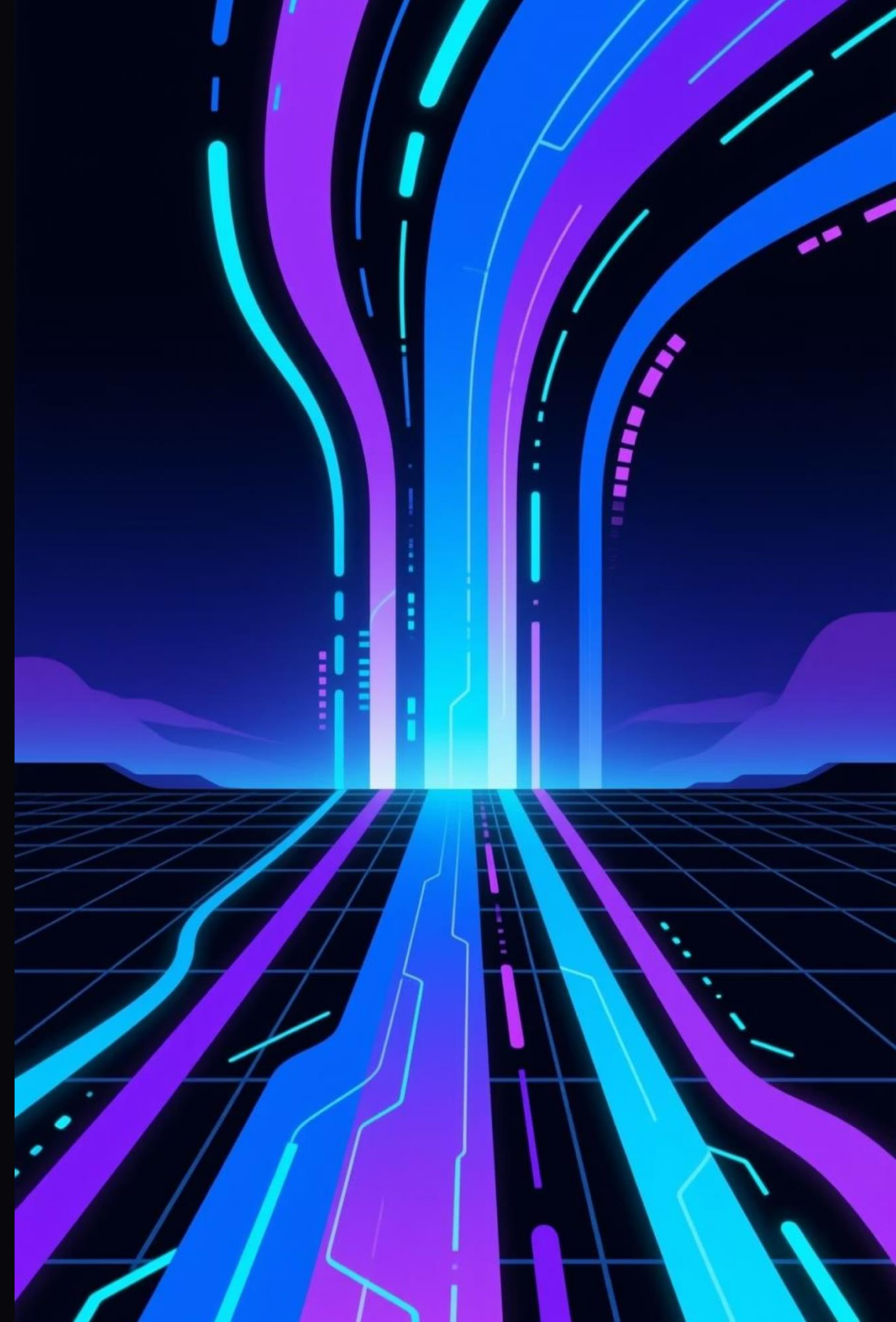
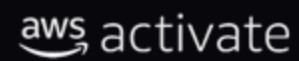
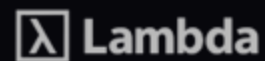
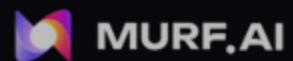


# KRIM AI

## AI for Automating Loan Servicing Workflows

Powered By





# Loan Servicing Is Broken

# \$5T

in US consumer credit outstanding

## Industry Pain Points

### Collections costs ↑ 15% yearly

Traditional approaches drive continuously rising operational costs, straining profit margins.

