



Zest Automated
Machine Learning

GROW YOUR REVENUES

If you're a lender, chances are you're leaving money on the table.

One way to grow revenues is to increase borrower approval rates. But that requires making accurate credit assessments on thin-file, no-file, and other hard-to-score borrowers such as millennials.

Without the ability to analyze a large volume of data, you won't have a complete picture of a potential borrower. An incomplete picture may force you to cut approval rates—and forgo growth—to mitigate risk and safeguard against fraud. That's more money left on the table.

Innovation can boost your bottom line but has to be balanced with regulatory risk and compliance requirements.

You need tools to overcome these obstacles. ZestFinance's Zest Automated Machine Learning (ZAML™) platform—the only machine learning-powered technology platform specifically for underwriting—can help you meet your business' underwriting challenges.

With ZAML, you can improve the accuracy and efficiency of all aspects of underwriting such as marketing, scoring thin-file and no-file borrowers, fraud detection, and collections. ZAML's explainability tools also allow you to unpack the mysterious black box of machine learning models so you can always understand and communicate your model's reasoning to colleagues, executives, and regulators.

Since 2009, ZestFinance has invested person centuries into developing and refining its underwriting platform. We've used it to serve hundreds of millions of customers worldwide through our own lending business as well as those of our partners. And now, with ZAML, we're offering our proven end-to-end underwriting platform as well as our years of underwriting expertise to financial services firms across all industries and markets, both in the U.S. and globally.



ZAML BY THE NUMBERS

- Since 2009, more than **300 million** customers scored
- More than **three thousand** variables considered in a standard ZAML model
- Less than **ten seconds** to render a credit score

SAFELY INCREASE YOUR APPROVAL RATE

Increase in approval rate with constant risk, consistently realized by ZAML clients



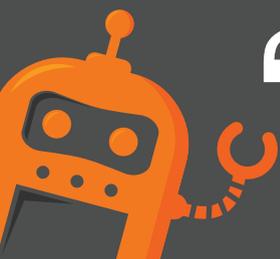
Traditional underwriting model ZAML underwriting model

ARTIFICIAL INTELLIGENCE IS THE NEW ELECTRICITY

“ Artificial Intelligence is the new electricity. It's transforming industry after industry, and financial services are particularly ripe for innovation. We will see tremendous change in a variety of financial sectors in the U.S. and abroad because of the AI work of companies like ZestFinance.

- Andrew Ng, Chief Scientist, Baidu

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MACHINE LEARNING-POWERED UNDERWRITING

ZAML is an on-demand machine learning platform built specifically for underwriting. ZAML uses Google-like math to help you quickly identify creditworthy borrowers, including thin-file and no-file consumers. Just as Google crunches data from many sources to instantly answer a query, ZAML analyzes hundreds of thousands of data points, providing credit scores within seconds in an easy-to-use web interface.

ZAML consists of three components: data assimilation, modeling tools, and model explainability.

Data Assimilation

You need multiple, diverse data sources to make informed, accurate decisions on borrowers, particularly thin-file and no-file prospects. Our data assimilation tools identify, clean, and aggregate data from thousands of sources, regardless of format; provide APIs for loading and leveraging internal data; and build a data dictionary for you.

Modeling Tools

ZAML's full suite of machine learning algorithms help you make sense of all that data. Our data science environment lets you easily train, ensemble, and productionalize machine learning models. You can develop submodels to address specific business challenges, such as fraud, and integrate them into a single solution that can be put into production quickly.

Model Explainability

Machine learning models have historically been black boxes, making it difficult if not impossible to gain full visibility into how they work. That's a big problem, because you must be able to prove to regulators that your credit models are compliant. ZAML solves this problem by cracking open the inner workings of machine learning models. ZAML identifies key model elements, highlights potential modeling errors, and provides complete transparency into what your machine learning models are doing.

INCREASING CREDIT AVAILABILITY

Former Google CIO Douglas Merrill founded ZestFinance in 2009 to make fair, transparent credit available to everyone. The company offers "innovative solutions to common problems or marketplace voids, executed in forms both ultra-high-tech and strikingly simple" (Entrepreneur Magazine).

ZestFinance is one of the fastest-growing financial technology companies in the U.S. and has been named to the Inc. 500|5000 lists and the 2016 Forbes Fintech 50.

FOUNDATIONAL STEP FOR CHINA'S CREDIT MARKET

Chinese online retailer JD.com has called its partnership with ZestFinance "a foundational step toward building a reliable system for assessing credit risk that will help meet the huge market need" (The New York Times).

A COMPETITIVE EDGE

ZAML, combined with ZestFinance's years of machine learning and big data expertise in underwriting, gives you an edge over competitors by enabling you to safely approve borrowers they can't. With ZAML, you can also cut fraud risk, increase collections, better target your marketing—and ultimately, stop leaving money on the table.

To learn more about ZAML, contact us at partner@zestfinance.com or visit www.zestfinance.com.



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