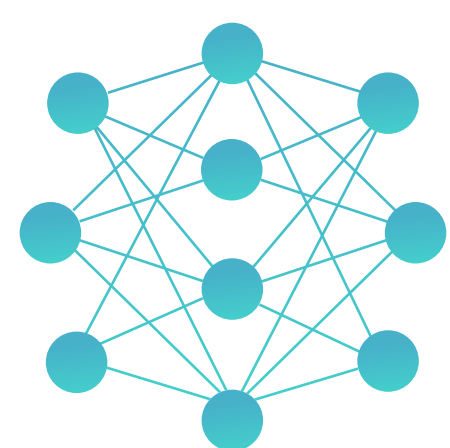


AI-driven Lending Partner Checklist

Identifying the right partner to help your lending organization transition to AI-driven underwriting is a key step in successful digital transformation and innovation. Zest AI has been perfecting AI-enabled credit solutions for over a decade and has put more AI-powered credit models into production than any other provider. In our experience, it's critical your selected provider excels in the following categories:



Model Performance & Explainability



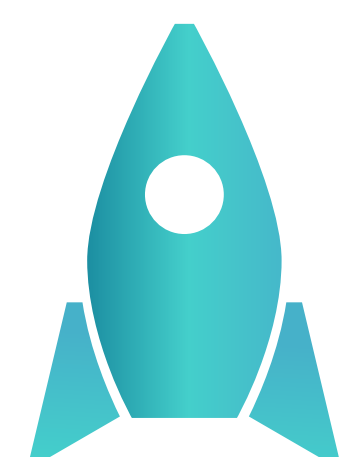
Inclusive & Fair Lending



Regulatory Compliance & Documentation



Safe Model Management



Adoption Ease & Speed

ZEST AI



cfpb

CUNA
Strategic Services

Double-digit % boosts in model performance leveraging **patented reject inference** for extra model stability and **gold standard explainability** for accurate adverse action reasons. Plus, it's your credit model, not someone else's.

Proprietary adversarial de-biasing method makes outcomes more equitable for women, people of color, and other protected groups without sacrificing model accuracy or increasing risk.

Automatic model risk management documentation designed with interagency guidance gives you **control and confidence in compliance** for your model(s) and the necessary documentation to satisfy regulators.

Multivariate input and output monitoring provide **superpower vision** into your model and loan performance in an easy to operate dashboard, ensuring you're **never in the dark** and can respond to changes quickly.

Begin scoring on a **better model in 60 days** with end-to-end software automation, experienced service teams, and flexible integrations for your current loan flow. Plus, get **all the tools and training you need** to effectively and easily adopt AI-driven lending.

Other Score/ Model Providers

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May provide performance boosts with pre-built features but could decay quickly over time or in volatile conditions requiring frequent refits; improper explainability may lead to **inaccurate reasons hiding fair lending problems and mislead applicants**.

More accurate models may approve more people, but often also create **greater disparate impact**. Standard fair lending testing is **not enough to pass regulatory scrutiny** when less discriminatory practices are possible.

Either you don't own your model and rely on someone else's compliance or you **shoulder the documentation and compliance burden with limited transparency** and control over your modeling partner.

The opportunity in AI-driven lending requires hands-on management. **Don't lose the advantage** of speed and sensitivity in effective model monitoring with **see-you-next-quarter support**.

Your credit model may benefit from AI, but **is your organization prepared for an AI-driven future?** Ensure fast promises and quick results don't leave your team behind in the long run.

BOTTOM LINE

There are many providers making new technology promises. We want to help you ask the right questions, identify the best solution for your organization, and enable you to build a stronger, more competitive financial institution. At **Zest**, we commit to deliver the **transparency, control, and competitive advantage** in credit scoring you need to be successful now and in the future.