

# Software Payment Plans Through Ratio

Drake Software has partnered with a company called Ratio to offer our customers the ability to pay for their software over time with a payment plan. Known as the Tax-Time Pay Plan, this will allow the customer to take advantage of seasonal discounts while deferring most of the software cost until tax season.

## Frequently Asked Questions

### Who is eligible?

In the initial roll-out, only new sales will be eligible to elect a payment plan, however, we will evaluate potential expansion of eligibility in the future. Eligibility is further limited to those purchasing an **unlimited professional tax product**.

Unlimited products are as follows:

- Drake Tax Pro – Single User & Multi-User
- Drake Tax 1040 – Single User & Multi-User
- Drake Tax Power Bundle
- Prior-Year Software
- COMING SOON – Drake Tax Online – purchasing and payment plans for Drake Tax Online will be available at a later date. More details will be added as they become available.

### How can they apply?

If a customer is interested in the payment plan option, they will need to contact a Sales representative. After discussing their purchasing needs, if they meet the requirements, the Sales representative will send them a link to the Ratio Payment Portal where the customer can complete the transaction.

### How is the payment plan structured?

The Tax-Time Pay Plan will have a “total contract value” which is the software cost + sales tax + interest for the deferred payment. The payment plan requires 20% of the total contract value to be paid at the time of election. The remaining 80% of the total contract value is paid to Ratio in three installments due:

- January 15, 2026
- February 15, 2026
- March 15, 2026

Ratio will auto ACH debit the customer’s provided account on the due dates.

### Are payment plans eligible for the early renewal/season discounts?

Yes, customers can purchase the software at the currently advertised price, which includes seasonal discounts.

## **What happens if the customer defaults on their payments?**

If the customer does not make their installment payment on the due date, they will be subject to software restrictions.

Installment payments are due:

- January 15, 2026
- February 15, 2026
- March 15, 2026

There is a 10-day grace period during which Ratio will attempt to contact the customer and collect payment. After the 10-day period, Ratio will notify Drake Software of the missed payment and the customer's software will be restricted..

## **What happens if the customer requests a refund?**

Ratio will direct any inquiries about refunds back to Drake Software to handle through our normal refund request channels. For refunds, the 20% downpayment is non-refundable. The administrative fee outlined for traditional purchases does not apply. See the Drake Software Refund Policy for details.

## **Can the customer upgrade their product after selecting a payment plan?**

Yes, the customer can upgrade their product by paying an additional amount at the time of upgrade. The additional amount is figured by calculating the difference between the cost of the original product and the cost of the upgraded product.

- The upgrade request can be made at any time.
- The payment installment amounts do not change.

## **Can the customer downgrade their product after selecting a payment plan?**

No, the customer cannot downgrade their product after selecting a payment plan.

## **Are there any indicators on the account page if the customer has purchased through a payment plan?**

Yes. A new field will be added to the customer account page to show that they are a Ratio customer.

## **Are there any indicators in Salesforce if the customer has purchased through a payment plan?**

Ratio notifies Salesforce when the customer finalizes their payment.

## **When is the order processed, and their account changed to an active state?**

After the customer completes their transaction in the Ratio Payment Portal:

- Ratio notifies Salesforce,
- Salesforce sends the order to Drake,
- Drake processes the order and updates the account status.

The entire processing period may take a few business days following the completion of the transaction.

## Additional Resources

[Walk-through for Sales](#)

[Post-Salesforce Workflow](#)

[Accounting Reconciliation](#)

[Accounting Refund and Customer Default Workflow](#)