February 2026 renewal rates held flat for three years, so they are understated: they leave out the October 2026 increase and any later ones. Cloud totals use the August 2026 list prices, also held flat. Neither includes payroll.

Costs that do not appear on the invoice

- **Desktop:** a PC or server that meets current requirements and its replacement cycle, backup storage or service, IT time for updates and version upgrades, and remote access tools.
- **Cloud:** add-on apps you may now pay for separately, a faster internet plan if yours is marginal, and one-time migration and training costs (covered below).
- **Both:** staff time lost to a poorly planned change. This is usually the largest cost and the one most within your control.

Expense versus depreciation

Businesses used to buy desktop accounting software outright every few years. A purchased, off-the-shelf license is a capital item for tax purposes: it is generally recovered over 36 months, or deducted in the first year through Section 179 or bonus depreciation. The One Big Beautiful Bill Act, signed July 4, 2025, permanently restored 100 percent bonus depreciation for qualifying property acquired and placed in service after January 19, 2025, and off-the-shelf software qualifies.

That distinction matters less than it used to. Desktop editions are now sold only as annual subscriptions, which are generally treated as ordinary operating expenses, the same as a cloud subscription. In practice:

- **Software:** on either path, subscription fees are typically deducted as a business expense in the year paid or incurred. Prepaid annual subscriptions may be subject to timing rules.
- **Hardware:** a server or workstations bought to run desktop are depreciable assets. Moving to the cloud shifts spending from capital purchases toward predictable operating expense.
- **Migration and training fees:** generally ordinary business expenses.

Your CPA makes the call. I am a bookkeeper, not a CPA or Enrolled Agent. I record these costs consistently and flag them for your tax preparer, but the treatment, elections and timing are your CPA's decision.

Functionality side by side

Most day-to-day bookkeeping works the same on both. The differences show up at the edges, so compare these against how your business actually operates.

Capability	Desktop	Cloud
Core bookkeeping	Full: invoicing, bills, bank reconciliation, reports.	Full, plus automated bank-feed categorization and rules.
Inventory costing	Average cost. FIFO and lot or serial tracking in Enterprise tiers.	FIFO only, in the growing business plan and up.
Units of measure	Supported in mid and top editions.	Not supported.
Job costing and projects	Strong, especially in the contractor and Enterprise editions.	Project profitability in the growing business plan and up. Construction tools in the top plan.
Classes and locations	Available in all editions.	Growing business plan (40 combined). Unlimited in the top plan.
Reporting	Deep, customizable, memorized reports. Multi-file reports in Enterprise.	Custom reports and dashboards. Desktop memorized reports do not convert and must be rebuilt.
Multiple companies	Each file separate. Enterprise can combine reports across files.	Each company is a separate subscription. Multi-entity needs a higher-tier product.
File and list size	Pro and Premier have smaller list limits. Enterprise handles up to 1 million list entries.	No file size limit after conversion.
App integrations	A smaller set of desktop-compatible apps.	Hundreds of apps for payroll, payments, time, field service and e-commerce.
Mobile	Limited.	Full mobile app for receipts, invoices, mileage and approvals.

Larger or multi-entity operations that outgrow the cloud's top plan can look at Intuit Enterprise Suite, a higher-tier cloud product aimed at multi-entity and project-heavy businesses, priced by quote.

Support and maintenance

Area	Desktop	Cloud
Who maintains it	You or your IT provider: installs, release updates, annual version upgrades, Windows compatibility.	The vendor. Nothing to install.
Vendor support	Included with an active subscription on a supported version. Pro and Premier support runs weekday business hours; Enterprise includes 24/7 support.	Phone and chat included with paid plans. The top plan adds priority support and training.

Area	Desktop	Cloud
End of life	Each version loses connected services on a published schedule, typically about three years after release.	No versions to retire.
Change management	Changes arrive once a year with a new release you choose when to install.	Changes arrive continuously. Reviewers cite frequent menu and layout changes as a frustration.

Access for distributed users

This is often the deciding factor for businesses with a field crew, a remote office manager or an outside bookkeeper.

