.DAMCH

COLLECTIONS · BAD DEBT

Strategy and data matching to win back delinquent customers

We assess each overdue customer's history and craft the right negotiation, on the channel they prefer.

THE LANDSCAPE

Default is a journey problem, not just a collections one

Most debt is not owed to banks but to services: power, phone, internet, store credit and installments. Those who understand the customer's moment recover more and lose fewer customers.

84.2M
people in default in Brazil, an all-time high
Serasa, Mapa da Inadimplência, Sep 2026

R$ 597.4B
in overdue debt
Serasa, Sep 2026

R$ 7,094
average debt per person
Serasa, Sep 2026

HOW WE CAN HELP

- **AI-driven negotiation**
  Offers, discounts, installments and new dates by profile.
- **Online negotiation**
  Frictionless installment plans and document submission.
- **Opt-in and LGPD**
  Authentication, activation token and traceability.
- **Omnichannel**
  SMS, WhatsApp, email and Web-to-Print in one journey.
- **Single customer view**
  Integrated collections that keep the relationship intact.
- **Dashboards**
  Data attribution and business intelligence.

CONNECT .DAMCH

SECTOR EXPERIENCE

Collections journeys for telecom, energy and gas, via SMS with PDF, email and printed letters.

Databases of millions of records validated, enriched and batch-processed, with a tracking dashboard.

500M+	1.2B+	100M+	R$ 17B
SMS sent	PDFs generated	people reached	in document journeys

Security, Reliability & Objectivity.
Technology & Journey Design

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