

Carrington Labs and TaranDM Partner to Bring Cashflow Underwriting Directly into Automated Decisioning

Partnership unlocks faster, inclusive credit decisions, combining Carrington Labs cash flow underwriting and credit risk models with TaranDM decision platform.

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[Carrington Labs](#), a leading provider of credit risk analytics and cash flow underwriting models, has partnered with [TaranDM](#), a versatile decision engine that empowers risk teams to make smarter, faster, and more transparent lending decisions.

The partnership makes Carrington Labs' models available directly within the TaranDM platform, allowing lenders to analyze cash flow patterns, identify creditworthy thin-file borrowers, and detect early warning signs of default — all within their existing workflows and without major system changes.

“Lenders want to improve how they assess credit risk but need platforms that can deploy models quickly and efficiently,” said Jamie Twiss, CEO of Carrington Labs. “Partnering with TaranDM makes it easier for lenders to access and implement our credit risk models, giving them a more detailed view of borrower credit risk in days instead of months, without adding operational complexity.”

With Carrington Labs and TaranDM, lenders can:



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.

- Get clearer risk assessments – analyze real cash flow patterns, size loans appropriately, and flag early signs of repayment stress
- Deploy models faster – test and roll out Carrington Labs’ advanced credit risk analytics and cashflow underwriting models quickly, with the option to simulate changes before implementation
- Adjust strategies flexibly – draw from a wide range of data sources and adapt decisioning strategies as market conditions or business needs change.



TaranDM is a decision-engine platform built by credit-risk professionals for agile risk teams.

“Carrington Labs’ sophisticated models allow lenders to enhance the way they think about risk, which complements our decision management capabilities,” said Martin Chudoba, CEO and Co-



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*Jamie Twiss, CEO of
Carrington Labs*

Founder of TaranDM. “Together, we’re helping lenders process more applications with greater accuracy while reducing implementation complexity.”

Carrington Labs recently made quantifying credit risk even more accessible with its Cashflow Score, which uses detailed transaction data to provide a quick, inclusive measure of credit risk that gives a more comprehensive view of an applicant’s creditworthiness and their ability to repay.

[Learn more](#) about how the Carrington Labs platform

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.

About TaranDM

TaranDM is a decision-engine platform built by credit-risk professionals for agile risk teams. TaranDM enables companies to automate and improve their complex, data-driven decisioning: rapidly integrating data, incorporating AI Agents and ML models into their decision flows, simulating logic changes before deployment, and putting business users – not just engineers – in control. By streamlining decision workflows, enabling faster updates, and providing transparent audit trails, TaranDM helps lenders and financial services firms accelerate growth, reduce risk, and adapt continuously to changing market conditions.

For more information, visit tarandm.com.

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