

Zest Protect

Boost your lending confidence with smarter, configurable, seamless AI fraud detection



Reduce application fraud in the origination process with greater accuracy and coverage without creating inefficiencies or disrupting your borrower experience. With Zest Protect, get holistic detection, and mitigate rising AI-powered fraud with proven, industry-leading AI capabilities.

Simplified detection without compromise

Zest Protect uncovers...

First-party fraud

Third-party fraud

Misreported income

Compromised identity

... in one streamlined solution.



Smart

Reduce loss with more accurate, confident lending decisions

Zest Protect's highly performant, customized machine learning models outsmart application fraud with more accurate insights and granularity than other leading solutions.

- Capture 50%+ of all behavioral fraud and 75%+ of misreported income instantly
- Precise risk scores across fraud types
- Key driver reason codes



Configurable

Get more control and visibility of your risk

With fraud capture transparency and flexibility at your fingertips, tune Zest Protect to your specific risk tolerance and automation goals with confidence.

- 100% customizable detection and capture within your decisioning process
- Set specific cut-offs and thresholds across fraud behaviors, identity, and income discrepancy



Seamless

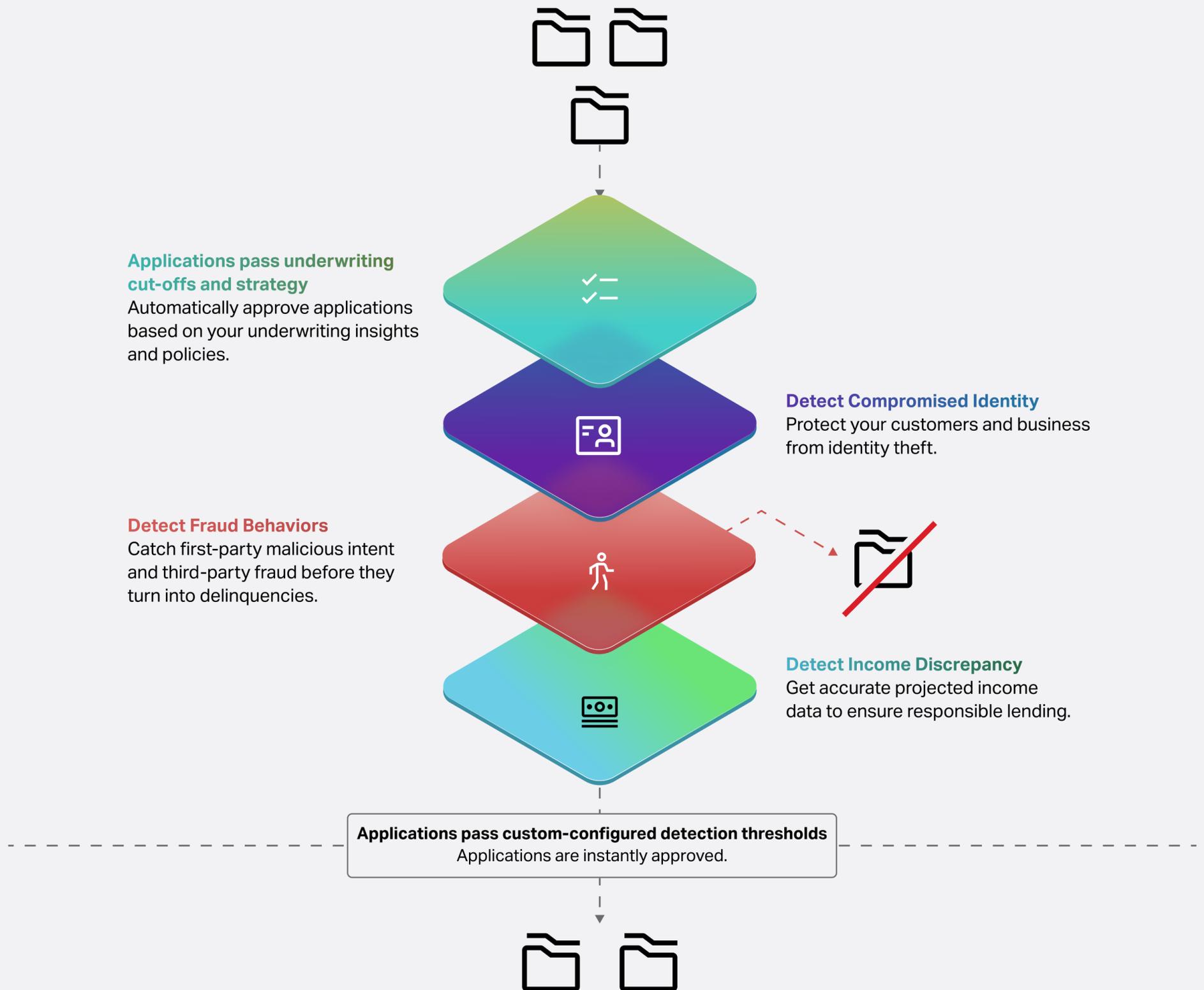
Automate detection within the decisioning process for frictionless lending

Maintain your decisioning efficiency with AI-automated underwriting and Zest Protect working together in one integrated, instantaneous process.

- Achieve 80% auto-decisioning with validated applicants
- Give your borrowers the best lending experience possible

Powerful layers of detection embedded in your decisioning workflow with Zest Protect

Automatically approve applications based on your underwriting insights and business risk thresholds.



Proven AI for a thriving lending ecosystem

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A pioneer in the field, serving more than \$5.6T in assets with over 600 active models, Zest AI is helping FIs and specialty lenders build thriving lending ecosystems. Zest AI aims to make purpose-built, best-in-class AI technology available to lenders to help broaden access to equitable lending.

