

Use case · Debt cancellation

An advisory firm that resolves debts for individuals and freelancers. And the TRLC sets the pace of every file.

What debt discharge, insolvency volume and the GDPR require of this profile, and how it can serve more cases without standing up a new technical department.

3

service lines, one partner

EPI

TRLC framework after Law
16/2022

1

technical layer for the
case file





EVERY LEAD, THE SAME DOUBTS

Eligibility, dischargeable debts and timelines, with no single technical pack.

THE CHALLENGE

Case volume, the same questions on every lead.

WHAT THIS PROFILE COSTS TODAY

Documenting insolvency and good faith case by case (arts. 486-487) →

Automating the file without breaking legal judgement →

CRM and follow-up at the scale of thousands of active clients →

GDPR and LOPDGDD on bank and delinquency data →

Half-built links to creditors, credit files and court channels →

Choosing between growing sales or stabilising operations →

ITS MARKET

A sector scaling on volume with several models competing.

What public sources show about the sector and its competitors.

36,996

natural-person insolvencies in 2023 (consumers +114.2%)

CGPJ

26 Sep 2022

reformed debt discharge in force (payment plan without prior liquidation)

LAW 16/2022

35,510

natural-person and freelancer insolvencies estimated in 2024

REFOR / CGE

COMPANIES IN THE SECTOR

Soluciona Mi Deuda	Legal-financial advisory: second chance, renegotiation, insolvency and credit files
Repara tu Deuda	Firm specialised in Spain's second-chance law since 2015
Deudafix	Second-chance legaltech built for volume and online process
Debify	Second chance, debt reunification and insolvency for freelancers
Empezar de Nuevo	Online insolvency firm focused on debt discharge
reclamador.es	Legaltech; integrates Abogados para tus Deudas (second chance)

The profile that combines second chance, renegotiation and credit files carries more technical surface than one that only files insolvencies.

WHAT WE PROPOSE

One technology partner for its three lines at once.

A single interlocutor answers leadership, operations and the legal team.

Leadership

A single interlocutor

One technology conversation instead of several vendors coordinated by hand.

Operations

An ordered case file

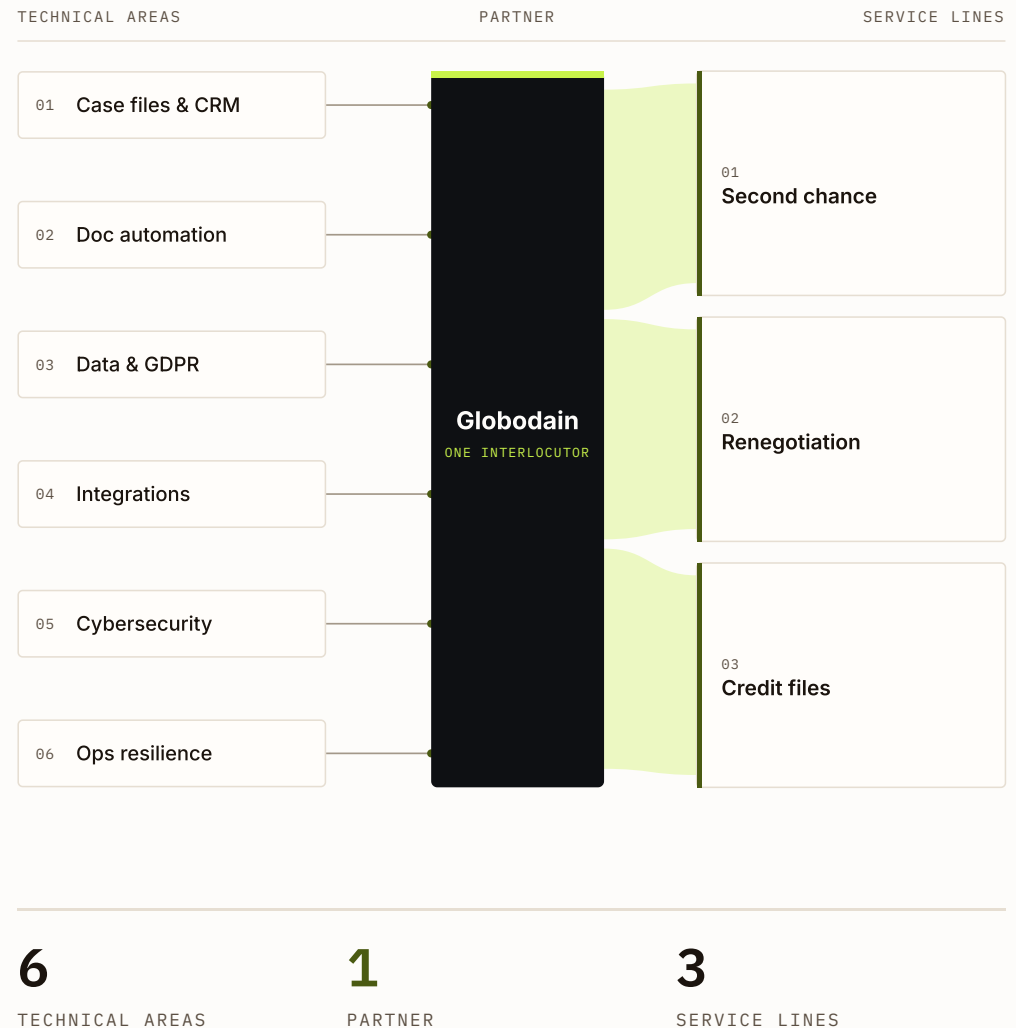
Flows, CRM and evidence ready for volume, without rebuilding them at every peak.

