Due diligence shouldn’t stop after your financial institution has onboarded a small business and established a credit relationship. The dynamics within the business often change quickly. Unforeseen situations can put lenders at risk or present new opportunities for growth. Given the continuously evolving environment, you need to stay alert to the status of the small business and its credit accounts.

LexisNexis® Small Business Monitoring with SBFE Data™ enhances your internal efforts by delivering updates on the status of your small business customers. It leverages alternative data combined with traditional credit data to give you a much clearer picture of a small business’s financial health throughout the customer life cycle.

You set thresholds, event targets and timeframes for customized alerts. Then Small Business Monitoring works behind the scenes, conducting oversight to provide you with unprecedented account visibility.

**Proactive risk detection can help you minimize losses**

Small Business Monitoring with SBFE Data enables you to proactively manage your small business accounts by providing alerts for both negative and positive changes. When you’re aware of potential problems with a business, you can take action to protect your organization by limiting unused credit or setting up a payment program to help prevent default.

**Identify performance shifts in your small business accounts.**

- **Track Movement**
  - Regularly check your small business customers’ credit profile
  - See new account openings, delinquencies, charge-offs and credit score changes.

- **Monitor Public Records**
  - Monitor for material public record events
  - Uncover bankruptcies, judgments and liens.

- **Define Events**
  - Target specific account events
  - Set thresholds for triggering notifications, eliminating unnecessary alerts.

- **Detect Change**
  - Receive notification of changes, whether good or bad
  - Seize upsell opportunities, avoid unwelcome surprises.
Expansive data resources offer meaningful insights into your small business customers

The LexisNexis® 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

Maintaining oversight of your small business portfolio can yield big benefits:

- **Boost portfolio performance** – Recognize and support the potential of your small business customers.
- **Optimize growth** – Discover opportunities to increase your business with customers and grow along with them.
- **Strengthen client 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 more favorably.

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

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.

The LexisNexis Risk Solutions services referenced herein are not provided by “consumer reporting agencies,” as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) (“FCRA”) and do not constitute “consumer reports,” as that term is defined in the FCRA. Accordingly, the LexisNexis Risk Solutions services referenced herein may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. This document is for informational purposes only and does not guarantee the functionality or features of any LexisNexis Risk Solutions products identified. LexisNexis Risk Solutions does not represent nor warrant that this document is complete or error free. LexisNexis and the Knowledge Burst logo are registered trademarks of RELX Inc. SBFE is a registered trademark and SBFE Data is a trademark of Small Business Financial Exchange, Inc. Other products and services may be trademarks or registered trademarks of their respective companies. © 2023 LexisNexis Risk Solutions. NXR14442-01-0823-EN-US