

# Powering Safe *and* Fair Consumer Lending

## Who is Zest AI

Zest AI sells software that helps lenders make fair, accurate, and compliant consumer loan decisions using the power of machine learning (ML). Since 2009, Zest's mission has been to make fair and transparent credit available to *everyone*.

## Driving Financial Inclusion

Some fear that ML underwriting will exacerbate existing bias in consumer lending. If done wrong, ML will do just that. But, Zest AI's **technology helps lenders increase approval rates for minorities**, *increase* transparency in lending decisions, and *increase* optionality for lenders who want to do more than current law requires to make lending fairer for Blacks, Hispanics, women, and others. What's more, Zest AI does it using standard FCRA-compliant credit data. The key is Zest AI's software that lets lenders fine tune the variable weights in underwriting models to the seventh decimal, which results in **radically more inclusive lending**-a result only ML can achieve.

## Focused on Compliance

Zest AI also takes seriously the need to explain to both regulators and consumers exactly how the models make decisions. So seriously, in fact, that Zest AI can prove with mathematical certainty that the reasons it provides are accurate, a claim few can make. Zest AI software also automatically generates all of the model risk documentation required by auditors and examiners. Zest AI has done it so well, in fact, that the OCC and Fed refer to it as the **gold standard in ML explainability**.

## Reducing Risk

Lenders who switch to safe machine learning models to score applicants are **better at predicting credit risk** because they can make better use of the data they already have on hand. Using Zest AI software, lenders can **handle market disruptions with ease**: spotting trouble sooner and putting out revised models faster. Zest AI helps lenders drive economic growth and prosperity by making *more* loans, *more* safely, to *more* consumers

## The Zest AI Advantage

15%

More approvals with  
*no extra risk*

30%

Decrease  
in losses with same  
rate of approvals

500K

loan decisions per  
month using Zest AI  
tech

300K

More minority  
homeowners

## Consumers Deserve Better

70%

of Americans would  
switch to a fairer  
lender

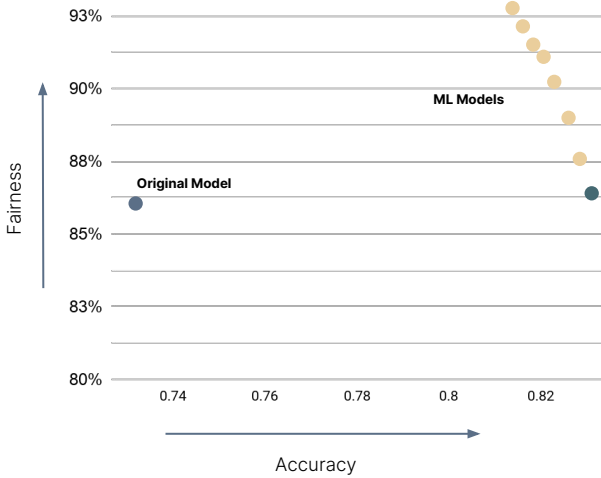
50%

of Americans think  
the credit system is  
broken

66%

of Americans say accessing  
credit has become more  
important since covid-19

### Generating More Inclusive Models



### How To De-Bias Lending

Just by switching to machine learning models, lenders can produce more accurate decisions than with traditional credit underwriting models. (see right side of chart). That also gives lenders more options to drive higher inclusion in their lending. Zest software uses a technique called adversarial de-biasing that automatically generates fairer models by double-optimizing for accuracy and fairness. Lenders suddenly have a range of less discriminatory alternatives to can choose from. It's a bit like having a robot in your fair lending department doing the hard work so that analysts and examiners can make more efficient decisions.

### Credit Unions We Partner With



### Learn More

<http://www.zest.ai>

Twitter [@Zest AI](#)

LinkedIn [/Zest-AI](#)

