



Maximize Your Small Business Market Share

Increase decisioning confidence
across the customer lifecycle



Confident decisions begin with clarity into small business risk

The small business market represents strong revenue and profit opportunities. Determining viable lending opportunities from more volatile ones is a complex challenge for many lenders. The ability to conduct risk decisioning for the small business market is complicated by a dearth of accurate small business intelligence, delays in performance data appearing in traditional credit sources and data ambiguities between the people associated with the business and the business entity.

LexisNexis® Risk Solutions offers decisioning and scoring tools for the small business market that specifically address these challenges. **In this e-book, we'll take a closer look into the advantages our solutions can deliver to your small business lending strategy.**



Identify more opportunities with broader, more inclusive business content

Large information gaps exist in today's small business landscape, especially on the millions of thin- and no-file small businesses. LexisNexis® Risk Solutions closes the information gap by connecting your business to expansive coverage on businesses and consumers, built from more than 10,000 reliable and robust sources, which are updated on a daily basis.

Our broad content delivers the advantage of access to extensive intelligence about the business and the people associated with the business to enable you to uncover new opportunities, effectively assess risk and expand your addressable market.

Our unparalleled content includes:



25% more business coverage than any other provider



43 million active US businesses



72 million business contact records



20.5 billion consumer records



283 million unique consumer identities



10.9 billion unique consumer name and address records



Public records coverage for more than **98 percent** of the US population



More than 10,000 sources of public records, proprietary data coverage and alternative data

Expand visibility with optimal entity resolution

Our solutions increase risk visibility and support confident, risk-based decisioning by delivering the advantage of an aggregated view of a small business and its associates. By leveraging our LexID® and Scalable Automated Linking Technology (SALT), in combination with cutting-edge big data technology, analytic capabilities and our comprehensive data coverage, we precisely resolve data on businesses and the people associated with them to provide a consolidated and complete view of each legal entity.

Speed counts: Within seconds of a search query, we return intelligence on the best scoring legal entity in the master database and link together relevant data points to create a succinct and integrated view of a business.

Efficiency is essential: With a single search, our solutions deliver a holistic view of an entity, its authorized representatives and the risks associated with both to simplify decisioning workflows and reduce the time and resources dedicated to due diligence and investigations.

Accuracy matters: Tests confirm that our record linkage returns a correct result more than **96%** of the time



Capitalize on the advantage of actionable intelligence

Our small business solutions are underpinned by innovative technology and advanced analytics that synthesize disparate data points into actionable intelligence.

Our tools combine robust commercial content that includes business names, locations, FEINs and firmographics with the renowned reach of LexisNexis® Risk Solutions consumer content to uncover the relationships between a business and the people associated with a business.

Prioritize efficient operations and better predict risk with actionable insights that can be tailored to meet your specific risk thresholds:



Identify more in-depth connections between the business and authorized representatives



Gain a deeper understanding of asset ownership and property ownership



Uncover risk vulnerabilities, such as, derogatory information, operating inconsistencies and bad actors



Increase visibility into operating structures and executives or undeclared executives



Support deeper investigations as needed

Focus resources on the right opportunities — across the customer lifecycle

Our small business solutions enable your business to maximize opportunities and minimize exposure to risk, across every facet of the customer lifecycle. We deliver the intelligence and insights you need to confidently capture more small business customers.

Business Verification

LexisNexis® InstantID® Business

- ♦ Automate and accelerate the approval process
- ♦ Reduce delays and manual reviews
- ♦ Expedite beneficial ownership verification

Risk Assessment and Scoring

LexisNexis® Small Business Attributes

- ♦ Develop custom in-house scoring models
- ♦ Improve auto-decisioning strategies
- ♦ Streamline account origination and monitoring

LexisNexis® Small Business Credit Score

- ♦ Expand your addressable market
- ♦ Automate risk assessment
- ♦ Optimize terms and improve targeting

LexisNexis® Small Business Credit Report

- ♦ Access commercial credit data and tradelines from SBFE®*
- ♦ Evaluate businesses with limited traditional credit histories
- ♦ Differentiate between businesses with similar profiles

Account Management and Monitoring

LexisNexis® Small Business Monitoring

- ♦ Automate portfolio monitoring
- ♦ Capture upsell and cross-sell opportunities
- ♦ Pinpoint performance shifts and developing risks

Win more opportunities with optimal small business risk intelligence

The small business market is a paradox for many lenders: flush with growth and revenue opportunities, yet full of decisioning obstacles that create roadblocks to well-informed, risk-based lending decisions.

LexisNexis® Risk Solutions decisioning and scoring tools harness the powerful combination of comprehensive content, intelligent technology, advanced linking and analytics to deliver a consolidated and current view of a business entity and the people associated with the entity.

Our solutions provide actionable insights that enable your business to capture a holistic perspective of the opportunities and risks associated with a specific business and make risk-based decisions with confidence and clarity.

Increase your share of the small business market and profitably grow your portfolio with industry-proven tools that deliver robust small business intelligence and risk insights, so your business can confidently expand your addressable market, extend more offers, optimize terms and avoid risk.



Contact us to do a test

**Contact us at 800.897.1644 or visit
risk.lexisnexis.com/SMBRisk**