- **Desktop** is built for one office. Multi-user mode works over a local network. Anyone outside the office needs remote desktop, a VPN, or a hosted server, and each of those adds cost, setup and a support burden.
- **Cloud** is built for distributed teams. Each user signs in from a browser or phone. Plans include 1, 3, 5 or 25 users plus free accountant seats, and the top plan adds custom role-based permissions. Your bookkeeper, your CPA and your staff can all work in the live file at once.

Learning curve and training cost

Someone new to bookkeeping often finds the cloud easier to learn. Long-time desktop users usually find it harder at first, because they have to unlearn familiar menus. Many features are renamed (memorized transactions become recurring transactions, memorized reports become custom reports), and the one-window browser layout feels slower until habits adjust.

The estimates below are planning figures from my experience, not vendor data. They assume users already know the bookkeeping and are learning the new software.

User role	Formal training	Time to comfort	Training cost per user	Internal time cost per user
Owner or approver: reports, approvals, receipt capture	2 to 3 hours	2 to 4 weeks	\$150 to \$225	\$75 to \$150
Office manager or bookkeeper: invoicing, bills, bank feeds, reconciliations	6 to 10 hours	30 to 60 days	\$450 to \$750	\$300 to \$600
Power user: inventory, job costing, payroll, month-end close	10 to 16 hours	60 to 90 days	\$750 to \$1,200	\$600 to \$1,000

Training cost uses an illustrative rate of \$75 per hour for one-on-one instruction. Internal time cost estimates lost productivity during the adjustment period at about \$25 to \$35 per staff hour. Lower-cost options exist: free vendor tutorials and webinars, self-paced online courses (often \$10 to \$50), and group classes (commonly around \$75 per session). The most effective approach is usually short sessions on your own data, timed to the first real month-end close.

What users say

Independent review sites rate the two products closely. Figures below are from Capterra, verified October 2026. Note that many reviews on these sites are incentivized.

Measure	Desktop (entry and mid editions)	Cloud
Overall rating	4.4 of 5 (about 2,550 reviews)	4.3 of 5 (about 8,540 reviews)
Ease of use	4.3	4.2
Value for money	4.2	4.2
Customer service	3.9	4.0
Most praised	Customizable workflow, dependable core bookkeeping, strong reporting.	Access from anywhere on any device, intuitive interface, expense tracking with bank sync.
Most criticized	Glitches and crashes, costly and disruptive updates, sluggish performance, limited remote access.	High and rising prices, glitches, slower internet-dependent performance, frequent interface changes.

The Enterprise edition rates 4.5 of 5 across roughly 20,600 reviews. The pattern across all three is consistent: people like the software they know, and their complaints center on price and reliability rather than missing accounting features.

Which option fits you

Staying put makes sense if

- Your version is still supported and you plan to move within the next year.
- You are mid-season and a conversion now would disrupt billing or payroll.

Renewing or upgrading desktop makes sense if

- You depend on units of measure, average-cost inventory, advanced inventory or pricing rules.
- Your file is too large to convert, or your key industry app works only with desktop.
- Everyone works in one office and remote access is not a priority.

Moving to the cloud makes sense if

- You have 1 to 25 users and service, contracting or light inventory operations.
- Owners, staff or your bookkeeper need access outside the office.
- You want to stop managing versions, backups and hardware.
- Your renewal is approaching and the cloud plan that fits costs less.

The migration process

Intuit's conversion tool moves most of your data: the chart of accounts, customers, vendors, items, and transaction history. A successful migration is mostly about what happens before and after the tool runs.

Before you start: three decisions

1. **How much history to bring.** Full history, a recent period (often one or two years), or lists and opening balances only. Older years stay available in an archived desktop file or exported reports.
2. **Your cutover date.** The start of a month at minimum. The start of a quarter or a new year is best, especially if you run payroll, because it keeps quarterly and annual payroll filings in one system.
3. **Which plan fits.** Based on users, inventory, classes and project tracking. Upgrading later is easy. Downgrading can be restricted by usage limits.

