

# C3 AI Smart Lending

## Reinvent Commercial Lending with Artificial Intelligence

C3 AI® Smart Lending enables loan officers to accelerate underwriting decisions and provides credit officers with an early warning of loans that are at the risk of default.



**70%**

Reduction in manually reviewed credit applications



**30%**

Reduction in average time to decision



**50%**

of loans at risk identified 6-12 months in advance

C3 AI Smart Lending is an enterprise SaaS application that enables banks to drastically reduce time-to-decision and mitigate credit risks. The application uses interpretable and auditable artificial intelligence to assess borrowers' credit worthiness based on a comprehensive view of a bank's data combined with external data.

Commercial banks have dual and competing responsibilities: originate more loans while managing default risk. Whether underwriting a loan or monitoring loan portfolio for signs of distress, banks must review large volumes of data. Sifting through loan histories, credit standing, co-borrower and guarantors availability, cash flows, and collateral, requires significant time and is prone to inconsistencies due to myriad customer nuances and human biases. Other sources of valuable data, such as payments and external signals such as macroeconomic indicators, are routinely ignored altogether.

C3 AI Smart Lending addresses these problems by using machine learning techniques to provide comprehensive and interpretable insights to lending teams. A rich workflow provides lending teams a 360-degree view of their client's financial health. The application provides thousands of pre-built analytics to support complex credit application reviews and to monitor the health of the loan portfolio at scale.

### Feature Summary

- Automate simple credit decisions and accelerate decisioning for complex cases using AI-driven insights
- Receive early warning of loans at risk of default
- Use AI score breakdowns to identify credit risk drivers for each client
- Integrate with Document AI to parse documents and update AI scores in real time
- Simulate how changes in terms of credit will influence the risk profile of a borrower
- Perform powerful peer-comparison analyses based on a 360-degree view of each client and incorporate to underwriting package for each case

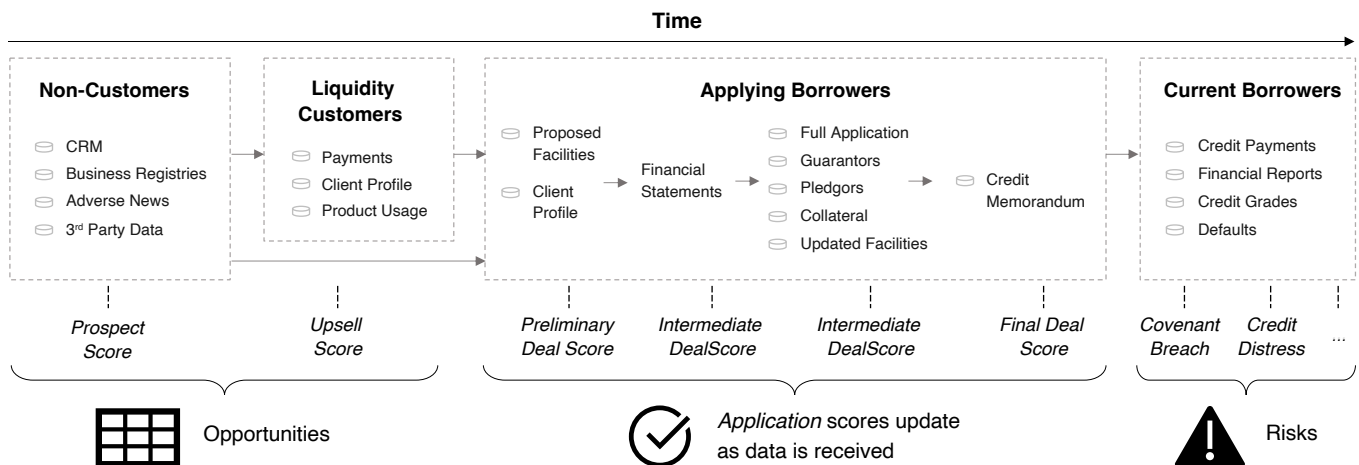
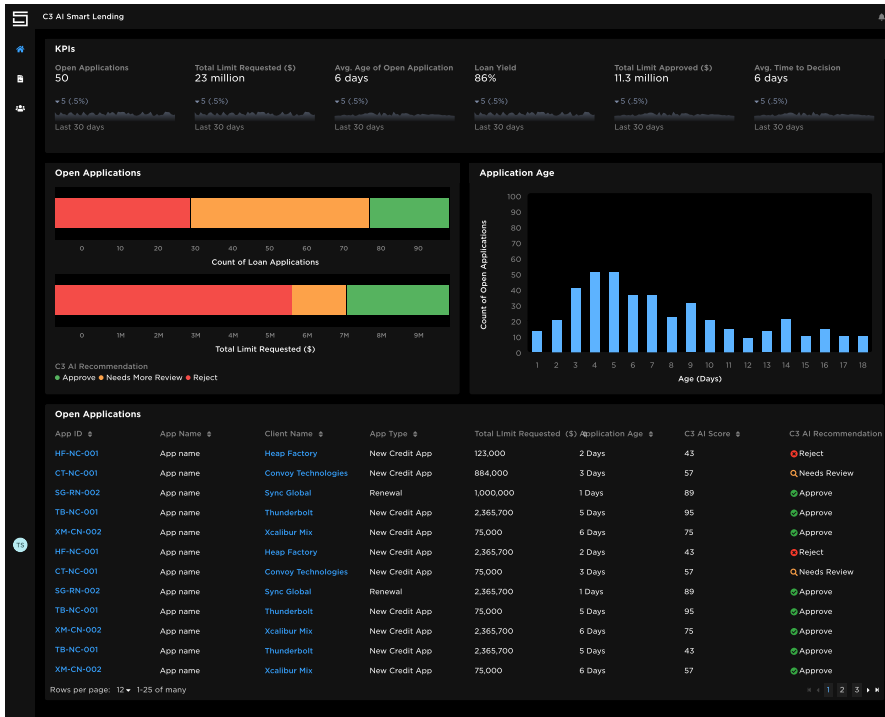


