

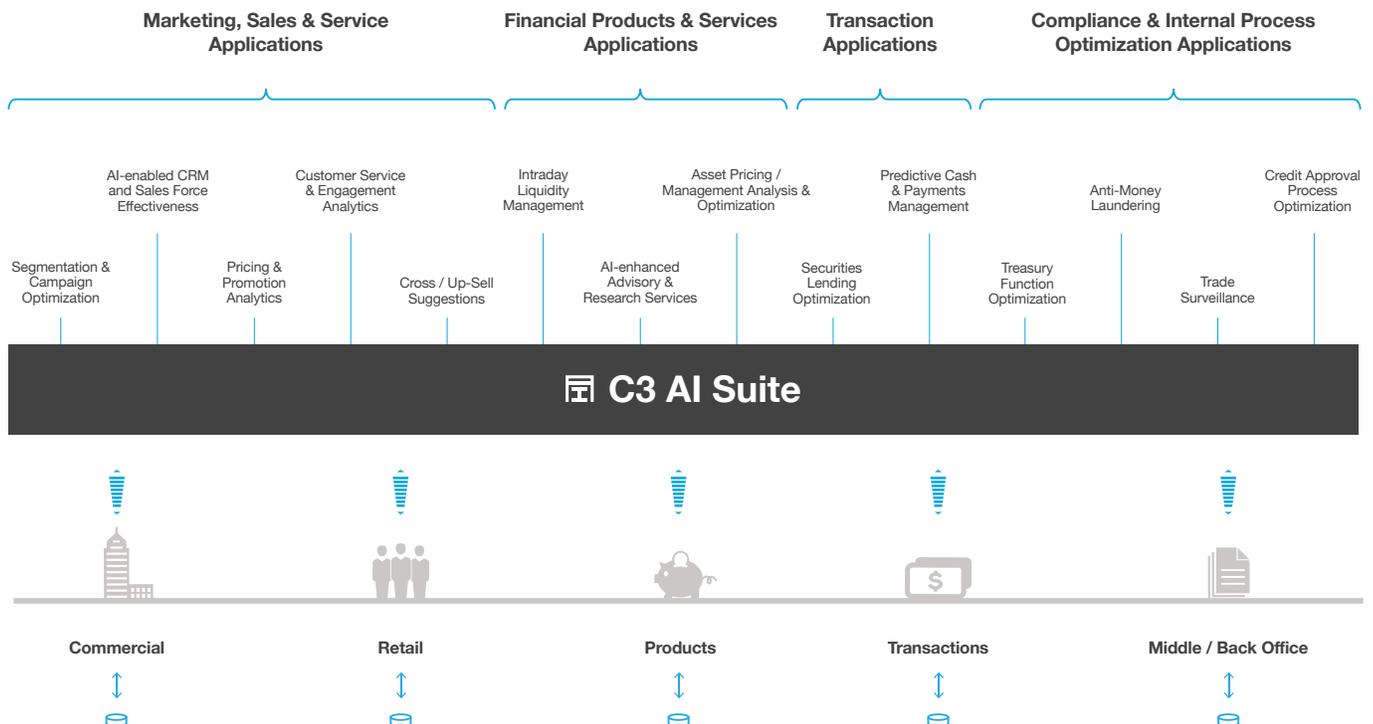


AI for Banking

Use the power of enterprise-scale AI to improve profitability, increase customer engagement, and mitigate risk

Banks face a dynamic market with evolving regulatory and compliance requirements, sophisticated customers, and nimble digital-native competitors. Many global banks are trying to win first-mover advantage using the transformative possibilities of AI, big data, and cloud computing, but the ability to flexibly and rapidly respond has been hamstrung by rigid IT systems and segregated data in disparate sources. Banks today need a flexible platform that can rapidly enable big data and AI applications while meeting governance, IT, and operational requirements.

