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.

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 Score — 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
0DQEJEXVLOHVHVKDYLPLGDLRUDGLWLRQDOFPUGLWSUR4OHVEXWSRLQDOOGLIIHUHQWOHYHOVRGLZFXOWRRVHHW4QDQFQGUDGHWZHQMRLQV7KH6PDQO%XVLOHV&UHGLW5HSRUWLQFUHYLVLELOLW4RKHOSXRGHWHUPLQHZKLFKFXVWPHUVDUHH[SHULHQFLQ]4QDQFDOGLVWUVVTDQGVKR

Improve portfolio performance
$0XQSHGDFQDO1HFRQPLFQLOPDWQOHGUVRQSOHYH4S5HSQOHDRQGQWSRKHJOREH4HDGTXDUWHVGLOPHWRSWODQWD*HRUJDZKDYHRZFHVWKURXJKRWWKHZRUOQDOQ of RELX (LSE: REL/NYSE: RELX), a global provider of business-based analytics and decision tools for professional and business customers. For more information, please visit risk.lexisnexis.com and www.relx.com.

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 financial health. Our risk management and decision tools are powered by RELX Global Data Partnerships, a provider of global business, professional and financial data and analytics.

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