



# Feel confident in automated decisioning with powerful AI

## The comprehensiveness of manual underwriting now available automatically

By taking thousands of historical borrower data points to identify performance patterns, Zest AI intelligently provides in-depth risk assessment of current applicants. As a result, Zest model scores incorporate the work and wisdom of your underwriters, enabling fewer manual reviews and greater confidence in auto-approve or deny decisions.



### Better Rank Order of Risk

Improved accuracy with deeper insights into your potential borrower population means you can be confident in thresholds for auto-approvals.



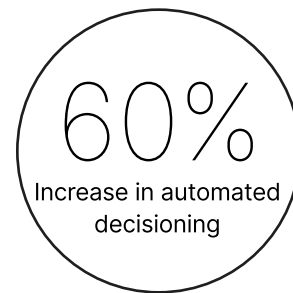
### Consistent, Accurate Decisions

Instant scores and reason codes deliver a superior borrower experience while consistent decisions keep your portfolio balanced, all within your existing LOS.

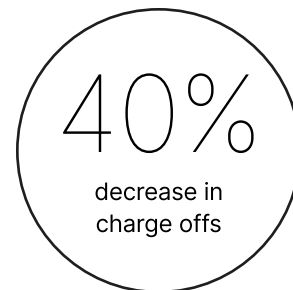


### More Efficient Underwriting

Reduce the number of applications for manual review. Save your underwriters for the tough decisions and borrowers who require extra scrutiny.



*A major auto lender saw a decrease in charge-offs even with an increase in automated decisioning*



## How Automated Decisioning Drives Underwriting Efficiency