Figure 1. With C3 AI Smart Lending, banks can automate simple credit decisions while leveraging AI to accelerate decisions for more complex cases.



“C3 AI Smart Lending supported clients across 20 countries and demonstrated an estimated \$100m in annual economic value for a large commercial bank in APAC.”

Figure 2. 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 throughput by reducing time spent on routine credit applications and focusing on complex cases.
- **Decrease Charge-offs:** Take proactive measures for loans at the risk of default.
- **Improve pricing:** through more accurate assessments of risk.
- **Free up capital:** reduce the cost of risk through improved underwriting capabilities and better risk management.

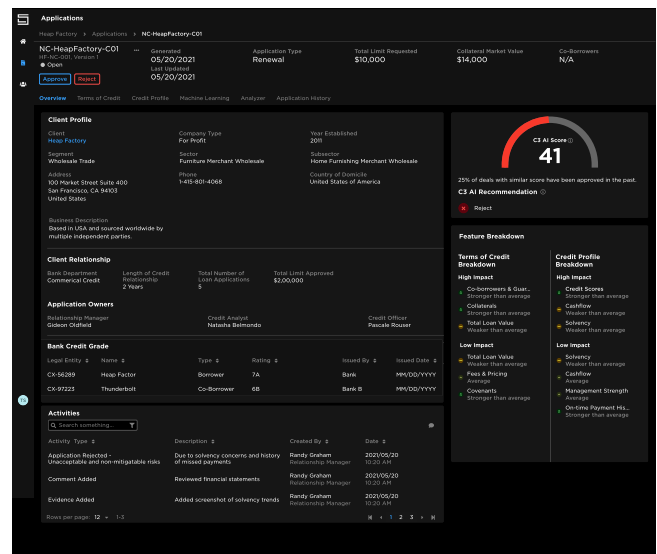


Figure 3. C3 AI Smart Lending provides AI insights with interpretability for rapid credit decisions and effective monitoring of loans

Proven Results in 8-12 Weeks

Visit [C3.ai/get-started](https://C3.ai/get-started)