



Carrington Labs Partners with Sea.dev to Eliminate Manual Backlogs in SMB Lending and Accelerate Smarter Underwriting

Partnership enables lenders to transform complex financial documents into structured data with Sea.dev for faster analysis using Carrington Labs' credit risk models.

SYDNEY — Oct. 8, 2025 — [Carrington Labs](#), a leading provider of credit risk analytics and cash flow underwriting models, has partnered with [Sea.dev](#), a fintech company specializing in AI-powered financial document automation for small and medium-sized businesses (SMB). Together they are helping SMB lenders move from raw, unstructured financials to clear, data-driven insights quickly, reducing manual effort in underwriting and paving the way for faster and more accurate lending decisions.

Carrington Labs' custom models handle diverse datasets — from transaction records to bureau data to behavioral insights — giving lenders a more complete picture of borrower risk. By partnering with Sea.dev's SMB-specialized data capture, lenders can turn complex documents into structured financial data to feed into those models, reducing bottlenecks at every stage of their workflow.

"SMB lending is one of the most difficult credit segments, especially when lending without collateral," said Jamie Twiss, CEO of Carrington Labs. "By combining Sea.dev's expertise in financial document automation with Carrington Labs' cash flow underwriting and credit risk analytics, we're giving lenders a clearer view of borrower health and a more effective path to confident credit decisions."

With Carrington Labs and Sea.dev, lenders can:

- **Unlock capacity** - combine Sea.dev's document automation with Carrington Labs' analytics to eliminate manual processing and free teams to focus on higher-value decisions.
- **Pre-qualify faster** - transform raw bank statements into structured P&Ls that feed directly into Carrington Labs' credit risk and cashflow underwriting models for quicker, more accurate assessments.
- **Scale with confidence** - deploy Carrington Labs' models seamlessly by leveraging Sea.dev's embeddable SDKs and human-in-the-loop workflows, ensuring both accuracy and control.

"I've seen how difficult it is for lenders to make SMB underwriting both fast and reliable," said Matt Arderne, Co-Founder of Sea.dev. "That's why I'm excited about our partnership with Carrington Labs. Together, we give lenders the tools to integrate powerful risk models with deep SMB



financial document expertise — enabling inclusive, data-driven lending strategies that improve continuously at scale.”

[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 Sea.dev

Sea.dev eliminates copy-paste and doc-chase in SMB financial analysis. Fintech lenders and lending SaaS platforms use Sea.dev for embeddable AI data capture and deal automation. The team brings deep expertise in SMB financial spreading automation, bank statement transaction categorisation, and complex multi-entity analysis — turning PDFs into P&Ls in minutes, with discretionary adjustments and granular accuracy. Sea.dev powers origination, underwriting and monitoring through their AI agents to reduce friction throughout the lifecycle, by communicating directly with applicants via email and chat — automating cross-sell opportunities and reactivating churned leads. Their developer-friendly SDKs provide embeddable AI primitives for document extraction, granular citations, review, and feedback loops that drop seamlessly into existing systems.

With Sea.dev, lenders close deals faster and scale confidently — all with human-in-the-loop control.

Learn more at www.sea.dev

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