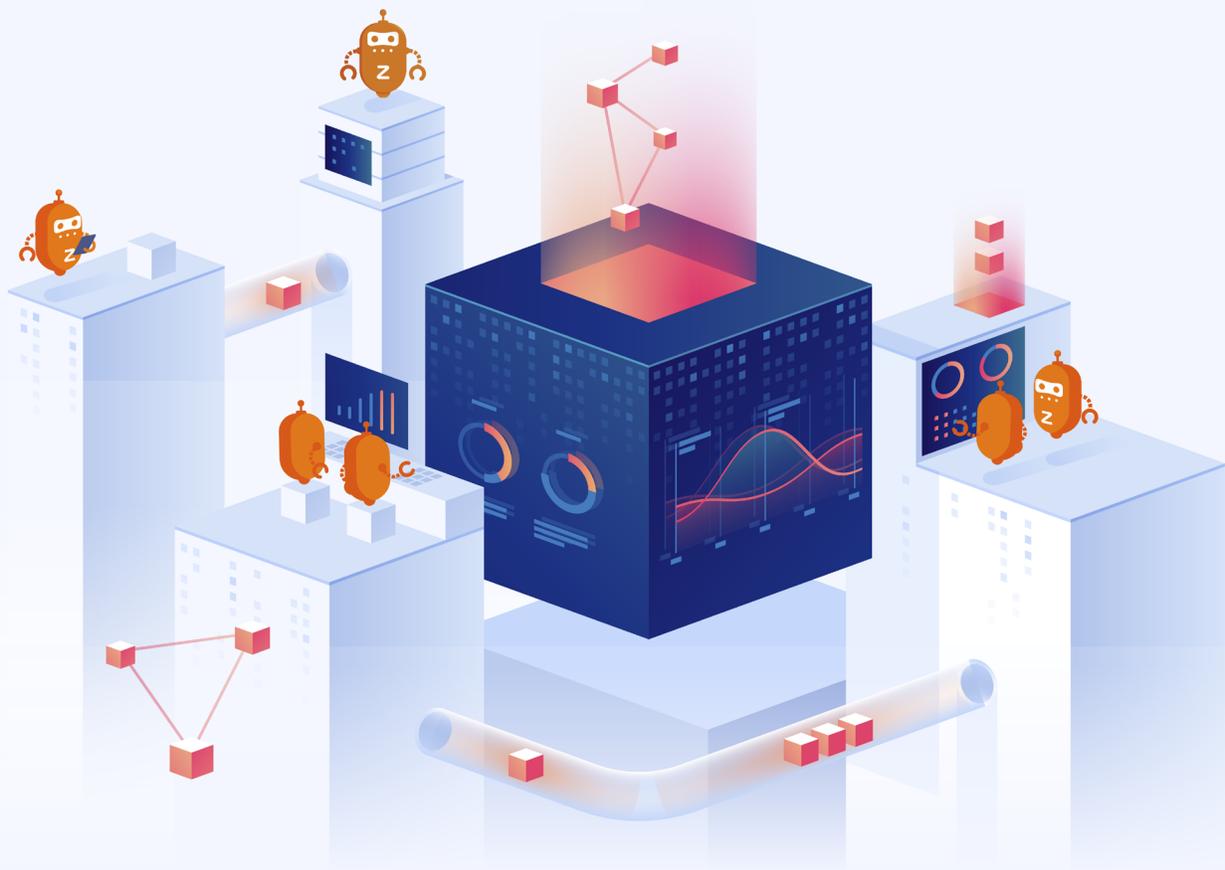




ZAML SILVER

Pioneering the future of underwriting



The Future of Underwriting is Here.

It's not a matter of whether machine learning will disrupt lending. It's a matter of when.

Some of the most innovative financial institutions are already adopting ML and many more will be in short order. In fact, one recent survey found that 58% of CEOs and other senior executives at banks and other lenders expect their institution will begin using ML in the next two years.¹ They recognize the power of ML-driven underwriting to:

