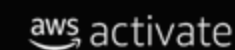# KRIM AI

Empathy-First AI for Loan Servicing

AI Copilot + Multi-Agentic Workforce delivering ROI in 90 days

Powered By

Loan Servicing is Fundamentally Broken

$18.39T

U.S. household debt outstanding (NY Fed, Q2 2025)

$5.05T

Consumer credit excluding mortgages (Fed G.19, mid-2025)

4.4%

Of household debt delinquent (NY Fed, Q2 2025)

47%

Borrower complaints; 6-month agent burnout (CFPB data)

$500–$1,500

TCPA fines per call; FDCPA penalties up to $500K/class action

The loan servicing industry is a $16B+ cost centre with significant operational challenges
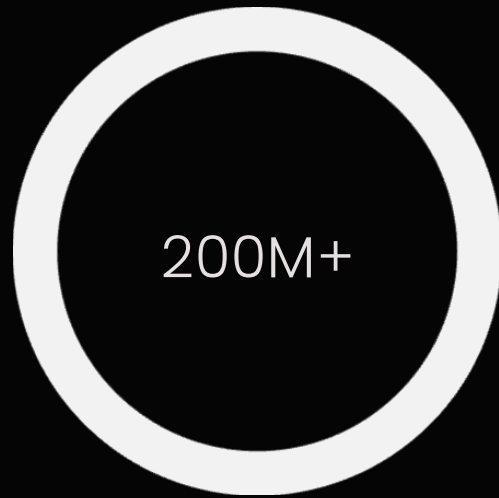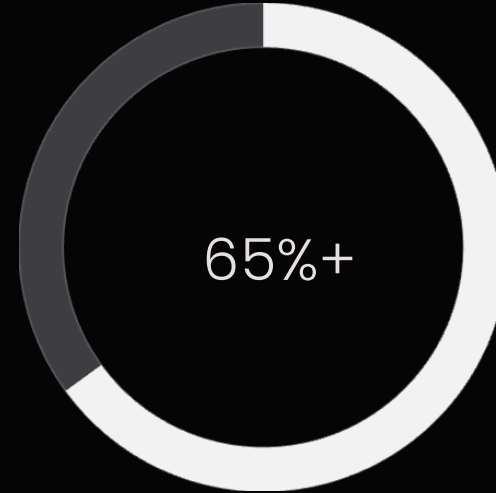
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AI That Collects More While Caring More

From adversarial debt collection to collaborative financial healing

KRIM AI

Trusted by Institutions Managing $2B+ Monthly

200M+

Calls Handled

Across all client implementations

65%+

Contact Rates

Significantly outperforming industry averages

0

Compliance Violations

Perfect record across all implementations

"Krim AI delivered $25M in annual savings with 55% of our portfolio now AI-serviced. We saw ROI in just one quarter."

— Major Lender (100M customers)

"Our 3-year contract has Krim handling over 1M calls monthly with their secure on-prem deployment."

— Government Bank (35M customers)

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Economics That Demand Attention

3.2 Months Payback

$96K
Annual Platform Subscription

+35%
Collection Lift

$2.4M
Annual Savings Delivered

50–90% cheaper than BPO operations

10M
Calls in 11 Hours

10,000+ concurrent calls with 99.99% uptime, <100ms latency

KRIM AI

The First AI Copilot Built on a Multi-Agentic Operating System

AI Copilot
(Human Strategy)

- Design campaigns with AI recommendations
- Monitor live KPIs + optimize instantly
- Override + handle exceptions
- Compliance alerts + policy updates
- Design compliant payload templates (audio, video & docs)

## Multi-Agentic OS
(Intelligent Foundation)

- Unified Data Plane (single source of borrower + ops truth)
- Orchestration Engine (multi-agent workflows across channels)
- Compliance Shield (real-time rule enforcement)
- Observability Hub (dashboards, audit trails, alerts)
- Enterprise UX Layer (for supervisors + teams)

Core OS V3.0

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AI Colleagues — Proven at 200M+ Interactions

Borrower-facing Agents

Friendly Reminder
Gentle early-stage nudges to prevent delinquency (65%+ contact rates)

Master Negotiator
Crafts personalized settlement plans that work (+35% conversion lift)

Firm Resolver
Late-stage firmness with legal preparation (zero violations maintained)