### 47% borrower complaints

Nearly half of all borrowers report negative experiences with loan servicers, damaging brand reputation and compliance standing.

### Agent burnout at 6 months

High turnover rates force continuous training cycles and inconsistent borrower experiences.



# KRIM AI

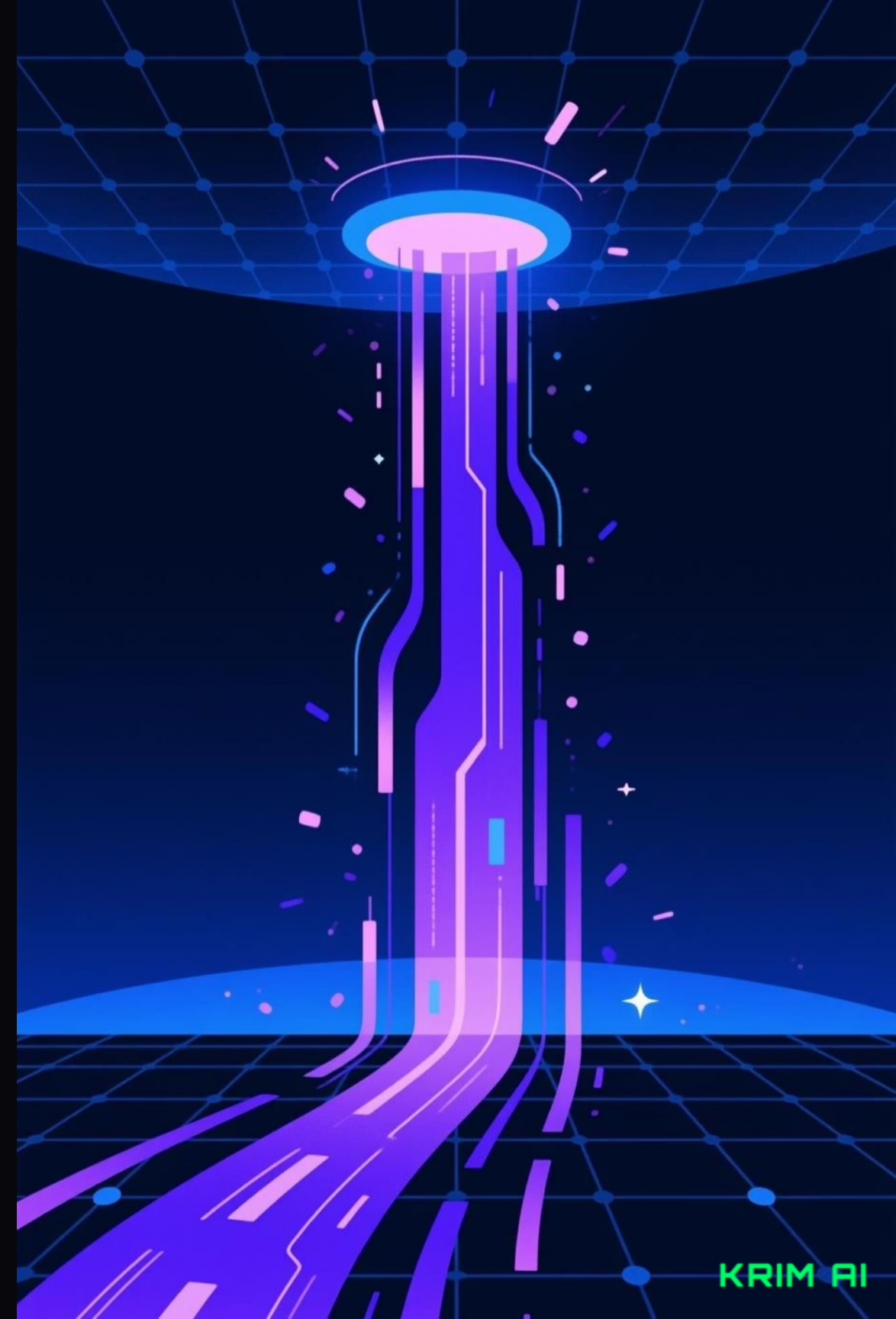
## The New Frontier in Loan Servicing:



