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Unlock AI-Powered Lending: Smarter Decisioning & Fraud Prevention with Zest AI

Meet the Speakers

Reginal Saylor
Regional Partner Manager
Temenos

Shannon Harder
VP of Consumer Lending
MAPS Credit Union

Ariel Shvartsman
Director of Client Engagement
Zest AI

Kris Frantzen
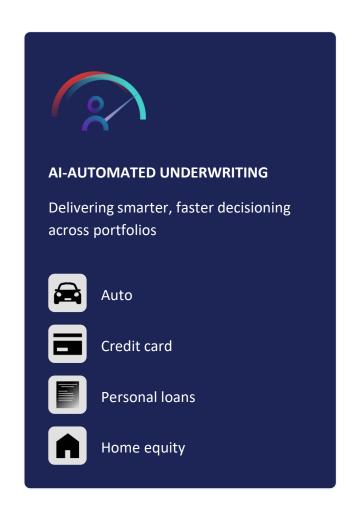Senior Product Manager
Temenos

Agenda

1. **Zest AI Company & Product Overview**

2. **Zest AI Connector within Temenos Origination**

3. **Demo of Zest AI Connector**

4. **Next Steps**

5. **Q & A**

Zest AI Company & Product Overview

ZEST AI

A pioneer and leader in AI lending technology since 2009

- Supporting over **$5.6T in assets**
- Over **600 active models and growing**
- Setting the standard for **AI and compliance**
- The leader in AI and lending innovation with **>50 patents** (issued & pending)
- Named one of **Forbes Fintech 50** for 2024

AI-AUTOMATED UNDERWRITING

Delivering smarter, faster decisioning across portfolios

- Auto
- Credit card
- Personal loans
- Home equity

FRAUD DETECTION

Protect against more application fraud with Zest Protect, a powerful AI detection solution

- First-party fraud
- Third-party fraud
- Misreported income
- Compromised identity

Zest AI Connector Within Temenos Origination
Value-Drive Features & Benefits for Your Institution

Seamless Integration

Integration between Temenos Origination and Zest AI automates underwriting, fraud detection, and lending strategy adjustments, saving staff from toggling between multiple screens or programs.

Increase Loan Approvals

Streamline underwriting activities with an impressive auto-decisioning process, allowing FI's to lend more.

AI Based Scoring

Zest AI's technology uses enhanced credit models to analyze thousands of data points, improving the accuracy and efficiency of lending decisions.

Automated Risk Management

The connector enables FI's to automatically submit scoring requests to Zest AI, storing received scores in the loan application.

End users can view and use the score data in business rules during the application process.

Next Steps

1. If you are an existing Temenos LMS Customer, check your compatibility to Temenos release for the Zest AI connector. You <u>must upgrade</u> to release 24.00.13 to start using the Connector.

2. Questions about how to upgrade to version 24.00.13? Please contact your Temenos Account Manager or launch a case in the Client Portal to receive instructions and next steps.

3. Contact Zest AI to obtain an agreement for the Zest AI Platform:
   - Contact the Zest Sales Team
   - E: partnerships@zest.ai

4. Once an agreement is in place, contact a Temenos Account Rep or launch a case in the Client Portal to begin the implementation process.

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Interested in learning more?

Have a live conversation with Zest AI

Have a live conversation with Temenos

Contact Zest to discuss how to get started today

Contact us and we can discuss your specific needs