

20-Year-Old Technology-Enabled Financial Asset Recovery Platform



MERGERSCORP

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A well-established, technology-enabled financial asset recovery and collections platform serving regulated financial institutions in Argentina. Founded in 2003, the Company provides specialized collections management, financial asset recovery, and BPO services to leading banking and consumer finance organizations.

The business combines long-standing institutional client relationships with proprietary technology, omnichannel communication capabilities, analytics, and AI-enabled engagement tools.

Key Investment Highlights

- 20+ years of operating history serving regulated financial institutions.
- Established relationships with leading banks and consumer finance organizations.
- Proprietary CRM platform purpose-built for financial recovery and collections workflows.
- Omnichannel infrastructure covering voice, SMS, email, WhatsApp, chatbots, and digital communications.
- AI-enabled engagement and workflow tools supporting operational efficiency and scalability.
- ISO 9001 certified quality management system.
- ISO 27001 certified information-security framework.
- Clean balance sheet with no bank debt or reported tax liabilities.
- Strong projected operating leverage and margin expansion.
- Attractive positioning within Argentina's developing credit and financial services ecosystem.

Financial Performance

	2023A	2025A	2026E
Revenue	~\$2.0M	~\$3.7M	~\$6.6M
EBITDA Margin	—	28%	31%
EBITDA	—	~\$1.0M	~\$2.0M

The Company has demonstrated significant organic growth, with revenue expected to increase from approximately \$2.0 million in 2023 to \$6.6 million in 2026E. Continued scale and technology-driven efficiencies are expected to support further EBITDA margin expansion.

Technology Platform

The Company's proprietary operating infrastructure supports the complete financial recovery workflow through:

- Proprietary CRM
- Voice communications
- SMS
- Email

TARGET PRICE

\$9,500,000

GROSS REVENUE

\$3,700,000

EBITDA

\$1,000,000

BUSINESS TYPE

Call Center

COUNTRY

Argentina

BUSINESS ID

L#20261122

- WhatsApp
- Chatbot functionality
- Analytics and reporting
- AI-supported engagement
- Workflow automation

This technology-enabled model allows the Company to manage high-volume recovery activities while maintaining compliance and service standards required by institutional financial clients.

Market Position

The Company operates in Argentina's financial recovery and collections market, where increasing credit penetration and the development of consumer finance create continued demand for specialized recovery services.

Its established relationships with regulated financial institutions, combined with its technology infrastructure and compliance credentials, provide a differentiated position relative to traditional collections operators.

Competitive Advantages

Institutional Relationships

Long-standing relationships with banks and consumer finance organizations provide a strong foundation for recurring business opportunities.

Technology Infrastructure

Proprietary CRM and omnichannel capabilities enable efficient management of large-scale recovery operations.

Compliance & Security

ISO 9001 and ISO 27001 certifications support the Company's institutional-grade operating profile.

Operating Leverage

Technology-enabled processes provide opportunities to increase revenue without proportional increases in operating costs.

Track Record

More than two decades of operating history in a regulated financial-services environment.

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