Financial Healer
Post-payment relationship building for future trust (3x LTV recovery)

Dispute Manager
Efficient case triage and resolution tracking

Staff-facing Agents

Compliance Auditor
Continuous regulatory monitoring, prevents violations in real time

Campaign Manager
Optimizes outreach strategies, continuous A/B testing, 35–80% lift

MIS Reporter
Automated audit-ready intelligence reports in minutes

Case Manager
Comprehensive case oversight, Intelligent triage to humans only when needed

Model Ops Guardian
AI performance monitoring, detects model drift, ensures reliability

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AI That Doesn't Just Talk — It Executes

Payment Processing
Personalized payment links embedded directly in interactions

Auto-Documentation
Compliant notices + dunning letters auto-generated
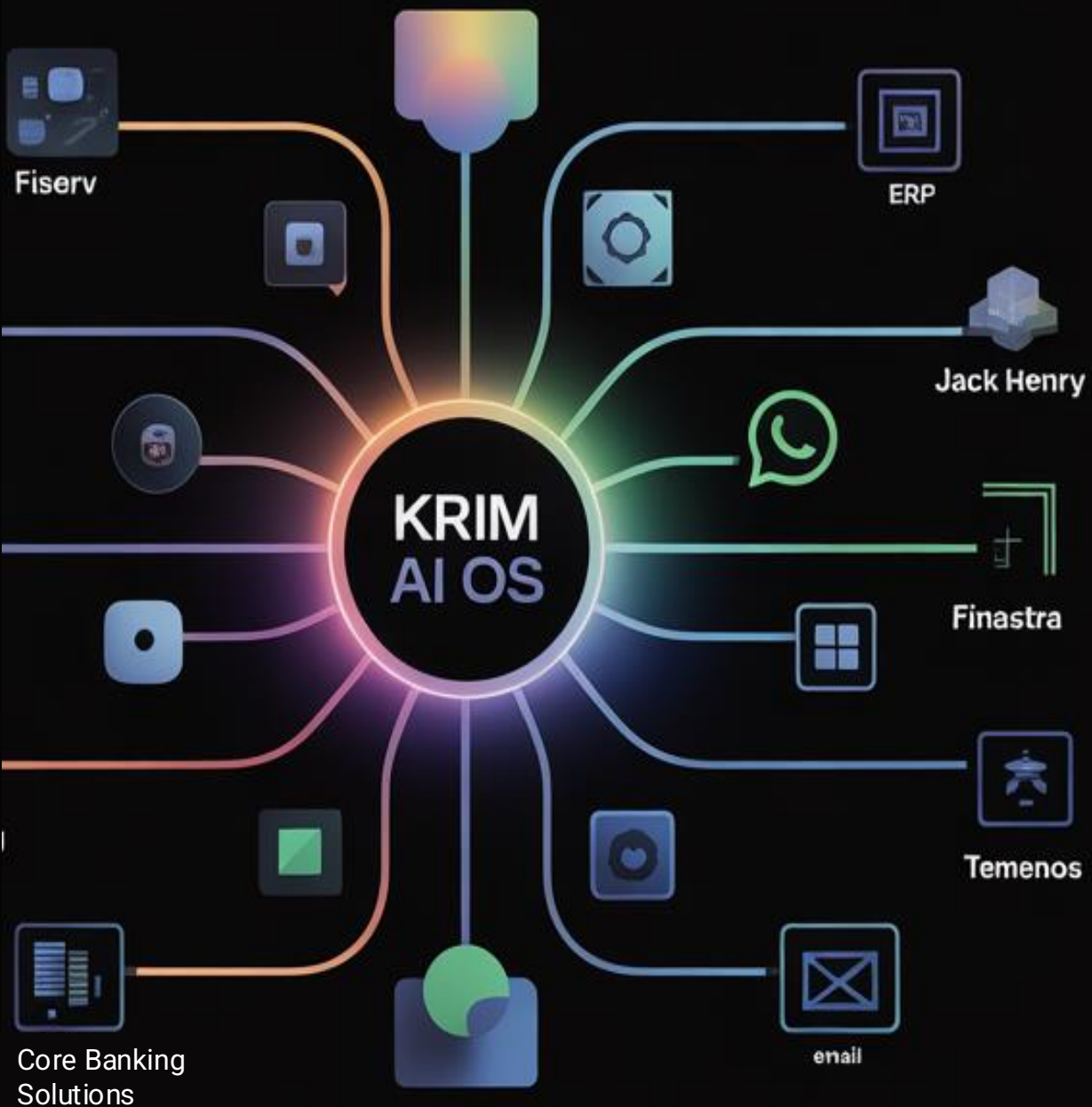
Omnichannel Reach
SMS, Email, WhatsApp, In-App orchestration

