



Carrington Labs and DigiFi Partner to Bring Cash Flow Underwriting to Loan Origination Platform

Built-in credit risk analytics and cash flow insights will allow lenders to start controlled testing in days

SYDNEY — Aug. 6, 2025 — [Carrington Labs](#), a leading provider of credit risk analytics and cash flow underwriting models, has partnered with [DigiFi](#), an AI-powered digital loan origination platform that offers a fully configurable, no-code environment for banks and lenders worldwide. The partnership integrates Carrington Labs' cash flow underwriting and credit risk solutions directly into DigiFi's platform, enabling lenders to test and deploy cash flow-based credit strategies using Carrington Labs within existing DigiFi workflows. The integration accelerates setup times and supports more accurate, data-driven lending decisions.

Carrington Labs enhances traditional credit assessments by combining transaction data, credit bureau records, and lender-specific inputs to generate a more complete view of borrower risk. Its explainable AI models enable lenders to identify both risk and opportunity with greater confidence.

The new integration will allow DigiFi clients to access Carrington Labs' product suite—including the Cashflow Score, loan term recommendations, and early-warning credit risk indicators—directly within their existing DigiFi workflows.

"Lenders these days are looking for opportunities to integrate alternative data and smarter analytics into their lending decisions, and Carrington Labs exists to fill that gap in the market," said Jamie Twiss, CEO of Carrington Labs. "Partnering with a best-in-class provider like DigiFi allows them to access our capabilities quickly and easily, and existing DigiFi customers can add our analytics inside the system they already use and trust to accept applications."

"By integrating Carrington Labs' cash flow underwriting capabilities into our origination platform, we're giving lenders instant access to deeper insights and helping our customers act on richer data from day one without any friction," added Jorge Calderon, Executive Chairman at DigiFi.

Leveraging Carrington Labs' solutions within the DigiFi platform will enable lenders to improve portfolio performance, increase approval rates and broaden access to credit by accurately assessing thin-file and non-traditional applicants.

[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 DigiFi

DigiFi's all-in-one, AI-powered digital origination platform streamlines the lending and account opening journey from start to finish, powering a best-in-class experience for your customers and your team. DigiFi includes unparalleled configuration features, AI tools and a comprehensive developer toolkit, powering a future-proof approach to origination technology.

For more information, please visit digifi.io.

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