

Case Study

Accipiens Project

321 Crédito Portugal

With business growth and the need to simplify processes and improve technological integration, the company searched the market for a solution to improve the management process of its financial product.

Hugo Marinho
General Director



321crédito

Optimizing processes and improving the management of financial products with Accipiens

321 Crédito – Instituição Financeira de Crédito S.A. stands as a reference entity in Portugal, specializing in providing credit to private customers for the purchase of new and used cars, offering extensive national coverage.

Their commitment to digital evolution is evident through its longstanding partnership with VTXRM. This collaboration began in 2018 with the implementation of Accipiens as their contract management system. The success of this implementation paved the way for an extended partnership, with 2020 seeing the engagement evolve to include Dedicated Team and Outsourcing Services.

The effective implementation of Accipiens several years ago has resulted in a satisfied and loyal client. This enduring partnership has led to ongoing collaborations on new projects, highlighting the consistent value and effectiveness of Accipiens in optimizing the operations of 321 Crédito.

The Challenge

321 Crédito faced the challenge of dealing with distinct and fragmented legacy applications, implemented over time. With business growth and the need to simplify processes and improve technological integration, the company searched the market for a solution to improve the management process of its financial product.

Scope of the Project

Resources Involved

The project engaged around 12+ resources, including functional consultants, technical consultants, API developers, team leaders, and project manager.

Business Lines

Consumer Credit Auto

Project Structure

The project was structured into five phases: Requirement analysis, Accapiens configuration, integrations, API development, and Data migration.

External Frontends

The project incorporated external frontends, including the Lawyer Portal, Client Portal, and POS Portal.

Accapiens conferred a substantial competitive advantage, contributing to the initiation of a transformative cycle within the organization.

The implementation of Accapiens for 321 Crédito was a complex project that demanded careful planning and execution.

One of the primary objectives was to deliver a flexible solution that enabled quick and efficient responses to customer requests or market opportunities.

This flexibility facilitated the integration with other applications or systems, underpinned by its service-oriented architecture (SOA).

The introduction of Accapiens has led to a digital evolution, resulting in increased application users across various departments. Accapiens has also effectively replaced multiple applications, thanks to its supported modules and functionalities.

Benefits

Accipiens enabled 321 Crédito to address its primary need – ensuring the integration of all existing systems in a scalable manner.

Additionally, it was essential for 321 Crédito that the solution be scalable, process-simplifying, and user-friendly, seamlessly integrated with Microsoft tools to ensure reliability and ease of use.



End-to-End Solution

Manages all steps of the contract's lifecycle



Integration of All Legacy Applications

Managing different business lines on a unified, scalable application



Scalable Solution

Adaptable in terms of business lines, number of users, and infrastructure



Digitalization Enabler

Provides interfaces to external stakeholders and facilitates the transition to paperless operations.



Streamlined Processes

Emphasizes a process-oriented application for enhanced operational efficiency



360° View of Entities

Offers a comprehensive view of entities regardless of their contract role (customer, supplier, guarantor, etc.) and their existing contracts.

The success of the Accipiens solution implementation project was driven by the collaboration between the VTxRM teams and the business and technical teams at 321 Crédito.

The obtained solution has seamlessly integrated into the organization's daily routine, contributing to its smooth functioning and effectively addressing all the particularities of its business.

What's Next

321 Crédito is focused on investing in processes digitalization and relies on the Accipiens application as a key driver in these digitalization efforts.

The organization is launching several projects in this area, including:

- 321 Go - A new project for the customer portal.
- Launch of the Lawyer's Portal - Initiating a portal specifically designed for legal professionals.
- Digital Signature Process - Implementing a streamlined digital signature process.

Additionally, the organization is entering a new phase aimed at training its employees, in collaboration with the VTxRM Academy.

VTxRM continues to provide support throughout these projects, ensuring that 321 Crédito has access to the best possible solutions and services.