



Location: MX, BR
Employees 140 employees
Industry: Finance
Customer since: February 2021
Website: credits.mx

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About Creditas

Creditas is a digital financial platform that helps thousands of people reach personal and business goals through flexible loans backed by different types of collateral. The company was founded in Brazil in 2012 by Sergio Furio, with a clear purpose: “to improve people’s financial well being by making access to credit more transparent and accessible.” Today, Creditas offers loans backed by real estate, vehicles, or payroll. This allows customers to access higher amounts, flexible terms, and lower interest rates. The platform also gives users full visibility over their loans through its app, with pre approval processes that can happen in as little as 24 hours. That mix of speed, clarity, and better access to credit has helped Creditas grow across the region. And beyond individual loans, the company also offers solutions for businesses, including financial benefits for employees such as payroll loans, salary advances, and access to Creditas Store.

What challenges were they facing in payroll and Human Resources management?

Before implementing Runa, Creditas did not have specialized Human Resources or payroll software. All personnel information was managed through an internal database similar to an Excel file. That meant highly manual processes, limited scalability, and a lot of updates that depended on people doing everything by hand.



Each registration, termination, or modification required constant attention. Every change had to be updated manually. Every movement needed review. And that created operational friction, especially as the team started growing. That is the kind of issue that can look manageable from far away. A file here. A database there. A few updates every now and then. Nothing too dramatic. But when the company grows, the cracks start to show. The file gets heavier. The questions increase. The risk of missing something goes up. And suddenly, HR is spending too much time trying to keep the information alive, like a plant that needs water every 20 minutes.

“**The process was very manual, and the information was not clear or accessible for the team.**

- *Lucerito Rojas Rangel, People Operation & Payroll en Creditas*

How has Runa supported Creditas in its growth?

With Runa, Creditas was able to automate key Human Resources processes such as salary modifications, data updates for new hires or terminations, and the registration of relevant team events. This helped the company move away from manual work and build a much clearer way to manage employee information. The platform made it possible to centralize all information in one place, with easy access for both the People team and employees. As Lucerito Rojas Rangel says, “today, we can keep an accurate record of all team events and movements without depending on manual processes.” That change matters a lot in a growing company. When information is centralized, the team stops chasing files, messages, and old versions of documents. Everyone works with more clarity. HR has better control. Employees can access what they need.

“**Al implementar Runa encontramos una plataforma robusta y fácil de usar que nos permitió tener control real de nuestro equipo y de toda su información, sin procesos manuales ni fricción para los colaboradores.**

- *Lucerito Rojas Rangel, People Operation & Payroll en Creditas*

What results have they achieved by using Runa?

One of the main benefits Creditas highlights is how easy the platform is to adopt. Even people who had never used a Human Resources system before can quickly learn how to use Runa and find the information they need without complications. That ease of use is important because adoption can make or break a tool. A platform can have great features, but if the team does not use it, it becomes another icon on a screen. With Runa, the experience was simple enough for employees and practical enough for the People team. Automation has also been key to reducing errors and saving operational time. As Lucerito Rojas Rangel explains, “before, changes such as a minimum wage update meant modifying employee by employee; with Runa, this is updated automatically.” That is a huge shift. Updating employee by employee is slow, repetitive, and easy to get wrong. It is the kind of task that eats time quietly, like a tiny office monster with a calendar invite. With Runa, Creditas can manage these changes in a more efficient and reliable way.

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4.9/5.0



CAPTERRA

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SOFTWARE ADVICE

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