

Financial Services

AI-First CRM for the Financial Services Industry

C3 AI® CRM for Financial Services is the only AI-first CRM built for the banking, wealth management, asset management, and insurance sectors. Delivering industry-specific, AI-enabled capabilities for financial services enterprises, C3 AI CRM includes the comprehensive leading sales, marketing, and customer experience capabilities of Microsoft Dynamics 365 and Adobe Experience Cloud. C3 AI CRM helps finance professionals grow revenues, mitigate risks, increase customer satisfaction, and improve operational efficiency.

C3 AI CRM for Financial Services is an AI-enabled and predictive system of intelligence unifying payments, liquidity, credit, brokerage, insurance, and compliance data with 3rd-party and other external data into a robust, secure, and extensible unified financial services object model.

Clients in financial services have highly divergent, fast-evolving needs that can be addressed with thousands of different products and services. C3 AI CRM uses artificial intelligence and advanced machine learning techniques to cut through this complexity, uncover previously undetectable risks and new opportunities for clients, including clients at risk of churn, new product offers that will maximize customer profitability, and updates to demand forecasts that trigger risk management and treasury operations.

AI-Driven Use Cases

Revenue Forecasting - Accurately forecast revenue, balances, and assets under management (AUM) with AI that identifies risks and opportunities, explains the drives, and coaches how to address them

Next-Best-Product Offer – Identify emerging client needs for financial services based on transactions, business performance, and more—offer personalized upsell and cross-sell opportunities by accurately predicting need, value, and client eligibility

Client Churn Management – Build a 360° and unified view of the customer and leverage customer sentiment through NLP and AI-driven algorithms to detect client offering-need mismatches, rate sensitivities, and other churn risk drivers; identify effective intervention strategies to retain and grow wallet share with each profitable client

Product Forecasting – Better forecast product demand and plan needed risk and treasury activities to manage financial reserves for risk and regulatory objectives

Client Profitability Management – Improve portfolio profitability by detecting unprofitable clients and recommending effective strategies to achieve profitability or offboard

Rates and Fees Optimization – Deliver personalized pricing, rates, and fees to maximize expected profitability for each client based on rate sensitivity and other client behaviors

Credit Application & Renewals Management – Manage the entire credit approval pipeline across prospects, and pre-qualify low-risk candidates using AI models and expedite their approvals

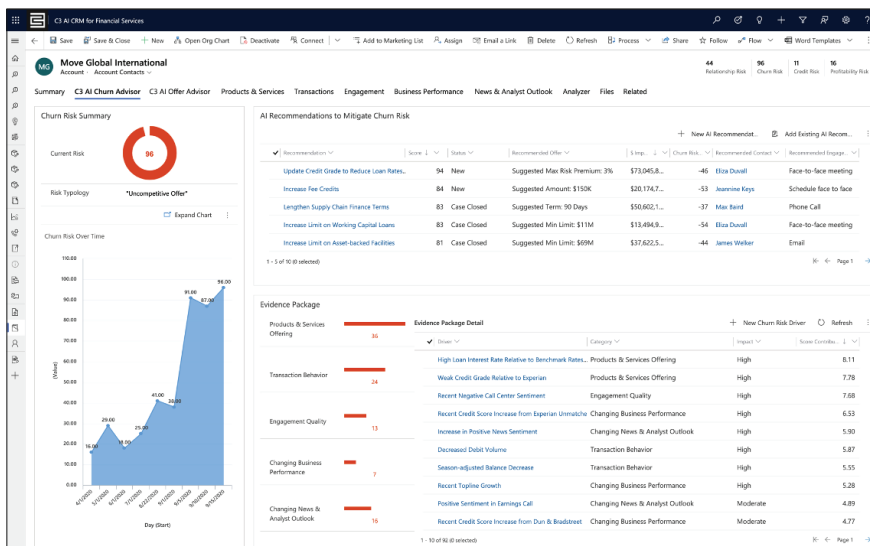


Figure 1. C3 AI CRM for Financial Services helps detect customer churn risks, provides evidence for further investigation, and guides financial services professionals with AI recommendations to mitigate churn risk.

