Transform Your Underwriting With the Power of AI

With Automated Machine Learning from Zest, lenders small and large are able to originate more loans with greater confidence by assessing borrower risk more accurately—all while remaining compliant with regulatory demands.

Our suite of tools enable financial institutions to build, analyze, deploy, and monitor credit scoring models that leverage hundreds more variables than the status quo. Plus we’ve automated the production of model risk management documentation to keep you compliant while actually reducing operational costs.

Say Goodbye to the Status Quo

- Basic statistics and scorecards lead to a one-size-fits-all view of borrowers
- Opaque, black-box algorithms fall short of meeting regulatory standards
- System upgrades and integrations, plus fly-by-night consultants leave more work than they save

Logistic Regression is Limited ZAML delivers greater insights by analyzing hundreds of variables and thousands of interaction effects from data you already have

End-to-end Explainability ZAML model explainability and automated compliance means you can safely deploy machine learning models and start seeing real world results

Flexible Engagements No matter where your business is in terms of data and technology or modeling, ZAML offers multiple ways to begin benefiting from machine learning

Better Lending for You and Your Customers

With more powerful insights and more accurate risk assessments, ZAML gives you the ability to approve more credit-worthy borrowers, reduce existing losses, offer better rates, and develop more customized policies and rules engine for your business.

30% Average Decrease in Charge-Off Rates  15% Average Increase in Approval Rate

The world’s most innovative lenders rely on Zest AI to do more profitable lending through machine learning. Our Zest Automated Machine Learning (ZAML™) software is the only solution for explainable AI in credit, and we automate risk management so our customers can focus on lending safely to more people.