

## Identify Budding Risk in Your Small Business Portfolio

Check the financial health of your small business customers regularly and be proactive in preventing defaults across the customer life cycle.

In times of economic turbulence, small businesses can often become challenged. They may become increasingly leveraged as credit utilization grows as do delinquency rates. But once visible cracks form in their financial foundation, it may be too late to mitigate default.

The LexisNexis® Small Business Credit Report helps you monitor changes across the customer life cycle.

Acquisition

Account  
Origination

Portfolio  
Management

Collections

### Manage risk without impeding portfolio growth



#### Alternative data

Get a broader, more comprehensive picture of a small business's credit stability than with traditional credit data alone.



#### Proprietary linking technology

Connect disparate information from thousands of sources using linking technology and our unique identifier, LexID®, to resolve, match and manage information.



#### Advanced analytics

Assess and score customer stability to expertly balance growth and risk, while providing a positive customer experience.



#### See evolving risk indicators

Evaluate changes in customer risk profiles to actively manage relationships and identify opportunities for cross-sell or risk mitigation.

*As an SBFE Certified Vendor™, LexisNexis® Risk Solutions also offers a version of Small Business Credit Report with credit data from the Small Business Financial Exchange, Inc. (SBFE®). When combined with our alternative data, you see a more inclusive snapshot of small businesses that helps you stay ahead of risk.*

## A blend of business and business representative information

Small businesses are closely tied to their business authorized representative. That's especially true for small, privately held companies. When a small business owner is facing personal financial stress, there's a good chance the business is too.

The Small Business Credit Report provides aggregated insights on both the business and its authorized representative. The report includes our Small Business Credit Scores — a business-only score and a blended business score (business + business authorized representative) — for a deeper understanding of the company's financial stability.

## Segment risk

Many businesses have similar traditional credit profiles but potentially different levels of risk. It's often difficult to see the nuances and read between the lines. The Small Business Credit Report increases risk visibility to help you determine which customers are experiencing financial distress and should be prioritized for engagement.



- Delivers a robust, easy-to-interpret picture of a small business
- Taps more than 10,000 sources, including non-traditional sources
- Includes business-to-business (B2B) tradeline data
- Exposes derogatory events such as bankruptcies, judgments and liens
- Applies sophisticated linking technology and analytics to connect the dots

## Improve portfolio performance

An unpredictable economic climate can mean increased risk for lenders. By leveraging the power of the Small Business Credit risk solutions suite, fueled with alternative data, you're able to check on your small business customers at each stage of the customer life cycle and optimize portfolio success.



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

### 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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