Legal team

Capacity that adds

Reinforcement in data, automation and security, without replacing legal judgement.

FROM SEVERAL VENDORS TO ONE PARTNER

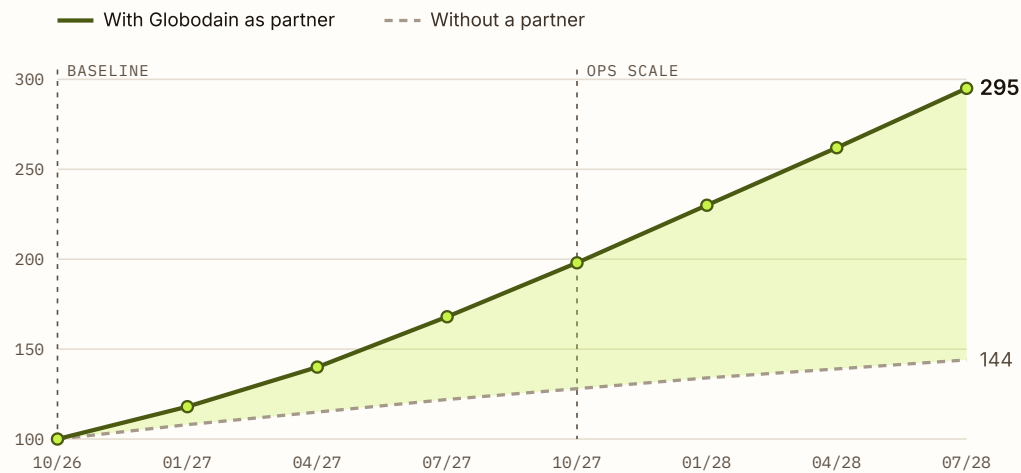


EXPECTED IMPACT

More cases served with the same operating core.

What changes when CRM, documents and GDPR stop consuming the team.

