

# BMW Group

## U.S. Press Information

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### **BMW i Ventures Leads Investment in KredosAi to Advance Behavioral Intelligence for Revenue Recovery.**

**Mountain View, CA— July 9, 2026...** BMW i Ventures today announced its lead investment in [KredosAi](#), a Seattle-based AI company reshaping how enterprises recover revenue. The \$7 million Series A round, led by BMW i Ventures with participation from new investors Motley Fool Ventures and Walter Venture Group, alongside existing investors Okapi Ventures, StartFast Ventures, SaaS Ventures, and Stout Street Ventures, was oversubscribed amid strong demand from both new and existing backers. This capital will help KredosAi expand its go-to-market motion into financial services and auto lending, accelerate product innovation, and scale its team.

BMW i Ventures' investment underscores its commitment to backing novel AI that delivers measurable enterprise value. At a moment when consumer delinquencies are approaching a five-year high, KredosAi is charting a new path in revenue recovery - one focused on behavioral science, adaptive engagement, and data network effects that unlock a new paradigm of performance and economics for the enterprise collections market.

“We were drawn to KredosAi because of the strength of the team, the company's differentiated approach to combining behavioral economics with AI, and the clear data network effects behind the product,” said Baris Guzel, Partner at BMW i Ventures. “In an environment where enterprises are under more pressure to improve retention, we saw a compelling opportunity for a solution that can create meaningful value at scale.”

KredosAi's intelligent engagement platform sits between the moment a payment is due and the moment it becomes a write-off, which is the critical window where most enterprises still rely on a one-size-fits-all outreach that damages customer relationships without improving payment outcomes. The platform uses behavioral science and AI to determine the right message, the right channel, and the right moment for each individual customer, replacing static campaigns with dynamic, adaptive engagement delivered at scale. Across its enterprise portfolio, KredosAi has demonstrated an 11.5%

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reduction in write-off rates and a 13.6% increase in customer lifetime value, translating into more than \$50 million in annual bottom-line benefit for large enterprises.

“We built KredosAi because we lived this problem from inside some of the largest enterprises in the world,” said Balaji Sridharan, CEO and Co-founder of KredosAi. “Even companies that invest heavily in customer loyalty abandon that standard the moment a payment is late. The legacy approach—the same message, the same channel, sent to millions of people—does little to solve the problem and a lot to damage the relationship.”

KredosAi is seeing strong demand from Fortune 50 enterprises across North America and has processed more than 200 million customer interactions over the past two years, with revenue growing more than 6x in that period.

KredosAi will deploy its capital across three strategic priorities: expanding go-to-market into financial services and auto lending, accelerating product innovation with a multi-agent framework, and growing the team, with hiring concentrated in go-to-market, product, and engineering.

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#### **About BMW i Ventures**

BMW i Ventures is the independent venture capital fund of the BMW Group, based in Silicon Valley and Munich. BMW i Ventures invests in companies shaping the future of the automotive industry, manufacturing, and the supply chain, focusing on physical AI, agentic AI, AI-native enterprise and industrial software. The firm invests in startups across all phases in North America and Europe, from seed to growth stage, with an emphasis on Series A and B. Since 2011, BMW i Ventures has invested in more than 90 companies, including GaN Systems, Kodiak, ChargePoint, Xometry, Skylo, Embotech, Tekion, Rive, and Synera. The firm's total capital under management is \$1.1 billion. For more information: <https://www.bmwiventures.com>.

#### **About KredosAi**

KredosAi is an intelligent engagement platform purpose-built for enterprise payment outcomes. Using behavioral science and AI, the platform helps telecom operators, auto lenders, and financial institutions optimize customer engagement at scale—reducing churn, recovering more revenue, and delivering 20x+ ROI. Founded in 2021 and headquartered in the Greater Seattle area, KredosAi has processed more than 200 million customer interactions and grown revenue more than 6x over two years. The company serves Fortune 50 enterprises across North America and is SOC 2 Type II certified with multilingual support. Learn more at [www.KredosAi.com](http://www.KredosAi.com).

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