Rich Media
Explainer videos, calculators, financial guides

Our Payload Engine converts conversations into tangible financial actions

KRIM AI

Seamless Integrations — Built to Fit Your Stack

Robust APIs

For Core Banking, ERP, Dialers, CRM, and Payment Gateways

Pre-built Connectors

For major Loan Management Systems (Fiserv, Jack Henry, Finastra, Temenos)

Enterprise Security

OAuth 2.0, SAML, and API key management

Native Messaging

Integration with SMS, WhatsApp, Email channels

Webhook Support

For event-driven workflows and automation

Real-time Data Sync

Sub-second latency for critical operations

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Proven Scale and Security at Production
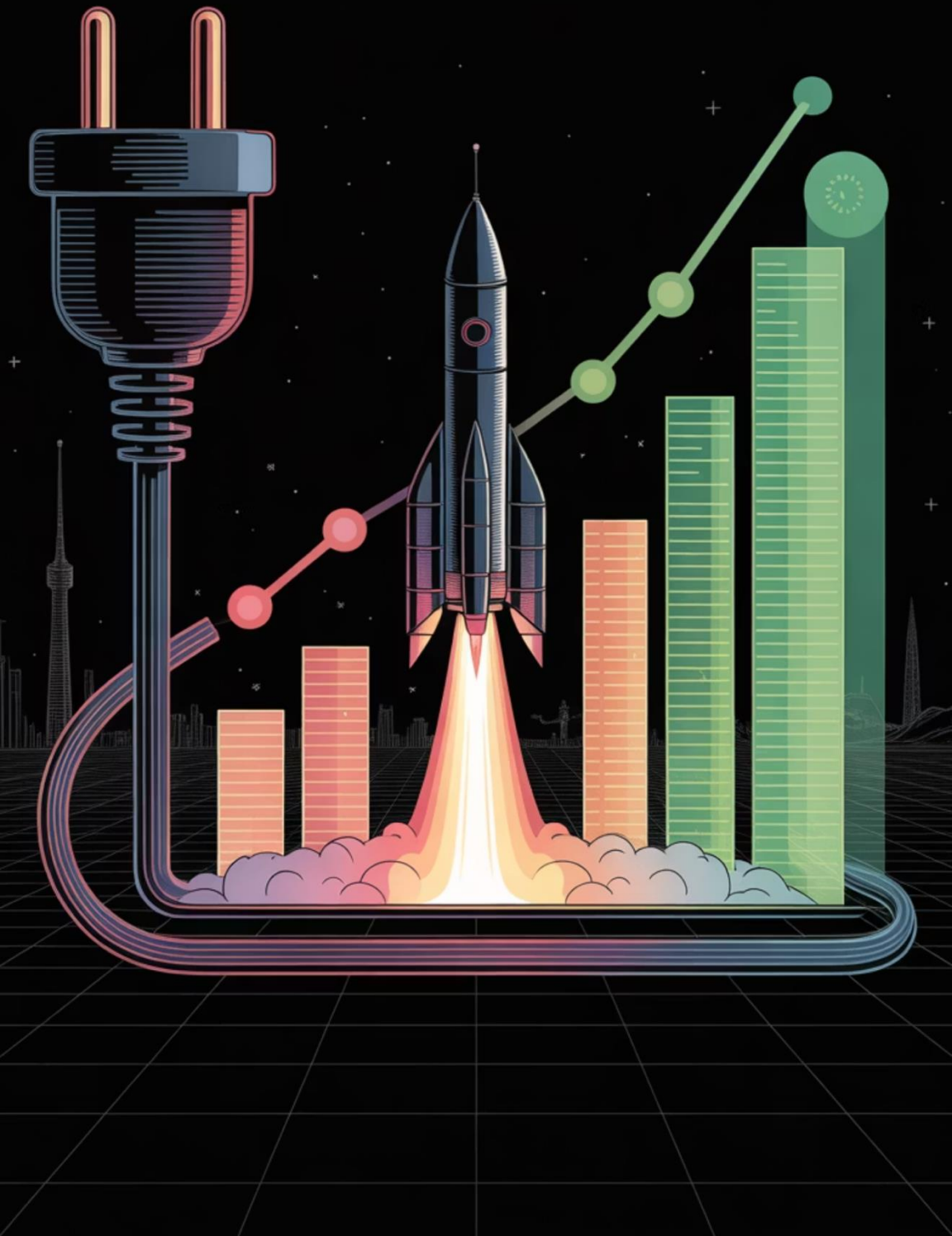

