

## Carrington Labs Partners with Taktile to Help Lenders Make Better Credit Risk Decisions Faster

**SYDNEY — June 24, 2025 —** [Carrington Labs](#), a provider of tailored cash flow underwriting models and credit risk analytics, has partnered with [Taktile](#), a next-generation Decision Platform, to help consumer and SMB lenders optimize their credit risk strategies faster than ever before.

Carrington Labs' custom models can handle a wide range of data types, including transaction data, credit bureau data, and behavioral insights. This enables lenders to gain a more complete picture of a borrower's financial situation, allowing for more accurate credit risk scoring. Lenders can then use these insights to continuously monitor and adjust portfolio exposure to increase approvals, optimize loan offers, and reduce default rates.

By deploying Carrington Lab's models directly through Taktile's Decision Platform - a low-code solution that enables teams to build, test, and optimize automated decision workflows with unmatched speed and flexibility - lenders gain end-to-end control over the optimization of their entire credit strategy, all within a single interface.

"Every lender is looking to modernize their approach to decisioning, offer management, and monitoring," said Jamie Twiss, CEO of Carrington Labs. "Taktile's low-code Decision Platform enables our clients to deploy Carrington Labs models and tools quickly, while also giving lenders much better visibility and control over their process and product settings."

By accessing Carrington Labs' models through Taktile's platform, lenders can:

- **Optimize outcomes quickly:** Combining the models with lenders' business rules improves approval accuracy, quantifies default probability, and reduces losses.
- **Improve underwriting:** Without major system overhauls, lenders can improve and scale product-specific underwriting accuracy while maintaining existing infrastructure.
- **Launch faster:** The partnership enables lenders to access Carrington Labs' credit risk models quicker and easier, with minimal technical implementation required.

"I've seen how tough it can be for lenders to not only build strong risk models but also connect them to flexible, automated decision workflows," said Maik Taro Wehmeyer, Co-Founder and CEO of Taktile. "That's why I'm excited about our partnership with Carrington Labs. Lenders can now directly integrate their sophisticated credit risk models into the workflows they build on Taktile, making it easier to develop inclusive, data-driven underwriting strategies and continuously improve them 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](https://carringtonlabs.com).

### **About Taktile**

Taktile is an AI-powered Decision Platform that helps financial services providers automate and improve how they manage risk. From onboarding and credit underwriting to fraud detection, compliance, and collections, Taktile enables risk teams to build, test, and update strategies - without relying on engineers. Trusted by leading banks, fintechs, and insurers worldwide, Taktile combines speed, transparency, and control in every decision. The company is recognized as a category leader in G2's Spring 2025 Report and is headquartered in New York, with offices in Berlin and London.

Learn more at [www.taktile.com](https://www.taktile.com).

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