Multi-Agentic Operating System for  
Backoffice Operations



Specialized AI Workforce for  
Customer Engagement



# A New Foundation — The Multi-Agent OS

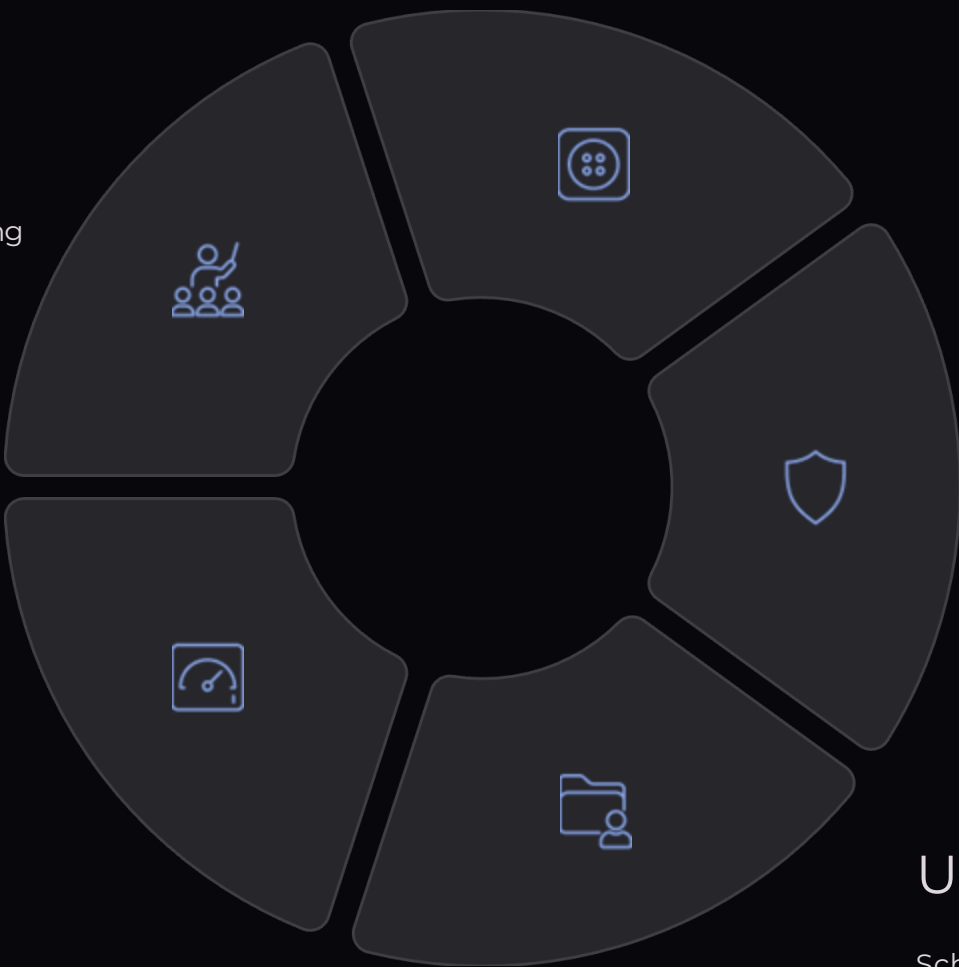
From scattered scripts to a unified operating system

## Orchestration Engine

Manages multi-day omnichannel flows with intelligent throttling and dynamic prioritization for optimal engagement.

## Observability Hub

Comprehensive metrics collection with anomaly detection and MTTR optimization for operational excellence.



## Enterprise UX Layer

Human-in-loop governance with intuitive override controls ensuring transparency and control.

## Compliance Shield

Real-time FDCPA/TCPA/CFPB rule enforcement ensures zero violations across all borrower interactions.

## Unified Data Plane

Schema enforcement, PII masking, and comprehensive lineage logging create a secure foundation for all operations.

# AI Agents — Digital Colleagues

## Borrower-facing

### Friendly Reminder

Achieves 65%+ contact rates with empathetic nudges for early-stage collections, maintaining +ve borrower relationships.

