



The world's most innovative financial companies rely on ZestFinance to make more profitable underwriting decisions using AI and machine learning.



Our mission is to make fair and transparent credit available to everyone, and we were one of the first companies to use machine learning in credit, with impressive results. We now help lenders transform their business by getting their machine models into production with full regulatory compliance.

We solved the black-box problem

Our ZAML software is the only solution on the market that provides “true explainability” throughout the process. Our customers can deploy advanced models with confidence that they’re fully compliant with fair lending regulations. And we don’t to build, test, deploy, and monitor your model to ensure its safety and transparency.



MACHINE LEARNING WORKS

ZAML customers see, on average, a 15% increase approvals when holding risk constant or a 33% reduction in net charge offs when holding originations constant. ZAML models take only 3 months to build and deploy, a new industry benchmark.



STAY COMPLIANT AND CONFIDENT

ZAML provides full explainability from start to finish. We automate MRM reports, fair lending and economic impact analysis, variable safety analysis, and adverse action alerts. ZAML models are automatically monitored for safety and soundness in production.



USE MORE OF THE DATA YOU ALREADY HAVE

ZAML helps you leverage the power of in-house data sources from customer transactions, CRM, and traditional bureau data. ZAML models can draw insights from thousands of variables in a single credit model.



USE YOUR OWN SYSTEMS AND PROCESSES

ZAML is platform-agnostic and can be installed on-premises or in the cloud, accelerating your time to deployment. No rip and replace.



MAKE YOUR MODELERS HAPPY

ZAML automates much of the model and system reporting and monitoring, allowing your valuable data scientists to focus on higher value work.

To learn more, contact us at PARTNER@ZESTFINANCE.COM or visit WWW.ZESTFINANCE.COM

Zest at a Glance

FOUNDED
2009

HEADQUARTERS
Los Angeles,
California

PEOPLE
100+
Employees

LEADERSHIP
Douglas Merrill, CEO
former CIO of Google