ToolGPA

NOVEMBER 2026

Satago

The Insider's Guide

Credit control and credit risk tools, with optional invoice finance



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Satago's own pages.

Made by Satago Financial Solutions Limited · checked Nov 13, 2026 · toolgpa.com

1.6
GPA



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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Satago's own pages, its app-store listings and our grades. Every fact in it is on Satago's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

1.6

GPA, above 2 of the 127 other accounting and invoicing tools we grade

Satago is a UK platform that connects to accounting software to chase overdue invoices, check customers' credit, and offer invoice finance. Plans are priced in pounds and differ by credit reports and reminder volume. Separate plans exist for accountants and their clients.

To get you started, here are **8 things to know about Satago**, taken from its own pages and our grades.

> **But it is a narrow job, the entry plan caps reminders and credit reports, and there is no free plan or trial.**
>
> From our report card of Satago

1 **Best for chasing late UK invoices and checking credit**

Satago connects to Sage or Xero to chase overdue invoices, check customers' credit and offer invoice finance.

2 **Paid plans start at about $60.30 a month**

As its pricing page puts it: £45 per month (£450 billed annually).

3 It runs on Web

Web.

4 Credit control

Automated chasing with customizable emails and schedules, a late payment calculator and, on higher plans, sending from your own email account.

5 Risk Insights

Customer credit scores, credit limit suggestions and views of risk concentration by days overdue and by sector.

6 Invoice finance

Selective and full invoice finance offered in the same platform; the site cites advance rates up to 90%.

7 A 1.6 GPA, above 2 of 127

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

8 Keep it

To replace Satago you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

Satago at a glance

PRICING
Paid, from £45 per month (£450 billed annually)

FREE PLAN
No

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
Satago Financial Solutions Limited

CATEGORY
Accounting & Invoicing

OUR GRADE
1.6 GPA, weak

The report card

Best for chasing late UK invoices and checking credit

Satago connects to Sage or Xero to chase overdue invoices, check customers' credit and offer invoice finance. But it is a narrow job, the entry plan caps reminders and credit reports, and there is no free plan or trial.

TOOLGPA REPORT CARD — **Satago** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	C	£45 a month, or £450 on yearly billing. That is in the upper part of what the category charges, and the SMS reminders and card payments are on £80.
Free plan and trial	F	No free plan and no trial on the listing.
Features	D	One narrow job, credit control, which needs Sage or Xero to be useful. Invoice finance is a separate lending product.
Ease of use	C	No store rating on record, and you connect your accounting software before it does anything.
Platforms and integrations	B	Web only, with Sage and Xero connections.
Grade point average		Weak, out of 4.0 **1.6**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Satago is for

- ✓ Fits if you use Sage or Xero and have customers who pay late
- ✓ Makes sense if you want credit checks on new customers

Who it is not for

- ✕ Skip it if you want to try it first, because there is no free plan or trial
- ✕ Tight on Basic: 25 credit reports and 100 email reminders
- ✕ Watch out: SMS reminders are limited per rolling 30 days, 100 on Premium and 1,000 on Platinum
- ✕ Watch out: invoice finance has its own fees, apart from these plans
- ✕ Not for you if you're outside the UK, because the pricing is aimed at UK businesses

Good to know

Good for

- ✓ UK small and mid-sized businesses chasing late payers
- ✓ Firms that want credit checks on customers before extending terms
- ✓ Accountants managing credit control for several clients

Worth knowing

- ⓘ Prices are in pounds, and the pricing page is aimed at UK businesses.
- ⓘ Basic caps email reminders at 100 a month and credit reports at 25.
- ⓘ SMS reminders are limited per rolling 30 days: 100 on Premium, 1,000 on Platinum.
- ⓘ Invoice finance is a lending product with its own fees, priced separately from these plans.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

~$60.30

A month to start

Satago is a paid product, starting at £45 per month (£450 billed annually).

> **No free plan and no trial on the listing.**

From our grade for free plan and trial

BASIC

£45

per month, billed monthly (£450 billed annually)

25 credit reports, credit limit suggestions and credit control with 100 email reminders a month.

PREMIUM

£80

per month, billed monthly (£800 billed annually)

100 credit reports, unlimited email reminders, 100 SMS reminders, card and buy-now-pay-later acceptance.

PLATINUM

£200

per month, billed monthly (£2,000 billed annually)

Unlimited credit reports (fair usage), 1,000 SMS reminders and a dedicated account manager.

Read from satago.com on Nov 13, 2026.

Ways to pay less

ANNUAL DISCOUNT

Two months free on annual billing

Satago's pricing page shows annual totals of £450, £800 and £2,000 against £45, £80 and £200 a month, which works out to two months free on each plan.

Stated on satago.com

What it does

Its main features, where it runs, what it works with and who makes it

1

Place it runs: Web

Credit control and credit risk tools, with optional invoice finance. Here is what it does, as its own site describes it, and what it covers: workflow automation, reports, dashboards.

