

INTELLIGENT PAYMENT ENGAGEMENT PLATFORM

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

Purpose-built for telecom operators managing collections in-house, across postpaid delinquency and prepaid top-up, without outsourcing accounts or adding collection agents.



Pull payments forward by 3–5 days

through AI-optimized channel, timing, and message

Improve Customer Lifetime Value

by reducing avoidable suspensions and involuntary churn

Reduce bad debt & write-offs

by recovering more accounts before escalation

PROBLEM

Every delinquent subscriber gets the same message. Generic, static outreach ignores payment behavior, timing, and channel preference. The result: missed recoveries, avoidable suspensions, and rising bad debt.

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 suspension, and retain subscribers.

PRODUCT OVERVIEW

KredosAi is an intelligent payment engagement platform that sits between the telecom’s billing / collections systems and its subscribers, 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 churn

Built for first-party telecom collections

HOW IT WORKS

Shapes messages around payment behavior

A pre-tested message library built on behavioral economics shapes outreach around how subscribers 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 suspension, and prevent churn.

Delivers across the right channels

KredosAi optimizes outreach across SMS, email, RCS, and voice agents, including branded, interactive experiences designed for measurably stronger engagement than standard messaging.

USE CASE

Prepaid top-up

Drive faster top-ups before expiry, reduce silent churn, and protect recurring revenue.

USE CASE

Postpaid delinquency

Recover late payments before suspension, reduce bad debt, and retain more subscribers.

PROVE IMPACT FAST

Take the KredosAi Challenge

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