

INTELLIGENT PAYMENT ENGAGEMENT PLATFORM

The fastest way to recover past-due balances and reduce delinquency with human-centric AI

Purpose-built for banks, card issuers, and consumer lenders managing collections in-house, across credit cards, personal loans, and revolving credit, without outsourcing accounts or adding collection agents.



Pull payments forward by 3–5 days

through AI-optimized channel, timing, and message

Keep accounts current

by curing balances before they roll forward

Reduce charge-offs & losses

by recovering more accounts before escalation

PROBLEM

Every past-due customer gets the same message. Generic, static outreach ignores payment behavior, timing, and channel preference. The result: missed recoveries, rising delinquency, and growing charge-offs.

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 retain customers.

PRODUCT OVERVIEW

KredosAi is an intelligent payment engagement platform that sits between the institution’s core banking / collections systems and its customers, 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 financial-services collections

HOW IT WORKS

Shapes messages around payment behavior

A pre-tested message library built on behavioral economics shapes outreach around how customers actually respond to payment prompts, 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, reduce delinquency, and prevent charge-offs.

Delivers across the right channels

KredosAi activates optimized outreach across SMS, email, and RCS, including branded, interactive mobile experiences designed for measurably stronger engagement than standard SMS.

USE CASE

Credit cards & revolving credit

Cure past-due balances earlier, reduce roll-forward, and protect portfolio yield.

USE CASE

Personal & installment loans

Recover missed installments before default, reduce charge-offs, and retain customers.

PROVE IMPACT FAST

Take the KredosAi Challenge

Test KredosAi against your current process in a 90-day pilot.