The C3 AI Suite™ provides the necessary, comprehensive capabilities to build enterprise-scale AI applications 40x faster than alternative approaches. The C3 AI Suite applies machine learning to all relevant data sources to rapidly generate predictive insights that can be used to enhance rules-based banking systems, improve critical compliance and operational processes, and transform customer experiences. A recent study of the value chains of three major global banks demonstrated that the annual economic value of the C3 AI Suite deployed across each enterprise could exceed \$100 million.



C3.ai Applications for Banking

C3.ai banking applications are built on the C3 AI Suite and use AI at scale to provide ever-smarter actionable insights for business-critical challenges. These pre-configured banking applications include:

C3 Anti-Money Laundering™

Reduce regulatory exposure, risk, and investigation costs by accurately identifying, prioritizing, and reporting suspicious activity. C3 Anti-Money Laundering uses machine learning algorithms to analyze data from multiple systems to increase accuracy rates in flagging suspicious activity while reducing the number of false positives.

C3 Intraday Liquidity Management™

Identify globally optimal liquidity positions in real time to satisfy payment and settlement obligations and regulatory requirements. Machine learning-based stochastic optimization techniques use real-time data for agile liquidity management.

C3 Credit Risk Management™

Reduce exposure to credit risk and loss through early identification of conditions that may affect consumer or commercial risk profiles. Maintain a comprehensive data view to accurately assess risk while streamlining credit approval.

C3 Trade Surveillance™

Detect suspicious trading behavior indicative of market misconduct. Advanced machine learning algorithms correlate all trading-relevant structured and unstructured data and drive contextual analysis to enforce policy compliance.

