Carrington Labs Partners with Oscilar to Expand Access to Real-time Credit Risk Analytics

Partnership allows lenders to streamline and accelerate integration of tailored credit risk analytics through Oscilar's decisioning infrastructure

SYDNEY — May 13, 2025 — [Carrington Labs](#), a leading provider of credit risk analytics, has partnered with [Oscilar](#), a leading provider of real-time decisioning infrastructure, to give lenders faster, easier access to advanced credit risk solutions. The collaboration combines Carrington Labs' tailored, explainable credit risk models with Oscilar's real-time decisioning infrastructure to reduce integration time and improve credit risk workflows for banks, fintechs, and credit unions.

Through the partnership, Carrington Labs' advanced credit risk and cash flow underwriting models — using a combination of transaction level data, credit bureau data and behavioral insights — are delivered via Oscilar's real-time decisioning platform. Oscilar provides the infrastructure to activate these models within a lender's existing decisioning flows, without code or system rework. Together, the two platforms create a unified solution that gives lenders access to:

- smarter credit risk insights with Carrington Labs' models for cash flow underwriting and loan and limit sizing
- fast implementation and quick deployment using Oscilar's no-code platform
- greater inclusivity with the ability to accurately assess borrowers with thin files or non-traditional income.

"Lenders want to improve how they assess credit risk, but many are limited by legacy systems and long implementation cycles," said Jamie Twiss, CEO of Carrington Labs. "Partnering with Oscilar makes it significantly easier for lenders to access and act on better credit risk insights and improve their underwriting using infrastructure they already have."

"Carrington Labs brings a strong capability in credit risk analytics and alternative data," said Neha Narkhede, Co-Founder and CEO of Oscilar. "Together, we're helping lenders build a more complete picture of creditworthiness, without adding complexity."

Carrington Labs offers lenders and credit providers credit risk insights optimized to the probability of default percentages, loan and limit sizing, and early warning indicators of credit risk.

[Learn more](#) about how the Carrington Labs platform works.

CARRINGTONLABS

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 carringtonlabs.com.

About Oscilar
Based in Palo Alto, California, Oscilar is the leading provider of AI Risk Decisioning solutions, empowering financial institutions to manage fraud, credit, and compliance risks effectively. At the heart of Oscilar's offerings is a no-code, AI Risk Decisioning™ Platform that analyzes vast amounts of data in real-time, identifying patterns and anomalies to detect fraud, optimize credit assessments, and ensure regulatory compliance.

Developed by the team behind industry-leading risk management platforms at companies like Google, Facebook, Uber, Citi and JPMC, Oscilar's solution enhances decision-making speed and accuracy, ensuring high security and regulatory compliance. Oscilar serves a broad array of organizations, including fintechs, banks, credit unions, and financial institutions, helping them navigate complex risk landscapes with confidence and stay ahead in the rapidly evolving financial services ecosystem.

Learn more at www.oscilar.com.

Contact
Matt McLoughlin
Gregory FCA on behalf of Carrington Labs
media@carringtonlabs.com