

## Get a Robust, Predictive View of a Small Business

Sharpen risk decisioning with alternative data attributes for small businesses.

Small businesses, particularly if they're new, may have a limited data and credit footprint. That makes it hard to assess their creditworthiness. You want to be a positive resource for small businesses seeking loans and grow your portfolio, but how can you manage risk when you don't have a more complete picture?

LexisNexis® Small Business Attributes fills the knowledge gap. It offers robust information about small businesses so you can evaluate their credit and business risk. You get access to 373 model-ready data attributes built from vast information resources including alternative data files. As an SBFE Certified Vendor™, we can also provide insights from payment histories of SBFE® Members.

Available in both API and Batch, Small Business Attributes takes in-house analytics and scoring to a new level by delivering pertinent and predictive small business perspectives. With powerful data to drive decision-making, you're able to grow your portfolio profitability while managing risk tolerance thresholds.

See small businesses with more granularity to make more informed credit risk decisions across the customer life cycle.

### Pre-screen Marketing

#### Target new revenue opportunities

Expand your addressable market, including underserved businesses that might otherwise be overlooked or dismissed.

### Account Opening/ Origination

#### Fine-tune credit assessment

Find qualified small businesses with potential to grow and extend more competitive and customized offers.

### Portfolio Management

#### Actively manage relationships

Evaluate changes in business risk profiles to help identify opportunities for cross-sell or protect against risks.



## Alternative data offers unique insights into small businesses

Small Business Attributes combines alternative data with business-to-business data. It applies advanced analytics and linking technology to improve risk assessment of small businesses and help you differentiate between businesses with similar traditional credit profiles.

Find out about positive and negative events such as derogatory information, lien and judgment details, inquiries and questionable relationships. Uncover bankruptcies and charge-offs. Small Business Attributes also provides volumes, duration, recentness and other insights leveraging vast data resources that include:



**SBFE Data™:** Covers more than 30M small businesses, 100M accounts and 20+ years of historical data since 2001.



**LexisNexis® Risk Solutions alternative data sources:** 10,000+ sources of public records, proprietary information and alternative data files. Using advanced analytics and linking technology, we're able to score more businesses than with traditional credit data alone.

## Make more profitable decisions

See small businesses with clarity. Robust, detailed data helps you streamline key activities across the business account life cycle and support informed assessments.



**Expand your small business portfolio –** Say yes to more small businesses that may have little or no traditional credit information.



**Optimize growth –** Discover opportunities to increase your business with customers and flourish along with them.



**Strengthen account relationships –** Become a trusted partner in helping your small business customers maximize their success.



**Reduce risk exposure –** Reach out to existing customers facing financial pressure to resolve issues favorably.



To learn more, call 800.953.2877 or visit [risk.lexisnexis.com/smbattributes](https://risk.lexisnexis.com/smbattributes)

### About LexisNexis Risk Solutions

LexisNexis® Risk Solutions includes seven brands that span multiple industries and sectors. We harness the power of data, sophisticated analytics platforms and technology solutions to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit [risk.lexisnexis.com](https://risk.lexisnexis.com) and [www.relx.com](https://www.relx.com).

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