ZEST AI | Powerful AI for Better Lending

Zest AI helps lenders make better decisions and better loans—increasing revenue, reducing risk, and automating compliance. Zest was founded in 2009 with the mission of making fair and transparent credit available to everyone and are now a leader in software for more inclusive underwriting. Zest's AI-driven lending software helps credit unions go beyond traditional credit scores' statistical and data limitations to identify good borrowers often overlooked by legacy techniques. Credit unions that lend using Zest-built models have seen on average 20% increase in approval rates with no added risk and up to five-fold increases in automated approval rates by using more of their data and the advanced math of machine learning. Zest AI is the only complete AI solution built to generate faster, fairer, and better lending down the credit spectrum.

VyStar Case Study

VyStar Credit Union wanted to expand product portfolios faster and more efficiently without taking on additional risk. Using over 500 variables, VyStar's new model improved accuracy with better insights in potential borrower populations. This increased confidence in thresholds for auto-approvals, allowing VyStar to accept more members and increasing approvals.

- **22%** Increase in portfolio approvals while holding risk constant
- **$40M** In new credit that will be issued every year
- **75%** On track for 75% automated decisioning

"What really excites us is the opportunity to offer instant decisions, better pricing, and personalized service to our members through our partnership with Zest."

Jenny Vipperman, Chief Lending Officer

Why This Provider Over Another?

- Zest is stress-tested by the largest, most regulated lenders including Freddie Mac, Discover and Citi but accessible and aligned with LSCU credit unions.
- Models built with Zest outperform generic scores like FICO and custom-built logistic regression scorecards, delivering best-in-class borrower assessment.
- Zest's end-to-end model explainability has been called the gold standard by regulators, delivering transparency and reason codes with confidence in compliance.
- Intuitive workflow automation provides model validation, business analysis, and compliance documentation, including MRM for smooth adoption.
- Streamlined data ingestion and parsing make modeling preparation simple. Plus, flexible deployments and integrations make implementation and operation easy.

How Do Credit Unions Benefit?

Credit unions that partner with Zest AI see:
- More approvals across the full credit spectrum
- Manage risk, control loss and defaults
- Improve speed to decision with accurace at scale

CUNA Strategic Services