

SCS® – Specialised Credit System

CHALLENGE

- Growing efficiently while managing complex Factoring, Leasing, and Payables Finance processes in an increasingly regulated, digital, and competitive market.
- Difficulty integrating legacy systems, automating approval workflows, ensuring regulatory compliance, and delivering a fast, seamless digital experience to clients and partners.
- High operational costs, long processing times, and a significant risk of manual errors that hinder efficiency and performance.

SOLUTION

Celfocus's SCS® solution is a modern and modular platform that digitises and automates the entire lifecycle of Factoring, Leasing and Payables Finance operations, from origination through to settlement.

SCS® Factoring

- Management of all types of factoring: domestic, international, recourse and non-recourse, confidential, spot, and whole turnover.

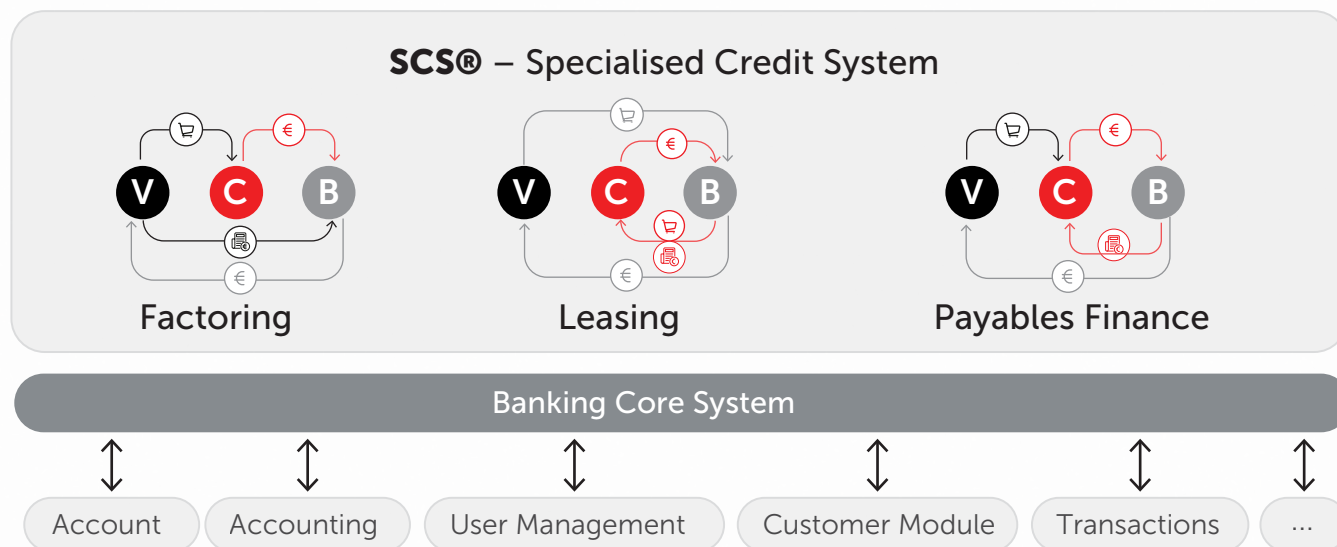
SCS® Leasing

- Supports the origination and management of contracts and assets, with customised and flexible rental plans tailored to each client.

SCS® Payables Finance

- Centralises supplier payments, with or without payment guarantees, and provides flexible management of early payments and maturity terms.

Celfocus holds approximately a 40% market share in Factoring and Payables Finance management in Portugal.



BENEFITS

-  Significant reduction in transaction processing times
-  Reduced manual errors and operational costs
-  Improved customer experience through fully digital, self-service processes
-  Enhanced risk control and real-time monitoring capabilities
-  Full regulatory compliance and automated reporting
-  Increased agility and the ability to scale the business rapidly
-  Native integration with existing ecosystems
-  Applied AI solutions to solve complex algorithmic challenges
-  Integrated AI tools to create, execute and manage automated tests effectively