

LexisNexis® Small Business Attributes

Get a robust, predictive view of a small business

Sharpen risk decisioning with alternative data attributes for small businesses

Small businesses, particularly if they're new, may have a limited data and credit footprint. To better support small businesses with loans while growing your portfolio, you need a more complete picture of risk to make the right management decisions.

LexisNexis® Small Business Attributes fills the knowledge gap. It offers robust information about small businesses so you can evaluate their credit and business risk. You get access to 373 model-ready data attributes built from vast information resources including alternative data files.

In addition to being effective on its own, Small Business Attributes can be implemented with the addition of SBFE data, which provide important insights from member payment histories.

Available in both API and Batch, Small Business Attributes takes in-house analytics and scoring to a new level by delivering pertinent and predictive small business perspectives. With powerful data to drive decision-making, you're able to grow your portfolio profitability while managing risk tolerance thresholds.



See small businesses with more granularity to make more informed credit risk decisions across the customer life cycle.

**Account Opening/Origination****Fine-tune credit assessment**

Find qualified small businesses with potential to grow and extend more competitive and customized offers.

**Portfolio Management****Actively manage relationships**

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

Alternative data offers unique insights into small businesses

LexisNexis® Small Business Attributes combines alternative data with business-to-business data. It applies advanced analytics and linking technology to improve risk assessment of small businesses and helps you differentiate between businesses with similar traditional credit profiles.

Improve your decision making with event updates related to derogatory information, liens and judgments, inquiries and questionable relationships, as well as bankruptcies and charge-offs. Small Business Attributes also provides volumes, duration, recentness and other insights leveraging vast data resources that include:



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

See small businesses with clarity. Robust, detailed data helps you streamline key activities across the business account life cycle and support informed assessments.



Expand your small business portfolio

Say yes to more small businesses that may have little or no traditional credit information.



Strengthen account relationships

Become a trusted partner in helping your small business customers maximize their success.



Optimize growth

Discover opportunities to increase your business with customers and flourish along with them.



Reduce risk exposure

Reach out to existing customers facing financial pressure to resolve issues favorably.



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

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.