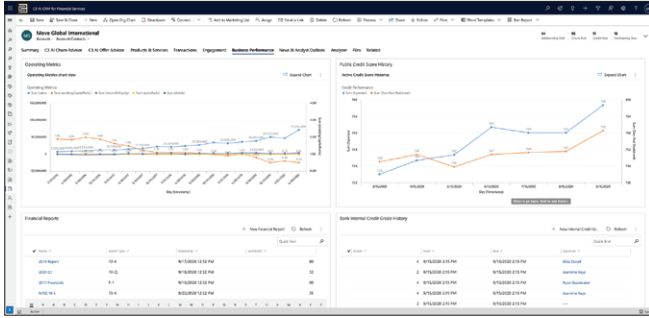


Figure 2. C3 AI CRM for Financial Services continuously monitors internal and externally available data regarding company performance and outlook to detect evolving business needs and risks for each client.

AI-Driven Use Cases (cont.)

Auditability and Governance – Manage models with a regulator-ready interpretability, auditability, and governance framework to build trust with end users and meet internal and external compliance requirements

Client Portfolio Management – Manage client relationships and products in a single unified view of activities and characteristics so that users can work efficiently within one CRM system

Unify All Enterprise and Extraprise Data to Enable a 360° Customer View

INTERNAL

- **Transactions:** Payments, Balances, Interest Rates, Fees, Account Characteristics
- **Financial Products & Services:** Treasury Services, Investment Banking Services, Supply Chain Finance, Product Revenue, Product Usage
- **Equities and Trading:** RFQs, Orders, Executions, Trades, Settlements, Equities, Fixed Income Securities, Commodities, FOREX, Derivatives

EXTERNAL

- **Public Business Performance:** Financial Reports & Filings, Stock Performance, Short Interest, Market Capitalization, Public Credit Scores
- **News & Analyst Outlook:** Adverse News Feeds, Equity Research Reports, Investor Relation Events, Analyst Sentiment, News Sentiment

- **Credit:** Credit Facilities, Credit Applications, Financial Spreading, Credit Terms and Contracts, Credit Utilization, Credit Payments, Prepayments, Credit Grade History, Credit Defaults, Credit Memoranda
- **Firmographics:** Client Profile, Client Hierarchy, KYC, Compliance/AML Alerts, Accounts, Contacts
- **Engagement:** Email, Call Center, Digital Interactions, Meeting Logs
- **Social:** LinkedIn, Twitter, Relationship Graph
- **Economic:** Benchmark Interest Rates, Money Supply, GDP, CPI, FOREX, Markets, Yield Curve

Increase Conversion Rates, Prevent Churn, and Maximize Lifetime Value

Prevent AUM attrition and client churn – With more data sources and more intelligence around customer behaviors, detect and mitigate client churn and balance reduction risks through predictive insights and recommended preemptive actions

Increase sales conversion and wallet share – Leverage AI-driven insights to predict likelihood to transact and offer clients the best products and services to fit their needs

Deepen customer relationships – Improve client satisfaction and loyalty through more meaningful communications with the client based on a deeper understanding of each client's needs as well as engagement sentiment and contact health analysis

Optimize rates, fees, and pricing – Uncover the most important factors that drive usage of products and services to enable smarter, more efficient rate and fee setting that caters to client needs while maximizing margin

Streamline sales and customer processes – Reduce overhead through less time spent tracking and planning, and benefit from smarter identification of what the next best action is, when the action should be taken, and how it should be executed

Maximize customer lifetime value – Continuously identify and propose new products and services that a client is likely to accept and that will maximize customer lifetime value

Proven Results in 8-16 Weeks

Visit c3.ai/get-started