

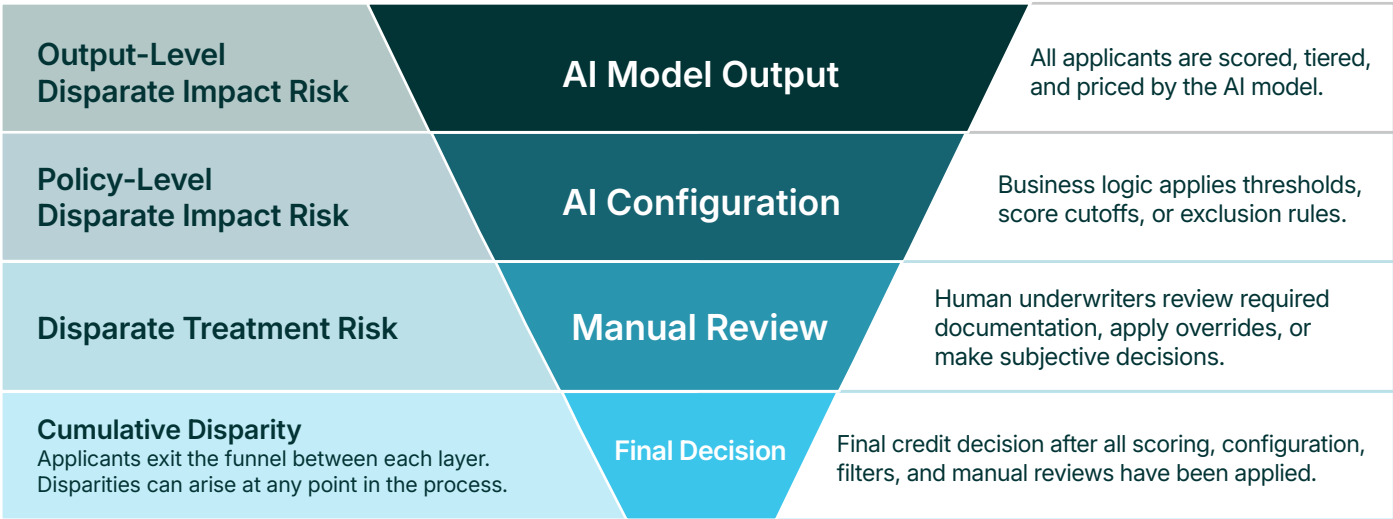
Fair Lending AI Model Output Testing

CrossCheck provides ongoing monitoring and statistical testing of AI model outputs, AI configuration thresholds, manual reviews, and final credit decisions to assess fair lending risk. CrossCheck’s proprietary **AI Fair Lending Funnel AnalysisSM** framework isolates where fair lending disparities emerge within the decision-making process, helping institutions target the root causes and strengthen AI governance.

AI Fair Lending Funnel AnalysisSM

This funnel illustrates how applicants are filtered through the AI-enabled credit decision process – from initial model scoring to final decision. By establishing a baseline using challenger modeling and applying statistical testing at each stage, CrossCheck can evaluate whether fair lending risk arises from the AI model itself, lender-defined business rules, human discretion, or traditional credit standards.

AI-Enabled Credit Decision Funnel: Identifying Sources of Fair Lending Risk



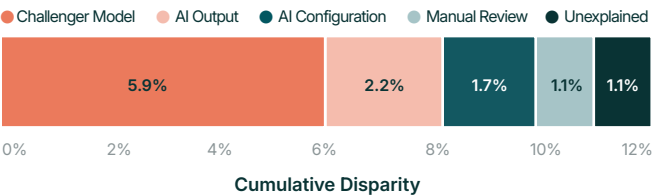
Challenger Model Benchmarking

Legacy or benchmark models provide a foundational reference point for the analysis. By establishing baseline disparities using traditional underwriting criteria, CrossCheck can better assess whether disparities observed in the AI decision process reflect existing risk patterns or are introduced by AI-enabled processes.

Attribution of Disparity Across Funnel Layers

Our analysis provides a visual breakdown of observed disparities, showing how each stage of the AI decision-making process contributes to fair lending risk – supporting transparency, documentation, and file review planning.

Sources of Denial Disparities



Contact CrossCheck

For more information, visit us online at:
crosscheckcompliance.com