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ROUNDUP

Zest AI Alternatives: 6 Credit Decisioning Tools Compared

Six alternatives to Zest AI for lenders: Scienaptic, Upstart, Provenir, Taktile, FICO and Experian. What each does, who it suits and how pricing works.

Why lenders look past Zest AI

Zest Ai builds custom machine-learning underwriting models for credit unions and banks. It also sells fraud detection and LuLu, a generative AI tool for lending intelligence. On its homepage Zest says it runs 1,500+ active models, and it quotes Idaho Central Credit Union reporting 75% automated decisioning. In February 2026 it launched the CU Lending Collective, a CUSO set up with Commonwealth Credit Union to bring its underwriting to smaller credit unions.

That is a strong offer if you want a vendor to build a model for your portfolio and look after it. Some teams want something else. Your risk team may want to write and own the decision logic. You may need a full origination decision engine that covers fraud, identity and collections as well as the score. Or you may want a partner that brings new borrowers along with the model. The six tools below cover those cases.

scored.tools rates tools on five criteria, which are quality of output, ease of use, pricing value, API and integration quality, and how well the tool solves the problem it claims to solve. None of these six has a scored.tools rating yet, so none gets a score here, and the list is unranked. Every vendor below sells on custom quotes, and the performance figures quoted come from the vendors themselves.

Scienaptic AI

Scienaptic Ai is the closest match to Zest. It sells AI credit decisioning mostly to US credit unions, and its press releases name Genisys Credit Union (February 2026), Members Choice Credit Union and Numerica Credit Union among many others. It connects to loan origination systems credit unions already run: there is an integration with Temenos' origination product, a full integration with CU*Answers, and a partnership with MDT. Scienaptic says its credit union clients now use the platform past underwriting, for pre-qualification, onboarding, fraud detection, perpetual offers and early warning. iCUE, its newest product, adds large language models and agentic AI to the underwriting workflow. Like Zest, it also runs a CUSO, so shopping between the two will feel familiar. Scienaptic publishes no pricing, and I found no independent studies of its results.

- **Score:** not yet rated
- **Best for:** credit unions that want a Zest-style managed AI underwriting model inside their current LOS
- **Pricing:** custom quote only

Upstart

Upstart solves a different problem. The Upstart Referral Network sends borrowers who have applied through Upstart to partner banks and credit unions, using Upstart's AI model. The partner funds the loan. You don't put a model on your own applicants. Per Upstart's lender page, partners set more than 15 criteria, including minimum credit score, maximum debt-to-income ratio, loan size and geography. The same page lists volume of $1M to $50M per month and 30 days to go live. Upstart handles the application and servicing, and its materials sell the program as a way to win new members, with cross-sell built into origination. The catch is control. You are buying Upstart's model and Upstart's borrowers, so it adds loan volume but does nothing for decisions on the applications already coming to you.

- **Score:** not yet rated
- **Best for:** credit unions and banks that want to put spare liquidity into new personal loans without building an underwriting stack
- **Pricing:** not published; terms come from Upstart's lender team

Provenir

Provenir sells a low-code, cloud-native decisioning platform that covers credit risk, fraud and identity in one studio. Its use cases include automated credit onboarding, consumer lending and auto finance. In February 2026 Provenir launched a broader decision intelligence platform with agentic AI features that ties credit risk, fraud and customer management together. Customers it names include Atom Bank and Ryt Bank. Provenir suits a different buyer from Zest. You get the engine, the data orchestration and the tools to deploy models, and your own team writes the policy and builds or imports the models. That's useful if you have analysts. A small credit union without a risk modelling team would be buying a lot of platform it can't staff.

- **Score:** not yet rated
- **Best for:** banks and fintechs with in-house risk teams that want credit and fraud decisions on one platform
- **Pricing:** custom quote only

Taktile

Taktile is a low-code decision platform that credit teams control themselves. Taktile says its consumer lending product ships with a pre-built credit policy and data integrations. It also lets you

backtest policy changes on your own loan book before they go live, and a marketplace listing describes it pulling in bureau, open banking and internal data. Taktile says it raised a $110M Series C led by Goldman Sachs. It fits the teams Zest doesn't serve well, meaning people who want to change cut-offs, try challenger models and ship policy updates without waiting on a vendor. A third-party Gartner Peer Insights listing describes subscription pricing based on usage volume and feature access, with prices given on request.

- **Score:** not yet rated
- **Best for:** fintech and digital lenders whose credit team wants to iterate on policy and test changes against its own data
- **Pricing:** subscription, quote on request, based on usage and features

FICO Platform

Fico Platform is the enterprise default. FICO's originations product runs on FICO Platform in the AWS cloud and supports low-code or no-code strategy design with rules, decision trees and decision tables. FICO pitches the platform for originations, customer management, fraud and collections, scored together in real time. The other draw is FICO Score 10T, which adds trended bureau data. FICO claims it allows up to 5% more mortgage originations without extra credit risk, though that figure is FICO's own. It's the safest pick for a compliance committee that wants a name examiners know. It is also the heaviest to buy and roll out, and it is a poor fit for a small credit union.

- **Score:** not yet rated
- **Best for:** large banks that want decisioning across the whole account lifecycle from one incumbent vendor
- **Pricing:** custom enterprise quote

Experian PowerCurve Originations

Experian Powercurve is Experian's decision engine for new accounts. Experian says lenders can prequalify, prescreen and run underwriting risk checks through one API integration, and the platform combines credit, fraud and internal data. An Essentials version comes with ready-made packages built on Experian's credit data, plus screens for manually reviewing referred applications. You can run it as a cloud engine or on your own servers, and a 2021 Temenos partnership put PowerCurve decisioning inside Temenos Infinity origination. Experian cites a credit union that raised booking rates by 26% and cut manual reviews by 25%, but that comes from Experian's own marketing. It makes most sense if you already buy Experian bureau data.

- **Score:** not yet rated
- **Best for:** lenders already on Experian data that want a packaged origination engine with manual review built in
- **Pricing:** custom quote only

Comparison table

Tool	Score	What you get	Who owns the model	Pricing
Scienaptic AI	Not rated	Managed AI underwriting for credit unions	Vendor builds it	Quote
Upstart	Not rated	Borrower referral network ($1M to $50M volume per month)	Upstart	Not published
Provenir	Not rated	Low-code credit, fraud and identity decisioning	Your team	Quote
Taktile	Not rated	Low-code decision platform with backtesting	Your team	Subscription, on request
FICO Platform	Not rated	Enterprise decisioning plus FICO Score 10T	Shared	Enterprise quote
Experian PowerCurve	Not rated	Origination engine with Experian data packages	Shared	Quote

Final picks

If you like what Zest does and want a second quote, call Scienaptic AI first. It sells the same thing to the same buyers, through many of the same LOS integrations. If you want new loan volume more than better decisions on your own applicants, Upstart's referral network is the only option here built for that. If your credit team wants to own the policy, choose between Taktile and Provenir. Taktile focuses on credit teams testing and shipping changes, while Provenir covers credit and fraud together. FICO Platform and Experian PowerCurve make sense for larger lenders already tied to one of those bureaus. Because none of these vendors publishes prices, run a pilot on your own historical applications before you sign anything.

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