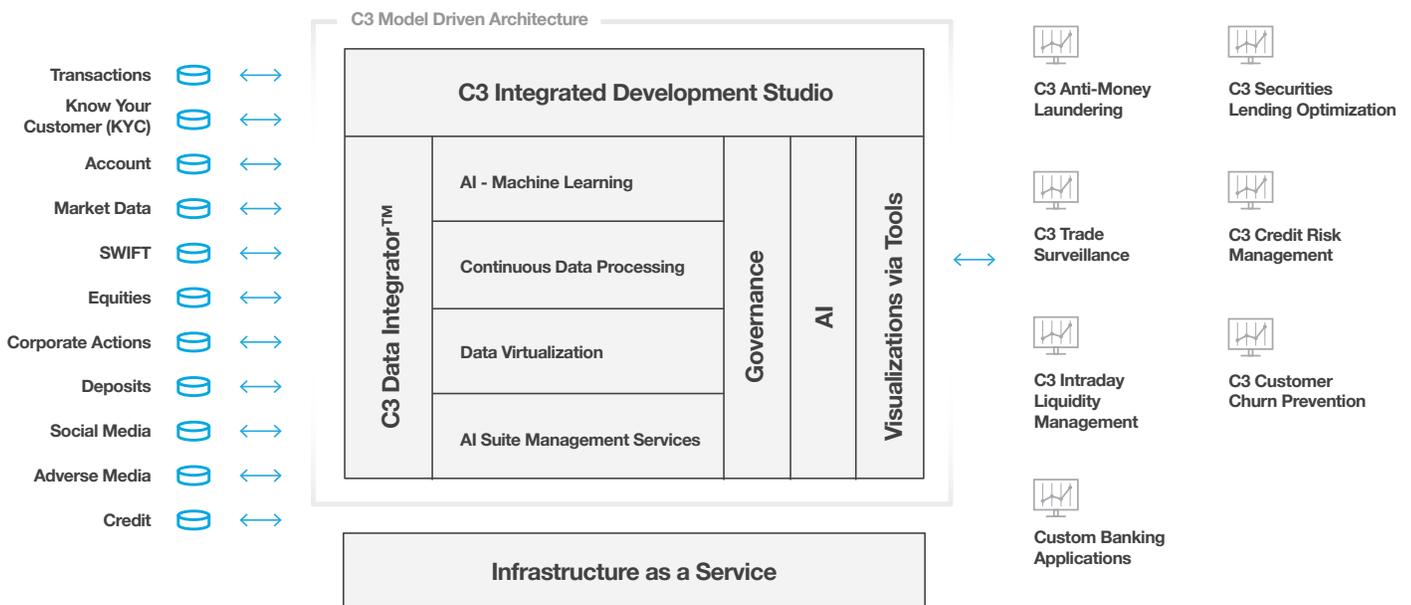
C3 Securities Lending Optimization™

Prioritize securities locate requests by expected availability, likelihood of fulfillment, and potential profitability. AI algorithms predict the likelihood of lender recall events for every security-lender combination and learn from recall events to make better predictions over time.

C3 Customer Churn Prevention™

Improve profitability of customer mix, lower customer attrition rate and increase efficiency of retention activities. Supervised ML models analyze customer attributes, behavior and external factors to determine churn risk and the most effective intervention for each customer.

C3 AI Suite: Deploy Pre-configured Applications and Build Custom Applications



Solution Showcase: C3 Anti-Money Laundering

Customer Case Study: A large global bank deployed C3 Anti-Money Laundering in one of its operating units in 12 weeks, bringing together a unified data image of two years of historical data from 11 data sources, including Know Your Customer (KYC) databases, client segmentation, transactions, external watchlists, and several other systems. The application reduced false positive alerts by 85%, while increasing true suspicious activity reporting (SAR) identification by 200%. Unlike rigid rules-based systems, C3 Anti-Money Laundering models are easily configurable and flexible, enabling intelligent adjustment to changing regulations and money laundering strategies.

<p>2 Years historical data</p>	<p>11 Data sources</p>	<p>↓ 85% Reduction in false positive alerts for suspicious activity</p>	<p>↑ 200% Increase in correctly identified suspicious cases</p>
---	---------------------------------------	--	--

Analysis Tabs
Screens to deeply explore activity, associations, and time series data

Alerts
Risk score driven by comprehensive machine learning algorithms

Key Metrics
Summary of key metrics for the client over time

External Data
Relevant watchlist and regulatory report data surfaced for the client

Key Risk Drivers
Risk score is broken down into interpretable risk drivers

Benefits of C3 Anti-Money Laundering

- **Improved Alert Quality:** Reduce false positive alerts and focus on highest risk cases
- **Increased Team Productivity:** Integrated case investigation workflows and automated watchlist monitoring lead to greater investigation efficiency
- **Accurate Risk Scoring:** Increase machine learning algorithm precision through continuous feedback from investigations
- **Interpretable Machine Learning:** Empower investigators by explaining key risk drivers and creating an audit trail for reporting needs
- **Unified Data Image:** Correlate multiple data systems including transaction data, KYC system client information, sanction and PEP lists, and case management systems
- **Flexible Data Ingestion:** Quickly integrate incremental internal and external data sources to enrich the analytic results
- **Intelligent Client Segmentation:** AI-driven behavior-based segmentation enables deeper understanding of clients
- **Extensible and Configurable:** Detect emerging money laundering typologies and configure new analytics by scenario
- **Near-Real-Time Updates:** Holistic client risk scores are updated with every transaction or account activity
- **Robust Case Management:** Advanced tools enable escalation, collaboration, case auditing, and value tracking