Massive Scale

- 200M+ calls processed live
- 10M calls in 11 hours
- 10,000+ concurrent calls

Enterprise Security

- SOC 2 & ISO 27001 certified
- AES encryption in transit + rest
- On-premise deployment option

✓ 99.99% uptime with <100ms latency

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Live in 30 Days, ROI in 90 Days

Week 1
Connect securely (data + permissions)

Weeks 2–3
Pilot + compliance tuning
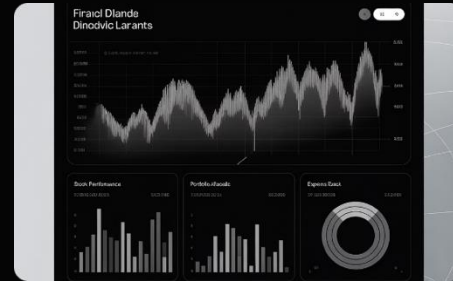
Week 4+
Scale to production

ⓘ 99.9% deployment success rate

ⓘ Canary rollouts + instant rollback capability

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Transparency and Control Built In

Real-Time Dashboards

Comprehensive visibility across all workflows

Exception Alerts

Proactive SLA monitoring and notifications

Complete Audit Trails

Every decision tracked and documented

AI-Driven Insights

Copilot suggests optimization opportunities

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Every Day Without AI Costs You!

$12,847 lost daily per $100M portfolio

$143K

Lost per quarter for mid-sized lenders

Settlements

Missed opportunities become harder to capture

Compliance Risks

Manual processes compound into regulatory fines

The competition is already implementing AI solutions

KRIM AI

Your Path to Expansion

Phase 1 (Months 1–6)

Collections optimization, ROI in 90 days

Phase 2 (Months 6–18)

Full loan servicing integration, 5–10x platform expansion

Phase 3 (18+ Months)

AI-driven insights, strategic competitive moat

"55% of our 100M customer portfolio is now AI-serviced, delivering over $25M in savings annually."

— Major Lender

"Our 3-year contract has Krim handling over 1M calls monthly with perfect compliance."

— Government Bank
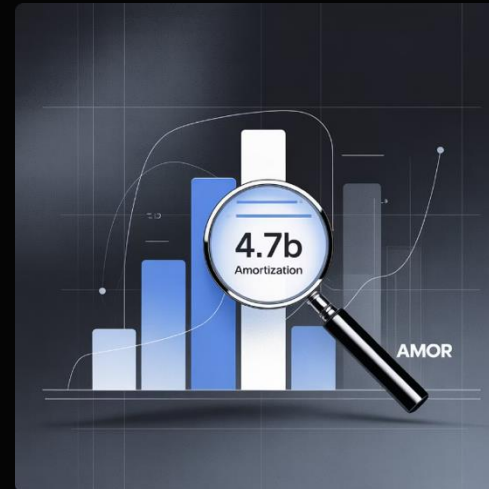
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Book Your 30-Minute Business Case Review

Live Demo

See AI Copilot and agents in action with real scenarios
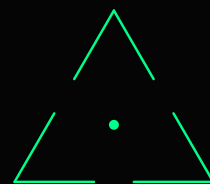
Portfolio Analysis

Get a tailored walkthrough of your specific scenarios

Implementation Plan

Receive a 30-day roadmap with a detailed ROI model

Book 30-minute Demo

KRIM AI

Our Commitment:

- ROI in 90 Days, Guaranteed
- Live in 30 Days
- Enterprise-grade support + compliance assurance