KredosAi

AUTO FINANCE COLLECTIONS

INTELLIGENT PAYMENT ENGAGEMENT PLATFORM

The fastest way to recover past-due auto payments and reduce repossessions with human-centric AI

Purpose-built for auto lenders, captive finance arms, and dealer finance groups managing collections in-house, across early-stage delinquency and pre-repossession, without outsourcing accounts or adding collection agents.

Pull payments forward by 3–5 days

through AI-optimized channel, timing, and message

Keep borrowers in their vehicles

by curing delinquency before the repo threshold

Reduce repossessions & charge-offs

by recovering more accounts before escalation

PROBLEM

Every past-due borrower gets the same message. Generic outreach ignores payment behavior, timing, and channel preference. The result: missed recoveries and avoidable repossessions. 1.73 million vehicles were repossessed in 2024. Subprime delinquency is at a 6.74% all-time record.

SOLUTION

KredosAi optimizes payment engagement in real time, using behavioral science and an AI engine to identify the outreach most likely to drive payment, prevent default, and keep borrowers in their vehicles.

PRODUCT OVERVIEW

KredosAi is an intelligent payment engagement platform that sits between the lender's loan servicing and collections systems and its borrowers, acting as the engagement layer for payment-related outreach.

- Learns from real payment behavior
- Tests thousands of outreach variants at once
- Optimizes for cure, payment timing, and roll rate
- Built for first-party auto loan collections

HOW IT WORKS

Shapes messages around payment behavior

A pre-tested message library built on behavioral economics shapes outreach around how borrowers actually respond to payment prompts, organized by cognitive principle, DPD bucket, and risk tier. Not generic reminders.

Optimizes faster than any A/B test

The Multi-Armed Bandit engine tests message, timing, and channel combinations simultaneously, then shifts volume toward the strategies most likely to drive payment and prevent repossession. First results in 30 days.

Delivers across the right channels

KredosAi activates optimized outreach across SMS, email, and RCS, including verified sender with branded mobile experiences that drive 43%+ engagement vs. the 5–10% industry SMS baseline.

USE CASE

Early-stage delinquency (Days 1–30 DPD)

Reach borrowers in the first DPD window with account-level personalization, cure faster, and prevent roll-forward.

USE CASE

Late-stage & pre-repossession

Re-engage high-risk borrowers before charge-off, reduce repossessions, and preserve customer relationships.

PROVE IMPACT FAST

Take the KredosAi Challenge

Test against your current process on a defined portfolio segment and measure the lift.

ANDERSON BROTHERS BANK

"Partnering with Kredos has improved collections for Anderson Brothers Bank, their approach has reduced our delinquency rates and we're excited to see future results within the auto finance industry."

Jody Lambert
VP - Dealer Services Risk Management, Anderson Brothers Bank

CONTACT US

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