CASES IT CAN SERVE



WHERE THE TECHNICAL TEAM'S TIME GOES

TODAY

42%

58%

WITH A PARTNER

15%

85%

Systems, data and operational firefighting

Product and cases

×2.0

cases it can serve by the end of the period, versus staying without a partner

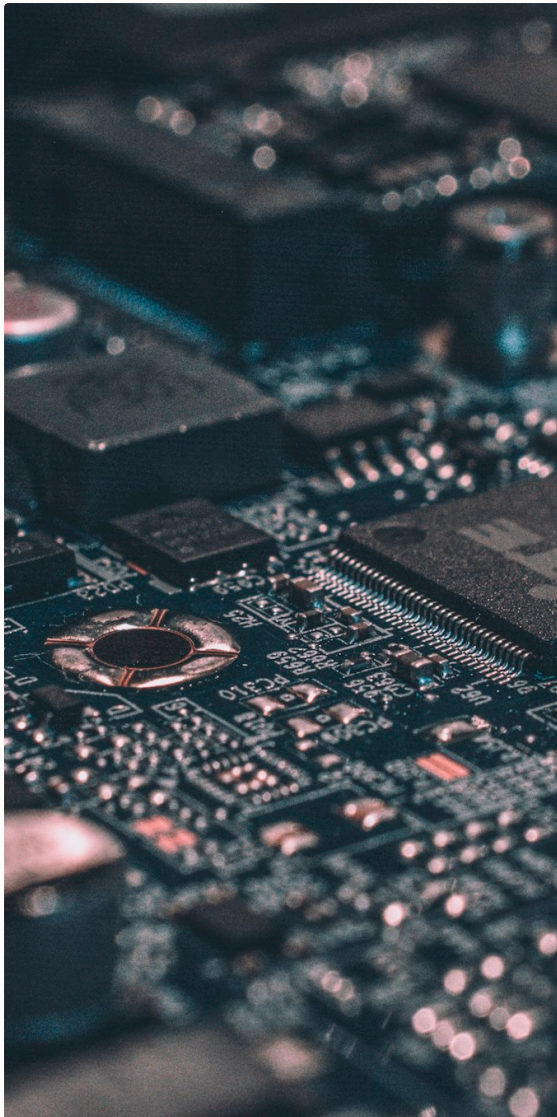
−27 pts

of technical time going back to product and cases

6 → 1

technical areas, a single interlocutor

Illustrative scenario, not a forecast. Index 100 = cases it can serve at the start of the period. Assumption: freed time goes back to operations and sales.



VIGILANCE

The case file at scale does not watch itself.

HOW WE WOULD SOLVE IT

A continuous rhythm, not a project with an end date.

Each turn leaves evidence and sets the priority of the next.

01

Diagnosis

CRM, case file, data, access, integrations and infrastructure.

02

Audit

A report leadership, operations and the DPO can read.

03

Implementation

We fix things alongside its team, without replacing it.

04

Vigilance

Early warning when volume or the rules require moving the roadmap.

What we bring · 01

Technical audit, implementation and continuous vigilance

What we bring · 02

A report with findings and priorities

What we bring · 03

A stable interlocutor, not a one-off vendor

BENEFITS AND ADVANTAGES

What this profile gains from the first quarter.

01

A repeatable case file
The same documentary quality at lead peaks and in the trough.

02

Ordered GDPR
Data map, retention and access ready for the DPO.

03

A CRM that holds
Statuses, SLAs and handoff between intake and legal.

04

Less daily firefighting
Stable integrations and queues toward creditors and credit files.

05

A single partner
One relationship covers second chance, renegotiation and credit files.

06

A team on cases
Technical time goes back to product and clients.

THREE WAYS TO COVER IT

	In-house hire	Several vendors	Globodain as partner
GETTING STARTED	Months of hiring	Weeks per vendor	From the diagnosis
INTERLOCUTORS	One, with gaps	One per area	One, for everything
COST	Fixed and high	Scattered	Predictable
OVERALL VIEW	Depends on the hire	Fragmented	Complete
EVIDENCE FOR THE DPO	To be built	Separately	In one report

WHY GLOBODAIN

Capabilities that apply to a debt advisory firm at scale.

01**Cybersecurity**

Access and protection on case files holding sensitive financial data.

02**Technical audit**

Data and privacy, CRM, integrations, infrastructure and code.

03**Compliance**

A technical reading of operational TRLC, GDPR and LOPDGDD on its stack.

04**Cloud and DevOps**

Infrastructure ready for intake peaks without tech debt.

05**Integrations**

CRM, signature, storage and queues toward creditors or courts.

06**Vigilance**

Early warning of regulatory changes that affect the case file.

WHAT WE DO NOT DO

- We do not certify regulatory compliance
- We do not issue certificates or seals to third parties
- We do not replace legal advice: we complement it

Certifications and legal advice belong to authorised third parties. We provide technology support: audit, implementation and vigilance.

Scope note: the mention of regulated environments describes applicable capabilities, not an accredited track record in debt cancellation.

NEXT STEP

Does your case look like this profile? Let's analyse it.

This study was built from public sources on the sector. If yours looks similar, Rubén Ayuso will analyse it with you and prepare one for you.

Analyse my case

TO ANALYSE YOUR CASE

Rubén Ayuso

✉ ruben@globodain.com

in [LinkedIn](#)

🌐 rubenayuso.es

Technical study prepared by Globodain Technology Corporation from public sources. The companies named are examples from the sector: this does not imply a commercial relationship or their participation. Not a contract: figures and scenarios are indicative.