JustSolve Raises €3.7M to build the agentic AI infrastructure for credit management and collection

Led by Base10 Partners, the round will fund JustSolve's go-to-market acceleration, product development, and international expansion into new verticals and markets.

Milan, Italy Sep 16, 2026 (Issuewire.com) - JustSolve, the agentic AI credit management and collection team that helps organizations recover more while spending less, announces the closing of a €3.7 million Pre-Seed round, of which €3 million is equity and the remaining amount is in grants. This round has been led by Base10 Partners, joined by Entourage, 2100 Ventures, Vento Ventures, and Ithaca, who believe in JustSolve’s vision to build the AI-native infrastructure for credit management and collection. The round underscores growing international confidence in the Italian startup ecosystem as a launchpad for startups and highlights the company's potential to scale globally.

The company is also backed by prominent angels, including Marco Ogliengo (CEO & Co-Founder, JetHR), Silvia Wang (CEO & Co-Founder, Serenis), Daniele Francescon (Co-Founder, Serenis), Paolo Fois (CEO & Co-Founder, Lexroom), Gianluca Cocco (CEO & Co-Founder, Qomodo), Tim Collins (former General Counsel, Indebted), Matteo Frigerio (General Counsel, TheFork), Joe Zadeh (former VP Product, Airbnb), Nicola Pivaro (Head of Sales, Bending Spoons), Carlo Alberto Gaetaniello (CPO, Serenis), and other angels.

Across Europe, 10 trillion euros sit as outstanding debt, and only a fraction is ever recovered. The industry average hovers around 10%, not because the claims aren't valid, but because the process hasn't evolved; it remains a slow, fragmented, and highly manual system built for another era, which means substantial untapped potential for AI optimization. This is the gap JustSolve was built to close.

The platform automates the full pre-legal credit management and collection lifecycle, including omnichannel contact, adaptive negotiation, payment planning, and legal escalation, for businesses managing high volumes of small unpaid claims. Omnichannel contact allows reaching debtors across every relevant channel, email, SMS, WhatsApp, phone, and postal mail, with tone of voice and communication style adapted to each. JustSolve is also the first platform to integrate PEC, Italy's legally recognized certified email, making it uniquely positioned for the Italian market. Operating before traditional collection agencies even begin, its autonomous agents handle everything from first contact to formal notices, with full real-time visibility for clients through a centralized analytics dashboard. The result: businesses worldwide dealing with late customer payments have seen up to 2x recoveries, a track record proven with clients like Scalapay, Qomodo, and Subbyx.

Founded in Italy in 2024 through Reef, Vento's venture-building program, JustSolve is one of the fastest-growing startups in the credit management and collection space. In one year since launch, the company has achieved 3x quarter-over-quarter growth with zero increase in operational costs, managing approximately 1,000 debtor conversations per day, handling 2M+ claims on the platform, and doubling the recovery rate on young credits in the first 30 days. The company currently serves businesses worldwide facing late customer payments in sectors such as buy-now-pay-later, utilities, e-commerce, and more, helping its clients save over 20,000 hours annually, the equivalent of 12 full-time employees.

"Credit management and collection are among the last major operational processes that haven't been truly automated from the ground up. Every day, businesses lose money not because they lack a legal right to recover it, but because the process is too slow, too costly, and too human-intensive to pursue at scale. We are building the agentic layer between credit management, collection, and the court, automating what no one in finance wanted to do manually, in Italy, in Europe, and everywhere organizations still rely on legacy processes. This round gives us the fuel to move faster, grow the team, and prove that a new standard is possible", said **Alberta Trombetta, CEO & Co-Founder of JustSolve**.

The new capital will be deployed across five strategic priorities. JustSolve will accelerate its commercial activities and client acquisition in Italy and target markets, while deepening model validation across new verticals and segments. On the product side, the team will continue to enhance the agentic platform and its capabilities and develop integrations and distribution agreements with complementary players. A significant portion of the investment will be directed at team growth: JustSolve plans to scale from 6 to 20 people, bringing in key hires across sales, tech, product, marketing, and operations, a clear signal of the scale-up phase the company has now entered.

"Credit management and collection have been stuck with the same manual, expensive playbook for decades, even though the opportunity is massive. Alberta and Francesco are building the agentic layer that finally makes this process scalable, and the early results speak for themselves: 2x recovery rates at a fraction of the cost of traditional agencies. It's rare to find founders who deeply understand a workflow and are willing to rebuild it from the ground up with AI, and that's exactly what this team is doing", said **Adeyemi Ajao, Co-Founder and Managing Partner of Base10 Partners**.

JustSolve's goal is to become the AI-native default for pre-legal credit management and collection, the agentic layer every organization relies on to recover more, spend less, and scale without adding operational headcount. The company is targeting significant expansion across new verticals and geographies, following the closing of this Pre-Seed round.

JustSolve was advised on all legal and contractual aspects of the investment round by Gioele Rossi, Senior Associate of PedersoliGattai, one of the leading law firms in Italy.

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