KredosAi

COLLECTIONS INTELLIGENCE BUILT FOR AUTO FINANCE

Behavioral AI that knows how to reach, engage, and motivate every borrower

KredosAI helps lenders recover more past-due accounts, reduce charge-off risk, and preserve borrower relationships with AI that learns what drives each customer to pay—before delinquency turns into repossession.

47%	43%	<2	10–25x	3–5 days
Reduction in repossession rates	+ RCS engagement rates in production	Months to optimization vs. 2+ years for competitors	+ ROI with Fortune 50 customers	Payments pulled forward

> Partnering with KredosAI has improved collections for Anderson Brothers Bank. Their approach has reduced our delinquency rates and we are excited to see future results within the auto finance industry.
> **Jody Lambert, VP of Dealer Services Risk Management, Anderson Brothers Bank**

THE CRISIS

1.73 million vehicles were repossessed in 2024, the highest since 2009. **Subprime delinquency hit a 6.74% all-time record**. With the average new car price crossing $50,000 for the first time and APRs at 10.5%, payments have become unaffordable for a growing share of borrowers. Government investigation has highlighted the need for better borrower engagement. **Traditional methods are failing** the subprime segment. Sending **more messages isn't the answer**. Sending the right one is.

THE KREDOSAI DIFFERENCE

KredosAI sits between you and your late-paying borrowers, replacing one-size-fits-all outreach with hyper-personalized messaging built on 50+ years of behavioral science research and pre-tested for auto contexts. The AI continuously **optimizes winning messages, timing, and channel** based on actual payment behavior. RCS delivers rich, branded mobile experiences with embedded payment CTAs and verified sender identity. Compliance is built in, not bolted on.

PROVEN AT SCALE

A Fortune 50 lender managing 5M+ delinquent accounts monthly and $9B+ in receivables achieved approximately **$100M in EBITDA benefit in Year 1**, across direct savings, customer lifetime value, and cash acceleration. A second lender with **$5B+ in annual revenue** and 500K+ delinquent accounts monthly saw **payments pulled forward by 4.8 days** and **repossession rates fall 47%** against the control group. Both reached those results in under two months. The lenders who moved first are already pulling ahead.

ABOUT KREDOSAI

KredosAi is the intelligent engagement platform for regulated customer payments. Combining behavioral economics with a human-centric AI approach, it delivers hyper-personalized, outcome-driven communications that collect more, faster, while keeping borrowers in their vehicles.

kredosai.com

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