MERGERSCORP

拥有20年历史的、基于技

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一个成熟且基于技术的金融资产追回与催收平台，为阿根廷受监管的金融机构提供服务。该公司成立于2003年，为领先的银行和消费金融机构提供专业的应收账款管理、金融资产追回及业务流程外包（BPO）服务。

该业务将长期建立的机构客户关系与专有技术、全渠道沟通能力、分析能力以及基于人工智能的互动工具相结合。

- 拥有20余年的运营历史，一直为受监管的金融机构提供服务。
- 已与多家领先银行和消费金融机构建立了合作关系。
- 专为财务追偿和催收工作流程量身打造的专有 CRM 平台。
- 涵盖语音、短信、电子邮件、WhatsApp、聊天机器人及数字通信的全渠道基础设施。
- 基于人工智能的客户互动和工作流工具，有助于提升运营效率和可扩展性。
- 通过ISO 9001认证的质量管理体系。
- 通过 ISO 27001 认证的信息安全框架。
- 资产负债表状况良好，无银行债务，也无已申报的税款负债。
- 预计将实现强劲的经营杠杆效应和利润率提升。
- 在阿根廷正在发展的信贷和金融服务生态系统中占据有利地位。

	2023A	2025A	2026E
收入	约200万美元	约370万美元	约660万美元
息税折旧摊销前利润率	—	28%	31%
EBITDA	—	约100万美元	约200万美元

该公司展现出了显著的内生增长，预计营收将从2023年的约200万美元增至2026年（预计）的660万美元。
预计规模的持续扩大以及技术驱动的效率提升将推动息税折旧及摊销前利润率进一步扩大。

本公司专有的运营基础设施通过以下方式支持完整的财务恢复工作流程：

- 专有客户关系管理（CRM）系统

TARGET PRICE
$ 9,500,000

GROSS REVENUE
$ 3,700,000

EBITDA
$ 1,000,000

BUSINESS TYPE
呼叫中心

COUNTRY
阿根廷

BUSINESS ID
L#20261122

- 语音通信
- 短信
- 电子邮件
- WhatsApp
- 聊天机器人功能
- 分析与报告
- 基于人工智能的用户互动
- 工作流自动化

这一基于技术的模式使公司能够管理大规模的催收业务，同时保持符合机构金融客户要求的合规性和服务标准。

该公司在阿根廷的金融催收和债务追讨市场开展业务，随着信贷渗透率的提高和消费金融的发展，该市场对专业催收服务的需求持续增长。

该公司与受监管的金融机构建立的稳固关系，加之其技术基础设施和合规资质，使其相对于传统的催收运营商而言占据了差异化的优势地位。

机构关系
与银行及消费金融机构的长期合作关系，为持续的业务机会奠定了坚实基础。

技术基础设施
专有的客户关系管理（CRM）和全渠道功能，能够高效管理大规模的恢复行动。

合规与安全
ISO 9001 和 ISO 27001 认证印证了公司具备机构级别的运营水平。

经营杠杆
借助技术支持的流程，可以在不相应增加运营成本的情况下，创造增加收入的机会。

业绩记录
在受监管的金融服务领域拥有超过二十年的运营历史。

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