### Master Negotiator

Secures 35% settlement conversion with dynamic offers tailored to mid-stage delinquency scenarios & borrower capacity.

### Firm Resolver

Maintains zero compliance violations while maximizing recovery in late-stage collections through assertive but legal approaches.

### Dispute Manager

Resolves borrower disputes with clear, compliant outcomes, escalating only when external intervention is required.

### Financial Healer

Creates 3x LTV recovery through post-payment retention strategies and personalized financial guidance.

## Staff-facing

### Compliance Auditor

Ensures zero violations through real-time enforcement of complex regulatory requirements across all channels.

### Campaign Manager

Delivers 35- 80% optimization through continuous A/B testing and segment-specific engagement strategies.

### MIS Reporter

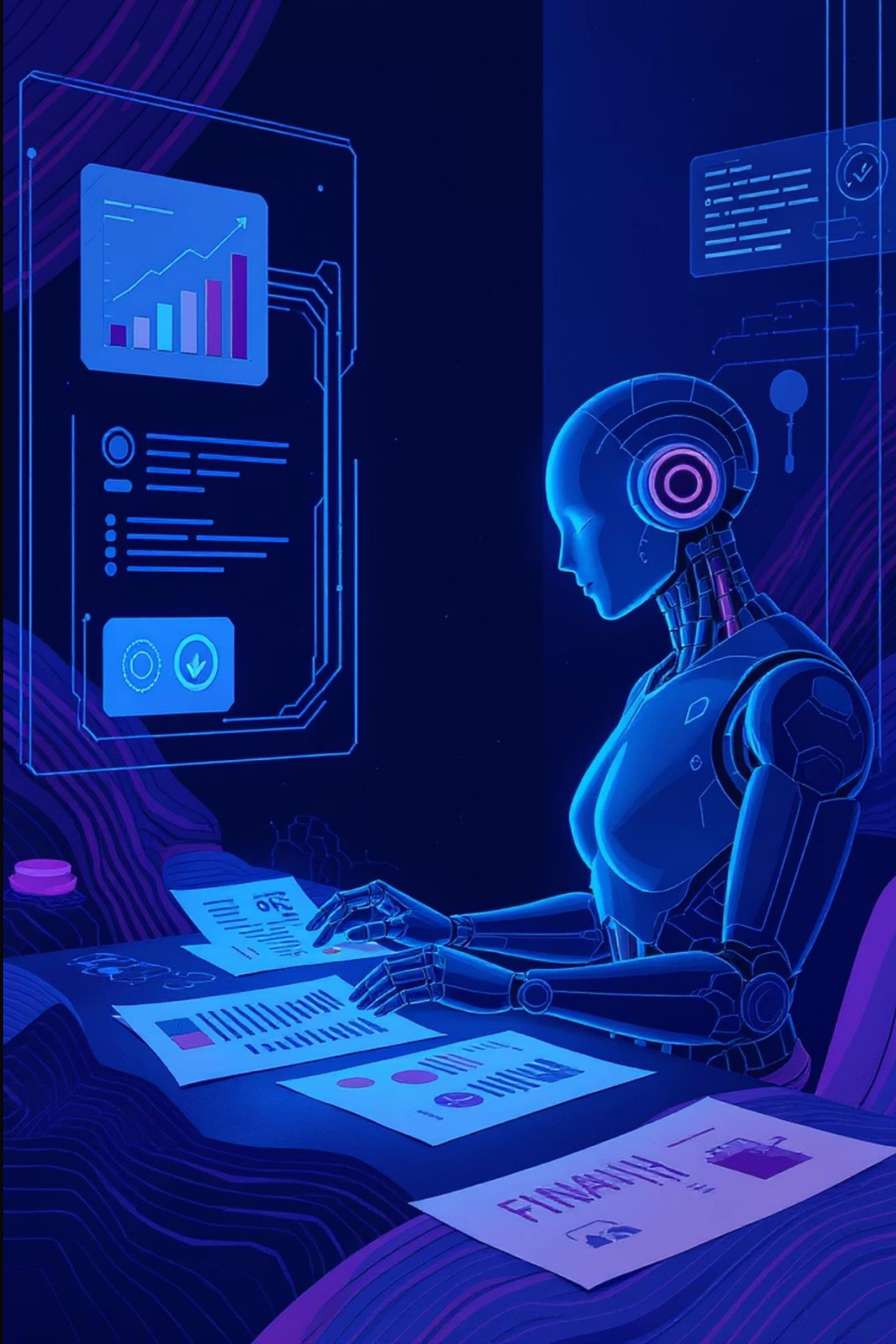
Reduces reporting time from hours to minutes while producing audit-ready documentation with perfect consistency.