Build and Deploy Applications 40x Faster

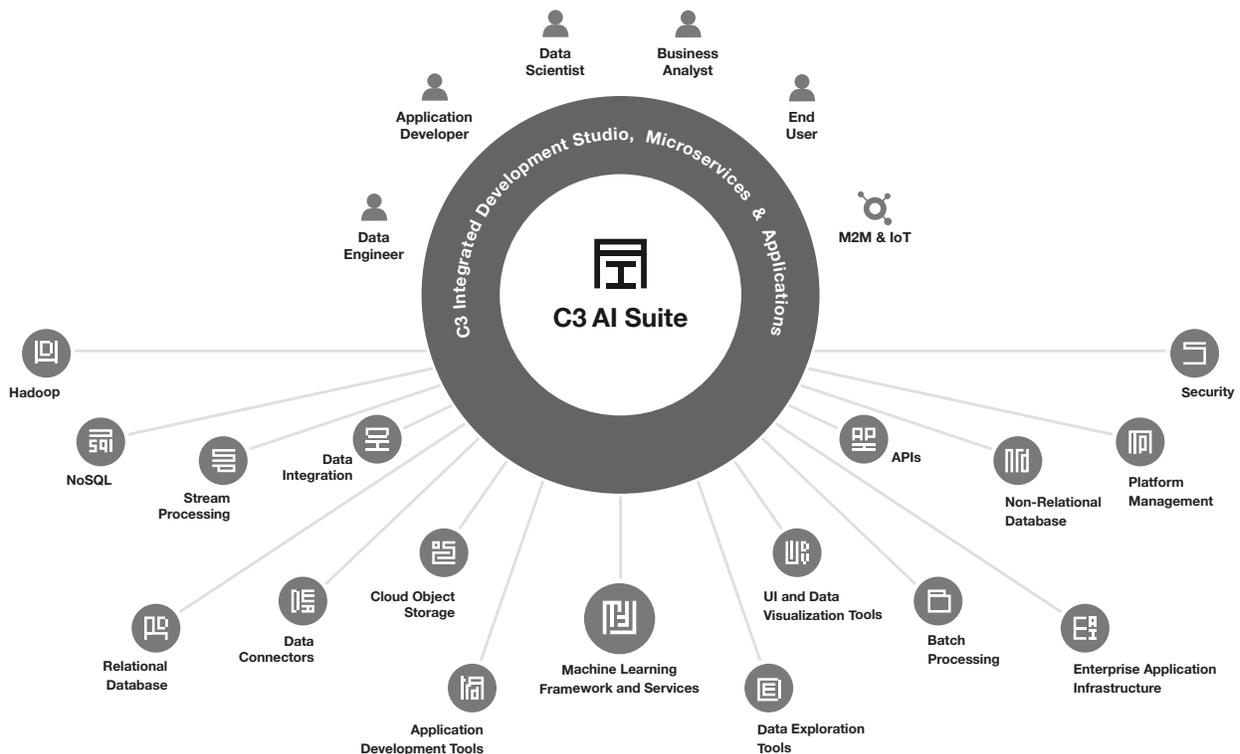
The C3 AI Suite is comprehensive software that uses a model-driven architecture to accelerate delivery and dramatically reduce the complexities of developing AI-enabled applications.

The horizontally scalable architecture of the C3 AI Suite provides the foundation to develop next-generation AI applications that use federated data management and machine learning in a secure, scalable environment. With the C3 AI Suite, organizations can rapidly develop and operate AI applications that run on any public or private cloud environment.

The C3 AI Suite's set of visual application development and AI tools, C3 Integrated Development Studio (C3 IDS), is a low-code/no-code environment for developing, deploying, and operating enterprise AI applications. C3 IDS provides data ingestion, data modeling, machine

learning feature engineering and model lifecycle management, and a metadata-driven UI development tool. With C3 IDS, application developers can configure the application user experiences and deploy AI-enabled applications. Data scientists can configure application data models and develop, train, and deploy machine learning models.

The C3 AI Suite delivers a set of services and capabilities that underpin the ability to deliver AI applications 40x faster than alternative methods. A model-driven abstraction layer; a comprehensive set of data integration, management, and processing capabilities; time series services; AI and model management; and a robust security framework speed data science and application development to accelerate delivery of AI at enterprise scale.



Proven Results in Weeks, Not Years

Complete a low-cost, low-risk production trial of the C3 AI Suite™ in just 8–12 weeks. Validate the economic value and other benefits to your organization before expanding into full production use. For more details, visit www.C3.ai.