



Carrington Labs Partners with LendAPI Marketplace to Streamline Access to Cash Flow Underwriting and Credit Risk Analytics

New partnership enables lenders to integrate modern credit risk solutions with greater speed and ease.

San Francisco, CA — April 2, 2025 — [Carrington Labs](#), a provider of tailored cash flow underwriting models and credit risk analytics for consumer and SMB lenders, has launched on the [LendAPI Marketplace](#) to accelerate the adoption of modern credit risk technology and make it easier for U.S. lenders to deploy explainable AI credit risk solutions. This launch marks another strategic step in Carrington Labs' U.S. expansion, creating a direct and seamless path for more financial institutions — especially regional banks, credit unions, and fintech lenders — to access the company's advanced analytics tools.

By leveraging LendAPI's secure platform, lenders can now integrate Carrington Labs' solutions with less friction, shorter timelines, and without the need for heavy infrastructure changes. Carrington Labs works alongside existing systems, enabling lenders to enrich their own decision-making with deeper insights into borrower behavior, creditworthiness, and risk exposure. For potential clients, this means faster access to credit risk models that are ready to be deployed and tailored to their unique portfolios.

"Lenders know they need to modernize how they assess credit risk—but the real challenge is doing it quickly, with confidence," said Jamie Twiss, CEO of Carrington Labs. "We're delighted to be working with LendAPI to help lenders access, test, and implement smarter credit risk analytics, marking a meaningful step forward in our mission to bring powerful, explainable cash flow underwriting models to more lenders across the U.S."

"Speed and efficiency matter in today's lending landscape, and Carrington Labs delivers. Their innovative approach to credit risk assessment and cash flow underwriting gives lenders the modern tools they need to grow smarter and faster," said Timothy Li, CEO of LendAPI.

Carrington Labs uses machine learning, advanced data science, and explainable AI to produce tailored credit risk insights using a combination of both traditional and transaction data sources. Its platform supports cash flow underwriting, loan and limit sizing, and early-warning risk signals — allowing lenders to assess borrowers more accurately and make more informed credit decisions, manage credit risk proactively, and serve a wider range of customers, including thin-file and underbanked segments.



[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, 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 www.carringtonlabs.com.

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