



Upstart Launches First AI Certification Program for Financial Services

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SAN MATEO, Calif.--(BUSINESS WIRE)--May 1, 2024-- Upstart (NASDAQ: UPST), the leading artificial intelligence (AI) lending marketplace, today announced the launch of the online course "AI in Financial Services." This first-of-its-kind professional certification program is designed to provide executives in financial services with the knowledge and skills they need to advance their careers and help lead the AI transformation in their organizations.

"Artificial intelligence is shaping up to be the largest technology transformation of our time, and it's already redefining the financial industry," said Dave Girouard, CEO, Upstart. "AI in Financial Services enables business leaders to gain a better understanding of the technology's technical, operational, and ethical considerations."

"This course is a digestible master class in AI models that I recommend for anyone beginning to leverage machine learning in their lending practices," said Michelle Goeppner, VP of Consumer Lending and Product Strategy at Vantage West Credit Union. "It provides a deeper understanding of model types, data inputs, potential risks, and necessary governance and oversight."

The foundation course provides a firm grounding in the potential for AI in financial services —with a particular focus on credit—as well as practical tools to help participants begin the journey of applying AI inside their organizations.

"Upstart's course is a giant leap forward for those seeking best-in-class knowledge about AI from an industry leader," said Jenna Stricker, nbkc Bank's Director of Digital Lending. "From precise risk assessments to streamlining operations to a more personalized customer experience, this course helped equip me with the skills and understanding to harness AI's potential for greater efficiency and profitability in our customer experience and lending operations."

The course is taught by Upstart's experts in AI, banking, and risk who've worked closely with financial institutions, regulators, and consumers to implement this groundbreaking technology. The course is divided into five modules which cover:

1. Foundational concepts in AI
2. Understanding and assessing a model
3. Ethics and oversight
4. Applications in financial services
5. Next steps for applying AI

The course is open to all, can be taken at any time, and is free for a limited time. Participants can join an online community to learn alongside like-minded professionals, and earn a digital badge and official certificate upon successful completion of the course. AI in Financial Services is the company's second online course, following the recent launch of the [Upstart Program Certification course](#), which is designed to help bank and credit union partners deepen their understanding of their Upstart lending program while staying regulatory-ready.

To learn more and register, visit upstart.com/ai-certification.

About Upstart

Upstart (NASDAQ: UPST) is the leading AI lending marketplace, connecting millions of consumers to more than 100 banks and credit unions that leverage Upstart's AI models and cloud applications to deliver superior credit products. With Upstart AI, lenders can approve more borrowers at lower rates across races, ages, and genders, while delivering the exceptional digital-first experience customers demand. More than 80% of borrowers are approved instantly, with zero documentation to upload. Founded in 2012, Upstart's platform includes personal loans, automotive retail and refinance loans, home equity lines of credit, and small-dollar "relief" loans. Upstart is based in San Mateo, California, and Columbus, Ohio.

Forward Looking Statements Disclaimer

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