### Case Manager

Streamlines case handling at scale, intelligently routing issues for efficient resolution and human oversight where needed.

### Model Ops Guardian

Monitors models for drift and reliability, alerting experts only when intervention is necessary.





# Closing the Loop with Content Payloads

AI that doesn't just converse — it delivers outcomes



Personalized Payment Links

Dynamic & Secure



Compliant Notices

Audit-ready



Omnichannel

SMS, Email, WhatsApp, In-App



Rich Media

Videos, Calculators, Guides



# Daily Productivity Workflows - Unlocked

AI agents handle the toil, humans handle the strategy



## Campaign Orchestration

Humans design with AI-Copilot assistance, agents execute multi-day, omnichannel campaigns autonomously.



## Compliance Monitoring

Compliance Agent translates complex regulations into enforceable rules, while ensuring perfect adherence across millions of interactions.



## Escalation & Dispute Management

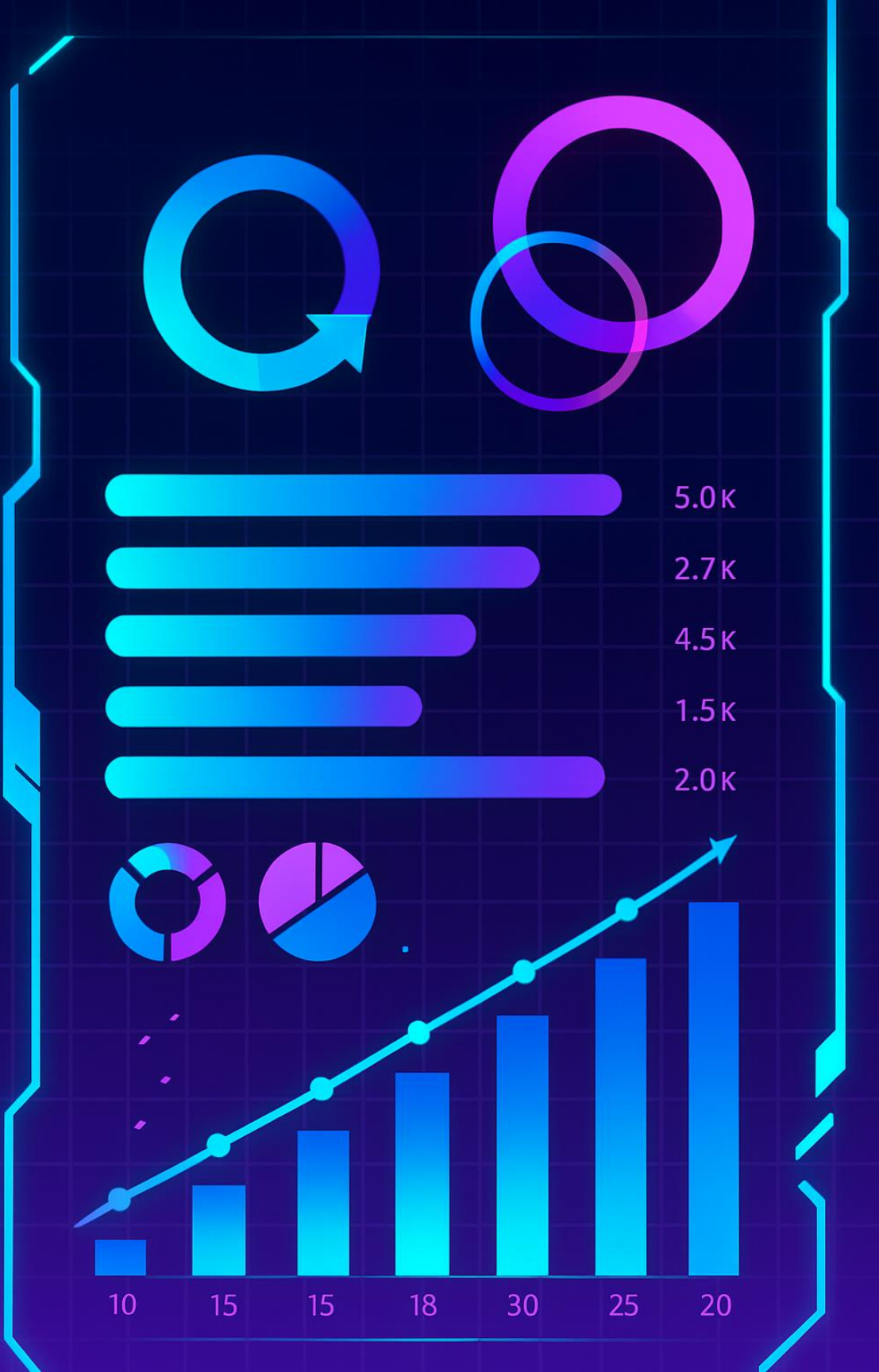
Case Manager Agent intelligently triages millions of cases, routing only the most complex or sensitive to human specialists for personalized resolution.