Phase by phase

Phase	What happens	Watch for
1. Assess	Inventory your version, users, add-ons, integrations, payroll setup and inventory. Check the file's size in Product Information (press F2 in the desktop file).	Files over 750,000 "targets" (350,000 for Mac and older versions) cannot be converted directly. Condensing or a third-party tool is needed.
2. Clean up the desktop file	Reconcile every bank and card account through the cutover date. Clear undeposited funds and stale items. Fix negative inventory. Run Verify and Rebuild Data.	Problems in the desktop file convert with it. Clean books in means clean books out.
3. Save what will not move	Export or print reconciliation reports, memorized reports, the audit trail, budgets and custom templates.	Reconciliation history, memorized reports and the audit trail do not convert.
4. Set up the cloud company	Choose the plan, set users and permissions, review the chart of accounts, classes and locations, and line up connected apps.	Permissions work differently than desktop roles. Set them deliberately.
5. Test conversion	Convert into a test company. Compare the trial balance, A/R and A/P agings, and inventory valuation against desktop.	Average-cost inventory converts as a single FIFO cost layer, so cost of goods sold can shift after go-live.
6. Cutover	Run the final conversion, connect bank feeds from the cutover date forward, and move payroll and payments.	Duplicate transactions if bank feeds pull history that already converted.
7. Validate and stabilize	Reconcile the first full month in the cloud. Rebuild key reports. Keep the desktop file as a read-only archive.	A lapsed desktop subscription can lock you out of the old file. Export what you need first.
8. Train and support	Role-based training on your own data, then hands-on support through the first month-end close.	Habits from desktop creep back in during the first 60 days.

Key success factors

- **Clean data before conversion.** This is the single best predictor of a smooth migration.
- **A clean cutover date.** Month-end at minimum. Quarter-end or year-end when payroll is involved.
- **One decision-maker on the client side.** Someone who can approve the account list, users and plan without a committee.
- **A test run before the real run.** Tie out the trial balance and agings before anyone relies on the new system.
- **An integrations inventory.** Every app that touches the books today needs a plan for tomorrow.
- **Training timed to real work.** Short sessions on live transactions, not a single long demo.
- **A protected archive.** Export reports and keep a copy of the desktop file before the subscription lapses.
- **A reconciled first close.** The first month-end in the cloud is where you prove the migration worked.

Potential timeline

A typical small business with clean books and up to five users moves in six to ten weeks from kickoff to a stable first close. A solo business converting lists and balances only can be done in two to four weeks. Inventory-heavy files, mid-year payroll moves or multiple companies run ten to sixteen weeks.

Week	Phase	Key activities	Lead
1	Assess and decide	Kickoff, file review, history and cutover decisions, plan selection.	Bookkeeper with owner
1 to 3	Clean up	Reconcile through cutover, clear stale items, fix inventory, verify data.	Bookkeeper
2 to 3	Archive	Export reconciliation reports, memorized reports, audit trail and budgets.	Bookkeeper
3 to 4	Set up and test	Create the cloud company, users and permissions. Test conversion and tie-out.	Bookkeeper
4 to 5	Cutover	Final conversion at the cutover date. Connect bank feeds, payroll and apps.	Bookkeeper with owner
5 to 8	Train and stabilize	Role-based training. Daily work in the cloud. Issue log and fixes.	Bookkeeper and staff
8 to 10	First close	Reconcile the first full month. Rebuild key reports. Retire desktop to read-only.	Bookkeeper

How I can help

I hold current advisor certifications from Intuit and Xero, and I handle desktop to cloud conversions end to end: the file assessment, cleanup, test conversion, tie-out, cutover and training. If the right answer for your business is to stay on desktop for now, I will tell you that too.

I do not prepare tax returns or give tax advice. Anything with a tax consequence goes to your CPA or Enrolled Agent, with clean records to work from.

Sean Oberholtzer · Obie Bookkeeping LLC

714-679-4769 · sean@obiebookkeeping.com · obiebookkeeping.com