AI-Powered BPO, Collections & Financial Services Platform

PRINTED ON: *November 15, 2026, 10:34 AM (EST)* **PUBLISHED ON:** *July 23, 2026, 3:00 AM (EST)* **UPDATED ON:** *November 3, 2026, 8:19 AM (EST)*

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AI-Powered BPO, Collections & Financial Services Platform

A profitable, founder-led Business Process Outsourcing (BPO) and financial services platform with operations across **Argentina and the United States** is seeking a strategic or financial investor to support its next phase of growth. Established in 2006, the company has built a leading position in outsourced customer engagement, collections, sales, and AI-enabled business services, primarily serving Tier-1 banks, financial institutions, and fintech companies.

The group operates through three complementary entities and has developed a highly scalable nearshore delivery model supported by approximately **450 employees**, recurring service contracts, and proprietary AI capabilities. Its unique combination of traditional BPO expertise, licensed U.S. collections operations, and AI-driven automation positions the business as a differentiated platform within the rapidly evolving customer experience industry.

Investment Highlights

- Leading provider of outsourced BPO, collections, and customer engagement services.
- Operations across Argentina and the United States.
- Approximately **450** employees.
- Serving major banks, financial institutions, and digital-first fintech clients.
- Recurring revenue generated through long-term, hourly-billed service agreements.
- Licensed U.S. collections platform covering **40 jurisdictions**, including California, Texas, New York, and Florida.
- Regional distribution rights for an advanced conversational AI platform featuring voicebots, chatbots, agent assist, and multilingual customer engagement solutions.
- Organization-wide AI adoption with certified management and operational teams.
- Strong track record of revenue growth and expanding profitability.

AI-Driven Competitive Advantage

The company has successfully integrated artificial intelligence across its operations, enabling clients to automate collections, customer service, and sales processes while improving recovery rates and reducing operating costs. Unlike many organizations still evaluating AI adoption, the platform has already deployed production-ready AI solutions across multiple enterprise clients, creating immediate operational efficiencies and additional recurring revenue streams.

Business Model

Revenue is generated through a diversified portfolio of services, including:

- Business Process Outsourcing (BPO)
- First-party and third-party collections
- Customer experience management
- Insurance and financial product sales
- AI-powered conversational automation

TARGET PRICE
$7,740,000

GROSS REVENUE
$6,840,000

EBITDA
$1,290,000

REVENUE MULTIPLE
1.13x

EBITDA MULTIPLE
6x

BUSINESS TYPE
Business Service

COUNTRY
Argentina

BUSINESS ID
L#20261110

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- U.S. accounts receivable management

The combination of recurring service contracts, high-margin collections activities, and AI-enabled solutions provides a resilient business model with strong cash flow generation and significant opportunities for expansion.

Financial Overview

The company has demonstrated consistent financial growth:

- **FY2025 Revenue:** approximately **US$6.84 million**
- **FY2025 EBITDA:** approximately **US$1.29 million**
- **EBITDA Margin: 18.9%**
- **Revenue CAGR (2023–2025): 28%**

The business has more than quadrupled EBITDA over the past two years while continuing to expand margins through operational efficiencies, technology integration, and higher-value service offerings.

Growth Opportunities

The company is well positioned to capitalize on several structural growth drivers, including:

- Increasing enterprise adoption of AI-powered customer engagement solutions.
- Expansion of nearshore outsourcing across North America.
- Growing demand for compliant U.S. collections services.
- Cross-selling AI solutions to an established Tier-1 financial client base.
- Geographic expansion into additional regulated financial services markets.

Investment Opportunity

The shareholders are seeking a strategic acquirer, private equity investor, or industry partner to support the company's next phase of expansion. The platform offers immediate scale, strong recurring revenues, proven profitability, established relationships with leading financial institutions, and a differentiated AI-enabled operating model that positions it for continued growth in both Latin American and U.S. markets.

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