

Carrington Labs Debuts Cashflow Score, Delivering Up to 30% Higher Accuracy Than Traditional Credit Models

Built on open banking transaction data and delivered in real-time, the score helps lenders approve more borrowers without increasing risk.

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[Carrington Labs](#), a leading provider of credit risk analytics and cash flow underwriting models, has launched [Cashflow Score](#). Cashflow Score meets the growing demand for cash flow underwriting capabilities, providing an inclusive measure of credit risk that can be used on a standalone basis or alongside a traditional credit score.

Cashflow Score leverages detailed transaction data analysis to give a more comprehensive view of an applicant's creditworthiness and their ability to repay. This enables banks and non-bank lenders to more quickly and accurately assess those underserved by traditional scoring methods, including thin-file and no-file applicants. Using a score based on cash flow patterns and financial behaviors, lenders can expand credit access with confidence while maintaining risk discipline.

Lenders who integrate Carrington Labs' Cashflow Score into their existing lending workflows can anticipate a significant uplift in approvals. Early applications of the Cashflow Score have shown up to 30% more accuracy in scoring high-risk customers and 2.5 times more accuracy in scoring low-risk, high-value customers. Lenders can choose to use Cashflow Score as a standalone signal or layer it with existing rules and models. The deterministic scoring system ensures consistent



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results, with the same inputs always returning the same outcome.

“Traditional credit scores rely heavily on static and often outdated data, missing the nuance in how people actually manage their finances,” said Jamie Twiss, CEO of Carrington Labs. “Our Cashflow Score is built differently. It draws directly from bank transaction data that is regularly refreshed to capture the full context of income, spending, and saving behaviors over time. This dynamic view of financial health allows lenders to make more accurate and fair decisions, especially for borrowers who may have limited credit history but demonstrate strong financial discipline.”

Carrington Labs’ platform analyzes transaction data across a wide range of behavioral indicators, including gambling outflows, cash-withdrawal patterns, wage advance usage, non-sufficient funds, welfare transactions, buy-now-pay-later ratios, and account balance volatility, among many others. These inputs are systematically categorized to generate detailed financial health metrics, which power the final Cashflow Score.

Cashflow Score also enables “second chance” lending scenarios for lenders, where they can view customers who don’t meet standard criteria through a modern credit risk approach, enabling more inclusive lending decisions. Beyond origination, lenders can use the score to monitor customers’ general creditworthiness and financial health over time.

Key features of the Cashflow Score include:

- Real-time results: Delivers fast, bureau-style scores ranging from 1 to 100 for immediate decision-making
- Clear risk signals: Indicates top financial behaviors that are key drivers of an applicant’s score
- Compliance-ready: ECOA-compliant approach that supports adverse action reporting requirements
- Easy implementation: Can be deployed quickly with minimal effort via API or batch files, and is also available through partner decisioning and lending platforms

Cashflow Score offers a fast, lightweight option for lenders looking for an inclusive scoring system that provides insights into the general credit risk segmentation of borrowers. Lenders only need to make a simple API request to receive a score. As lenders develop performance feedback with the Cashflow Score, they can also leverage Carrington Labs’ custom credit risk models for deeper, product-specific insights.

Twiss will be at FinovateFall in New York on Sept. 8-10, participating in a panel on the deployment of AI in financial services, explaining Carrington Labs’ approach to AI-powered credit risk analytics, and conducting hands-on workshops for banking executives on how to build AI tools.

[Learn more](#) about how Carrington Labs’ Cashflow Score works.

About Carrington Labs

Carrington Labs builds cash flow underwriting models as well as tools for loan and limit sizing, post-origination limit management, and early-warning systems for banks and non-bank lenders. It uses contemporary data-science techniques, machine learning, explainable AI, and alternative sources of data to help lenders modernize their decision-making processes, provide the right offers to customers, increase approval rates, and improve margins. Working across the consumer and small-business lending space, Carrington Labs can pilot a tailored risk model for a lender in days, and onboard a lender in weeks, driving significant improvements in growth and returns.

For more information, visit carringtonlabs.com.

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