



# C3 AI Cash Management

## AI-Enabled Cash Management to Help Liquidity Managers Prevent Churn and Increase Profitability

C3 AI® Cash Management uses sophisticated machine-learning techniques to help liquidity managers gain visibility into client cash balances and prioritize actions to both prevent balance attrition and win additional balance with optimized rate offers. The application leverages advanced AI algorithms to quantify client rate sensitivity and predict the clients most likely to reduce or end their relationship with the financial institution. These rate sensitivity insights enable liquidity and relationship managers to take targeted action in near real-time.

C3 AI Cash Management integrates and correlates data from multiple internal and external sources, including deposit balance data, transactions, product usage, pricing, client rate data, credit data (e.g., credit utilization, internal credit scores), federal funds rates and other external market data (e.g., yield curve, money supply, market performance). This unified data set represents a daily 360-degree view of each client, enabling predictive analytics, rate optimization, and detection of anomalous transaction and balance behavior. The unified, correlated data provides both liquidity managers and relationship managers with contextual information to optimize rate strategies.

In addition to unified internal and external data, C3 AI Cash Management provides interpretable warning signals that drive the churn predictions. The models are easily configurable, with the flexibility to optimize client rate strategies in changing interest rate environments.

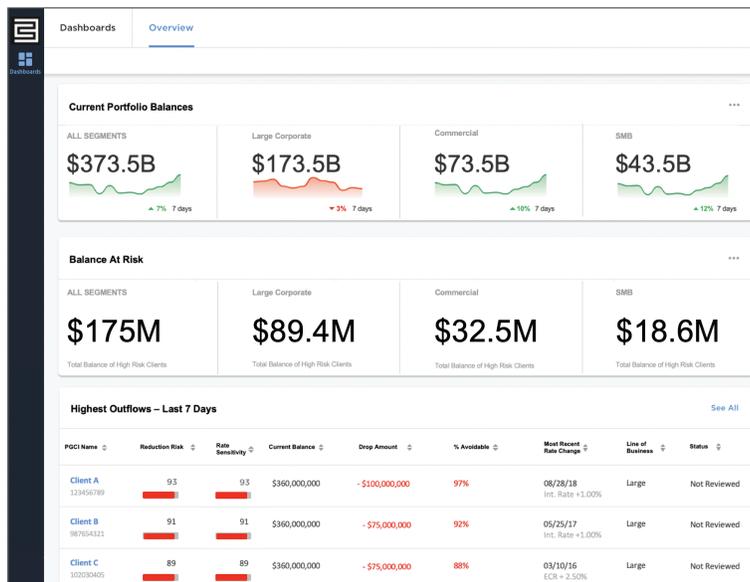


Figure 1. C3 AI Cash Management provides liquidity managers with a real-time dashboard to monitor balance and transaction data.

### Feature Summary

- Prioritize relationship manager activities using machine learning algorithms predicting the likelihood of balance attrition
- Review interpretable risk drivers and early warning signals for each client
- Access correlated internal and external market data from numerous source systems in a single, flexible interface
- Configure the interface to fit the needs of multiple users, including liquidity and relationship managers
- Extend and modify more than 4,500 out-of-the-box analytics
- Analyze granular details across the entire client relationship, including liquidity, credit, brokerage or any number of other product offerings or lines of business, to assist relationship managers with optimal rate decisions

# Powerful Analytics to Enable Real-Time Churn Prevention

## Feature Summary (continued)

- Route rate strategy recommendations to relationship managers for review and execution of rate changes
- Optimize interest rates using sophisticated machine learning techniques to quantify client rate sensitivity
- Detect anomalous behavior within or among cohorts using a variety of AI-techniques such as k-means clustering and gaussian mixture models
- Integrate publicly available corporate action announcements
- Augment investigations with contextual information, such as suspicious transaction activity, transaction counterparty information, and activity relative to the client's peer group

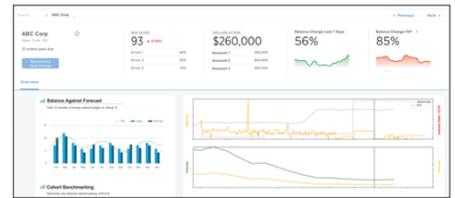


Figure 2. With C3 AI Cash Management, liquidity managers can set targeted rate strategies in response to behavioral changes by individual clients, client cohorts or shifts in the macro environment.

# C3 AI Cash Management Enables AI-Driven Interest Rate Optimization

## Benefits of C3 AI Cash Management include:

- Prevent balance attrition using predictive analytics that identify the clients most likely to reduce balances with sufficient lead time to take preventative action
- Develop more targeted rate change strategies with tailored machine learning analytics
- Increase interest rate spread by offering optimal rates and avoiding unnecessary rate increases for rate insensitive clients
- Uncover new AI-assisted insights using the C3 AI Suite to conduct holistic analyses on a unified and accessible data image
- Rapidly deploy and configure solutions using self-service tools for AI, analytics, dashboards, and data integrations
- Intelligent client clustering using AI-driven behavior-based segmentation enables deeper understanding of clients
- Near-real-time updates of client balance changes that require attention
- Interpretable machine learning empowers relationship managers by explaining early warning signals and providing key contextual information to identify relevant changes in client activity

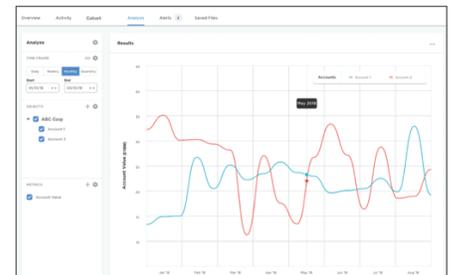


Figure 3. With C3 AI Cash Management, liquidity managers can perform ad hoc and detailed analysis of balance and transaction data to identify deviations and opportunities for targeted rate changes.

Proven Results in 8-12 Weeks

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