> **One narrow job, credit control, which needs Sage or Xero to be useful.**

From our grade for features

Credit control

Automated chasing with customizable emails and schedules, a late payment calculator and, on higher plans, sending from your own email account.

Risk Insights

Customer credit scores, credit limit suggestions and views of risk concentration by days overdue and by sector.

Invoice finance

Selective and full invoice finance offered in the same platform; the site cites advance rates up to 90%.

Accounting connections

Connects to accounting software through an API; the site's footer lists Sage and Xero as integrations.

Card and buy-now-pay-later acceptance

Premium and Platinum add integrated card payment acceptance and buy-now-pay-later options for paying chased invoices.

Accountant plans

Separate plans for accountants with client counts, user limits and a 30% discount on standard pricing for each client added.

Where it runs

Web

What it works with

Sage

Xero

Satago is made by Satago Financial Solutions Limited.

Where it stands

Its grades against its category, and whether to keep it or make your own

2/127

Other accounting and invoicing tools it is graded above

Satago's GPA of 1.6 is higher than 2 of the 127 other accounting and invoicing tools we grade, and level with 9.

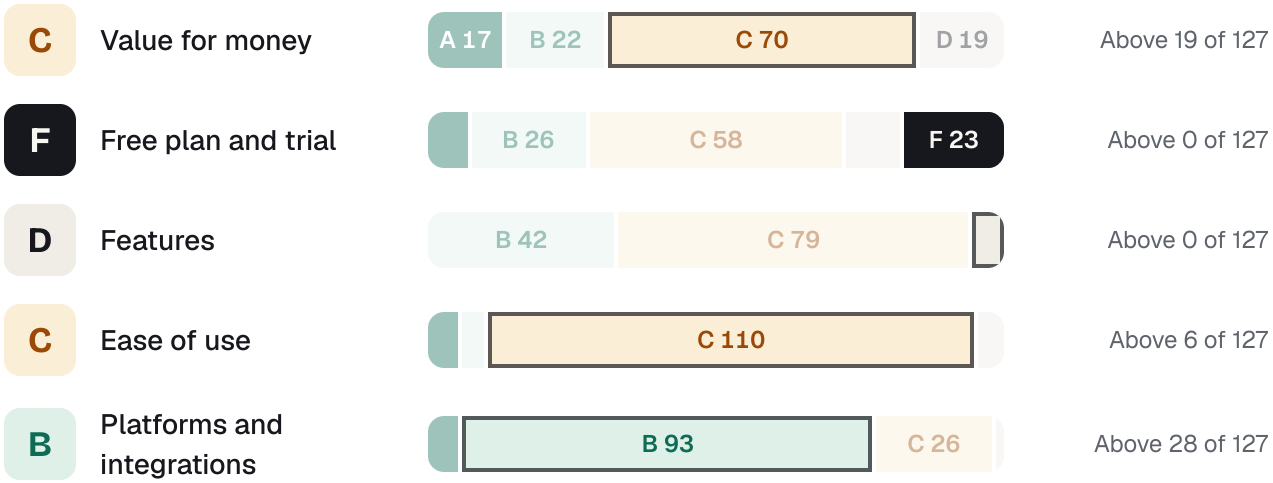
It stands best on platforms and integrations (B, above 28 of 127) and worst on free plan and trial (F, above 0).

Its paid plans start at about $60.30 a month, against a middle price of $18.09 for the category: 79 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.0 out of 4. 71 tools score higher and cost less.

