**Features**

1. **Cross platform access**: Staqpesa is accessible from all web-based computing and mobile devices. It also supports exporting and importing of data in most common document formats. With our round-the-clock support and the solution’s user-friendly interface, we guarantee you smooth transition to harnessing the power of Staqpesa.
2. **Staqpesa Software as a Service (SaaS)**: No need for infrastructural setup. Just subscribe to any of our affordable packages to use Staqpesa as a service. Enjoy all Staqpesa features with guaranteed excellent support and updates at no overhead installation costs. All you need is an internet connection and any acceptable endpoint device.
3. **Easy Scalability:** Staqpesa is easily customizable to suit your needs, enforce your unique by-laws, policies and regulations. Irrespective of your size or diverse requirements, Staqpesa guarantees satisfaction and accommodation of both your present and future needs and changes. Most of the solution elements are easily configurable.
4. **Users/Personnel** **management**: Users must be authenticated before they can access the system. Staqpesa allows SACCOs & MFIs to know their clients by capturing, processing & analyzing their bio data. Clients can be analyzed in multidimensional attributes. This facilitates targeted campaigning/communication.
5. **Redundant Backup:** With Staqpesa, your data is 100% safe. We ensure your sensitive data is encrypted and intruders cannot make sense of the data without the Staqpesa installation. Your data is also redundantly backed up.
6. **Contributions (Front-Office) Management:** Staqpesa facilitates the management of account deposit remittances, withdrawals and account-to-account transfers among other transactions. Comprehensive statements can be easily extracted, and automated alerts sent with regards to contribution activities.
7. **Loans (Back-Office) Management:** Staqpesa supports multiple loan products (both reducing balance interest based, straight line interest based) as well as their defined parameters. It supports in depth credit scoring and loan appraisal through guarantor management and automated disbursement. It helps track loan defaulters, write-offs & other general loan aspects as it may be necessary. The integrated email and SMS alerts help easen the debt collection process.
8. **Reporting and Analytics Module:** Staqpesa generates and avails all the necessary reports and statements. These are summarized into a dashboard and can also be exported to other third-party software applications such as excel and pdf.
9. **Secure Operations:** System usage is based on secure authentication of users. Users are therefore authorized to access specific assigned components based on their roles. Their actions on the system are also trailed and logged (by date, time and module access point) for audit purposes. Crucial system activities are also managed/monitored through a ‘Maker – Checker’ authorization model.
10. **Payment Gateway Integration:** Staqpesa is readily integrated with a number of the locally available third-party payment gateways: mobile money, banks
11. **Integrated marketing tools**: Staqpesa has onboard tools to complement organizational marketing efforts. This is primarily achieved through SMS and email campaigns and notifications. It is also integrated with social media platforms and can interlinked with the organization’s website.