



Drive More Approvals and Greater Profits In Your Small Business Lending Portfolio

More confidently assess credit risk of small businesses with little to no credit profile.

Credit risk scoring has historically been based solely on traditional credit data. But many small businesses are too small and too new to have deep credit files. Alternative data can help give a much clearer picture of a small business's financial health both at account origination and throughout the customer life cycle.

LexisNexis® Small Business Credit Score delivers robust and relevant small business risk decisioning data to help your business more confidently assess risk, identify valuable opportunities, expand market share and improve portfolio performance.

Small Business Credit Score connects you to current small business intelligence built from our expansive coverage of public, proprietary and alternative data sources and industry-leading reporting of authorized representatives associated with businesses. This unique combination gives you the competitive advantage of actionable risk assessments into 50 percent¹ more businesses than scores built from traditional credit data alone, including millions of thin-file and no-file small businesses.

Increase credit risk visibility with alternative data.

Acquisition

Identify pre-screen accounts that meet marketing criteria

Expand your addressable market by better identifying creditworthy business prospects overlooked or underestimated by your current strategy.

Account Opening/ Origination

Fine-tune credit assessment to extend more competitive offers

Broaden view of business risk to increase approvals and improve offer profitability while managing risk.

Portfolio Management

Actively manage relationships to see evolving risk indicators

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

Collections

Determine the accounts most likely to repay outstanding debt

Develop customizable outreach strategies to best rehabilitate delinquent businesses.

Build a better understanding of the people behind the business

Small businesses are closely tied to their business authorized representative. Our Small Business Credit Score with SBFE Data™ includes a business-only score and a blended business score that takes into account the business's authorized representatives and their assets, properties, derogatory information and source activity.

Both credit scores help satisfy a financial institution's need for intelligence that can be used in automated decisions across the business life cycle from small business acquisition to origination to monitoring and upsell/cross-sell.

Expansive data resources

The Small Business Credit Scores leverage a combination of cutting-edge modeling, advanced analytics and unique data resources including:



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

Our alternative data attributes can be used by lenders to build a standalone business credit solution and/or augment traditional credit scores in credit decisioning. With an enhanced picture of business risk, you're better able to:



Better assess credit risk – More appropriately manage risk thresholds.



Expand addressable market – Use alternative data to score small businesses that may have little or no traditional credit information.



Grow your portfolio – Increase acceptance rate and profitability through offers fine-tuned to the refined risk of each business applicant.



Reduce risk exposure – Reach out to existing customers facing financial pressure or whose refined risk doesn't meet criteria.



To learn more, call 800.953.2877 or visit risk.lexisnexis.com/smbcreditscore

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 and www.relx.com.

¹ LexisNexis Internal Testing, 2017

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