

Stop chasing. Start resolving.

3 challenges for collections today

1 Engagement & avoidance

Silence, stress and distrust.
Another demand is not a solution.

2 Real payment capacity

Less room in household budgets.
Can this repayment plan work?

3 Cost of pursuit

Repeat calls. Broken promises.
Is further pursuit worthwhile?

How Smartie solves it in 3 steps

1 ENGAGE

Offer a secure digital assessment and explain how it helps find options. Replace repeated payment demands with a clear route towards resolution.

2 UNDERSTAND

See income, stability, essentials, debts and cash available. Understand ability to pay, assess viable recovery and decide where further pursuit makes sense.

3 RESOLVE

Agree affordable repayments or settlements. Signpost eligible support and debt advice when repayment is unrealistic. Review changes with consent and focus contact on the right next step.

Understand capacity. Focus effort. Help people reach a sustainable resolution.



The evidence calls for a different conversation.

Government of Canada reporting: 54% struggle to keep up with financial commitments, while stigma delays help-seeking. Start with affordability and a practical path forward.

SMARTIE-REPORTED PERFORMANCE*

5x

Higher digital engagement

90%

Lower operating costs

Just sign up. No minimum commitment required.

JOIN SMARTIE

*Smartie-reported UK results: 5x engagement and 90% lower operating costs versus manual processing. Results vary; these are not sector-specific Canadian results.

Source: Government of Canada, Talk Money release (25 Nov 2025), citing FCAC research. Smartie supports resolution decisions; collection rules, creditor approval and professional judgement still apply.

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