



HOW ML ADOPTION BENEFITS YOU

Machine learning can help any lender increase revenue and reduce risk through better underwriting, but it does present new concerns for IT teams. ZestFinance Automated Machine Learning (ZAML) software was built to solve these concerns.



Easily implement powerful ML models. Our software tools are built with optionality, flexibility and a minimal footprint. Our tools can be deployed using any platform (Microsoft, AWS, IBM, etc.) and complements your existing IT investments.



Build the ML model that is right for your organization. Our tools allow your team to build the model that you want -- not an off-the-shelf solution offered by a big-name or boutique vendor.



Build with security in mind. All data are securely encrypted, whether in transit or at rest. Our tools employ military-grade data deletion policies and are both SOC 1 and 2 certified.



Demonstrate business value quickly. Our clients typically begin using their models within three months of first use of our software. Our tools automatically package your model for deployment on your model hosting service of choice. You may eliminate IT complexity by having us manage model hosting and infrastructure for you.

WHAT YOU SHOULD KNOW

Among the most frequent questions we get from the IT teams we work with:

How is my job going to change?

Not much. We built ZAML to alleviate any disruption to the way you approach your job. ZAML is platform agnostic. You can deploy on the cloud, on-prem, and anything in between. We are compatible with Amazon, Microsoft, IBM, and open source environments. If anything, ZAML should make it easier for you to safely implement the powerful ML models that your business demands.

What is ZAML?

ZAML is a set of R and Python libraries that you can run in any development environment. It's not some exotic system that will require specialized administrators or an expanded staff. Nor is ZAML a general machine learning database or platform. It is how lenders around the world successfully and safely develop, deploy, and operate fully explainable machine learning models.

It is it going to work?

Yes. We developed ZAML tools using our own lending book and lived through the ups and downs of lending out our own money. Now, we license it to the world's most innovative financial institutions who are achieving great results. We have successfully deployed ZAML in a broad array of environments (on-prem, in the cloud, hybrid, etc.) and on a variety of platforms (Microsoft, Amazon, IBM, open source). And, ZAML works very well on all of them.

Should we build or buy?

We believe there should be a compelling reason to buy versus building something on your own. That said, nothing on the market comes close to the accuracy, consistency, and speed that ZAML tools provide in term of ML model explainability. Our proprietary set of algorithms enables you to safely take advantage of machine learning and represents years of research and development. In fact, we have many issued and pending patents on our technology.

ZAML complements the open source data science and machine learning tools that now exist. You can use the latest tools and algorithms in concert with ZAML tools to enable your business to access the full value of machine learning. We've already done the hard work for you and have incorporated many of these best-in-breed open source data science and machine learning tools within ZAML. Our standard practice is to provide a full list of open source dependencies in compliance with any open source compliance policies you have.

How do you ensure information security?

ZAML is built with security in mind across deployment platforms, including the cloud and on-prem. Though we don't expect any problems or issues, we maintain a documented incident response plan that is tested at least annually for rigor and speed. Further, we support secure deletion of any backed-up or archived data and our procedures provide assurance that all computing resources can be sanitized at your discretion.