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 percent 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.

- Identify pre-screen accounts that meet marketing criteria
- Fine-tune credit assessment to extend more competitive offers
- Actively manage relationships to see evolving risk indicators
- Determine the accounts most likely to repay outstanding debt

Expand your addressable market by better identifying creditworthy business prospects overlooked or underestimated by your current strategy. Broaden view of business risk to increase approvals and improve offer profitability while managing risk. Evaluate changes in business risk profiles to help identify opportunities for cross-sell or risk mitigation. 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.

Expansive data resources

7K H6PD0O%V LXHVV &U HGLW 6FRUHV OHY HUDJ HDFRP ELQDWLR QRIF WWLQHGPRGHOLQ DJG DFQHGDQDO and unique data resources including:

- **SBFE Data:** RH YHVPRUHWK DOV PDQO SXVH HVLQHV HQD OPRUHVFHVQDJ GHUHSGHQVW VHGDQDO WLDGLWLRQDF QH
- **LexisNexis® Risk Solutions alternative data sources:** VRXUFHRISXEO LF HFRU QW SURSL HUDDLURP DQGDOWHU DQWLY HGDW LQV8J DQFHGDQDO WLFVDFQGDQ LO SHFQLR JZHUKDHEOHVRFWRUHVQWVHLQVHKWQDO

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 delivers data-driven insights that help businesses and governmental entities reduce risk and improve decision making. With a global presence and local expertise, we provide comprehensive solutions for risk management, fraud and authentication, and regulatory compliance.

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1 LexisNexis Internal Testing, 2017