C3.ai

C3 AI Smart Lending

Reinvent Commercial Lending with Artificial Intelligence

C3 AI® Smart Lending is an enterprise SaaS application that enables banks to pre-qualify lending opportunities, drastically reduce time-to-decision for applying borrowers and mitigate borrower risks. The application uses interpretable, auditable artificial intelligence to assess borrower credit worthiness based on a comprehensive view of a bank's data.

Commercial banks have dual and competing responsibilities: originate loans and grow loan book while managing default risk to acceptable levels. Whether qualifying a lending opportunity, underwriting a loan, or monitoring an existing borrower, lending teams must review large volumes of data before making credit decisions. Sifting through financial histories, loan histories, credit standing, co-borrower and guarantor availability, cash flow analysis, and available collateral, requires significant time and is prone to inconsistencies due to myriad customer nuances, human biases and regulatory requirements. Other sources of valuable data, such as payments, are routinely ignored altogether.

C3 AI Smart Lending addresses these problems by using AI and machine learning techniques to provide comprehensive and interpretable insights to lending teams. Leveraging the C3 AI Suite to unify and reconcile data from dozens of source systems, the C3 AI Smart Lending application lets banks automate simple credit decisions while enabling more rapid decisioning for complex problems through contextualized AI insights and recommendations.

C3 AI Smart Lending is a workflow-enabled application, providing lending teams with a collaborative workspace to analyze credit decisions based on a shared, 360-degree view of the client. The application provides thousands of pre-built analytics to support complex credit application reviews and machine learning algorithms are also configurable, enabling a bank to best fit them within their business processes across the organization.

↑ **98%**
**precision**
in recommended application approval

↓ **70%**
reduction
in extensive manual credit application review
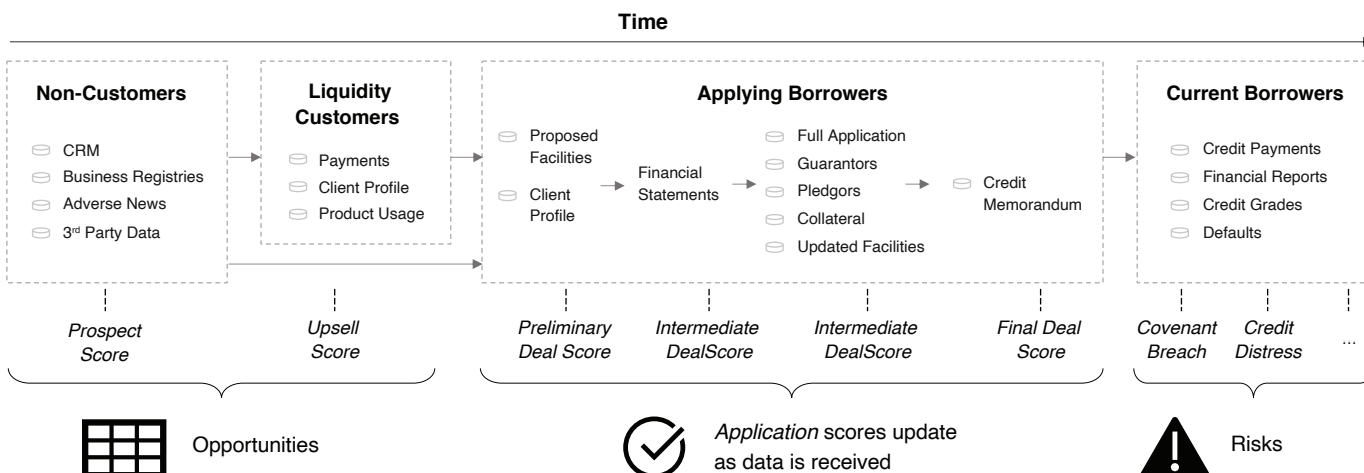
With C3 AI Smart Lending, banks can automate simple credit decisions while leveraging AI to accelerate decisions for more complex cases.

Feature Summary

- Automate simple credit decisions, accelerate decisioning for complex cases using AI-driven insights

- Review AI risk scores that update throughout the lending process, as borrower data is received

- Use AI score breakdowns to identify credit risk drivers for each client

- Simulate how changes in terms of credit will influence the risk profile of a borrower

- Collaborate using end-to-end workflows, messaging, and task management for any application or risk mitigation process

- Perform powerful peer-comparison analyses based on a 360-degree view of each client and incorporate to underwriting package for each case

- Compare renewal applications with previous applications to quickly identify changes in requested terms of credit
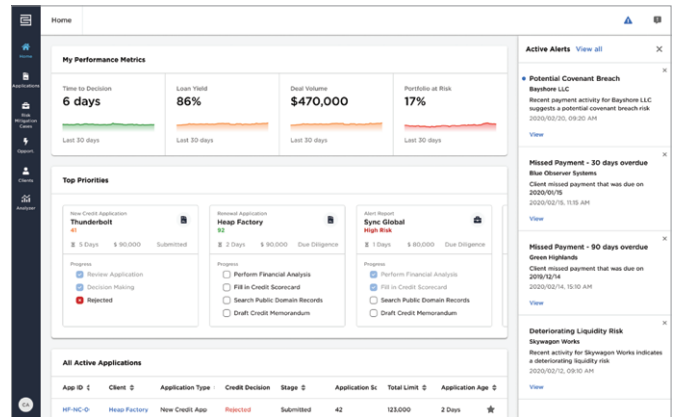

C3 AI Smart Lending enables lenders to accelerate origination and reduce risk with interpretable AI

Increase Commercial Credit Revenue, Process Applications Faster, Decrease Manual Review, and Increase Risk Visibility

Benefits of C3 AI Smart Lending include:

- **Increase win rates:** close more deals by improving the client experience through reduced response times

- **Reduce cost:** improve your lending team's throughput by reducing time spent on routine credit applications and focusing on complex cases

- **Free up capital:** reduce the cost of risk by improving your underwriting and risk monitoring processes and capabilities

- **Improve pricing:** through more accurate assessments of risk

- **Increase application volume:** pre-qualify and proactively match prospective borrowers to high-value loan opportunities
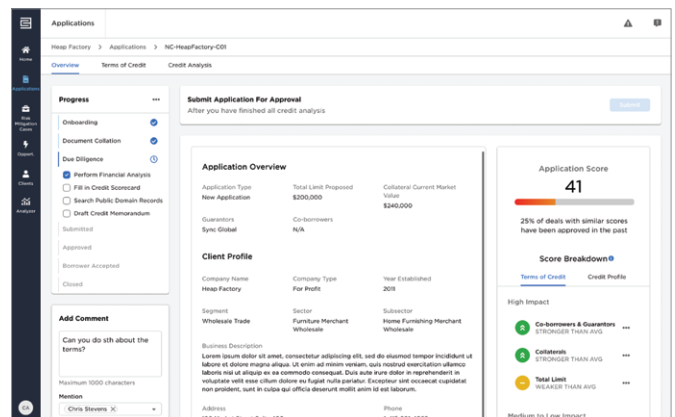
Robust end-to-end workflows facilitate collaboration and rapid decisioning

Proven Results in 8-12 Weeks	Visit c3.ai/get-started