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Carrington Labs integrates with Salesforce Sales Cloud to deliver fast, streamlined credit risk insights for financial institutions

Sydney, Australia – Carrington Labs, a leader in explainable AI-driven credit risk solutions, announces a new integration with Salesforce Sales Cloud, enabling financial institutions to seamlessly utilize their data in Salesforce to power bespoke credit risk models via the Carrington Labs platform. This integration is set to enhance client onboarding to Carrington Labs and streamline access to the platform's tailored credit risk models, requiring minimal technical investment and supporting faster, data-driven lending decisions.

While Carrington Labs' solutions are available to all clients, this integration simplifies access for Salesforce-based institutions, or those who have some of their data residing in Salesforce, reducing setup time and making it easier to leverage Carrington Labs' insights.

Using client-controlled data ingestion, Carrington Labs securely accesses shared data—such as transaction histories, application details, and credit bureau reports—to create customized credit risk models suited to each lender's unique needs. With reverse ETL (Extract, Transform, Load) capabilities, insights are then delivered back into the Salesforce Sales Cloud, allowing clients to utilize credit risk insights generated by Carrington Labs in their established workflows. This process maintains robust data control, with options to exclude personally identifiable information (PII) to ensure privacy and regulatory compliance.

The integration with Salesforce Sales Cloud is already driving results for US-based lender Kiva. As an early adopter, Kiva embedded Carrington Labs' credit risk insights into their Salesforce environment within days, unlocking access to deeper, automated credit risk insights with minimal disruption to legacy systems.

With flexibility across diverse markets, from North America to Southeast Asia, Carrington Labs' Salesforce integration is designed to adapt to local regulatory and data protection standards. Financial institutions can scale the use of Carrington Labs' credit risk insights with minimal resource demands, empowering them to manage credit risk confidently and flexibly.

"We're excited to introduce this integration with Salesforce Sales Cloud as a way to support faster, more efficient client onboarding and provide a flexible solution for lenders working within Salesforce environments," said Jamie Twiss, CEO of Carrington Labs. "This capability

allows us to deliver actionable credit risk insights and loan limit recommendations where clients need them most, with security and ease of implementation as key priorities."

For more information visit www.carringtonlabs.com.

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About Carrington Labs

Carrington Labs is a leading provider of explainable AI-powered credit risk scoring and lending solutions. Its mission is to empower financial institutions with advanced tools and insights to make smarter, faster and more informed lending decisions, fostering a more robust and inclusive financial ecosystem. For more information, visit www.carringtonlabs.com.

Carrington Labs is a registered business of Beforepay Group Limited.

About Beforepay Group (ASX: B4P)

Beforepay Group is an ethical-lending fintech founded in 2019 to create safe and affordable lending products. Beforepay Group operates two business lines: Carrington Labs, which builds and deploys AI-powered loan-decisioning systems and high-efficiency lending platforms, and Beforepay, the Company's direct-to-consumer business. Beforepay's flagship pay advance product is a safe and affordable way for customers to access a portion of their pay, on demand, for a single fixed fee to help them through short-term cash-flow challenges.The Beforepay app also includes free budgeting tools and spending insights. For more information visit: www.beforepay.com.au.