

LuLu is a lending intelligence solution purpose-built for financial institutions (FIs) with data safety and security in mind. Each module of LuLu is customized for FIs and delivers natural language processing and analytics, automated reporting, simulations, and recommendations via a simple, intuitive interface—no IT lift or analyst skills from the FI are required.

## Data privacy and protection

LuLu is an AI powered lending intelligence platform that leverages third party large language models, hosted on a dedicated portal and deployed using a secure authentication system. Your raw data and usage are not accessible to others outside your instance.

### ✓ Data protection

- Encrypted in transit using TLS 1.2+
- Encrypted at rest using AES-256 GCM
- Strict logical separation between customers (separate buckets, least-privilege access)

### 🏠 PII storage and processing

LuLu is hosted on AWS, and all customer data remains in the U.S. No subcontractors have access to identifiable data.

- **LuLu Pulse** only uses public data sources.
- **LuLu Strategy** processes institution-authorized LOS data with no PII storage.
- **LuLu Portfolio Management** processes institution-authorized CORE data with no PII storage.

## Model behavior and safety

LuLu uses API access to approved LLM foundational models, and providers are unable to train on Zest AI or client data.

### 🛡️ Prompt injection and misuse prevention

Cross-tenant access via prompts is not possible as access is software-controlled, not model-controlled.

#### Prevention measures include:

- Inputs are sanitized before reaching the model.
- Outputs follow approved formats.
- Access to data is enforced at the platform level —users to not have access to other user's data.

## Transparency and trust

LuLu delivers output that includes source information and logic to be able to easily validate accuracy. Every response includes the code and the specific data being used.