KredosAi

Better Payment Outcomes for Financial Services.

Intelligent engagement for banks, card issuers, and lenders — powered by behavioral science, agentic AI, and FICO's omni-channel orchestration.

Why KredosAi + FICO CCS?

Right Customer

Personas built from late-payment behavior, risk, consent, and channel history.

Right Message

Behavioral-science message kernels generate thousands of compliant, on-brand variants.

Right Channel

Voice, SMS, RCS, email, mobile push — orchestrated as a two-way dialogue, not a broadcast.

Right Time

Personas built from best-time-to-contact models, quiet-hours compliance, and event-driven re-pacing daily.

“Together, KredosAi and FICO are focused on giving enterprises the ability to connect with their customers in more meaningful ways that drive desired payment outcomes at scale.”

— Balaji Sridharan, CEO, KredosAi

Learn more at www. kredosai.com.

KredosAi

plugs directly into

FICO®

How it Works

FICO CCS calls the KredosAi API. KredosAi returns the optimal message, channel, and timing. FICO CCS sends it on its own rails — no rip-and-replace.

Why KredosAi is Different

KredosAi's agentic framework is built for regulated, customer-facing finance.

Defense-in-Depth

Multiple independent hallucination-protection layers.

Multi-Agent Orchestration

Specialized agents share one refreshed context message library.

Customer Context Graph

Bespoke graph trained on real late-payment outcomes, on-brand variants.

Continuous Learning Loop

RLAIF + MAB + human-in-the-loop sharpen every agent daily, not a broadcast.

5-Gate Grounding

Template, timing, citation, quiet-hours, channel-match.

SOC 2 Type 2 · Powered by AWS · GDPR / TCPA / FDCPA

Learn more at www. kredosai.com.