SBFE Data™ + LexisNexis® Small Business Attributes

Combining the best credit and non-credit commercial information sources to deliver the most robust risk decisioning insights on a small business.

Financial Institutions require timely information on small businesses to enhance originations, streamline monitoring and improve collection activities. But information on small businesses is often missing, thin and/or conflicting, making it difficult to auto-decision a small business applicant. To help financial institutions improve their small business risk assessment operations, LexisNexis® has combined SBFE Data™ + LexisNexis® Small Business Attributes into **LexisNexis® Small Business Attributes** *with* **SBFE Data™**.

What are SBFE Data™?

LexisNexis® recently expanded its relationship with the Small Business Financial Exchange, Inc. (SBFE®) to become an SBFE Certified Vendor™. LexisNexis has linked, disambiguated and resolved the SBFE Member™ data into a library of over 900 model-ready data attributes that provide a foundation to assess the credit worthiness and risk associated with many small businesses.

What are LexisNexis® Small Business Attributes?

Many small, new and niche companies do not have a credit history, resulting in a business "thin-file". To provide a foundation to assess the credit worthiness and risk associated with these small businesses, LexisNexis has crystalized our more than 13,000 sources of public records, proprietary information and alternative data files into a library of over 200 model-ready data attributes. These Small Business Attributes are more than just raw data; the attributes have been synthesized to yield powerful information for in-house analytics and scoring. Small Business Attributes are complementary and additive to SBFE Data.

Why do LexisNexis Small Business Attributes *with* SBFE Data matter?

The combined SBFE Data + LexisNexis Small Business Attributes will provide unique insights on small businesses, many of which have little or no traditional credit history. The combined LexisNexis Small Business Attributes *with* SBFE Data will empower financial institutions' in-house analytics teams to:

- Assess businesses credit profiles using traditional credit bureau attributes.

- Capture competitive advantage by using attributes to score businesses with little or no traditional credit information.

- Better manage risks by using attributes to differentiate between businesses with identical or similar traditional credit profiles.

- Optimize terms by using attributes to upgrade or downgrade the terms offered through improved segmentation.

SBFE Data™ provides insights from payment histories of SBFE Members across more than 900 model ready attributes, including:

- Number of accounts
- Account ages
- Account balances
- Account credit limit and loan amounts
- Utilizations and debt burdens
- Number of accounts currently delinquent
- Number of historical delinquencies
- Number of accounts historically delinquent
- Past due amounts
- Charge-offs
- Non-delinquencies

...and more.

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How will LexisNexis® Small Business Attributes *with* SBFE Data™ be available?

The attributes will be available via XML and Batch.

What are some specific commercial uses for LexisNexis Small Business Attributes *with* SBFE Data?

• Develop custom in-house scoring models

• Predict credit, fraud and other behaviors

• Support origination, monitoring and collection activities

• Support auto-decisioning and portfolio ranking

• Segment risks in card applications, deposits and auto lending

For more information:
Call 866.858.7246 or visit
lexisnexis.com/risk/financial-services

About LexisNexis® Risk Solutions
LexisNexis® Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX plc, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

LexisNexis Small Business Attributes provide volumes, duration, recentness and other insights across more than 200 model ready attributes, including:

• Verification: Name, address, phone and TIN

• Assets: property type, property value, watercraft, aircraft, own or rent, etc.

• Firmographics: SIC, NAICS, employees, est. sales volumes, etc.

• Derogatory: bankruptcy, liens, judgments and foreclosures

• Public Records: UCCs, public filings, etc.

• Structure: Corporate structure, operating locations and franchises

• Activity: Years in business, SOS status, last seen dates and address history

• Relationships: Business to authorized rep connections and associates on file activity

• Inquiries: High risk and credit inquiries

…and more.

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