

Carrington Labs Launches Cashflow Score 2.0 With Expanded Explainability for Cash Flow Underwriting

Upgrade introduces five behavioral risk categories and clearer score drivers to help lenders assess borrower credit risk using open banking data.

SYDNEY, NSW, AUSTRALIA, April 30, 2026 /EINPresswire.com/ -- [Carrington Labs](#) has launched [Cashflow Score 2.0](#) to make cash flow underwriting easier to access and more explainable for lenders.

-The upgrade helps lenders clearly see the real-world habits driving credit risk by turning transaction data into five behavioral risk categories.

-The score gives lenders an off-the-shelf way to add cash flow underwriting insights into credit risk assessment, providing a current view of financial behavior that can be used to supplement traditional bureau scores without replacing existing models or workflows.

Carrington Labs, a leader in cash flow underwriting and credit risk analytics, today announced the launch of Cashflow Score 2.0, a major upgrade to its [previous Cashflow Score released in September 2025](#). The upgraded Cashflow Score 2.0 is backed by the performance of millions of loans and billions of data points. Powered solely on bank transaction data, Cashflow Score 2.0 returns a number between 1–100, with 100 representing the highest credit quality. The score itself is derived from five categories of credit risk behavior: Velocity, Liquidity, Stability, Leverage, and Resilience. The upgraded model is designed to make transaction-data-driven credit risk insights easier to interpret and use, helping lenders identify opportunities to increase approvals and improve contribution margin without increasing credit risk.



Carrington Labs is a leader in cash flow underwriting and credit risk analytics solutions.

A clearer way to understand borrower credit risk

Cashflow Score 2.0 makes cash flow underwriting easier to interpret, integrate, and use in existing lending workflows with its simplified request and response structure intended to reduce integration effort and make the output easier to use.

The original Cashflow Score model provided lenders with an overall score and a detailed set of underlying features. Building on this capability, Cashflow Score 2.0 organizes those signals into five plain-English categories to help lenders more quickly understand the positive (promoters) and negative (detractors) as it relates to the financial behaviors behind the score.

The graphic features the Carrington Labs logo at the top left. Below it is a circular icon containing a bar chart. To the right, the text 'Cashflow Score 2.0' is displayed in a large, bold, white serif font. In the foreground, a smartphone is shown at an angle, displaying a dashboard with five circular gauges containing the numbers 78, 82, 90, 93, and 85. The background is a dark blue gradient with a faint wireframe globe and abstract geometric shapes.

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“Credit risk is hard, and even when a model is explainable, a long list of independent features can be difficult to interpret unless you are deep in data science,” said Kasey Kaplan, Deputy CEO of Carrington Labs. “With Cashflow Score 2.0, we have taken the underlying intelligence of cash flow underwriting and made it easier for lenders to understand, apply, and act on. The upgrade gives lenders a clearer picture of the financial behaviors influencing credit risk, while making the score more practical to use in real-world decisioning environments. Lenders should be able to integrate the Cashflow Score 2.0 API in under 24 hours.”

The five categories of credit risk behavior of Carrington Labs’ Cashflow Score 2.0:

- Velocity – evaluates whether a borrower’s spending trajectory is supported by their total income.
- Liquidity – assesses the strength of a borrower’s immediate financial reserves by looking at how long available funds may cover ongoing expenses without additional income.
- Stability – examines the consistency of a borrower’s financial profile, including income streams and historical payment patterns.
- Leverage – evaluates how much of a borrower’s income is already committed to existing debt obligations.
- Resilience – looks at how quickly a borrower’s balances stabilize after significant outflows, and

whether recurring fees or penalties affect recovery.

This greater explainability can help credit risk teams, product teams, and frontline lending teams better understand the factors influencing risk segmentation.

Going beyond static credit data

Traditional credit reports do not show how a borrower interacts with their money today, or how recent financial changes, like loss of a job, may affect their credit risk. Because traditional credit data is based on reported credit activity, lenders are often left with an incomplete view of current creditworthiness. At the same time, many borrowers are overlooked by traditional credit systems, despite being low-risk based on their actual financial behavior.

Cashflow Score 2.0 helps close that gap by analyzing transaction data across number of areas including income, spending, debt obligations, and liquidity. This gives lenders a structured view of borrower risk and creditworthiness based on current cash flow behaviors, rather than relying solely on static data.

“Credit history tells one part of the story. Cash flow behavior can tell lenders what is happening now,” Kaplan said. “That added visibility can support more inclusive lending and help lenders identify creditworthy borrowers, detect emerging risk, and make more confident decisions without replacing the systems they already use.”

Carrington Labs expects the upgraded score to support stronger decision quality, improved risk separation, and better portfolio outcomes.

Built for practical lending workflows

Cashflow Score 2.0 is suited to lenders who specifically want to use transaction data in credit risk assessment without building a custom model from scratch. This includes lenders with limited historical credit data, lenders introducing cash flow underwriting for the first time, and lenders looking for an off-the-shelf score that can be integrated into existing workflows.

“Lenders need to focus on driving outcomes for their businesses and their borrowers,” Kaplan said. “They need credit risk analytics that are fast to deploy, easy to understand, and predictive of credit risk. Cashflow Score 2.0 gives lenders a more transparent way to use transaction data in underwriting, with clearer indicators of borrower strength, risk, and financial resilience.”

Cashflow Score 2.0 is now available for lenders looking to improve credit risk visibility, identify stronger borrowers, and support more confident lending decisions using transaction data.

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About Carrington Labs

Carrington Labs is a leader in cash flow underwriting and credit risk analytics solutions. It uses contemporary data-science techniques, machine learning, explainable AI, and alternative sources of data to help banks and non-bank 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.

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