## Reports Generation & Broadcast

MIS Agent instantly compiles detailed, audit-ready reports, reducing hours of manual work to seconds while ensuring perfect accuracy.





Proven in Production

+35%

Collection Lift

65%+

Contact Rates

200M+

Voice AI Calls

0

Compliance  
Violations





# Case Study: Mega Indian Lender

## Scale + Compliance at Once

### Challenge:

- 100M customers
- Rising defaults
- Regulatory stress
- Cost escalation

### Results:

- 55% of portfolio AI-serviced
- 65% Collection rate improvement
- Zero Compliance Violations
- \$25M+ annual savings

# Case Study: Government Bank

Specialized Needs, On-Prem Deployment

9M customers

3-year contract

1M+ automated calls/month

Seamless LMS/ERP integration



KRIM AI



# Enterprise-Ready Security

SOC 2 & ISO 27001

AES encryption at rest + in transit

99.99% uptime, <100ms latency

On-premise deployment







# Seamless Integration – Fail-Safe Architecture

## Integration Depth

Seamless connectivity with LMS/ERP/core banking systems via sophisticated API orchestration layer with automatic schema adaptation.

Custom connectors available for legacy systems, enabling AI transformation without disruptive core system replacements.

Real-time data synchronization ensures consistency across all platforms, eliminating reconciliation issues and data conflicts.