✓ **Expand originations**

by safely boosting approvals and attracting more customers

✓ **Reduce risk**

through better prediction of loan defaults

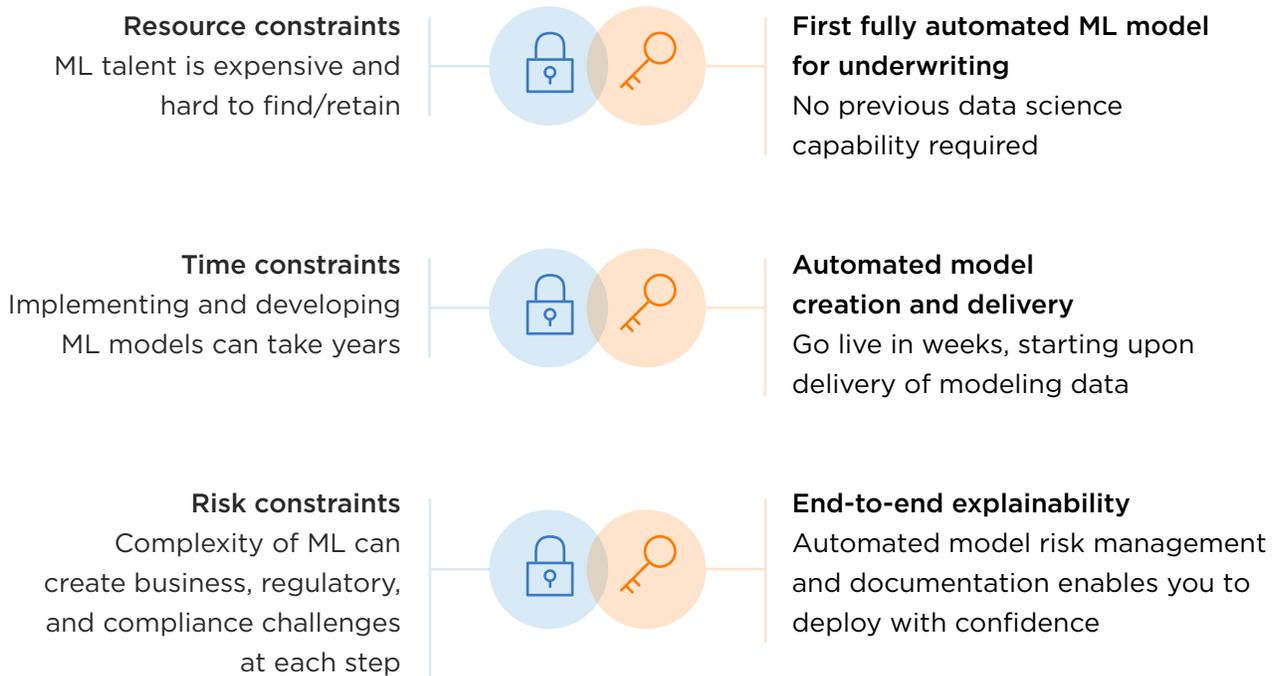
✓ **Outpace the competition**

through yield optimization and improving the take rate of your most profitable customers

Your organization can lead the way.

With ZAML Silver, we are making available to lenders of any size the same powerful and transparent ML we offer to the world's largest financial institutions. Silver makes it so easy to implement and use ML models that your IT staff can simply swap it in for your current credit decisioning scorecard.

ZAML Silver Unlocks Successful ML Adoption in Underwriting



¹ Fannie Mae Mortgage Lenders Sentiment Survey, "How Will Artificial Intelligence Shape Mortgage Lending?" (October 4, 2018).

The World's Most Powerful Credit Scoring Solution

ML-driven underwriting can seem complicated. ZAML Silver makes it easy with the world's first turnkey credit scoring solution. When you sign up for ZAML Silver, we will use your own data to build a custom machine learning underwriting model that is far more powerful than your existing credit scorecard. What's more, we'll host the model on our secure servers and provide regular monitoring for regulatory compliance, risk management, and business performance.

ZAML Silver achieves game-changing results without changing your business processes:

6%

average increase
in overall yield

10%

average annual
increase in approvals
holding risk constant

20%

average annual credit
risk improvement
holding approvals constant

ZAML Silver's credit scoring solution makes it easy to:



Go live in weeks. You won't need to buy specialized data or hire a small army of data scientists. ZAML Silver uses the data you already have to build and train a model - and then will deliver you a report assessing the potential impact on your business. And you'll pay nothing until the model is put into production.



Seamlessly integrate ML-based scoring into your existing IT and business processes. ZAML Silver's plug-and-play implementation will not disrupt your IT roadmap. It's so simple that it can be easily configured by your existing IT team. You can simply flip a switch on your LOS to go live.



Satisfy all regulatory and risk management compliance requirements. ZAML Silver is built with model risk management in mind and provides comprehensive documentation. It also takes advantage of industry-leading explainability technology, so that you can have full confidence that your model is operating safely.



Manage the IT and security burden. ZAML Silver eliminates your responsibility of managing the powerful and highly-reliable servers required to operate ML models. We do it for you. And because ZAML Silver is hosted in the cloud, it will comply with the latest encryption and security compliance standards.



Access our world-class team of technology experts. ZAML Silver experts will be there to assist you at every step of the process - from the moment you start onboarding your data to when the model goes live. You'll also have access to 24-hour support should any issues arise since we know your institution's core business is on the line.

Upgrade Your Underwriting

Credit risk scoring now made powerful, easy and fast

ZAML Silver eliminates the complexity of the ML model development and maintenance—creating an end-to-end solution that makes it easy for financial institutions of any size to harness the power of machine learning and put it into production.

What can ZAML Silver do for you?



ZAML Silver uses your existing data to build a customized model specifically for you.

You'll be asked to upload data from a number of common sources, including:

- Application data and outcomes data from your LOS and LMS
- LexisNexis RiskView
- Credit bureau data with full tradeline information
- Experian Clarity



Hosts the model on secure servers on the cloud.

ZAML Silver reduces IT complexity, strengthens resiliency, and provides an intuitive web-based interface. It also ensures you are embracing the latest data encryption and security standards.



Deploys the model and provides unlimited risk scores.

Once your ZAML Silver model is put into production, a web service will produce an ML-based, credit decisioning score in less than a second. That score can be easily integrated with your LOS to approve new loans or assign pricing based on your credit policy. It will also provide you with accurate key factor reason codes such as those used for adverse action notices.



Delivers regular model performance reports.

ZAML Silver continuously validates and tracks your model's performance. You'll receive both economic and risk assessments, including a model risk management (MRM) report, expected of your internal risk management and audit teams. All of this should give you confidence that your model is operating safely.



Monitors your model and refits it for free.

ZAML Silver's monitoring dashboards show you the model is operating as expected, even as underlying applicant pools or market conditions change. ZAML Silver's tools can detect subtle shifts that can significantly impact the model's results and alert your team when a refit is recommended. Just like your initial model build, rebuild anytime for free.



Interested In Learning More?

Visit our website at WWW.ZESTFINANCE.COM

or contact us at PARTNER@ZESTFINANCE.COM