

Proven AI for automated, inclusive underwriting

Banks, credit unions, and specialty lenders can accurately assess their borrowers and automate decisions with deep lending insights. Make smarter, fairer lending decisions and gain efficiencies to better serve and delight more borrowers, faster.



With Zest AI, your lending business can:

Make smarter lending decisions

With more data and better math make smarter decisions. Deep, accurate lending insights allow you to lend across the credit spectrum and provide accessible credit to more borrowers even during shifting or turbulent economic climates.

Swap risky for good borrowers and lift approvals by

25%

without added risk



Reduce risk by

20%

keeping approvals constant[†]



Gain efficiencies with powerful AI automation

Deliver more decisions faster, gain process automation, and be more competitive in the market. Instantly decision the majority of your applications and delight borrowers with quick approvals.

With Zest AI's accurate scoring and insights to optimize your credit policy, eliminate most of your manual review, and save time and resources.

Auto-decision

80%

of applications



Deliver fair access to credit

Give all borrowers a fair shot and truly help the underserved. Remove bias in the underwriting process with powerful machine learning models that are optimized for both accuracy and fairness. With smarter decisioning and less manual review, you can ensure your underwriting is consistent and equitable.

Increase approvals

30%

on average across protected classes



[†] Based on preliminary model results. Risk mitigation based on 50% approval rate. Individual results will vary.

Zest AI Solution Features



Machine learning models

Powerful and fully explainable machine learning models are developed for the regions and customers you serve, and deliver deep, accurate insights.



Seamless integration

Easily integrate Zest AI into MeridianLink's lending ecosystem and processes with minimal to no IT burden.



Dedicated to your success

Models are actively monitored to ensure accuracy and stability. Our Customer Success team provides additional lending insights, support and is always there as a part of your team.



Compliant, transparent, and fair

Zest AI is a leader in machine learning model innovation with empirically validated and patented explainability and debiasing technology. All clients receive comprehensive Model Risk Management documentation and Fair Lending reporting to ensure all regulatory standards are met.

Smarter, faster decisioning across:

- Auto
- Credit card
- Home equity
- Personal loans
- SMB

"We are always looking for ways to provide our members with fast and fair access to capital. Since integrating Zest AI as part of our MeridianLink® Consumer offering, we have seen a sustained increase in approval rates on loans. This gives us the ability to say yes more often to members across the credit spectrum."

Miriam Mitchell
Chief Lending Officer



A MERIDIANLINK PLATINUM PARTNER

Since 2009, Zest AI has been innovating and perfecting AI lending technology. A pioneer in the field, serving more than \$5.6T in managed assets with over 600 active models, Zest AI aims to make purpose-built, best-in-class technology to decrease risk and boost growth opportunities throughout the lending process.



CONTACT US TO LEARN MORE

HELLO@ZEST.AI OR VISIT US AT [ZEST.AI](https://www.zest.ai)



Zest AI supports FIs throughout MeridianLink's Digital Progression Model in these areas:

✓ Consumer Experience

✓ Instant Decisioning

✓ Data Centricity

✓ Process Automation