## Bulletproof Design

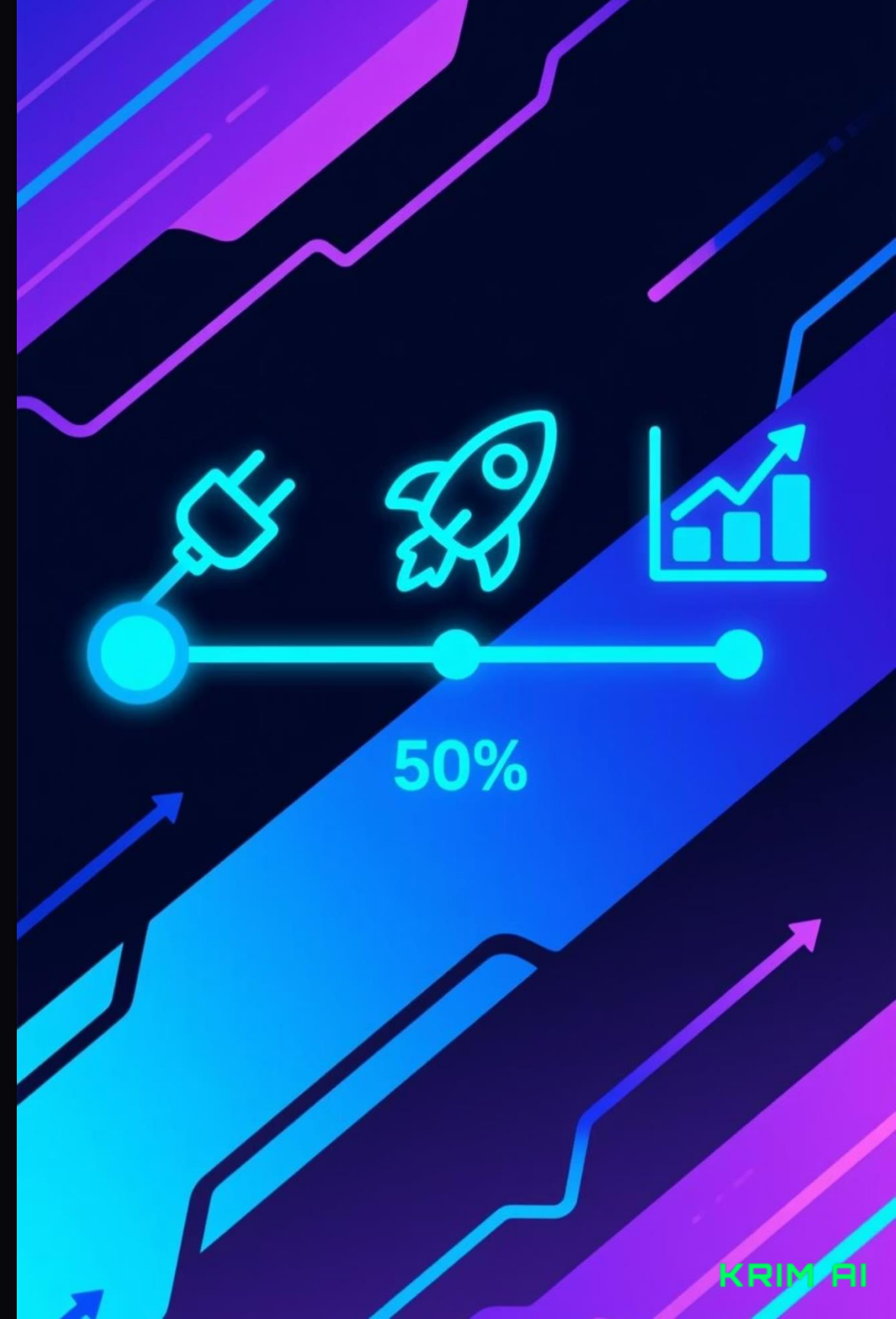
Sophisticated canary rollout system gradually introduces changes with real-time monitoring of key performance indicators.

Automatic rollbacks triggered instantly upon KPI degradation, preventing service disruptions and protecting borrower experience.

Multi-region redundancy with active-active configurations ensures business continuity even during regional outages.

# Live in 30 Days

- 1 — Week 1  
Connect securely
- 2 — Weeks 2-3  
Pilot + compliance tuning
- 3 — Week 4+  
Scale to production



# Total Visibility for Leaders



Real-time dashboards



Audit trails



Exception reporting



AI-driven recommendations







# The Economics Are Irresistible

\$2.4M

Annual Savings\*  
on \$96K spend

3.2

Months  
Payback

50-90%

Affordable vs BPO

"The financial case for KRIM AI was undeniable — we saw ROI within the first quarter and have continued to see compounding returns as the system optimizes."

- Chief Technology Officer, Leading Indian Lender



# Scale Without Firefighting

10,000+

Concurrent Calls

Managed seamlessly via Orchestrator throttling and intelligent load balancing

10M

Calls in 11 Hours

Processed with zero human intervention while maintaining perfect compliance

99.9%

Deployment Success Rate

Ensured by Model Ops Guardian's continuous monitoring and early intervention

# Cost of Waiting

## \$12,847 lost daily per \$100M portfolio

### Missed Settlement Opportunities

Every day without AI negotiation capabilities means missed opportunities to secure settlements that become increasingly difficult as accounts age.