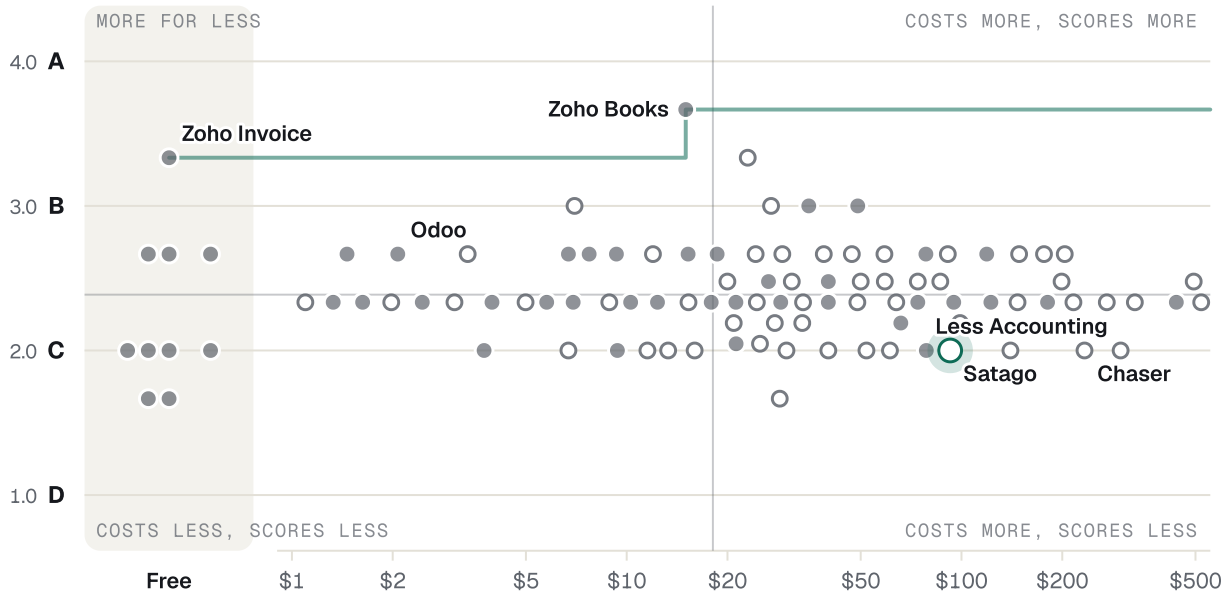
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Satago's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Satago is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Satago you would be making connections to other products, each kept working as those products change. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 116 of the 127 other accounting and invoicing tools grade higher. It costs $723.54 a year.

What you could make

- Reports: an app builder makes this well.

What you could not

- Connections to other products, each kept working as those products change.
- Connections that pull numbers from dozens of other services.

What this rests on. Satago's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Chaser, Docyt, Xero, QuickBooks Online and FreeAgent

The 5 tools Satago is most often weighed against, with where each one differs from it.

CHASER **1.6** GPA

Chaser

Free trial · from $233/mo

Accounts receivable automation: payment chasing and cash forecasts.

Satago and Chaser compared in full

2.0 GPA

Docyt

Paid

AI accounting, bill pay and reporting for hotels and chains.

- Satago also covers workflow automation.
- Docyt also covers bookkeeping, expense tracking, bill pay and company cards.

Satago and Docyt compared in full



2.6
GPA

Xero

Free trial · from $27/mo

Cloud accounting for small businesses, with unlimited users.

- Only Xero lists iOS and Android apps.
- Satago also covers workflow automation and dashboards.
- Xero also covers invoicing, bookkeeping, expense tracking and payroll.

Satago and Xero compared in full



2.4
GPA

QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- QuickBooks Online has a free plan. Satago does not.
- Only QuickBooks Online lists iOS and Android apps.
- Satago also covers workflow automation and dashboards.

Satago and QuickBooks Online compared in full



2.2
GPA

FreeAgent

Free trial · from $27/mo

Accounting for freelancers and small firms, built in the UK.

- Only FreeAgent lists iOS and Android apps.
- Satago also covers workflow automation and dashboards.
- FreeAgent also covers time tracking, invoicing, bookkeeping and expense tracking.

Satago and FreeAgent compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

13

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Satago free?

No. Satago is a paid product, starting at £45 per month (£450 billed annually).

How much does Satago cost?

Satago lists 3 plans. Basic: £45 per month, billed monthly (£450 billed annually).

What platforms does Satago work on?

Satago is available on Web.

Does Satago offer any discounts?

Satago publicly lists the following: Two months free on annual billing.

Does Satago have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Satago is listed for Web.

Does Satago have an iPhone app?

No iPhone app was listed when its pages were read on Nov 13, 2026. Satago is listed for Web.

Is Satago open source?

Satago is not described as open source on its own site, as read on Nov 13, 2026.

What does Satago integrate with?

Satago's listing names Sage and Xero. A listing names up to eight integrations, so it may connect to more.

Who makes Satago?

Satago is made by Satago Financial Solutions Limited.

What are the alternatives to Satago?

The closest alternatives to Satago in our directory are Chaser, Docyt, Xero, QuickBooks Online and FreeAgent.

How does Satago compare with other accounting and invoicing tools?

Satago's GPA of 1.6 is higher than 2 of the 127 other accounting and invoicing tools we grade, and level with 9.

Is Satago good value for money?

ToolGPA grades Satago C for value for money. Its paid plans start at about $60.30 a month, against a middle price of $18.09 for the category: 79 of the 90 others that charge start lower.

Could I make my own version of Satago?

To replace Satago you would be making connections to other products, each kept working as those products change.

Where this guide comes from

The prices, plans, platforms and features were read from Satago's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Satago's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Satago Financial Solutions Limited. Prices change, so check satago.com before you buy.

satago.com/pricing/

satago.com

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Satago, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/satago

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Satago: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/satago
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Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/satago/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Satago, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Satago's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Satago is a trademark of its owner, and this guide is not made, paid for or approved by Satago Financial Solutions Limited. Prices and plans change: check satago.com before you buy.