



Optimize your origination strategy

LuLu is Zest AI's lending intelligence platform. It connects directly to MeridianLink and replaces the manual work of reporting, analysis, and policy modeling with instant, automated intelligence. Ask a question, run a simulation, get a board-ready answer -- without the spreadsheets.

How LuLu turns questions into actionable next steps

Unfunded Insights

LuLu analyzes your declined and abandoned applications alongside funded performance. You'll see exactly which borrowers you're turning away, whether your thresholds are too conservative, and how much incremental volume you could be capturing.

Credit Policy Simulations

Before you change a single policy, run it through LuLu. Model the downstream impact on approval rates, volume, and risk exposure using your own historical data.

Origination Trends

Real-time views into how your portfolio is performing, where risk is building, and what the data says you should do next.

Why Lulu Strategy?



Purpose-built for lending

- Trained on 15+ years of lending-specific knowledge
- 100+ pre-built lending reports, ready on day one
- Stress-tested with 140+ financial institutions



Security and compliance ready

- SOC2 Type II certified
- SSO and role-based access control
- Full auditability: every response includes complete code transparency for examiners and internal reviewers



Direct LOS integration

- Connects directly to your Loan Origination System
- Minimal IT lift for most institutions
- No data warehouse projects, no manual exports