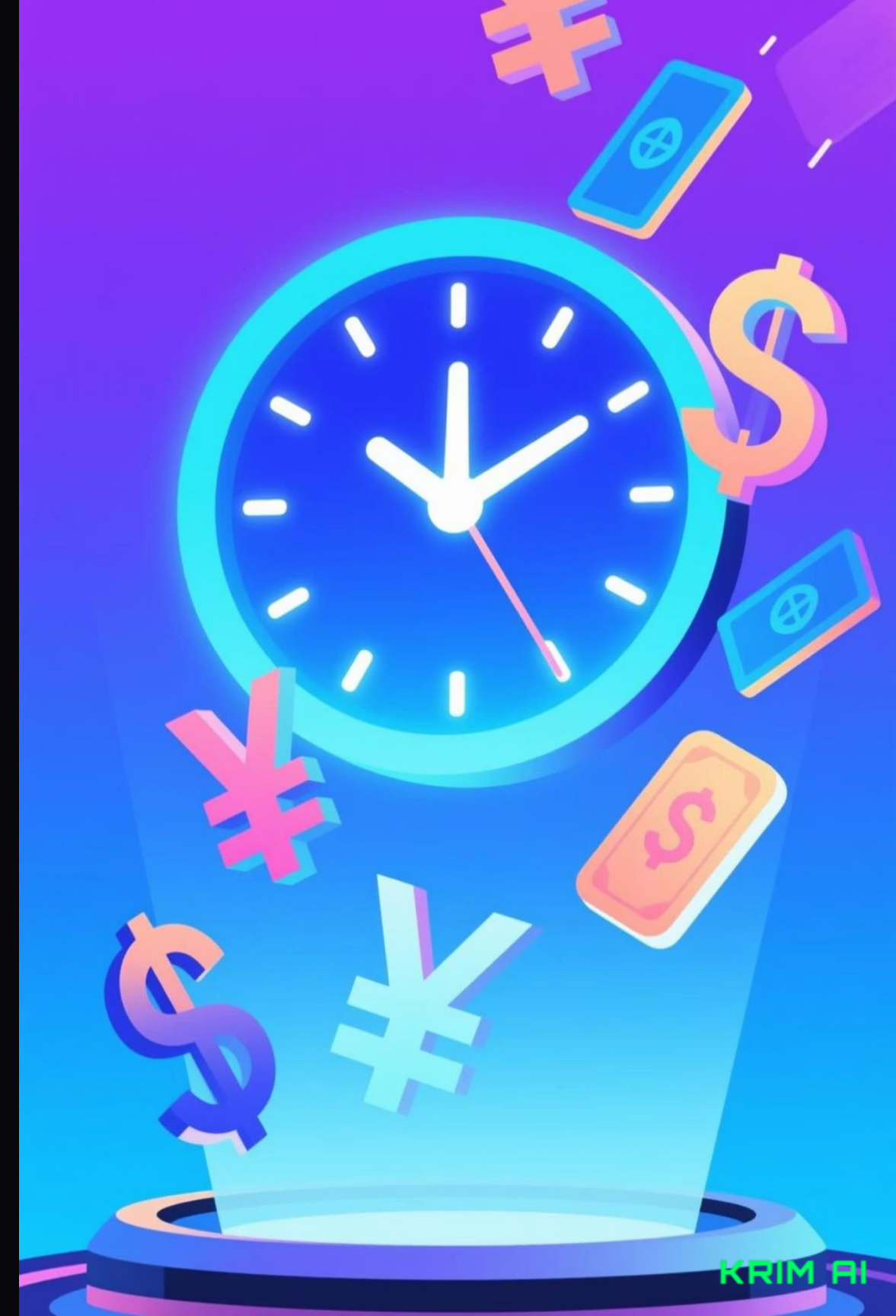
### Regulatory Risk Accumulation

Manual processes introduce compliance risks that compound over time, potentially leading to significant penalties and remediation costs.

### Competitive Disadvantage Growth

As competitors adopt AI solutions, the performance gap widens, making it increasingly difficult to catch up in both efficiency and effectiveness.

⊗ For a typical mid-sized financial institution, delaying AI adoption by just one quarter can result in over \$143k in direct recoverable losses—not including opportunity costs and competitive disadvantage.







# Trusted by Industry Leaders

8.5

Years AI R&D

\$2B+

Debt Managed Monthly

50+

Financial Institutions

"KRIM AI has fundamentally transformed how we approach loan servicing, delivering results we simply couldn't achieve with traditional approaches."

- CDO, Major Indian Govt Bank

# Step Into the Agentic Era

## ROI in 90 Days, Guaranteed

- 1 Live Agent Interaction Simulation
- 2 Custom Use Case Walkthrough
- 3 Implementation Roadmap Review

[Book 30-minute Demo](#)

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